

Bank Name	LU - Banque et Caisse d'Epargne de l'Etat, Luxembourg
LEI Code	R7CQUF1DQM73HUTV1078



Summary Adverse Scenario



Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	318
Impairment losses on financial and non-financial assets in the banking book	26
Common Equity Tier 1 capital (1)	2,366
Total Risk Exposure (1)	13,891
Common Equity Tier 1 ratio, % (1)	17.0%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	353
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	161
3 yr cumulative losses from the stress in the trading book	90
Valuation losses due to sovereign shock after tax and prudential filters	41
Common Equity Tier 1 capital (1)	2,356
Total Risk Exposure (1)	18,375
Common Equity Tier 1 ratio, % (1)	12.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,011
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(2) Conversions not considered for CET1 computation

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



2014 EU-wide Stress Test Summary Baseline Scenario

LU - Banque et Caisse d'Epargne de l'Etat, Luxembourg

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	318
Impairment losses on financial and non-financial assets in the banking book	26
Common Equity Tier 1 capital (1)	2,366
Total Risk Exposure (1)	13,891
Common Equity Tier 1 ratio, % (1)	17.0%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	496
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	71
3 yr cumulative losses from the stress in the trading book	59
Common Equity Tier 1 capital (1)	2,518
Total Risk Exposure (1)	15,028
Common Equity Tier 1 ratio, % (1)	16.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,202
	 60 1 1 6 11 11

(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.

EBA 2014 EU-wide Stress Test

	Credit Risk	-																			-											
				Exp	posure values ((as of 31/12/	2013)			Risk e	xposure amou	ints (as of 31	/12/2013)			Value adju:	stments and provisio	ns (as of 3	31/12/2013)					Ba	seline Scen	ario						
				F-IRB	A	-IRB	S	πA	F	-IRB	,	A-IRB		STA	F	-IRB	A-IRB		ST	A		as of 31/1	12/2014	8	s of 31/12/	2015	8	s of 31/12/	2016	as	of 31/12/20	014
		LTV % (as of 31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted De	faulted	Non-defaulted	Defaulted	Impairme rate	nt Stock o Provision	f Coverage Rations Default Stock	• Impairmer rate	t Stock of Provisions	Coverage Ratio - Defaul Stock	Impairmeni rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment ra	ite Stock of Provisions	Coverage Ratio - Defau
	(min EUR, %)																														1 1	
	Central banks and central governments Institutions		8.185 13,374	0	0	0	0	0	391 1,653	0	0	0	0	0	0	0	0	0	0	0	0.01%		40.67% 74.06%	0.01%	2	39.56% 69.74%	0.01%	3 21	39.20% 66.36%	0.01%	1 20	39.14% 69.08%
	Corporates		3,724	130	0	0	1,031	113	3,476	0	0	0	843	0	0	50	0	0	0	28	0.38%		14.49%	0.34%	110	13.50%	0.31%	123	12.88%	0.60%	105	15.19%
	Corporates - Of Which: Specialised Lending		0	0	0	0	1.031	113	0	0	0	0	843	0	0	0	0	0	0	28	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		952	108	0	0	0	0	1,605	0	0	0	0	0	0	29	0	0	0	0	-	0	-		0	-	· ·	0	-	-	0	-
	Retail		0	0	12.062	137	0	0	0	0	1.748	0	0	0	0	0	12	18	0	0	0.04%	39	13.66%	0.04%	43	12.58%	0.03%	47	12.00%	0.06%	43	13.91%
	Retail - Secured on real estate property	56.8	% 0	0	9.874	84	0	0	0	0	1.477	0	0	0	0	0	4	5	0	0	0.02%	13	7.69%	0.01%	14	7.03%	0.01%	15	6.65%	0.03%	15	7.92%
LU - Banque et Caisse	Retail - Secured on real estate property - Of	57.9		0	471	10	0	0	0	0	116	0	0	0	0	0	0	0	0	0	0.01%		3.01%	0.01%	1	2.50%	0.01%	1	2.20%	0.01%	1	2.87%
d'Epargne de l'Etat,	Retail - Secured on real estate property - Of	56.7	% 0	0	9,403	74	0	0	0	0	1,361	0	0	0	0	0	3	5	0	0	0.02%	12	8.35%	0.01%	13	7.70%	0.01%	14	7.33%	0.03%	14	8.61%
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-		0	-	-	0	-
Luxembourg	Retail - Other Retail		0	0	2,188	53	0	0	0	0	272	0	0	0	0	0	8	13	0	0	0.15%		23.06%	0.14%	29	20.97%	0.15%	32	19.63%	0.23%	28	23.57%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	744	22	0	0	0	0	81	0	0	0	0	0	3	6	0	0	0.16%	11	25.03%	0.15%	12	22.67%	0.16%	13	21.09%	0.25%	12	25.55%
			0	0	1.444	32	0	0	0	0	190	0	0	0	0	0	5	7	0	0	0.15%		21.78%	0.14%	17	19.92%	0.14%	19	18.74%	0.23%	16	22.30%
	Equity Securitisation		344	0	0	0	858	10	1.080	591	0	0	858	0	0	0	0	0	0	10	0.00%	10	100.00%	0.00%	10	100.00%	0.00%	10	100.00%	0.00%	10	100.00%
	Other non-credit obligation assets		605	30	0	0	0		90	291			0					0	0	0											/ /	1
	TOTAL		26 520	246	12.052	127	1 800	122	7 208	501	1 748		1 702	0	0	112	12	10	0	28	0.06%	162	16 92%	0.06%	184	15.60%	0.05%	204	14.82%	0.10%	170	17.44%
	Securitisation and re-securitisations positions deducted from capital *		20,320	240	12,002	0	1,050	0	7,200	371	1,/10	-	1,702		ŏ	0	0	0	0	0	0.00%	105	10.52.70	0.00%	104	13.00%	0.03%	204	14.02.70	0.10%	1/3	17.4476
(*) Refers to the part of Securitization exposure that is deducted in																																<u> </u>

			LTV % (as of	F	-IRB	A	-IRB	S	TA	F-	IRB	A	IRB	S	TA	Fil	RB	A	-IRB	S	TA		as o	of 31/12/	2014	as of	31/12/2	015	as c	of 31/12/2	016		as of 3	81/12/201	14
_		(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted		pairment ! rate P	Stock of tovisions	Coverage Ratio - Default Stock	Impairment rate P	Stock of rovisions	Coverage tatio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Im	mpairment rate	Stock of Provisions	C Rat												
		Central banks and central governments		4.499	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	— Г	0.01%	0	42.19%	0.01%	1	41.12%	0.01%	1	40.75%		0.01%	0	- 4
		Institutions		51	2	0	0	0	0	15	0	0	0	0	0	0	2	0	0	0	0		0.02%	2	94.02%	0.02%	2	93.56%	0.02%	2	93.08%		0.02%	2	1.1
		Corporates		2.002	129	0	0	1.029	108	3.071	0	0	0	841	0	0	50	0	0	0	27		0.59%	93	14.34%	0.54%	107	13.33%	0.51%	120	12.72%		0.93%	103	1 1
		Corporates - Of Which: Specialised Lending		0	0	0	0	1,029	108	0	0	0	0	841	0	0	0	0	0	0	27		-	0	-	-	0	-	-	0	-		-	0	1
		Corporates - Of Which: SME		934	107	0	0	0	0	1.578	0	0	0	0	0	0	28	0	0	0	0	_ I	-	0	-	-	0	-	-	0	-		-	0	1
		Retail		0	0	12,062	137	0	0	0	0	1,748	0	0	0	0	0	12	18	0	0		0.04%	39	13.66%	0.04%	43	12.58%	0.03%	47	12.00%		0.06%	43	1 7
		Retail - Secured on real estate property	56.85	% 0	0	9.874	84	0	0	0	0	1.477	0	0	0	0	0	4	5	0	0		0.02%	13	7.69%	0.01%	14	7.03%	0.01%	15	6.65%		0.03%	15	1 1
		Retail - Secured on real estate property - Of	57.9		0	471	10	0	0	0	0	116	0	0	0	0	0	0	0	0	0		0.01%	1	3.01%	0.01%	1	2.50%	0.01%	1	2.20%		0.01%	1	
	Luxembourg	Retail - Secured on real estate property - Of	56.75	% 0	0	9,403	74	0	0	0	0	1,361	0	0	0	0	0	3	5	0	0		0.02%	12	8.35%	0.01%	13	7.70%	0.01%	14	7.33%		0.03%	14	1
	Luxembourg	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	_ I	-	0	-	-	0	-	-	0	-		-	0	1
		Retail - Other Retail		0	0	2,188	53	0	0	0	0	272	0	0	0	0	0	8	13	0	0		0.15%	26	23.06%	0.14%	29	20.97%	0.15%	32	19.63%		0.23%	28	
		Retail - Other Retail - Of Which: SME		0	0	744	22	0	0	0	0	81	0	0	0	0	0	3	6	0	0		0.16%	11	25.03%	0.15%	12	22.67%	0.16%	13	21.09%		0.25%	12	1 7
		Retail - Other Retail - Of Which: non-SME		0	0	1,444	32	0	0	0	0	190	0	0	0	0	0	5	7	0	0		0.15%	15	21.78%	0.14%	17	19.92%	0.14%	19	18.74%		0.23%	16	
		Equity		329	0	0	0	762	5	1.083	0	0	0	762	0	0	0	0	0	0	5		0.00%	5	100.00%	0.00%	5	100.00%	0.00%	5	100.00%		0.00%	5	1
		Securitisation		17	1	0	0	0	0	1	13	0	0	0	0	0	0	0	0	0	0	- 8										- 17	/ /		4
		Other non-credit obligation assets		604	0	0	0	0	0	516	0	0	0	0	0	0	0	0	0	0	0												/ /		4
		TOTAL		7,502	133	12,062	137	1,792	113	4,685	13	1,748	0	1,604	0	0	52	12	18	0	32	– L	0.11%	139	14.89%	0.09%	158	13.76%	0.09%	175	13.08%	L	0.17%	153	
		Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												/	/	4

					osure values (2013)			Risk ex	posure amour	nts (as of 31/1	12/2013)				ments and pro	wisions (as o	/ 31/12/2013)					
		LTV % (as of	F-	IRB	A	IRB	-	STA	F-	IRB	A-	-IRB	S	TA	F-I	RB	A-	IRB		STA		85	of 31/12	/2014	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	o - Im
	Central banks and central governments		270	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0	1	0.01%	0	40.00%	Т
	Institutions		2,649	0	0	0	0	0	309	0	0	0	0	0	0	0	0	0	0	0		0.01%	0	49.98%	
	Corporates		280	1	0	0	0	0	77	0	0	0	0	0	0	0	0	0	0	0		0.02%	0	43.75%	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	
	Corporates - Of Which: SME		1	1	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0		-	0	-	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	
France	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	
Trance	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00%	0	-	
	Securitisation		7	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0				1	
	Other non-credit obligation assets		1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1				
	TOTAL		3.206	1	0	0	0	0	398	0	0	0	0	0	0	0	0	0	0	0		0.01%	1	45.89%	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					

				Exp	osure values (as of 31/12/3	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjus	tments and pr	ovisions (as ol	31/12/2013)					
		LTV % (as of	F-	IRB	A	IRB	S	TA	F	IRB	A-	IRB	S	TA	F-	-IRB	A	-IRB	S	TA		85	of 31/12/	2014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted		rate I		Coverage Rati Default Stock
	Central banks and central governments		396	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.01%	0	40.00%
	Institutions		1.617	0	0	0	0	0	214	0	0	0	0	0	0	0	0	0	0	0		0.01%	0	49.98%
	Corporates		257	0	0	0	0	0	128	0	0	0	0	0	0	0	0	0	0	0		0.16%	0	22.21%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Corporates - Of Which: SME		17	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
Germany	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
Germany	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-
	Equity		4	0	0	0	93	0	11	0	0	0	93	0	0	0	0	0	0	0	I L	0.00%	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L II			
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L – E			
	TOTAL		2.274	0	0	0	93	0	354	0	0	0	93	0	0	0	0	0	0	0	1 L	0.03%	1	28.16%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	I 🗆			

					osure values (a	as of 31/12/2	2013)			Risk ex	posure amoun	nts (as of 31/1	2/2013)			Value adjus	ments and pr	ovisions (as of	31/12/2013							eline Scena				
		LTV % (as of	F	IRB	A-I	RB		STA	F	IRB	A-	-IRB	s	TA	F.	-IRB	A	-IRB		TA		85	of 31/12/	2014	as	of 31/12/3	2015	as	of 31/12/	/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	1	npairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I F	-	0	-	-	0	-	-	0	-
	Institutions		1.867	0	0	0	0	0	201	0	0	0	0	0	0	0	0	0	0	0		0.01%	0	49.98%	0.02%	1	49.98%	0.02%	1	49.98%
	Corporates		72	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0		0.00%	0	25.83%	0.00%	0	25.83%	0.00%	0	25.83%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
United Kingdom	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
onited kingdom	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
			22	20	0	0	0	0	2	88	0	0	0	0	0	12	0	0	0	0										
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										4
	TOTAL		1,961	20	0	0	0	0	225	88	0	0	0	0	0	12	0	0	0	0		0.01%	0	49.51%	0.02%	1	49.56%	0.02%	1	49.60%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

				Exposure values (as of 31/12/2013) F-IRB A-IRB STA						Risk e	cposure amour	nts (as of 31/1	12/2013)			Value adjus	tments and pr	ovisions (as o	f 31/12/2013)						Bas	seline Scer	ario			
		LTV % (as of	F-I	RB	A	IRB		STA	F	IRB	A	-IRB	-	STA	F	F-IRB	A	-IRB	5	TA	1 (8	s of 31/12	/2014	as	of 31/12	2015	as	of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	0.00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%
	Institutions		928	0	0	0	0	0	167	0	0	0	0	0	0	0	0	0	0	0	1 1	0.01%	0	49.98%	0.01%	0	49.98%	0.01%	0	49.98%
	Corporates		802	0	0	0	0	0	60	0	0	0	0	0	0	0	0	0	0	0	1 1	0.01%	0	25.83%	0.01%	0	25.83%	0.01%	0	25.83%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	-	0	-		0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-		0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	-	0	-		0	-
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	-	0	-		0	-
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	-	0	-		0	-
United States	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	-	0	-		0	-
officed States	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	-	0			0	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-		1 0 1	-
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-		0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	0	-	-	0	-		0	-
	Equity		8	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	0		0.00%	0	-	0.00%	0	-	0.00%	L • /	-
	Securitisation		24	3	0	0	0	0	2	18	0	0	0	0	0	1	0	0	0	0								1 /	1 1	
	Other non-credit obligation assets		1 772	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1			30.58%	0.01%		30.52%	0.01%		
	Securitisation and re-securitisations positions deducted from capital *		1.772	3		0			260	18		<u> </u>	<u> </u>	<u> </u>		1					1	0.01%	- 0	.su.58%	0.01%	L 0	30.52%	0.01%	ہے۔	30.47%

	Adve	rse Scenar	io			
	as	of 31/12/	2015	85	of 31/12/	2016
ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
	0.01%	2	38.82%	0.01%	3	38.71%
	0.04%	25	61.61%	0.04%	30	57.39%
	0.63%	132	14.51%	0.64%	158	14.13%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.08%	52	12.49%	0.09%	63	11.82%
	0.03%	18	7.04%	0.03%	21	6.57%
	0.01%	1	2.24%	0.01%	1	1.91%
	0.03%	17	7.69%	0.03%	20	7.21%
	-	0	-	-	0	-
	0.31%	35	21.02%	0.38%	42	19.56%
	0.33%	14	22.51%	0.40%	17	20.69%
	0.30%	20	20.12%	0.37%	25	18.88%
	0.00%	10	100.00%	0.00%	10	100.00%
	0.11%	221	16.22%	0.11%	265	15.53%

		Adve	rse Scenar	io			
0	14	85	of 31/12/	2015	85	of 31/12/	2016
	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
	42.19%	0.01%	1	41.12%	0.01%	1	40.75%
	93.93%	0.03%	2	93.27%	0.04%	2	92.50%
	15.02%	1.01%	129	14.33%	1.06%	154	13.93%
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	13.91%	0.08%	52	12.49%	0.09%	63	11.82%
	7.92%	0.03%	18	7.04%	0.03%	21	6.57%
	2.87%	0.01%	1	2.24%	0.01%	1	1.91%
	8.61%	0.03%	17	7.69%	0.03%	20	7.21%
	-	-	0	-	-	0	-
	23.57%	0.31%	35	21.02%	0.38%	42	19.56%
	25.55%	0.33%	14	22.51%	0.40%	17	20.69%
	22.30%	0.30%	20	20.12%	0.37%	25	18.88%
	100.00%	0.00%	5	100.00%	0.00%	5	100.00%
	15.41%	0.18%	189	14.35%	0.18%	225	13.75%
1							

_		rse Scena				
	as	of 31/12/		as	of 31/12/	
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
	0.01%	0	40.00%	0.01%	0	40.00%
	0.06%	3	49.98%	0.06%	4	49.98%
	0.03%	1	39.82%	0.04%	1	37.14%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.00%	0	-	0.00%	0	-
	0.05%	3	47.71%	0.05%	5	47.55%

t rate Stock of Provisions

0.00% U -0.04% 2 47.75%

Stock of Con

0.04% 1 31.08%

ent rate Stock of Provisions

1.03% 1 49.79%

.01% 0

Cov Ratio

49.98% 29.70%

49.98% 25.57%

40.00% 49.98% 43.51%

0.01% 0.05% 0.02%

0.02%

0.03%

0.00%

as of 31/12/2015 as of 31/12/2016
ment Stock of Coverage Ratio - Default rate Provisions Ratio - Default

0.01% 0.01% 0.01%

00% 0

40.00% 49.98% 40.54%

45.209

40.00% 49.98% 22.21% 0.01%
0.02%
0.12%

1 28.55%

as of 31/12/2015 as of 31/12/2016
ment Stock of Coverage Ratio - Default rate Provisions Ratio - Default rate Ra

0.01%

.01%

0.03%

40.00% 49.98% 38.36%

44.94%

016

0.02% 2 28.94%

40.00% 49.98% 22.21%

		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.01%	0	40.00%	0.01%	0	40.00%
	0.02%	1	49.98%	0.03%	1	49.98%
	0.22%	1	25.59%	0.19%	2	25.60%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.00%	0	-	0.00%	0	-
	0.04%	2	31.59%	0.04%	3	32.38%

		rse Scenar				
4	as	of 31/12/	2015	as	of 31/12/	2016
Coverage tatio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
		0	-	-	0	
49.98%	0.05%	2	49.98%	0.06%	3	49.98%
29.70%	0.01%	0	29.70%	0.01%	0	29.70%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-		0	-	-	0	-
49.79%	0.05%	2	49.80%	0.05%	3	49.79%

		rse Scenar				
	85	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.00%	0	0.00%	0.00%	0	0.00%
	0.01%	0	49.98%	0.01%	0	49.98%
	0.03%	0	29.70%	0.03%	1	29.70%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.00%	0	-	0.00%	0	-
	0.02%	0	33.33%	0.02%	1	33.25%

EBA	EUROPEAN BANKING AUTHORITY	2014 EU-wide Stress Test

bit Note Note Note Note <					Exp	osure values (a	as of 31/12/2	2013)			Risk e	xposure amou	its (as of 31/	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)					Basel	line Scena	ario						
bit bi			LTV % (as of	F-	-IRB	A-I	IRB	S	TA	F	-IRB	A	IRB	S	TA	F.	IRB	A-I	IRB	STA		a	s of 31/12/2	2014	as of	f 31/12/2	2015	as o	f 31/12/2016	5		31/12/201	
Certa: black and certa? growteness 64:1 0		(min EUR, %)		Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	faulted					Stock of Provisions	Coverage Ratio - Default		SLUCK OF Rati	o - Default	Impairment rate	Stock of Provisions	Cover Ratio - I
Netherlands Coporate - 0' Mich: Specialized rink Sp		Central banks and central governments		48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	40.00%	0.00%	0		0.00%	0 4	0.00%	0.00%	0	40.0
Concerts - 0 f Wint: Spectra - 0 f Wint: Sp		Institutions		1.262	0	0	0	0	0	163	0	0	0	0	0	0	0	0	0	0	0	0.01%	0	49.98%	0.01%	0	49.98%	0.01%	0 4	9.98%	0.02%	0	49.
Concorte - 0' Which: SPE 0 <td></td> <td></td> <td></td> <td>34</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>15</td> <td>0</td> <td>0.00%</td> <td>0</td> <td>25.83%</td> <td>0.00%</td> <td>0</td> <td>25.83%</td> <td>0.00%</td> <td>0 2</td> <td>5.83%</td> <td>0.00%</td> <td>0</td> <td>29.</td>				34	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	25.83%	0.00%	0	25.83%	0.00%	0 2	5.83%	0.00%	0	29.
Retail Retail O 0 <th< td=""><td></td><td>Corporates - Of Which: Specialised Lending</td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>-</td><td>0</td><td>-</td><td>-</td><td>0</td><td>-</td><td>-</td><td>0</td><td>-</td><td>-</td><td>0</td><td></td></th<>		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
Retail-socard on real state property 0/m 0				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-	-	0 1	
Relai-Scared on al eatize property of 0,0% of 0 0 0 0<				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
Retal -Scared or rale state proorty 0 0.0% 0		Retail Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
Neulerialities Retail - Qualifying Recoving Retail - Qualifying Recoving 0 <th< td=""><td></td><td></td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>-</td><td>0</td><td>-</td><td>-</td><td>0</td><td>-</td><td>-</td><td>0</td><td>-</td><td>· ·</td><td>0</td><td></td></th<>				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	· ·	0	
Real-Other Real-Of Which DME O O O O<	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	
Ratal - Other Real - Of Which SNE 0	Nethenands			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
Real-Ore Real-Of White:nors9E 0 <th0< td=""><td></td><td></td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>-</td><td>0</td><td>-</td><td>-</td><td>0</td><td>-</td><td>-</td><td>0</td><td>-</td><td>-</td><td>0</td><td></td></th0<>				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
Endly 0 <td></td> <td></td> <td></td> <td>0</td> <td></td> <td>0</td> <td>-</td> <td>-</td> <td>0</td> <td>-</td> <td>-</td> <td>0</td> <td>-</td> <td></td> <td>0 1</td> <td></td>				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-		0 1	
Securityation Other one-credit obligation assets 46 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	
Other non-credit obligation assets 0		Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0		0.00%	0	-	0.00%		_
				46	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0											/ /	
				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												_
TOTAL Constructions deducted from capta 2 0 0 0 0 0 181 0 0 0 0 0 0 0 0 0 0 0 0 0				1.391	0	0	0	0	0	181	0	0	0	0	0	0	0	0	0	0	0	0.01%	0	49.63%	0.01%	0	49.63%	0.01%	0 4	9.63%	0.02%		49.1

					osure values (2013)				posure amoun		12/2013)						31/12/2013)		. 🔽	
		LTV % (as of	F-I	RB	A-	IRB	S	TA	F-	IRB	A-	-IRB	S	TA	F.	IRB	A	-IRB	5	TA		, i
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted		Impairmer rate
	Central banks and central governments		1,048	0	0	0	0	0	183	0	0	0	0	0	0	0	0	0	0	0	. Γ	0.00%
	Institutions		163	5	0	0	0	0	43	0	0	0	0	0	0	2	0	0	0	0		0.01%
	Corporates		13	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0		0.00%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
Italy	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
Italy	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	. L	-
	Securitisation		39	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	. I	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	. II	
	TOTAL		1.263	5	0	0	0	0	237	0	0	0	0	0	0	2	0	0	0	0	. E	0.00%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	. E	

				Exp	osure values (a	as of 31/12/2	2013)			Risk ex	cposure amour	nts (as of 31/1	12/2013)			Value adjust	tments and pr	ovisions (as of	31/12/2013)						Bas	eline Scena	ario			
		LTV % (as of	F	-IRB	A-1	IRB		STA	F	IRB	A	i-IRB	S	ITA	12	IRB	A	I-IRB	S	TA		85	of 31/12/	/2014	as	of 31/12/3	2015	as	of 31/12/20	016
	(min EUR, %)	31/12/2013)	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	In		Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Latio - Default Stock
	Central banks and central governments		354	0	0	0	0	0	23	0	0	0	0	0	0	0	0	0	0	0	Г	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
	Institutions		663	0	0	0	0	0	73	0	0	0	0	0	0	0	0	0	0	0		0.02%	0	49.98%	0.02%	0	49.98%	0.02%	0	49.98%
	Corporates		53	0	0	0	2	0	31	0	0	0	2	0	0	0	0	0	0	0		0.05%	0	21.31%	0.04%	0	21.33%	0.03%		21.36%
	Corporates - Of Which: Specialised Lending		0	0	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	. 0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1		-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1		-
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0	-
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	. 0	-
Belgium	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	!	0	-
Deigium	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	!	0	-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0	-
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	!	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0	-
	Equity Securitisation		0	0	0	0	1	0	2	0	0	0	1	0	0	0	0	0	0	0		0.00%	0	-	0.00%	0	-	0.00%	0	-
			1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			/ /					1 /	(I Z	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								((
	TOTAL		1,072	0	0	0	3	0	129	0	0	0	3	0	0	0	0	0	0	0		0.02%		41.25%	0.02%	0	40.99%	0.02%	1	41.50%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

					osure values (as of 31/12/2	2013)				posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)	1				
		LTV % (as of	F.	IRB	A-	IRB	5	TA	E.	IRB	A-1	IRB	5	TA	F.	IRB	A-	-IRB	S	TA		as r	of 31/12	/201
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	в	Impairment : rate P	Stock of Provisions	
	Central banks and central governments		22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I F	0.00%	0	
	Institutions		917	0	0	0	0	0	60	0	0	0	0	0	0	0	0	0	0	0		0.02%	0	
	Corporates		22	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0		0.00%	0	1
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Retail - Secured on real estate property	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
Sweden	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
Sweden	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L L	-	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1		4
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L - P			4
	TOTAL		960	0	0	0	0	0	66	0	0	0	0	0	0	0	0	0	0	0		0.02%	0	-
	Securitization and re-securitizations notitions deducted from canital *																							

				Exp	osure values (as of 31/12/2	2013)			Risk ex	posure amour	nts (as of 31/1	12/2013)			Value adjustr	ments and pro	wisions (as of	31/12/2013)						Base	eline Scena	rio			
		LTV % (as of	F-	IRB	A	IRB	2	STA	F	-IRB	A	-IRB	S	TA	F-	-IRB	A-	IRB	51	A		as of 3	31/12/201	14	as	of 31/12/2	015	ase	of 31/12/2	2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		airment Sto rate Prov		verage Ratio - I Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork	Impairment rate	Stock of Provisions	Covera Ratio - D Stor
Switzerland	Central lanks and central governments Institutions Corporates - O' Which: Specialized Lending Corporates - O' Which: SVE Retail Retail Secured on real estate property - O' Retail - Secured on real estate property - O' Retail - Secured on real estate property - O' Retail - Other Acada Retail - Other Retail - O' Which: SVE Retail - Other Retail - O' Which: SVE Retail - Other Retail - O' Which: SVE	0.0% 0.0% 0.0%	0 779 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						0 76 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		e	.01% .01% - - - - - - - - - - - - - - - - - - -		49.98% 25.83% - - - - - - - - - - - - - - -	0.01% 0.01% - - - - - - - - - - - - - - - -		- 49.98% 25.83% - - - - - - - - - - - -	0.01% 0.01% - - - - - - - - - - - - - - - - -		- 49.98 25.83 - - - - - - - - - - - - - - - - - - -
	Other non-credit obligation assets TOTAL		0 834	0	0	0	0	0	0 87	0	0	0	0	0	0	0	0	0	0	0	c	.01%	0	48.35%	0.01%	0	48.33%	0.01%	0	48.31
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stork
	0.00%	0	40.00%	0.00%	0	40.00%
	0.03%	1	49.98%	0.03%	1	49.98%
	0.01%	0	29.70%	0.01%	0	29.70%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.00%	0	-	0.00%	0	-
	0.02%	1	49.78%	0.03%	1	49.78%

		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.00%	0	0.00%	0.00%	0	0.00%
	0.01%	3	49.98%	0.01%	3	49.98%
	0.00%	0	30.11%	0.00%	0	29.83%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_	0.00%	3	47.99%	0.00%	3	47.08%

of Ratio Defending

0.00%
49.98%
26.09%

3 48.96%

nent Stock of Cove

Coverage Patio - Dafwith Impairment Stock of Patio - Dafwith

40.00% 49.98% 0.00%

0.02% 0 49.70%

as of 31/12/2016 nt Stock of Ratio - Defau Provisions

-49.98% 25.83%

48.31%

40.00% 49.98% 0.00% 0.00% 0.02% 0.00%

0.02% 0 49.75%

0.00% 3 47.99%

0.00% 0.01% 0.00%

0.00% 49.98% 25.35%

0.00% 0.01% 0.00%

0.00% 3

nent rate Sto 0.01% 0.05% 0.09%

0.00% 0.04% 0.00%

> as of 3 ment rate Stock of Ratio - De

0.02%

0.02%

0.04% 0 49.80%

0.04% 0 44.91%

0.00% 49.98% 28.57%

48.96

Stock of Coverage Rat

49.98% 27.27%

49.98%

ge Ratio

40.00% 49.98%

49.931

0.00%

0.00%

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.01%	0	40.00%	0.01%	0	40.00%
	0.08%	1	49.98%	0.07%	1	49.98%
.	0.09%	0	27.27%	0.11%	0	27.28%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.00%	0	-	0.00%	0	-
	0.06%	1	45.68%	0.05%	2	45.62%

	Adve	rse Scena	io			
		of 31/12/		as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	0.00%	0	40.00%	0.00%	0	40.00%
	0.06%	1	49.98%	0.07%	2	49.98%
	0.00%	0	0.00%	0.00%	0	0.00%
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.06%	1	49.84%	0.06%	2	49.86%

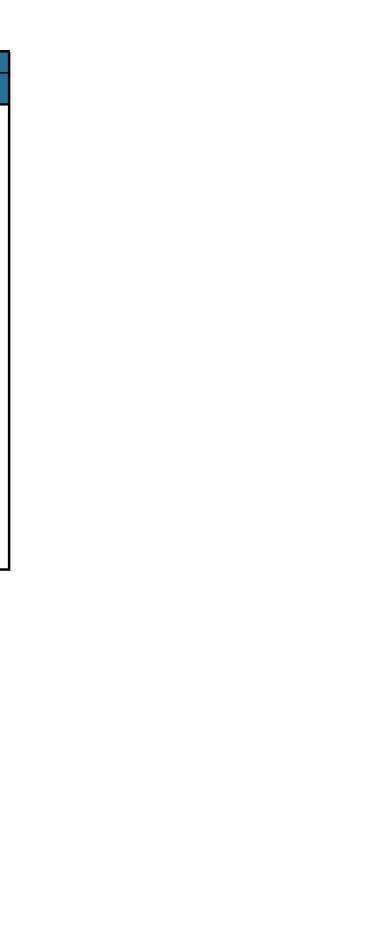
	Adve	rse Scena	io			
14	as	of 31/12/	2015	as	of 31/12/	2016
Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
-	-	0	-	-	0	-
49.98%	0.02%	0	49.98%	0.02%	0	49.98%
29.70%	0.02%	0	29.70%	0.02%	0	29.70%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
48.66%	0.02%	0	48.45%	0.02%	1	48.41%



EBA EUROPEAN 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	391	342	343	342	297	317	338
Net trading income		-45	-33	-27	-60	-42	-33
of which trading losses from stress scenarios		-30	-18	-12	-45	-27	-18
Other operating income	16	7	7	7	6	6	6
Operating profit before impairments	318	160	168	168	91	121	141
Impairment of financial assets (-)	-6	-29	-22	-20	-60	-52	-49
Impairment of financial assets other than instruments designated at fair value through P&L (-)	0	-29	-22	-20	-60	-52	-49
Impairment Financial assets designated at fair value through P&L (-)	-6	0	0	0	0	0	0
Impairment on non financial assets (-)	-20	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	291	131	147	148	31	69	92
Other Income and expenses	-35	0	0	0	0	0	0
Pre-Tax profit	256	131	147	148	31	69	92
Тах	-55	-39	-44	-44	-9	-21	-27
Net income	201	92	103	104	22	48	64
Attributable to owners of the parent	201	92	103	104	22	48	64
of which carried over to capital through retained earnings	161	41	58	59	22	48	64
of which distributed as dividends	40	51	45	44	0	0	0

In the figures above, the original (official published) 2013 P&L figures may have been adjusted as part of the ECB Comprehensive Assessment join-up calculation.





RWA			Baseline Scenario		Adverse Scenario				
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016		
Risk exposure amount for credit risk	11,724	13,413	13,072	12,861	15,141	16,026	16,208		
Risk exposure amount Securitisation and re-securitisations	682	756	800	830	912	1,051	1,143		
Risk exposure amount Other credit risk	11,042	12,658	12,272	12,031	14,229	14,976	15,065		
Risk exposure amount for market risk	0	0	0	0	0	0	0		
Risk exposure amount for operational risk	1,020	1,020	1,020	1,020	1,020	1,020	1,020		
Transitional floors for Risk exposure amount	1,142	1,142	1,142	1,142	1,142	1,142	1,142		
AQR adjustments (for SSM countries only)	5	5	5	5	5	5	5		
Total Risk exposure amount	13,891	15,580	15,239	15,028	17,308	18,193	18,375		



	Securitisation	Baseline scenario				Adverse scenario				
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016		
	Banking Book	383								
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0								
Exposure values	Correlation Trading Portfolio (CRM)	0								
	Total	383								
	Banking Book	682	756	800	830	912	1,051	1,143		
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0		
-	Total	682	756	800	830	912	1,051	1,143		
	Hold to Maturity porfolio	0	0	0	0	0	0	0		
Turneiumente	Available for Sale porfolio	47	47	47	47	62	71	77		
Impairments	Held for trading portfolio									
	Total	47	47	47	47	62	71	77		



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	ROSS DIRECT LONG JRES (accounting value gross of provisions) (1) NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1) (1)				DIRECT Derivatives with po 31/12,	sitive fair value at	Derivatives wit	RES IN DERIVATIVES (1) Derivatives with negative fair value at 31/12/2013			RES (3) (on and off balance sheet) ue 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 6 3 15 0 78 0 102	0 0 0 0 0 0 0 0 0 0	0 6 3 15 0 78 0 102	0 0 3 15 0 63 0 80	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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	10 0 10 62 272 0 354		10 0 10 62 272 0 354	10 0 0 62 229 0 301		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0				000000000000000000000000000000000000000
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria														
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus														
[0 - 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 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Denmark	0 10 0 0 0 0 0 10	0 0 0 0 0 0 0 0 0	0 10 0 0 0 0 0 10	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Estonia	0 8 0 0 0 0 0 8	0 0 0 0 0 0 0 0 0 0 0	0 8 0 0 0 0 0 8			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 4 0		0 0 0 0 4 0 4	0 0 0 0 0 4 0 4										000000000000000000000000000000000000000
100 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	France	4 10 9 10 27 45 55 0 156		4 10 9 10 27 45 55 0 156	4 10 0 11 30 49 0 101			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	DF 31/12/20	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS psitive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 10 25 10 40 0 86	0 0 0 0 0 0 0 0 0 0	0 10 25 10 40 86	0 10 20 0 1 0 31	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	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 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Iceland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Italy	0 192 139 326 365 27 0 1,048	0 0 0 0 0 0 0 0	0 192 139 326 365 27 0 1,048	0 192 139 326 365 27 0 1,048	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 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 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 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	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
		GROSS DIR EXPOSURES (acco of provi (1	unting value gross sions)		is a maturi			DIREC Derivatives with po 31/12		Derivatives wit		Derivatives with		EES (3) (on and off balance sheet) Le 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 [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Lithuania	0 0 0 13 0 13 13	0 0 0 0 0 0 0 0	0 0 0 13 0 13	0 0 0 13 0 13	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	276 1 2 402 844 542 464 2,532	276 1 2 402 844 89 418 2,032	276 1 2 402 844 542 464 2,532	0 0 0 403 46 449	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Maita	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 0 0 32 0 32		0 0 0 0 32 0 32 3 2	0 0 0 0 27 0 27	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 17 3 15 0 36	0 0 0 0 0 0 0	0 0 17 3 15 0 36	0 0 17 3 15 0 36	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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 67 101 0 0 25 0 193	0 0 0 0 0 0 0 0 0	0 67 101 0 0 25 0 193	0 52 101 0 0 25 0 178	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania														
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	0 10 0 0 0 0 10	0 0 0 0 0 0 0 0	0 10 0 0 0 0 0 10	0 10 0 0 0 0 0 0 10		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there				h negative fair value at			OSURES (3) (on and off balance sheet) r value 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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Spain	0 0 0 69 0 69	0 0 0 0 0 0 0 0	0 0 0 0 69 0 69	0 0 0 64 0 64	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Sweden	0 15 0 0 0 0 15	0 0 0 0 0 0 0 0	0 15 0 0 0 0 0 15	0 8 0 0 0 0 8	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	United Kingdom	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Canada	0 0 0 5 5 5	0 0 0 0 0 0 0 0 0	0 0 0 5 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 0 0 0 0 0 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 - 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 0 0 0 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	VALUES AS OF 31/12/2013					VALUES AS OF 31/12/2013							
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturit		net of cash short only where there	Derivatives v		OVEREIGN EXPOSU tive fair value at 013	Derivatives w	TIVES (1) ith negative fair value at 1/12/2013	Derivatives with	EREIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional val	ue	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 13 0 0 0 13	0 0 13 0 0 0 13	0 0 13 0 0 0 13	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 0 0 0 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 0	0 0 0 0 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 15 0 0 17 0 32	0 0 0 0 0 0 0 0 0	0 0 15 0 0 17 0 32	0 0 15 0 0 17 0 32	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Africa	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

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

EBA EUROPEAN BANKING ALTHORITY

2014 EU-wide Stress Test

EBA		Capital			Baseline Scenario)		Adverse Scenario		1	
(min EUR)	ĺ	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
	А	OWN FUNDS	2,486	2,506	2,567	2,628	2,437	2,447	2,466	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,366	2,396	2,458	2,518	2,327	2,338	2,356	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own	174	174	174	174	174	174	174	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	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
		Retained earninos	2,171	2,212	2,270	2,329	2,192	2,241	2,305	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	915	904	897	893	823	823	806	CA1 {1.1.13}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
				-22	-22	-22	-82	-64	-69	-	-
			-22 932	921	915	910	901	883	870	-	-
	A.1.4	Other Reserves	123	123	123	123	123	123	123	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	- 4		- 4	- 4	-4	-4	-4	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	18	18	13	9	66	38	28	04 (1111)	
		Sovereign Exposure in AFS portfolio	-12	-12	-12	-12	-12	-12	-12	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.9	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary								1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	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	-85	-96	-87	-82	-134	-162	-192	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	D	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3 of CRR: Articles 36(1) 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	o	o	o	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) ar 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	-932	-921	-915	-910	-901	-883	-870	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 (+/-)	-932	-921	-915	-910	-901	-883	-870	CA1 {1.1.1.26}	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Articles 469 to 472. 478 and 481 of CRR 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)	2,366	2,396	2,458	2,518	2,327	2,338	2,356	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	120	110	109	110	110	109	110	CAI {1.2}	Article 71 of CRR
	B	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	13,891 473	15,580	15,239	15,028	17,308	18,193	18,375	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 o
	B.1 B.2	CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	245								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	147								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0								Recital (44) of CRR
	в.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								-
CAPITAL RATIOS (%) Transitional period	B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	17.03%	15.38%	16.13%	16.76%	13.44%	12.85%	12.82%	CA3 {1}	-
	C.2	Tier 1 Capital ratio	17.03%	15.38%	16.13%	16.76%	13.44%	12.85%	12.82%	CA3 {3}	-
	C.3	Total Capital ratio	17.90%	16.08%	16.85%	17.49%	14.08%	13.45%	13.42%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		1,246	1,219	1,202	952	1,001	1,011		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		•	۰	•	٥	•	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				22.81%			17.56%		

(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

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2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.									
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of					
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)					
2013	0	0								
2014	0	0	0	0						
2015	0	0	0	0						
2016	0	0	0	0						
Total	0	0	0	0						



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

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



Major Capital Measures from 1 January to 30 September 2014

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

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