

Bank Name	NL - ING Bank N.V.
LEI Code	3TK20IVIUJ8J3ZU0QE75



Summary Adverse Scenario

NL - ING Bank N.V.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	6,846
Impairment losses on financial and non-financial assets in the banking book	3,762
Common Equity Tier 1 capital (1)	30,137
Total Risk Exposure (1)	298,786
Common Equity Tier 1 ratio, % (1)	10.1%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	12,120
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	10,802
3 yr cumulative losses from the stress in the trading book	1,476
Valuation losses due to sovereign shock after tax and prudential filters	171
Common Equity Tier 1 capital (1)	29,773
Total Risk Exposure (1)	344,106
Common Equity Tier 1 ratio, % (1)	8.7%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	18,926
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 CR/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



2014 EU-wide Stress Test **Summary Baseline Scenario**

NL - ING Bank N.V. Actual figures as of 31 December 2013 mln EUR, % Operating profit before impairments 6,846 3,762 Impairment losses on financial and non-financial assets in the banking book 30,137 Common Equity Tier 1 capital (1) 298,786 Total Risk Exposure (1) Common Equity Tier 1 ratio, % (1) 10.1%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	15,575
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5,265
3 yr cumulative losses from the stress in the trading book	1,031
Common Equity Tier 1 capital (1)	36,862
Total Risk Exposure (1)	324,053
Common Equity Tier 1 ratio, % (1)	11.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	25,924
	60 1 6 8 11

(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.



				Exp	osure values	as of 31/12/2	2013)			Risk e	cposure amour	its (as of 31/	12/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)	1				Bas	eline Scen	ario						
			F	-IRB	A	IRB	S	πA	F	-IRB	A	IRB	5	TA	F	-IRB	A-	IR8	S	TA		as of 31/1	2/2014	as	of 31/12/	2015	as	of 31/12/2	2016	as of	f 31/12/201	4
		LTV % (as of 31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	nt 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	Covera Ratio - De Stock
	(min EUR, %)																															
	Central banks and central governments		0	0	88.630	29	4.155	0	0	0	6.742	43	2.598	0	0	0	4	4	0	0	0.04%	21	24.12%	0.04%	33	26.91%	0.04%	46	28.26%	0.04%	21	24.2
	Institutions		0	0	106,079	788	2,780	3	0	0	25,603	204	1,385	4	0	0	12	41	2	10	0.07%		9.15%	0.09%	160	11.50%	0.11%	219	13.42%	0.09%	119	9.8
	Corporates		0	0	196,449	9,674	10,552	282	0	0	88,270	11,766	10,269	362	0	0	299	3,338	40	137	0.61%	5,842	34.90%	0.52%	6,703	32.91%	0.46%	7,433	31.51%	0.77%	6,318	36.
	Corporates - Of Which: Specialised Lending		0	0	68,023	4,418	1,234	72	0	0	26,284	6,132	1,228	104	0	0	87	1,337	1	15	-	0	-	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME		0	0	28,970	1,741	2,335	15	0	0	12,119	1,979	2,218	19	0	0	68	505	16	12	-	0	-	-	0	-	-	0	-	-	0	
	Retail		0	0	308.074	5.966	16.337	220	0	0	59.365	7.077	9.651	246	0	0	420	1.304	104	299	0.23%		21.61%	0.20%	3.751	20.01%	0.18%	4.320	19.12%	0.31%	3.581	22
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	80.1%	0	0	274.587	4.144	5.889	47	0	0	46.553	4.717	2.524	45	0	0	244	646	7	33	0.14%	1.476	14.73%	0.11%	1.776	13.38%	0.09%	2.026	12.59%	0.19%	1.721	1
	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.0%	0	0	0 274.587	0	0	0	0	0	0 46.553	0 4.717	0	0	0	0	0	0	0	0		0	-	-	0	-	0.09%	0	-	-	0	
L - ING Bank N.V.	Retail - Secured on real estate property - Or Retail - Qualifying Revolving	80.1%	0	0	2/4,58/	4,144	5,889	4/	U	0	46,553	4,/1/	2,524	45	0	0	244	646		33	0.14%	1,476	14.73%	0.11%	1,776	13.38%	0.09%	2,026	12.59%	0.19%	1,721	1
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	10.447	0	U	0	0	0	0	0	0	0	176	0	0	U	-	0	-	-	1.976	-	0.73%	0	34,88%	-	0	
	Retail - Other Retail - Of Which: SME		0	0	33,487	1,822	10,44/	173	U	0	12,813	2,360	7,127 2.262	202	0	0	1/6	659 441	96	265 85	0.84%		37.19% 32.79%	0.78%		35.69%	0.73%	2,293	34.88%	1.09%	1,860	40
	Retail - Other Retail - Of Which: SHE		0	0	15.494 17.993	1.337	6.487	120	0	0	4.836 7.977	1.566 794	4.866	100			82	218	52	181	0.93%		44.54%	0.81%	1.014 961	31.21% 42.72%	0.75%	1.149	41.90%	1.32%	1.013 847	
	Equity		0	0	2.049	404	0.40/	120	0	0	4.917	/94	4.000	15/			34	216		101	0.00%		99.2990	0.00%	901	42.72%	0.00%	1.145	41.90%	0.91%	04/	47
	Securitisation		0	0	9,858	0	0	0	0	0	2,728	0	0		0		21			0	0.00%			0.00%	0		0.00%	, v		0.00%		
	Other non-credit obligation assets		ů		19,948		0		ů		16,511	ő	ő	i i	ő		51	Š													4 1	
	TOTAL		ů		721.087	16.457	33 824	505	ů		204.136	10,000	23 004	612	ő		766	4 600	146	445	0.31%	9.068	28.31%	0.27%	10.647	26.39%	0.24%	12.019	25.19%	0.41%	10,043	29
	Securitisation and re-securitisations positions deducted from capital *		0	0	/31,00/	10,457	0	0			201,130	19,090	23,901	012	ů ř	0	/00	7,000	140	110	0.31%	9,000	20.31%	0.27%	10,047	20.33%	0.2470	12,010	23.1970	0.71%	10,045	

				Exp	oosure values (as of 31/12/2	2013)			Risk e	cposure amour	its (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)					Bas	seline Scen	ario							
		LTV % (as of	F	-IRB	A	IRB	5	TA	F	IRB	A-	IRB		STA	F	IRB	A	-IRB	S	TA		as of 31/1	2/2014	as	of 31/12/	2015	as	of 31/12/2	2016	as	of 31/12/20		
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairr rate	ent Stock of Provisions	S Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment ra	e Stock of Provisions	Coverage Ratio - Defaul Stock	it Impi
	Central banks and central governments		0	0	19.391	28	0	0	0	0	663	43	0	0	0	0	0	4	0	0	0.01		13.37%	0.01%	5	13.80%	0.01%	5	14.25%	0.01%	4	13.42%	0
	Institutions		0	0	6,998	642	455	0	0	0	1,716	0	227	0	0	0	1	0	0	0	0.06		0.43%	0.06%	6	0.82%	0.06%	9	1.19%	0.08%	5	0.56%	0
	Corporates		0	0	52.203	3.926	287	14	0	0	26.638	5.172	195	16	0	0	123	1.350	1	2	1.16	6 2.672	37.87%	0.91%	3.060	35.82%	0.75%	3.354	34.33%	1.58%	2.940	39.00%	1
	Corporates - Of Which: Specialised Lending		0	0	16,711	1,504	19	0	0	0	6,619	1,885	19	0	0	0	26	497	0	0	-	0	-	-	0	-	•	0	-	-	0	1 -	
	Corporates - Of Which: SME		0	0	8.974	571	1	0	0	0	5.716	1.171	1 437	0	0	0	39	1/3	0	0		0		-	0		-	0	-	-	0	1	
	Retail - Secured on real estate property		0	0	148,308	3,214	681 326	51	U	0	29,493	4,693 3.039		62	0	0	203 119	518	3	1/	0.24			0.19%	1,413	14.54%	0.16%	1,643 899	14.06%	0.35%	1,373	15.94%	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	90.8%	0	0	134.057	2.566	326	13	0	0	23.667	3.039	171	12	0		119	266	0	5	0.15	6 618	10.36%	0.12%	771	9.93%	0.10%	899	9.62%	0.24%	/82	11.12%	0
	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	90.8%	0	0	134,057	2,566	326	12	0		23.667	3.039	171	12	0	0	119	266	0	U E	0.15	6 618	10.36%	0.12%	771	9.93%	0.10%	899	9.62%	0.24%	782	11.12%	
Netherlands	Retail - Qualifying Revolving	50.070		0	134,037	2,500	320	10			23,007	3,035	1/1	12	ő			200	0	5	0.15	0 010	10.30%	0.12.90	,,,,	5.55%	0.10%	035	5.02.70	0.24%	/82	11.12%	
	Retail - Other Retail		0	0	14,251	648	355	38	0	0	5.826	1,655	266	49	0	ő	85	252	2	12	1.03	6 514	33.19%	0.87%	641	31.74%	0.76%	744	30.70%	1.38%	591	35.14%	1
	Retail - Other Retail - Of Which: SME		0	0	7.533	446	2	0	0	0	3,454	1.131	1	0	0	0	58	190	0	0	1.46		35.53%	1.21%	452	33.37%	1.03%	520	31.91%	2.11%	435	37.66%	3
	Retail - Other Retail - Of Which: non-SME		ō	ō	6,718	202	353	38	0	ō	2.372	523	265	49	0	ō	27	63	2	12	0.59	6 150	28.36%	0.52%	189	28.26%	0.49%	224	28.13%	0.63%	157	29.34%	0
	Equity		0	0	194	0	0	0	0	0	404	0	0	0	0	0	0	0	0	0	0.00	6 0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	0
	Securitisation		0	0	827	0	0	0	0	0	72	0	0	0	0	0	0	0	0	0												4 7	4
	Other non-credit obligation assets		0	0	8.855	0	0	0	0	0	7.659	0	0	0	0	0	0	0	0	0												4	4
	TOTAL		0	0	236,776	7,811	1,424	65	0	0	66,646	9,908	859	78	0	0	328	1,872	3	19	0.42	6 3,811	25.24%	0.33%	4,484	23.71%	0.27%	5,011	22.63%	0.59%	4,322	25.85%	6
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												4/	4

				Exp	osure values (as of 31/12/2	013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pro	wisions (as of	31/12/2013)					Bas	seline Scen	ario		
		LTV % (as of	F-	IRB	A-	IRB	5	TA	F-	-IRB	A-1	IRB	S	TA	Fil	IRB	A-	IRB	SI	TA	â	s of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/2
	(min 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	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stork	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	18.881	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	25.29%	0.00%	0	25.29%	0.00%	0
	Institutions		0	0	13,117	0	13	0	0	0	1,117	0	7	0	0	0	0	0	0	0	0.02%	1	26.62%	0.02%	1	26.84%	0.02%	2
	Corporates		0	0	4.859	180	114	1	0	0	1.736	131	114	1	0	0	3	67	1	3	0.35%	83	34.65%	0.30%	92	32.76%	0.27%	99
	Corporates - Of Which: Specialised Lending		0	0	1,069	62	0	0	0	0	385	56	0	0	0	0	1	21	0	0	-	0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	17	11	1	0	0	0	19	14	1	0	0	0	0	1	0	1		0	-	-	0	-	-	0
	Retail		0	0	70,565	760	32	1	0	0	18,237	686	24	2	0	0	140	379	0	2	0.25%	699	40.54%	0.22%	853	38.79%	0.20%	989
	Retail - Secured on real estate property	70.9%		0	63.687	621	1	0	0	0	14.458	682	0	0	0	0	100	271	0	0	0.21%	502	34.37%	0.17%	611	32.68%	0.15%	704
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0
Germany	Retail - Secured on real estate property - Of	70.9%	0	0	63,687	621	1	0	0	0	14,458	682	0	0	0	0	100	271	0	0	0.21%	502	34.37%	0.17%	611	32.68%	0.15%	704
Cermany	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0
	Retail - Other Retail		0	0	6.878	139	31	1	0	0	3.779	3	23	1	0	0	40	108	0	2	0.68%	197	74.86%	0.66%	242	73.49%	0.64%	285
	Retail - Other Retail - Of Which: SME		0	0	23	2	1	0	0	0	5	0	1	0	0	0	0	0	0	0	0.52%	0	7.50%	0.52%	0	9.16%	0.49%	0
	Retail - Other Retail - Of Which: non-SME		0	0	6.855	137	30	1	0	0	3.774	3	23	1	0	0	40	108	0	2	0.68%	197	75.81%	0.66%	242	74.33%	0.64%	285
	Equity		0	0	5	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	-	0.00%	0
	Securitisation		0	0	31	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0								
	Other non-credit obligation assets		0	0	1,072	0	0	0	0	0	858	0	0	0	0	0	0	0	0	0								
	TOTAL		0	0	108.530	940	160	2	0	0	21.979	816	145	3	0	0	144	446	1	5	0.22%	784	39.68%	0.19%	947	38.00%	0.17%	1.091
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								

| (min EUR, %)
I central governments | LTV % (as of 31/12/2013) | F-
Non-defaulted | -IRB | A-1 | RB | S | A | Fi | IRB

 | A-1

 | IRB | ST | TA
 | F-IR
 | 8
 | A- | IRB
 | 1 | | | s of 31/12 | /2014 | 20
 | of 31/12/2 | 0015 | 26.0 | 31/12/2016 |
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| | 31/12/2013) | Non-defaulted | | | | | | |

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 | | | | 31/12/2016 |
| central governments | | | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted

 | Non-defaulted

 | Defaulted | Non-defaulted | Defaulted
 | Non-defaulted
 | Defaulted
 | Non-defaulted | Defaulted
 | Non-defaulted | Defaulted | Impairmen
rate | Stock of
Provisions | Coverage Ratio
Default Stock |
Impairment
rate | Stock of
Provisions | Coverage
Ratio - Default
Stock | Impairment
rate | Stock of
rovisions Coverage
Ratio - Default
Stock |
| es - Of Which: Specialised Lending
es - Of Which: SME
Secured on real estate property
Retail - Secured on real estate property - Of | 75.0%
0.0% | | 0
0
0
0
0
0 | 13,529
7.523
28,278
1.495
15,194
38.960
29,697
0 | 0
0
1,150
23
907
1.142
676
0 | 0
2
491
0
180
168
49
0 | 0 4 0 3 8 0 0 | 0
0
0
0
0 | 0
0
0
0
0

 | 98
1.990
9,888
665
4,021
6.723
3,934
0

 | 0
0
806
3
644
1.148
695
0 | 0
1
478
0
170
131
42
0 | 0
6
0
4
12
0
0
 |
 | 0
0
0
0
0
 | 0
1
30
2
17
52
8
0 | 0
350
15
236
216
53
0
 | 0
1
0
3
0 | | 0.00%
0.03%
0.28%
-
-
-
0.15%
0.03% | 0
3
631
0
485
217
0 | 23.83%
23.90%
27.52% |
0.00%
0.03%
0.29% | 0
5
711
0
0
542
225
0 | 23.45%
25.02%
26.01%
-
-
16.28%
9.85%
- | 0.00%
0.03%
0.29% | 0 23.65%
7 25.86%
797 25.26%
0 -
0 -
596 14.87%
231 8.30%
0 - |
| Retail - Secured on real estate property - Of
Qualifying Revolving
Other Retail
Retail - Other Retail - Of Which: SME
Retail - Other Retail - Of Which: non-SME
biligation assets | 75.0% | | | 0
9.263
5,472
3.791
88
1
3,757 | 676
0
465
339
126
0
0
0 | 49
0
119
2
117
0
0
0 | 0
8
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8
0
0 | 0
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0
0
0 | 0
0
0
0
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 | 0
2.789
1,116
1.673
183
0
3,031

 | 0
453
213
240
0
0
0 | 42
0
89
1
88
0
0
0 | 0
0
12
0
12
0
0
0
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 | 8
0
44
19
25
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0
0 | 53
0
163
123
41
0
0
0
 | 0
3
0
3
0
0 | | -
0.54%
0.38%
0.75%
0.00% | 0
268
168
99
0 | -
32.04%
33.96%
28.63%
- |
-
0.50%
0.36%
0.71%
0.00% | 0
318
192
126
0 | -
29.96%
31.28%
27.86%
- | -
0.48%
0.35%
0.66%
0.00% | 231 8.30%
0 -
365 28.97%
216 29.93%
150 27.56%
0 -
1.400 19.51% |
| Qualifyin
Other Rei
Retail -
Retail - | g Revolving
tail
Other Retail - Of Which: SME
Other Retail - Of Which: non-SME | g Revolving
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Other Retail - Of Which: SME
Other Retail - Of Which: non-SME | g Revolving 0
bill 0
Other Retail - Of Which: SME 0
Other Retail - Of Which: non-SME 0 | 9 Revolving 0 0
bit
Other Retail - Of Which: SME 0 0
Other Retail - Of Which: non-SME 0 0
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				Exp	posure values (as of 31/12/2	2013)			Risk ex	posure amoun	its (as of 31/1	12/2013)			Value adjust	ments and pro	wisions (as o	(31/12/2013)					Bas	eline Scen	ario			
		LTV % (as of	F	-IRB	A-	IRB	S	πa	F	IRB	A-	IRB	S	TA	F	IRB	A-	IRB	ST	(8	s of 31/12/	2014	as	of 31/12/	2015	as c	of 31/12/201	16
	(min EUR, %)	31/12/2013)	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmen rate	Stock of Provisions	Coverage Ratio Default Stock		Stock of Provisions	Coverage Ratio - Default Stock		Rat	Coverage atio - Defaul Stock
	Central banks and central governments		0	0	3,338	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	0.00%	0.00%	0	0.00%
	Institutions		0	0	2.672	0	8	0	0	0	450	0	2	0	0	0	0	0	0	0	0.02%	0	33.87%	0.02%	1	35.87%	0.03%	2	37.66%
	Corporates		0	0	1,406	0	1,139	75	0	0	421	0	1,139	110	0	0	0	0	1	15	0.20%	21	19.79%	0.22%	26	19.54%	0.24%	32	19.26%
	Corporates - Of Which: Specialised Lending		0	0	1.003	0	1.074	72	0	0	256	0	1.074	104	0	0	0	0	1	15		0	-	- ·	0	-	1 - 1	0	-
	Corporates - Of Which: SME		0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	- ·	0	-	1 - 1	0	-
	Retail		0	0	28.355	76	0	0	0	0	2.405	78	0	0	0	0	3	5	0	0	0.02%	14	3.35%	0.02%	20	2.85%	0.02%	26	2.64%
	Retail - Secured on real estate property	65.9%	0	0	28,353	76	0	0	0	0	2,405	78	0	0	0	0	3	5	0	0	0.02%	14	3.34%	0.02%	20	2.84%	0.02%	26	2.64%
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	- ·	0	-	1 - 1	0	-
Australia	Retail - Secured on real estate property - Of	65.9%	0	0	28,353	76	0	0	0	0	2,405	78	0	0	0	0	3	5	0	0	0.02%	14	3.34%	0.02%	20	2.84%	0.02%	26	2.64%
Ausualia	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	- ·	0	-	1 - 1	0	-
	Retail - Other Retail		0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.41%	0	38.21%	0.34%	0	36.95%	0.33%	0	35.96%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.71%	0	24.01%	1.94%	0	24.06%	1.53%	0	24.18%
	Retail - Other Retail - Of Which: non-SME		0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.36%	0	38.99%	0.31%	0	37.90%	0.30%	0	36.90%
	Equity		0	0	13	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0		0	-	- ·	0	-	1 - 1	0	-
	Securitisation		0	0	85	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0				4 /			i 1		
	Other non-credit obligation assets		0	0	441	0	0	0	0	0	362	0	0	0	0	0	0	0	0	0				4 /			i 1		
	TOTAL		0	0	36,310	76	1,147	75	0	0	3,671	78	1,140	110	0	0	4	5	1	15	0.03%	36	7.51%	0.03%	48	6.03%	0.03%	59	5.44%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0						_			

					iosure values (a	as of 31/12/2	2013)			Risk exp	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)							eline Scena			
		LTV % (as of	F-	IRB	A-	IRB	S	STA	F-1	RB	A-	IRB	S	TA	F.	IRB	A-	IRB	S	TA		85	of 31/12/	2014	asi	of 31/12/	2015	as of 3	31/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Br		Stock of trovisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment Sti rate Pro	tock of ovisions
	Central banks and central governments		0	0	250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 Г	0.00%	0	-	0.00%	0	0.00%	0.00%	0 0.0
	Institutions		0	0	11,460	0	10	0	0	0	2,334	0	5	0	0	0	0	0	0	0		0.03%	1	19.64%	0.04%	1	19.30%	0.04%	2 19.0
	Corporates		0	0	16.323	277	1	0	0	0	6.588	343	0	0	0	0	15	49	0	0		0.28%	119	18.80%	0.29%	152	19.05%	0.30%	186 19.1
	Corporates - Of Which: Specialised Lending		0	0	5,599	169	0	0	0	0	2,019	247	0	0	0	0	4	21	0	0		-	0	-		0	-	1 - 1	0
	Corporates - Of Which: SME		0	0	372	10	0	0	0	0	106	7	0	0	0	0	0	4	0	0		-	0	-		0	-	1 - 1	0
	Retail		0	0	112	1	3	0	0	0	25	2	1	0	0	0	0	0	0	0		0.14%	1	17.77%	0.12%	1	15.47%	0.11%	1 14.3
	Retail - Secured on real estate property	105.7%		0	90	0	3	0	0	0	14	0	1	0	0	0	0	0	0	0		0.10%	0	12.25%	0.09%	0	10.43%	0.09%	0 9.6
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-		0	-	1 - 1	0
United States	Retail - Secured on real estate property - Of	105.7%	0	0	90	0	3	0	0	0	14	0	1	0	0	0	0	0	0	0		0.10%	0	12.25%	0.09%	0	10.43%	0.09%	0 9.6
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 - 1	0
	Retail - Other Retail		0	0	22	1	0	0	0	0	11	1	0	0	0	0	0	0	0	0		0.51%	0	28.99%	0.43%	0	30.10%	0.40%	0 30.3
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	16	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0		0.53%	0	26.02%	0.41%	0	26.37%	0.34%	0 25.6
			0	0	5	1	0	0	0	0	2	1	0	0	0	0	0	0	0	0		0.51%	0	29.22%	0.45%	0	30.53%	0.44%	0 31.0
	Equity Securitisation		0	0	49	0	0	0	0	0	97	0	0	0	0	0	0	0	0	0	1 H	0.00%	0		0.00%	0	-	0.00%	0
	Other non-credit obligation assets		0	0	4,119 602	0	0	0	0	0	1,079		0		0	0	11	0	0	0	I II								
	Total			0	32,915	270	0	0	0	0	5/0	244	0				2	0	0	0	L E	0.25%	120	18.79%	0.26%	154	19.03%	0.27%	189 19.1
	Securitisation and re-securitisations positions deducted from capital *		ŏ	0	32.915	2/8	0	0		U	10.094	244	- í		ő	ő	0	0	0	ő	1 6	0.25%	120	10.79%	0.20%	104	19.03%	0.2/%	199 19.

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
	0.05%	36	27.23%	0.05%	52	28.67%
	0.15%	210	13.95%	0.18%	316	17.35%
	0.88%	8,238	36.41%	0.77%	9,718	36.21%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.42%	5.403	22.60%	0.43%	7.124	22.73%
	0.25%	2.609	14.92%	0.25%	3.472	14.98%
	-	0	-	-	0	-
	0.25%	2,609	14.92%	0.25%	3,472	14.98%
	-	0	-	-	0	-
	1.51%	2,794	42.99%	1.59%	3,653	44.78%
	1.84%	1.533	39.18%	1.64%	1.920	40.20%
	1.25%	1.261	49.43%	1.55%	1.732	51.85%
_	0.00%	3		0.00%	3	
	0.50%	13,889	29.04%	0.48%	17,213	28.74%

		rse Scenar				
	85	of 31/12/	2015	85	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.01%	5	14.08%	0.01%	6	14.67%
	0.12%	11	1.39%	0.11%	16	2.12%
	1.78%	3.909	39.55%	1.43%	4.599	39.65%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.49%	2,324	17.36%	0.48%	3,198	18.33%
	0.34%	1.363	12.44%	0.35%	1.946	13.61%
	-	0	-	-	0	-
	0.34%	1,363	12.44%	0.35%	1,946	13.61%
	-	0	-	-	0	-
	1.97%	961	38.10%	1.76%	1,252	39.37%
	3.04%	711	40.00%	2.53%	911	41.21%
	0.92%	250	33.29%	1.06%	341	34.95%
	0.00%	0	-	0.00%	0	-
	0.74%	6,249	26.17%	0.65%	7,819	26.30%

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stork
0.00%	0	25.29%	0.00%	0	25.29%	0.00%	0	25.29%
0.02%	1	27.94%	0.02%	2	29.19%	0.03%	3	29.92%
0.41%	89	36.26%	0.46%	114	38.71%	0.42%	128	37.63%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.27%	736	42.28%	0.28%	950	40.86%	0.27%	1,143	39.43%
0.23%	537	36.36%	0.24%	702	35.24%	0.23%	844	33.89%
-	0	-	-	0	-	-	0	-
0.23%	537	36.36%	0.24%	702	35.24%	0.23%	844	33.89%
-	0	-	-	0	-	-	0	-
0.69%	199	75.56%	0.68%	248	74.65%	0.71%	299	73.91%
0.68%	0	8.84%	0.97%	1	13.24%	0.93%	1	15.81%
0.69%	199	76.54%	0.68%	248	75.51%	0.71%	298	74.68%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.24%	826	41.39%	0.25%	1.066	40.56%	0.24%	1.274	39.19%

	31/12/20	14						
			as	of 31/12/	2015	as	of 31/12/	2016
	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
0.00%	0	23.49%	0.00%	0	23.39%	0.00%	0	23.80%
0.03%	3	24.59%	0.04%	6	27.30%	0.05%	9	29.23%
0.34%	694	29.88%	0.56%	927	31.05%	0.63%	1,143	31.49%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.18%	561	21.81%	0.29%	771	20.79%	0.42%	998	19.38%
0.03%	232	13.52%	0.05%	271	10.72%	0.08%	314	8.74%
-	0	-	-	0	-	-	0	-
0.03%	232	13.52%	0.05%	271	10.72%	0.08%	314	8.74%
-	0	-	-	0	-	-	0	-
0.65%	329	39.05%	1.06%	500	42.35%	1.51%	684	43.56%
0.49%	212	41.93%	0.82%	310	45.19%	1.02%	391	44.57%
0.88%	117	33.95%	1.40%	190	37.94%	2.19%	293	42.18%
0.00%	1	-	0.00%	1	-	0.00%	2	-
0.22%	1.260	25.68%	0.36%	1.705	25.41%	0.45%	2.152	24.45%

0.00% 0.04% 0.37%

0.21% 0.17% 0.17% 0.69% 0.69% 0.69% 0.64% 0.64%

Numeric R0 Productors Rate - Detail Organization Rate - Detail Detail <thdetail< th=""> Detail Detail</thdetail<>				Adve	rse Scena	rio			
Numett 08 Rate Description	as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	airment rate		Ratio - Default			Ratio - Default			Coverage Ratio - Default Stock
0.25% 24 21.3% 0.37% 35 22.33% 0.41% 46 23.75% 0 - - 0 - - 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - <td< td=""><td>0.00%</td><td>0</td><td>0.00%</td><td>0.00%</td><td>0</td><td>0.00%</td><td>0.00%</td><td>0</td><td>0.00%</td></td<>	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0 0 0 0	0.02%	1	39.39%	0.04%	1	45.89%	0.05%	2	50.62%
. 0 . . 0 . . 0 . . 0 . . 0 . . 0 . . 0 . . 0 . . 0 . . 0 . . 0 . . 0 . . 0 . . 20 . . 0 .	0.26%	24	21.13%	0.37%	35	22.93%	0.41%	46	23.75%
0.05% 29 5.03% 0.15% 91 7.38% 0.16% 145 8.21% - 0 - 0 - - 0 - - 0 - - 0 - - 0 - - 0 0 13.7% 0 13.7% 0 - 0 - 0 - 0 - 0 - 0 - 0 -	-		-	-		-	-		-
0.05% 29 5.05% 0.15% 91 7.38% 0.16% 145 8.21% 0.05% 29 5.05% 0.15% 91 7.38% 0.16% 145 8.21% 0.05% 29 5.05% 0.15% 91 7.38% 0.16% 145 8.21% 0.47% 0 38.47% 0.55% 0 41.94% 0.65% 0 43.37% 0.47% 0 38.87% 0.35% 0 93.91% 3.72% 0 46.32% 0.41% 0 38.89% 0.42% 0 42.99% 0.55% 0 42.99% 1 0 -	-		-	-		-	-	- v	-
0 0.55% 20 5.03% 0.35% 0 0.75% 0 0.35% 0 0.419% 0.3843% 0.35% 0 41.94% 0.30.81% 0.319% 0.419% 0.419% 0.419% 0.419% 0.425% 0.4317% 0									
0.05% 29 5.3% 0.15% 91 7.3% 0.1% 62.1% 0.47% 0 38.47% 0.55% 0 41.94% 0.51% 0 43.37% 0.47% 0 38.87% 0.35% 0 93.91% 32.7% 0 45.37% 0.41% 0 38.89% 0.44% 0 42.99% 0.55% 0 42.99% 1 0 - - 0 - - 0 -	0.05%		5.03%	0.15%		7.38%	0.16%		8.21%
0 0 0 0.77% 0 38.43% 0.55% 0 41.54% 0.65% 0 43.37% 3.64% 0 30.84% 3.85% 0 39.34% 37.7% 0 43.37% 0.41% 0 30.84% 0 39.34% 37.7% 0 48.59% 0.41% 0 2.94% 0.42.95% 0.3.5% 0 42.5% 0 0 0 0	-		-	-		-	-		-
0.47% 0 38.47% 0.55% 0 41.94% 0.51% 0 43.27% 0.47\% 0.4	0.05%		5.03%	0.15%		7.38%	0.16%		8.21%
3.54% 0 30.38% 3.83% 0 39.91% 3.72% 0 48.00% 0.41% 0 38.89% 0.49% 0 42.09% 0.55% 0 42.95% . 0			-	-		-	-		-
0.41% 0 38.89% 0.49% 0 42.09% 0.55% 0 42.95% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0.47%	0	38.43%	0.55%		41.94%	0.61%	0	43.37%
									48.90%
	0.41%	0	38.89%	0.49%		42.09%	0.55%	0	42.95%
0.06% 54 8.57% 0.16% 127 9.45% 0.17% 193 9.96%		0	-	-	0	-	-	0	-
0.06% 54 8.57% 0.16% 127 9.45% 0.17% 193 9.96%									
	0.06%	54	8.57%	0.16%	127	9.45%	0.17%	193	9.96%

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
irment 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
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.04%	1	21.10%	0.07%	2	21.04%	0.07%	3	21.05%
0.37%	138	20.73%	0.60%	225	23.80%	0.46%	277	24.01%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.21%	1	18.63%	0.46%	1	17.25%	0.37%	2	17.78%
0.17%	0	12.63%	0.31%	1	11.33%	0.30%	1	12.26%
-	0	-	-	0	-	-	0	-
0.17%	0	12.63%	0.31%	1	11.33%	0.30%	1	12.26%
-	0	-	-	0	-	-	0	-
0.69%	0	33.37%	2.16%	1	41.09%	1.14%	1	45.53%
0.79%	0	31.69%	1.46%	0	34.91%	0.79%	0	38.31%
0.64%	0	33.53%	2.50%	1	42.15%	1.31%	1	46.96%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.33%	139	20.72%	0.54%	229	23.72%	0.42%	282	23.92%

EBA #	2014 EU-wide Stress Test Credit Risk																			
				Exp	posure values (as of 31/12/2	013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)	
		LTV % (as of	F-	IRB	A-	IRB	S	TA	F-I	RB	A-	IRB	ST	TA	F-I	RB	A-	IRB	S	TA
(min EUR, %) Central banks and central governments Institutions	(min EUR, %)	21/12/2012)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
			0	0	482	0	0	0	0	0	270	0	0	0	0	0	0	0	0	0
			0	0	10.147	24	1	0	0	0	1.843	138	1	0	0	0	1	0	0	0
	Corporates		0	0	4,337	1,450	45	0	0	0	3,494	2,184	45	0	0	0	18	515	0	0
	Corporates - Of Which: Specialised Lending		0	0	2.520	1.246	0	0	0	0	2.357	2.031	0	0	0	0	16	428	0	0
	Corporates - Of Which: SME		0	0	146	1	0	0	0	0	43	3	0	0	0	0	0	0	0	0
	Retail		0	0	9,127	98	1,153	2	0	0	791	128	864	2	0	0	5	23	9	29
	Retail - Secured on real estate property	66.1%	0	0	9.103	87	0	0	0	0	785	118	0	0	0	0	5	21	0	0
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Spain	Retail - Secured on real estate property - Of	66.1%	0	0	9,103	87	0	0	0	0	785	118	0	0	0	0	5	21	0	0
opani	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	23	12	1.153	2	0	0	6	10	864	2	0	0	0	1	9	29
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	10	11	0	0	0	0	2	9	0	0	0	0	0	1	0	
	Retail - Other Retail - Or Which: non-SME Equity		0	0	13	0	1.152	2	0	0	4	1	864	2	0	0			1 2	29
	Securitisation		0		2.176	0	0	0	0	0		0	0	9		9	11			
	Other non-credit obligation assets		0		2.1/6	0	0	0	0	0	855 661	0	0	0		9	1 1			
	TOTAL		0		27.013	1.572	1.199	2	0	0	7,928	2.450	911	2		0	35	538		20
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0			7.520	2.130		2		0				1 0

				Exp	osure values (a	is of 31/12/2	013)			Risk ex	posure amoun	its (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as ol	31/12/2013)				-
		LTV % (as of	F	IRB	A-1	RB	s	TA	F-I	RB	A-	IRB		STA	Ŀ.	-IRB	A	IRB	-	STA		as o	of 31/12	2/20
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Ir	mpairment rate P	Stock of Provisions	5
	Central banks and central governments Institutions Corporates		0	0	5,971 12.822 8.742	0 55 148	2 221 104	0	0	0	0 4.786 3.010	0 18 150	0 98 101	0	0	0	0 0 2	0 10 80	0	0		0.00% 0.03% 0.13%	0 11 90	Γ
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	4.065 156	75 0	0 16	0	0	0	992 46	90	0 16	0	0	0	0	21	0	0		-	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	95.1% 0.0%	0	0	241 105 0	2	991 1 0	0	0	0	15 0	4 3 0	566 0 0	0	0	0	0	0	0	0		0.17% 0.10% -	34 1 0	
United Kingdom	Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail	95.1%	0	0	105 0 137	2 0 4	1 0 990	0 0 3	0	0	15 0 18	3 0 1	0 0 565	0 0 4	0	0	0	0	0 0 2	0 0 25		0.10%	1 0 33	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	74 62	0	989 1	1 2	0	0	14 3	0	565 1	1 2	0	0	0	0	2	1 24		0.18%	4 29	
	Equity Securitisation Other non-credit obligation assets		0	0	32 1,294 345	0	0	0	0 0	0	61 148 220	0	0	0	0	0	3	0	0	0		0.00%	0	t
	TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	29.448 0	209 0	1.317 0	4	0	0	8.257	172	765	4	0	0	6 0	94 0	2	25 0		0.07%	136	ł

						Josure values (cposure announ								31/12/2013)						
			LTV % (as of	F	-IRB	A	IRB	S	TA	FI	IRB	A-	IRB	ST	TA	E	IRB	A-	IRB	S	TA		85	: of 31/12/	2014	
		(min 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	Defaulted	In	npairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairm rate
- 1		Central banks and central governments		0	0	6.597	0	0	0	0	0	2.086	0	0	0	0	0	0	0	0	0		0.03%	1	45.00%	0.03%
		Institutions		0	0	1,932	0	0	0	0	0	791	0	0	0	0	0	0	0	0	0		0.06%	1	30.39%	0.079
		Corporates		0	0	7.491	377	414	0	0	0	4.117	204	408	0	0	0	13	204	0	0		0.38%	247	44.75%	0.389
		Corporates - Of Which: Specialised Lending		0	0	1,244	72	0	0	0	0	646	45	0	0	0	0	1	11	0	0		-	0	!	1 -
		Corporates - Of Which: SME		0	0	1.938	66	113	0	0	0	1.035	36	107	0	0	0	5	34	0	0		-	0	!	1 -
		Retail		0	0	33	0	4.583	31	0	0	7	0	2.306	25	0	0	0	0	20	86		0.51%	133	70.90%	0.489
		Retail - Secured on real estate property	59.3%	0	0	15	0	3,295	15	0	0	5	0	1,437	9	0	0	0	0	4	20		0.17%	30	52.81%	0.149
		Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	!	1 -
	Poland	Retail - Secured on real estate property - Of	59.3%	0	0	15	0	3,295	15	0	0	5	0	1,437	9	0	0	0	0	4	20		0.17%	30	52.81%	0.149
	rolanu	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-		!	1 -
		Retail - Other Retail		0	0	17	0	1,288	16	0	0	2	0	868	16	0	0	0	0	15	66		1.37%	103	78.99%	1.399
		Retail - Other Retail - Of Which: SME		0	0	17	0	548	8	0	0	2	0	313	9	0	0	0	0	8	31		1.21%	47	77.44%	1.339
		Retail - Other Retail - Of Which: non-SME		0	0	1	0	740	8	0	0	0	0	555	8	0	0	0	0	7	35		1.46%	56	80.29%	1.429
		Equity		0	0	39	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0		0.00%		!	0.009
		Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				(1
		Other non-credit obligation assets		0	0	727	0	0	0	0	0	524	0	0	0	0	0	0	0	0	0				(1
		TOTAL		0	0	16,818	377	4,997	31	0	0	7,624	204	2,714	25	0	0	13	204	20	86		0.34%	382	50.73%	0.339
		Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					

				Exp	posure values (as of 31/12/2	2013)			Risk ex	posure amount	ts (as of 31/1	2/2013)			Value adjust	tments and pr	rovisions (as of	f 31/12/2013)				(seline Sce
		LTV % (as of	F-	-IRB	A-	IRB	SI	TA	F-	IRB	A-I	IRB	5	TA	Fi	RB	A	N-IRB	S	TA	 2	s of 31/12/	/2014	as	s of 31/1.
	(min 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-defaulte	d Defaulted	Non-defaulted	Defaulted		Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock o Provisio
	entral banks and central governments istitutions		0	0	3.676 6,290	0	0 39	0	0	0	0 962	0	0 20	0	0	0	0	0	0	0	0.00%	0	0.11% 8.84%	0.00% 0.04%	0
Co	Corporates Corporates - Of Which: Specialised Lending		0	0	8.270	116 38	107 1	1	0	0	3.578 1.014	284 135	106 1	1	0	0	4	26 0	0	1	0.22%	43 0	21.19%	0.23%	55
Ref	Corporates - Of Which: SME		0	0	147 412	8	11	0	0	0	46 142	18 47	10 110	0	0	0	0	3	0	1	- 0.25%	0	- 4.82%	- 0.26%	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	68.7% 0.0%	0	0	307	28	0	0	0	0	112	39	0	0	0	0	0	1	0	0	0.13%	2	2.71%	0.09%	2
France	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	68.7%	0	0	307	28	0	0	0	0	112	39	0	0	0	0	0	1	0	0	0.13%	2	2.71%	0.09%	2
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	106	6	150	1	0	ő	30	8	110	1	ő	ő	0	1	1	1	0.32%	6	6.98% 14.72%	0.36%	8
	Retail - Other Retail - Of Which: non-SME		0	0	46	2	137	0	0	0	14	5	102	0	0	0	0	1	1	1	0.33%	5	5.81%	0.38%	6
	curitisation		0	0	17	0	0	0	0	0	61 5	0	0	0	0	0	0	0	0	0	0.00%		<u> </u>	0.00%	
то	ther non-credit obligation assets DTAL		0	0	256 18,953	0	0 297	0	0	0	225 4,972	0 330	0 237	0	0	0	0	0 29	0	0	0.17%	52	14.70%	0.18%	67
Sec	curitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0		4 7		4 /	4

				Exp	oosure values (a	as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)				/		Basel	ine Scenar	rio		
		LTV % (as of	Fil	IRB	A	IRB	S	TA	F-	IRB	A-	IRB	S	TA	F-1	IRB	A-	IRB	5	TA		as of 3	1/12/2014	4	as of	F 31/12/20	015	as	of 31/12
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impa r	irment Sto ate Prov	ck of Cover Islans Defa	e rage Ratio - Ir fault Stock	mpairment : rate P	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provision
	Central banks and central governments		0	0	1,682	0	0	0	0	0	943	0	0	0	0	0	0	0	0	0	0.	38%	1 3	36.94%	0.10%	1	36.71%	0.11%	2
	Institutions		0	0	953	1	0	0	0	0	296	3	0	0	0	0	0	0	0	0	0.	36%	1 7	22.74%	0.07%	1	22.66%	0.09%	1
	Corporates		0	0	4,849	360	0	0	0	0	1,982	339	0	0	0	0	4	89	0	0	0.	37% 1	11 2	23.51%	0.32%	124	22.51%	0.31%	136
	Corporates - Of Which: Specialised Lending		0	0	2,446	146	0	0	0	0	741	227	0	0	0	0	1	34	0	0		-	a	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	374	106	0	0	0	0	70	46	0	0	0	0	0	20	0	0		-	a	-	-	0	-	-	0
	Retail		0	0	9,665	593	315	1	0	0	1,093	241	236	1	0	0	12	151	2	5	0.	16% 1	96 2	24.54%	0.15%	211	23.17%	0.13%	225
	Retail - Secured on real estate property	55.3%	6 0	0	7.664	63	0	0	0	0	928	37	0	0	0	0	7	26	0	0	0.	12%	44 3	32.25%	0.11%	53	29.04%	0.10%	61
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	a l	-	-	0	-	-	0
Italy	Retail - Secured on real estate property - Of	55.3%	6 0	0	7,664	63	0	0	0	0	928	37	0	0	0	0	7	26	0	0	0.	12%	44 3	32.25%	0.11%	53	29.04%	0.10%	61
Italy	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	a	-	-	0	-	-	0
	Retail - Other Retail		0	0	2.002	530	315	1	0	0	165	205	236	1	0	0	5	125	2	5	0.	28% 1		23.16%	0.25%	158		0.24%	164
	Retail - Other Retail - Of Which: SME		0	0	1,999	530	0	0	0	0	164	205	0	0	0	0	5	125	0	0	0.		43 2	22.36%	0.15%	145	20.82%	0.10%	147
	Retail - Other Retail - Of Which: non-SME		0	0	3	0	315	1	0	0	1	0	236	1	0	0	0	0	2	5	0.		10 8	80.68%	0.88%	13	78.16%	1.07%	17
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.	30%	J	-	0.00%	0	-	0.00%	0
	Securitisation		0	0	553	0	0	0	0	0	58	0	0	0	0	0	0	0	0	0									
	Other non-credit obligation assets		0	0	908	0	0	0	0	0	706	0	0	0	0	0	0	0	0	0									
	TOTAL		0	0	18.611	955	315	1	0	0	5.079	583	236	1	0	0	16	241	2	5	0.	21% 3	08 2	24.16%	0.19%	337	22.94%	0.18%	363
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

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0.11% 8.82% 20.09% -4.58% 2.18% -5.88% -5.88% -

as of

22.55% 19.35% 36.89% --48.80% 10.46% -10.46% -52.16% 23.26% 75.18%

	0	-	-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	-	0	-	
0.17%	34	66.91%	0.19%	37	56.36%	0.20%	40	48.80%	0.41%	39	59.94%	
0.10%	1	12.91%	0.08%	1	11.38%	0.07%	1	10.46%	0.16%	1	13.05%	
-	0	-	-	0	-	-	0	-	-	0	-	
0.10%	1	12.91%	0.08%	1	11.38%	0.07%	1	10.46%	0.16%	1	13.05%	
-	0	-	-	0	-	-	0	-	-	0	-	
0.18%	33	71.56%	0.20%	36	60.36%	0.22%	39	52.16%	0.43%	38	63.65%	
0.18%	4	25.04%	0.21%	7	24.03%	0.22%	9	23.26%	0.45%	8	26.55%	
0.10%	29	86.05%	0.09%	29	80.60%	0.08%	30	75.18%	0.15%	30	85.96%	
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0		
												P
0.07%	136	45.24%	0.07%	148	40.26%	0.08%	161	36.40%	0.14%	155	44.99%	
				eline Scen								
85	of 31/12	/2014	as	of 31/12/		as	of 31/12/		as of	31/12/20		
pairment					Coverage			Coverage			Coverage	
	Stock of	Coverage Ratio	Impairment	Stock of		Impairment	Stock of		Terrare laws and such a	Stock of		
rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Ratio - Default Stock	Impairment rate	Stock of Provisions	Ratio - Default	Impairment rate	Stock of Provisions	Ratio - Default Stock	ľ
					Ratio - Default			Ratio - Default	Impairment rate 0.03%		Ratio - Default	
rate	Provisions	Default Stock	rate	Provisions	Ratio - Default Stock	rate	Provisions	Ratio - Default Stock		Provisions	Ratio - Default Stock	
rate 0.03%	Provisions 1	Default Stock 45.00%	rate 0.03%	Provisions 2	Ratio - Default Stock 45.00%	rate 0.03%	Provisions 2	Ratio - Default Stock 45.00%	0.03%	Provisions 1	Ratio - Default Stock 45.00%	
rate 0.03% 0.06%	Provisions 1 1	Default Stock 45.00% 30.39%	rate 0.03% 0.07%	Provisions 2 2	Ratio - Default Stock 45.00% 31.76%	rate 0.03% 0.07%	Provisions 2 2	Ratio - Default Stock 45.00% 32.90%	0.03%	Provisions 1 1	Ratio - Default Stock 45.00% 32.05%	
rate 0.03% 0.06% 0.38%	Provisions 1 1 247	Default Stock 45.00% 30.39% 44.75%	rate 0.03% 0.07%	Provisions 2 2 274	Ratio - Default Stock 45.00% 31.76%	rate 0.03% 0.07%	Provisions 2 2 299	Ratio - Default Stock 45.00% 32.90%	0.03% 0.06% 0.42%	Provisions 1 1 259	Ratio - Default Stock 45.00% 32.05% 46.62%	
rate 0.03% 0.06% 0.38%	Provisions 1 247 0	Default Stock 45.00% 30.39% 44.75% -	rate 0.03% 0.07%	Provisions 2 274 0	Ratio - Default Stock 45.00% 31.76%	rate 0.03% 0.07%	Provisions 2 299 0	Ratio - Default Stock 45.00% 32.90%	0.03% 0.06% 0.42%	Provisions 1 259 0	Ratio - Default Stock 45.00% 32.05% 46.62%	
rate 0.03% 0.06% 0.38% - -	Provisions 1 247 0 0	Default Stock 45.00% 30.39% 44.75% - -	rate 0.03% 0.07% 0.38% -	Provisions 2 274 0 0	Ratio - Default Stock 45.00% 31.76% 39.90% -	rate 0.03% 0.07% 0.37% -	Provisions 2 299 0 0	Ratio - Default Stock 45.00% 32.90% 36.67% -	0.03% 0.06% 0.42% - -	Provisions 1 259 0 0	Ratio - Default Stock 45.00% 32.05% 46.62% -	
rate 0.03% 0.06% 0.38% - - 0.51%	Provisions 1 247 0 0 133	Default Stock 45.00% 30.39% 44.75% - - 70.90%	rate 0.03% 0.07% 0.38% - - - 0.48%	Provisions 2 274 0 0 157 35 0	Ratio - Default Stock 45.00% 31.76% 39.90% - - 69.29%	rate 0.03% 0.07% 0.37% - - - 0.48%	Provisions 2 2999 0 0 179	Ratio - Default Stock 45.00% 32.90% 36.67% - - 67.73%	0.03% 0.06% 0.42% - - 0.61%	Provisions 1 1 259 0 0 143	Ratio - Default Stock 45.00% 32.05% 46.62% - - 73.68%	
rate 0.03% 0.06% 0.38% - - 0.51% 0.17%	Provisions 1 1 247 0 0 133 30	Default Stock 45.00% 30.39% 44.75% - - 70.90%	rate 0.03% 0.07% 0.38% - - - 0.48%	Provisions 2 274 0 0 157 35	Ratio - Default Stock 45.00% 31.76% 39.90% - - 69.29%	rate 0.03% 0.07% 0.37% - - - 0.48%	Provisions 2 2999 0 0 179 39	Ratio - Default Stock 45.00% 32.90% 36.67% - - 67.73%	0.03% 0.06% 0.42% - - 0.61% 0.21%	Provisions 1 1 259 0 0 143 32	Ratio - Default Stock 45.00% 32.05% 46.62% - - 73.68%	
rate 0.03% 0.06% 0.38% - 0.51% 0.17% - 0.17% -	Provisions 1 1 247 0 0 133 30 0 30 0 0	Default Stock 45.00% 30.39% 44.75% - 70.90% 52.81% - 52.81% -	rate 0.03% 0.07% 0.38% - - 0.48% 0.14% - 0.14% -	Provisions 2 274 0 157 35 0 35 0 35 0	Ratio - Default Stock 45.00% 31.76% 39.90% - - - 69.29% 50.68% - 50.68% -	rate 0.03% 0.07% 0.37% - 0.48% 0.13% - 0.13% -	Provisions 2 299 0 0 179 39 0 39 0 39 0	Ratio - Default Stock 45.00% 32.90% 36.67% - - 67.73% 49.25% - 49.25% -	0.03% 0.06% 0.42% - - - 0.61% 0.21% - -	Provisions 1 1 259 0 143 32 0 32 0	Ratio - Default Stock 45.00% 32.05% 46.62% - - 73.68% 53.23% - 53.23% -	
rate 0.03% 0.06% 0.38% - 0.51% 0.17% - 0.17%	Provisions 1 247 0 0 133 30 0 30 30	Default Stock 45.00% 30.39% 44.75% - - 70.90% 52.81% - 52.81%	rate 0.03% 0.07% 0.38% - - 0.48% 0.14% -	Provisions 2 274 0 0 157 35 0 35	Ratio - Default Stock 45.00% 31.76% 39.90% - - 69.29% 50.68% -	rate 0.03% 0.07% 0.37% - - 0.48% 0.13% -	Provisions 2 299 0 0 179 39 0 39 0 39	Ratio - Default Stock 45.00% 32.90% 36.67% - - 67.73% 49.25% -	0.03% 0.06% 0.42% - - 0.61% 0.21% - 0.21%	Provisions 1 259 0 143 32 0 32	Ratio - Default Stock 45.00% 32.05% 46.62% - 73.68% 53.23% -	
rate 0.03% 0.06% 0.38% - - 0.51% 0.17% - 0.17% - 1.37% 1.21%	Provisions 1 1 247 0 0 133 30 0 0 103 0 103 47	Default Stock 45.00% 30.39% 44.75% - - 70.90% 52.81% - 52.81% - 78.99% 77.44%	rate 0.03% 0.07% 0.38% - - 0.48% 0.14% - 0.14% - 1.39% 1.33%	Provisions 2 274 0 0 157 35 0 35 0 123 54	Ratio Default Stock 45.00% 31.76% 39.90% - 69.29% 50.68% - 50.68% - 7.57% 75.32%	rate 0.03% 0.07% 0.37% - - 0.48% 0.13% - 0.13% - 1.41% 1.36%	Provisions 2 299 0 179 39 0 39 0 140 61	Ratio - Default Stock 45.00% 32.90% 36.67% - 67.73% 49.25% - 49.25% - 75.78% 72.74%	0.03% 0.06% 0.42% - - 0.61% 0.21% - - 0.21% - - 1.63% 1.35%	Provisions 1 1 259 0 143 32 0 32 0 112 51	Ratio Default Stock 45.00% 32.05% 46.62% - 73.68% 53.23% - 53.23% - 83.14% 82.88%	
rate 0.03% 0.06% 0.38% - - 0.51% 0.17% - 0.17% - 1.37%	Provisions 1 247 0 0 133 30 0 30 0 103	Default Stock 45.00% 30.39% 44.75% - - 70.90% 52.81% - 52.81% - 52.81% - 78.99%	rate 0.03% 0.07% 0.38% - - 0.48% 0.14% - 0.14% - 1.39%	Provisions 2 274 0 157 35 0 35 0 123	Ratio - Default Stock 45.00% 31.76% 39.90% - - 69.29% 50.68% - 50.68% - 77.57%	rate 0.03% 0.07% 0.37% - 0.48% 0.13% - 0.13% - 1.41%	Provisions 2 299 0 0 179 39 0 39 0 140	Ratio - Default Stock 45.00% 32.90% 36.67% - - 67.73% 49.25% - 49.25% - 75.78%	0.03% 0.06% 0.42% - - 0.61% 0.21% - 0.21% - 1.63%	Provisions 1 1 259 0 143 32 0 32 0 112	Ratio Default Stock 45.00% 32.05% 46.62% - - 73.68% 53.23% - 53.23% - 83.14%	
rate 0.03% 0.06% 0.38% - - 0.51% 0.17% - 0.17% - 1.37% 1.21%	Provisions 1 1 247 0 0 133 30 0 0 103 0 103 47	Default Stock 45.00% 30.39% 44.75% - - 70.90% 52.81% - 52.81% - 78.99% 77.44%	rate 0.03% 0.07% 0.38% - - 0.48% 0.14% - 0.14% - 1.39% 1.33%	Provisions 2 274 0 0 157 35 0 35 0 123 54	Ratio Default Stock 45.00% 31.76% 39.90% - 69.29% 50.68% - 50.68% - 7.57% 75.32%	rate 0.03% 0.07% 0.37% - - 0.48% 0.13% - 0.13% - 1.41% 1.36%	Provisions 2 299 0 179 39 0 39 0 140 61	Ratio - Default Stock 45.00% 32.90% 36.67% - 67.73% 49.25% - 49.25% - 75.78% 72.74%	0.03% 0.06% 0.42% - - 0.61% 0.21% - - 0.21% - - 1.63% 1.35%	Provisions 1 1 259 0 143 32 0 32 0 112 51	Ratio Default Stock 45.00% 32.05% 46.62% - 73.68% 53.23% - 53.23% - 83.14% 82.88%	
rate 0.03% 0.06% 0.38% - 0.51% 0.17% - 0.17% - 1.37% 1.21% 1.46%	Provisions 1 1 247 0 0 133 30 0 30 0 103 47 56	Default Stock 45,00% 30,39% 44,75% - - - 70,90% 52,81% - - 52,81% - - 78,99% 77,44% 80,29%	rate 0.03% 0.07% 0.38% - - 0.48% 0.14% - 0.14% - 0.14% - 1.33% 1.33% 1.42%	Provisions 2 2 274 0 157 35 0 35 0 123 54 68	Ratio - Default Stock 45.00% 31.76% 39.90% - - 69.29% 50.68% - 50.68% - 77.57% 75.32% 79.38%	rate 0.03% 0.07% 0.37% - 0.48% 0.13% - 0.13% - 1.41% 1.36% 1.46%	Provisions 2 2 299 0 179 39 0 39 0 140 61 80	Ratio - Defect Stock 45,00% 32,90% 36,67% - - 67,73% 49,25% - - 49,25% - 75,78% 72,74% 78,19%	0.03% 0.06% 0.42% - - 0.61% 0.21% - 0.21% - 1.63% 1.83% 1.81%	Provisions 1 1 259 0 0 143 32 0 32 0 32 0 112 51 61	Ratio - Default Stock 45.00% 32.05% 46.62% - - 73.68% 53.23% - 53.23% - 83.14% 82.88% 83.34%	
rate 0.03% 0.06% 0.38% - 0.17% - 0.17% - 1.37% 1.21% 1.46% 0.00%	Provisions 1 1 247 0 133 30 0 103 47 56 0	Default Stock 45.00% 30.39% 44.75% - - 70.90% 52.81% - 78.99% 77.44% 80.29% -	rate 0.03% 0.07% 0.38% - - 0.48% 0.14% - 1.39% 1.33% 1.33% 0.00%	Provisions 2 2 274 0 0 157 35 0 355 0 123 54 68 0	Ratio - Default Stock 45.00% 31.76% 39.90% - 69.29% 50.68% - 75.52% 75.32% 73.38%	rate 0.03% 0.07% 0.07% - 0.48% 0.13% - 1.41% 1.36% 1.36% 1.36%	Provisions 2 299 0 179 39 0 140 61 80 0	Ratio - Defects Stock 45.00% 32.90% 36.67% - 67.73% 49.25% - 75.78% 72.74% 78.19% -	0.03% 0.06% 0.42% - - 0.61% 0.21% - 1.63% 1.35% 1.35% 1.81% 0.00%	Provisions 1 1 259 0 143 32 0 32 0 112 51 61 0	Ratio - Defoult Sock 45.00% 32.05% 46.62% - - 73.68% 53.23% - 53.23% - 83.14% 82.88% 83.34% -	
rate 0.03% 0.06% 0.38% - 0.51% 0.17% - 0.17% - 1.37% 1.21% 1.46%	Provisions 1 1 247 0 0 133 30 0 30 0 103 47 56	Default Stock 45,00% 30,39% 44,75% - - - 70,90% 52,81% - - 52,81% - - 78,99% 77,44% 80,29%	rate 0.03% 0.07% 0.38% - - 0.48% 0.14% - 0.14% - 0.14% - 1.33% 1.33% 1.42%	Provisions 2 2 274 0 157 35 0 35 0 123 54 68	Ratio - Default Stock 45.00% 31.76% 39.90% - - 69.29% 50.68% - 50.68% - 77.57% 75.32% 79.38%	rate 0.03% 0.07% 0.37% - 0.48% 0.13% - 0.13% - 1.41% 1.36% 1.46%	Provisions 2 2 299 0 179 39 0 39 0 140 61 80	Ratio - Defect Stock 45,00% 32,90% 36,67% - - 67,73% 49,25% - - 49,25% - 75,78% 72,74% 78,19%	0.03% 0.06% 0.42% - - 0.61% 0.21% - 0.21% - 1.63% 1.83% 1.81%	Provisions 1 1 259 0 0 143 32 0 32 0 32 0 112 51 61	Ratio - Default Stock 45.00% 32.05% 46.62% - - 73.68% 53.23% - 53.23% - 83.14% 82.88% 83.34%	
rate 0.03% 0.06% 0.38% - 0.17% - 0.17% - 1.37% 1.21% 1.46% 0.00%	Provisions 1 1 247 0 133 30 0 103 47 56 0	Default Stock 45.00% 30.39% 44.75% - - 70.90% 52.81% - 78.99% 77.44% 80.29% -	rate 0.03% 0.07% 0.38% - - 0.48% 0.14% - 1.39% 1.33% 1.33% 0.00%	Provisions 2 2 274 0 0 157 35 0 355 0 123 54 68 0	Ratio - Default Stock 45.00% 31.76% 39.90% - 69.29% 50.68% - 75.52% 75.32% 73.38%	rate 0.03% 0.07% 0.07% - 0.48% 0.13% - 1.41% 1.36% 1.36% 1.36%	Provisions 2 299 0 179 39 0 140 61 80 0	Ratio - Defects Stock 45.00% 32.90% 36.67% - 67.73% 49.25% - 75.78% 72.74% 78.19% -	0.03% 0.06% 0.42% - - 0.61% 0.21% - 1.63% 1.35% 1.35% 1.81% 0.00%	Provisions 1 1 259 0 143 32 0 32 0 112 51 61 0	Ratio - Defoult Sock 45.00% 32.05% 46.62% - - 73.68% 53.23% - 53.23% - 83.14% 82.88% 83.34% -	

Imment Stock of Coverage Ratio - Defaut Impairment Stock of Ratio - Defaut

0.30% 0.07% 0.07% 0.07% 0.44% 0.22% 0.48% 0.00%

0.18% 81 13.53%

0.11% 8.79% 20.53% 0.00% 0.04% 0.24%

4.45% 2.35% -2.35% -6.25% 12.38% 5.48%

0.18% 67 13.76%

22.34% 19.24% 41.41% 0.00% 0.03% 0.16%

				eline Scen				
85	s of 31/12	/2014	85	of 31/12/		85	of 31/12/	
mpairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.10%	0	45.00%	0.12%	0	45.00%	0.14%	1	45.00%
0.08%	9	6.43%	0.12%	20	8.21%	0.15%	33	9.02%
1.90%	722	38.96%	1.58%	776	36.87%	1.32%	813	35.41%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.18%	87	38.02%	0.16%	105	37.73%	0.17%	124	38.13%
0.08%	35	22.92%	0.06%	40	21.52%	0.05%	44	20.59%
-	0	-	-	0	-	-	0	-
0.08%	35	22.92%	0.06%	40	21.52%	0.05%	44	20.59%
-	0	-	-	0	-	-	0	-
1.21%	52	73.29%	1.33%	66	75.98%	1.54%	80	78.13%
0.79%	2	11.88%	0.76%	2	12.40%	0.68%	2	12.83%
1.22%	51	92.39%	1.34%	64 0	91.91%	1.55%	78	91.61%
							0	
0.41%	818	37.27%	0.35%	902	34.57%	0.32%	971	32.63%
0.41%	818	37.27%	0.35%	902	34.57%	0.32%	971	32.63%
as	s of 31/12	/2014		eline Scen of 31/12/		as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default	Impairment rate	Stock of Provisions	Coverage Ratio - Default

22.04% 19.21% 47.60%

0.00% 0.03% 0.14%

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 - Defau Stock		
0.11%	0	45.00%	0.16%	1	45.00%	0.20%	1	45.00%		
0.12%	14	8.92%	0.28%	41	14.03%	0.40%	77	17.34%		
2.30%	751	39.61%	2.37%	868	39.46%	2.12%	956	39.45%		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
0.22%	93	39.15%	0.22%	120	40.11%	0.23%	144	40.74%		
0.10%	38	24.01%	0.08%	47	23.85%	0.07%	53	23.07%		
-	0	-	-	0	-	-	0	-		
0.10%	38	24.01%	0.08%	47	23.85%	0.07%	53	23.07%		
-	0	-	-	0	-	-	0	-		
1.47%	55	74.53%	1.78%	73	77.77%	1.96%	91	79.90%		
1.11%	2	14.58%	1.58%	2	16.32%	1.65%	3	17.17%		
1.47%	53	92.34%	1.78%	71	91.89%	1.96%	89	91.60%		
-	0	-	-	0	-	-	0	-		
0.51%	858	37.94%	0.56%	1.030	37.20%	0.55%	1.179	36.77%		

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 Stock rate Provisio		Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock					
0.00%	0	24.20%	0.00%	0	24.00%	0.00%	0	23.86%					
0.04%	12	20.54%	0.09%	16	23.09%	0.10%	19	24.48%					
0.27%	104	47.40%	0.57%	150	43.49%	0.62%	195	41.58%					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
0.41%	39	59.94%	1.01%	54	45.53%	0.89%	67	40.99%					
0.16%	1	13.05%	0.25%	1	12.70%	0.26%	1	13.10%					
-	0	-	-	0	-	-	0	-					
0.16%	1	13.05%	0.25%	1	12.70%	0.26%	1	13.10%					
-	0	-	-	0	-	-	0	-					
0.43%	38	63.65%	1.08%	53	47.84%	0.95%	65	42.93%					
0.45%	8	26.55%	1.13%	22	29.23%	0.99%	34	30.59%					
0.15%	30	85.96%	0.25%	31	76.42%	0.22%	31	69.12%					
0.00%	0	-	0.00%	0	-	0.00%	0	-					
0.14%	155	44.99%	0.31%	221	41.25%	0.31%	281	39.54%					

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
	0.03%	2	45.00%	0.04%	2	45.00%
	0.08%	2	34.55%	0.09%	3	36.51%
	0.50%	314	44.73%	0.54%	360	42.74%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.74%	189	76.77%	0.81%	234	78.93%
	0.19%	39	52.80%	0.17%	46	54.05%
	-	0	-	-	0	-
	0.19%	39	52.80%	0.17%	46	54.05%
	-	0	-	-	0	-
	2.18%	150	87.72%	2.51%	187	89.79%
	1.78%	64	85.85%	2.09%	76	87.15%
	2.42%	86	89.09%	2.78%	111	91.61%
	0.00%	0	-	0.00%	0	-
	0.47%	506	52.30%	0.51%	598	51.42%

	Adve	rse Scena	enario									
		of 31/12/		as	of 31/12/	2016						
e iult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork						
	0.00%	0	0.15%	0.00%	0	0.16%						
	0.04%	2	8.81%	0.04%	3	8.87%						
	0.26%	62	22.73%	0.27%	77	22.46%						
	-	0	-	-	0	-						
	-	0	-	-	0	-						
	0.62%	17	6.59%	0.83%	24	7.74%						
	0.16%	3	2.93%	0.15%	3	2.98%						
	-	0	-	-	0	-						
	0.16%	3	2.93%	0.15%	3	2.98%						
	-	0	-	-	0	-						
	0.90%	14	9.32%	1.24%	20	11.09%						
	0.33%	2	15.87%	0.38%	2	15.61%						
	0.99%	12	8.64%	1.38%	18	10.64%						
_	0.00%	1	-	0.00%	1	-						
	0.23%	82	15.35%	0.25%	105	15.67%						

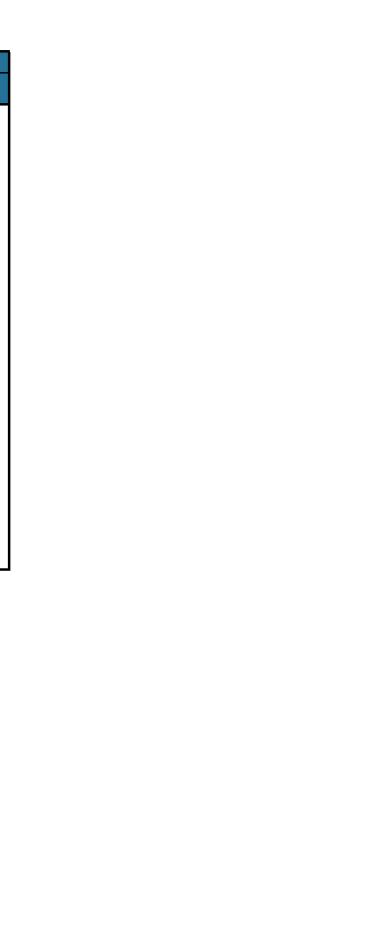
				rse Scena						
as of	31/12/20	14	as	of 31/12/	2015	as of 31/12/2016				
	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stork		
0.08%	1	36.64%	0.14%	2	36.31%	0.17%	3	36.16%		
0.07%	1	23.31%	0.11%	1	24.78%	0.15%	1	26.23%		
0.48%	122	24.94%	0.56%	156	25.95%	0.54%	184	26.37%		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
0.24%	224	26.89%	0.31%	287	28.84%	0.31%	335	29.66%		
0.17%	49	33.24%	0.20%	68	31.79%	0.20%	87	31.62%		
-	0	-	-	0	-	-	0	-		
0.17%	49	33.24%	0.20%	68	31.79%	0.20%	87	31.62%		
-	0	-	-	0	-	-	0	-		
0.46%	174	25.69%	0.69%	218	28.11%	0.71%	248	29.09%		
0.38%	162	24.68%	0.47%	198	26.60%	0.41%	219	27.03%		
1.00%	12	96.58%	1.98%	20	99.37%	2.50%	29	99.52%		
0.00%	0	-	0.00%	0	-	0.00%	0			
0.30%	347	26.15%	0.37%	445	27.74%	0.37%	524	28.40%		



EBA EUROPEAN 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	Adverse Scenari	ario	
(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	11,964	11,576	11,294	11,347	11,107	10,716	10,426	
Net trading income		117	323	426	-106	190	337	
of which trading losses from stress scenarios		-516	-309	-206	-738	-443	-295	
Other operating income	438	-201	-201	-201	-377	-377	-377	
Operating profit before impairments	6,846	4,988	5,216	5,372	3,870	4,196	4,054	
Impairment of financial assets (-)	-3,538	-1,961	-1,586	-1,377	-3,002	-3,875	-3,346	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,612	-1,955	-1,583	-1,374	-2,930	-3,854	-3,330	
Impairment Financial assets designated at fair value through P&L (-)	74	-6	-4	-2	-72	-21	-17	
Impairment on non financial assets (-)	-225	-143	-109	-90	-218	-203	-158	
Operating profit after impairments from stress scenarios	3,084	2,884	3,520	3,905	651	118	549	
Other Income and expenses	37	0	0	0	0	0	0	
Pre-Tax profit	3,121	2,884	3,520	3,905	651	118	549	
Тах	-748	-865	-1,056	-1,172	-195	-35	-165	
Net income	2,373	2,019	2,464	2,734	456	83	384	
Attributable to owners of the parent	2,282	1,958	2,391	2,653	438	75	369	
of which carried over to capital through retained earnings	-780	1,958	2,391	2,653	438	75	369	
of which distributed as dividends	3,063	0	0	0	0	0	0	

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





RWA			Baseline Scenario		Adverse Scenario				
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016		
Risk exposure amount for credit risk	247,748	257,141	264,070	271,116	262,112	278,264	288,274		
Risk exposure amount Securitisation and re-securitisations	2,734	3,892	4,553	4,976	5,777	7,569	8,745		
Risk exposure amount Other credit risk	245,014	253,249	259,517	266,140	256,334	270,695	279,528		
Risk exposure amount for market risk	14,929	15,423	15,771	16,107	17,408	18,611	19,379		
Risk exposure amount for operational risk	35,281	35,281	35,709	36,002	35,281	35,892	35,624		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	828	828	828	828	828	828	828		
Total Risk exposure amount	298,786	308,673	316,378	324,053	315,629	333,595	344,106		



	Securitisation		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	9,858							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	9,859							
	Banking Book	2,727	3,886	4,547	4,970	5,771	7,563	8,739	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	6	6	6	6	6	6	6	
	Total	2,734	3,892	4,553	4,976	5,777	7,569	8,745	
	Hold to Maturity porfolio	2	5	8	12	6	13	18	
Truncium onto	Available for Sale porfolio	20	20	20	20	20	20	20	
Impairments	Held for trading portfolio								
	Total	23	25	29	32	26	33	39	



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)	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)			DIREC Derivatives with po 31/12		Derivatives wit		INDIRECT SOVEREIGN EXPOSUR value at Derivatives with positive fair valu at 31/12/2013		ES (3) (on and off balance sheet) 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	Austria	0 107 52 112 1 413 100 786	0 0 0 0 0 0 0 0 0 0	0 107 52 112 -7 404 -33 636	0 102 52 109 0 256 0 520	0 0 0 0 0 0 0 0 0	0 5 0 2 -7 149 -33 116	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0	0 5 0 1 25 0 32	0 0 0 0 -1 0 -1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	789 2,204 1,001 1,596 2,769 4,201 2,441 15,002	32 809 58 126 153 774 1,994 3,946	789 2,197 991 1,588 2,733 4,188 2,204 14,691	621 946 893 1,468 2,570 3,286 270 10,055	0 0 0 0 0 0 0 0 0	136 442 40 -6 9 128 -60 690	0 122 272 164 976 873 1,701 4,108	0 2 6 4 44 59 195 309	124 250 16 63 104 236 293 1,086	-4 0 -2 0 -1 -11 -18	3 43 15 13 13 4 0 90	0 0 0 0 0 0 0 1	4 71 19 20 16 5 0 135	0 -1 0 0 0 0 -2
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria	0 0 26 18 27 0 0 72	0 0 0 0 0 0 0 0 0 0	0 0 26 18 23 0 0 67	0 0 26 18 27 0 0 72	0 0 0 0 0 0 0 0 0	0 0 0 -4 0 - 4	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	15 11 4 7 4 0 0 40	0 0 0 0 0 0 0 0 0	15 11 10 0 0 0 0 35	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 10 0 0 0 0 0 10		0 10 0 0 0 0 0 10	0 10 0 0 0 0 0 10			0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 56 3 464 50 10 8 591	0 0 0 0 0 0 0 0 0 0 0	0 56 3 464 50 8 8 590	0 56 0 464 43 0 0 563	0 0 0 0 0 0 0 0 0 0 0	0 1 3 0 6 8 8 26	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	25 11 4 0 0 0 0 40	0 0 0 0 0 0 0 0 0 0	4 29 0 0 0 0 0 33	
[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 4 0 0 0 0 0 0 4	0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0 0 0 4	
[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 4 0 0 0 0 0 0 4	0 0 0 0 0 0 0 0 0	0 12 0 0 0 0 0 12	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 28 9 33 557 30 658		0 0 28 9 30 546 29 642	0 0 27 0 0 538 0 565		0 0 1 9 30 7 29 77							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	52 810 2 204 951 1,366 1,918 5,302	0 0 5 0 0 0 5 0 0 5	52 810 -1 177 857 569 1,189 3,652	0 405 0 197 935 1,350 946 3,833	0 0 0 0 0 0 0 0 0	52 405 -1 -25 -79 -781 242 -186	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 18 4 145 62 0 229	0 0 0 2 5 0 7	0 0 18 4 529 36 177 764	0 0 0 -10 -3 0 -14



	(mln EUR)	VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3	
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	DIRECT Derivatives with po 31/12,		Derivatives wit	TVES (1) h negative fair value at //12/2013	Derivatives with	REIGN EXPOSURE positive fair value 12/2013		h negative fair
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	Germany	2,056 3,725 688 1,452 3,337 5,461 2,667 19,386	595 2,976 0 549 830 840 5,790	2,049 3,690 627 1,442 3,256 5,209 1,601 17,874	1,285 406 572 1,214 2,721 4,519 523 11,240	0 0 0 0 0 0 0 0 0	168 309 55 228 -13 -140 237 845	0 1,058 220 0 140 1,804 200 3,422	0 2 8 0 0 312 21 344	0 200 450 600 200 2,824 1,676 5,950	0 -6 -25 -50 -23 -315 -230 -650	0 3 0 193 23 85 206 509	0 0 8 0 0 0 8 8	0 10 154 23 0 34 222	0 0 0 0 0 0 0 0 0
[0-3M [[3M-1Y [[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Croatia	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 -2 0 - 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 -2 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 13 36 18 0 7 0 74	0 0 1 1 0 1 0 2	0 27 35 18 4 0 0 84	0 0 -1 0 0 - 2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Hungary	194 48 2 0 9 2 1 257	0 0 0 0 0 0 0 0 0	194 46 2 0 -13 -15 1 216	91 0 0 0 0 0 0 91	0 0 0 0 0 0 0 0 0	103 46 2 0 -13 -15 1 1 125	8 0 0 487 370 0 865	0 0 0 97 15 0 111	4 2 0 340 0 200 0 546	0 0 -28 0 -32 0 - 60	15 12 4 51 0 0 81	0 0 1 0 0 0 2	4 13 4 58 0 4 0 82	0 0 -2 0 0 0 - 3
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Iceland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Ireland	6 0 0 0 30 0 35	0 0 0 0 0 0 0 0	6 0 -4 -36 19 -4 -19	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	6 0 -4 -36 19 -4 -19	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 0 2	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Italy	133 624 64 299 690 717 335 2,863	0 0 0 0 0 0 0 0	133 544 33 254 513 428 153 2,059	0 0 39 272 472 333 143 1,259	0 0 0 0 0 0 0 0 0	133 442 -6 -18 42 95 10 699	0 0 0 1,000 0 1,000	0 0 0 0 36 0 36 3 6			0 4 0 36 0 4 0	0 0 0 1 0 0 1	0 2 0 18 36 0 110 166	0 0 0 -1 0 -1 0 -1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latvia	0 13 9 5 13 26 92 159	0 13 9 5 13 26 92 159	0 13 9 5 13 26 92 159	0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	180 0 0 0 0 0 0 180	-2 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
Image: 10 min state [0 min state [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0



	(mln EUR)	VALUES AS OF 31/12/2013						VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3	
		of prov	ounting value gross		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at //12/2013	Derivatives with	REIGN EXPOSURES positive fair value L2/2013		h negative fair
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 1 1 0 1	0 0 0 0 0 0 0 0 0	0 0 -1 0 -1 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 -1 0 -1 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 4 4 0 0 7	0 0 0 0 0 0 0 0 0 0	0 0 4 0 0 0 4	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	68 0 12 30 150 11 272	0 0 1 2 0 4	68 0 -6 8 12 117 8 207	4 0 0 11 120 0 135	0 0 0 0 0 0 0 0 0	63 0 -7 7 -1 -3 8 68	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Malta	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Netherlands	610 3,660 1,321 1,142 2,288 7,054 655 16,729	0 40 3 16 43 802 13 917	610 3,660 1,290 889 2,264 7,005 28 15,745	350 3,493 400 131 960 5,729 0 11,061	0 0 0 0 0 0 0 0 0 0	260 127 17 234 172 474 15 15 1,299	5,537 15,632 11,379 14,855 24,110 12,571 505 84,588	31 439 716 906 1,400 178 114 3,785	500 2,778 7,515 8,297 4,823 20,078 10,933 54,924	-8 -42 -518 -176 -771 -2,260 -2,766 -6,540	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	49 117 1,853 239 964 2,366 273 5,861	8 17 46 36 115 368 32 623	49 88 1,817 224 928 2,294 273 5,672	0 24 1,754 176 495 1,258 206 3,914	0 0 0 0 0 0 0 0 0 0	40 17 -12 -10 5 10 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		32 22 0 18 4 0 75	1 0 0 0 0 0 0	31 17 7 4 4 0 0 62	0 0 0 0 0 0 0 - 1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Portugal	0 0 221 262 0 10 2 496	0 0 0 0 0 0 0 0 0 0	0 0 215 262 0 10 2 490	0 0 221 262 0 10 0 493	0 0 0 0 0 0 0 0 0 0 0	0 -6 0 0 0 2 -4	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 2	0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 3	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	49 114 162 267 245 12 0 850	0 0 3 18 0 21	49 114 162 267 245 -6 0 832	49 22 113 91 158 12 0 445	0 20 15 36 15 0 0 86	0 72 34 138 55 -18 0 281					2 0 7 4 0 18		0 7 0 4 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovakia	0 13 10 53 36 0 0 113	0 0 0 0 0 0 0 0 0	0 13 10 53 36 0 0 113	0 13 10 53 36 0 0 112	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	22 5 4 11 0 0 0 41	0 0 0 0 0 0 0 0 0	25 4 11 0 0 0 0 40	0 0 0 0 0 0 0 0 0



(mln EUR)				ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	DIRECT SOVEREIGN EXPO Derivatives with positive fair value at 31/12/2013		SURES IN DERIVATIVES (1) Derivatives with negative fair value at 31/12/2013		INDIRECT SOVEREIGN EXPOSURE t 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovenia	0 0 0 0 2 1 4	0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 1 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 2 1 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Spain	13 278 43 1 9 35 307 687	0 1 9 0 0 23 0 33	13 278 33 1 3 34 303 664	0 0 11 0 0 0 299 311	0 0 0 0 0 0 0 0 0	13 227 13 1 3 10 3 271	0 0 0 0 0 0 0 0	0 0 0 0 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 2	0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 3	0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Sweden	0 0 0 1 0 1 0 0	0 0 0 0 0 0 0 0 0	0 0 0 1 0 0			0 0 0 1 0 0 0	0 0 0 0 0 0 0 0				0 5 0 0 0 0 5	0 0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	United Kingdom	1 3 9 5 3 0 1 20	1 3 9 5 3 0 1 20	1 3 9 5 3 0 1 20		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	229 613 928 486 1,017 1,731 0 5,003	0 0 425 0 0 0 0 425	229 613 926 485 1,017 1,729 0 4,999	229 613 503 486 1,017 1,731 0 4,578	0 0 0 0 0 0 0 0 0 0	0 0 -2 -1 0 -2 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Canada	0 0 5 6 127 0 139		0 0 5 6 127 0 139	0 0 0 0 0 65 0 65	0 0 0 0 0 0 0 0 0	0 0 5 6 62 0 74	0 0 0 0 0 0 0 0 0				0 0 0 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 7 0 0 0 0 7		0 0 7 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	Japan	69 25 0 0 0 0 0 94		69 25 0 0 0 0 0 94	69 25 0 0 0 0 0 0 94							0 0 0 167 0 0 167	0 0 0 4 0 4	0 0 0 255 0 7 262	0 0 0 -2 0 0 -2	
Tot [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.	2 0 1 10 240 1 265		2 -6 -5 5 -57 167 -2 105	0 0 1 0 0 1 1 3	2 0 4 1 114 0 22 0 2 121	0 -6 -6 2 -58 52 -3 -19	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 110 41 25 177	0 0 0 0 0 0 0 0 0 0	0 1 0 1 70 0 8 8		



	(mln EUR)	(min EUR) VALUES AS OF 31/12/2013							VALUES AS OF	3	VALUES AS OF 31/12/2013				
		EXPOSURES (acc of prov	RECT LONG counting value gross visions) (1)	NET DIRECT PC positions of sov	ereign debt to oth is a maturit	exposures (long) i ner counterpaties ty matching) (1)	net of cash short only where there	DIRECT Derivatives with po 31/12,		Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 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	China	244 151 0 0 0 0 0 395	0 0 0 0 0 0 0 0 0	244 151 0 0 0 0 0 395	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	244 151 0 0 0 0 3 95	3,558 0 0 0 0 0 0 0 3,558	18 0 0 0 0 0 0 18	2,827 0 0 0 0 0 0 2,827	-65 0 0 0 0 0 0 0 - 65	0 7 29 51 861 0 4 952	0 0 1 9 0 0 10	0 18 15 69 440 0 5 41	0 0 -1 -5 0 - 6
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Switzerland	29 0 0 0 0 0 29	0 0 0 0 0 0 0 0 0	29 0 0 0 0 0 29	29 0 0 0 0 0 29	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 1	0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 1	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	271 63 82 33 89 319 0 858	0 0 0 0 0 0 0 0	271 63 82 33 89 319 0 857	155 42 80 33 89 319 0 719	0 0 1 0 0 0 0 1	116 21 0 0 0 0 1 37	1,913 0 0 7 0 1,920	40 0 0 0 0 0 40	5,585 9 0 0 0 0 0 5,594	-60 0 0 0 0 0 0 -61	0 0 62 1 73 0 136	0 0 1 0 1 0 2	0 0 59 0 145 0 204	0 0 -1 0 -4 0 -4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	228 208 189 94 549 306 2 1,575	0 0 33 153 73 0 259	228 208 189 93 548 305 2 1,573	156 103 0 60 395 231 0 946	66 105 188 0 0 0 0 359	6 0 -1 0 1 9	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	114 137 161 41 121 15 0 589	1 31 52 1 5 1 0 92	35 170 294 84 58 15 0 655	-1 -37 -72 -4 -3 -1 0 -117
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Middle East	0 0 0 0 7 7	0 0 0 0 0 0 0	0 0 0 0 7 7 7	0 0 0 0 0 0 0	0 0 0 0 0 6 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 7 22 15 88 0 0 132	0 0 1 0 2 0 0 3	4 15 22 78 0 0 133	0 -1 0 -1 0 -1 0 -3
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latin America and the Caribbean	290 179 61 30 24 12 2 598	0 0 0 17 12 0 29	290 179 57 30 19 12 2 589	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	290 179 57 30 2 1 2 560	0 24 56 0 0 0 0 80	0 0 1 0 0 0 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	353 412 552 1,331 813 141 0 3,603	4 5 4 16 17 4 0 51	358 429 539 1,316 886 136 0 3,665	-4 -6 -4 -16 -18 -3 0 -52
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 2 2 15 32 91 103 245	0 2 15 32 91 103 245	0 2 15 32 91 103 245	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 7 1 0 8	0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 7 0 0 0 7	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	876 732 133 146 553 485 273 3,198	48 0 0 17 92 194 1 352	876 725 133 143 546 469 240 3,132	312 339 10 74 379 241 163 1,519	11 12 3 1 0 0 0 27	506 373 120 50 75 34 76 1,234	4,510 2,083 237 67 0 0 0 6,897	62 34 13 2 0 0 0 111	2,203 423 0 0 0 0 0 2,626	-65 -1 0 0 0 0 0 -66	67 221 173 663 498 175 0 1,797	2 3 2 8 12 4 0 30	397 166 314 472 643 447 14 2,454	-188 -2 -3 -6 -11 -172 0 -383

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 tradina" 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

EBA	BANKING AUTHORITY	Capital			Baseline Scenario			Adverse Scenario		1	
() 500	1									00050 0005	050% 1770%
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013 41,655	AS of 31/12/2014 43,285	As of 31/12/2015 46,113	AS OF 31/12/2016 48,977	AS of 31/12/2014 41.770	AS of 31/12/2015 42,009	AS of 31/12/2016 42,184		REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	30,137	43,285	46,113	48,977	41,770	30,216	42,184	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	17.067	17.067	17.067	17.067	17.067	17.067	17.067	CA1 {1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
	A.1.1	capital instruments)								CA1 {1.1.1.1}	and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	- Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I
	A.1.2	Retained earnings	12,680	14,638	17,029	19,682	13,118	13,193	13,562	CA1 {1.1.1.2}	of CRR
	A.1.3	Accumulated other comprehensive income Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	1,623	1,377	1,156	946	-1,343	-799	-1,148	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRI
	A.1.3.1	portfolio		697	697	697	-635	71	-171	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	1,498	1,417	1,369	1,336	1,166	967	834	-	-
	A.1.4 Other Reserves A.1.5 Funds for general banking risk		0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
			0	0	0	0	0	0	0	CA1 {1.1.15}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CR8
	A.1.6	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters excluding those from unrealised	485	485	485	485	485	485	485	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	0	1,028	0	1,399	2,240	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	-1,606	-1,606		-1,606	-1,606	-1,606		- CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.9	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary	-	-	-1,606	-	-		-1,606	1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	differences net of associated DTLs	-286	-286	-286	-286	-733	-403	-341	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	-1,543	-1,335	-1,223	-1,185	-1,363	-1,353	-1,337	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-408	-429	-442	-450	-504	-542	-567	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	D	0	0	D	D	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	o	o	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 15%(8) of CRR an
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	o	o	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	o	o	o	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	o	o	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	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	1,284	1,194	1,189	811	3,142	1,934	1,418	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	1,284	1,194	1,189	811	3,142	1,934	1,418	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)	3,304	3,121	3,480	3,940	3,179	3,610	4,088	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)	33,441	35,254	38,061	40,802	33,681	33,826	33,861	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,214	8,031	8,052	8,175	8,089	8,182	8,323	CA1 {1.2}	Article 71 of CRR
	В В.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CFT1 deduction (+)	298,786 6,350	308,673	316,378	324,053	315,629	333,595	344,106	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 (CRR
	B.2	of which: stemming from higher asset correlation parameter against exposures	6,138								Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	or which schming non-mysel association parameter by an exposite to large financial institutions under IR8 the IR8 approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	4,700								Articles 153(2) of CRR
	B.4 B.5	In much a comming from the application to be supporting fraction on mecasi- lending to SMES from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	-3,000								Recital (44) of CRR
	B.6) of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	10.09%	10.41%	10.93%	11.38%	9.66%	9.06%	8.65%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	11.19%	11.42%	12.03%	12.59%	10.67%	10.14%	9.84%	CA3 {3}	-
	C.3	Total Capital ratio	13.94%	14.02%	14.58%	15.11%	13.23%	12.59%	12.26%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		24,694	25,310	25,924	17,360	18,348	18,926		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014-2016 period (cumulative conversions) (1)		3,000	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		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				11.13%			8.24%		

(1) Conversions not considered for CET1 computation (2) Excludina 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

it (f) nd (I) f CRR CRR ; ioint 179(3) R and 48 of



2014 EU-wide Stress Test - Restructuring scenarios

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



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

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



Major Capital Measures from 1 January to 30 September 2014

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

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

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	450

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