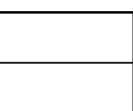
Bank Name	RBC Investor Services Bank S.A.
LEI Code	549300IVXKQHV6O7PY61



#### **Summary Adverse Scenario**

RBC Investor Services Bank S.A.	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	78
Impairment losses on financial and non-financial assets in the banking book	-6
Common Equity Tier 1 capital (1)	742
Total Risk Exposure (1)	2,860
Common Equity Tier 1 ratio, % (1)	25.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-112
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	73
3 yr cumulative losses from the stress in the trading book	11
Valuation losses due to sovereign shock after tax and prudential filters	39
Common Equity Tier 1 capital (1)	466
Total Risk Exposure (1)	3,592
Common Equity Tier 1 ratio, % (1)	13.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	198
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(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

#### **RBC Investor Services Bank S.A.**

RDC Investor Services Dank S.A.	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	78
Impairment losses on financial and non-financial assets in the banking book	-6
Common Equity Tier 1 capital (1)	742
Total Risk Exposure (1)	2,860
Common Equity Tier 1 ratio, % (1)	25.9%

#### 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** 

# 01/01/2014.

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

#### **Summary Baseline Scenario**

eline scenario as of 31 December 2016	mln EUR, %
ting profit before impairments	-33
ment losses on financial and non-financial assets in the banking book	50
from the stress in the trading book	7
capital (1)	644
.)	3,170
r 1 ratio, % (1)	20.3%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	254
(1) According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed a	s 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			Exp	osure values (	as of $31/12/2$	013)		Riskey	yposure amoun	ts (as of $31/1$	12/2013)		Value adjust	ments and provisions (as o	f 31/12/2013)	
Markade Leader Service				F-1				-	TA								_	
Institutions       Institutions <th< th=""><th></th><th>(mln EUR, %)</th><th></th><th>Non-defaulted</th><th>Defaulted</th><th>Non-defaulted</th><th>Defaulted</th><th>Non-defaulted</th><th>Defaulted</th><th>Non-defaulted Defaulted</th><th>Non-defaulted</th><th>Defaulted</th><th>Non-defaulted Defaulted</th><th>Non-defaulted</th><th>Defaulted</th><th>Non-defaulted Defaulted</th><th>Non-defaulted</th><th>Default</th></th<>		(mln EUR, %)		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	Default
	RBC Investor Services Bank S.A.	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	0.00	0		5,045		3 42 104 0 0 11 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 1,308		0       1         0       41         0       105         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         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	12/2013)	Value adjustments a	nd provisions (as o	of 31/12/2013)	
			F-IRB	A-IRB	STA	F-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 Defaulted Non-defau	ilted Defaulted Non-de	aulted Defaulted	Non-defaulted Defa	faulte
	Central banks and central governments		0 0	3,465 0	0 0	0 0	0 21 0	0 0	0 0	0	0 0	
	Institutions		0 0	97 0	6 0	0 0	0 16 0	0 6 0	0 0	0	0 0	
	Corporates		0 0	462 0	43 0	0 0	0 171 0	0 43 0	0 0	0	0 0	
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	Corporates - Of Which: Specialised Lending		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	
	Retail		0 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 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	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	0 0	0 0	0	0 0	
Luxembourg	Retail - Qualifying Revolving		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	
	Retail - Other Retail - Of Which: SME		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	
	Equity		0 0	0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	
	Securitisation		0 0	0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	
	Other non-credit obligation assets		0 0	0 0	153 0	0 0	0 0	0 67 0	0 0	0	0 0	
	TOTAL		0 0	4,024 0	202 0	0 0	0 207 0	0 116 0	0 0	0	0 0	
	Securitisation and re-securitisations positions deducted from capital *		0 0	0 0	0 0				0 0	0	0 0	

				Ехр	osure values (as of 31/12/2	2013)	Risk	exposure amounts (as of 3	l/12/2013)	Value adjust	ments and provisions (as of	31/12/2013)
		LTV % (as of	F	-IRB	A-IRB	STA	F-IRB	A-IRB	STA	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	l 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: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	0.00 0.00 0.00			1,057       0         935       0         0       0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	$\begin{array}{c cccccc} 0 & 63 \\ 0 & 145 \\ 0 & 1 \\ 0 & 0$	0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0			
	TOTAL			0 0	1,992	0	0 0	0 209	0 0			0
	Securitisation and re-securitisations positions deducted from capital *			0 0	0 0	0	0			0 0	0 0	0

				Expo	osure values (	(as of 31/12/20	013)			Risk ex	posure amounts	(as of 31/1	.2/2013)		Value adjusti	nents and provisions (as of	31/12/2013)
		LTV % (as of	F-I	RB	A-	IRB	S	TA	F-1	IRB	A-IRE	3	S	ГА	F-IRB	A-IRB	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 Defaulted	Non-defaulted Defau
	Central banks and central governments		0	0		) 0	0	C	0	0	0	0	0	0	0 0	0 0	0
	Institutions		0	0	1,306	5 0	0	O O	0	0	556	0	0	C	0 0	0 0	0
	Corporates		0	0	) Ó	0 0	0	0	0	0	0	0	0	C	0 0	0 0	0
	Corporates - Of Which: Specialised Lending		0	0	C	0 0	0	C	0	0	0	0	0	0	0 0 0	0 0	0
	Corporates - Of Which: SME		0	0	C	0 0	0	O	0	0	0	0	0	0	0 0 0	0 0	0
	Retail		0	0	C	0 0	0	C	0	0	0	0	0	0	0 0	0 0	0
	Retail - Secured on real estate property	0.00		0	C	) 0	0	C	0	0	0	0	0	C	0 0	0 0	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0	C	) 0	0	C	0	0	0	0	0	0	0 0	0 0	0
Barbados	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	C	0 0	0	O	0	0	0	0	0	0	0 0	0 0	0
Darbau05	Retail - Qualifying Revolving		0	0	C	0 0	0	C	0	0	0	0	0	0	0 0	0 0	0
	Retail - Other Retail		0	0	O O	) 0	0	0	0	0	0	0	0	0	0 0 0	0 0	0
	Retail - Other Retail - Of Which: SME		0	0	C C	) 0	0	0	0	0	0	0	0	0	0 0	0 0	0
	Retail - Other Retail - Of Which: non-SME		0	0	C	0	0	0	0	0	0	0	0	0	0 0	0 0	0
	Equity		0	0	C C	0	0	0	0	0	0	0	0	0		0 0	0
	Securitisation		0	0		0	0		0	0	0	0	0	0		0 0	0
	Other non-credit obligation assets		0	0	1.200	0	0	0	0	0		0	0	0		0 0	0
	<b>TOTAL</b> Securitisation and re-securitisations positions deducted from capital *		0	0	1,306	0	0	0	0	0	556	0	0	0		0 0	0

				Ехр	osure values (as of 31/1	2/2013)		Risk ex	posure amoun	ts (as of 3 <u>1/1</u>	2/2013)	Value a		e adjustments and provisions (as of 31/1		(12/2013)	
		LTV % (as of	F-1	IRB	A-IRB		TA	F-IRB	A-I		STA		RB	A-IRB		STA	
	(mln EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted Defaulted	d Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defa	
	Central banks and central governments		0	(	946	0 0	) (	0 0	) 45	0	0 0	0 0	(	0	0 0	1	
	Institutions		0	0	69	0 0	) (	0 0	) 24	0	0 0	0 0	(	0 0	0 0	(	
	Corporates		0	0	) 40	0 29		0 0	) 10	0	29 0	0 0	(	0 0	0 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	J	
	Corporates - Of Which: SME		0	(	0 0	0 0		0 0	0 0	0	0 0	0 0	(	0 0	0 0	1	
France	Retail		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	0.00		(	0	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		
	Retail - Secured on real estate property - Of Which: non-SME	0.00	0		0	0 0			0	0	0 0	0	(	0	0 0	1	
	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							
	Fauity		0		22				80	0							
	Securitisation		0							0			(		0 0		
	Other non-credit obligation assets		0			0 41				0	17 (		(		0 0		
	TOTAL		0		1,076	0 69			158	0	46 0		(		0 0	ار	
	Securitisation and re-securitisations positions deducted from capital *		0	(	0 0	0 0						0	(	0 0	0 0	<u>ار</u>	

/2014 Coverage Ratio Default Stock 5.48% 45.45% 46.63% - - 45.02%		of 31/12/3 Stock of Provisions 0 5 31 0 0 4	<b>Coverage</b> <b>Ratio</b> - Default Stock	Impairment rate 0.00% 0.10% 0.69% - -	of 31/12/2 Stock of Provisions 0 8 38 0 0	Coverage Ratio - Default Stock 5.49% 45.41%
Default Stock 5.48% 45.45% 46.63% - -	rate 0.00% 0.10% 1.11% - -	Provisions 0 5 31 0	Ratio - Default Stock 5.40% 45.43% 46.60% - -	rate 0.00% 0.10% 0.69% - -	Provisions 0 8 38 0	Ratio - Default Stock 5.49% 45.41%
45.45% 46.63% - -	0.10% 1.11% - -	5 31 0	45.43% 46.60% - -	0.10% 0.69% - -	8 38 0	45.41%
46.63% - -	1.11% - -	31 0	46.60% - -	0.69% - -	38 0	
-	-	0	-	-	0	46.56% - -
- - 45.02% -	- - 18.22%		- - 44 08%	-		-
- 45.02% -	- 18.22%	0 4	-	-	0	-
45.02%	18.22%	4	11 080/			
_			44.9070	17.83%	5	44.99%
	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
-	-	0	-	-	0	-
45.02%	18.22%	4	44.98%	17.83%	5	44.99%
-	-	0	-	-	0	-
45.02%	18.22%	4	44.98%	17.83%	5	44.99%
-	0.00%	0	-	0.00%	0	-
45.25%	0.23%	40	45.01%	0.15%	50	44.77%
	- 45.02% -	 45.02% 18.22% - 0.00%	0 45.02% 18.22% 4 - 0.00% 0	0 - 45.02% 18.22% 4 44.98% - 0.00% 0 -	0 45.02% 18.22% 4 44.98% 17.83% - 0.00% 0 - 0.00%	0 45.02% 18.22% 4 - 0.00% 0 - 0.00% 5 - 0.00% 0 - 0.00% 0

			Base	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 Stock
0.00%	0	5.15%	0.00%	0	5.02%	0.00%	0	5.09%
1.48%	0	44.59%	0.88%	1	44.83%	0.57%	1	45.07%
3.66%	12	47.79%	2.24%	19	47.78%	1.39%	23	47.78%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.37%	13	45.62%	0.21%	20	45.19%	0.13%	24	44.76%

			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
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
17.95%	0	43.75%	17.39%	0	44.00%	14.29%	0	43.33%
-	0	-	-	0	-	-	0	-
-	0	-	-	- 0		0	-	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.19%	0	41.18%	0.70%	0	40.74%	0.36%	0	39.39%

			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	-	-	0	-	-	0	-
0.10%	1	45.02%	0.10%	3	45.05%	0.10%	4	45.05%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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%	1	45.02%	0.10%	3	45.05%	0.10%	4	45.05%

			Base	eline Scena	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				
0.00%	0	0.00%	0.00%	0	2.39%	0.00%	0	4.77%				
0.14%	0	50.00%	0.07%	0	42.86%	0.07%	0	45.92%				
0.52%	1	42.41%	0.31%	2	42.12%	0.19%	2	41.71%				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%				
-	0	-	-	0	-	-	0	-				
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%				
0.00%	0	-	0.00%	0	-	0.00%	0	-				
0.45%	1	42.31%	0.26%	2	41.96%	0.16%	2	41.67%				

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/2	2015	as	of 31/12/	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
0.00%	0	5.98%	0.00%	0	5.81%	0.00%	0	5.84%
0.21%	5	49.90%	0.27%	12	49.90%	0.26%	19	49.89%
2.51%	26	51.22%	1.40%	40	51.14%	0.77%	48	51.04%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
25.15%	3	49.48%	25.57%	5	49.46%	25.24%	6	49.45%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
25.15%	3	49.48%	25.57%	5	49.46%	25.24%	6	49.45%
-	0	-	-	0	-	-	0	-
25.15%	3	49.48%	25.57%	5	49.46%	25.24%	6	49.45%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.52%	35	49.27%	0.34%	58	48.77%	0.23%	73	48.32%

			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 Stoc
0.00%	0	5.56%	0.00%	0	5.59%	0.00%	0	5.54%
2.01%	0	49.45%	1.12%	1	49.64%	0.62%	1	49.70%
4.88%	16	52.61%	2.76%	25	52.59%	1.49%	29	52.58%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.50%	17	49.33%	0.26%	26	48.27%	0.14%	30	47.23%

			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 Stocł
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.18%	0	100.00%	0.18%	0	100.00%	0.18%	0	100.00%
25.64%	0	50.00%	26.32%	0	75.00%	22.22%	0	68.49%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.87%	0	52.38%	1.06%	0	77.27%	0.54%	0	71.89%

			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 Stocl
-	0	-	-	0	-	-	0	-
0.20%	3	49.52%	0.34%	7	49.51%	0.35%	12	49.53%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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%	3	49.52%	0.34%	7	49.51%	0.35%	12	49.53%

			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	5.50%	0.01%	0	4.94%	0.01%	0	5.11%
0.21%	0	60.00%	0.14%	0	50.00%	0.14%	0	60.34%
0.71%	2	45.78%	0.40%	3	45.09%	0.23%	3	44.30%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	0.00%	23.00%	0	23.00%	0.00%	0	7.67%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	0.00%	23.00%	0	23.00%	0.00%	0	7.67%
-	0	-	-	0	-	-	0	-
0.00%	0	0.00%	23.00%	0	23.00%	0.00%	0	7.67%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.61%	2	45.76%	0.35%	3	45.01%	0.20%	3	44.26%

(\*) 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/	2013)			Risk ex	kposure amounts (as of 31/:	12/2013)	Value adjus	tments and provisio	ons (as of	31/12/2013)	
		LTV % (as of	F-	IRB	A-:	IRB	ST	ГА	F-3	IRB	A-IRB	STA	F-IRB	A-IRB		STA	4
	(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 De	efaulted	Non-defaulted	Defaulted
	Central banks and central governments		0		) 44		) 0		0 0	) (	0 1 (			0 0	0	0	
	Institutions		0		766		) 4		0 0		0 172 0	) 4 (	0	0 0	0	0	
	Corporates		0	)	0 4	(	0 0		0 0	) (	0 8 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	0	
	Corporates - Of Which: SME		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 Retail - Secured on real estate property - Of Which: SME	0.00			0		0		0 0				0	0 0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0.00 0.00													0	0	
United Kingdom	Retail - Qualifying Revolving	0.00	, 0											0 0	0	0	
	Retail - Other Retail		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	
	Retail - Other Retail - Of Which: non-SME		0	) (	0 C	(	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	
	Securitisation		0		0 0	(	0 0		0 0		0 0 0	0 (	0	0 0	0	0	
	Other non-credit obligation assets TOTAL		0		0		5		0 0					0 0	0	0	
	Securitisation and re-securitisations positions deducted from capital *		0		) 814 ) 0				0						0	0	

				Exp	osure values (a	as of 31/1 <u>2/</u> 2	2013)			Ris <u>k e</u> x	kposure amoun	ts (as of 3 <u>1/</u> :	12/2013)			Value adjust	ments and provisions
		LTV % (as of	F-	IRB	A-I	RB	S	TA	F-1	IRB	A-I	RB	S	TA	F-3	IRB	A-IRB
	(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 Defa
Finland	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	0.00 0.00 0.00	C		279         241         0          0          0         0      <		0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0		0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0		0 35 0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0       0         0       0         0       0         0       0         0       0         0       0         0       0         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 TOTAL				0 0 520	(	0 0	0	0 0		0 0 0 55	(		0		0	0
	Securitisation and re-securitisations positions deducted from capital *		C	0 0	) 0	(	) 0	0	)						0	0	0

				Exp	osure values (	as of 31/12/	2013)			Risk ex	posure amoun	ts (as of <u>31/</u>	12/2013)			Value adjust	tments and pro	ovisions ( <u>as o</u>	f 31/12/20 <u>13)</u>	
		LTV % (as of	F-1	IRB	A-	IRB	S	TA	F-1	IRB	A-	IRB	S	TA	[F-1	[RB	A-	IRB	S	TA
	(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	Defaulted	Non-defaulted	Default
	Central banks and central governments		0		) 359						02		0	N	0		0			
	Institutions		0								92									Δ
	Corporates		0																	1
	Corporates - Of Which: Specialised Lending		0																	1
	Corporates - Of Which: SME		0																	1
	Retail		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	
	Retail - Secured on real estate property - Of Which: SME	0.00		(	) (		0 0		0 0	C	0 0		0 0		0 0		0 0		0 0	
letherlands	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	(	0 0	) (	0 0		0 0	C	0 0		0 0		0 0		0 0	)	0 0	
ieurenanus	Retail - Qualifying Revolving		0	(	0 0		0 0	) (	0 0	C	0 0		0 0		0 0		0 0		0 0	
	Retail - Other Retail		0	(	) C	) (	0 0	) (	0 0	C	0 0		0 0	)	0 0		0 0	)	0 0	
	Retail - Other Retail - Of Which: SME		0	(	0 0	)	0 0		0 0	C	0 0		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		0 0		0 0		0 0	)	0 0	
	Equity		0	(	0 0		0 0		0	C	0 0		0 0	)	0 0		0 0	0	0 0	
	Securitisation		0		0 0		0 0		0 0	C	0 0		0 0		0 0		0 0	)	0 0	
	Other non-credit obligation assets		0				0		0	0	0		0 0		0 0		0 0		0 0	
	<b>TOTAL</b> Securitisation and re-securitisations positions deducted from capital *		0		359				0	(	92		0 0		0 0					

				Expo	osure values (as of 31/12/2	2013)	Risk ex	posure amoun	ts (as of $31/1$	.2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)	
		LTV % (as of	F	IRB	A-IRB	STA	F-IRB	A-:	IRB	ST	ГА	F-:	IRB	A-:	IRB	STA	
	(mln EUR, %)	31/12/2013)	Non-defaulted	l Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted E	Defau
						0		0	0	0		0			0	0	
	Central banks and central governments							0 0	0	0		0 0			0	0	
	Institutions				346 (		0	18	0	0		0 0		0	0	0	
	Corporates				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	0	
	Retail			0	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	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 0	(	0 0	0	0	
Australia	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	0 0	0	0	
Australia	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	
	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	0	
	Securitisation		(	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 0	0 0	0 0	0 0	0 0	0	0	(	0 0	0	0 0	0	0	
	TOTAL		(	0	346 0	0 (	0 0	0 18	0	0	(	0 0	(	0 0	0	0	
	Securitisation and re-securitisations positions deducted from capital *			) 0	0 0	0 (						0	(	0 0	0	0	

			Exp	osure values (as of 31/12	/2013)			Risk exp	posure amounts (as of 31/1	.2/2013)		Value adjustn	nents and <u>pro</u>	ovisions (as of 3	31/12/201 <u>3)</u>	
		LTV % (as of	F-IRB	A-IRB	ST	ΓA	F-IRB		A-IRB	STA	F-1	IRB	A-:	IRB	ST	A
	(mln EUR, %)	31/12/2013)	Non-defaulted 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	Defaulted
	Central banks and central governments		0 (	0	0 0	0	0	0	0 0	0 0	0	0	0	0	0	
	Institutions		0 0	182	0 9	0	0	0	35 0	9 0	0	0	0	0	0	
	Corporates		0 0	0 118	0 0	0	0	0	19 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	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	0.00	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 Which: SME	0.00	0 0	0	0 0	0	0	0	0 0	0 0	0	0	0	0	0	
United States	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	0	0	
	Retail - Qualifying Revolving		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	
	Retail - Other Retail - Of Which: SME		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	
	Securitisation		0		0 0	0	0	0		0 0		0	0		0	
	Other non-credit obligation assets				0 14	0	0	0			0	0	0		0	
	TOTAL			300	0 14	0	0	0	54 0	12 0	0	0	0	0	0	
	Securitisation and re-securitisations positions deducted from capital *				0 23	0	0	0	54 0	12 0	0	0	0		0	

				Expo	osure values (	as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (a <u>s o</u>	f 31/12/2013)	
		LTV % (as of	[F-]	IRB	A-	IRB	ST/	A	F-:	IRB	A-]	IRB	ST	A		RB		IRB	ST	
	(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	Defaulted	Non-defaulted	Defa
	Central banks and central governments		0	0	143		0	0	) 0	) 0	) 21	C	) 0		0 0	0	0	) (	0	<u> </u>
	Institutions		0	0	0		0	C	0 0		0 0	Ċ	0		0 0	0	0		0	1
	Corporates		0	0	167		0	C	0		25	C	0		0 0	0	0		0	
	Corporates - Of Which: Specialised Lending		0	0	0		0	C	0 0		0 0	C	0 0		0 0	0	0		0 0	
	Corporates - Of Which: SME		0	0	0	(	0	C	0 0		0 0	C	0 0		0 0	0	0		0 0	
	Retail		0	0	0		0	C	0 0		0 0	C	0 0		0 0	0	0	) (	0 0	
	Retail - Secured on real estate property	0.0		0	0	(	0	C	0 0	0 0	0 0	C	0 0		0 0	0	0	) (	0 0	
	Retail - Secured on real estate property - Of Which: SME	0.0		0	0	(	0	C	0 0	0 0	0 0	C	0 0		0 0	0	0	) (	0 0	
Sweden	Retail - Secured on real estate property - Of Which: non-SME	0.0	0 0	0	0	(	0	C	0 0	0 0	0 0	C	0 0		0 0	0	0	) (	0 0	1
Sweden	Retail - Qualifying Revolving		0	0	0	(	0	C	0 0	0 0	0 0	C	) 0		0 0	0	0	) (	0 0	1
	Retail - Other Retail		0	0	0	(	0	C	0 0	0 0	0 0	C	0 0		0 0	0	0	) (	0 0	1
	Retail - Other Retail - Of Which: SME		0	0	0	(	0	C	0 0	0	0 0	C	0 0		0 0	0	0		0 0	1
	Retail - Other Retail - Of Which: non-SME		0	0	0		0	0	0		0		0		0 0	0	0		0	
	Equity Securitisation		0	0	0		0	U							0 0	0	0			
			0	0	0		0	U								0				
	Other non-credit obligation assets TOTAL		0		211		0	U O												
	Securitisation and re-securitisations positions deducted from capital *		0	0	511		0				J 40	L L	) 0		0 0	0				<u> </u>

ns (as of	31/12/2013)	
	ST	ГА
faulted	Non-defaulted	Defaulted
0	0	0
0 0	0	
0	0	0 0 0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

			Base	eline Scena	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 Stoc
-	0	-	-	0	-	-	0	-
0.04%	0	45.64%	0.04%	0	45.90%	0.04%	1	45.91%
18.81%	1	44.88%	18.18%	1	44.95%	18.10%	1	45.19%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.15%	1	45.09%	0.10%	1	45.24%	0.07%	2	45.44%

			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	Vatio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.00%	0	-	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	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-

			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	-	-	0	-	-	0	-
0.00%	0	-	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	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-

			Dee	- 11				
				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 Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	_		-	_		-
_	0	-	_	0	-	_	0	_
	0							
-	0	-	-	0	-	-	0	-

			Bas	eline Scen	ario			
as	of 31/12	/2014		of 31/12/		as	of <b>31/12/</b> 3	2016
impairment rate	Stock of Provisions	Coverage Ratio · Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment		Coverage Ratio - Default Stock
- 0.03% 0.03% - - - - - - - - - - - - - - - -	0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 49.71% 50.00% - - - - - - - - - - - - - - - - - -	- 0.03% 0.03% - - - - - - - - - - - - - - - -	0 0 0 0 0 0 0 0 0 0 0 0 0	- 50.05% 48.90% - - - - - - - - - - - - - - - - - - -	- 0.03% 0.02% - - - - - - - - - - - - - - - - -	0 0 0 0 0 0 0 0 0 0 0	- 49.45% 46.32% - - - - - - - - - - - - - - - - - - -
0.03%	0	49.80%	0.03%	0	49.65%	0.02%	0	48.40%

			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	-
0.04%	0	50.00%	0.04%	0	66.67%	0.04%	0	0.00%
16.67%	0	40.00%	14.29%	0	60.00%	25.00%	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	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.13%	0	42.86%	0.09%	0	62.50%	0.09%	0	0.00%

as of	31/12/20	14		rse Scenai of 31/12/		25	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Patio -	Impairment		Coverage Ratio - Default Stock	Impairment		Coverage Patio -
-	0	-	-	0	-	-	0	-
0.08%	0	50.00%	0.08%	1	47.83%	0.08%	1	48.33%
25.08%		49.35%	27.52%	1	50.65%	25.00%	1	50.37%
_		_		0	_		0	_
_		_	_	0	_	_	0	_
-	0	-	_	0	-	_	0	-
-	0	-	_	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.23%	1	49.57%	0.16%	2	49.49%	0.11%	3	49.41%

			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		Impairment rate	Stock of Provisions	Patio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stocl
-	0	-	-	0	-	-	0	-
0.00%	0	-	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	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.00%	0	-	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	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-

	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		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						

	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 Stoc						
-	0	-	-	0	-	-	0	-						
0.10%	0	51.35%	0.09%	0	50.00%	0.08%	1	50.00%						
0.08%	0	47.37%	0.08%	0	48.65%	0.07%	0	49.06%						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	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	50.00%	0.08%	1	49.54%	0.08%	1	49.68%						
0.09%	0	50.00%	0.08%	1	49.54%	0.08%	1	49.68						

			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	Katio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.09%	0	50.00%	0.09%	0	50.00%	0.09%	0	48.90%
25.00%	0	50.00%	16.67%	0	44.44%	33.33%	0	50.10%
-	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	-
0.21%	0	50.00%	0.13%	0	47.06%	0.13%	0	49.44%

P&L		E	aseline Scenari	0	
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2
Net interest income	41	37	38	36	
Net trading income		-7	-6	-5	
of which trading losses from stress scenarios		-4	-2	-1	
Other operating income	99	69	58	58	
Operating profit before impairments	78	9	-15	-27	
Impairment of financial assets (-)	6	-25	-15	-10	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	6	-25	-15	-10	
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	
Impairment on non financial assets (-)	0	0	0	0	
Operating profit after impairments from stress scenarios	84	-16	-30	-37	
Other Income and expenses	-27	0	0	0	
Pre-Tax profit	57	-16	-30	-37	
Tax	-12	5	9	11	
Net income	45	-11	-21	-26	
Attributable to owners of the parent	44	-12	-22	-27	
of which carried over to capital through retained earnings	45	-12	-22	-27	
of which distributed as dividends	-1	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.

A	dverse Scenari	D
/2014	31/12/2015	31/12/2016
41	41	40
-9	-7	-6
-5	-3	-2
73	45	46
1	-51	-62
-35	-23	-15
-35	-23	-15
0	0	0
0	0	0
-34	-74	-77
0	0	0
-34	-74	-77
10	22	23
-24	-52	-54
-25	-53	-55
-25	-53	-55
0	0	0

RWA			Baseline Scenario			Adverse Scenario	
(mln EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	2,181	2,480	2,486	2,492	2,718	2,773	2,914
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	2,181	2,480	2,486	2,492	2,718	2,773	2,914
Risk exposure amount for market risk	39	39	39	39	39	39	39
Risk exposure amount for operational risk	639	656	639	639	641	639	639
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	2,860	3,175	3,164	3,170	3,398	3,451	3,592

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	

		VALUES AS OF 31/12/2013								21/12/201	2	VALUES AS OF 31/12/2013			
	(mln EUR)		v	ALUES AS U	F 31/12/20	13			VALUES AS OF	- 31/12/201	3		ALUES AS OF	31/12/2013	<b>)</b>
				positions of cov			net of cash short only where there	DIRE	CT SOVEREIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVE	EREIGN EXPOSURES	6(3)(on and off	balance sheet)
			e gross of provisions) (1)		is a maturi	ty matching) (1)			ositive fair value at 2/2013		ith negative fair value at 1/12/2013		positive fair value 12/2013	Derivatives wit value at 31	h negative fair ./12/2013
<b>Residual Maturity</b>	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 - 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 - 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 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 - 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 - 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 - 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Finland	0 0 29 0 250 0 0 0 <b>279</b>	0 0 0 0 0 0 0 0 0	0 0 29 0 250 0 0 2 <b>79</b>	0 0 29 0 250 0 0 2 <b>79</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 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	France	30 376 21 0 359 100 0 <b>886</b>	0 0 0 0 0 0 0 0 0 0	30 376 21 0 359 100 0 <b>886</b>	30 376 21 0 359 100 0 <b>886</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 0



						10		VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
	(mln EUR)			VALUES AS C	7 31/12/20	12			VALUES AS UF	51/12/201	<u>ح</u> .				
			<b>RECT LONG EXPOSU</b> g value gross of provisio	ES positions of co	vereign debt to ot	exposures (long) her counterpaties			DIRECT SOVEREIGN EXPOS	JRES IN DERIVA	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		(accounting	(1)		is a matur	ity matching) (1)			ith positive fair value at 1/12/2013		ith negative fair value at 1/12/2013		positive fair value L2/2013		th negative fair 1/12/2013
Residual Maturity	Country / Region		of which: loa and advance		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 7 69 27 174 302 0 <b>579</b>	0 0	0 7 69 27 174 302 0 <b>579</b>	0 7 69 27 174 302 0 <b>579</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 0
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		<b></b>			E 24 /4 2 /22	10				21/12/201	2	VALUES AS OF 31/12/2013			
	(mln EUR)		V	ALUES AS O	r 31/12/20	13			VALUES AS OF	51/12/201	ວ		ALUES AS UF	51/12/2013	>
			ECT LONG EXPOSURES alue gross of provisions)	positions of cov	ereign debt to ot	exposures (long) r her counterpaties		DI	RECT SOVEREIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			(1)			ty matching) (1)			positive fair value at 12/2013		th negative fair value at 1/12/2013		positive fair value .2/2013	Derivatives wit value at 31	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 ( )	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
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(mln EUR) VALUES AS OF 31/12/2				E 24 /42 /22	10				21/12/201	2	.,	VALUES AS OF 31/12/2013					
	(mln EUR)		V	ALUES AS O	r 31/12/20	12			VALUES AS OF	51/12/201	S	V.	ALUES AS UF	51/12/2013	<b>&gt;</b>		
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		(accounting value gross (				ity matching) (1)	T		ith positive fair value at 1/12/2013		ith negative fair value at 1/12/2013		positive fair value L2/2013		th negative fair 1/12/2013		
<b>Residual Maturity</b>	Country / Region		vhich: loans 1 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(-)		
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[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Sweden	0 0 0 43 100 0 <b>143</b>	0 0 0 0 0 0 0 0	0 0 0 43 100 0 <b>143</b>	0 0 0 43 100 0 <b>143</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		
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(mln EUR) VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013 VALUES AS OF 31/12/2013										
	(mln EUR)		V	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3		ALUES AS OF	31/12/2013	3	
			<b>T LONG EXPOSURES</b> le gross of provisions)	nocitions of cov	ereign debt to oth	ner counterpaties	net of cash short only where there						INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			(1)			ty matching) (1)		Derivatives with po 31/12,		Derivatives wi 3	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	urity 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(-)
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[ 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	
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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 31/12/2014 As of 31/12/2015				
										REGULATION
A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	742	713	674	644	663	563			Articles 4(118) and 72 of CRR
A.1	<b>transitional adjustments)</b> Capital instruments eligible as CET1 Capital (including share premium and net own	742	713	674	644	663	563			Article 50 of CRR Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
A.1.1	capital instruments)	554	554	554	554	554	554	554	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	361	348	326	299	336	283	228	CA1 {1.1.1.2}	of CRR
A.1.3	Accumulated other comprehensive income	-7	-22	-31	-36	-113	-106	-128	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	-78	-53	-64	-	-
A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	-14	-23	-28	-28	-44	-56	-	-
A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
A.1.5	Funds for general banking risk	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	6	5	4	3	5	4	3	CA1 {1.1.1.7}	Article 84 of CRR
A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	-1	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	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	62	32	26	-	
A.1.9	(-) Intangible assets (including Goodwill)	-157	-146	-139	-120	-146	-139			Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2	-7	-16	-27	-12	-34	-57	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	-12	-20	-25	-29	-23	-31	-40	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			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)
A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and 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		0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
A.1.20	Transitional adjustments	0	0	0	0	0	0	0	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 483(1) to (3), and 484 to 487 of CRR
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign	0	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 479 and 480 of CRR
A.2	exposure in AFS (+/-) ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0		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)	742	713	674	644	663	563	466	CA1 {1.1}	Article 25 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR
В	TOTAL RISK EXPOSURE AMOUNT	2,860	3,175	3,164	3,170	3,398	3,451	3,592		Articles 92(3), 95, 96 and 98 of CRR
B.1 B.2	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	0 88.543114	0	0	0	0	0	0		Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR Article 381 to 386 of CRR
В.2	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	293.819406	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	0	0	0	0	0	0	0		-
B.6	Exposure amount and receive a deduction treatment under CRR/CRDIV (-) of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0		Article 124 to 164 of CRR
C.1	Common Equity Tier 1 Capital ratio	25.94%	22.46%	21.31%	20.33%	19.50%	16.32%	12.97%	CA3 {1}	
C.2	Tier 1 Capital ratio	25.94%	22.46%	21.31%	20.33%	19.50%	16.32%	12.97%	CA3 {3}	-
C.3	Total Capital ratio	25.94%	22.46%	21.31%	20.33%	19.50%	16.32%	12.97%	CA3 {5}	-
D	Common Equity Tier 1 Capital Threshold		254	253	254	187	190	198		
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down 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)				20.33%			12.97%		

(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	Effects of mandatory restructuring plans publicly announced before 31st December 2013 and formally agree Commission.								
	Baseline	scenario	Adverse	e scenario	Narrative description of t					
(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 (+)	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