

Bank Name	MT - Bank of Valletta plc
LEI Code	529900RWC8ZYB066JF16



Summary Adverse Scenario

MT - Bank of Valletta plc

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	125
Impairment losses on financial and non-financial assets in the banking book	41
Common Equity Tier 1 capital (1)	392
Total Risk Exposure (1)	3,661
Common Equity Tier 1 ratio, % (1)	10.7%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	115
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	200
3 yr cumulative losses from the stress in the trading book	22
Valuation losses due to sovereign shock after tax and prudential filters	7
Common Equity Tier 1 capital (1)	334
Total Risk Exposure (1)	3,748
Common Equity Tier 1 ratio, % (1)	8.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	206
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

MT - Bank of Valletta plc

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	125
Impairment losses on financial and non-financial assets in the banking book	41
Common Equity Tier 1 capital (1)	392
Total Risk Exposure (1)	3,661
Common Equity Tier 1 ratio, % (1)	10.7%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	285
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	53
3 yr cumulative losses from the stress in the trading book	14
Common Equity Tier 1 capital (1)	491
Total Risk Exposure (1)	3,712
Common Equity Tier 1 ratio, % (1)	13.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	297

⁽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:

⁽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

MT - Bank of Valletta plc	2014 EU-wide Stress Test Credit Rick (min BUR, %) Control banks and central governments Translutions Corporates—Of Which: Specialised Lending Corporates—Of Which: Specialised Lending Corporates—Of Which: SPE Retail = Scienced on real estate property Retail = Scienced on real estate property Retail = Scienced on real estate property Retail = Colore Retail = Of Which: SPE Retail = Other Retail = Of Which: SPE Securitisation Total = SPECIAL SPE	LTV % (as of 31/12/2013) Non-de 66.6% 62.2% 67.4%	Expension Continued Conti	Non-defaulted	STA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exp F-150	Osure amounts (as of 3 A-108 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S	Defaulted No. 0 125 125 125 125 125 125 125 125 125 125	Value ad		-IRB	1/12/2013) 51A On-defaulted 0 0 0 37 3 65 10 50 10 50 3 38 3 18 0 125 0 12 0 5 6 7 6 0 0 0 0 0 136 0 136	as of 31/1/ Impairment Stock of falle 0.00%, 0 0.00%, 0 1.28% 140 0.1.7% 78 0.05% 48 0.1.9% 22 0.1.9% 29 1.1.9% 2 0.00%, 0 0.00%, 0 0.	Overage Ratio Imp Default Strok - 0.00% 0 18.37% 1 - 37.67% 0 41.14% 0 47.18% 0 37.31% 0 37.31% 0 37.31% 0 37.31% 0 37.31% 0 37.31% 0 37.31% 0 37.31% 0	Scott of a least of the control of	15	b 0 0.00% b 162 17.659 0 - 0 - 85 32.569 b 50 33.369 b 24 33.496 b 1 0.62% b 34 34.569 b 12 33.569 b 12 33.569	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as of 31/12/23 Stock of Provisions 20% of Provisi	Coverage Ratio Default Imp. Stock 0.00% 0.00% 0.00% 0.8.82% 2 48.42% 0.56.60% 0.55.25% 0.0.77% 0.05% 2.38.03% 2.40.10% 0.00% 0.00% 0.00% 0.00%	- 0 0	Coverage Impairmet rate Stock and Stock Co. 0.00%	0 0.00% 197 17.87% 0 - 126 37.24% 71 39.63% 31 41.27% 40 38.60% 1 0.62% 54 37.82% 28 37.98% 26 37.58%
"I federe to the part of Securitation represent that is deducted from a Malita Malita (") federe to the part of Securitation represent that is deducted from a	(min BJR, %) Central banks and central governments Institutions Corporates of Which: Socialised Lending Corporates of Which: Socialised Lending Corporates of Which: Socialised Lending Retail - Socured on real estate property Retail - Socured on real estate property Retail - Socured on real estate property of Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SRE Retail - Cher Retail - Of Which: SRE Retail - Cher Retail - Of Which: SRE Socuritation Other non-cel of Aligation assets: TOTAL Socuritation and re-socuritations positions deducted from capital * Toppul and not mission assets.	66.6% 62.2% 67.4%	F-IRD Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A 360 Non-defaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.184 0 249 12:24 0 0 0 0 90:3 45 2,140 10:188 32 1,430 56 77 2 446 12 185 5 281 7 82 0 0 0 363 33 23	tted Non-defau 0 0 0 0 5 0 0 6 0 0 0 0 0 0 0 0 0 0 0	Risk est	A-185 Non-defautes Defaute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 126 0 45 104 92 35 56 2 10 4 6 0 0	Value ad Filts On defaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaultee	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1/12/2013) 51A 00n-defaulted 0 0 0 0 0 37 86 0 123 45 13 15 0 22 1 0 12 0 6 12 0 6 7 6 0 0 0 0 52 136 0 0	as of 31/1	2/2014 Coverage Ratio Imp Owless Storic - 0.00% 18.37% 1 - 37.67% 0 41.14% 0 47.13% 0 37.31% 0 37.31% 0 34.17% 0 34.17% 0 37.03% 0	simment Stock of Radian Provisions Radian Ra	Coverage Impairm rate of 100 (100 (100 (100 (100 (100 (100 (100	provisions Coversion Cover	6 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	## of 34/12/2/2 ment rule provision (20%) 500k of Provision (20%) 10	Coverage Imparation Default On Only 0 0.00%	.00% 0 .86% 177 - 0 - 0 .52% 115 .12% 69 .35% 30 .09% 39 .00% 1 .00% 45 .66% 21	Coverage Impairment of the County of	0 0.00% 197 17.87% 0 - 0 126 37.24% 71 39.53% 40 38.60% 1 0.62% 54 37.82% 28 37.98% 26 0.00%
Australia "Haden to the part of Securitation response that is deducted from	(min EUS, %) Central banks and central governments Institutions Corporates—Of Which, Specialised Lending Retail = Occurred on real estate property Retail = Occurred on real estate property Retail = Qualifying Revolving Retail = Qualifying Revolving Retail = Other Retail = Of Which; SPE Retail = Other Retail = Of Which; SPE Securitisation Total Constitution and reserve the specialises deducted from ceptal 1* Total Constitutions and re-securitisations positions deducted from ceptal 1* Total Constitutions and re-securitisations	LTV % (as of 31/12/2013) Non-di	F-jub Defaulted Defaulted O	Observatives (de of 31/ Non-defaulted Default 0	STA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exp	A33S Non-defaultes Defaulte 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S	Defaulted No. Defaulted No. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value ad Color Value	^	ovisions (as of 3 in the state	//12/2013) STA STA Defaulted 0		Coverage Ratio - Imp Default Stock 0.00% 0 21.14% 0	siment Stock of Radia at Provisions Radia At P	15	0 21.149 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.	as of 31/12/25 sent rate Stock of Provisions - 0 00% - 0 0 - 0 - 0 0 - 0 - 0 0	Coverage Ratio - Default Imparatio - Default	airment Stock of Provisions 8: Provisions 8: Provisions 8: Provisions 8: Provisions 9:)15 a	Stock of Provisions 0
United States United States	(min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Socialized Lending Retail - Social on real estate property Retail - Social real estate property - Of Retail - Social real estate property - Of Retail - Socialized real estate property - Of Retail - Other Besail - Of Which: SRE Retail - Other Retail - Of Which: SRE Resultisation Other non-credit obligation assets 1071AL Resources in securitisation positions deducted from capital 5 Resultisation - Social Resources and Social 5 Resources - Social Resou	0.0% 0.0% 0.0%	Explosited Defaulted	Non-defaulted	12/2013) STA teed Non-defaulted Defaul 98 0 96 0 96 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defau	Risk exp F-150 Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	outre amounts (as of 3) A 258 Nos-defaultes Defaulte 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Defaulted No.	Value ad F-30s F-3		ovisions (as of 3) 323 Defaulted 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(/12/2013) 57A on defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	#8 of 31/2 Struck of	Coverage Ratio Imploments Stock	airment Stock of Ra Provisions - 0 .00% 0	Coverage Impairm rate to Default Impairm rate (21.14%) 0.00% 0.00% 0.25%	0 21.149 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.		Coverage Imparation Default Imparation Default Imparation Impara	airment Stock of Provisions 0	0.00% 0.00% 0.77%	nt Stock of Provisions Stock 0 0 0.00%
France France (*) Nation 1s the part of Securitarities response that is deducted from:	(min IUR, %) Central banks and central governments Institutions Corporates - Of Which: Socialised Lending Corporates - Of Which: Sole Retail - Socured on real estate property Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Outer Retail - Of Which: Sole Retail - Outer Retail - Of Which: Sole Retail - Outer Retail - Of Which: non-Sole Securitisation Other non-reeff chiliquation assets TOTAL Socuritisation and re-securitisations positions deducted from capital *	170 % (as of 31/12/2013) Non-do		Non-defaulted Defaulted Non-defaulted Defaulted Defaulted Defaulted Non-defaulted Non-defaulte	STA	Non-defau 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exp F-188	October 2 motion to (as of 5) A-5-50 Non-defaulted Defaulte 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S	Defaulted No. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value at Fibra		IRB	(712/2013) STA On definated Defauted 0	as of 3.1/5 positive of the control	Coverage Rasio Imp Ordinat Stock	airment Stock of Ra O0% 0 0.00% 0	15 impairm impairm rate to - Jedavis Coverage to - Jedavis Coverage (10.00% 0.00% 0.00% 0.00% 0.25%	as of 31/13/2016. so of 31/13/2016. Provincion state - Oc. Converge st	0.000	0096 0 0096 0 88% 0 -	Coverage Imparation Default of Control of Co	.00% 0	Coverage Impairment and Covera	0.00%
United Kingdom	(min EUR, %) Contral banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPEC Retail Retail - Secured on real estate property Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed and Secured on real estate property - Of Retail - Observed and Secured and Secured on Secure - Observed -	LTV % (as of 31/12/2013) Non-di	Fixed Defaulted	Non-defaulted	STA	0	F188 exp	OBJUST & STATE OF 32 A TO STATE OF 32 A	S	Defaulted No.	Value ad Fritzs		-IRB	1/12/2013) STA on defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	86 of 33/1 Sinyal-ment. Stock of case of 0.00% o	Coverage Ratio - Imp Definal Stret. 0.00% 0 21.14% 0	- 0 .00% 0	15 coverage impairm after to - Default state of the substant state	0 21.149 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.	#s of 31/32/26 Stock of Provisions - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Coverage Ratio - Default Imparatio - Default Stock O.00% O.00% O.23.32% O.00% O.	- 0 0.00% 0 0.67% 0 - 0	115 coverage impairment in the coverage atto obtain the coverage of the covera	8 of 31/12/2016 8 Strick of Converge Strick of Con

ЕВА	Credit Risk	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) TV % (as of F-SB ASB STA F-SB	Baseline Scenario September Septembe	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 Stock of Coverage Impairment rate Developed Impairment Stock of Coverage Impairment control of Coverage Impairment co
Germany T) Makes to the part of inscribination requires that is before	(min EUR, %) Central banks and central governments Institutions Corporates - Of Which: Sectained Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Securitization Other non-credit obligation assets TOTAL STORMAN and de securitizations positions deducted from capital off laws legislated and televices taxes.	0 0 0 0 0 0 41 0 0 0 0 0 0 0 0 0 0 0 0 0	0.07% 0 0.00%	0.00% 0 0.00% 0.00% 0 0.00% 0 0.00% 0.00% 0 0.
Netherlands (*) Melen to the part of Secritization exposure that is deduced.	(min EUR, %) Central banks and central governments Institutions Corporates Of Which: Specialised Lending Corporates Of Which: Specialised Retail Retail - Secured on real estate property Retail - Secured on real estate property Of Retail - Secured on real estate property Of Retail - Coultifying Revolving Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: Non-SME Retail - Other Retail - Of Which: Non-SME Securitisation Other non-credit obligation assets TOTAL Securitisation and ne securitisations positions deducted from capital stated from capital and need included in NOA.	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013)	1.00 1.00	Adverse Scenario as of 31/12/2014 as of 31/12/2014 as of 31/12/2015 criter impairment Stock or Converage inspanding stock or Converage in the C
Canada (*) Mellon to the got of Securitization engouses that to Sedan	(risk EUR, %) Contral banks and central governments Institutions Corporates Corporates Corporates - Of Which; Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Socured on real estate property - Of Retail - Qualifying Revolution Retail - Other Retail - Of Which; SME Retail - Other Retail - Of Which; non-SME Equify Securitisation Other non-cedit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital size form to relate the results.	To May (as of 14/12/2013) Risk exposure amounts (as of 31/12/2013) Velue adjustments and previsions (as of 31/12/2013) Velue adjustments and previsions (as of 31/12/2013) To May (as of 14/12/2013) Non-defaulted STA	Second S	## Adverse Sciousino ## as of 31/12/2015
Please, select the country	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equify Securitisation Other non-cettle obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	Exposure values (as of 31/12/2013) Exposure values (as of 31/12/2013) Exposure values (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013)		Adverse Scenario as of 31/12/2014 Adverse Scenario as of 31/12/2015 as of 31/12/2015
Please, select the country	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	Exposure values (as of 31/12/2013) Rosk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013)	Table Probability Cellular Cellular	Advesses Section Secti



P&L		E	Baseline Scenari	0	Adverse Scenario				
(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	129	129	129	107	82	87	83		
Net trading income		-7	-4	-3	-11	-6	-4		
of which trading losses from stress scenarios		-7	-4	-3	-11	-7	-4		
Other operating income	-40	-38	-38	-38	-53	-53	-53		
Operating profit before impairments	125	100	103	82	33	42	40		
Impairment of financial assets (-)	-41	-20	-15	-18	-79	-54	-67		
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-41	-20	-15	-14	-68	-45	-41		
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	-5	-12	-9	-26		
Impairment on non financial assets (-)	0	0	0	0	0	0	0		
Operating profit after impairments from stress scenarios	84	80	88	64	-46	-12	-27		
Other Income and expenses	0	0	0	0	0	0	0		
Pre-Tax profit	84	80	88	64	-46	-12	-27		
Tax	-29	-24	-26	-19	14	4	5		
Net income	55	56	61	45	-32	-9	-22		
Attributable to owners of the parent	54	56	61	45	-32	-9	-22		
of which carried over to capital through retained earnings	30	30	32	24	-32	-9	-22		
of which distributed as dividends	25	27	29	21	0	0	0		

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



RWA			Baseline Scenario		Adverse Scenario					
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016			
Risk exposure amount for credit risk	3,263	3,282	3,299	3,315	3,286	3,317	3,350			
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0			
Risk exposure amount Other credit risk	3,263	3,282	3,299	3,315	3,286	3,317	3,350			
Risk exposure amount for market risk	0	0	0	0	0	0	0			
Risk exposure amount for operational risk	383	383	383	383	383	383	383			
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0			
AQR adjustments (for SSM countries only)	14	14	14	14	14	14	14			
Total Risk exposure amount	3,661	3,679	3,697	3,712	3,684	3,714	3,748			



EBA BANKING AUTHORITY	Securitisation					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								
Evenesive velves	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		
Exposure values Risk exposure values Impairments	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		
	Held for trading portfolio									
	Total	0	0	0	0	0	0	0		

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/201	13		,	VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECT LO			OSITIONS (gross e			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provisions) (1)		is a maturity matching) (1)			Derivatives with po 31/12/		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		nich: loans 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 - 3M [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 - 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 - 3M [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 - 3M[[3M - 1Y [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 - 3M [Denmark	0 0 0 0 0	00000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 - 1 Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Tot	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	V	ALUES AS OF	31/12/2013	3
			RECT LONG				net of cash short only where there	DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provisions) (1)		is a maturity matching) (1)				s with positive fair value at 31/12/2013 Derivatives with nega 31/12/2		th negative fair value at L/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 [Germany	0 2 3 10 8 0 0	0 0 0 0 0 0	0 2 3 10 8 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Croatia	0 1 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 1 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 - 3M [Hungary	0 0 0 0 2 0	0 0 0 0 0	0 0 0 0 2 0	0 0 0 0 0	0 0 0 0 2 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 3M [Ireland	7 0 0 0 0 0	0 0 0 0 0	7 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	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 2 0 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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 [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 - 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

	(mln EUR)		V	ALUES AS C	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross o			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		positions of sov	is a maturit	ty matching) (1)	only where there	Derivatives with po 31/12/		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 [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 - 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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	Maita	6 60 57 103 241 407 22 897	0 0 7 0 2 0	6 60 50 103 240 406 22 888	6 28 14 50 7 84 22 211	0 2 0 4 51 56 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 - 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 - 3M [Poland	1 0 0 2 6 0	0 0 0 0 0 0	1 0 0 2 6 0	0 0 0 0 0	0 0 0 0 6 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 3 0 0 0	0 0 0 0 0	0 3 0 0 0	0 0 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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 [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 0 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 2 0 0 6	0 0 0 0 0 0	0 0 0 2 0 0 6 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 6	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross of vereign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	is a maturity matching) (1)				Derivatives with negative fair value at 31/12/2013 31/12/2013		th negative fair value at L/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 [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 - 3M [[3M - 1 Y [[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 - 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 - 3M [United Kingdom	0 0 0 0 0 0 16 16	0 0 0 0 0	0 0 0 0 0 0 0 16 16	0 0 0 0 0 0 0 16 16	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 - 3M [Canada	0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 4 0 4	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Hong Kong	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 [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 0 0 0 0 0
Tot [0 - 3M [[3M - 1 Y [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



	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIF		NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRECT	SOVEREIGN EXPOSI	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURE	5 (3) (on and off	balance sheet)
		of prov		positions of sort	is a maturity matching) (1)					h negative fair value at ./12/2013		positive fair value 12/2013	Derivatives wit value at 31		
Residual Maturity	laturity 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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [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 - 3M [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 - 3M [Middle East	0 0 1 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 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	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 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

		Сарісаі			Baseline Scenario	,		Adverse Scenario			
(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
	A	OWN FUNDS	508	554	585	606	489	477	449	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	392	439	470	491	374	362	334	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)	301	301	301	301	301	301	301	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	Retained earnings	148	178	210	234	116	107	85	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	-15	-11	-12	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	-15	-11	-12	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	24	24	24	24	24	24	24	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 CRF
	A.1.6	Minority interest given recognition in CET1 capital	1	1	1	1	1	1	1	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	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	12	7	5	_	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-11	-11	-11	-11	-11	-11	-11	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		0					0	1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	differences net of associated DTLs	0	0	0	0	0	0	0	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	0							CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
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) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3 of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-29	-28	-82	-55	-26	-82	-53	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 48(2) of CRR
	A.1.18	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	-6	-6	-6	-6	-6	-6	-6	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	-24	-11	-11	-11	-11	-11	-11	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	-12	-9	43	14	-10	44	12	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 (+/-)	-12	-9	43	14	-10	44	12	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)	392	439	470	491	374	362	334	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	115	115	115	115	115	115	115	CA1 {1.2}	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	3,661 177	3,679	3,697	3,712	3,684	3,714	3,748	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48
	B.1 B.2	CET1 deduction (+) of which: stemmina from CVA capital requirements (+)	0								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-48								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								-
	B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
CAPITAL RATIOS (%)	C.1	Common Equity Tier 1 Capital ratio	10.72%	11.93%	12.71%	13.22%	10.16%	9.75%	8.92%	CA3 {1}	-
Transitional period	C.2	Tier 1 Capital ratio	10.72%	11.93%	12.71%	13.22%	10.16%	9.75%	8.92%	CA3 {3}	-
	C.3	Total Capital ratio	13.86%	15.06%	15.83%	16.33%	13.29%	12.85%	11.99%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		294	296	297	203	204	206		
	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		0	0	0	0	0	0		
Memorandum items	F	Total Rudulorial Tier 1 and Tier 2 instruments engine as regulatory capital broad the 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					0	0	0		
	F.1 G	adverse scenario (2)				12.83%	0	0	8.59%		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				12.63%			6.39%		

⁽¹⁾ Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum tem based on a fluid 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 mandatory r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact Risk exposure amount impact		CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



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

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



Major Capital Measures from 1 January to 30 September 2014

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

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

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

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