Bank Name	UBS (LUXEMBOURG) S.A.
LEI Code	5299007CS17YR0FL8U25

Summary Adverse Scenario

UBS (LUXEMBOURG) S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	52
Impairment losses on financial and non-financial assets in the banking book	0
Common Equity Tier 1 capital (1)	459
Total Risk Exposure (1)	3,288
Common Equity Tier 1 ratio, % (1)	14.0%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-54
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5
3 yr cumulative losses from the stress in the trading book	6
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	392
Total Risk Exposure (1)	3,953
Common Equity Tier 1 ratio, % (1)	9.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	217
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.

2014 EU-wide Stress Test

Summary Baseline Scenario

UBS (LUXEMBOURG) S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	52
Impairment losses on financial and non-financial assets in the banking book	0
Common Equity Tier 1 capital (1)	459
Total Risk Exposure (1)	3,288
Common Equity Tier 1 ratio, % (1)	14.0%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-10
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	4
3 yr cumulative losses from the stress in the trading book	1
Common Equity Tier 1 capital (1)	430
Total Risk Exposure (1)	3,593
Common Equity Tier 1 ratio, % (1)	12.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	287

(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

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2014 EU-wide Stress Test

	2014 EU-wide Stress Test Credit Risk		- F	iro valuos (as es 24 /42/	2012)		Dick overseurs and	unts (as of 24 to	12/2012\		aluo adiustmente end	ovicione (se of 21/12/1	(2012)				ine Scenario					Advorce Comerie		
		LTV % (as of	F-IRB	re values (as of 31/12/ A-IRB	STA	F-IRB	Risk exposure amou	A-IRB	12/2013) STA	F-IR	alue adjustments and p	-IRB	STA	as	of 31/12/2014		f 31/12/2015	as of 31/1	12/2016	as of 31/12		Adverse Scenario as of 31/12/2015	as of	f 31/12/201
		31/12/2013)	Non-defaulted Defaulted No	on-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defa	ulted Non-defaulte	ed Defaulted	Non-defaulted Defaulted	d Non-defaulted	Defaulted Non-defaulte	d Defaulted Non-def	faulted Defaulted	Impairment rate	Stock of Coverage Provisions Default S	Ratio Impairment Stock rate F	Stock of Provisions Coverage Ratio - Default Stock	Impairment Stock rate Provision	of Coverage Ratio - Default Stock	Impairment rate Stock	Coverage Ratio - Default Stock	eirment Stock of Ra Provisions Defau	erage Itio - Ilt Stock Impairment P	Stock of rovisions
(LUXEMBOURG) S.A.	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	0.00			93 8,586 1,241 0 0 0 0 129 0 0 0 0 0 129 0 0 129 0 0 129 0 0 129 0 0 129	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 1,629 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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% 0.00% 0.05% 0.01% - 0.01% - 0.01% - 0.01% -	0 - 0 44.17 1 8.64 0 - 0 1.34 0 - 0 - 0 - 0 1.34 0 - 0 1.34 0 - 0 1.34 0 -	0.00% 0.00% 0.06% - - 0.04% - - - - 0.04% -	0 - 0 44.19% 1 4.38% 0 - 0 - 0 1.19% 0 - 0 - 0 - 0 - 0 - 0 1.19% 0 - 0 -	0.00%	0 - 1 44.21% 3 3.08% 0 - 0 - 0 1.71% 0 - 0 - 0 - 0 - 0 - 0 1.71% 0 - 0 1.71% 0 - 1.71% 0 -	0.00% 0.00% 0.08% 0.00% 0.00% 0.00% 0.00% 0.00%	0 - 0.0 0 44.14% 0.0 1 16.05% 0.0 0 - 0 0.05% 0.0 0 - 0 - 0 0.05% 0.0 0 - 0 0.05% 0.0 0 - 0 0.05% 0.0 0 - 0 0.05% 0.0 0 - 0 0.05% 0.0	00% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 0.00% 22% 0.00% 66% 0.07% 40% 0.12%	
art of Securitization exposure that is deducte	TOTAL Securitisation and re-securitisations positions deducted from capital	*	0 0 0	0 0	0 10,081	0 0 0	0	0 0	0 2,943	0 0	0	0 0	0 0 0	0.01%	1 8.47	% 0.01%	2 4.45%	0.02%	4 3.29%	0.01%	1 17.06% 0.0	01% 3 7.	0.02%	
Austria Part of Securitization exposure that is deducte	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital and is not included in RWA		F-IRB	A-IRB On-defaulted Defaulted O O O O O O O O O O O O O	STA Non-defaulted Defaulted 10 2 235 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-IRB	Risk exposure amount of the following states of the fo	A-IRB	STA	F-IR		Defaulted Non-defaulted Non-de	STA	as Impairment rate 0.00% 0.12% 0.00% 0.00% 0.00% - 0.00% - 0.00%	of 31/12/2014 Stock of Provisions Coverage Default Stock of Default Sto	Ratio Stock Impairment rate	0 - 0 - 0 0.44% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 0.44% 0 -	0.00%	c Coverage	as of 31/12 Impairment rate 0.00% 0.17% 0.00% 0.00% 0.00% - 0.00% - 0.00% - 0.00% - 0.00%	Cof Coverage Ratio - Pefault Stock Page 1	31%	as of trio - It Stock	31/ Stock ovisi
	(mln EUR, %) Central banks and central governments Institutions Corporates	LTV % (as of 31/12/2013)	F-IRB	A-IRB on-defaulted Defaulted 0 0 0 0	STA Non-defaulted Defaulted 2 131	F-IRB		A-IRB	STA	F-IR		ovisions (as of 31/12/2 -IRB Defaulted Non-defaulted O O O O O	STA	as Impairment rate 0.00% 0.09% 0.07%	of 31/12/2014 Stock of Provisions 0 - 0 44.34 0 2.02	Ratio Impairment rate F	ine Scenario f 31/12/2015 Stock of Ratio - Provisions 0 - 0 44.41% 0 2.37%	0.00%	Coverage	as of 31/12 Impairment rate Stock Provis 0.00% 0.12% 0.00%	Coverage Impa	00% 0 22% 0 44.	erage Impairment	
Belgium	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.07% 0.00% 0.00% - 0.00% - 0.00% - 0.00%	0 2.02 0 - 0 0.01 0 - 0 - 0 - 0 0.01 0 - 0 0.01 0 - 0 1.95	- - 0.09% - - - - 0.09% - 0.09%	0 - 0 1.52% 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 1.52% 0 -	0.40% 0.30% 0.30% - 0.30% - 0.30% - 0.30%	1 1.93% 0 - 0 - 0 2.14% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 2.14% 0 - 0 2.14% 0 - 1 2.00%	0.00% 0.00% 0.00% - 0.00% - 0.00% - 0.00%	0 - 0.00 0 - 0.01 0 - 0.00 0 - 0.00 0 - 0.00 0 - 0.00 0 - 0.00 0 - 0.00 0 - 0.00 0 - 0.00 0 - 0.00 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 0 0 0 0 0 0 0 0 0 0 0	57% 0.18% -	
of Securitization exposure that is deducte	ed from capital and is not included in RWA	LTV % (as of 31/12/2013)	F-IRB	A-IRB on-defaulted	2013) STA Non-defaulted Defaulted	F-IRB	Risk exposure amou / oulted Non-defaulte	A-IRB	STA Non-defaulted Defaulted	F-IR		ovisions (as of 31/12/2 -IRB d Defaulted Non-def	STA		of 31/12/2014 Stock of Coverage Provisions	as o	ine Scenario f 31/12/2015 Stock of Ratio - Provisions Default Stock	as of 31/1 Impairment Stock Provision		as of 31/12 Impairment rate Stock	Cof Coverage Impa	Adverse Scenario as of 31/12/2015 airment Stock of Provisions Provisions	erage tio - It Stock	
	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	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	79 527 209 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 17 0 172 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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% 0.01% 0.19% - - 0.00%	0 - 0 45.33	0.00% 0.01% 0% 0.18% - - 0.00%	Default Stock 0	0.00% 0.01% 0.17% - -	Default Stock 0	0.00% 0.01% 0.26% - - 0.00% -	0 - 0.0 0 45.33% 0.0 1 26.26% 0.1	00% 0 02% 0 45. 12% 1 33. - 0 - 0 00% 0	- 0.00% 33% 0.02% 62% 0.11% 	

		LTV 0/2 / 20 of																	_				-	4
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted		pairment Stock of rate Provisions	Coverage Ratio Default Stock															
	Central banks and central governments Institutions		0	0	0	0	79 527	0	0	0	0	0	0	0	0	0	0	(0 0	0		0.00% 0 0.01% 0	- 45.33%	0.00% 0.01%
	Corporates						209	0	0	0	0	0	172	0		0	0		0 0	0		0.19%	52.00%	0.01%
	Corporates - Of Which: Specialised Lending		C		0	0	0	0	0	0	0	0	0	0	0	0	0		0 0	0		- 0	-	-
	Corporates - Of Which: SME		C	O	0	0	0	0	0	0	0	0	0	0	0	0	0	(0	0		- 0	-	/
	Retail	0.00	C			0	3	0	0	0	0	0	2	0	0	0	0		$\begin{bmatrix} 1 \\ 2 \end{bmatrix}$	0	0	0.00%	0.00%	0.00%
	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		0	0		- 0	-	
.	Retail - Secured on real estate property - Of Which: non-SME	0.00 0.00						0	0	0	0	0	0	0		0	0		0 0	0		- 0	_	
uxembourg	Retail - Qualifying Revolving		C		0	0	0	0	0	0	0	0	0	0	0	0	0		0 0	0		- 0	-	-
	Retail - Other Retail		C	0	0	0	3	0	0	0	0	0	2	0	0	0	0	(0 1	0	0	0.00%	0.00%	0.00%
	Retail - Other Retail - Of Which: SME		C	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(0	0		- 0	-	1
	Retail - Other Retail - Of Which: non-SME					0	3	0	0	0	0	0	2	0	0	0	0		$\begin{bmatrix} 1 \\ 2 \end{bmatrix}$	0	0	0.00%	0.00%	0.00%
	Securitisation							0	0	0	0	0	0	0		0	0		0	0		- 0	-	
	Other non-credit obligation assets						31	0	0	0	0	0	28			0	0			0				Λ
	TOTAL		d			0	849	0	0	0	o	0	219	0	o o	0	0		0 1	0	0	0.06% 1	50.89%	0.06%
	Securitisation and re-securitisations positions deducted from capital *		C	C	0	0	0	0							0	0	0	(0 0	0				

	as	as of 31/12/2014		as of 31/12/2015			as of 31/12/2016				as of	31/12/20	14	as	of 31/12/	2015	as of 31/12/2016			
	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Provisions	Coverage Ratio - Default Sto	
	0.00%	0	-	0.00%	0		0.00%	0	-		0.00%	0	-	0.00%	0	-	0.00%	0	-	
	0.01%	0	45.33%	0.01%	0	45.33%	0.01%	0	45.33%		0.01%	0	45.33%	0.02%	0	45.33%	0.02%	0	45.33%	
	0.19%	1	52.00%	0.18%	1	52.00%	0.17%	2	52.00%		0.26%	1	26.26%	0.12%	1	33.62%	0.11%	2	117.84%	
	-	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%		0.00%	0	-	0.00%	0	-	0.00%	0	-	
- 1	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-	
_	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-	
	-	0	-	-	0	-	-	0	-		-	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	-	
- 1	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-	
- 1	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%		0.00%	0	-	0.00%	0	-	0.00%	0	-	
1	-	0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0		
-	0.06%	1	50.89%	0.06%	1	51.03%	0.06%	2	51.08%		0.09%	1	27.31%	0.06%	2	34.82%	0.05%	2	96.87%	
ŀ	0.0070		30.0370	0.0070	1	31.03 /0	0.0070	2	31.00 /0		0.0570	1	27.5170	0.0070		34.02 /0	0.0370		JO.07 70	

			Ex	posure values (a	s of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	.2/2013)		Value ad	justments and p	rovisions (as o	f 31/12/2013	3)
		171/0/ /	F-IRB	A-IF	RB	S	TA	F-1	IRB	A-	IRB	S	TA	F-IRB	ı	A-IRB	Ç	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-defaulted Defaul	ed Non-defaulte	ed Defaulted	Non-defaulted	ed Defaulted
	Central banks and central governments		0	0 0	0	0	0	0	C	0	0	0	(0	0	0 () (0
	Institutions		0	0 0	0	0	0	0	C	0	0	0	(0	0	0		0
	Corporates		0	0 0	0	68	0	0	C	0	0	67	(0	0	0)	0
	Corporates - Of Which: Specialised Lending		0	0 0	0	0	0	0	C	0	0	0	(0	0	0	0	0
	Corporates - Of Which: SME		0	0 0	0	0	0	0	C	0	0	0	(0	0	0	0	0
	Retail Retail		0	0 0	0	15	0	0	C	0	0	11	(0	0	0	0	0
	Retail - Secured on real estate property	0.00		0 0	0	0	0	0	C	0	0	0	(0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0.00		0 0	0	0	0	0	C	0	0	0	(0	0	0		0
Netherlands	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
Netricianas	Retail - Qualifying Revolving		0	0 0	0	0	0	0	C	0	0	0	(0	0	0	0	0
	Retail - Other Retail		0	0 0	0	15	0	0	C	0	0	11	(0	0	0	0	0
	Retail - Other Retail - Of Which: SME		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	15	0	0	C	0	0	11	(0	0	0		0
	Equity		0	0 0	0	0	0	0	C	0	0	0	(0	0	0		0
	Securitisation		0	0 0	0	0	0	0	C	0	0	0	(0	0	0		0
	Other non-credit obligation assets		0	0 0	0	0	0	0	C	0	0	0		0	0	0		0
	TOTAL		0	0 0	0	83	0	0	C	0	0	78	(0 0	0	0 (0	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0							0	0	0		0

		Pac	eline Scen	ario								Advo	erse Scenai	rio				
s of 31/12	/2014		of 31/12/		as	of 31/12/	2016		as of 3	31/12/20	14		of 31/12/		as of 31/12/2016			
t 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	Ir	mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	
0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0		
0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-	
0	-	0.00%	0	-	0.00%	0	-		0.00%	0	-	0.00%	0	-	0.00%	0	-	
0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-	
0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0		
0	2.07%	0.09%	0	1.26%	0.02%	0	1.27%		0.00%	0	-	0.20%	0	3.09%	0.17%	0	3.11%	
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	2.07%	0.09%	0	1.26%	0.02%	0	1.27%		0.00%	0	-	0.20%	0	3.09%	0.17%	0	3.11%	
0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0		
0	2.07%	0.09%	0	1.26%	0.02%	0	1.27%		0.00%	0	-	0.20%	0	3.09%	0.17%	0	3.11%	
0	-	-	0	-	-	0	-		-	0	-	-	0	-	-	0	-	
0	2.07%	0.03%	0	1.26%	0.01%	0	1.27%		0.00%	0	-	0.07%	0	3.09%	0.06%	0	3.11%	

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					osure values (as of 31/12/2	2013)		Risk ex	posure amoun	ts (as of 31/1	l 2/2013)				ments and prov	visions (as of	f 31/12/2 <mark>01</mark> 3
		LTV % (as of	F-	IRB	A-:	IRB	Sī	ΓΑ	F-IRB	A-1	RB	ST	Ā	F-IF	RB	A-II	₹B	
		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
	(mln EUR, %)																	
	Central banks and central governments				0		0			0	0	0	0	0	(C	
	Institutions						0		0	0	0	0	0	0	(C	
	Corporates Corporates - Of Which: Specialised Lending						83				0	83	0	0	(C	
	Corporates - Of Which: SME						0				0	0	0	0				
	Retail						0				0		0	0			0	
	Retail - Secured on real estate property	0.00			0		0		0 0	0	0	Ö	0	0			C	
	Retail - Secured on real estate property - Of Which: SME	0.00			0		0		0 0	0	0	0	0	0	(C	
anama	Retail - Secured on real estate property - Of Which: non-SME	0.00			0	C	0		0 0	0	0	0	0	0	(0	C	
anama	Retail - Qualifying Revolving) (0	C	0		0 0	0	0	0	0	0	(0	C	
	Retail - Other Retail) (0	C	0		0 0	0	0	0	0	0	(0	C	
	Retail - Other Retail - Of Which: SME) (0	(0		0 0	0	0	0	0	0	(0	C	
	Retail - Other Retail - Of Which: non-SME		C		0	(0		0	0	0	0	0	0	(0	C	
	Equity				0		0			0	0	0	0	0			C	
	Securitisation				0		0		0	0	0	0	0	0	(C	
	Other non-credit obligation assets TOTAL						0				0	0	0	0				
	Securitisation and re-securitisations positions deducted from capital *				0		0.0		0	0	0	63	0	0				

			Base	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Durantatana	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.05%	0	0.35%
-	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	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	_	0.05%	0	0.35%
010070	0		0.0070	0		0.0070	0	0.5570

			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	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.05%	0	0.40%
-	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	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.05%	0	0.40%

				Expo	osure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/:	12/2013)			Value adjus	tments and pro	visions (as o	of 31/12/201	.3)
		LTV % (as of	F-3	IRB	A-:	[RB	S	TA	F-I	RB	A-1	IRB	Sī	ΓΑ	F	-IRB	A-I	RB		STA
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-default	ted Defaulted
	(mln EUR, %)																			
	Central banks and central governments		0	0	0	C	0	0	0	(0	(0		0	0	0 0		0	0
	Institutions		0	0	0	C	1	. 0	0	(0	(0		0	0	0 0		0	0
	Corporates		0	0	0	C	67	0	0	(0	(67		0	0	0 0		0	0
	Corporates - Of Which: Specialised Lending		0	0	0	C	0	0	0	(0	(0		0	0	0 0		0	0
	Corporates - Of Which: SME		0	0	0	C	0	0	0	(0	(0		0	0	0 0		0	0
	Retail		0	0	0	C	1	. 0	0	(0	(1		0	0	0 0		0	0
	Retail - Secured on real estate property	0.00	0	0	0	C	0	0	0	(0	(0		0	0	0 0		0	0
	Retail - Secured on real estate property - Of Which: SME	0.00	0	0	0	C	0	0	0	(0	(0		0	0	0 0		0	0
Nome	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0	C	0	0	0	(0	(0		0	0	0 0		0	0
Norway	Retail - Qualifying Revolving		0	0	0	C	0	0	0	(0		0		o	0	0 0		0	0
	Retail - Other Retail		0	0	0	C	1	. 0	0	(0		1		o	o	0 0		0	0
	Retail - Other Retail - Of Which: SME		0	0	0	C	0	0	0	(0		0		o	o	0 0		0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0		1	0	0	(0		1		o	o	o o		0	0
	Equity Equity		0	0	0		0	0	0	(0		0		0	0	0		0	0
	Securitisation		0	0	0		0	0	0	(0				o	0	0 0		0	0
	Other non-credit obligation assets			0	0		0	0	0		0				0	0	0		0	0
	TOTAL			0	0		69	0	0		0		67		o	o			0	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	(0	0								0	0 0		0	0

				eline Scen				
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.03%	0	46.05%	0.04%	0	45.61%	0.03%	0	45.42%
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	74.03%	0	0.74%	0.00%	0	0.74%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	74.03%	0	0.74%	0.00%	0	0.74%
-	0	-	-	0	-	-	0	-
0.00%	0	-	74.03%	0	0.74%	0.00%	0	0.74%
-	0	-	-	0	-	-	0	-
0.00%	0	46.05%	8.28%	0	0.85%	0.01%	0	0.90%

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.04%	0	45.37%	0.07%	0	45.67%	0.05%	0	45.39%
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	3.69%	0	5.08%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	3.69%	0	5.08%
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	3.69%	0	5.08%
-	0	-	-	0	-	-	0	-
0.01%	0	45.37%	0.01%	0	45.67%	0.43%	0	5.31%

			Exp	osure values	(as of 31/12/2	2013)			Risk exp	posure amour	nts (as of 31/	12/2013)			Value adjust	ments and p	provisions (as o	f 31/12/2 <mark>01</mark> 3	3)
		LTV % (as of	F-IRB	А	-IRB	ST	Ā	F-1	IRB .	A-	-IRB	S	Ā	F-S	IRB		A-IRB		STA
	(mln EUR, %)	31/12/2013)	Non-defaulted Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-default	ed Defaulted	Non-defaulted	ed De
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	C	0		0	0)	0
	Institutions		0	0	0	5,638	0	0	0		0	0 1,237	C	0		0	0		0
	Corporates		0	0	0	35	0	0	0		0	0 35	C	0		0	0		0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0		0	0	C	0		0	0		0
	Corporates - Of Which: SME		0	0	0	0	0	0	0		0	0	C	0		0	0		0
	Retail Convert on work actions were to	0.00	0	0		4	0	0	0		0	0 3	C			0	0		0
	Retail - Secured on real estate property	0.00		0		0	0	0	0			0	C			0	0		0
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0.00 0.00					0		0		0		C			0	0		0
Switzerland	Retail - Qualifying Revolving	0.00		0			0					0				0	0		0
	Retail - Qualifying Revolving Retail - Other Retail		0	0		4	0					0 3				0	0		0
	Retail - Other Retail - Of Which: SME		0	0			0									0	0		0
	Retail - Other Retail - Of Which: non-SME		0	0		4	0					0 3				0	0		0
	Equity		o o	0		o o	0	o o				0 0	C			0	0		0
	Securitisation		0	0		0	0	o o				0 0	C			0	0		0
	Other non-credit obligation assets		0	0		0	0	0	0			0 0	C	0		0	0		0
	TOTAL		0	0	0	5,677	0	0	0		0	0 1,275	C	0		0	0		0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0 0	0	0							0		0	0		0

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
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	45.50%	0.00%	0	45.51%	0.00%	0	45.50%
0.00%	0	-	0.00%	0	-	0.00%	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	-	-	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	-	-	0	-	-	0	-
0.00%	0	9.25%	0.00%	0	16.55%	0.00%	0	21.47%

			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	45.51%	0.00%	0	45.50%	0.00%	0	0.00%
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	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	0.00%	0.00%	0	0.00%
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%
-	0	-	-	0	-	-	0	-
0.00%	0	45.51%	0.00%	0	23.04%	0.00%	0	0.00%

				Exp	osure values (as of $31/12/2$	2013)		Risk exp	posure amoun	ts (as of 31/1	.2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)
		LTV 0/- /f	F-	IRB	A-1	IRB	S	Ā	F-IRB	A-1	IRB	ST	Ą	F-1	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-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte
	Central banks and central governments		0		0		0	0	0 0	0	0	0	0	0			0	0
	Institutions						149	0		0		30	0	0				0
	Corporates		0				136	0		0		135	0	0				0
	Corporates - Of Which: Specialised Lending						130	0		0		133	0	0				0
	Corporates - Of Which: SME						o o	0		0			0	0				
	Retail				Ö		3	0		0		2	0	0				0
	Retail - Secured on real estate property	0.00	0		0		0	0	0 0	0		0	0	0			o o	0
	Retail - Secured on real estate property - Of Which: SME	0.00	0	C	0	C	0	0	0 0	0	0	0	0	0			0	0
United Vinadom	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	c	0	C	0	0	0 0	0	0	0	0	0		o o	0	0
United Kingdom	Retail - Qualifying Revolving		0	C	0	C	0	0	0 0	0	0	0	0	0		0	0	0
	Retail - Other Retail		0	C	0	C	3	0	0 0	0	0	2	0	0		0	0	0
	Retail - Other Retail - Of Which: SME		0	C	0	C	0	0	0 0	0	0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: non-SME		0	C	0	C	3	0	0 0	0	0	2	0	0		0	0	0
	Equity		0	C	0	C	0	0	0 0	0	0	0	0	0		0	0	0
	Securitisation		0	C	0	C	0	0	0 0	0	0	0	0	0		0	0	0
	Other non-credit obligation assets		0	C	0	C	0	0	0 0	0	0	0	0	0		0	0	0
	TOTAL		0	C	0	C	288	0	0 0	0	0	167	0	0		0	0	0
	Securitisation and re-securitisations positions deducted from capital *		0		0	C	0	0						0		0	0	0

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
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	38.96%	0.00%	0	39.03%	0.00%	0	38.98%
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	0.04%	0.00%	0	0.04%	0.00%	0	0.04%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	0.04%	0.00%	0	0.04%	0.00%	0	0.04%
-	0	-	-	0	-	-	0	-
0.00%	0	0.04%	0.00%	0	0.04%	0.00%	0	0.04%
-	0	-	-	0	-	-	0	-
0.00%	0	6.80%	0.00%	0	12.52%	0.00%	0	16.31%

			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 Stocl
-	0	-	-	0	-	-	0	-
0.00%	0	38.96%	0.00%	0	39.00%	0.00%	0	39.00%
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	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	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	38.96%	0.00%	0	39.00%	0.00%	0	39.00%

				Exp	osure values	(as of 31/12)	/2013)		Risk ex	posure amoun	nts (as of 31/:	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)
		LTV 0/ /6	F	-IRB	А	-IRB	S	TA	F-IRB	A-	-IRB	ST	A	F-:	IRB	A-	IRB	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default
	Central banks and central governments			0	0	0	0 0	0	0 0	0		0	C	0		0	0	0
	Institutions			0	0	0	0 2,193	0	0 0	0		439	C	0		0	0	0
	Corporates			0	0	0	0	0	0 0	0		0	C	0		0	0	0
	Corporates - Of Which: Specialised Lending			0	0	0	0	0	0 0	0		0	C	0		0	0	0
	Corporates - Of Which: SME			0	0	0	0	0	0 0	0		0	C	0		0	0	0
	Retail			0	0	0	0	0	0 0	0		0	C	0		0	0	0
	Retail - Secured on real estate property	0.00		0	0	0	0	0	0 0	0		0	C	0		0	0	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0	0	0	0	0	0 0	0			C	0		0	0	0
United States	Retail - Secured on real estate property - Of Which: non-SME	0.00			0	0							C				0	0
	Retail - Qualifying Revolving				0	0							C				0	0
	Retail - Other Retail			0	0								C					0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME				0	0							C					0
	Equity			0	0													0
	Securitisation			0		0												0
	Other non-credit obligation assets			0	0													0
	TOTAL					o l	0 2,193	0	0 0			439	0				0	0
	Securitisation and re-securitisations positions deducted from capital *			0	0	0	0 0	0				199		0		0	0	0

				enne Scen				
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
0.00%	0	39.00%	0.00%	0	39.00%	0.00%	0	39.00%
-	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	-
0.00%	0	39.00%	0.00%	0	39.00%	0.00%	0	39.00%

			Adve	ise secila				
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	39.00%	0.00%	0	39.00%	0.00%	0	39.00%
-	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	-
0.00%	0	39.00%	0.00%	0	39.00%	0.00%	0	39.00%

				Exp	osure values (as of 31/12/2	2013)		Risk ex	posure amoun	its (as of 31/:	12/2013)		Value adjust	tments and pro	ovisions (as of	31/12/2013)
		LTV % (as of	F-3	IRB	A-:	IRB	ST	Ā	F-IRB	A-	IRB	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 Defa
	Central banks and central governments		0	0	0	0	0	0	0 0	0) (0	(0	0 0) (0
	Institutions		0) C	0	0	74	0	0 0	0		15	(0	0) (0
	Corporates		0) C	0	0	358	0	0 0	0		355	(0	0) (0
	Corporates - Of Which: Specialised Lending		0) c	0	0	0	0	0 0	0		0	(0	0) (0
	Corporates - Of Which: SME		0) c	0	0	0	0	0 0	0		0	(0	0) (0
	Retail		0	o c	0	0	33	0	0 0	0		23	(0	0) (0
	Retail - Secured on real estate property	0.00) C	0	0	0	0	0 0	0		0	(0	0) (0
	Retail - Secured on real estate property - Of Which: SME	0.00	0) C	0	0	0	0	0 0	0		0	(0	0) (0
Other	Retail - Secured on real estate property - Of Which: non-SME	0.00	0) C	0	0	0	0	0 0	0		0	(0	0) (0
Other	Retail - Qualifying Revolving		0) C	0	0	0	0	0 0	0		0	(0	0) (0
	Retail - Other Retail		0) c	0	0	33	0	0 0	0		23	(0	0) (0
	Retail - Other Retail - Of Which: SME		0) c	0	0	0	0	0 0	0		0	(0	0) (0
	Retail - Other Retail - Of Which: non-SME		0) C	0	0	33	0	0 0	0		23	(0	0) (0
	Equity		0) C	0	0	0	0	0 0	0		0	(0	0) (0
	Securitisation		0) C	0	0	0	0	0 0	0		0	(0	0) (0
	Other non-credit obligation assets		0) C	0	0	0	0	0 0	0		0	(0	0) (0
	TOTAL		0	C	0	0	466	0	0 0	0		393	(0	0		0
	Securitisation and re-securitisations positions deducted from capital *		0		0	0	0	0						0	0 0		0

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Patin -	Impairment rate	Stock of Provisions	Katio -	Impairment rate	Dunisiana	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	-

30.TR_Evolution of P&L 24/10/2014

2014 EU-wide Stress Test

P&L		3	aseline Scenari	0	A	Adverse Scenario	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	18	-9	-14	-38	-15	8	-90
Net trading income		17	17	17	14	15	16
of which trading losses from stress scenarios		-1	0	0	-3	-2	-1
Other operating income	1.16	1	1	1	1	1	1
Operating profit before impairments	52	14	3	-27	6	23	-83
Impairment of financial assets (-)	0	-1	-1	-2	-1	-2	-2
Impairment of financial assets other than instruments designated at fair value through P&L (-)	0	-1	-1	-2	-1	-2	-2
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	52	13	2	-29	5	21	-85
Other Income and expenses	-5	0	0	0	0	0	0
Pre-Tax profit	47	13	2	-29	5	21	-85
Tax	-6.7	-4	-1	0	-1	-6	0
Net income	40	9	2	-29	3	15	-85
Attributable to owners of the parent	40	9	2	-29	3	15	-85
of which carried over to capital through retained earnings	0	0	0	-29	3	15	-85
of which distributed as dividends	40	9	2	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	2,943	3,257	3,247	3,247	3,247	3,721	3,607		
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0		
Risk exposure amount Other credit risk	2,943	3,257	3,247	3,247	3,247	3,721	3,607		
Risk exposure amount for market risk	9	9	9	9	9	9	9		
Risk exposure amount for operational risk	337	337	337	337	337	337	337		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments	0	0	0	0	0	0	0		
Total Risk exposure amount	3,288	3,602	3,593	3,593	3,593	4,067	3,953		

STRICTLY CONFIDENTIAL 24/10/2014

2014 EU-wide Stress Test

Se	curitisation			Baseline scenario		Adverse scenario			
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
	Banking Book	0							
Evrocuro valuos	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	0							
	Banking Book	0	0	0	0	0	0	0	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
	Total	0	0	0	0	0	0	0	
	Hold to Maturity porfolio	0	0	0	0	0	0	0	
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0	
Impairments	Held for trading portfolio								
	Total	0	0	0	0	0	0	0	

32.TR_Securitisation 7/16

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013	
		(accounting value	LONG EXPOSURES gross of provisions) (1)						ST SOVEREIGN EXPOS sitive fair value at 1/2013	Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)	
[0 - 3M [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 - 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 - 3M [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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[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	

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OI	31/12/2013	
		(accounting value	LONG EXPOSURES gross of provisions) (1)						ST SOVEREIGN EXPOS sitive fair value at 1/2013	Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)	
[0 - 3M [Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013	
		(accounting value	LONG EXPOSURES gross of provisions) (1)					DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)	
[0 - 3M [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 - 3M [Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Netherlands	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

	(mln EUR)	VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	VALUES AS OF 31/12/2013			
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)						Derivatives with positive fair value at Derivatives with negat		TIVES (1) th negative fair value at 1/12/2013		SURES (3) (on and off balance sheet) value Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[0 - 3M [Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Spain	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Canada	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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

	(mln EUR)	VALUES AS OF 31/12/2013					VALUES AS OF	31/12/201	VALUES AS OF 31/12/2013				
		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)			
			1)	is a maturity matching) (1)			Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[0 - 3M [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 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Tot [0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [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

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

2014 EU-wide Stress Test Capital

		Capital			Baseline Scenario			Adverse Scenario		1	
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	Α	OWN FUNDS	459	459	459	430	462	477	392	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	459	459	459	430	462	477	392	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	122	122	122	122	122	122	122	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	.2 Retained earnings		337	337	308	340	355	269	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.3.2		0	0	0	0	0	0	0	-	-
	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 CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0		CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0	_	(-)
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	0	0	0	0	0	0	0	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
		(-) DTAs that rely on future profitability and do not arise from temporary differences		0		0	0	0	0	1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	net of associated DTLs	•		0	0	0	0		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	0	0	0	0	0	0		CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12		0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) poin (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	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) a 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b) 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	0	0	0	0	0	0	0	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2		0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	459	459	459	430	462	477	392	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR
	B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	3,288 0	3,602 0	3,593	3,593 0	3,593 0	4,067 0	3,953 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 CRR
	B.2	deduction (+) of which: stemming from CVA capital requirements (+)	0	0	0	0	0	0	0		Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	В.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 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0 13.95%	0 12.73%	12.77%	11.96%	0 12.85%	11.72%	9.91%	CA3 {1}	Article 124 to 164 of CRR
APITAL RATIOS (%)	C.2	Tier 1 Capital ratio	13.95%	12.73%	12.77%	11.96%	12.85%	11.72%	9.91%	CA3 {1}	_
Transitional period					12.77%						
	C.3	Total Capital ratio	13.95%	12.73%		11.96%	12.85%	11.72%	9.91%	CA3 {5}	
	D	Common Equity Tier 1 Capital Threshold		288	287	287	198	224	217		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the		0	0	0	0	0	0		
Memorandum items	F.1	CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
		adverse scenario (2)									
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				11.96%			9.91%		

⁽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

35.TR_Restruct Scenarios 24/10/2014

2014 EU-wide Stress Test - Restructuring scenarios

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

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

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

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	0
Other material losses and provisions from 1 January to 30 September 2014 (-)	0