Bank Name	State Street Bank Luxembourg S.A.
LEI Code	RNVZOEETEJ32KW0QXS82

۹.		

#### **Summary Adverse Scenario**

State Street Bank Luxembourg S.A.	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	232
Impairment losses on financial and non-financial assets in the banking book	10
Common Equity Tier 1 capital (1)	1,473
Total Risk Exposure (1)	6,165
Common Equity Tier 1 ratio, % (1)	23.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	316
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	68
3 yr cumulative losses from the stress in the trading book	2
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	1,521
Total Risk Exposure (1)	6,947
Common Equity Tier 1 ratio, % (1)	21.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	382
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

State Street Bank Luxembourg S.A.	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	232
Impairment losses on financial and non-financial assets in the banking book	10
Common Equity Tier 1 capital (1)	1,473
Total Risk Exposure (1)	6,165
Common Equity Tier 1 ratio, % (1)	23.9%

#### 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** 

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

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

#### **Summary Baseline Scenario**

eline scenario as of 31 December 2016	mln EUR, %
ing profit before impairments	588
ment losses on financial and non-financial assets in the banking book	56
from the stress in the trading book	1
capital (1)	1,826
)	6,332
r 1 ratio, % (1)	28.8%

S	mln EUR
CET1 Threshold (8.0%)	507
4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed a	s of first day of application.

(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

				Ехр	osure values	(as of 31/12/2	2013)		Risk ex	posure amoun	ts (as of 31/1	12/2013)		Value adjust	ments and provisions (as	of 31/12/2013)	
			F-1	IRB	A	-IRB	ST	ΓA	F-IRB	A-1	IRB	STA	F-:	IRB	A-IRB	S	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaul
	Central banks and central governments		0	(	)	0 0	586	0	) 0 (	0 0	C	30	0 0		0 0	0 0	,
	Institutions		0	(	)	0 0	2,270	0	0 0	0 0	0	454	0 0		0 0	0 0	
	Corporates		0	(	)	0 0	1,723	0	0 0	0 0	0	1,723	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	/
Ctata Ctreat Dank	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	/
State Street Bank	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	/
Luxembourg S.A.	Retail - Qualifying Revolving		0	0	)	0 0	0	0	0 0	0 0	0	0	0 0		0 0	0 0	4
g	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 0	/
	Retail - Other Retail - Of Which: non-SME		0	0	)	0 0	0	0	0 0 0	0 0	0	0 0	0 0	)	0 0	0 0	/
	Equity		0	0	)	0 0	48	0	0 0 0	0 0	C	119	0 0	)	0 0	0 0	/
	Securitisation		0	0	)	0 0	6,744	0	0 0 0	0 0	0	1,691	0 0	)	0 0	0 0	/
	Other non-credit obligation assets		0	0	)	0 0	765		0 0 0	0 0	0	728	0 0	)	0 0	0 49	4
	TOTAL		0	(	)	0 0	12,136	0	0 (	0 0	0	4,746	0 0	)	0 0	0 49	4
	Securitisation and re-securitisations positions deducted from capital *		0	(	)	0 0	0	0					0		0 0	0 0	1

				Exposure values (as of 31/12/2013)							Risk exposure amounts (as of 31/12/2013)							ovisions (as of	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	d Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulte
	(mln EUR, %)																			
	Central banks and central governments		(		) C	) (	0 0	(	0 0		0 0		0 0		0 0	) (	) (	0 0	0	
	Institutions		(	) (	) C	) (	621	(	0		0 0		0 124		0 0	) (	) (	0 0	0	
	Corporates		(	) (	0 0	) (	284	(	0		0 0		0 284	(	0 0	) (	) (	0 0	0	
	Corporates - Of Which: Specialised Lending		(	) (	0 0	) (	0	(	0		0 0		0 0		0 0	) (	) (	0 0	0	
	Corporates - Of Which: SME		(				0 0	(	0		0 0		0 0				) (	0 0	0	
	Retail	0.00	(				0	(	0		0 0		0 0						0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0.00						l			0 0								0	2
	Retail - Secured on real estate property - Of Which: non-SME	0.00 0.00																	0	
United States	Retail - Qualifying Revolving	0.00																	0	(
	Retail - Other Retail																		0	
	Retail - Other Retail - Of Which: SME																		0	
	Retail - Other Retail - Of Which: non-SME							(			0 0								0	
	Equity		(					(			0 0								0	
	Securitisation						0 0	(	0		0 0		0 0					0 0	0	
	Other non-credit obligation assets		(				266	(	0		0 0		0 229		0 0			0 0	1	
	TOTAL		(				) 1,171	(	0		0 0		638		0 0			0 0	1	
	Securitisation and re-securitisations positions deducted from capital *		(		) (	) (	) 0	(							C	) (	) (	0 0	0	

				Ехр	osure values (as of 31/12/	<b>′2013)</b>	F	Risk exposure amou	nts (as of 31/	12/2013)		Value adjustments and provisions (as of 31/12/2013)					
		LTV % (as of	F-	IRB	A-IRB	STA	F-IRB	A	-IRB	S	ГА	F-IRB			STA		
	(mln EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defa	aulted Non-defaulted	d Defaulted	Non-defaulted	Defaulted Non-defaulte	ed Defaulted	Non-defaulted De	aulted Non-defaulted	d 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         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0	0 215 0 268 0 807 0 0 0 0 354 0 3,427	0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0			0       16         0       54         0       807         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       361         0       354         0       1,592	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0         0       0		0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         0       0       0         4       0       0		
	Securitisation and re-securitisations positions deducted from capital *		(	) (	) 0	0 0	0					0	0 0	0	0 0		

				Exp	osure values (	(as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)		Value ac	justments and	provisions (as of	f <b>31/12/2013)</b>
		LTV % (as of	F-3	IRB	A	-IRB	S	TA	F-1	IRB	A-]	RB	S	TA	F-IRB		A-IRB	STA
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defaul	ted Defaulted	Non-defaulted Defau
	(mln EUR, %)																	
	Central banks and central governments		0	0	) (	) (	0 0	0	0	0	) 0	C	0 0	0	0 0	0	0 0	0
	Institutions		0	) (	) (	) (	) 149	0	0	0	) 0	C	) 30	0	0 0	0	0 (	0
	Corporates		0	) (	) (		) 0	0	0	0	) 0	C	0 0	C	0 0	0	0 0	) 0
	Corporates - Of Which: Specialised Lending		0	0	) (		0 0	0	0	0	0 0	C	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
	Retail		0				0 0	0	0	0	0 0	C	0 0	C	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	C	0	(	0	0	0 0	0
Ni stis sul sus dis	Retail - Secured on real estate property - Of Which: non-SME	0.00					0	0	0	0	0	C	0		0	0	0 0	0
Netherlands	Retail - Qualifying Revolving		0					0	0	0		C	0		0	0	0	0
	Retail - Other Retail							0	0			0				0	0 0	
	Retail - Other Retail - Of Which: SME							0	0			C C				0	0 0	
	Retail - Other Retail - Of Which: non-SME							0	0							0		
	Equity							0	0							0		
	Securitisation		0				2,419	0	0				484			0		
	Other non-credit obligation assets		0				2,419	0	0							0		
	TOTAL		0				2,568	0	0				514			0		
	Securitisation and re-securitisations positions deducted from capital *		0				2,308	0	0		0		514		0	0		

				Exp	osure values (as of 31/12,	2013)		Risk ex	posure amoun	ts (as of 31/1	12/2013)		Value adjust	ments and provisions (as	of 31/12/2013)	
		LTV % (as of	F-)	IRB	A-IRB	S	TA	F-IRB	A-I	IRB	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	d Defaulted	Non-defaulted Defaulted	Non-defaulted	Defa
	Central banks and central governments		0		0 0	0 0	(	0 0	) 0	C	) 0	0 (	0 (	0	0 0	,
	Institutions		0		0 0	0 397	0	0 0 0	0	0	) 79	0 (		0 0	0 0	1
	Corporates		0		0 0	0 0	0	0 0 0	0	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	1
	Corporates - Of Which: SME		0		0 0	0 0	0	0 0 0	0	0	0	0 (		0 0	0 0	1
	Retail		0		0 0	0 0	0	0 0 0	0	C	0	0 (		0 0	0 0	1
	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 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 0	1
France	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	1
FIGILE	Retail - Qualifying Revolving		0	)	0 0	0 0	0	0 0	0	C	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 0	/
	Retail - Other Retail - Of Which: non-SME		0		0 0	0 0	(	0 0	0	0	0	0 (	0 (	0 0	0 0	4
	Equity		0	)	0 0	0 0	(	0 0	0	0	0	0 (	0 (	0 0	0 0	4
	Securitisation		0	) (	0 0	0 605	0	0 0	0	0	) 121	0 (	0 (	0 0	0 0	4
	Other non-credit obligation assets		0	) (	0 0	0 2	0	0 0	0	0	) 2	0 (	0 (	0 0	0 0	4
	TOTAL		0	) (	0 0	0 1,005	(	0 0	0	0	) 202	0 (	0 (	0 0	0 0	4
	Securitisation and re-securitisations positions deducted from capital *		0		0 0	0 0	(					(	0 (	0	0 0	4

			Base	eline Scena	ario			
as	of 31/12,	/2014	as	of 31/12/2	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
0.02%	0	40.00%	0.02%	0	40.00%	0.02%	0	40.00%
0.00%	1	6.75%	0.00%	2	7.06%	0.00%	2	7.16%
0.06%	1	35.48%	0.06%	2	35.52%	0.06%	3	35.54%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
100.00%	48	100.00%	-	48	100.00%	-	48	100.00%
0.21%	49	79.59%	0.01%	51	67.40%	0.01%	53	59.28%

			Base	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	Katio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock		
-	0	-	-	0	-	-	0	-		
0.00%	0	0.80%	0.00%	0	0.80%	0.00%	0	0.80%		
0.12%	0	89.80%	0.12%	1	89.80%	0.12%	1	89.80%		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
0.00%	0	4.42%	0.00%	1	4.46%	0.00%	1	4.49%		

			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
0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0.04%	0	68.94%	0.04%	0	68.94%	0.04%	0	68.94%
0.06%	0	31.87%	0.06%	1	31.87%	0.06%	1	31.91%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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	35.45%	0.05%	1	35.58%	0.04%	2	35.74%

			Bas	eline Scen	ario			
as	s 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	-	-	0	-	-	0	-
0.02%	0	15.65%	0.02%	0	15.65%	0.02%	0	15.64%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.02%	0	15.65%	0.02%	0	15.65%	0.02%	0	15.64%

			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	Ratio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.00%	0	7.13%	0.00%	0	7.10%	0.00%	0	7.07%
0.27%	0	66.32%	0.27%	0	66.32%	0.27%	0	66.32%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	7.13%	0.00%	0	7.10%	0.00%	0	7.08%

	Adverse Scenario												
as of	31/12/20	14	as	of 31/12/	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					
0.11%	1	40.00%	0.11%	1	40.00%	0.11%	2	40.00%					
0.01%	1	8.26%	0.01%	3 8.76%		0.01%	5	8.88%					
0.09%	2	39.52%	0.12%	4	39.65%	0.13%	6	39.51%					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
0.00%	0	-	0.00%	0	-	0.00%	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
0.00%	0	-	0.00%	0	-	0.00%	0	-					
0.00%	0	-	0.00%	0	-	0.00%	0	-					
-	0	-	-	0	-	-	0	-					
100.00%	48	100.00%	-	48	100.00%	-	48	100.00%					
0.21%	51	74.83%	0.02%	55	59.87%	0.02%	60	50.52%					

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.00%	0	1.23%	0.00%	0	1.23%	0.00%	0	1.23%
0.16%	0	99.78%	0.23%	1	99.79%	0.25%	2	99.79%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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%	1	5.17%	0.00%	1	5.67%	0.00%	2	5.79%

			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 Stock
0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
0.05%	0	68.94%	0.06%	0	68.94%	0.07%	0	68.94%
0.09%	1	36.69%	0.12%	2	36.76%	0.12%	3	36.83%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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	39.44%	0.09%	2	39.39%	0.09%	3	39.59%

			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		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
0.03%	0	15.01%	0.03%	0	14.88%	0.03%	0	14.77%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.03%	0	15.01%	0.03%	0	14.88%	0.03%	0	14.77%

			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		Impairment rate	Stock of Provisions	Ratio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock		
-	0	-	-	0	-	-	0	-		
0.01%	0	7.63%	0.01%	0	7.53%	0.01%	0	7.49%		
0.42%	0	76.27%	0.56%	0	76.27%	0.74%	0	76.27%		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
0.01%	0	7.63%	0.01%	0	7.53%	0.01%	0	7.49%		

(\*) 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

	Credit Risk													
				Exposure values	(as of 31/12/	2013)			Risk ex	posure amounts (as of 31/:	12/2013)	Value adjust	ments and provisions (as of	31/12/2013)
		LTV % (as of	F-1		IRB		TA	F-1	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 Defaulted
	(mln EUR, %)													
	Central banks and central governments		0	0 (	)	0 0	(	0 0	0	0 0 0	) 0 (	) 0 (	0 0	0
	Institutions		0	0 0	)	0 256	(	0 0	0	0 0 0	) 51 (	0 0	0 0	0
	Corporates		0	0 0	)	0 68	(	0 0	0	0 0 0	0 68 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 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
	Retail - Secured on real estate property - Of Which: SME	0.00	0			0 0	l							0
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0		0 0	l							0
5	Retail - Qualifying Revolving Retail - Other Retail		0											0
	Retail - Other Retail - Of Which: SME		0											0
	Retail - Other Retail - Of Which: non-SME		0											0
	Equity		0											0
	Securitisation		0	0		0 1,154					231			0
	Other non-credit obligation assets		0	0		0 3	(		0			o o		24
	TOTAL		0	0		0 1,482	(	0 0	0		354	0		24
	Securitisation and re-securitisations positions deducted from capital *		0	0 0	)	0 0	(	0				0	0 0	0

				Exp	osure values (	as of 31/12/2	2013)			Risk ex	osure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and provisions
			F-1	IRB	A-1	IRB	ST	Ā	F-I		A-I			TA		IRB	A-IRB
	(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 Defa
	Central banks and central governments		0	(	0 0	0	84	(	0 0	0	0	C	) 14	(	0 0	(	0 0
	Institutions		0	0	0 0	0	72	(	0 0	0	0	C	14	(	0 0	(	0 0
	Corporates		0	0	0 0	0	249	(	0 0	0	0	C	249	(	0 0	(	0 0
	Corporates - Of Which: Specialised Lending		0	0	0 0	0	0	(	0 0	0	0	C	0	(	0 0	(	0 0
	Corporates - Of Which: SME		0	(	0 0	0	0	C	0 0	0	0	C	0	(	0 0	(	0 0
	Retail		0	(	0 0	0	0	C	0 0	0	0	C	0	(	0 0	(	0 0
	Retail - Secured on real estate property	0.00	0	(	0 0	0	0	(	0 0	0	0	С	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	C	0	(	0 0	(	0 0
Italy	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
Italy	Retail - Qualifying Revolving		0	(	0 0	0	0	(	0 0	0	0	C	0	(	0 0	(	0 0
	Retail - Other Retail		0	0	0 0	0	0	C	0 0	0	0	C	0 0	(	0 0	(	0 0
	Retail - Other Retail - Of Which: SME		0	0	0 0	0	0	C	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	0	0	C	0 0	(	0 0	(	0 0
	Equity		0	(	0 0	0	0	(	0 0	0	0	C	0	(	0 0	(	0
	Securitisation		0	0	0 0	0	75	(	0 0	0	0	C	30	(	0 0	(	0 0
	Other non-credit obligation assets		0	(	0 0	0	132	(	0 0	0	0	C	132	(	0 0	(	0 0
	TOTAL		0	(	0 0	0	612	(	0 0	0	0	C	440	(	0 0	(	0 0
	Securitisation and re-securitisations positions deducted from capital *		0	(	0 0	0	0	(							0		0

				Exp	osure values	(as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/	12/2013)			Value adjust	tments and pro	ovisions (as o	f 31/12/2013)	
		LTV % (as of	F-3	IRB	A	-IRB	S	TA	F-1	IRB	A-1	IRB	S	ГА	F-1	IRB	A-	IRB	S	ГА
	(mln EUR, %)	21/12/2012)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaul
	Central banks and central governments		0		) (					(		(			0 0		0 0			
	Institutions						51						10		0 0		0 0			
	Corporates		0				120		0 0	0	0 0		120		0 0		0 0		0 0	
	Corporates - Of Which: Specialised Lending		0				0 0	C	0 0	C	0 0	(	0 0		0 0		0 0		0 0	
	Corporates - Of Which: SME		0	)	) (		0 0	C	0 0	C	0 0	(	0 0		0 0		0 0		0 0	
	Retail		0	) (	) (	o (	0 0	C	0 0	C	0 0	(	0 0		0 0		0 0		0 0	
	Retail - Secured on real estate property	0.00			) (	) (	0 0	C	0 0	C	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	C	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	C	0 0	C	0 0	(	0 0		0 0		0 0		0 0	
Australia	Retail - Qualifying Revolving		0		) (	0 0	0 0	C	0 0	C	0 0	(	) 0		0 0		0 0		0 0	
	Retail - Other Retail		0		) (	0 0	0	C	0 0	C	0 0	(	0 0		0 0		0 0	)	0 0	
	Retail - Other Retail - Of Which: SME		0		) (		0	C	0 0	C	0 0	(	0		0 0		0 0		0 0	
	Retail - Other Retail - Of Which: non-SME		0						0		0		0		0 0		0 0			
	Securitisation		0				) 381		0		0				0 0					
	Other non-credit obligation assets		0				381		0		0		/6		0 0					
	TOTAL		0				551						206							
	Securitisation and re-securitisations positions deducted from capital *		0				$\frac{551}{0}$						200		0		0 0			

				Expo	osure values (	as of 31/1 <u>2/</u> 2	2013)			Risk ex	kposure amoun	ts (as of 3 <u>1/</u> 1	12/2013)		Value adjus	tments and provisions (as of	31/12/2013)
		LTV % (as of	F-IRB			IRB		TA	F-1	IRB	A-1	RB	S	ТА	F-IRB	A-IRB	STA
	(mln EUR, %)	31/12/2013)	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Def
	Central banks and central governments		0	0	0		0	0	0		0 0	C					0
	Institutions		0	0	0	C	0	0	0		0 0	C	0		0	0 0 0	0
	Corporates		0	0	0	C	) 1	0	0	(	0 0	C	) 1	. (	0	0 0 0	0
	Corporates - Of Which: Specialised Lending		0	0	0	C	0 0	0	0	(	0 0	C	0 0		0 0	0 0 0	0 0
	Corporates - Of Which: SME		0	0	0	C	0 0	0	0	(	0 0	C	0 0	) (	0 0	0 0 0	0
	Retail		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	0.00		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	0.00		0	0	C	0 0	0	0	(	0 0	C	0 0	) (	0 0	0 0 0	0
Ireland	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0	C	0 0	0	0	(	0 0	C	0 0	) (	0 0	0 0 0	0
Ileianu	Retail - Qualifying Revolving		0	0	0	C	0 0	0	0	(	0 0	C	0 0		0 0	0 0 0	0
	Retail - Other Retail		0	0	0	C	0 0	0	0	(	0 0	C	0 0		0 0	0 0 0	0
	Retail - Other Retail - Of Which: SME		0	0	0	C	0 0	0	0	(	0 0	C	0 0		0 0	0 0 0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	C	0 0	0	0		0 0	C	0 0		0	0 0 0	0
	Equity		0	0	0	C	0 0	0	0		0 0	C	0 0		0 0	0 0 0	0
	Securitisation		0	0	0	C	25	0	0		0 0	C	310		o o	0 0 0	0
	Other non-credit obligation assets		0	0	0	C	0	0	0		0 0	C	) 0		0	0 0 0	0
	TOTAL		0	0	0	0	26	0	0		0 0	C	312		0	0 0 0	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	) 0	0							0	0 0 0	0

				Exp	osure values (a	as of 31/12/2	2013)		Risk ex	posure amount	s (as of 31/	12/2013)			Value adjust	ments and pro	ovisions (a <u>s o</u> f	31/12/2013)	
		LTV % (as of	F-1	IRB	A-1	IRB	S	TA	F-IRB	A-II	RB	S	ГА	F-1			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	Default
	Central banks and central governments		0	C	0 0	C	277	C C	0 0	0 0	(	0 0	(	0 0	(	0 0	(	0	
	Institutions		0	0	0 0	C	0 5	c c	0 0	0 0	(	) 1	C	0 0	(	0 0	0	0	
	Corporates		0	0	0 0	C	166	c C	0 0	0 0	(	166	C	0 0	(	0 0	0	0	
	Corporates - Of Which: Specialised Lending		0	0	0 0	C	D C	C	0 0	0 0	(	0 0	C	0 0	(	0 0	0	0	
	Corporates - Of Which: SME		0	0	0 0	C	D C	C	0 0	0 0	(	0 0	C	0 0	(	0 0	0	0	
	Retail		0	0	0 0	C	D C	C	0 0	0 0	(	0 0	C	0 0	(	0 0	0	0	
	Retail - Secured on real estate property	0.00	0	C	0 0	C	D C	C	0 0	0 0	(	0 0	C	0 0	(	0 0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0.00	0	C	0 0	C	D C	C	0 0	0 0	(	0 0	C	0 0	(	0 0	0	0	
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	C	0 0	C	0 0	C	0 0	0 0	(	0 0	C	0 0	(	0 0	0	0	
Luxembourg	Retail - Qualifying Revolving		0	C	0 0	C	0 0	C	0 0	0 0	(	0 0	C	0 0	(	0 0	0	0	
	Retail - Other Retail		0	C	0 0	C	0 0	C	0 0	0 0	(	0 0	C	0 0	(	0 0	0	0	
	Retail - Other Retail - Of Which: SME		0	C	0 0	C	0 0	C	0 0	0 0	(	0 0	C	0 0	(	0 0	0	0	
	Retail - Other Retail - Of Which: non-SME		0	C	0 0	C	0 0	C	0 0	0 0	(	0 0	C	0 0	(	0 0	0	0	
	Equity		0	C	0 0	C	0 0	C	0 0	0 0	(	0 0	C	0 0	(	0 0	0	0	
	Securitisation		0	0	0 0	C	D C	C	0 0	0 0	(	0 0	C	0 0	(	0 0	(	0	
	Other non-credit obligation assets		0	0	0 0	0	0 5	C	0 0	0 0	(	5 5	0	0 0	(	0 0	(	0	
	TOTAL		0	C	0 0	C	) 452	C	0 0	0 0	(	) 172	0	0 0	(	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 ex	posure amoun	its (as of 31/	12/2013)			Value adjust	ments and pr	ovisions (as o	f 31/12/2013)	3)
		LTV % (as of	F-1	IRB	A-	IRB		STA	F-	IRB	A-3	IRB	ST	A	F-	IRB	A	-IRB	S	STA
	(mln EUR, %)	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-defaulte	d Defaulted	Non-defaulted	d Defau
	Central banks and central governments		0	C	0		0	0 0	) 0	) (	0 0		0 0	(	) 0		)	0	) (	0
	Institutions		0	C	0		0 19	6 0			0 0		0 39	C	) 0		5	0		0
	Corporates		0	0	0		0	o c	0 0		o o		0 0	C	0 0		D	0	o 0	0
	Corporates - Of Which: Specialised Lending		0	C	0		0	o c	0 0		0 0		0 0	C	0 0		D	0	0 0	0
	Corporates - Of Which: SME		0	0	0		0	o c	0 0		0 0		0 0	C	0 0		D	0	0 0	0
	Retail		0	C	0		0	o c	0 0		0 0		0 0	C	0 0		D	0	0 0	0
	Retail - Secured on real estate property	0.00		C	0		0	0 C	0 0	) (	0 0		0 0	C	0 0		D	0	0 0	0
	Retail - Secured on real estate property - Of Which: SME	0.00		C	0		0	0 0	0 0		0 0		0 0	(	) 0		D	0	0 0	0
Norway	Retail - Secured on real estate property - Of Which: non-SME	0.00	0 0	C	0		0	0 0	0 0		0 0		0 0	C	) 0		D	0	0 0	0
Norway	Retail - Qualifying Revolving		0	0	0		0	0 C	0 0		0 0		0 0	C	) 0		D	0	0 0	0
	Retail - Other Retail		0	C	0		0	0 0	0 0	) (	0 0		0 0	C	0 0		D	0	0 0	0
	Retail - Other Retail - Of Which: SME		0	0	0		0	0 0	0 0		0 0		0 0	(	0 0		0	0	0 0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0		0		0		0 0		0 0	(	0		0	0		0
	Equity		0		0						0		0 0	(				0		0
	Securitisation		0		0		8							(				0		
	Other non-credit obligation assets TOTAL		0		0									(				0		
	Securitisation and re-securitisations positions deducted from capital *		0		0		0 27				0		50	(	0			0		0

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	0

mpairment		/2014	as	Baseline Scenario           as of 31/12/2014         as of 31/12/2015         as of 31/12/2016														
	Stock of			01/31/12/	2015	as	of 31/12/2	2016										
	Provisions	Coverage Ratio · Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Drovicione	Coverage Ratio - Default Stock										
-	0	-	-	0	-	-	0	-										
0.13%	0	66.79%	0.14%	1	66.78%	0.15%	1	66.77%										
0.02%	0	15.29%	0.02%	0	15.29%	0.02%	0	15.28%										
-	0	-	-	0	-	-	0	-										
-	0	-	-	0	-	-	0	-										
-	0	-	-	0	-	-	0	-										
-	0	-	-	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	57.99%	0.12%	1	58.53%	0.13%	1	58.96%										

			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
0.10%	0	40.00%	0.10%	0	40.00%	0.10%	0	40.00%
0.06%	0	70.81%	0.06%	0	70.81%	0.06%	0	70.81%
0.05%	0	26.87%	0.06%	0	26.85%	0.06%	0	26.83%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.06%	0	33.92%	0.06%	1	33.72%	0.07%	1	33.67%

			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	8.00%	0.00%	0	8.00%	0.00%	0	8.00%
0.02%	0	14.16%	0.02%	0	14.16%	0.02%	0	14.17%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.02%	0	13.54%	0.02%	0	13.54%	0.01%	0	13.55%

			Bas	eline Scen	ario			
as	s 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	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.11%	0	64.45%	0.09%	0	64.47%	0.06%	0	64.47%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	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	64.45%	0.09%	0	64.47%	0.06%	0	64.47%

			Bas	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%
0.04%	0	68.72%	0.04%	0	68.72%	0.04%	0	68.72%
0.03%	0	17.89%	0.03%	0	17.89%	0.03%	0	17.89%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.02%	0	22.39%	0.01%	0	22.46%	0.01%	0	22.51%

			Bas	eline Scena	ario			
as	s of 31/12,	/2014	_	of 31/12/2		as	of 31/12/2	2016
Impairment rate	Stock of Provisions	Coverage Ratio <sup>.</sup> Default Stock	Impairment rate	Stock of Provisions	Katio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.01%	0	8.00%	0.01%	0	8.00%	0.01%	0	8.00%
-	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	-
0.01%	0	8.00%	0.01%	0	8.00%	0.01%	0	8.00%

				rse Scenai				
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	-
0.21%	1	66.72%	0.30%	1	66.68%	0.31%	2	66.67%
0.03%	0	17.58%	0.03%	0	17.58%	0.04%	0	17.57%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-			-	0	-	-	0	-
-	0 - 0 - 0 -		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.17%	1	61.35%	0.25%	1	61.49%	0.26%	2	61.36%

			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	Patio -	Impairment rate	Stock of Provisions	Patio -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
0.74%	1	40.00%	0.74%	1	40.00%	0.74%	2	40.00%
0.09%	0	70.80%	0.08%	0	70.80%	0.10%	0	70.80%
0.08%	0	30.74%	0.11%	0	30.61%	0.14%	1	30.49%
-	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	-
0.22%	1	38.59%	0.24%	2	38.09%	0.26%	3	37.69%

			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 Stoc
-	0	-	-	0	-	-	0	-
0.00%	0	8.00%	0.01%	0	8.00%	0.01%	0	8.00%
0.04%	0	16.28%	0.06%	0	16.28%	0.06%	0	16.28%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.03%	0	15.42%	0.04%	0	15.53%	0.05%	0	15.55%

			Adve	rse Scena	rio			
as of	31/12/20	14		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	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.26%	0	73.97%	0.26%	0	73.97%	0.26%	0	73.96%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0 - 0 -		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.26%	0	73.97%	0.26%	0	73.97%	0.26%	0	73.96%

			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	40.00%	0.01%	0	40.00%
0.04%	0	68.72%	0.05%	0	68.72%	0.06%	0	68.72%
0.04%	0	20.55%	0.05%	0	20.54%	0.07%	0	20.54%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.02%	0	23.63%	0.03%	0	23.36%	0.03%	0	23.09%

			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		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.01%	0	8.00%	0.02%	0	8.00%	0.02%	0	8.00%
-	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	-
0.01%	0	8.00%	0.02%	0	8.00%	0.02%	0	8.00%

P&L		B	aseline Scenari	io	Ą	dverse Scenario	D
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	132	108	102	77	0	15	16
Net trading income		-1	-1	-1	-1	-1	-1
of which trading losses from stress scenarios		-1	0	0	-1	0	0
Other operating income	53.83113664	54	54	54	49	49	49
Operating profit before impairments	232	208	202	178	95	110	111
Impairment of financial assets (-)	-9.818420243	-53	-2	-2	-59	-4	-5
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-9.818420243	-53	-2	-2	-59	-4	-5
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	223	156	200	176	35	106	106
Other Income and expenses	-0.049581	0	0	0	0	0	0
Pre-Tax profit	222	156	200	176	35	106	106
Tax	-26.44410772	-47	-60	-53	-11	-32	-32
Net income	196	109	140	123	25	74	74
Attributable to owners of the parent	195	108	139	122	25	74	74
of which carried over to capital through retained earnings	15	108	139	122	25	74	74
of which distributed as dividends	181	0	0	0	0	0	0

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

RWA			Baseline Scenario			Adverse Scenario	
(mln EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	4,795	4,878	4,928	4,962	5,165	5,399	5,547
Risk exposure amount Securitisation and re-securitisations	1,691	1,775	1,825	1,858	2,061	2,283	2,431
Risk exposure amount Other credit risk	3,104	3,104	3,104	3,104	3,104	3,116	3,116
Risk exposure amount for market risk	65	65	65	65	65	65	65
Risk exposure amount for operational risk	1,302	1,302	1,302	1,302	1,302	1,331	1,332
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	4	4	4	4	4	4	4
Total Risk exposure amount	6,165	6,249	6,299	6,332	6,536	6,799	6,947

Sec	curitisation			<b>Baseline scenario</b>	)	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	6,744							
Experime values	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	6,744							
	Banking Book	1,691	1,775	1,825	1,858	2,061	2,283	2,431	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
-	Total	1,691	1,775	1,825	1,858	2,061	2,283	2,431	
	Hold to Maturity porfolio	0	0	0	0	0	0	0	
Impairmente	Available for Sale porfolio	0	3	3	3	8	8	8	
Impairments	Held for trading portfolio								
	Total	0	3	3	3	8	8	8	

			•	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		
			LONG EXPOSURES e gross of provisions) (1)	nocitions of cou	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 - 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 - 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



				17		E 21 /12 /20	12					/12/201	•	.,		21/12/2017	
	(mln EUR)			V	ALUES AS O	r 31/12/20	1.5			VALUES AS	5 UF 31	./ 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 E	XPOSURES	S IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		accounti	(1)			is a maturi	ity matching) (1)			s with positive fair value 31/12/2013	at D		th negative fair value at 1/12/2013		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	ralue Fair-value a 31/12/2013	at No (+)	otional 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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 - 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 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	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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Latvia		0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Liechtenstein		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



						E 21 /12 /20	12					1/10/001	5	VALUES AS OF 31/12/2013			
	(mln EUR)			V	ALUES AS O	r 31/12/20	13			VALUES A	5 UF 3	1/12/201	<b>)</b>	V.	ALUES AS UF	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 - 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



(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 U	r 31/12/20	13			VALU	es as uf	51/12/201	ວ	V	ALUES AS UF	51/12/2013	<b>&gt;</b>
			<b>DIRECT LONG EXPOSURES</b> nting value gross of provisions) <b>NET DIRECT POSITIONS (gross exposures (long) net of cash short</b> <b>positions of sovereign debt to other counterpaties only where there</b>						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)					INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		account					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
[ 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
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Hong Kong		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 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	
[ 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 0



(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	DIREC	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
			(1)			ty matching) (1)		Derivatives with po 31/12,		Derivatives wi 3	th negative fair value at 1/12/2013	Derivatives with at 31/1	positive fair value 12/2013	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	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
[ 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
[ 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
[ 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			
[		Ac of 21/12/2012		14 As of 31/12/2015 As of 31/12/2010						RECHIATION
										REGULATION
A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,473	1,580	1,712	1,826	1,457	1,487			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	1,473	1,580	1,712	1,826	1,457	1,487			Article 50 of CRR Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
A.1.1	capital instruments)	2,131	2,131	2,131	2,131	2,131	2,131		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	723	832	971	1,093	748	822		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	8	6	4	4	-57	-96		CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
A.1.3.1	portfolio	0	0	0	0	0	0	0	-	-
A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	14	12	10	10	-51	-90	-116	-	
A.1.4	Other Reserves	0	0	0	0	0	0			Articles 4(117) and 26(1) point (e) of CRR
A.1.5 A.1.6	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 Article 84 of CRR
A.1.0	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters excluding those from unrealised	10	15	14	10		5			Articles 32 to 35 of and 36 (1) point (I) of CRR
A.1.7	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0		0	10	0	0	0	CAI {1.1.1.9}	
A.1.8 A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-1,371	-1,371	-1,371	-1,371	-1,371	-1,371		- CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	(-) DTAs that rely on future profitability and do not arise from temporary differences									4(115), 36(1) point (b) and 37 point (a) of CCR
A.1.10	net of associated DTLs	-11	-11	-11	-11	-11	-11			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			Articles 36(1) point (d), 40 and 159 of CRR
A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0			Articles 4(109), 36(1) point (e) and 41 of CRR
A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	U	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	-17	-22	-26	-30	9	7	-4	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 (+/-)	-17	-22	-26	-30	9	7	-4	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)	1,473	1,580	1,712	1,826	1,457	1,487	1,521	CA1 {1.1}	Article 25 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	ο	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR
<b>B</b> B.1	<b>TOTAL RISK EXPOSURE AMOUNT</b> of which: stemming from exposures that fall below the 10% / 15% limits for CET1	6,165 149.0754261	6,249 0	6,299 0	6,332 0	6,536 0	6,799 0	6,947 0		Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
B.2	deduction (+) of which: stemming from from CVA capital requirements (+)	48.91483618	0	0	0	0	0	0		Article 381 to 386 of CRR
B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0	0	0	0	0	0	0		Articles 153(2) of CRR
B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	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		-
B.6 <b>C.1</b>	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0 23.89%	0 25.28%	0 27.18%	0 28.84%	0 22.29%	0 21.86%	0 21.90%	CA3 {1}	Article 124 to 164 of CRR
C.2	Tier 1 Capital ratio	23.89%	25.28%	27.18%	28.84%	22.29%	21.86%	21.90%	CA3 {3}	-
C.3	Total Capital ratio	23.89%	25.28%	27.18%	28.84%	22.29%	21.86%	21.90%	CA3 {5}	
D	Common Equity Tier 1 Capital Threshold		500	504	507	359	374	382		
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)				29.32%			21.96%		

(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 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 (+)	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