

Bank Name	PT - Banco Comercial Português, SA
LEI Code	JU1U6S0DG9YLT7N8ZV32



Summary Adverse Scenario



Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	311
Impairment losses on financial and non-financial assets in the banking book	2,210
Common Equity Tier 1 capital (1)	4,667
Total Risk Exposure (1)	45,502
Common Equity Tier 1 ratio, % (1)	10.3%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,665
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,149
3 yr cumulative losses from the stress in the trading book	337
Valuation losses due to sovereign shock after tax and prudential filters	-60
Common Equity Tier 1 capital (1)	1,356
Total Risk Exposure (1)	45,321
Common Equity Tier 1 ratio, % (1)	3.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	2,493
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**

PT - Banco Comercial Português, SA

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	311
Impairment losses on financial and non-financial assets in the banking book	2,210
Common Equity Tier 1 capital (1)	4,667
Total Risk Exposure (1)	45,502
Common Equity Tier 1 ratio, % (1)	10.3%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	2,770
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,425
3 yr cumulative losses from the stress in the trading book	225
Common Equity Tier 1 capital (1)	4,001
Total Risk Exposure (1)	45,277
Common Equity Tier 1 ratio, % (1)	8.8%

Memorandum items	mln EUR	
Common EU wide CET1 Threshold (8.0%)	3,622	

(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.

EBA MARKET 2014 EU-wide Stress Test

	Credit Risk																				_												_
				Exp	osure values	(as of 31/12/	2013)			Risk e	posure amou	ts (as of 31/	12/2013)			Value adjust	tments and pr	ovisions (as ol	31/12/2013)					Bas	seline Scen	ario							
			F	-IRB	A	-IRB		STA	F	-IRB	A	IRB		TA	F	IRB	A	-IRB	SI	íA		as of 31/	12/2014	as	of 31/12/	2015	as	s of 31/12/2	2016	as o	f 31/12/201	4	
		LTV % (as of 31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulte	Defaulted	Non-defaulte	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Impain rati	nent Stock (Provisio	f Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage tatio - Default Stock	Imp
	(min EUR, %)																																1
	Central banks and central governments		0	0	0	0	12.352	2	0	0	0	0	392	3	0	0	0	0	6	0	0.00	% 6	0.09%	0.00%	6	0.09%	0.00%	6	0.10%	0.00%	6	0.15%	1 9
	Corporates		0	0	14.045	0	3,284	351	U	0	0	277	1,312 8,989	0	0	0	1.089	0	0	315	0.00		55.85%	0.00%	4.169	30.26% 37.54%	0.00%	4,498	20.17% 38.15%	0.00%	1	28.49%	1.5
	Corporates Corporates - Of Which: Specialised Lending		0	0	14,045	3,155	10,067 1,887	351 54	0	0	12,815	2//	8,989	281	0		1,089	999	276 26	315	0.6/	% 3,844	37.52%	0.64%	4,169	37.54%	0.58%	4,498	38.15%	0.91%	4,396	43.85%	1.1
	Corporates - Of Which: SME		0	0	8,961	2,237	2,949	196			7,619	210	2,365	228			916	650	20 159	128				-		-					0	-	1
	Retail		0	0	29.353	2,237	2,949	244	0	0	6.912	210	2,305	228	0		910	562	52	128	0.27	% 1.189	23.36%	0.30%	1.306	21.89%	0.33%	1.423	20.92%	0.44%	1.449	28.44%	1.
	Retail - Secured on real estate property	71.99	6 0		25.764	1.559	200	110			5.853	10	136	110	ő		100	212	2	100	0.14			0.13%	472	11.89%	0.12%	504	11.27%	0.26%	616	18.00%	1 2
	Retail - Secured on real estate property - Of	64.69		0	1,410	168	43	12	0	0	478	7	15	12	ő	0	7	33	0	3	0.24		19.63%	0.24%	60	17.02%	0.23%	73	15.19%	0.29%	72	21.32%	1.2
PT - Banco Comercial	Retail - Secured on real estate property - Of	72.39		ő	24,354	1,391	345	98	ů	ő	5,375	12	121	98	ő	ő	92	180	2	15	0.14		12.03%	0.12%	402	11.28%	0.12%	431	10.79%	0.26%	544	17.63%	1 è
Português, SA	Retail - Qualifying Revolving		0	0	1,141	104	12	3	0	0	356	6	9	4	0	0	4	41	0	1	0.33		36.10%	0.33%	57	34.68%	0.31%	61	33,38%	0.50%	60	40.50%	6
Tortugues, SH	Retail - Other Retail		0	0	2,448	751	2,186	131	0	0	703	15	1,423	141	0	0	63	308	49	134	0.97		44.75%	1.13%	777	42.71%	1.16%	857	40.59%	1.36%	773	50.08%	1 2
	Retail - Other Retail - Of Which: SME		0	0	1.006	335	640	52	0	0	253	10	385	58	0	0	14	119	13	48	0.72	% 284	44.57%	1.00%	325	40.88%	1.17%	365	38.12%	1.01%	305	49.06%	1 1
	Retail - Other Retail - Of Which: non-SME		0	0	1.442	417	1.546	79	0	0	450	5	1.039	82	0	0	49	189	36	86	1.14	% 413	44.88%	1.23%	453	44.10%	1.15%	492	42.59%	1.59%	468	50.80%	2
	Equity		53	0	0	0	677	0	105	0	0	0	1.178	0	21	0	0	0	231	0	0.00	% 0		0.00%	0	-	0.00%	0		0.00%	0	-	0
	Securitisation		450	0	2,383	0	0	0	478	0	437	0	0	0	0	0	0	0	0	0								4 1			4 1	/	4
	Other non-credit obligation assets		0	0	0	0	7,073	0	0	0	0	0	5,485	0	0	0	0	0	1,521	0								4			4	/	4
	TOTAL		503	0	45,782	5,569	36,038	597	583	0	20,164	317	18,924	538	21	0	1,255	1,561	2,085	470	0.34	% 5,040	32.61%	0.34%	5,482	31.89%	0.33%	5,928	31.69%	0.49%	5,853	38.22%	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0											4		_
(*) Refers to the part of Securitization exposure that is deducted fro	m capital and is not included in RWA																																

				Ex	posure values ((as of 31/12/	2013)			Risk ex	cposure amou	nts (as of 31/	12/2013)			Value adjus	stments and pro	ovisions (as o	31/12/2013)						Baseline Sce	enario							Advers	se Scenario			
		LTV % (as of		F-IRB	A	-IRB	5	STA	FR	IRB	A	-IRB	5	ITA	F	-IRB	A	-IRB	5	TA		as of 31	/12/2014		as of 31/1	2/2015	as o	of 31/12/2016	· · · · · · ·	as of	f 31/12/20	14	as of	f 31/12/2015		as of 31/1	2/2016
	(min EUR, %)	31/12/2013)	Non-default	ed Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impa	irment Stock ate Provisi	of Coverage	Ratio - Impairm Stock rate	ent Stock o Provision	of Coverage Ratio - Default Stock	Impairment rate F	Stock of Provisions	verage - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate F	Stock of Provisions	erage - Default tock	irment Stock o ate Provisio	d Coverage Ratio - Default INS Stock
	Central banks and central governments Institutions		0	0	0	0	7.778 491	2 0	0	0	0	0	136 272	3 0	0	0	0	0	3 0	0	0.	00% 3 00% 0	0.15	% 0.009	6 0	0.06%		0 0.	.17% .05%	0.00%	3 0		0.00%	0 0.0	.22% 0.0 .04% 0.0	00% 0	0.22% 0.02%
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	12.884 0 8.545	3.071 0 2.211	5.191 1,763 1.296	162 28 118	0	0	12.010	272	4.349 1,782 923	104	0	0	978 0 806	927	156 26 114	141 7	0.	85% 3.33 - 0	3 36.3	i% 0.799 -	6 3.623 0	36.50%	0.73%	3.925 37. 0	7.24%	1.13%	3.853	42.54%	1.53%		.59% 1.7	- 0	8 41.19%
	Retail Retail - Secured on real estate property	67.49	0	0	8.545 21,248 18.653	2,211 2,216 1.421	1.29b 455	118	0	0	5,341	208 32	923 170	141	0	0	806 126	504 195	3	59 12		- 0 22% 907 16% 374	21.7		6 953 6 400	19.74%	0.20%		3.43% 0.77%	0.36%	1,119	26.26% 17.14%	0.43%		.96% 0.4 .21% 0.3		
Destroyal	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	63.8%		0	1,405	167	24	8 8	0	0	476	7	7	8 84	0	0	7	33	0	1	0.	23% 65 16% 309	19.7	i% 0.249	6 68		0.23%	72 15.	5.05% 0.19%	0.30%	71	21.52%	0.47%	78 17.	1.04% 0.6 1.97% 0.3	61% 85	14.19%
Portugal	Retail - Qualifying Revolving Retail - Other Retail		0	0	542 2,053	69 725	4 265	2 67	0	0	166 616	1 14	3 102	3 72	0	0	2	21 297	0	0 45	0.	13% 27 66% 507	28.4	0.129	6 27	26.78% 40.16%	0.13%	28 25	5.36% 7.88%	0.20%	30 569	31.71% 48.29%	0.25%	32 28.	3.52% 0.20 2.93% 1.60	28% 34	25.98%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	1.003 1,050	334 391	243 22	30 37	0	0	252 364	10 4	86 16	33 39	0	0	14 39	119 179	1	20 24	0.	46% 230 97% 277		6% 0.999	6 288	38.82% 41.37%			5.92% 9.71%	0.58%	255 315	46.89% 49.51%	0.91% 1.90%		0.27% 1.10 6.39% 2.4	18% 285 44% 356	
	Equity Securitisation		49 450	0	0 2,383	0	96 0	0	104 478	0	0 437	0	154 0	0	17 0	0	0	0	187 0	0	0.	00% 0		0.009	6 0	-	0.00%	0		0.00%	0		0.00%	0	- 0.0	00% 0	· · ·
	Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *		0 499	0	0 36,515	0 5,286	5.699 19,710	0 325	0 582	0	0 17,787	0 303	3.178 8,259	0 274	0 17	0	0 1,104	0 1,431	1.293 1,642	0 200	0.	41% 4,24	3 31.5	i% 0.389	6 4,580	30.81%	0.36%	4,926 30.	0.67%	0.57%	4,975	37.00%	0.74%	5,504 34.	.81% 0.8	34% 6,08	7 33.40%
	securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	1 0	0	1 0	0	1 0											4						

					osure values (posure amoun	its (as of 31/1	12/2013)				ments and pro	wisions (as of	31/12/2013)						seline Scen			
		LTV % (as of	F-	IRB	A	IRB	S	TA	F-	IRB	A-	IRB	S	TA	F-I	RB	A	IRB	SI	TA	a	s of 31/12	2/2014	85	s of 31/12/	2015	as o	f 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 Stock	Impairment rate P	Stock of Provisions
	Central banks and central governments		0	0	0	0	2.758	0	0	0	0	0	34	0	0	0	0	0	0	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0
	Institutions		0	0	0	0	92	0	0	0	0	0	51	0	0	0	0	0	0	0	0.00%	0	7.71%	0.00%	0	4.10%	0.00%	0
	Corporates		0	0	0	0	2.232	111	0	0	0	0	1.975	124	0	0	0	0	51	93	0.68%	177	59.01%	0.65%	196	53.29%	0.60%	215
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	0	0	1.394	73	0	0	0	0	1.204	81	0	0	0	0	33	58	-	0	-	-	0	-	-	0
	Retail		0	0	6,959	86	1,022	55	0	0	1,346	8	765	57	0	0	28	37	29	79	0.34%	216	46.84%	0.43%	272	42.48%	0.53%	332
	Retail - Secured on real estate property	86.1%	0	0	6.117	48	3	0	0	0	1.104	2	2	0	0	0	25	17	0	0	0.10%	48	22.58%	0.10%	53	21.23%	0.09%	59
	Retail - Secured on real estate property - Of	50.8%	0	0	1	0	3	0	0	0	0	0	1	0	0	0	0	0	0	0	0.00%	0	4.94%	0.00%	0	4.93%	0.00%	0
Poland	Retail - Secured on real estate property - Of	86.1%	0	0	6,116	48	1	0	0	0	1,104	2	0	0	0	0	24	17	0	0	0.10%	48	22.64%	0.10%	53	21.27%	0.09%	59
	Retail - Qualifying Revolving		0	0	573	31	2	0	0	0	184	5	2	0	0	0	2	18	0	0	0.52%	24	51.71%	0.49%	2/	48.39%	0.44%	31
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	269	7	1.016	55	0	0	59	1	762	2/	0	0	1	2	29	79	1.41%	144	69.11%	1.50%	192	58.51%	1.51%	242
			0	0	0	0	337	18	0	0	0	0	253	20	0	0	0	0	9	26	2.00%	54	68.87%	1.96%	86	54.41%	1.87%	119
	Retail - Other Retail - Of Which: non-SME		0	0	269	7	679	38	0	0	59	1	509	38	0	0	1	2	20	53	1.19%	91	69.23%	1.15%	106	61.30%	1.08%	123
	Equity Securitisation		4	0	0	0	2	0	U	0	0	0	2	0	4	0	0	0	4	0	0.00%	0		0.00%	0		0.00%	-
	Other non-credit obligation assets		0	0	0	0	0	0	U	0	0	0	U	0	0	0	U	0	0	0							/ V	
	TOTAL		0	0	6 959	0	316	166	U	0	1 246	0	85	192	0	0	U	0	130	0		202		0.38%	468			547
	Securitisation and re-securitisations positions deducted from capital *		4	0	6.959	86	6.422	166	U	0	1.346	8	2.913	182	4	0	28	3/	214	1/2	0.32%	393	51.31%	0.38%	468	46.22%	0.43%	547
	Securitisation and resecuritisations positions deducted from capital *		0	1 0	0	0	. 0	. 0								0				U								

				Exq	posure values	(as of 31/12/	2013)			Risk er	posure amour	nts (as of 31/1	12/2013)			Value adjust	tments and pro	ovisions (as ol	of 31/12/20	013)					Bas	seline Scen	nario
		LTV % (as of	F	-IRB	,	I-IRB	5	STA	F	IRB	A-	-IRB	S	TA	F	-IRB	A-	-IRB		STA		a	is of 31/12	2/2014	as	s of 31/12/	2015
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defa	ulted Defaulte	d		Stock of Provisions	Coverage Ratio Default Stock		t Stock of Provisions	
	Central banks and central governments		0	0	0	0	695	0	0	0	0	0	121	0	0	0	0	0	2	0		0.00%	2	0.00%	0.00%	2	0.00
	Institutions		0	0	0	0	91	0	0	0	0	0	19	0	0	0	0	0	0	0		0.00%	0	0.00%	0.00%	0	0.00
	Corporates		0	0	1	7	818	15	0	0	0	0	784	15	0	0	0	5	19	41		0.00%	67	72.31%	0.00%	69	71.8
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-		0	-
	Corporates - Of Which: SME		0	0	1	7	18	1	0	0	0	0	4	1	0	0	0	5	0	1			0	-		0	-
	Retail		0	0	20	1	330	0	0	0	1	0	240	0	0	0	0	0	10	0		0.00%	11	1.53%	0.00%	12	1.5
	Retail - Secured on real estate property	59.3%		0	4	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		0.00%	0	15.93%	0.00%	0	15.8
	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	-
Mozambique	Retail - Secured on real estate property - Of	59.3%	6 0	0	4	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		0.00%	0	15.93%	0.00%	0	15.8
Hozambique	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.03%	0	16.49%	0.03%	0	14.0
	Retail - Other Retail		0	0	16	0	329	0	0	0	0	0	239	0	0	0	0	0	10	0		0.00%	11	1.13%	0.00%	12	1.13
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00%	0	0.00%	0.00%	0	0.00
	Retail - Other Retail - Of Which: non-SME		0	0	16	0	329	0	0	0	0	0	239	0	0	0	0	0	10	0		0.00%	11	1.13%	0.00%	12	1.13
	Equity		0	0	0	0	33	0	0	0	0	0	1	0	0	0	0	0	0	0		0.00%	0	-	0.00%	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1			4 1	4	4
	Other non-credit obligation assets		0	0	0	0	193	0	0	0	0	0	126	0	0	0	0	0	58	0		1			4 1	4	
	TOTAL		0	0	21	7	2.161	15	0	0	1	0	1.290	15	0	0	0	5	89	41		0.00%	80	59.82%	0.00%	84	59.1
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0							

				EX	posure values	(as or 31/12/	2013)			KISK EX	posure amoun	ES (45 OF 31/)	12/2013)			value adjus	itments and pr	ovisions (as o	# 31/12/2013)					baseline :					
		LTV % (as of	F	-IRB	A	I-IRB		STA	F	-IRB	A-	IRB	S	TA	F	-IRB	,	I-IRB		STA		as of 3	1/12/2014		as of 31,	12/2015		as of 31/12/20	016	
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	In	npairment Stoc rate Prové	k of Coverage sions Default		irment Stock ite Provis	k of Ratio - D	sge Iefault k rate		Coverage Ratio - Default Stock	
	Central banks and central governments		0	0	0	0	490	0	0	0	0	0	74	0	0	0	0	0	0	0	I Г	0.00% 0	0.00	% 0.0	0% 0	0.00			0.00%	
	Institutions		0	0	0	0	260	0	0	0	0	0	63	0	0	0	0	0	0	0		0.00% 0	0.00		096 0	0.00			0.00%	
	Corporates		0	0	25	0	508	11	0	0	15	0	482	11	0	0	0	0	11	20		0.00% 3	7 64.68	% 0.0	096 4.	1 63.99	96 0.00%	6 44	63.23%	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 0	1 - I		- 0	- 1	-	0	-	
	Corporates - Of Which: SME		0	0	20	0	186	1	0	0	13	0	153	1	0	0	0	0	4	1		- 0) -		- 0		-	0	-	
	Retail		0	0	43	1	184	0	0	0	7	0	153	0	0	0	0	0	4	0		5.06% 1	6 46.0			8 47.59			48.31%	
	Retail - Secured on real estate property	58.8%	0	0	30	1	0	0	0	0	5	0	0	0	0	0	0	0	0	0		0.04% 0	7.19		13% 0	6.74			6.47%	
	Retail - Secured on real estate property - Of	39.3%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00% 0	0.00		096 0	0.00			0.00%	
Angola	Retail - Secured on real estate property - Of	59.1%	0	0	30	1	0	0	0	0	5	0	0	0	0	0	0	0	0	0		0.04% 0	7.20		13% 0	6.74			6.47%	
Aligoid	Retail - Qualifying Revolving		0	0	3	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		0.14% 0	23.4		13% 0	21.97			21.01%	
	Retail - Other Retail		0	0	10	0	184	0	0	0	2	0	153	0	0	0	0	0	4	0		5.93% 1	6 49.3			7 49.64			49.92%	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00% 0	0.00		10% 0	0.00			0.00%	
	Retail - Other Retail - Of Which: non-SME		0	0	10	0	184	0	0	0	2	0	153	0	0	0	0	0	4	0		5.93% 1	6 49.3	% 5.3	37% 2	7 49.64			49.92%	
	Equity		0	0	0	0	21	0	0	0	0	0	21	0	0	0	0	0	0	0		0.00% 0		0.0	0% 0	-	0.00%	. 0	-	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
	Other non-credit obligation assets		0	0	0	0	279	0	0	0	0	0	178	0	0	0	0	0	22	0										
	TOTAL		0	0	68	1	1,741	11	0	0	22	0	970	11	0	0	0	0	38	20		0.75% 5	3 55.8	% 0.6	52% 6	9 53.53	0.52%	6 83	52.43%	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

				Exp	osure values ((as of 31/12/	2013)			Risk ex	kposure amour	nts (as of 31/1	12/2013)			Value adjust	ments and pr	ovisions (as ol	(31/12/2013)					Bas	eline Scena	rio			/ /
		LTV % (as of	F-1	RB	A	-IRB	2	πa	F	IRB	A	i-IRB	-	TA	F	RB	A	-IRB	S	TA	as of	31/12/2	2014	as	of 31/12/2			of 31/12/2	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	airment Sti rate Pro	ock of visions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate P	Stock of Provisions	Coverage tatio - Default Stock
	Central banks and central governments		0	0	0	0	208	0	0	0	0	0	0	0	0	0	0	0	0	0	.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	Institutions		0	0	0	0	667	0	0	0	0	0	146	0	0	0	0	0	0	0	 .00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	Corporates		0	0	0	0	8	0	0	0	0	0	8	0	0	0	0	0	0	0	 .00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	 -	0	-	-	0	-	1 - 1	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	 -	0	-	-	0	-	1 - 1	0	-
	Retail		0	0	37	14	0	6	0	0	11	0	0	4	0	0	0	2	0	0	 .44%	3	10.52%	0.36%	3	9.97%	0.33%	3	9.62%
	Retail - Secured on real estate property	68.2%	6 0	0	36	14	0	4	0	0	11	0	0	4	0	0	0	2	0	0	 .44%	2	9.81%	0.36%	2	9.26%	0.34%	3	8.92%
	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	2.99%	-	0	2.99%	1 - 1	0	2.99%
Ireland	Retail - Secured on real estate property - Of	68.2%	5 0	0	36	14	0	4	0	0	11	0	0	4	0	0	0	2	0	0	.44%	2	9.86%	0.36%	2	9.30%	0.34%	3	8.95%
11 Clurici	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	.01%	0	39.34%	0.00%	0	39.45%	0.00%	0	39.56%
	Retail - Other Retail		0	0	1	1	0	2	0	0	0	0	0	0	0	0	0	0	0	0	.49%	0	15.68%	0.14%	0	15.83%	0.09%	0	15.98%
	Retail - Other Retail - Of Which: SME		0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	.00%	0	7.41%	0.00%	0	7.41%	0.00%	0	7.41%
	Retail - Other Retail - Of Which: non-SME		0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	 .36%	0	19.55%	0.63%	0	19.77%	0.39%	0	19.97%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	1 -	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							4 I/	/	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							1		
	TOTAL		0	0	37	14	883	6	0	0	11	0	154	4	0	0	0	2	0	0	 .02%	3	10.32%	0.01%	3	9.67%	0.01%	3	9.20%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
werage o - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
0.15%	0.00%	6	0.16%	0.00%	6	0.17%
8.49%	0.00%	1	12.72%	0.00%	1	8.13%
3.85%	1.28%	4,876	42.65%	1.47%	5,404	42.03%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
8.44%	0.56%	1.627	25.75%	0.60%	1.808	23.78%
8.00%	0.30%	696	16.21%	0.32%	778	15.06%
1.32%	0.46%	79	17.15%	0.60%	86	14.28%
7.63%	0.29%	617	16.10%	0.30%	692	15.16%
0.50%	0.77%	69	37.73%	0.67%	77	35.55%
0.08%	2.09%	862	46.21%	2.35%	954	42.36%
9.06%	1.59%	333	43.01%	1.87%	363	38.09%
0.80%	2.45%	529	48.57%	2.69%	591	45.60%
	0.00%	0	-	0.00%	0	-
8.22%	0.66%	6,511	36.02%	0.73%	7,220	34.49%

				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 Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stork
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	0	5.77%	0.00%	0	2.65%	0.00%	0	1.61%
1.05%	197	62.91%	1.60%	234	52.48%	1.70%	274	47.95%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.55%	248	57.24%	0.79%	310	50.55%	0.82%	373	46.99%
0.19%	70	36.65%	0.24%	85	33.72%	0.28%	103	31.89%
0.00%	0	4.93%	0.00%	0	4.88%	0.00%	0	4.81%
0.19%	70	36.77%	0.24%	85	33.80%	0.28%	103	31.95%
0.79%	28	58.05%	1.25%	35	52.16%	1.03%	41	49.61%
2.17%	151	75.78%	3.31%	190	63.54%	3.57%	229	58.06%
3.05%	48	75.37%	4.65%	63	63.01%	5.09%	76	57.83%
1.85%	102	75.99%	2.85%	127	63.81%	3.07%	153	58.17%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.51%	445	59.38%	0.75%	544	51.25%	0.77%	647	47.29%

				rse Scena				
as of	31/12/20	14		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
0.00%	2	0.00%	0.00%	2	0.00%	0.00%	2	0.00%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	65	72.24%	0.00%	65	71.64%	0.00%	65	71.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	00% 10 1.52% 0.0		0.00%	10	1.49%	0.00%	10	1.47%
0.00%	0	15.90%	0.00%	0	15.76%	0.00%	0	15.62%
-	0	-	-	0	-	-	0	-
0.00%	0	15.90%	0.00%	0	15.76%	0.00%	0	15.62%
0.07%	0	15.81%	0.07%	0	12.31%	0.06%	0	10.67%
0.00%	10	1.12%	0.00%	10	1.10%	0.00%	10	1.08%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	10	1.12%	0.00%	10	1.10%	0.00%	10	1.08%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0.00% 77 50.61% 0.00%		0.00%	77	42.33%	0.00%	77	36.19%

elline Scenario of 31/12/2015 as of 31/12/2016 Stock of Ratio - Default Provisions Stock

0.00% 0.00% 0.00%

0.00% 0.00% 71.46% . 1.52% 15.80% . 15.80% 12.50% 1.13% 0.00% 1.13%

0.00% 0.00% 0.00%

0.62% 0.62% 0.62% 0.01% 0.67% 0.00% 3.20%

 0

 0.0%
 13
 1.5%

 0.0%
 0
 15.8%

 0.0%
 0
 15.8%

 0.0%
 0
 15.8%

 0.0%
 0
 15.8%

 0.0%
 0
 12.5%

 0.0%
 13
 1.13%

 0.0%
 0
 0.0%

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 0
 0.0%

 0.0%
 0
 0.0%

 0.0%
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 0.0%
 0

Stock 0.00% 0.00% 71.89% 1.52% 15.86% 15.86% 14.09% 1.13% 0.00% 1.13%

. 0% 84 59.17%

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
pairment 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%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%	31	64.59%	0.00%	31	63.87%	0.00%	31	63.10%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
6.85%	19	53.67%	8.17%	35	55.14%	8.29%	49	55.75%
0.09%	0	10.75%	0.10%	0	9.72%	0.11%	0	9.04%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.09%	0	10.76%	0.10%	0	9.73%	0.11%	0	9.04%
0.33%	0	24.88%	0.33%	0	22.70%	0.28%	0	21.76%
8.01%	19	57.09%	9.76%	35	57.41%	10.19%	49	57.73%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
8.02%	19	57.09%	9.77%	35	57.41%	10.20%	49	57.73%
0.00%	0	-	0.00%	0	-	0.00%	0	-
1.01%	51	54,74%	1.09%	66	51.85%	0.96%	80	50.27%
1.01%	1	54.74%	1.05%	00	51.65%	0.90%		30.27%

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
nent 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
00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
52%	3	12.04%	0.56%	3	11.28%	0.58%	4	10.76%
52%	3	11.29%	0.58%	3	10.53%	0.60%	3	10.03%
-	0	2.99%	-	0	2.99%	-	0	2.99%
52%	3	11.34%	0.58%	3	10.57%	0.60%	3	10.06%
01%	0	44.98%	0.01%	0	44.71%	0.01%	0	44.46%
57%	1	17.69%	0.01%	1	17.82%	0.01%	1	17.95%
00%	0	7.41%	0.00%	0	7.41%	0.00%	0	7.40%
20%	0	22.49%	0.04%	0	22.68%	0.04%	0	22.88%
-	0	-	-	0	-	-	0	-
02%	3	11.59%	0.02%	3	10.40%	0.02%	4	9.63%

EBA	EUROPEAN BANKING AUTHORITY	2014 EU-wide Stress Test
		Credit Risk

				Exp	osure values (as of 31/12/	2013)			Risk e	kposure amour	nts (as of 31/:	12/2013)			Value adjust	ments and prov	visions (as of	31/12/2013)					Basel	line Scenar	tio					
		LTV % (as of	F	-IRB	A-	IRB	S	TA	F-I	IRB	A	i-IRB	5	TA	F-I	RB	A-1	IRB	S	TA	as	of 31/12/	2014	as o	f 31/12/20	015	as of	/ 31/12/20	116	as o	of 31/12/2
	(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate F	Stock of Provisions	Coverage tatio - Default Stock	mpairment s rate Pi	Stock of Provisions	Coverage atio - Default Stock	Impairment rate	e Stock of Provision
	Central banks and central governments		0	0	0	0	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0
	Corporates		0	0	196	0	562	0	0	0	247	0	562	0	0	0	103	0	1	1	0.00%	105	0.05%	0.00%	109	0.03%	0.00%	109	0.04%	0.00%	105
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	196	0	7	0	0	0	247	0	7	0	0	0	103	0	0	0	-	0	-	-	0	-	-	0		-	0
	Retail		0	0	48	2	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0.05%	0	7.92%	0.04%	0	6.89%	0.04%	0	6.31%	0.08%	1
	Retail - Secured on real estate property	63.5%	0	0	47	2	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0.05%	0	5.91%	0.04%	0	5.20%	0.04%	0	4.80%	0.08%	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	-	0	-	-	0	-	-	0		-	0
uxembourg	Retail - Secured on real estate property - Of	63.5%	0	0	47	2	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0.05%	0	5.91%	0.04%	0	5.20%	0.04%	0	4.80%	0.08%	0
uxembourg	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.07%	0	20.48%	0.06%	0	18.45%	0.06%	0	16.90%	0.10%	0
	Retail - Other Retail		0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	36.19%	0.00%	0	36.35%	0.00%	0	36.51%	0.00%	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0
	Retail - Other Retail - Of Which: non-SME		0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	36.19%	0.00%	0	36.35%	0.00%	0	36.51%	0.00%	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40	0	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0
	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	0	0	539	0	0	0	0	0	795	0	0	0	0	0	0	0											
	TOTAL		0	0	245	2	1.129	0	0	0	256	0	1.358	0	0	0	103	0	41	1	0.00%	105	7.57%	0.00%	110	6.46%	0.00%	110	5.84%	0.00%	105
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0											

				Exp	osure values (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)	/		1 1
		LTV % (as of	E.	IRB	A-	IRB	S	TA	Fi	IRB	A-	IRB	ST	TA	F.	IRB	A-	IRB	S	TA	1 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-defaulted	Defaulted	Non-defaulted	Defaulted		Impairm rate
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-
	Institutions		0	0	0	0	574	0	0	0	0	0	161	0	0	0	0	0	0	0	1 1	0.00
	Corporates		0	0	10	0	4	0	0	0	8	0	4	0	0	0	1	0	0	0	1 1	0.009
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	- 1
	Corporates - Of Which: SME		0	0	4	0	4	0	0	0	0	0	4	0	0	0	1	0	0	0	1 1	- 1
	Retail		0	0	195	46	2	5	0	0	41	0	1	5	0	0	1	7	0	1	1 1	0.19
	Retail - Secured on real estate property	68.2%	0	0	169	43	1	5	0	0	34	0	0	5	0	0	0	6	0	1	1 1	0.20
	Retail - Secured on real estate property - Of	54.6%	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1 1	13.8
United Kingdom	Retail - Secured on real estate property - Of	68.3%	0	0	168	43	1	5	0	0	34	0	0	5	0	0	0	6	0	1	1 1	0.09
oniced kingdom	Retail - Qualifying Revolving		0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	1.42
	Retail - Other Retail		0	0	25	2	1	0	0	0	6	0	0	0	0	0	0	1	0	0	1 1	0.03
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	0.20
	Retail - Other Retail - Of Which: non-SME		0	0	25	2	0	0	0	0	6	0	0	0	0	0	0	1	0	0	1 1	0.03
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	- 1
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	1
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	1
	TOTAL		0	0	205	46	580	5	0	0	49	0	166	5	0	0	1	7	0	1	1 1	0.05
	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 ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						seline Scen				
		LTV % (as of	F	-IRB	A-I	RB	S	TA	Fi	RB	A-	IRB	S	TA	F.	IRB	A-	IRB	5	TA		as of 31	12/2014		s of 31/12/			of 31/12/20	
	(min EUR, %)	31/12/2013)	Non-defaulted	d 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 ra	ment Stock te Provisi	of Coverage Rat	io Impairmer rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock of Provisions	C Rat
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 0	-	-	0	-	-	0	
	Institutions		0	0	0	0	450	0	0	0	0	0	160	0	0	0	0	0	0	0	0.0		0.00%	0.00%	0	0.00%	0.00%	0	
	Corporates		0	0	30	0	47	0	0	0	52	0	54	0	0	0	0	0	0	0	0.0	0% 0	0.00%	0.00%	0	0.00%	0.00%	0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	47	0	0	0	0	0	54	0	0	0	0	0	0	0		. 0	-	-	0	-	-	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	-	-	0	
	Retail		0	0	207	8	2	1	0	0	44	0	1	1	0	0	1	1	0	0	0.0	8% 2	11.34%	0.08%	3	9.98%	0.08%	3	
	Retail - Secured on real estate property	61.0%	0	0	194	7	1	1	0	0	41	0	0	1	0	0	1	1	0	0	0.0	7% 2	8.78%	0.08%	2	7.81%	0.08%	2	
	Retail - Secured on real estate property - Of	46.0%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0		0.09%	0.00%	0	0.09%	0.00%	0	
France	Retail - Secured on real estate property - Of	61.0%	0	0	193	7	1	1	0	0	41	0	0	1	0	0	1	1	0	0	0.0	7% 2	8.82%	0.08%	2	7.84%	0.08%	2	
Trance	Retail - Qualifying Revolving		0	0	5	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.0		22.94%	0.06%	0	21.29%	0.06%	0	
	Retail - Other Retail		0	0	8	1	1	0	0	0	2	0	1	0	0	0	0	0	0	0	0.1		40.93%	0.17%	1	38.71%		1	
	Retail - Other Retail - Of Which: SME		0	0	1	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0.0		0.20%	0.00%	0	0.13%	0.00%	0	
	Retail - Other Retail - Of Which: non-SME		0	0	8	1	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0.3		40.96%	0.20%	1	38.76%	0.18%	1	
	Equity Securitisation		0	0	0	0	25	0	0	0	0	0	9	0	0	0	0	0	0	0	0.0	0% 0	-	0.00%	0	-	0.00%	0	
			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								4	
	TOTAL		0	0	237	8	524	1	0	0	96	0	225	1	0	0	1	1	0	0	0.0	2% 3	11.16%	0.02%	3	9.74%	0.02%	3	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								4	4

Link with with Number Num Num Number Num Number Num Number Number Number Number Number Numb					Exp	oosure values (as of 31/12/	2013)			Risk e	xposure amour	nts (as of 31/1	12/2013)			Value adjus	tments and pro	ovisions (as ol	f 31/12/2013						Baselin	ie Scenario	2		
bit			LTV % (as of	F-	IRB	A	-IRB	S	ATA	F-	-IRB	A	-IRB	5	ITA	F	-IRB	A	-IRB		TA		as of	f 31/12/2014		as of 3	81/12/201	15	as of 3	31/12/2016
Inductions Comparise of Minit Special and and specific of Minit		(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Ir				mpairment St rate Pro	tock of visions	Coverage tio - Default	pairment St rate Pro	ock of Ratio - D
Compose - O Wink: Specialized Landy Compose -		Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Г	-	0 -		-	0	-		0 -
Attall - Scuret of Which: Specification regions Constant - Other Medial		Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -	.	-	0			0 -
chroades - 0 Which SVE chroades - 0 Which SVE chroades - 0 Which SVE 0 </td <td></td> <td></td> <td></td> <td>0</td> <td></td> <td>-</td> <td>0 -</td> <td>. </td> <td>-</td> <td>0</td> <td></td> <td></td> <td>0 -</td>				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -	.	-	0			0 -
Real Control C				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -		-	0	-	-	0 -
Real: Securid on real distate property 0.0% 0		Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -	.	-	0	-		0 -
Real-Source or real estate property Of 0.0% 0 <td></td> <td></td> <td></td> <td>0</td> <td></td> <td>-</td> <td>0 -</td> <td></td> <td>-</td> <td>0</td> <td>-</td> <td>-</td> <td>0 -</td>				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -		-	0	-	-	0 -
Real Other Real Othere Real Other Rea Other Rea <td></td> <td></td> <td>0.0%</td> <td>6 0</td> <td>0</td> <td></td> <td>-</td> <td>0 -</td> <td></td> <td>-</td> <td>0</td> <td>-</td> <td>-</td> <td>0 -</td>			0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -		-	0	-	-	0 -
Precise, Select Ure Outling Retail - Qualifying Revolving Retail - Other Retail 0			0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -		-	0	-	-	0 -
Refail - Other Refail - Of Which: SME 0	Please select the country		0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -		-	0	-	-	0 -
Real-Other Real-Of Which: SPE 0 <t< td=""><td>riedse, select the country</td><td></td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td></td><td>-</td><td>0 -</td><td></td><td>-</td><td>0</td><td>-</td><td>-</td><td>0 -</td></t<>	riedse, select the country			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -		-	0	-	-	0 -
Retail - Oder Retail - Of Windt: non-SME 0 <td></td> <td></td> <td></td> <td>0</td> <td></td> <td>-</td> <td>0 -</td> <td></td> <td>-</td> <td>0</td> <td>-</td> <td>-</td> <td>0 -</td>				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -		-	0	-	-	0 -
Equity Securitisation seets 0<				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -	·	-	0	-	-	0 -
Other non-craft obligation assets 0		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 -		-	0	-	-	0 -
Other non-craft obligation assets 0		Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- L	-	0 -		-	0			0 -
TOTAL 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1								
TOTAL 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
		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	– L	-	0 -		-	0	-	-	0 -

				Exp	posure values (as of 31/12/3	2013)			Risk ex	posure amour	its (as of 31/1	12/2013)			Value adjus	tments and pr	ovisions (as of	f 31/12/2013)						Baseline Sce	nario		
		LTV % (as of	F	-IRB	A-	IRB		STA	F-	IRB	A	IRB	1	STA	F	-IRB	A	-IRB	5	TA		as of 3	1/12/2014		as of 31/12	/2015	a	s of 31/12/201
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Impai ra		k of Coverage R ions Default St	i tio - Impairm ck rate	ent Stock of Provision		Impairmer rate	t Stock of Provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 1	- 1	-	0	-	-	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 1		-	0	-	-	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			-	-	0	-	-	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- -	-	-	0	-	-	0
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					0	-	-	0
	Retail - Secured on real estate property	0.0%	0	0	0	0	0		0	0	0		0	0						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		1	0
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	ő	0	ň	0	ő	ő	ů	ő	ů	ů					0			ő
Please, select the country	Retail - Qualifying Revolving		0 O	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ŏ	ő	ő					ŏ		-	ő
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- (- 1		0	-		0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 1	- 1	-	0	-	-	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 1	- 1	-	0	-	-	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 1	- 1	-	0	-	-	0
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- 1	- 1		0			0
ers to the part of Securitization exposure that is deducted fro	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	1 0	0	0								

	Adve	rse Scenar	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 Stork
	0.00%	0	0.00%	0.00%	0	0.00%
	0.00%	0	0.00%	0.00%	0	0.00%
	0.00%	109	0.04%	0.00%	109	0.06%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.09%	1	6.82%	0.09%	1	5.91%
	0.09%	0	5.22%	0.09%	0	4.62%
	-	0	-	-	0	-
	0.09%	0	5.22%	0.09%	0	4.62%
	0.13%	0	18.99%	0.16%	0	16.32%
	0.01%	0	41.07%	0.01%	0	40.91%
	-	0	-	-	0	-
	0.01%	0	41.07%	0.01%	0	40.91%
_	0.00%	0	-	0.00%	0	-
	0.00%	110	6.22%	0.00%	110	5.28%

		Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016													
				01 31/12/		as	of 31/12/								
	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defa Stock							
-	0	-	-	0	-	-	0	-							
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%							
0.00%	1	18.52%	0.00%	1	18.49%	0.00%	1	18.45%							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
0.23%	14	21.46%	0.33%	14	19.86%	0.41%	15	18.40%							
0.25%	12	19.97%	0.36%	12	18.42%	0.44%	13	17.02%							
0.00%	0	15.03%	0.00%	0	14.92%	0.00%	0	14.78%							
0.25%	12	19.98%	0.36%	12	18.42%	0.45%	13	17.02%							
2.46%	0	43.67%	3.50%	0	44.47%	4.21%	0	45.16%							
0.03%	2	45.07%	0.05%	2	45.14%	0.06%	2	45.16%							
0.00%	0	43.86%	0.00%	0	43.69%	0.00%	0	43.49%							
0.03%	1	45.11%	0.05%	2	45.19%	0.06%	2	45.21%							
-	0	-	-	0	-	-	0	-							
0.06%	14	21.07%	0.08%	15	19.36%	0.10%	16	17.84%							

as of : ate Stock of Cove

as of 31/12/2014 airment rate Stock of Provisions Ratio - De

12/2015 as of 31/12/2016 of Coverage Ratio - Default Default Default Of Coverage Default Default

0.02% 10 13.07%

 S
 cole
 2

 0.00%
 0.00%
 0.00%

 18.50%
 0.00%

 1.313%
 0.10%

 1.121%
 0.09%

 1.25%
 0.09%

 1.25%
 0.09%

 3.81%
 1.51%

 3.92%
 0.02%

 3.94%
 0.09%

.

0.03% 10 13.48%

tock of Coverage Ratio

0.00% 18.52% 13.72% 12.08% 18.90% 19.94% 37.85% 39.38% 44.11% 39.22%

13.96%

0.00%

0.12% 0.12% 13.78% 0.09% 1.41% 0.03% 0.14% 0.03% 0 7 0

			Adve	rse Scenar	rio			
as of	31/12/20	14	85	of 31/12/	2015	85	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.00%			0.00%	0	0.00%	0.00%	0	0.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.21%	4	20.46%	0.28%	5	17.51%	0.36%	6	15.45%
0.21%	4	18.35%	0.29%	4	15.81%	0.37%	5	14.09%
0.00%	0	0.09%	0.00%	0	0.09%	0.00%	0	0.08%
0.21%	4	18.43%	0.29%	4	15.86%	0.37%	5	14.13%
0.10%	0	25.59%	0.14%	0	22.48%	0.17%	0	20.16%
0.26%	1	46.15%	0.26%	1	42.18%	0.27%	1	38.30%
0.00%	0	0.15%	0.00%	0	0.07%	0.00%	0	0.04%
0.31%	1	46.20%	0.31%	1	42.26%	0.31%	1	38.42%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.06%	4	19.66%	0.07%	5	16.39%	0.09%	6	14.29%

	Adve	rse Scenar	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e ault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
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	-	0	-	-	0	-
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	-	0	-	-	0	-

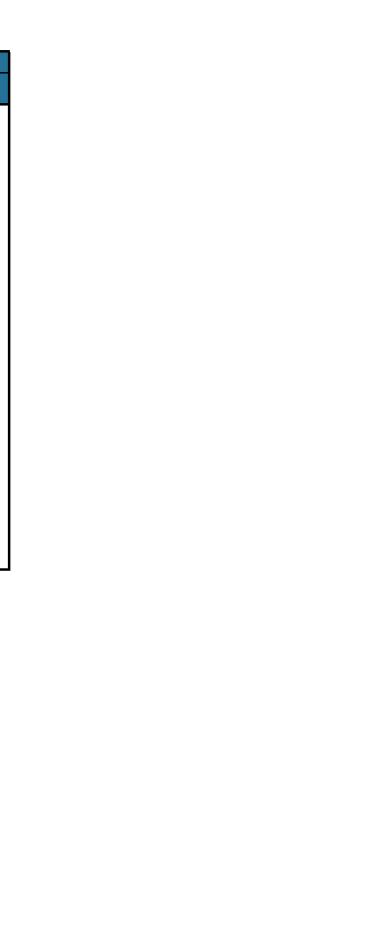
		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
je fault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-



EBA EUROPEAN 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	Adverse Scenari	D
(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	842	1,088	1,301	1,348	949	1,057	967
Net trading income		-126	-81	-59	-182	-115	-81
of which trading losses from stress scenarios		-113	-68	-45	-168	-101	-67
Other operating income	97	212	248	263	110	143	237
Operating profit before impairments	311	680	1,015	1,076	372	602	691
Impairment of financial assets (-)	-2,030	-433	-441	-446	-1,307	-667	-763
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,928	-433	-441	-446	-1,246	-658	-710
Impairment Financial assets designated at fair value through P&L (-)	-102	0	0	0	-61	-9	-53
Impairment on non financial assets (-)	-180	-57	-37	-10	-233	-117	-63
Operating profit after impairments from stress scenarios	-1,899	189	536	620	-1,167	-182	-135
Other Income and expenses	-123	-1	32	36	-148	-59	-17
Pre-Tax profit	-2,022	188	568	656	-1,315	-240	-152
Тах	545	-24	-109	-171	318	77	55
Net income	-1,477	164	459	485	-997	-163	-98
Attributable to owners of the parent	-1,570	53	347	391	-1,092	-270	-187
of which carried over to capital through retained earnings	-1,570	53	347	391	-1,092	-270	-187
of which distributed as dividends	0	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	40,411	40,599	42,577	41,385	41,813	43,814	41,374		
Risk exposure amount Securitisation and re-securitisations	915	1,854	2,417	2,792	3,222	4,685	5,685		
Risk exposure amount Other credit risk	39,495	38,745	40,161	38,593	38,591	39,130	35,690		
Risk exposure amount for market risk	602	602	602	602	829	829	829		
Risk exposure amount for operational risk	3,118	3,087	3,102	3,290	3,087	3,102	3,118		
Transitional floors for Risk exposure amount	1,372	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0		
Total Risk exposure amount	45,502	44,288	46,281	45,277	45,729	47,746	45,321		



	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	3,089							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	3,089							
	Banking Book	915	1,854	2,417	2,792	3,222	4,685	5,685	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
-	Total	915	1,854	2,417	2,792	3,222	4,685	5,685	
	Hold to Maturity porfolio	0	0	0	0	0	0	0	
Impairmonto	Available for Sale porfolio	0	0	0	0	0	0	0	
Impairments	Held for trading portfolio								
	Total	0	0	0	0	0	0	0	



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)					DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS Sitive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES		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	Austria	0 0 11 0 0 0 11	0 0 0 0 0 0 0 0 0	0 0 11 0 0 0 11	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 11 0 0 0 11	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 11 0 0 0		0 0 11 0 0 11			0 0 11 0 0 11					0 0 0 0 0 0			000000000000000000000000000000000000000
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Bulgaria														
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus														
[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 - 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		
Tot Tot Tot Tot Tot Tot Tot Tot	Estonia														
100 [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland														
Tot [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							



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			is a maturi		net of cash short only where there	DIREC 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		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	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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	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 0	0 0 0 0 0 0 0 0
[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 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	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 - 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 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	208 0 0 0 0 0 0 208	208 0 0 0 0 0 0 208	208 0 0 0 0 0 0 208		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	Italy	0 0 0 50 0 50 0 50	0 0 0 50 0 50 0 50	0 0 0 50 0 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 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 - 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 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov	RECT LONG counting value gross visions) (1)		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 l/12/2013	Derivatives with	REIGN EXPOSURES 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] [SY-10Y] [10Y-more Tot	Lithuania	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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 [[15Y - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 12 0 0 0 12	0 0 0 0 0 0 0 0 0	0 0 12 0 0 0 12	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 12 0 0 0 12	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 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	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	69 253 450 291 336 90 11 1,502	6 2 3 16 58 40 11 136	69 253 425 289 323 88 11 1,459	48 232 423 262 255 42 0 1,262	0 0 0 0 0 0 0 0 0	14 20 0 11 11 11 6 0 62	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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	Portugal	1,724 557 736 755 1,992 288 84 6,135	19 73 3 156 1,588 183 71 2,093	1,724 557 736 755 1,854 288 84 5,997	1,705 484 718 599 238 105 13 3,861	0 0 0 0 0 0 0 0 0	0 0 14 0 28 0 0 42	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	39 0 0 0 0 0 0 3 9	0 0 0 0 0 0 0 0 0 0 0 0	39 0 0 0 0 0 0 3 9	39 0 0 0 0 0 0 39	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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 (OF 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)					DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES 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	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 0 0 0 0 0	0 0 0 0 0 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	0 5 39 0 0 44	0 0 0 0 0 0 0 0 0	0 0 5 39 0 0 0 44	0 0 5 0 0 0 0 5	0 0 0 0 0 0 0 0 0	0 0 39 0 0 3 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 0 0 0 0	0 0 0 0 0 0 0 0	0 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	Sweden	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan													0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	U.S.	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



(min EUR) VALUES AS OF 31/					F 31/12/20	⁻ 31/12/2013			VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	EXPOSURES (acc of prov	RECT LONG ounting 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)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013			INDIRECT SOVEREIGN EXPOSURES (3) (on and off bala Derivatives with positive fair value at 31/12/2013 Derivatives with ne value at 31/12		h negative fair			
			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							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	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
[0 - 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 - 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	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 0 0 0 0 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	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 0 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	359 172 81 76 24 0 0 712	0 0 0 0 0 0 0 0 0 0	359 172 81 76 24 0 0 712	359 172 81 76 24 0 0 712	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 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 Autocaria				Baseline Scenario				Adverse Scenario		1	
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	.3 As of 31/12/2014 As of 31/12/2015 As of 31/12/20						COREP CODE	REGULATION
(nin Eok)	A	OWN FUNDS	4,997	4,816	4,600	4,449	3,618	3,148	2,248	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	4.667	4,592	4,401	4,001	3.169	2,335	1,356	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	6.487	6.487	6.187	5.737	6.487	6.487	6.487	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	3,000	3,000	2,700	2,250	3,000	3,000	3,000		and 42 of CRR
	A.1.2	Retained earnings	-971	-918	-570	-179	-2,063	-2,332	-2,519	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
	A.1.3	Accumulated other comprehensive income	-934	-932	-984	-1,010	-1,256	-1,355	-1,468	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	65	65	65	65	-21	17	1,100		
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	18	22	23	24	12	6	3		
	A.1.4	Of which, a range num dimension gains asso from the rest of Alls portions 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.1.4	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 CRR
	A.1.5		266	328	368	401	260	268	275		Article 84 of CRR
	A.1.0	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters excluding those from unrealised	200	13	14	15	13	14	15	CA1 {1.1.1.7} CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
		gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	-52	-52	-39	-26	18	42	50	04 (111.13)	Houses as to as an and so (1) point (1) or exe
	A.1.8	Sovereign Exposure in AFS portfolio								- 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	-251	-250	-251	-252	-250	-251	-252	1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	differences net of associated DTLs	-254	-280	-268	-244	-441	-556	-655	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	-672	-759	-863	-910	-529	-772	-946	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 {1.1.14}	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 {1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) an 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-1,541	-1,490	0	0	-1,790	-119	-236	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-159	-231	-292	-356	-371	-497	-610	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	-555	-561	-51	-75	-557	-253	-263	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	3,273	3,238	1,150	900	3,646	1,660	1,478	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 (+/-)	347	363	296	210	402	343	250	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 (+/-)	2,926	2,875	854	690	3,245	1,317	1,227	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)	4,667	4,592	4,401	4,001	3,169	2,335	1,356	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	330	224	199	448	449	813		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 CFT1 deduction (+)	45,502 979	44,288	46,281	45,277	45,729	47,746	45,321	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 o CRR
	B.2	CE (1 deduction (+) of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	116								Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-729								Recital (44) of CRR
	B.5	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	-31								-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0	10.37%	9.51%	8.84%	6.93%	4.89%	2.99%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	10.26%	10.37%	9.51%	8.84%	6.93%	4.89%	2.99%	CA3 (3)	-
Transitional period	C.2 C.3	Total Capital ratio	10.26%	10.37%	9.94%	9,83%	7.91%	6.59%	4.96%	CA3 (5)	
			20.3070	3,543	3,703	3,622	2,515	2,626		20101	
	D	Common Equity Tier 1 Capital Threshold		3,543	3,703	3,622	2,515	2,626	2,493		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				6.85%			-0.27%		

(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

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2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European									
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of					
(min EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)					
2013	-154	-8,585			Sale of Greek subsidiary, sale of stake in Piraeus, placement of the synthetic securitisation Caravela SME 3, roll-out of IRB approach in Portugal					
2014	-34	-2,169	-69	-2,169	Sale of Romanian subsidiary, sale of credit portfolios booked in Switzerland and Cayman Islands, realese of the add-on that impacts the RWA and gap of expected loss calculated by IRB methods in Poland and impacts due to optimization measures					
2015	19	-150	4	-150	Impacts due to optimization measures					
2016	62	-1,650	47	-1,650						
Total	-106	-12,554	-17	-3,969						



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 (+)	2,242
Repayment of CET1 capital, buybacks (-)	-2,250
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