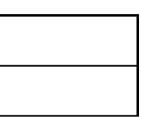
Bank Name	Clearstream Banking SA
LEI Code	549300OL514RA0SXJJ44



#### **Summary Adverse Scenario**

Clearstream Banking SA	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	131
Impairment losses on financial and non-financial assets in the banking book	0
Common Equity Tier 1 capital (1)	652
Total Risk Exposure (1)	3,363
Common Equity Tier 1 ratio, % (1)	19.4%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	203
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	45
3 yr cumulative losses from the stress in the trading book	0
Valuation losses due to sovereign shock after tax and prudential filters	40
Common Equity Tier 1 capital (1)	613
Total Risk Exposure (1)	3,386
Common Equity Tier 1 ratio, % (1)	18.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	186
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	150
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(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

#### **Clearstream Banking SA**

#### Actual figures as of 3 Operating profit before Impairment losses on f Common Equity Tier 1 Total Risk Exposure (1) **Common Equity Tier**

#### Outcome of the base

3 yr cumulative operati 3 yr cumulative impairr 3 yr cumulative losses Common Equity Tier 1 Total Risk Exposure (1) **Common Equity Tier** 

### Memorandum items Common EU wide CE 01/01/2014.

#### **2014 EU-wide Stress Test**

#### Summary Baseline Scenario

y Sh	
31 December 2013	mln EUR, %
e impairments	131
financial and non-financial assets in the banking book	0
capital (1)	652
)	3,363
r 1 ratio, % (1)	19.4%

eline scenario as of 31 December 2016	mln EUR, %
ting profit before impairments	287
ment losses on financial and non-financial assets in the banking book	11
from the stress in the trading book	0
capital (1)	652
.)	3,384
r 1 ratio, % (1)	19.3%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	271
(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:

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

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

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

	Credit Risk			Exn	osure values (	as of $31/12/2$	2013)			Risk ex	posure amoun	ts (as of 31/	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)	
			F-1	IRB		IRB	ST	Ā	F-	IRB	A-I		ST	Ā	F-I			IRB		, TA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defau
	Central banks and central governments		0		0 0	0	946		) C	) 0	) 0	(	0 1	0	0		0	) 0	0	)
	Institutions		0		0 0	0	3,886	C	0 0	0 0	0 0	(	0 519	0	0		0 0	0 0	0	)
	Corporates		0		0 0	0	9	C	0 0	0	0 0	(	0 9	0	0		0 0	0	0	)
	Corporates - Of Which: Specialised Lending		0		0 0	0	0	0	0	0	0		0 0	0	0		0	0	0	)
Re	Corporates - Of Which: SME Retail		0				0	U						0	0				0	2
	Retail - Secured on real estate property	0.00					0							0	0				0	
	Retail - Secured on real estate property - Of Which: SME	0.00				0	0	C					0 0	0	0				0	
asketkaska Banking CA	Retail - Secured on real estate property - Of Which: non-SME	0.00			0 0	0	0	C		0	0 0		0 0	0	0		0		0	
C	Retail - Qualifying Revolving		0		0 0	0	0	C	0 0	0	0 0		0 0	0	0		0 0	0 0	0	
	Retail - Other Retail		0		0 0	0	0	C	0	0	0 0	(	0 0	0	0		0 0	0 0	0	)
	Retail - Other Retail - Of Which: SME		0		0 0	0	0	C	0 0	0	0 0	(	0 0	0	0		0 0	0	0	)
	Retail - Other Retail - Of Which: non-SME		0		0 0	0	0	0	0	0	0		0 0	0	0		0	0	0	)
	Equity Securitisation		0				5	U			0		8	0	0				0	2
	Other non-credit obligation assets		0			0	10						0 15	0	0				0	
	TOTAL		0			0	4,866	C					0 552	0	0				0	
	Securitisation and re-securitisations positions deducted from capital *		0			0	.,500	0					502		0		$\frac{1}{0}$		0	)

LTV % (as of 31/12/2013)F-IRBA-IRBSTAF-IRB					Expo	osure values (	(as of 31/12/	2013)			Risk ex	kposure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and provisions (a	s of 31/12/2 <mark>013</mark>	
Sinterior         Sinterior <t< th=""><th></th><th></th><th>ITV % (as of</th><th>F-1</th><th>IRB</th><th>A-:</th><th>IRB</th><th>S</th><th>TA</th><th>F-I</th><th>IRB</th><th>A-1</th><th>IRB</th><th>S</th><th>TA</th><th>F-1</th><th>IRB</th><th>A-IRB</th><th>S</th><th>STA</th></t<>			ITV % (as of	F-1	IRB	A-:	IRB	S	TA	F-I	IRB	A-1	IRB	S	TA	F-1	IRB	A-IRB	S	STA
Luxembourg         Central banks and central governments Institutions Corporates         O         <			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 Default	d Non-defaulted	l Defaulte
Institutions       0 <t< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>																				
Luxembourg         Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Property Retail         Comporates Corporates - Of Which: Specialized Property Retail         Comporates Corporates - Of Which: SME         O        O		_		0	0	0			(	0 0	(	0 0	C	0 0	(	0 0	0	0	0 0	)
Luxembourg         Corporates - Of Which: Specialised Lending Corporates - Of Which: SME         0				0	0	0		656	(	0 0	(	0 0	C	) 37	(	0 0	0	0	0 0	)
Luxembourg         Corporates - Of Which: SME         Image: Corpor				0	0	0		0 0	(	0 0	(	0 0	C	) 0	(	0 0	0	0	0 0	)
Retail         Retail         Secured on real estate property         0,00         0 <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>0 0</td> <td>(</td> <td>0 0</td> <td>(</td> <td>0 0</td> <td>C</td> <td>) 0</td> <td>(</td> <td>0 0</td> <td>0</td> <td>0</td> <td>0 0</td> <td>)</td>				0	0	0		0 0	(	0 0	(	0 0	C	) 0	(	0 0	0	0	0 0	)
Luxembourg         Retail - Secured on real estate property - Of Which: SME         0.00         0 <th< td=""><td rowspan="3">Retail Retail - Secured on real estate property</td><td></td><td></td><td>0</td><td>0</td><td>0</td><td></td><td>0 0</td><td>(</td><td>0 0</td><td>(</td><td>0 0</td><td>C</td><td>) 0</td><td>(</td><td>0 0</td><td>0</td><td>0</td><td>0 0</td><td>)</td></th<>	Retail Retail - Secured on real estate property			0	0	0		0 0	(	0 0	(	0 0	C	) 0	(	0 0	0	0	0 0	)
Luxembourg       Retail - Secured on real estate property - Of Which: SME       0.00       0				0	0	0	) (	0 0	(	0 0	(	0 0	C	0 0	0	0 0	0	0	0 0	)
Luxembourg       Retail - Secured on real estate property - Of Which: non-SME       0.00       0				0	0	0	) (	0 0	(	0 0	(	0 0	C	0 0	(	0 0	0 0	0	0 0	)
Luxembourg       Retail - Qualifying Revolving       0				0	0	0	) (	0	(	0	(	0 0	C	0 0	(	0 0	0	0	0 0	)
Retail - Other Retail       O	uxemboura		0.00	0	0	0		0 0	(	0	(	0 0	C	0 0	(	0 0	0	0	0 0	)
Retail - Other Retail - Of Which: SME       0	axembourg			0	0	0		0	(	0		0 0	C	0 0	(	0 0	0	0	0 0	)
Retail - Other Retail - Of Which: non-SME       0 </td <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>(</td> <td>0 0</td> <td></td> <td>0 0</td> <td>C</td> <td>0</td> <td>(</td> <td>0 0</td> <td>0</td> <td>0</td> <td>0 0</td> <td>)</td>				0	0	0		0	(	0 0		0 0	C	0	(	0 0	0	0	0 0	)
Equity       0 <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>(</td> <td>0</td> <td>(</td> <td>0 0</td> <td>C</td> <td>0</td> <td>(</td> <td>0 0</td> <td></td> <td>0</td> <td>0 0</td> <td>)</td>				0	0	0		0	(	0	(	0 0	C	0	(	0 0		0	0 0	)
Securitisation         0				0	0	0		0	(	0	(	0 0	C	0		0 0		0	0 0	)
				0	0	0		2		0		0 0	(	5	(	0 0		0	0 0	
(1) $(1)$ $(1)$ $(1)$ $(1)$ $(1)$ $(1)$ $(1)$ $(1)$ $(1)$ $(1)$ $(1)$ $(1)$ $(1)$				0	0	0		0		0		0 0		0		0 0		0	0 0	
				0	0	0		13		0		0 0	C			0	0	0	0 0	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $				0	0	0		1,299	(	0	(	0 0	(	52	(	0 0		0	0 0	

				Ехр	osure values (as	s of 31/12/2	2013)			Risk e	exposure amoun	ts (as of 31/	12/2013)		Value adjust	ments and provisions (as of	31/12/2013)
		LTV % (as of	F	-IRB	A-IR	В	ST	ГА	F-I	IRB	A-	IRB	S	TA	F-IRB	A-IRB	STA
	(mln EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
Germany	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: 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			164         930         2         0         1,101	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 18 0 2 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				25		0 (		

				Exp	osure values (	as of 31/12/2	2013)			Risk ex	posure amounts	(as of 31/1	2/2013)	Value adjust	ments and pro	ovisions (as of	f 31/12/2013)	
		LTV % (as of	F-1	IRB	A-	IRB	S	ГА	F-1	IRB	A-IRE	3	STA	F-IRB	A-	IRB	S	STA
	(mln 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	l Defaulted	Non-defaulted	Defaulte
	Central banks and central governments		0	0	C	) (	) 0	0	0	0	0	0	0 0	0 0	) (	) C	) 0	,
	Institutions		0	0	C	0 0	740	0	0	0	0	0	148 0	0 0	) (	) C	0 0	
	Corporates		0	0	C	0 0	) 1	0	0	0	0	0	1 0	0 0	0 0	0 0	0 0	
	Corporates - Of Which: Specialised Lending		0	0	C	) (	0 0	0	0	0	0	0	0 0	0 0	0 0	0 0	0 0	/
	Corporates - Of Which: SME		0	0	C		0 0	0	0	0	0	0	0 0	0 0	0 0	) C	0 0	/
Retail Retail - Secured on real estate property		0	0	C	0	0 0	0	0	0	0	0	0 0	0 0	) (	) C	0 0		
	0.00		0	C		0	0	0	0	0	0	0 0	0 0			0		
	Retail - Secured on real estate property - Of Which: SME	0.00 0.00		0			0	0	0	0	0	0	0 0					
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0				0	0	0	0	0	0 0					
	Retail - Qualifying Revolving Retail - Other Retail		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	0						
	Equity		0						0	0	0	0						
	Securitisation		0					0	0	0	0	0	0 0	0 0				
	Other non-credit obligation assets		0	0	C		0	0	0	0	0	0	0 0	0 0			0	
	TOTAL		0	0	C		742	0	0	0	0	0	149 0	0 0			) 0	)
	Securitisation and re-securitisations positions deducted from capital *		0	0	C	) (	) 0	0						0 0	) (	) (	) 0	J

				Exp	osure values	(as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 3 <u>1/</u> 1	12/2013)		Value adjust	ments and pro	ovisions (as of	31/12/2013)	
		LTV % (as of	F-	IRB		-IRB		TA	F	-IRB	A-I		STA		IRB		IRB		TA
	(mln EUR, %)	31/12/2013)	Non-defaulted	l Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defa
	Central banks and central governments		C	) (	0	0 0	0	(	0	0 0	) 0	C	0	0 0	) (	0 0	0	0	
	Institutions		C	) (	D	0 0	445	(	D	0 0	0 0	C	0 89	0 0	) (	0 0	0	0	
	Corporates		C	) (	D	0 0	2	(	0	0 0	0 0	C	) 3	0 0	) (	0 0	0	0	
	Corporates - Of Which: Specialised Lending		C	) (	D	0 0	0	(	0	0 0	0 0	C	0 0	0 0	) (	0 0	0	0	
	Corporates - Of Which: SME		C	) (	D	0 0	0	(	C	0 0	0 0	C	0 0	0 0	) (	0 0	0	0	
Retail       Retail - Secured on real estate property         United States       Retail - Secured on real estate property - Of Which: SME         Retail - Qualifying Revolving       Retail - Qualifying Revolving         Retail - Other Retail       Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME       Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME       Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME       Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME       Retail - Other Retail - Of Which: NON-SME         Equity       Securitisation         Other non-credit obligation assets       TOTAL	Retail		C	) (	D	0 0	0	(	C	0 0	0 0	C	0 0	0 0	) (	0 0	0	0	
		0.00		) (	0	0 0	0	(	0	0 0	0 0	C	0 0	0 0		0 0	0	0	
		0.00	C		0	0 0	0		0	0 0	0	C	0 0	0 0		0 0	0	0	
		0.00	C				0		0	0 0	0	C	0	0 0		0 0	0	0	
							0							0 0				0	
							0							0 0				0	1
							0											0	1
	Fauity						0											0	1
	Securitisation																	0	1
					5		0											0	/
					0 0	447			0 0			92	0 0			0	0		
	Securitisation and re-securitisations positions deducted from capital *		C		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 31/12/2	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	<b>Coverage</b> <b>Ratio</b> - Default Stock	Impairment rate	Stock of Provisions	<b>Coverage</b> <b>Ratio</b> - Default Stock
0.04%	0	40.00%	0.04%	1	40.00%	0.04%	1	40.00%
0.07%	3	70.00%	0.08%	6	70.00%	0.09%	9	70.00%
1.72%	0	70.00%	1.71%	0	70.00%	1.67%	0	70.00%
-	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	-
0.07%	3	64.71%	0.08%	7	65.09%	0.08%	11	65.26%

			Base	eline Scen	ario			
as	of 31/12	/2014		of 31/12/		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
0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0.08%	1	70.00%	0.09%	1	70.00%	0.09%	2	70.00%
1.80%	0	70.00%	1.75%	0	70.00%	1.74%	0	70.00%
-	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	-
0.05%	1	65.81%	0.05%	1	65.89%	0.05%	2	65.97%

				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 Stoc
0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0.08%	1	70.00%	0.08%	1	70.00%	0.08%	2	70.00%
1.82%	0	70.00%	1.74%	0	70.00%	1.68%	0	70.00%
-	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	-
0.07%	1	69.13%	0.07%	2	69.14%	0.07%	2	69.15%

			Bas	eline Scen	ario			
as	s 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
0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0.08%	1	70.00%	0.10%	1	70.00%	0.11%	2	70.00%
1.75%	0	70.00%	1.74%	0	70.00%	1.67%	0	70.00%
-	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	-
0.09%	1	70.00%	0.10%	1	70.00%	0.11%	2	70.00%

			Base	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	-
0.07%	0	70.00%	0.07%	1	70.00%	0.07%	1	70.00%
1.71%	0	70.00%	1.66%	0	70.00%	1.61%	0	70.00%
-	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	-
0.08%	0	70.00%	0.08%	1	70.00%	0.07%	1	70.00%

	Adverse Scenario														
as of	31/12/20	14	as	of 31/12/2	2015	as	of 31/12/2	2016							
Impairment rate	Stock of Provisions	<b>Coverage</b> <b>Ratio</b> - Default Stock	Impairment rate	Stock of Provisions	<b>Coverage</b> <b>Ratio</b> - Default Stock	Impairment rate	Stock of Provisions	<b>Coverage</b> <b>Ratio</b> - Default Stock							
1.02%	10	40.00%	0.88%	19	43.46%	0.76%	28	44.96%							
0.12%	4	70.00%	0.15%	10	70.00%	0.16%	16	70.00%							
2.08%	0	70.00%	2.71%	0	70.00%	2.94%	1	70.00%							
-	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	-							
0.30%	14	46.49%	0.29%	30	50.23%	0.28%	45	52.07%							

			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 Stocl			
0.01%	0	40.00%	0.01%	0	41.59%	0.01%	0	42.71%			
0.09%	1	70.00%	0.11%	1	70.00%	0.13%	2	70.00%			
2.30%	0	70.00%	2.73%	0	70.00%	3.26%	0	70.00%			
-	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	-			
0.05%	1	66.30%	0.06%	1	66.75%	0.07%	2	67.09%			

			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	Ratio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc			
0.01%	0	40.00%	0.01%	0	40.83%	0.01%	0	41.67%			
0.10%	1	70.00%	0.12%	2	70.00%	0.13%	3	70.00%			
2.29%	0	70.00%	2.80%	0	70.00%	2.77%	0	70.00%			
-	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	-			
0.09%	1	69.28%	0.10%	2	69.36%	0.12%	3	69.43%			

			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			
0.01%	0	40.00%	0.01%	0	40.83%	0.01%	0	41.66%			
0.15%	1	70.00%	0.22%	3	70.00%	0.22%	4	70.00%			
1.75%	0	70.00%	2.21%	0	70.00%	2.41%	0	70.00%			
-	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	-			
0.15%	1	70.00%	0.22%	3	70.00%	0.23%	4	70.00%			

			Adve	rse Scenai	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	-
0.09%	0	70.00%	0.10%	1	70.00%	0.11%	1	70.00%
2.01%	0	70.00%	2.84%	0	70.00%	3.09%	0	70.00%
-	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	-
0.10%	0	70.00%	0.11%	1	70.00%	0.13%	2	70.00%

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

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

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

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

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

	2014 EU-wide Stress Test Credit Risk																		
				Ехр	osure values (	as of 31/12/2	2013)			Risk exp	posure amounts (as of 31,	(12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)	)
		LTV % (as of	F-	IRB	A-	IRB	S	TA	F-IRB	}	A-IRB	S	<b>STA</b>	F-1		A-1			TA
		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
	(mln EUR, %)																		
	Central banks and central governments		C	) (	0 0	) (	0 0	0	0	0	0	0 (	) (	0 0	C	0 0	0	0	
	Institutions		C		0 0		241	0	0	0	0	0 48	3 0	0 0	C	0 0	0	0	
	Corporates		C		0 0		0	0	0	0	0	0 (	) (	0 0	C	0 0	0	0	
	Corporates - Of Which: Specialised Lending						0	0	0	0	0	0 0		0 0	C	0	0	0	
	Corporates - Of Which: SME Retail								0	0								0	
	Retail - Secured on real estate property	0.00							0	0	0							0	
	Retail - Secured on real estate property - Of Which: SME	0.00						0	0	0	0						0	0	
Deleiune	Retail - Secured on real estate property - Of Which: non-SME	0.00					0 0	0	0	0	0	0 0		0 0		0 0	0	0	
Belgium	Retail - Qualifying Revolving		C		o o	) (	0 0	0	0	0	0	0 0		0 0	C	0 0	0	0	
	Retail - Other Retail		C	) (	D 0	) (	0 0	0	0	0	0	0 0		0 0	C	0 0	0	0	
	Retail - Other Retail - Of Which: SME		C	) (	0 0	) (	0 0	0	0	0	0	0 (	) (	0 0	C	0 0	0	0	
	Retail - Other Retail - Of Which: non-SME		C	) (	0 0	) (	0 0	0	0	0	0	0 (	) (	0 0	C	0 0	0	0	
	Equity		C		0 0	0 0	) 3	0	0	0	0	0 3	3 0	0 0	C	0 0	0	0	
	Securitisation		0				0	0	0	0	0	0 0		0	C	0	0	0	
	Other non-credit obligation assets TOTAL							0	0	0	0					0	0	0	
	Securitisation and re-securitisations positions deducted from capital *						) 244	0	0	0		5		0			0	0	

				Ехр	osure values (	as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	L2/2013)	Value adju	stments and provisions (as o	f 31/12/2013)
			F-1	IRB	A-:	IRB	S	ГА	F-I	IRB	A-]	IRB	STA	F-IRB	A-IRB	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defa
	Central banks and central governments		0	(	0 0	(	) 147	(	) 0	C	0 0	C	) 0	0 0	0 0	0 0
	Institutions		0	0	0 0	(	0 0	(	) 0	C	0 0	C	0	0 0	0 0	0 0
	Corporates		0	0	0 0	(	0 0	(	0 0	C	0 0	C	0	0 0	0 0	0 0
	Corporates - Of Which: Specialised Lending		0	0	0 0	(	0 0	(	0 0	C	0 0	C	0	0 0	0 0	0 0
	Corporates - Of Which: SME		0	(	0 0	(	0 0	(	0	C	0 0	C	0	0 0	0 0	0 0
	Retail		0	(	0 0	(	0 0	(	0	C	0 0	C	0	0 0	0 0	0 0
	Retail - Secured on real estate property	0.00	0	(	) 0	(	0 0	(	0	C	0 0	C	0	0 0	0 0	0 0
	Retail - Secured on real estate property - Of Which: SME	0.00		(	) 0	(	0 0	(	0	C	0 0	C	0	0 0	0 0	0 0
Iceland	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	(	) 0	(	0 0	(	0	C	0 0	C	0	0 0	0 0	0 0
Icciana	Retail - Qualifying Revolving		0	0	) 0	(	) 0	(	0 0	C	0 0	C	0 0	0 0	0 0	0 0
	Retail - Other Retail		0	0	0 0	(	) 0	(	) 0	C	0 0	C	0 0	0 0	0 0	0 0
	Retail - Other Retail - Of Which: SME		0	0	0 0	(	0 0	(	) 0	C	0 0	C	0 0	0 0	0 0	0 0
	Retail - Other Retail - Of Which: non-SME		0	0	0 0	0	) 0	(	) 0	C	0 0	C	0 0	0 0	0 0	0 0
	Equity		0	0	0 0	(	0 0	(	) 0	C	0 0	C	0 0	0 0	0 0	0 0
	Securitisation		0	0	0 0	(	0 0	(	) 0	C	0 0	C	0 0	0 0	0 0	0 0
	Other non-credit obligation assets		0	(	0 0	(	0 0	(	0 0	C	0 0	C	0	0 0	0 0	0 0
	TOTAL		0	(	0 0	(	147	(	0 0	C	0 0	C	0	0 0	0 0	0 0
	Securitisation and re-securitisations positions deducted from capital *		0	(	) 0	(	0 0	(	)					0	0 0	0 0

			Exp	osure values (as of 31/12/2	2013)	Risk ex	posure amounts (as of 31/1	.2/2013)	Value adjust	ments and provisions (as of a	31/12/2013)
		LTV % (as of	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
		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 Defaul
	(mln EUR, %)										
	Central banks and central governments		0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0
	Institutions		0	0 0	) 119 (	0 0	0 0	24 0	0 0	0 0	0
	Corporates		0	) 0 0	) 0 0	0 0	0 0	0 0	0 0	0 0	0
	Corporates - Of Which: Specialised Lending		0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0
	Corporates - Of Which: SME		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
	Retail - Secured on real estate property	0.00	0	) 0 0	0 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 0	0 0	0
<b>F</b>	Retail - Secured on real estate property - Of Which: non-SME	0.00		) 0 0	) 0 0	0 0	0 0	0 0	) 0 0	0 0	0
France	Retail - Qualifying Revolving		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	Ő
	Retail - Other Retail - Of Which: SME		0			0 0	0 0	0 0		0 0	Ő
	Retail - Other Retail - Of Which: non-SME		0				0 0	0 0		0 0	Ő
	Equity		0					0 0		0 0	Ő
	Securitisation		0								0
	Other non-credit obligation assets		0								0
	TOTAL		0		119			24		0 0	Ő
	Securitisation and re-securitisations positions deducted from capital *		0					21			

				Exp	osure values (as o	of 31/12/2	013)		Risk ex	posure amoun	its (as of 31/	12/2013)			Value adjust	ments and pro	ovisions (as o	f <b>31/12/2013</b> )	
		LTV % (as of	F-	IRB	A-IRB		STA		F-IRB	A-:	IRB	S	TA	F-)	IRB	A	-IRB	ST	ГА
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted D	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defau
	(mln EUR, %)																		
	Central banks and central governments		0	0	0	0	0	0	0 0	0	(	) 0	(	0 0	C	) (	0 (	0 0	
	Institutions		0	0	0	0	112	0	0 0	0	(	) 22	(	0 0	C	) (	0 0	0 0	
	Corporates		0	0	0	0	0	0	0 0	0	(	) 0	(	0 0	C	) (	0 0	0 0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0 0	0	(	0 0	(	0 0	C	) (	0 0	0 0	
	Corporates - Of Which: SME		0	0	0	0	0	0	0 0	0	(	0 0	(	0 0	C	) (	0 0	0 0	
	Retail		0	0	0	0	0	0	0 0	0	(	) 0	(	0 0	C	) (	0 0	0 0	
	Retail - Secured on real estate property	0.00	0 0	0	0	0	0	0	0 0	0	(	) 0	(	0 0	C	) (	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	(	0 0	C	) (	0 0	0 0	
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	0.00	0 0	0	0	0	0	0	0 0	0	(	) 0	(	0 0	C	) (	0 0	0 0	
Switzenanu	Retail - Qualifying Revolving		0	0	0	0	0	0	0 0	0	(	0 0	(	0 0	C	) (	0 0	0 0	
	Retail - Other Retail		0	0	0	0	0	0	0 0	0	(	0 0	(	0 0	C	) (	0 0	0 0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0 0	0	(	0 0	(	0 0	C	) (	0 0	0 0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0 0	0	(	) 0	(	0 0	C	) (	0 0	0 0	
	Equity		0	0	0	0	0	0	0 0	0	(	) 0	(	0 0	C	) (	0 0	0 0	
	Securitisation		0	0	0	0	0	0	0 0	0	(	0 0	(	0 0	C	) (	0 0	0 0	
	Other non-credit obligation assets		0	0	0	0	0	0	0 0	0	(	0 0	(	0 0	C	) (	0 0	0 0	
	TOTAL		0	0	0	0	112	0	0 0	0	(	23		0 0	C	) (	0 0	0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0						0	C	) (	0 0	0 0	

				Exp	osure values (as of 31/	12/2013)			Risk e	xposure amoun	ts (as of 31/1	12/2013)		Value adjust	ments and pro	ovisions (a <u>s o</u> f	f 31/12/2013)	
		LTV % (as of	F-1	IRB	A-IRB		STA	F-I	IRB	A-1	IRB	STA	F-1	IRB	A-	IRB	S	ГА
	(mln EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted Defaul	ed Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaultec	l Defaulted	Non-defaulted	Defaul
	Central banks and central governments		0	(	0	0	) (	0 0		0 0	C	0 0	0 0	(	0 0	) (	0 0	
	Institutions		0	0	0 0	0 11	1 (	0 0		0 0	C	) 22	0 0	(	0 0	0 0	0 0	
	Corporates		0	0	0	0		0 0		0 0	C	0 0	0 0	(	0 0	0 0	0 0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0 (	) 0		0 0	C	0 0	0 0	0	0 0	0 0	0 0	
	Corporates - Of Which: SME		0	0	0	0	0 0	) 0		0 0	C	0 0	0 0	(	0 0	0 0	0 0	
	Retail		0	0	0	0	0 0	0 0		0 0	C	0 0	0 0	(	0 0	) (	0 0	
	Retail - Secured on real estate property	0.00		0	0	0	0 (	0 0		0 0	C	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	C	0 0	0 0	(	0 0	) (	0 0	
lanan	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0	0	0 (	0 0		0 0	C	0 0	0 0	(	0 0	) (	0 0	
Japan	Retail - Qualifying Revolving		0	0	0	0	0 (	0 0		0 0	C	0	0 0	0	0 0	) (	) 0	
	Retail - Other Retail		0	0	0	0	) (	0 0		0 0	C	0	0 0	(	0 0	) (	) 0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	) (	0 0		0 0	C	0	0 0	(	0 0	) (	) 0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	) (	0 0		0 0	C	0	0 0	(	0 0	) (	) 0	
	Equity		0	0	0	0	) (	0 0		0 0	C	0	0 0	0	0 0	) C	) 0	
	Securitisation		0	0	0	0	) (	0 0		0 0	C	0	0 0	(	0 0	) (	) 0	
	Other non-credit obligation assets		0	0	0	0	1 (	0 0		0 0	C	) 1	0 0	(	0 0	) (	) 0	
	TOTAL		0	(	0	0 11	2 (	0 0		0 0	C	) 24	0 0	(	0 0	) (	0	
	Securitisation and re-securitisations positions deducted from capital *		0	(	0	0	0 (	)					0	(	0 0	) (	0 0	

				Expo	osure values (	as of 31/ <u>12/</u>	2013)			Risk ex	posure amoun	nts (as of 31/3	12/2013)			Value adjust	ments an <u>d p</u>	provisions (as o	f 31/12/2013)	)
		LTV % (as of	F-1	IRB		IRB		STA	F-1	IRB	A-	IRB	ST	ΓA	F-3	IRB		A-IRB	S	STA
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-default	ed Defaulted	Non-defaulted	d Defa
	(mln EUR, %)																			
	Central banks and central governments		0	0	0		0	0 0	0	0	0 0	) (	0 0	0	0 0	(	0	0	0 0	
	Institutions		0	0	0		0 8	5 0	0	0	0 0	) (	) 17	0	0 0	(	0	0	0 0	)
	Corporates		0	0	0		0	0 0	0	0	0 0	) (	0 0	0	0 0	(	D	0	0 0	)
	Corporates - Of Which: Specialised Lending		0	0	0		0	0 0	0	0	0 0	) (	0 0	0	0 0	(	D	0	0 0	)
	Corporates - Of Which: SME		0	0	0		0	0 0	0	C	0 0	) (	0 0	C	) 0	(	D	0	0 0	)
Retail Retail - Secured on real estate property		0	0	0		0	0 0	0	C	0 0	) (	0 0	0	) 0	(	D	0	0 0	)	
	0.00		0	0		0	0 0	0	C	0 0	) (	0 0	0	) 0	(	D	0	0 0	ו	
	Retail - Secured on real estate property - Of Which: SME	0.00		0	0		0	0 0	0	C	0 0	) (	0 0	C	) 0	(	D	0	0 0	)
Hong Kong	Retail - Secured on real estate property - Of Which: non-SME	0.00	0 0	0	0		0	0 0	0	C	0 0	) (	0 0	0	) 0	(	D	0	0 0	)
Hong Kong	Retail - Qualifying Revolving		0	0	0		0	0 0	0	C	0 0	) (	0 0	0	0 0	(	D	0	0 0	)
	Retail - Other Retail		0	0	0		0	0 0	0	0	0 0	) (	0 0	0	0 0	(	D	0	0 0	)
	Retail - Other Retail - Of Which: SME		0	0	0		0	0 0	0	0	0 0	) (	0 0	0	0 0	(	D	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	(	D	0	0 0	ו
	Equity		0	0	0		0	0 0	0	0	0 0	) (	0 0	0	0 0	(	D	0	0 0	ו
	Securitisation		0	0	0		0	o o	0	0	0 0	) (	0 0	0	0 0	(	D	0	0 0	)
	Other non-credit obligation assets		0	0	0		0	o o	0	C	0 0		0 0	0	0 0	(	D	0	0 0	)
	TOTAL		0	0	0		0 8	6 0	0	C	0 0		) 17	0	0 0	(	D	0	o o	
	Securitisation and re-securitisations positions deducted from capital *		0	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	Patio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0.11%	0	70.00%	0.09%	0	70.00%	0.10%	1	70.00%
1.80%	0	70.00%	1.80%	0	70.00%	1.82%	0	70.00%
-	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	-
0.11%	0	70.00%	0.09%	0	70.00%	0.10%	1	70.00%

			Bas	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
0.20%	0	40.00%	0.20%	1	40.00%	0.20%	1	40.00%
0.08%	0	70.00%	0.09%	0	70.00%	0.09%	0	70.00%
-	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	-
0.20%	0	40.00%	0.20%	1	40.00%	0.20%	1	40.00%

			Bas	eline Scen	ario			
as	s 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
0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0.08%	0	70.00%	0.08%	0	70.00%	0.08%	0	70.00%
1.80%	0	70.00%	1.80%	0	70.00%	1.79%	0	70.00%
-	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	-
0.09%	0	70.00%	0.09%	0	70.00%	0.09%	0	70.00%

			Pac	eline Scen	aria			
	- 6 01 / 1 0	10014						2010
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
0.01%	0	40.00%	0.01%	0	39.58%	0.01%	0	39.72%
0.08%	0	70.00%	0.08%	0	70.00%	0.08%	0	70.00%
1.79%	0	70.00%	1.83%	0	70.00%	1.86%	0	70.00%
-	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	-
0.08%	0	69.99%	0.08%	0	69.99%	0.08%	0	69.99%

				eline Scen				
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	-
0.08%	0	70.00%	0.08%	0	70.00%	0.09%	0	70.00%
1.91%	0	70.00%	2.05%	0	70.00%	2.20%	0	70.00%
-	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	-
0.08%	0	70.00%	0.09%	0	70.00%	0.09%	0	70.00%

			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	-
0.08%	0	70.00%	0.08%	0	70.00%	0.08%	0	70.00%
1.84%	0	70.00%	1.92%	0	70.00%	2.00%	0	70.00%
-	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	-
0.08%	0	70.00%	0.08%	0	70.00%	0.08%	0	70.00%

			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	Patio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
0.06%	0	40.00%	0.06%	0	40.26%	0.06%	0	40.51%
0.19%	0	70.00%	0.27%	1	70.00%	0.25%	2	70.00%
2.20%	0	70.00%	2.67%	0	70.00%	3.08%	0	70.00%
-	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	-
0.20%	0	70.00%	0.27%	1	70.00%	0.25%	2	70.00%

			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	Ratio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
6.50%	10	40.00%	6.50%	19	43.34%	6.50%	27	44.70%
0.09%	0	70.00%	0.11%	0	70.00%	0.12%	0	70.00%
-	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	-
6.49%	10	40.00%	6.49%	19	43.34%	6.49%	27	44.70%

Adverse Scenario														
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock						
0.05%	0	40.00%	0.05%	0	40.08%	0.05%	0	40.15%						
0.20%	0	70.00%	0.24%	1	70.00%	0.23%	1	70.00%						
2.28%	0	70.00%	2.83%	0	70.00%	3.54%	0	70.00%						
-	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	-						
0.20%	0	69.99%	0.24%	1	69.99%	0.24%	1	69.99%						

	Adverse Scenario           as of 31/12/2014         as of 31/12/2015         as of 31/12/2016														
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	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							
0.01%	0	40.00%	0.01%	0	40.83%	0.01%	0	41.66%							
0.09%	0	70.00%	0.11%	0	70.00%	0.13%	0	70.00%							
2.12%	0	70.00%	3.30%	0	70.00%	3.67%	0	70.00%							
-	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	-							
0.10%	0	69.99%	0.12%	0	70.00%	0.13%	0	70.00%							

			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	Patio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
- 0.10%	0 0	- 70.00%	- 0.11%	0 0	- 70.00%	- 0.13%	0 0	- 70.00%
2.15%	0	70.00%	2.15%	0	70.00%	3.82%	0	70.00%
-	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	-
0.10%	0	70.00%	0.12%	0	70.00%	0.14%	0	70.00%

	Adverse Scenario														
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Katio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock							
-	0	-	-	0	-	-	0	-							
0.09%	0	70.00%	0.10%	0	70.00%	0.12%	0	70.00%							
2.06%	0	70.00%	3.04%	0	70.00%	3.34%	0	70.00%							
-	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	-							
0.09%	0	70.00%	0.11%	0	70.00%	0.12%	0	70.00%							

DOI

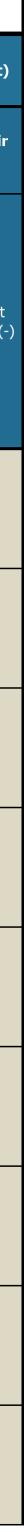
P&L		B	aseline Scenari	0	A	dverse Scenari	)
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	26	4	-6	-6	4	-21	-21
Net trading income		0	0	0	0	0	0
of which trading losses from stress scenarios		0	0	0	0	0	0
Other operating income	20.86507378	18	18	18	13	13	13
Operating profit before impairments	131	103	92	92	85	59	59
Impairment of financial assets (-)	0	-3	-4	-4	-14	-16	-15
Impairment of financial assets other than instruments designated at fair value through P&L (-)	0	-3	-4	-4	-14	-16	-15
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	131	99	89	88	70	44	45
Other Income and expenses	0	0	0	0	0	0	0
Pre-Tax profit	131	99	89	88	70	44	45
Тах	-32.21977789	-30	-27	-27	-21	-13	-13
Net income	98	70	62	62	49	31	31
Attributable to owners of the parent	98	70	62	62	49	31	31
of which carried over to capital through retained earnings	18	0	0	0	0	0	0
of which distributed as dividends	81	70	62	62	49	31	31

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	552	567	567	566	567	566	566		
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0		
Risk exposure amount Other credit risk	552	567	567	566	567	566	566		
Risk exposure amount for market risk	22	22	22	22	22	22	22		
Risk exposure amount for operational risk	2,788	2,793	2,796	2,796	2,795	2,798	2,798		
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	3,363	3,383	3,385	3,384	3,385	3,386	3,386		

Sec	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								
Experime values	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		
Turnelium on te	Available for Sale porfolio	0	0	0	0	0	0	0		
Impairments	Held for trading portfolio									
	Total	0	0	0	0	0	0	0		

			•	ALUES AS O	E 31/13/30	13			VALUES AS OF	31/12/201	3		ALUES AS OF	31/10/2012	2
	(mln EUR)						net of cash short	DIRE	CT SOVEREIGN EXPOS				REIGN EXPOSURES		
		GROSS DIRECT (accounting valu	LONG EXPOSURES e gross of provisions) (1)	manifiana of cour	ereign debt to otl is a maturi		only where there		ositive fair value at 2/2013		ith negative fair value at 1/12/2013		positive fair value L2/2013	Derivatives wit value at 31	h negative fair 1/12/2013
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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Belgium	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 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 0 0 0	0 0 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Czech Republic	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 0	0 0 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	France	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 21 /12 /20	12				21/12/204	2	VALUES AS OF 31/12/2013			
	(mln EUR)		VALUES AS C	, JI/IZ/20	1.5			VALUES AS OF						
		<b>GROSS DIRECT LONG EXPOSUR</b> (accounting value gross of provision	s nocitions of co	ereign debt to ot	exposures (long) i her counterpaties			RECT SOVEREIGN EXPOS	JRES IN DERIVA	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	ο ( <i>3)</i> (on and oπ	balance sheet)
		(1)	5)	is a maturi	ity matching) (1)			positive fair value at 12/2013		ith negative fair value at 1/12/2013		positive fair value .2/2013		th negative fair 1/12/2013
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	Germany	76       0         235       0         177       0         52       0         573       0         377       0         0       0 <b>1,490 0</b>	76 235 177 52 573 377 0 <b>1,490</b>	76 235 177 52 573 377 0 <b>1,490</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 0	0 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 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 - 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 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	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 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Liechtenstein	C         C           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 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 21 /12 /20	12					1/12/2011	5	.,		21/12/2017	5
	(mln EUR)			V	ALUES AS O	r 31/12/20	13			VALUES A	5 UF 3	1/12/201	<b>)</b>	V.	ALUES AS OF	51/12/2013	
			<b>DIRECT LONG EXPO</b> ing value gross of pro			ereign debt to ot	exposures (long) r her counterpaties			DIRECT SOVEREIGN	EXPOSURI	ES IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		account	(1)				ity matching) (1)		Derivative	s with positive fair value 31/12/2013	e at		th negative fair value at L/12/2013		positive fair value L2/2013	Derivatives wit value at 31	h negative fair ./12/2013
Residual Maturity	Country / Region		of which: and adva			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 v	Fair-value 31/12/2013	at (+)	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Malta		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	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	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 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0

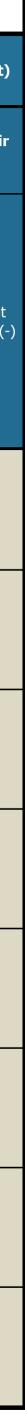


						E 24 /4 2 /22	10					21/12/201	2			21/12/2011	
	(mln EUR)			V	ALUES AS O	r 31/12/20	13			VALU	es as uf	31/12/201	ວ	V	ALUES AS OF	51/12/2013	<b>&gt;</b>
			<b>DIRECT LONG EXPO</b> ing value gross of prov			ereign debt to ot	exposures (long) r her counterpaties			DIRECT SOVER	EIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		account	(1)				ity matching) (1)		Derivativ	es with positive fai 31/12/2013	r value at		th negative fair value at 1/12/2013		positive fair value 12/2013		th negative fair 1/12/2013
<b>Residual Maturity</b>	Country / Region		of which: and adva			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 Fai 31/12	r-value at 2/2013 (+)	Notional value	Fair-value at 31/12/2013 ( )	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Slovenia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	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 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 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 - 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 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Canada		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Japan		C         C           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0           0         0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



			•		F 34 /4 3 / 3 3	12				24/42/204	2			24/42/2047	•
	(mln EUR)		V	/ALUES AS OF 31/12/2013			VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
			T LONG EXPOSURES	positions of sovereign debt to other counterpaties only where there			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		(accounting value gross of provisions) (1)		is a maturity matching) (1)			Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 ( )	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [ [ 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 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 - 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Others	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0

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



# 34.TR\_Capital

(mln EUR)

**OWN FUNDS** 

**OWN FUNDS** REQUIREMENTS

CAPITAL RATIOS (%) Transitional period

Memorandum items

### 2014 EU-wide Stress Test Capital

	Capital	Baseline Scenario			Adverse Scenario					
							As of 31/12/2015			REGULATION
A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	802 652	802	802	802 652	756	769 619	763		Articles 4(118) and 72 of CRR Article 50 of CRR
A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own		652	652		606				Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
A.1.1	capital instruments)	79	79	79	79	79	79		CA1 {1.1.1.1}	and 42 of CRR
A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	- Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
A.1.2	Retained earnings	576	576	576	576	576	576		CAI (1.1.1.2)	of CRR
A.1.3	Accumulated other comprehensive income Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	-47	-33		CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
A.1.3.1	portfolio	1	1	1	1	-47	-34	-40	-	-
A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	1	1	1	1	1	1	1	-	-
A.1.4	Other Reserves	0	0	0	0	0	0			Articles 4(117) and 26(1) point (e) of CRR
A.1.5	Funds for general banking risk	0	0	0	0	0	0			Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
A.1.6	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0			Article 84 of CRR
A.1.7	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	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	Sovereign Exposure in AFS portfolio	-1	-1	-1	-1	0	0	0	- CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
A.1.9	<ul><li>(-) Intangible assets (including Goodwill)</li><li>(-) DTAs that rely on future profitability and do not arise from temporary differences</li></ul>	-2	-2	-2	-2	-2	-2	-2	1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
A.1.10	net of associated DTLs	0	0	0	0	0	0			Articles 36(1) point (c) and 38 of CRR
A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
A.1.13	(-) 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		CA1 {1.1.1.17 to	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 institiution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	0	0	0		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	-1	-1	-1	-1	-1	-1	-1	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 (+/-)	-1	-1	-1	-1	-1	-1	-1	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)	652	652	652	652	606	619	613	CA1 {1.1}	Article 25 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	150	150	150	150	150	150	150	CA1 {1.2}	Article 71 of CRR
<b>B</b> .1	<b>TOTAL RISK EXPOSURE AMOUNT</b> of which: stemming from exposures that fall below the 10% / 15% limits for CET1	3,363 4.7625	3,383 0	3,385 0	3,384 0	3,385 0	3,386 0	3,386 0		Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
B.1 B.2	deduction (+) of which: stemming from from CVA capital requirements (+)	0	0	0	0	0	0	0		CRR Article 381 to 386 of CRR
В.З	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 (-)	0	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		-
В.6 <b>С.1</b>	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0 19.39%	0 19.27%	0 19.26%	0 19.26%	0 17.91%	0 18.29%	0 18.09%	CA3 {1}	Article 124 to 164 of CRR
- C.2	Tier 1 Capital ratio	19.39%	19.27%	19.26%	19.26%	17.91%	18.29%	18.09%	CA3 {1}	
C.2 C.3	Total Capital ratio	23.85%	23.70%	23.69%	23.69%	22.34%	22.72%	22.52%	CA3 {3}	
C.3	Common Equity Tier 1 Capital Threshold	23.0370	23.70%	23.69%	23.69%	186	186	186	ξε <i>γ</i> της	
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		150	150	150	186	186	186		
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					0	0	0		
F.1	trigger event (2) 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)				19.28%			18.11%		

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

### **2014 EU-wide Stress Test - Restructuring scenarios**

	Effects of mand	atory restructuring plar		ced before 31st Dece Commission.	mber 2013 and formally agre	
	Baseline	scenario	Adverse	e scenario	Narrative description of th	
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, port	
2013	C	) 0				
2014	C	0	0	0		
2015	C	0	0	0		
2016	C	0	0	0		
Total	C	) 0	0	0		

#### reed with the European

ne transactions. (type, date of ortfolios, subsidiaries, branches)

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 (+)	240
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