Bank Name	Deutsche Bank (Malta) Ltd
LEI Code	529900AXSJX810H93N02

Summary Adverse Scenario

Deutsche Bank (Malta) Ltd

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	72
Impairment losses on financial and non-financial assets in the banking book	0
Common Equity Tier 1 capital (1)	2,228
Total Risk Exposure (1)	792
Common Equity Tier 1 ratio, % (1)	281.4%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	143
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	13
3 yr cumulative losses from the stress in the trading book	0
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	2,228
Total Risk Exposure (1)	1,606
Common Equity Tier 1 ratio, % (1)	138.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	88
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

Deutsche Bank (Malta) Ltd

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	72
Impairment losses on financial and non-financial assets in the banking book	0
Common Equity Tier 1 capital (1)	2,228
Total Risk Exposure (1)	792
Common Equity Tier 1 ratio, % (1)	281.4%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	74
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	8
3 yr cumulative losses from the stress in the trading book	0
Common Equity Tier 1 capital (1)	2,228
Total Risk Exposure (1)	794
Common Equity Tier 1 ratio, % (1)	280.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	64

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

⁽²⁾ Conversions not considered for CET1 computation

⁽³⁾ Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

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2014 Ell wide Street Toot

	2014 EU-wide Stress Test Credit Risk																				
	Ciedit Kisk			Ехр	osure values (as of 31/12/	2013)			Risk ex	posure amoun	its (as of 31/	12/2013)			Value adjus	tments and provi	isions (as o	f 31/12/201	.3)	
		LTV % (as of	F-t	IRB	A-	IRB	STA		F-IF	RB	A-	IRB	ST	ΓΑ	F-I	RB	A-IR	В		STA	
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	ulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defau	lted
	(mln EUR, %)																				
	Central banks and central governments Institutions Corporates Corporates		0 0 0	(0 0		2,318 0 16	0 0 0	0 0	0	0 0		0 0 0 616 0 16		0 0 0		0 0 0 0 0	(0 0 0	(
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	0.00	0		0		16	0	0	(0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0			(0 0	0
Deutsche Bank (Malta) Ltd	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	0.00 0.00 0.00	0		0			0	0	(0 0			(0 0	0
	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	
	Equity Securitisation		0	(0 0			0	0	0			0 0 0		0 0 0		0 0 0	(0 0	(
	Other non-credit obligation assets TOTAL		0	(0		2,335	0	0	(0		0 632		0 0		0 0	()	0	(
	Securitisation and re-securitisations positions deducted from capital *		0	(0		0	0							0		0 0	()	0	C
(*) Refers to the part of Securitization exposure that is deducted	from capital and is not included in RWA			Fyn	osure values (as of 31/12/	2013)			Risk ey	posure amoun	ots (as of 31/	12/2013)			Value adius	tments and provi	isions (as o	f 31/12/201	3)	
			F-	IRB		IRB	STA		F-IF			IRB		ГА		RB	A-IR			STA	
		LTV % (as of 31/12/2013)	No. de Continue	Defaulted	Non defection	Defended	Non defaulted Defe	. D d	No. de Control	Defaulted	No. defeather	Defection	Non defeathed	Defection	Non defection	Defection	Non defeathed	Defection	Non defeath	1 2.6	

rerage Ratio Impairment rate 40.00% 0.10%	Provisions	Coverage Ratio - Default Stock	Impairment	of 31/12/ Stock of	2016 Coverage	as of	31/12/20	14
efault Stock rate 40.00% 0.10%	Provisions	Ratio -		Stock of	Coverage			
			rate	Provisions	Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default St
	0	40.00%	0.10%	0	40.00%	0.11%	0	40.00%
40.00% 0.10%	4	40.00%	0.10%	7	40.00%	0.14%	3	40.00%
50.00% 2.39%	1	50.00%	2.31%	1	50.00%	3.49%	1	57.50%
-	0	-	-	0	-	-	0	-
50.00% 2.39%	1	50.00%	2.31%	1	50.00%	3.49%	1	57.50%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
41.27% 0.11%	5	41.21%	0.11%	8	41.15%	0.16%	4	41.93%
		50.00% 2.39% 1 0 0 0 0 0 0 0 0 0 0 0 0 - 0	0 - 0 0 0 0	50.00% 2.39% 1 50.00% 2.31% - - 0 - - - - 0 - - - - 0 - - - - 0 - - - - 0 - - - - 0 - - - - 0 - - - - 0 - - - - 0 - - - - 0 - - - - 0 - -	50.00% 2.39% 1 50.00% 2.31% 1 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - - 0 - 0 - - 0	50.00% 2.39% 1 50.00% 2.31% 1 50.00% - - 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	50.00% 2.39% 1 50.00% 2.31% 1 50.00% 3.49% - - 0 - - - - - - - 0 - - - - - - - 0 - - - - - - - 0 - - - - - - - 0 - - - - - - - 0 - - - - - - - 0 - - - - - - - 0 - - - - - - - 0 - - - - - - - - 0 - - 0 - - - - - 0 - - 0 - - - - - 0 - - 0 - - - - - 0 - - 0 - - - - - -	50.00% 2.39% 1 50.00% 2.31% 1 50.00% 3.49% 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 -

			Adve	rse Scenar	io					
as of	31/12/20	14	as	of 31/12/	2015	as of 31/12/2016				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock		
0.11%	0	40.00%	0.13%	0	40.00%	0.15%	0	40.00%		
0.14%	3	40.00%	0.17%	7	40.00%	0.18%	11	40.00%		
3.49%	1	57.50%	4.18%	1	57.50%	4.13%	2	57.50%		
-	0	-	-	0	-	-	0	-		
3.49%	1	57.50%	4.18%	1	57.50%	4.13%	2	57.50%		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
0.16%	4	41.93%	0.19%	8	41.85%	0.21%	13	41.73%		

				Exp	oosure values (as of 31/12/	2013)		Risk ex	posure amount	s (as of 31/1	l 2/2013)		Value adjust	ments and provisions (as o	of 31/12/201	.3)
		LTV % (as of	F	-IRB	A-	IRB	STA	F-I	RB	A-II	RB	STA	F	-IRB	A-IRB		STA
	(mln EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulte	d Defaulted	Non-defaulted Defaulted	Non-defaulte	ed Defaul
	Central banks and central governments			0	0 0	(0 0	0 0	C	0	0	0	0	0 0	0	0	0
	Institutions			0	0		0 0	0 0	C	0	0	0	0	0 0	0	0	0
	Corporates			0	0	(0 0	0 0	C	0	0	0	0	0 0	0	0	0
	Corporates - Of Which: Specialised Lending			0	0		0 0	0 0	C	0	0	0	0	0 0	0	0	0
	Corporates - Of Which: SME			0	0		0 0	0	C	0	0	0	0	0 0	0	0	0
	Retail			0	0		0 0	0	C	0	0	0	0	0 0	0	0	0
	Retail - Secured on real estate property	0.00		0	0		0 0	0	C	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0	0			0	0		0	0	0		0	0	0
Malta	Retail - Secured on real estate property - Of Which: non-SME	0.00		0	0			0			0	0	0		0	0	0
	Retail - Qualifying Revolving Retail - Other Retail			0	0			0			0	0	0		0	0	0
	Retail - Other Retail - Of Which: SME			0	0			0			0		0			0	0
	Retail - Other Retail - Of Which: non-SME			0	0			0			0		0		0	0	0
	Equity				0			0			0		0		0	0	0
	Securitisation			0	0						0		0		0	0	0
	Other non-credit obligation assets			o l	0						0		0			0	
	TOTAL				0						0	1	0		0	0	0
	Securitisation and re-securitisations positions deducted from capital *			0	0 0		0 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
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 Sto
0.10%	0	40.00%	0.10%	0	40.00%	0.10%	0	40.00%
0.06%	0	40.00%	0.06%	0	40.00%	0.06%	0	40.00%
-	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	-
0.09%	0	40.00%	0.09%	0	40.00%	0.09%	0	40.00%

	Adverse Scenario														
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock							
0.11%	0	40.00%	0.13%	0	40.00%	0.15%	0	40.00%							
0.07%	0	40.00%	0.08%	0	40.00%	0.10%	0	40.00%							
-	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	-							
0.10%	0	40.00%	0.12%	0	40.00%	0.14%	0	40.00%							

				Exp	osure values (as of 31/12/	2013)			Risk ev	posure amoun	ts (as of 31/	12/2013)			Value adius	tments and pro	visions (as o	f 31/12/201	3)
		LTV % (as of	F-1	IRB	A-:		ST	·A	F-I			RB	ST	Ā	F	-IRB	A-1			STA
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-default	ted Defaulted
	(mln EUR, %)																			
	Central banks and central governments		0	0	0	(0	C	0	C	0	(0		0	0	0 0		0	0
	Institutions		0	0	0	(676	C	0	(0	(135	(0	0	0		O	0
	Corporates		0	0	0	(0	C	0	(0	(0	(0	0	0		O	0
	Corporates - Of Which: Specialised Lending		0	0	0	(0	C	0	C	0	(0	(0	0	0		O	0
	Corporates - Of Which: SME		0	0	0	(0	C	0	C	0	(0	(0	0	0		0	0
	Retail		0	0	0	(0	C	0	C	0	(0	(0	0	0		O	0
	Retail - Secured on real estate property	0.00	0	0	0		0	C	0	C	0	(0	(0	0	0		0	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0	0		0	C	0	(0	(0		0	0	0		0	0
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0.00	0	0	0		0	C	0	(0	(0		0	0	0		0	0
<u> </u>	Retail - Qualifying Revolving		0	0	0		0	0	0	(0	(0		0	0	0		0	0
	Retail - Other Retail		0	0	0		0	0	0	(0	(0	0	0		0	0
	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			Ü	0	(0	(0		0			
	Equity		0	0	0			Ü		(0				0		0			0
	Securitisation Other per credit obligation assets		0	0	0			0		((0		0			0
	Other non-credit obligation assets TOTAL		0	0	0		676	0	0		0		125		0	0	0			0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0		0	0	U		0		135			0	0 0)	0

			Base	eline Scen	ario			
as	of 31/12	/2014		of 31/12/		as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.10%	1	40.00%	0.10%	1	40.00%	0.10%	2	40.00%
-	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	-
0.10%	1	40.00%	0.10%	1	40.00%	0.10%	2	40.00%

Adverse Scenario														
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stocl						
-	0	-	-	0	-	-	0	-						
0.11%	1	40.00%	0.13%	2	40.00%	0.15%	3	40.00%						
-	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	-						
0.11%	1	40.00%	0.13%	2	40.00%	0.15%	3	40.00%						

			Even		(2012)	Diale	2000 2000 2000 200 21 21	/12/2012)	Value adius	two outs and muscisions (as a	£21/12/2012\
				osure values (as of 31/12			exposure amounts (as of 31,			tments and provisions (as o	
		LTV % (as of	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
		31/12/2013)									
		0-,, -0-0,	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	(mln EUR, %)										
	Central banks and central governments		0	0	0 0	0 0	0 0	0 0 0	0	0 0	0 0
	Institutions		0	0	0 546	0	0 0	0 109 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 0
	Corporates - Of Which: SME		0	0	0 0	0 0	0 0	0 0 0	0	0 0	o o o
	Retail		0 0	o o	0 0	0 0	0 0	0 0 0	0	0 0	ol ol d
	Retail - Secured on real estate property	0.00	0 0	o o	0 0	0 0	0 0	0 0 0	0	0 0	ol ol d
	Retail - Secured on real estate property - Of Which: SME	0.00	0 0	o o	0 0	0 0	0 0	0 0 0	o o	0 0	ol ol d
Nothorlanda	Retail - Secured on real estate property - Of Which: non-SME	0.00		o o	0 0	0 0	0 0	0 0 0	0	0 0	ol ol d
Netherlands	Retail - Qualifying Revolving		0 0	o o	0 0	0 0	0 0	0 0 0	0	0 0	ol ol d
	Retail - Other Retail		0 0	o o	0 0	0 0	0 0	0 0 0	o o	0 0	ol ol d
	Retail - Other Retail - Of Which: SME		0 0	o o	0 0	0 0	0 0	0 0 0	o o	0 0	ol ol d
	Retail - Other Retail - Of Which: non-SME		0 0	o o	0 0	0 0	0 0	0 0 0	o o	0 0	ol ol d
	Equity		0 0	o o	0 0	0 0	0 0	0 0 0	o o	0 0	ol ol d
	Securitisation		0 0	ol ol	0 0	0 0	0 0	ol ol	ol ol	0 0	ol ol d
	Other non-credit obligation assets			ol ol	0 0	0 0	0 0		0	0 0	ol ol o
	TOTAL		0 (0	0 546	0 0	0 0	0 109 0	0	0 0	0 0
	Securitisation and re-securitisations positions deducted from capital *		0 (0	0 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
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	-
0.09%	1	40.00%	0.09%	1	40.00%	0.09%	1	40.00%
-	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	-
0.09%	1	40.00%	0.09%	1	40.00%	0.09%	1	40.00%

	Adverse Scenario														
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016							
Impairment rate	Stock of Provisions	Katin -	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock							
-	0	-	-	0	-	-	0	-							
0.15%	1	40.00%	0.17%	2	40.00%	0.19%	3	40.00%							
-	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	-							
0.15%	1	40.00%	0.17%	2	40.00%	0.19%	3	40.00%							

				Exp	osure values (as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	l2/2013)			Value adjust	tments and pro	ovisions (as o	f 31/12/2013	3)
		LTV % (as of	F-IRB	В	A-	IRB	S	ГА	F-1	IRB	A-	[RB	Sī	ΓΑ	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	d Defaulted	Non-defaulte	d C
	Central banks and central governments		0	(0	0	0	0		0	0	0			0 (0
	Institutions						507	0					253							
	Corporates						0 307	0					233							0
	Corporates - Of Which: Specialised Lending							0												
	Corporates - Of Which: SME							0	ol o											0
	Retail			, (0				0		C					ő	0
	Retail - Secured on real estate property	0.00	ő	(0					Ö	C						0
	Retail - Secured on real estate property - Of Which: SME	0.00		(0	0	0		0	0	0	C	0		0			0
Daland	Retail - Secured on real estate property - Of Which: non-SME	0.00		(0	0	0	0	0	0	0	Ċ	0		0			0
Poland	Retail - Qualifying Revolving		0	(0 0	0	0	0	0	O	0	C	0		0		o	0
	Retail - Other Retail		0	(0 0	0	0	0	0	0	0	C	0		0		o	0
	Retail - Other Retail - Of Which: SME		0	(0 0	0	0	0	0	0	0	C	0		0		o l	0
	Retail - Other Retail - Of Which: non-SME		0	(0	0	0	0	0	0	0	C	0		0		D	0
	Equity Equity		0	(0	0	0	0	0	0	0	C	0		0		D	0
	Securitisation		0	(0	0	0	0	0	0	0	C	0		0)	0
	Other non-credit obligation assets		0	(0	0	0	0	0	0	0	C	0		0 (D	0
	TOTAL		0	(507	0	0	0	0	0	253	C	0		0 (O .	0
	Securitisation and re-securitisations positions deducted from capital *		0				0 0	0							0		0 (0

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Dravisions	Coverage Ratio - Default Sto
-	0	-	-	0	-	-	0	-
0.09%	0	40.00%	0.08%	1	40.00%	0.08%	1	40.00%
-	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	-
0.09%	0	40.00%	0.08%	1	40.00%	0.08%	1	40.00%

			Adve	rse Scenai	rio			
as of	31/12/20	14		of 31/12/		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	-
0.11%	1	40.00%	0.13%	1	40.00%	0.15%	2	40.00%
-	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	-
0.11%	1	40.00%	0.13%	1	40.00%	0.15%	2	40.00%

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

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

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

29.TR_Credit MAN 24/10/2014

	2014 EU-wide Stress Test Credit Risk																					
	(mln EUR, %)	LTV % (as of 31/12/2013)	F-IRB on-defaulted Defaulted	A-IRB Non-defaulted Defaulted No	STA	F-IRB	exposure amounts (as o A-IRB Non-defaulted Defau	of 31/12/2013) STA ulted Non-defaulted Def	F-	IRB	rovisions (as of 31/12/201 A-IRB ed Defaulted Non-default	STA	as of 31/1 Impairment Stock of Provision	f Coverage Ratio Impair	Baseline Scenario as of 31/12/2015 ment Stock of Provisions Provisions Coverage Ratio - Default Stock	as of 31/1 E Impairment Stock of Provision	Coverage	as of 31/1 Impairment rate Sto Prov	ck of Coverage Imp	Adverse Scenario as of 31/12/2015 airment Stock of Provisions Provisions	ge Impairment Stock	12/2016 Coverage Ratio - Default Stock
Spain (*) Refers to the part of Securitization exposure that is deduced.	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-SMI Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 0.08%	0	0 - 40.00% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- 0.07%	0	- 0.22%	0 - 0 40.00% 0. 0 -	- 0 - 18% 0 40.00 - 18% 0 - 40.00 - 1	- 0.15%	0 - 0 40.00% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
		LTV % (as of	Exp F-IRB	osure values (as of 31/12/201 A-IRB	13) STA	Risk 6 F-IRB	exposure amounts (as o A-IRB	of 31/12/2013) STA			rovisions (as of 31/12/201 A-IRB	13) STA	as of 31/1		Baseline Scenario as of 31/12/2015 Coverage	as of 31/1	Coverage	as of 31/1		Adverse Scenario as of 31/12/2015 Girment Stock of Cover	ge -	/12/2016 Coverage
United Kingdom (*) Refers to the part of Securitization exposure that is deduced.	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-SMI 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	On-defaulted O	Non-defaulted Defaulted No. 0	On-defaulted Defaulted Nor	n-defaulted Defaulted O O O O O O O O O O O O O	Non-defaulted Defau O O O O O O O O O O O O O O O O O O O	ulted Non-defaulted Def. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 118 0 0	aulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Non-default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ed Defaulted Non-default 0 0 0 0 0	Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted Defaulted	Impairment rate Provision - 0.10%		1 40.00% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- 0.13%	Ratio - Default Stock 0	Impairment rate Prov	Natio -	Provisions Patie Default 2 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	rate Provis	Ratio - Default Stock 0
		LTV % (as of 31/12/2013)	F-IRB on-defaulted Defaulted	A-IRB Non-defaulted Defaulted No	STA	F-IRB	exposure amounts (as o A-IRB Non-defaulted Defau	of 31/12/2013) STA ulted Non-defaulted Def	F-		rovisions (as of 31/12/201 A-IRB ed Defaulted Non-default	STA Ited Defaulted	as of 31/1 Impairment Stock o		Baseline Scenario as of 31/12/2015 ment Stock of Provisions Provisions Coverage Ratio - Default Stock	as of 31/1 e Impairment Stock (Coverage	as of 31/1 Sto	ck of Coverage Imp	Adverse Scenario as of 31/12/2015 airment Stock of Provisions Provisions		Ratio -
Germany (*) Refers to the part of Securitization exposure that is deduced.	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-SMI 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 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 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 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 2.48% - 2.48%	Default Stock rate 0	0 - 0 - 0 - 1 50.00% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- 2.31% - 2.31% - - - - - - - - -	Default Stock 0	3.49%	0 - 0 - 1 57.50% 4. 0 - 1 57.50% 4. 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	- 0 - - 0 -	- - 4.13% - 4.13% - - - - - - - -	Default Stock 0
		LTV % (as of	Exp F-IRB	osure values (as of 31/12/201 A-IRB	STA	Risk 6 F-IRB	e xposure amounts (as o A-IRB	of 31/12/2013) STA			rovisions (as of 31/12/20 1 A-IRB	13) STA	as of 31/1	.2/2014	Baseline Scenario as of 31/12/2015	as of 31/1	2/2016	as of 31/1		Adverse Scenario as of 31/12/2015		/12/2016
Please, select the country	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	On-defaulted O	Non-defaulted Defaulted No. 10	On-defaulted Defaulted Nor O O O O O O O O O O O O O O O O O O O	0	Non-defaulted Defau O O O O O O O O O O O O O O O O O O O	O Non-defaulted Defaulted O O O O O O O O O O O O O O O O O O O	O Non-defaulted O O O O O O O O O O O O O O O O O O O	Defaulted Non-default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Non-default O O O O O O O O O O O O O O O O O O O	Defaulted O	Impairment rate Provision		0 - 0 - 0 - 0 - 0 - 0 - 0 -	Impairment stock of Provision rate Provision	Coverage Ratio - Default Stock	Impairment rate	Katio -	Stock of Provisions Coverage Ratio Default Coverage Co	- - - - - - - - -	Coferage Ratio - Default Stock O - O - O - O - O - O - O - O - O - O
(*) Refers to the part of Securitization exposure that is deduc	cted from capital and is not included in KWA		Exp F-IRB	osure values (as of 31/12/201 A-IRB	13) STA	Risk e F-IRB	exposure amounts (as o A-IRB	o f 31/12/2013) STA			rovisions (as of 31/12/20 1 A-IRB	13) STA	as of 31/1	.2/2014	Baseline Scenario as of 31/12/2015	as of 31/1	2/2016	as of 31/1	.2/2014	Adverse Scenario as of 31/12/2015	as of 31/	12/2016
Please, select the country (*) Refers to the part of Securitization exposure that is deduction.	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		Non-defaulted Defaulted No. 0	On-defaulted Defaulted Nor O							Defaulted Defaulted		f Coverage Ratio Default Stock rations 0	ment Provisions Coverage Ratio - Default Store 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Impairment Stock o	Coverage		ck of Coverage Imp	As of 31/12/2013 Pairment rate Stock of Provisions Cover Ratio Default - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	rate Stock rate Provis	Coverage Ratio - Default Stock
		LTV % (as of 31/12/2013)	F-IRB	oosure values (as of 31/12/201 A-IRB	STA	F-IRB	exposure amounts (as o A-IRB	STA	F-	IRB	rovisions (as of 31/12/201 A-IRB	STA	as of 31/1		Baseline Scenario as of 31/12/2015 ment Stock of Coverage	as of 31/1 E Impairment Stock of		as of 31/1		Adverse Scenario as of 31/12/2015 airment Stock of Cover		12/2016 Coverage Ratio -
	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Nor	0 Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted Defaulted No.	On-defaulted Defaulted Nor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	n-defaulted O O O O O O O O	Non-defaulted Defau 0	O O O O O O O O O O O O O O O O O O O	aulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Non-default 0 0 0 0 0 0 0 0 0	Defaulted Non-default O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	rate Provision	Coverage Ratio Impair	Provisions Default Store 0 - 0 - 0 - 0 - 0	ock rate Provisio	Coverage Ratio - Default Stock O - O - O - O - O - O - O - O - O - O	Impairment rate Prov	Default Stock 0 - 0 - 0 - 0 - 0 -	Stock of Provisions Stock of Provisions Default of Defa	rate Provis	Ratio - Default Stock 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -

Securitisation and re-securitisations positions deducted from capital *

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

Please, select the country

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

Other non-credit obligation assets

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

2014 EU-wide Stress Test

P&L		В	aseline Scenari	0	A	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	52	21	27	30	49	49	49
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	18.71	0	0	0	0	0	0
Operating profit before impairments	72	19	26	29	48	48	48
Impairment of financial assets (-)	0	-3	-3	-3	-4	-4	-5
Impairment of financial assets other than instruments designated at fair value through P&L (-)	0	-3	-3	-3	-4	-4	-5
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	72	17	23	26	44	43	43
Other Income and expenses	0	0	0	0	0	0	0
Pre-Tax profit	72	17	23	26	44	43	43
Tax	-25.3715	-5	-7	-8	-13	-13	-13
Net income	47	12	16	18	31	30	30
Attributable to owners of the parent	47	12	16	18	31	30	30
of which carried over to capital through retained earnings	47	0	0	0	0	0	0
of which distributed as dividends	0	12	16	18	31	30	30

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	644	645	645	645	1,458	1,458	1,458	
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0	
Risk exposure amount Other credit risk	644	645	645	645	1,458	1,458	1,458	
Risk exposure amount for market risk	0	0	0	0	0	0	0	
Risk exposure amount for operational risk	147	147	148	149	147	147	147	
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0	
AQR adjustments	0	0	0	0	0	0	0	
Total Risk exposure amount	792	792	794	794	1,606	1,606	1,606	

STRICTLY CONFIDENTIAL 24/10/2014

2014 EU-wide Stress Test

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

32.TR_Securitisation 7/16

	(mln EUR)		V	VALUES 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)	oss of provisions) is a maturity matching)			DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th 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 [Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	France	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		(accounting value	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1) (1)			DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th 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 [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		
[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	ONG EXPOSURES gross of provisions)	is a maturity matching)			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 [Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Malta	1 0 0 0 0 0 0 0	1 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Netherlands	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

	(mln EUR)		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)	is a maturity matching)			DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th 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	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 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 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		

	(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	
		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 proban		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 - 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 [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			Racolina Consul			Advorce Com			
,					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 COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	2,228	2,228	2,228	2,228	2,228	2,228	2,228	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)	2,228	2,228	2,228	2,228	2,228	2,228	2,228	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)	2,724	2,724	2,724	2,724	2,724	2,724	2,724	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	0	0	0	0	0	0	0	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CI
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.3.2	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	0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	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	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	0	0	0	0	0	0	0	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	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
	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
OWN FUNDS	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	-496	-496	-496	-496	-496	-496	-496	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) poin (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379 of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR a
	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) poir (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) a 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	0	0	0	0	0	0	0	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2		0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,228	2,228	2,228	2,228	2,228	2,228	2,228	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1	792 0	792 0	794 0	794 0	1,606 0	1,606 0	1,606 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48
	B.2	deduction (+) of which: stemming from from CVA capital requirements (+)	0	0	0	0	0	0	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	0	0	0	0	0	0		Articles 153(2) of CRR
·	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0	0	0	0	0	0	0		Recital (44) of CRR
	B.5 B.6	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0		- Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	281.40%	281.33%	280.75%	280.60%	138.76%	138.76%	138.76%	CA3 {1}	-
APITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	281.40%	281.33%	280.75%	280.60%	138.76%	138.76%	138.76%	CA3 {3}	-
	C.3	Total Capital ratio	281.40%	281.33%	280.75%	280.60%	138.76%	138.76%	138.76%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		63	63	64	88	88	88		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the		0	0	0	0	0	0		
Memorandum items	Memorandum items F.1	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		
		Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				280.60%			138.76%		

⁽¹⁾ Conversions not considered for CET1 computation (2) Excluding instruments included in E (3) Memorandum item based on a fully implemented CRR/CRD IV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

35.TR_Restruct Scenarios 24/10/2014

2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31st December 2013 and formally agreed with the European Commission.											
	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 (-)	-2204
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