Bank Name	HSBC Bank Malta P.L.C.
LEI Code	549300X34UUBDEUL1Z91

Summary Adverse Scenario

HSBC Bank Malta P.L.C.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	93
Impairment losses on financial and non-financial assets in the banking book	33
Common Equity Tier 1 capital (1)	255
Total Risk Exposure (1)	2,820
Common Equity Tier 1 ratio, % (1)	9.0%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	125
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	98
3 yr cumulative losses from the stress in the trading book	1
Valuation losses due to sovereign shock after tax and prudential filters	4
Common Equity Tier 1 capital (1)	264
Total Risk Exposure (1)	2,969
Common Equity Tier 1 ratio, % (1)	8.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	163
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

HSBC Bank Malta P.L.C.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	93
Impairment losses on financial and non-financial assets in the banking book	33
Common Equity Tier 1 capital (1)	255
Total Risk Exposure (1)	2,820
Common Equity Tier 1 ratio, % (1)	9.0%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	153
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	78
3 yr cumulative losses from the stress in the trading book	0
Common Equity Tier 1 capital (1)	294
Total Risk Exposure (1)	2,898
Common Equity Tier 1 ratio, % (1)	10.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	232

(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

29.TR_Credit MAN 24/10/2014

2014 EU-wide Stress Test

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

Securitisation and re-securitisations positions deducted from capital *

Other non-credit obligation assets

	2014 EU-wide Stress Test Credit Risk																	
	Create Risk		Exposure va F-IRB	lues (as of 31/12/2	2013) STA		ints (as of 31/12/2013)		Value adjustments and prov		as of 31/1		line Scenario f 31/12/2015	as of 31/12/2016	as of 31/12		erse Scenario of 31/12/2015	as of 31/12/2016
		LTV % (as of 31/12/2013)		nultad Dafaultad	Non defaulted Defaulted Non d									ent Stock of Ratio -	Stock			irment Stock of Ratio -
	(mln EUR, %)		Non-defaulted Defaulted Non-def	auited Defauited	Non-defaulted Defaulted Non-de	faulted Defaulted Non-defaulted	d Derauited Non-derai	uited Derauited Non-derauite	d Defaulted Non-defaulted	Defaulted Non-defaulted Defaulted	rate Provision	ns Default Stock rate I		Provisions Default Stock	Impairment rate Provisi	of Ratio - Ons Default Stock Impairmen rate	Natur -	Provisions Default Stock
HSBC Bank Malta P.L.C. (*) Refers to the part of Securitization exposure that is deducted.	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: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital ** and from capital and is not included in RWA	0.51 0.00 0.51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	72 0 574 0 1,056 184 0 0 0 715 168 1,814 63 1,628 46 0 0 1,628 46 30 0 157 17 0 0 0 157 17 0 0 0 205 0 3,721 247	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2	0 0 126 0 0,019 273 0 0 620 250 766 70 628 46 0 0 628 46 21 0 118 24 0 0 118 24 0 0 222 0 2,134 343	0 0 0 0 0 <	0 0 0 0 0 312 0 0 0 0 44 0 0 0 44 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 0 318 59 0 0 0 0	0.36% 0.39% 0.42% 13 0.05% 0.01% - 0.01% 0.10% 0.50% - 0.50% - 0.50% -	0 100.00% 0.36% 2 100.00% 0.54% 24 32.57% 0.31% 0 - - 0 - - 34 31.52% 0.05% 5 6.71% 0.00% 0 - - 5 6.71% 0.10% 1 70.51% 0.10% 28 81.55% 0.50% 0 - - 28 81.55% 0.50% 0 - - 60 32.68% 0.21%	1 100.00% 0.32% 4 100.00% 0.37% 134 30.99% 0.27% 0 - - 0 - - 37 28.55% 0.06% 7 7.02% 0.01% 0 - - 7 7.02% 0.01% 1 68.31% 0.12% 29 80.77% 0.52% 0 - - 29 80.77% 0.52% 0 - - 175 31.04% 0.17%	6 100.00% 139 29.04% 0 - 0 - 0 39 26.84% 0 - 0 8 7.43% 0 - 0 8 7.43% 1 68.21% 79.99% 0 - 0 30 79.99% 0 -	- 0.13% 0.07% - 0.07% 0.16% 0.78% - 0.78%	1 100.00% 0.76% 4 100.00% 0.76% 120 30.55% 0.59% 0 - - 0 - - 41 37.55% 0.18% 8 10.02% 0.10% 0 - - 8 10.02% 0.10% 1 69.54% 0.24% 33 93.15% 1.06% 0 - - 33 93.15% 1.06% 0 - - 166 32.85% 0.40%	1 100.00% 0.3 9 99.74% 0.3 133 27.91% 0.5 0 - 0 - 46 33.38% 0.2 10 10.07% 0.1 0 - 10 10.07% 0.1 1 65.61% 0.3 35 92.19% 1.3 0 - 35 92.19% 1.3 0 - 189 30.36% 0.3	36% 11 99.79% 55% 140 25.29% - 0 - 21% 51 30.73% 10% 13 10.29% - 0 - 10% 13 10.29% 34% 1 64.18% 30% 37 91.10% - 0 - 30% 37 91.10% - 0 -
	(mln EUR, %)	LTV % (as of 31/12/2013)	F-IRB Non-defaulted Defaulted Non-def	lues (as of 31/12/2 A-IRB aulted Defaulted	STA	i	ants (as of 31/12/2013) A-IRB d Defaulted Non-defau	STA F	Value adjustments and prove- F-IRB A-II d Defaulted Non-defaulted		as of 31/1 Impairment Stock of Provision		line Scenario f 31/12/2015 Stock of Ratio - Provisions Coverage Ratio - Provisions Default Stock	as of 31/12/2016 ent Stock of Provisions Coverage Ratio - Default Stock	as of 31/12 Impairment rate Stock	/2014 as	erse Scenario f of 31/12/2015 Stock of Provisions Coverage Ratio - Provisions Default Stock	as of 31/12/2016 irment Stock of Provisions Provisions Coverage Ratio - Default Stock
Belgium (*) Refers to the part of Securitization exposure that is deducted.	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: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *	0.00 0.00 0.00	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 <	0 0 0 0 0 0	- 0.36%	0 - - 0 100.00% 0.36% 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 100.00% 0.36%	0 0 100.00% 0.32% 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	- 0.76%	0 - - 0 100.00% 0.81% 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 0 0.81%	0 -	- 0
			Exposure va	lues (as of 31/12/2	2013)	Risk exposure amou	ints (as of 31/12/2013)		Value adjustments and prov	isions (as of 31/12/2013)		Base	line Scenario			Adve	erse Scenario	
		LTV % (as of 31/12/2013)	F-IRB Non-defaulted Non-def	A-IRB	STA		A-IRB	STA F	F-IRB A-II		as of 31/1 Impairment Stock of	12/2014 as o		ent Stock of Ratio -	as of 31/12 Stock	/2014 as	s of 31/12/2015 t Stock of Provisions Provisions Coverage Ratio - Default Stock	as of 31/12/2016 irment Stock of Ratio -
Germany	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *	0.00	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		rate Provision - 0.36%	ns Default Stock rate 0 - - 0 100.00% 0.36% 0 - - 0 -<	Default Stock	Default Stock	- 0.76%	Ons Default Stock rate 0 - - 0 100.00% 0.81% 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 0 - 0 0 0.81%	Default Stock	- 0 - 100.00% - 0 - 100.00% - 0
(*) Refers to the part of Securitization exposure that is deducted	ed from capital and is not included in RWA																	
	(mln EUR,%)	LTV % (as of 31/12/2013)	F-IRB Non-defaulted Defaulted Non-def	lues (as of 31/12/2 A-IRB aulted Defaulted	STA	F-IRB A	nts (as of 31/12/2013) A-IRB d Defaulted Non-defau	STA F	Value adjustments and prove- F-IRB A-II d Defaulted Non-defaulted		as of 31/1 Impairment Stock of Provision	12/2014 as o	line Scenario f 31/12/2015 Stock of Ratio - rate Default Stock	Ratio -	as of 31/12 Impairment rate Stock Provisi	/2014 as	erse Scenario f of 31/12/2015 Stock of Provisions Provisions Provisions	as of 31/12/2016 irment Stock of Provisions Provisions Default Stock
France	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: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *	0.00 0.00 0.00	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 <	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 0.36%	0 - - 0 100.00% 0.36% 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 100.00% 0.36%	0 0 0 0.32% 0 0.32% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- 0.76%	0 - - 0 100.00% 0.81% 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 100.00% 0.81%	0 -	- 0
(*) Refers to the part of Securitization exposure that is deducte			o _l	<u> </u>	,				<u> </u>	0 0								
		LTV % (as of 31/12/2013)	F-IRB Non-defaulted Non-def	lues (as of 31/12/2 A-IRB aulted Defaulted	STA		ants (as of 31/12/2013) A-IRB d Defaulted Non-defau	STA F	Value adjustments and prove- F-IRB A-II d Defaulted Non-defaulted		as of 31/1 Impairment Stock of Provision	12/2014 as o	Stock of Coverage Impairme	as of 31/12/2016 ent Stock of Provisions Coverage Ratio -	as of 31/12 Stock Provision	of Coverage Ratio -	erse Scenario s of 31/12/2015 t Stock of Provisions Coverage Ratio -	as of 31/12/2016 irment Stock of Provisions Coverage Ratio -
United Kingdom	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: non-SME	0.00 0.00 0.00			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		- 0.36%	Default Stock rate 0 - 1 100.00% 0 - 0	Provisions Default Stock rate 0 - - 2 100.00% 0.32% 0 - - 0	0 - 3 100.00% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- 0.76%	Ons Default Stock rate 0 - - 2 100.00% 0.81% 0 - - 0 -	Provisions Default Stock 0 - 4 100.00% 0.3 0 -	Provisions Default Stock

2 100.00% 0.81%

29.TR_Credit MAN 24/10/2014

2014 FU-wide Stress Test

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

			Exp	osure values (as of 31/12/2	013)			Risk ex	posure amounts	(as of 31/:	12/2013)		Value ad	justments and pr	rovisions (as o	f 31/12/2013)	
	LTV % (as of	F-1	IRB	A-:	IRB	ST	Ā	F-IF					1	F-IRB				TA
	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	Defa
		0		0	0	72	0	0	0	0	(0	0	0	0	0	0	
		0				1.056	194	0	U		(10	0 272	0	0		312	
						1,056	104		0			1,019	2/3 0	0	0			
		0			0	715	168	0	0			620	250	0	0		0	
Retail		0				1.814	63		0		(70	0	0		6	
Retail - Secured on real estate property		0		0	0	1,628	46	0	0	0	(628	46	0	0	0	6	5
Retail - Secured on real estate property - Of Which: SME		0		0	0	0	0	0	0	0	(0	0	0	0	0	0	
	0.51	0		0	0	1,628	46	0	0	0	(628	46	0	0	0	6	5
		0		0	0		0	0	0	0	(21	0	0	0	0	0	
		0		0	0	157	17	0	0	0	(118	24	0	0	0	0	
		0				157	0	0	0		(0 110	0	0	0			
		0				15/	17		0		(119	24	0	0			
						0	0		0		(0	0	0			
		0		0	o o	205	0	l o	0		(222	0	0	Ö		0	
TOTAL		0		0	0		247	0	0	0	(2,017	343	0	0	0	318	3
Securitisation and re-securitisations positions deducted from capital *		0		0	0	0	0							0	0	0 (0	
	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	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: non-SME Equity Securitisation Other non-credit obligation assets TOTAL	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 - Qualifying Revolving Retail - Other Retail - Of Which: SME	Central banks and central governments	Central banks and central governments	LTV % (as of 31/12/2013) Non-defaulted Defaulted Defaulted	Central banks and central governments	LTV % (as of 31/12/2013) STA Non-defaulted Defaulted Def	LTV % (as of 31/12/2013) STA S	LTV % (as of 31/12/2013) STA F-IRB STA F-IRB	Central banks and central governments Comporates - Of Which: Specialised Lending Corporates - Of Corporates Corporates - Of Corporates Corporates - Of Corporates Corporates - Of Corporates	Central banks and central governments Comporates O O O O O O O O O	Central banks and central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME O	FIRB A-IRB STA F-IRB A-IRB STA STA	File File	First Firs	First Firs	LTV % (as of 31/12/2013) STA F-IRB A-IRB STA F-IRB STA F-IRB A-IRB STA F-IRB STA F-IRB

			Bas	eline Scen	ario							Adve	rse Scenai	r io			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/2	2016	as o	f 31/12/20	14	as	of 31/12/	2015	as	of 31/12/2	2016
rment Ite	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Drovicione	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	Coverag Ratio - Default St
6%	0	100.00%	0.36%	1	100.00%	0.32%	1	100.00%	0.76%	1	100.00%	0.81%	1	100.00%	0.36%	1	100.009
6%	0	100.00%	0.36%	0	100.00%	0.32%	0	100.00%	0.76%	0	100.00%	0.81%	0	100.00%	0.36%	0	100.009
2%	124	32.57%	0.31%	134	30.99%	0.27%	139	29.04%	0.60%	120	30.55%	0.59%	133	27.91%	0.55%	140	25.29%
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
5%	34	31.52%	0.05%	37	28.55%	0.06%	39	26.84%	0.13%	41	37.55%	0.18%	46	33.38%	0.21%	51	30.73%
1%	5	6.71%	0.00%	7	7.02%	0.01%	8	7.43%	0.07%	8	10.02%	0.10%	10	10.07%	0.10%	13	10.29%
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
1%	5	6.71%	0.00%	7	7.02%	0.01%	8	7.43%	0.07%	8	10.02%	0.10%	10	10.07%	0.10%	13	10.29%
0%	1	70.51%	0.10%	1	68.31%	0.12%	1	68.21%	0.16%	1	69.54%	0.24%	1	65.61%	0.34%	1	64.18%
0%	28	81.55%	0.50%	29	80.77%	0.52%	30	79.99%	0.78%	33	93.15%	1.06%	35	92.19%	1.30%	37	91.10%
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0%	28	81.55%	0.50%	29	80.77%	0.52%	30	79.99%	0.78%	33	93.15%	1.06%	35	92.19%	1.30%	37	91.10%
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
9%	158	32.37%	0.14%	171	30.50%	0.13%	179	28.62%	0.31%	162	32.23%	0.34%	180	29.32%	0.32%	192	26.75%

			Ex	posure values (a	s of 31/12/2	2013)			Risk exp	posure amoun	its (as of $31/1$	L2/2013)		Value ad	ustments and p	rovisions (as o	f 31/12/2013	3)
		LTV % (ac of	F-IRB	A-II	RB	S	ГА	F-I	RB	A-	IRB	S	ГА	F-IRB		A-IRB		STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-default	ed Defaulted	Non-defaulte	ed Defa
	Central banks and central governments		0	0 0	0	0	0	0	0	0	O	0	(0	0	0	0	0
	Institutions		0	0 0	0	0	0	0	0	0	0	0	(0	0	0	0	0
	Corporates		0	0 0	0	0	0	0	0	0	0	0	(0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	(0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	(0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	(0	0	0	0	0
	Retail - Secured on real estate property	0.00		0	0	0	0	0	0	0	0	0	(0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0 0	0	0	0	0	0	0	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	0	0		0			0	0	0	0
	Retail - Qualifying Revolving		0		0	0	0	0	0	0		0			0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0		0		0	0	0	0					0	0	0	
	Retail - Other Retail - Of Which: non-SME		0		0		0	0	0	0					0	0	0	
	Equity		0		0	0	0	0	0	0					0	0	0	
	Securitisation				0		0	0	0	0					0		0	
	Other non-credit obligation assets		0		0		0	0		0					0		0	
	TOTAL		0		0	0	0	0	0	Ö					ő	0	0	o o
	Securitisation and re-securitisations positions deducted from capital *		0	0 0	0	0	0							0	0	0	0	0

			Base	eline Scen	ario				Adverse Scenario											
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	as of	as of 31/12/2014				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	Stock of Provisions	Coverage Ratio - Default Stock			
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-			
-	0	_	_	0	-	_	0	-	-	0	-	-	0	-	-	0	_			
_	0	-		0	_	_	0	_	_	0	_		0	_	_	0				
_	0	_	_	0	_	_	0	_	_	0	_	_	0	_	_	0	_			
_	0	_	_	0	_	_	0	_	_	0	_	_	0	_	_	0	_			
-	0	_	_	0	_	_	0	_	_	0	_	_	0	_	-	0	-			
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-			

				Ехр	osure values (as of 31/12/	2013)			Risk ex	posure amounts (as of 31,	/12/2013)	Value adju	stments and provisions (as o	f 31/12/2013)
		17710/ / 6	F-3	IRB	A-1	IRB	ST	ГА	F-1	IRB	A-IRB	STA	F-IRB	A-IRB	STA
	(mln EUR,%)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defau	ted Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted De
	Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		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 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
United States	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	0.00 0.00 0.00	0 0		0 0 0		0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
officed States	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0 0 0 0		0 0 0	(0 0 0	0 0 0 0	0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Equity Securitisation Other non-credit obligation assets TOTAL		0 0 0		0 0 0	(0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0
	Securitisation and re-securitisations positions deducted from capital *		0		0		0	0		0		2	0	0 0	0

			Doo	alia a Casa								Adhan	6			
as	s of 31/12,	/2014		eline Scen of 31/12/		as	of 31/12/	2016	as of	31/12/20	14		rse Scena of 31/12/		as	of 31/1
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	Stock o
- 0.36%	0		- 0.36%	0	- 100.00%	- 0.32%	0		- 0.76%	0	-	- 0.81%	0	- 100.00%	- 0.36%	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	
0.36%	0	100.00%	0.36%	0	100.00%	0.32%	0	100.00%	0.76%	0	100.00%	0.81%	0	100.00%	0.36%	

		-							_									
				Exp	osure values (a	s of 31/12/2	2013)			Risk exp	osure amoun	ts (as of 31/1	l 2/2013)	Value ad	justments and pr	ovisions (as o	f 31/12/2013)	
		LTV 0/ /pp of	F-	IRB	A-IF	RB	ST	Ā	F-I	RB	A-I	RB	STA	F-IRB	A	-IRB	ST	ΓΑ
		LTV % (as of 31/12/2013)			l													
	(mln EUR, %)		Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defaulted Default	ed Non-defaulted	d Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		C		0	C	0	0	0	0	0	0	0	0 0	0	0 (0	0
	Institutions		d			C	200	0	0	0	0	0	40	0 0	0	0	0	0
	Corporates		C		0	C	0	0	0	0	0	0	0	0 0	0	0	0	0
	Corporates - Of Which: Specialised Lending		C		0	C	0	0	0	0	0	0	0	0 0	0	0	0	0
	Corporates - Of Which: SME		C		0	C	0	0	0	0	0	0	0	0 0	0	0	0	0
	Retail		C		0	C	0	0	0	0	0	0	0	0 0	0	0	0	0
	Retail - Secured on real estate property	0.00	C		0	C	0	0	0	0	0	0	0	0 0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0.00	C) (0	C	0	0	0	0	0	0	0	0 0	0	0	0	0
Turkey	Retail - Secured on real estate property - Of Which: non-SME	0.00	C) (0	C	0	0	0	0	0	0	0	0 0	0	0 (0	0
Turkey	Retail - Qualifying Revolving		C) (0	C	0	0	0	0	0	0	0	0 0	0	0 (0	0
	Retail - Other Retail		C) (0	C	0	0	0	0	0	0	0	0 0	0	0 (0	0
	Retail - Other Retail - Of Which: SME		C) (0	C	0	0	0	0	0	0	0	0 0	0	0 (0	0
	Retail - Other Retail - Of Which: non-SME		C) (0	C	0	0	0	0	0	0	0	0 0	0	0 (0	0
	Equity		C)	0	C	0	0	0	0	0	0	0	0 0	0	0	0	0
	Securitisation		C)	0	C	0	0	0	0	0	0	0	0 0	0	0	0	0
	Other non-credit obligation assets		C)	0	C	0	0	0	0	0	0	0	0 0	0	0	0	0
	TOTAL		C	(0	C	200	0	0	0	0	0	40	0 0	0	0 (0	0
	Securitisation and re-securitisations positions deducted from capital *		C	(0	C	0	0						0	0	0	0	0

			Base	eline Scen	ario					
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	as of	31/12/2
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 Provision
-	0	-	-	0	-	-	0	-	-	
0.36%	1	100.00%	0.36%	1	100.00%	-0.36%	1	34.74%	0.17%	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
0.36%	1	100.00%	0.36%	1	100.00%	-0.36%	1	34.74%	0.17%	
0.36%	1	100.00%	0.36%	1	100.00%	-0.36%	1	34.74%	0.17%	

			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	-
0.17%	0	22.65%	0.81%	2	62.43%	0.36%	3	69.37%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.17%	0	22.65%	0.81%	2	62.43%	0.36%	3	69.37%

				Exp	osure values ((as of $31/12/12$	2013)		Risk ex	posure amoun	nts (as of 31/1	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)
		LTM 0/ /6	F-	IRB	A-	-IRB	S	TA	F-IRB	A-	IRB	S	TA	F-3	IRB	A-	IRB	STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	l Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defau
	Central banks and central governments		(O C	D	0 0	0	0 0	0	(0		0		0	0	0
	Institutions)			0 45	0	0 0	0) (9		0		0	0	0
	Corporates)		D	0	0	0 0	0) (0		0		0	0	0
	Corporates - Of Which: Specialised Lending)		O	0	0	0 0	0) (0		0		0	0	0
	Corporates - Of Which: SME)		D	0	0	0 0	0		0		0		0	0	0
	Retail Retail)		D	0	0	0 0	0		0		0		0	0	0
	Retail - Secured on real estate property	0.00)		D	0	0	0 0	0		0		0		0	0	0
	Retail - Secured on real estate property - Of Which: SME	0.00)		O	0	0	0 0	0		0		0		0	0	0
Japan	Retail - Secured on real estate property - Of Which: non-SME	0.00					0	0	0 0	0		0		0	(0	0	0
заран	Retail - Qualifying Revolving					0	0	0	0 0	0		0		0	(0	0	0
	Retail - Other Retail					0	0	0	0 0	0		0		0	(0	0	0
	Retail - Other Retail - Of Which: SME					0	0	0	0 0	0		0		0	(0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0 0	0		0		0	1	0	0	0
	Equity						0	0	0 0	0		0		0	1	0	0	0
	Securitisation						0	0	0 0	0		0		0	(0	0	0
	Other non-credit obligation assets						0	0	0 0	0		0		0		0	0	0
	TOTAL						0 45	0	0 0	0) (9		0		0	0	0
	Securitisation and re-securitisations positions deducted from capital *				J	J	0	0						0		J 0	0	U

				enne Scen							
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	as of	31/12/20	14
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 Stoo
-	0	-	-	0	-	-	0	-	-	0	-
0.36%	0	100.00%	0.36%	0	100.00%	0.32%	0	100.00%	0.76%	0	100.00%
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
_	0	_		0	_	_	0	_	-	0	_
_	0	_					0			0	_
_	0	_	_		_	_	0	_	_	0	_
0.36%	0	100.00%	0.36%	0	100.00%	0.32%	0	100.00%	0.76%	0	100.00%

Adverse section 10													
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016					
Impairment rate	Stock of Provisions	RATIO -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock					
-	0	-	-	0	-	-	0	-					
0.76%	0	100.00%	0.76%	1	96.78%	0.36%	1	97.37%					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
0.76%	0	100.00%	0.76%	1	96.78%	0.36%	1	97.37%					

			Expo	osure values (as of 31/12/2	(013)	Risk ex	posure amounts (as of 31/12/2013)	Value adjust	ments and provisions (as of	31/12/2013)
		LTV % (as of	F-IRB	A-IRB	STA	F-IRB	A-IRB S	TA 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 Defaul
	Central banks and central governments		0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0	0
	Institutions		0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0	0
	Corporates		0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0	0
	Corporates - Of Which: Specialised Lending		0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0	0
	Corporates - Of Which: SME		0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0	0
	Retail		0 0	0 0	0 0	0 0	0 0 0		0 0	0
	Retail - Secured on real estate property	0.00			0 0					0
	Retail - Secured on real estate property - Of Which: SME	0.00								0
ease, select the country	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0.00								0
,	Retail - Qualifying Revolving Retail - Other Retail									0
	Retail - Other Retail - Of Which: SME									0
	Retail - Other Retail - Of Which: non-SME		م م	ا ا						
	Equity									0
	Securitisation									0
	Other non-credit obligation assets		0 0	0 0	0 0	0 0	0 0	0 0	0 0	0
	TOTAL		0 0	0 0	0 0	0 0	0 0 0	0 0	0 0	0
	Securitisation and re-securitisations positions deducted from capital *		0 0	0 0	0 0			0 (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	L Parin -	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	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	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	124	101	101	97	103	90	89
Net trading income		0	0	0	0	0	0
of which trading losses from stress scenarios		0	0	0	0	0	0
Other operating income	6.157	2	2	2	2	2	2
Operating profit before impairments	93	54	52	46	52	37	36
Impairment of financial assets (-)	-33.27740083	-54	-15	-9	-60	-22	-14
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-33.27740083	-54	-15	-9	-60	-22	-14
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	-1	-1	-1
Operating profit after impairments from stress scenarios	59	0	37	37	-9	14	22
Other Income and expenses	0	0	0	0	0	0	0
Pre-Tax profit	59	0	37	37	-9	14	22
Tax	-21.00810971	0	-11	-11	3	-4	-7
Net income	38	0	26	26	-6	10	15
Attributable to owners of the parent	38	0	26	26	-6	10	15
of which carried over to capital through retained earnings	7	0	12	12	-6	4	7
of which distributed as dividends	32	0	15	14	0	5	8

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	2,484	2,515	2,540	2,561	2,525	2,577	2,632	
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0	
Risk exposure amount Other credit risk	2,484	2,515	2,540	2,561	2,525	2,577	2,632	
Risk exposure amount for market risk	0	0	0	0	0	0	0	
Risk exposure amount for operational risk	340	340	340	340	340	340	340	
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0	
AQR adjustments	-4	-4	-4	-4	-4	-4	-4	
Total Risk exposure amount	2,820	2,851	2,876	2,898	2,861	2,913	2,969	

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	

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	(mln EUR)	VALUES AS OF 31/12/2013					VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
			LONG EXPOSURES	nocitions of cov		exposures (long) n		DIREC	CT SOVEREIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVEREIGN EXPOSU	RES (3) (on and off balance sheet)
		(accounting value	e gross of provisions) (1)	positions of sov	is a maturi	ner counterpaties (ty matching) (1)	only where there	Derivatives with po			th negative fair value at 1/12/2013	Derivatives with positive fair value at 31/12/2013	ue Derivatives with negative fair value at 31/12/2013
Residual Maturity	esidual 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 (
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 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 - 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 [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
[0 - 3M [France	5 20 1 4 5 0	0 0 0 0 0 0	5 20 1 4 5 0 0	5 20 1 4 5 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	UES AS OF 31/12/2013				VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sov	NET DIRECT POSITIONS (gross exposures (long) net of cash sho positions of sovereign debt to other counterpaties only where the is a maturity matching) (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			
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)	positions of sou	ereign debt to otl is a maturi	exposures (long) r her counterpaties ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives w	TIVES (1) ith negative fair value at \$1/12/2013	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+) Notional value	Fair-value at 31/12/2013 (-)	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	111 59 79 113 195 83 0	72 0 0 0 0 0 0 0	111 59 79 113 195 83 0 640	39 59 79 113 195 83 0 568	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 8 4 0 2 0 0 14	0 0 0 0 0 0	0 0 0 0 0 0	0 8 4 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 - 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 - 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	
Tot [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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	

	(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)	positions of sov	IET DIRECT POSITIONS (gross exposures (long) net of cash short ositions of sovereign debt to other counterpaties only where there is a maturity matching) (1)			DIRECT 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			
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 - 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 6 0 4 0 0	0 0 0 0 0 0	0 0 6 0 4 0 0	0 0 6 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	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 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	
		GROSS DIRECT L	ONG EXPOSURES	manihi awa of any	ereign debt to oth		net of cash short only where there	DIREC	CT SOVEREIGN EXPOS	URES IN DERIVA	ΓIVES (1)	INDIRECT SOVEREIGN EXPOSURES	6 (3) (on and off balance sheet)	
			1)			ty matching) (1)		Derivatives with po 31/12			th negative fair value at 1/12/2013	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 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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	
(min FLID)		CPR / CPDIV DEFINITION OF CARTAI	Ac of 21 /12 /2013		As of 31/12/2015					COREP CODE	REGULATION
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL OWN FUNDS			329						
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	255	264	280	294	255	302 260		CA1 {1} CA1 {1.1.1}	Articles 4(118) and 72 of CRR Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	88	88	88	88	88	88		CA1 {1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
	A.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	00	0	00	0	00	00	00	CAT (1.1.1.1)	and 42 of CRR
	A.1.1.1		179	180	192	203	174	178	185	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
		Retained earnings Accumulated other comprehensive income	1/3	0	0	203					of CRR
	A.1.3 A.1.3.1	Accumulated other comprehensive income Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	10	10	10		-13 -10	-8 -5	-10 -7	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
		portfolio Of which, pricing from upropliced gains/lesses from the rest of AES portfolio	10	10	10	10			,		-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	1	-2	-2	-2	-3	-3	-3	- CA1 (1.1.4)	- Articles 4/417) and 20/4) maint (a) of CDD
	A.1.4	Other Reserves		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	4	9	9	9	9	9		CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0		CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	-1	-1	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Sovereign Exposure in AFS portfolio	-10	-10	-6	-4	8	3	3	- CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.9	(-) Intangible assets (including Goodwill)	-10	-10	-10	-10	-10	-10	-10	1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	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	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
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
OWNTONDS	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0		CA1 {1.1.1.17 to 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) and 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-6	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the 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		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)	255	264	280	294	255	260	264	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	83	72	49	26	63	42	22	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 CET1 deduction (+)	2,820 0	2,851 0	2,876 0	2,898 0	2,861 0	2,913 0	2,969 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
	B.2	deduction (+) of which: stemming from from CVA capital requirements (+)	0	0	0	0	0	0	0		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	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 (-)	-51.63413616	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	9.03%	9.26%	9.74%	0	0 8.91%	0 8.91%	0 8.91%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%) -											
Transitional period	C.2	Tier 1 Capital ratio	9.03%	9.26%	9.74%	10.15%	8.91%	8.91%	8.91%	CA3 {3}	-
	C.3	Total Capital ratio	11.97%	11.78%	11.43%	11.06%	11.12%	10.36%	9.65%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		228	230	232	157	160	163		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	F.I.	duverse scendilo (2)									

⁽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 mand	atory restructuring plan		ed before 31st Dece Commission.	mber 2013 and formally agreed with the European
	Baseline	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