

Bank Name	PT - Caixa Geral de Depósitos, SA
LEI Code	TO822O0VT80V06K0FH57



Summary Adverse Scenario



PT - Caixa Geral de Depositos, SA	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	339
Impairment losses on financial and non-financial assets in the banking book	1,418
Common Equity Tier 1 capital (1)	6,651
Total Risk Exposure (1)	63,870
Common Equity Tier 1 ratio, % (1)	10.4%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	403
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,395
3 yr cumulative losses from the stress in the trading book	289
Valuation losses due to sovereign shock after tax and prudential filters	98
Common Equity Tier 1 capital (1)	3,982
Total Risk Exposure (1)	65,419
Common Equity Tier 1 ratio, % (1)	6.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,598
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 - Caixa Geral de Depósitos, SA

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	339
Impairment losses on financial and non-financial assets in the banking book	1,418
Common Equity Tier 1 capital (1)	6,651
Total Risk Exposure (1)	63,870
Common Equity Tier 1 ratio, % (1)	10.4%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,009
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,145
3 yr cumulative losses from the stress in the trading book	165
Common Equity Tier 1 capital (1)	6,100
Total Risk Exposure (1)	64,910
Common Equity Tier 1 ratio, % (1)	9.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	5,193

(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/	2013)			Risk e	posure amour	ts (as of 31/1	12/2013)			Value adjust	tments and pro	visions (as of	31/12/2013)					Ba	seline Scen	nario						
			F	-IRB	A-	IRB	S	TA	Fi	RB	A	IRB	5	TA	F-	IRB	A-	IRB	S	TA		as of 31/12	2/2014	85	s of 31/12/	/2015	as c	of 31/12/2	016	as o	of 31/12/20	014
	(min EUR, %)	LTV % (as of 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	Impairmen rate	t Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	t Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rati	te Stock of Provisions	Coverage Ratio - Defi Stock
	Central banks and central governments		0	0	0	0	24.305	11	0	0	0	0	2.015	17	0	0	0	0	4	0	0.00%	4	0.20%	0.00%	4	0.23%	0.00%	4	0.26%	1.80%	215	30.60%
	Institutions		ō	0	ō	ō	5,484	1	0	ō	0	ō	2,685	1	0	ō	0	ō	43	2	0.09%	49	21.91%	0.10%	53	19.13%	0.10%	58	17.85%	0.13%	51	20.34%
	Corporates		0	0	0	0	27,629	2,712	0	0	0	0	27,348	3,277	0	0	0	0	1,678	1,782	0.91%	4,126	38.40%	0.83%	4,381	36.02%	0.75%	4,577	34.56%	1.21%	4,522	43.57%
	Corporates - Of Which: Specialised Lending		0	0	0	0	4,246	339	0	0	0	0	4,566	469	0	0	0	0	255	100	-	0	-	-	0	-	-	0	-		0	-
	Corporates - Of Which: SME		0	0	0	0	5,325	1,668	0	0	0	0	5,120	1,971	0	0	0	0	356	1,221	-	0	-	-	0	-	-	0		-	0	-
	Retail		0	0	0	0	38.613	1.887	0	0	0	0	16.270	1.937	0	0	0	0	488	912	0.21%	1.583	31.85%	0.20%	1.657	30.26%	0.19%	1.727	29.13%	0.37%	1.924	39.74%
	Retail - Secured on real estate property	64.0%	0	0	0	0	33.164	1.554	0	0	0	0	12.529	1.560	0	0	0	0	324	397	0.15%	825	22.53%	0.12%	858	21.25%	0.11%	893	20.35%	0.27%	1.066	31.15%
DT. Colum Court de Dan (oltra	Retail - Secured on real estate property - Of	55.6%	6 0	0	0	0	1,586	202	0	0	0	0	847	206	0	0	0	0	37	59	0.41%	102	21.80%	0.25%	106	20.69%	0.20%	109	19.94%	0.65%	122	26.87%
PT - Caixa Geral de Depósitos,		64.4%	6 0	0	0	0	31,579	1,352	0	0	0	0	11,682	1,353	0	0	0	0	287	338	0.13%	722	22.64%	0.12%	752	21.34%	0.11%	784	20.41%	0.26%	944	31.82%
SA	Retail - Qualifying Revolving		0	0	0	0	1,079	30	0	0	0	0	812	30	0	0	0	0	24	23	0.34%	50	45.43%	0.33%	53	44.17%	0.34%	57	43.22%	0.54%	55	51.30%
	Retail - Other Retail		0	0	0	0	4,370	303	0	0	0	0	2,930	347	0	0	0	0	140	491	0.64%	709	50.82%	0.63%	745	49.49%	0.61%	776	48.37%	1.01%	803	57.65%
	Retail - Other Retail - Of Which: SME		0	0	0	0	2.231	62	0	0	0	0	1.305	75	0	0	0	0	89	126	0.64%	236	57.09%	0.64%	259	51.70%	0.62%	277	48.19%	0.86%	261	64.59%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	2.139	242	0	0	0	0	1.625	271	0	0	0	0	51	365	0.64%	472	49.00%	0.61%	486	48.71%	0.60%	499	48.45%	1.17%	542	55.61%
	Equity		0	0	0	0	332	0	0	0	0	0	332	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	-	0.00%	0		0.00%	0	
	Securitisation		0	0	0	0	426	0	0	0	0	0	557	0	0	0	0	0	0	0											/	4
	Other non-credit obligation assets		0	0	0	0	3,116	1	0	0	0	0	2,058	0	0	0	0	0	331	1											4	4
	TOTAL		0	0	0	0	99,905	4,613	0	0	0	0	51,266	5,233	0	0	0	0	2,543	2,696	0.40%	5,762	35.47%	0.37%	6,095	33.41%	0.34%	6,366	32.06%	0.84%	6,711	41.37%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												

			Ex	posure values	(as of 31/12/	2013)			Risk er	posure amour	nts (as of 31/	12/2013)			Value adju	istments and pr	visions (as of	31/12/2013)					E	laseline Scen	ario						Advers	e Scenario			
	LTV % (as of		F-IRB		A-IRB		STA	F	IRB	A	-IRB		STA	l	F-IRB	A	IRB	ST	A		as of 31	/12/2014		as of 31/12/	2015	as of 31	1/12/2016	as	of 31/12/2	014	as of	31/12/2015		as of 31/1	/2016
(min EUR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	ed Defaulted	Non-defaulte	Defaulted	Non-defaulted	Defaulted	Impa r	airment Stock ate Provisi	of Coverage ons Default S	Ratio - Impairme tock rate	ent Stock of Provisions	Coverage Ratio - Default Stock	Impairment Sto rate Prov	ck of isions Coverage Ratio - Default Stock	Impairment rai	te Stock of Provision	Coverage Ratio - Default Stock	Impairment S rate Pr	tock of rovisions	r age Default ck rate	nent Stock o Provision	S Stock
Central banks and central governments Institutions Corporate Corporates Corpo						20.372 1.361 20.887 2.994 4.159 32,141 28.250 1,116 27,134 1.068 2.824 1.947 876 303 375	11 0 2.459 312 1.573 1.742 1.448 189 1,260 29 265 48 216 0 0					511 687 20.855 3,310 3,999 13,106 10.553 588 9,965 804 1,749 1,091 658 303 376	17 0 2.992 442 1.876 1.791 1.454 1.94 1.260 30 306 63 243 0 0		000000000000000000000000000000000000000			0 54 17 4 0 0 0 3 2 1 0 0	0 0 1.466 71 1.094 768 332 49 283 23 412 23 412 100 313 0 0	0. 1. 0. 0. 0. 0. 0. 0. 0. 0. 0.	00% 3 22% 25 02% 3.33 - 0 20% 1,33 16% 69 14% 61: 34% 49 53% 58 55% 19 61% 38 00% 0	- - - - - - - - - - - - - -	% 0.23% % 0.93% - % 0.18% % 0.13% % 0.28% % 0.28% % 0.33% % 0.54% % 0.52%	28 3.559 0 0 1,380 726 0 726 88 533 601 53 0 213 388	- 28.67% 20.08% 19.81% 20.11%	0.83% 3. - - 0.17% 1, 0.12% 7 0.21% 7 0.21% 6 0.34% 6 0.53% 6 0.51% 2	3 0.12% 31 17.49% 721 33.42% 0 - 432 27.56% 91 19.41% 666 19.24% 57 43.28% 519 47.32% 52 48.52% 93 45.89% 0 -	3.48% 0.32% 1.36% - - 0.34% 0.29% 0.77% 0.27% 0.53% 0.53% 0.66% 0.94% 0.00%	213 26 3.684 0 1,617 910 102 808 55 652 216 436 0	31.01% 20.63% 42.03% - 37.86% 29.59% 25.32% 30.24% 51.39% 55.33% 53.99% -	0.77% 0.28% 0.70%	30 17.6 4.052 38.6 0 - 0 - 1,743 35.1 987 27.3 111 23.5 876 27.6 63 49.3 693 54.1 246 55.5	8% 3.39 6% 0.40 6% 1.92 9% 0.45 4% 0.30 1% 0.77 5% 0.28 4% 0.80 2% 1.49 4% 1.54 7% 1.36 0.00	% 35 % 4.415 0 0 % 1.878 % 1.064 % 119 % 945 % 73 % 741 % 282 % 459	16.24% 36.57% 33.34% 25.83% 22.96% 26.25% 47.92% 51.81% 49.49%
Other non-credit obligation assets TOTAL		0	0	0	0	2.078 77,518	0 4,213	0	0	0	0	1.702 37,540	0 4,800	0	0	0	0	63 121	0 2,234	0.	46% 4,70	7 34.04	% 0.42%	4,970	32.09%	0.38% 5,	187 30.80%	1.00%	5,540	39.78%	1.14%	6,212 36.9	8% 1.18	% 6,856	35.22%
Securitisation and re-securitisations positions deducted from capita	*	0	0	0	0	0	0							0	0	0	0	0	0																

					iosure values (as of 31/12/					cposure amoun						ments and pro	ovisions (as of							eline Scena			
		LTV % (as of	F	-IRB	A	IRB		STA	F-	IRB	A-	IRB	5	STA	F-	IRB	A-	IRB	S	TA	a	s of 31/12	/2014	as	of 31/12/2	2015	as c	f 31/12/2
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Strick	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	0	0	409	0	0	0	0	0	12	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	0.00%	0.00%	0
	Institutions		0	0	0	0	434	0	0	0	0	0	397	0	0	0	0	0	1	0	0.00%	1	-	0.00%	1	0.00%	0.00%	1
	Corporates		0	0	0	0	1.952	154	0	0	0	0	1.925	171	0	0	0	0	249	225	0.65%	506	51.71%	0.68%	535	50.46%	0.65%	551
	Corporates - Of Which: Specialised Lending		0	0	0	0	156	27	0	0	0	0	156	27	0	0	0	0	46	29		0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	0	0	724	48	0	0	0	0	684	46	0	0	0	0	54	90		0	-	-	0	-	-	0
	Retail		0	0	0	0	2,348	27	0	0	0	0	967	29	0	0	0	0	34	52	0.07%	87	64.43%	0.08%	87	62.90%	0.09%	89
	Retail - Secured on real estate property	40.2%	0	0	0	0	2.108	15	0	0	0	0	788	16	0	0	0	0	34	26	0.02%	60	61.71%	0.02%	58	60.43%	0.01%	59
	Retail - Secured on real estate property - Of	104.9%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	43.70%	0.00%	0	43.70%	0.00%	0
Spain	Retail - Secured on real estate property - Of	40.1%	0	0	0	0	2,108	15	0	0	0	0	788	16	0	0	0	0	34	26	0.02%	59	61.71%	0.02%	58	60.43%	0.01%	58
opani	Retail - Qualifying Revolving		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0.09%	0	19.85%	0.05%	0	20.76%	0.04%	0
	Retail - Other Retail		0	0	0	0	239	11	0	0	0	0	179	13	0	0	0	0	0	26	0.37%	27	67.42%	0.40%	29	65.48%	0.42%	31
	Retail - Other Retail - Of Which: SME		0	0	0	0	3	0	0	0	0	0	2	0	0	0	0	0	0	0	0.76%	1	46.99%	0.80%	2	46.94%	0.75%	4
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	236	11	0	0	0	0	177	13	0	0	0	0	0	26	0.20%	26	68.32%	0.12%	27	67.62%	0.10%	27
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0
	Securitisation		0	0	0	0	9	0	0	0	0	0	48	0	0	0	0	0	0	0								
	Other non-credit obligation assets		0	0	0	0	320	0	0	0	0	0	53	0	0	0	0	0	0	0								
	TOTAL		0	0	0	0	5.472	181	0	0	0	0	3.403	200	0	0	0	0	283	277	0.30%	593	53.54%	0.32%	623	52.16%	0.32%	641
	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	posure amoun	nts (as of 31/1	12/2013)			Value adjust	tments and pr	ovisions (as o	f 31/12/2013	3)					Bas	eline Scena	ario		
		LTV % (as of	F	-IRB	A	-IRB		STA	F	-IRB	A-	-IRB	S	TA	12	IRB	A	-IRB		STA		as	of 31/12	/2014	as	of 31/12/2	2015	a	s of 31/1
	(min EUR, %)	31/12/2013)	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted			Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairmer rate	nt Stock o Provision
	Central banks and central governments		0	0	0	0	1,062	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0.00%	0	-	0.00%	0	20.00%	0.00%	0
	Institutions		0	0	0	0	6	0	0	0	0	0	2	0	0	0	0	0	0	0	1 1	0.00%	0	-	0.00%	0	20.00%	0.00%	0
	Corporates		0	0	0	0	597	2	0	0	0	0	386	0	0	0	0	0	5	0	1 1	0.00%	5	0.00%	0.00%	5	0.04%	0.00%	5
	Corporates - Of Which: Specialised Lending		0	0	0	0	278	0	0	0	0	0	281	0	0	0	0	0	3	0			0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1		0	-	-	0	-	-	0
	Retail		0	0	0	0	840	2	0	0	0	0	345	0	0	0	0	0	2	0	1 1	0.00%	2	0.74%	0.00%	2	0.81%	0.00%	2
	Retail - Secured on real estate property	33.3%		0	0	0	763	1	0	0	0	0	268	0	0	0	0	0	1	0	1 1	0.00%	1	0.49%	0.00%	1	0.61%	0.00%	1
	Retail - Secured on real estate property - Of	33.1%	6 0	0	0	0	98	0	0	0	0	0	35	0	0	0	0	0	1	0	1 1	0.00%	1	-	0.00%	1	-	0.00%	1
Macao	Retail - Secured on real estate property - Of	33.3%	6 0	0	0	0	665	1	0	0	0	0	233	0	0	0	0	0	0	0	1 1	0.00%	0	0.49%	0.00%	0	0.61%	0.00%	0
Hucuo	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	0.95%	0	37.54%	0.88%	0	38.03%	0.81%	0
	Retail - Other Retail		0	0	0	0	77	2	0	0	0	0	77	0	0	0	0	0	1	0	1 1	0.00%	1	0.78%	0.00%	1	0.84%	0.00%	1
	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
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	77	2	0	0	0	0	77	0	0	0	0	0	1	0	1 1	0.00%	1	0.78%	0.00%	1	0.84%	0.00%	1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1		0		-	0	-		0
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1								
	Other non-credit obligation assets		0	0	0	0	3	0	0	0	0	0	3	0	0	0	0	0	0	0	1								
	TOTAL		0	0	0	0	2.508	4	0	0	0	0	736	0	0	0	0	0	7	0		0.00%	7	0.53%	0.00%	7	0.87%	0.00%	7
	Securitisation and re-securitisations positions deducted from capital *																												

		1	/	EA	posure values	(as or 31/12/.	1013)			KISK C	xposure amoun	(as 01 31/1	12/2013)			value aujus	ments and pro	svisiolis (as o	1 31/12/2013	,				Dast	rennie acena				
		LTV % (as of	F	-IRB	A	-IRB		STA		-IRB	A-	IRB	1	TA	F.	IRB	A-	-IRB		STA		as of 31/12	/2014	as	of 31/12/2	2015	as of	31/12/2016	
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulter	Defaulted	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Impairme rate	nt Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate Pr	Stock of rovisions	
	Central banks and central governments		0	0	0	0	293	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	20.00%	0.00%	0 20.0	
	Institutions		0	0	0	0	567	0	0	0	0	0	138	0	0	0	0	0	0	0	0.00%		-	0.00%	!	20.00%	0.00%		0.00%
	Corporates		0	0	0	0	222	15	0	0	0	0	218	18	0	0	0	0	10	20	1.90%	33	52.26%	1.87%	37	49.70%	1.82%	41 48.0	8.06%
	Corporates - Of Which: Specialised Lending		0	0	0	0	40	0	0	0	0	0	40	0	0	0	0	0	2	0	-	0	-	1 - 1	!	!	1 - 1	0 .	
	Corporates - Of Which: SME		0	0	0	0	156	15	0	0	0	0	156	18	0	0	0	0	7	20	-	0	-	1 - 1		/	1 - 1	0 -	
	Retail		0	0	0	0	1.574	41	0	0	0	0	918	39	0	0	0	0	22	53	0.50%		47.19%	0.51%	92	42.10%	0.51%		8.94%
	Retail - Secured on real estate property	69.2%		0	0	0	1,120	25	0	0	0	0	575	23	0	0	0	0	13	19	0.27%		36.02%	0.30%	40	31.68%	0.31%		9.14%
	Retail - Secured on real estate property - Of	76.1%		0	0	0	258	12	0	0	0	0	183	11	0	0	0	0	5	10	0.23%		33.52%	0.23%	17	27.00%	0.23%		3.22%
France	Retail - Secured on real estate property - Of	67.2%	ė 0	0	0	0	862	13	0	0	0	0	393	12	0	0	0	0	8	9	0.28%		38.78%	0.32%	24	36.99%	0.33%		5.84%
Trance	Retail - Qualifying Revolving		0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0.69%		33.56%	0.67%		32.89%	0.66%		2.46%
	Retail - Other Retail		0	0	0	0	453	16	0	0	0	0	343	16	0	0	0	0	9	34	1.07%		57.73%	1.05%	52	52.54%	1.02%		9.21%
	Retail - Other Retail - Of Which: SME		0	0	0	0	244	13	0	0	0	0	185	12	0	0	0	0	5	26	1.67%		55.89%	1.67%	39	50.44%	1.66%		7.07%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	209	3	0	0	0	0	157	3	0	0	0	0	3	8	0.37%	12	64.97%	0.36%	13	61.58%	0.35%	14 59.0	9.03%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	· · ·		<u> </u>	1 -	0 -	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				4 1	1 1	(7	4 17		
	Other non-credit obligation assets		0	0	0	0	25	1	0	0	0	0	0	0	0	0	0	0	0	0									
	TOTAL		0	0	0	0	2,681	57	0	0	0	0	1,274	56	0	0	0	0	32	73	0.47%	118	48.52%	0.46%	130	44.03%	0.45%	141 41.2	20%
	Securitisation and re-securitisations positions deducted from capital *	4	0	0	0	0	0	0		/	/	4	/		0	0	0	0	0	0				4 1	(P	1 1	4 17		

					iosure values (a		2013)			Risk ea	kposure amour	nts (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as o	f 31/12/2013)							eline Scena				
		LTV % (as of	F-	IRB	A-1	RB	S	TA	F-	-IRB	A	-IRB	S	TA	F-	IRB	A-	-IRB	S	TA		a	is of 31/12/	2014	85	of 31/12/2	2015	as	of 31/12/2	2016
	(min EUR, %)	31/12/2013)	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	Non-defaulted	Defaulted		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
	Central banks and central governments		0	0	0	0	884	0	0	0	0	0	884	0	0	0	0	0	0	0	1	0.00%	0	0.00%	0.00%	0	5.43%	0.00%	0	9.42%
	Institutions		0	0	0	0	152	0	0	0	0	0	152	0	0	0	0	0	0	0		0.05%	1 1	35.21%	0.05%	1	35.21%	0.05%	1 1	35.21%
	Corporates		0	0	0	0	615	15	0	0	0	0	615	23	0	0	0	0	0	6		0.30%	22	31.69%	0.30%	23	32.80%	0.29%	25	33.58%
	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	-	4 - I	0 '	
	Corporates - Of Which: SME		0	0	0	0	26	1	0	0	0	0	26	1	0	0	0	0	0	2		-	0	-	-	0	-	4 - I	0 '	
	Retail		0	0	0	0	239	10	0	0	0	0	175	14	0	0	0	0	0	2		1.58%	10	55.13%	1.49%	14	62.77%	1.40%	17	67.71%
	Retail - Secured on real estate property	66.2%		0	0	0	11	9	0	0	0	0	4	12	0	0	0	0	0	1		0.28%	1	13.56%	0.24%	1	13.56%	0.20%	1 1	13.56%
	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	-	4 - I	0 '	
Mozambique	Retail - Secured on real estate property - Of	66.2%	0	0	0	0	11	9	0	0	0	0	4	12	0	0	0	0	0	1		0.28%	1 1	13.56%	0.24%	1	13.56%	0.20%	1 1	13.56%
riozambique	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.05%	0	38.99%	0.05%	0	38.87%	0.05%		38.76%
	Retail - Other Retail		0	0	0	0	228	2	0	0	0	0	171	2	0	0	0	0	0	1		1.64%	9	100.00%	1.55%	13	100.00%	1.46%	16	100.00%
	Retail - Other Retail - Of Which: SME		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0		19.70%	0	100.00%	17.89%	0	100.00%		1 1	100.00%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	226	2	0	0	0	0	170	2	0	0	0	0	0	1		1.54%	9	100.00%	1.47%	12	100.00%	1.40%	15	100.00%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00%	670	46.06%	0.00%	670	46.06%	0.00%	670	46.06%
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			4 1					()	1 1	i .
	Other non-credit obligation assets		0	0	0	0	238	0	0	0	0	0	92	0	0	0	0	0	0	0			f						((
	TOTAL		0	0	0	0	2.128	25	0	0	0	0	1.918	37	0	0	0	0	0	9		0.07%	702	45.72%	0.07%	708	45.91%	0.07%	713	46.08%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										6

	Adve	rse Scena	io			
	as	of 31/12/	2015	85	of 31/12/	2016
werage o - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.60%	1.63%	390	33.02%	1.45%	533	33.74%
0.34%	0.15%	58	18.12%	0.17%	65	17.12%
3.57%	1.57%	4,972	40.05%	1.72%	5,406	37.89%
-	-	0	-	-	0	-
-	-	0	-	-	0	-
9.74%	0.44%	2.090	36.98%	0.48%	2.267	35.08%
1.15%	0.29%	1.154	28.70%	0.30%	1.245	27.06%
6.87%	0.66%	132	24.74%	0.68%	142	23.25%
1.82%	0.28%	1,021	29.31%	0.28%	1,103	27.66%
1.30%	0.70%	64	49.26%	0.80%	73	47.86%
7.65%	1.32%	873	55.17%	1.53%	949	52.81%
4.59%	1.30%	302	55.70%	1.70%	350	49.81%
5.61%	1.33%	571	54.96%	1.31%	599	54.36%
-	0.00%	0	-	0.00%	0	-
1.37%	0.96%	7,510	38.36%	1.00%	8,272	36.48%

				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 - Default Stock
0.20%	1	7.43%	0.19%	1	7.35%	0.19%	2	7.27%
0.00%	1	0.00%	0.00%	1	0.00%	0.00%	1	0.00%
0.91%	551	60.06%	1.42%	598	57.95%	1.48%	633	56.53%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.11%	99	77.82%	0.17%	102	74.40%	0.22%	107	71.30%
0.04%	68	78.72%	0.04%	67	75.77%	0.04%	68	73.28%
0.00%	0	43.70%	0.00%	0	43.70%	0.00%	0	43.70%
0.04%	68	78.72%	0.04%	67	75.77%	0.04%	68	73.29%
0.15%	0	23.67%	0.15%	0	25.84%	0.15%	0	27.52%
0.53%	32	76.85%	0.84%	35	73.06%	0.98%	40	69.55%
1.00%	1	54.02%	1.57%	4	53.97%	1.64%	8	53.95%
0.33%	30	77.99%	0.33%	31	76.21%	0.33%	32	74.60%
-	0	-	-	0	-	-	0	-
0.44%	652	61.80%	0.68%	701	58.89%	0.73%	743	56.89%

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
0.00%	0	20.00%	0.00%	0	20.00%	0.00%	0	20.00%
0.00%	0	20.00%	0.00%	0	20.00%	0.00%	0	20.00%
0.00%	5	0.05%	0.00%	5	0.09%	0.00%	5	0.13%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	2	0.93%	0.00%	2	1.02%	0.00%	2	1.06%
0.00%	1	0.99%	0.00%	1	1.19%	0.00%	1	1.28%
0.00%	1	-	0.00%	1	-	0.00%	1	-
0.00%	0	0.99%	0.00%	0	1.19%	0.00%	0	1.28%
3.00%	0	44.03%	3.07%	0	44.46%	2.39%	0	44.61%
0.00%	1	0.87%	0.00%	1	0.92%	0.00%	1	0.93%
-	0	-	-	0	-	-	0	-
0.00%	1	0.87%	0.00%	1	0.92%	0.00%	1	0.93%
-	0	-	-	0	-	-	0	-
0.00%	7	0.96%	0.00%	7	1.16%	0.00%	7	1.27%

1/12/2016 ick of Coverage Ratio - Default Stock

20.00% 20.00% 0.08% -0.84% 0.85% -0.65% 38.28% 0.87% -0.87%

0 -7 1.10%

as of	31/12/20	14		rse Scena of 31/12/		as	of 31/12/	2016
t 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
6	0	40.00%	0.05%	0	40.00%	0.05%	0	40.00%
Ь	0	20.00%	0.00%	0	20.00%	0.00%	0	20.00%
Б	38	59.32%	3.14%	44	55.77%	3.66%	51	53.45%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
Ь	101	56.67%	1.02%	117	49.41%	1.27%	136	44.94%
Б	46	48.13%	0.69%	54	41.57%	0.90%	64	37.87%
Б	19	40.39%	0.43%	20	30.75%	0.53%	21	25.09%
Б	27	56.41%	0.77%	34	53.06%	1.01%	43	50.94%
Ь	0	38.34%	1.36%	0	37.31%	1.64%	0	36.69%
Б	55	64.70%	1.86%	63	57.38%	2.21%	72	52.65%
Ь	41	62.52%	2.84%	47	55.06%	3.43%	54	50.37%
Б	14	73.34%	0.78%	16	67.28%	0.96%	18	62.66%
	0	-	-	0	-	-	0	-
6	139	57.32%	0.88%	162	50.96%	1.05%	187	46.94%

			Adve	rse Scena	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
0.00%	0	5.43%	0.00%	0	9.42%	0.00%	0	12.46%
0.05%	1	35.21%	0.05%	1	35.21%	0.05%	1	35.21%
0.35%	23	36.54%	0.36%	25	38.01%	0.36%	27	39.10%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
3.12%	15	66.68%	3.18%	22	75.07%	2.62%	28	78.85%
0.64%	2	21.42%	0.69%	2	21.42%	0.74%	2	21.42%
-	0	-	-	0	-	-	0	-
0.64%	2	21.42%	0.69%	2	21.42%	0.74%	2	21.42%
0.13%	0	44.69%	0.13%	0	44.43%	0.11%	0	44.26%
3.24%	13	100.00%	3.30%	20	100.00%	2.71%	26	100.00%
23.13%	0	100.00%	28.42%	1	100.00%	30.05%	1	100.00%
3.12%	13	100.00%	3.18%	20	100.00%	2.62%	25	100.00%
0.00%	670	46.06%	0.00%	670	46.06%	0.00%	670	46.06%
0.12%	708	46.23%	0.12%	718	46.72%	0.11%	726	47.10%

EUROPEAN BANKINS	2014 EU-wide Stress Test
AUTINOVITY	Credit Risk

				Exposu	ire values (as of 31/12	/2013)			Risk e	xposure amou	ints (as of 31	/12/2013)				stments and pr		31/12/2013)						ine Scenario								erse Scenario			
	LTV % (as of		F-IRB		A-	IRB		STA		F-IRB		N-IRB		STA		F-IRB	A	IRB	STA			is of 31/12	/2014	as o	31/12/2015	8	as of 31/12/	2016	as o	of 31/12/20	014	85	s of 31/12/2	015	as of	31/12/201
(min EUR, %)	31/12/2013)	Non-default	ted Defau	ulted No	on-defaulted	Defaulted	Non-defaul	ted Defaulte	d Non-default	ed Defaulted	Non-defaulte	d Defaulted	Non-defaulte	d Defaulted	Non-default	ed Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Impairme rate	t Stock of Provisions	Coverage Ratio Default Stock	Impairment rate i	Stock of Provisions	fault Impairmen	nt Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	e Stock of Provision	Ratio - Defau Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	mpairment S rate Pr	Stock of R
Central banks and central governments		0	0)	0	0	728	0	0	0	0	0	344	0	0	0	0	0	0	0	0.00%	0	0.00%	0.00%	0 15.65	6 0.00%	0	19.86%	0.00%	0	15.65%	0.00%	0		0.00%	0
Institutions		0	0		0	0	439	0	0	0	0	0	337	0	0	0	0	0	0	0	0.00%	11	0.00%	0.00%	11 20.68	6 0.00%	11	23.49%	0.00%	11	20.68%	0.00%	11	23.49%	0.00%	11
Corporates		0	6)	0	0	165	2	0	0	0	0	165	2	0	0	0	0	0	0	0.00%	4	0.77%	0.00%	4 0.77	6 0.00%	4	0.77%	0.00%	4	0.77%	0.00%	4	0.77%	0.00%	4
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	-	-	0	-	-	0
Corporates - Of Which: SME		0	0	3	0	0	10	0	0	0	0	0	10	0	0	0	0	0	0	0	-	0	-	-	0 -	-	0	-	-	0	-	-	0	-	-	0
Retail		0	6)	0	0	61	2	0	0	0	0	37	2	0	0	0	0	0	0	0.16%	0	10.29%	0.15%	1 12.29	6 0.14%	1	13.78%	0.37%	1	16.12%		1		0.33%	1
Retail - Secured on real estate property	61.49	6 0	0		0	0	22	2	0	0	0	0	8	2	0	0	0	0	0	0	0.09%	0	6.76%	0.08%	0 7.27	6 0.06%	0	7.63%	0.20%	0	10.95%	0.22%	0	12.22%	0.24%	0
Retail - Secured on real estate property - O		6 0	6)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0 -	-	0	-	-	0	-	-	0	-	-	0
Angola Retail - Secured on real estate property - Of	61.49	6 0	6)	0	0	22	2	0	0	0	0	8	2	0	0	0	0	0	0	0.09%	0	6.76%	0.08%	0 7.27		0	7.63%	0.20%	0	10.95%	0.22%	0		0.24%	0
Ketan - Quantynig Kevolving		0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.01%	0	27.92%	0.01%	0 28.15			28.35%	0.02%	0	32.39%		0		0.01%	0
Retail - Other Retail		0	0)	0	0	39	0	0	0	0	0	29	0	0	0	0	0	0	0	0.20%	0	18.73%	0.19%	0 22.15	6 0.18%	0	24.19%	0.46%	0	25.73%		0	29.92%		1
Retail - Of Which: SME		0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0 -	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0
Retail - Other Retail - Of Which: non-SME		0	0)	0	0	39	0	0	0	0	0	29	0	0	0	0	0	0	0	0.20%	0	18.73%	0.19%	0 22.15	6 0.18%	0	24.19%	0.46%	0	25.73%	0.47%	0	29.92%	0.39%	1
Equity		0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0 -	-	0	-	-	0	-	-	0	-	-	0
Securitisation		0	0)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										4						
Other non-credit obligation assets		0	0	3	0	0	94	0	0	0	0	0	56	0	0	0	0	0	0	0										4						
TOTAL		0	6)	0	0	1.487	4	0	0	0	0	939	4	0	0	0	0	0	0	0.01%	16	5.81%	0.01%	16 7.67	6 0.01%	16	9.15%	0.02%	16	9.71%	0.02%	16	12.81%	0.02%	17
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	12/2013)			Value adjust	tments and pr	ovisions (as ol	(31/12/2013)					
		LTV % (as of	F-	IRB	A-	IRB	S	TA	E.	IRB	A-	IRB	S	TA	E	IRB	A	l-IRB	S	TA	1 6	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	d Defaulted	Non-defaulted	Defaulted	1	mpairment rate	Stock of Provisions	Coverage Ratio Default Stock
	Central banks and central governments		0	0	0	0	240	0	0	0	0	0	239	0	0	0	0	0	0	0	1 F	0.00%	1	0.00%
	Institutions		0	0	0	0	97	0	0	0	0	0	94	0	0	0	0	0	0	0	I I	0.00%	2	36.53%
	Corporates		0	0	0	0	188	25	0	0	0	0	188	27	0	0	0	0	0	17	I I	1.19%	25	34.60%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	0	
	Corporates - Of Which: SME		0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	0	0		-	0	
	Retail		0	0	0	0	243	19	0	0	0	0	182	17	0	0	0	0	0	8	I I	0.96%	21	32.66%
	Retail - Secured on real estate property	73.9%	6 0	0	0	0	2	16	0	0	0	0	1	14	0	0	0	0	0	4		0.50%	4	20.96%
	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	I I	-	0	
Cape Verde	Retail - Secured on real estate property - Of	73.9%	6 0	0	0	0	2	16	0	0	0	0	1	14	0	0	0	0	0	4		0.50%	4	20.96%
cupe verue	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	2.94%	0	44.18%
	Retail - Other Retail		0	0	0	0	241	3	0	0	0	0	181	3	0	0	0	0	0	4	I I	0.97%	17	46.60%
	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	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	241	3	0	0	0	0	181	3	0	0	0	0	0	4	I I	0.97%	17	46.60%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	ιL	-	0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L I			i -
	Other non-credit obligation assets		0	0	0	0	58	0	0	0	0	0	27	0	0	0	0	0	0	0	1 I			(
	TOTAL		0	0	0	0	826	43	0	0	0	0	730	44	0	0	0	0	0	25	1 1	0.60%	48	33.50%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	1 L			í –

				Exp	iosure values (a	is 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)						line Scena				
		LTV % (as of	F-	-IRB	A-	RB	2	STA	F	IRB	A-1	IRB	5	TA	Ē	IRB	A-	-IRB	5	STA		as of 3	1/12/2014	4	as o	/ 31/12/2	2015	as	of 31/12/2	2016
	(min EUR, %)	31/12/2013)	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted		airment Stoc rate Provi	k of Cover ilons Defa	rage Ratio - I fault Stock	mpairment rate F	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defa Stock
	Central banks and central governments		0	0	0	0	212	0	0	0	0	0	0	0	0	0	0	0	0	0	0	.00% ()	-	0.00%	0	20.00%	0.00%	0	20.00%
	Institutions		0	0	0	0	300	0	0	0	0	0	82	0	0	0	0	0	0	0		.00% 0		-	0.00%	0	20.00%	0.00%	0	20.00%
	Corporates		0	0	0	0	245	0	0	0	0	0	244	0	0	0	0	0	3	0		.00% 3		-	0.00%	3	13.49%	0.00%	1 3	13.49%
	Corporates - Of Which: Specialised Lending		0	0	0	0	93	0	0	0	0	0	94	0	0	0	0	0	1	0		- 0		-	-	0	-	i - 1	0	- 1
	Corporates - Of Which: SME		0	0	0	0	34	0	0	0	0	0	34	0	0	0	0	0	2	0		- 0		-	-	0	-	i - 1	0	- 1
	Retail		0	0	0	0	23	1	0	0	0	0	9	1	0	0	0	0	0	0		.12%	1	17.20%	0.11%	1	15.27%	0.09%	1	14.09%
	Retail - Secured on real estate property	59.1%	0	0	0	0	21	1	0	0	0	0	8	1	0	0	0	0	0	0		.10% 0	2	20.62%	0.09%	0	17.44%	0.08%	0	15.62%
	Retail - Secured on real estate property - Of	58.3%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		.00% 0		-	0.00%	0	-	0.00%	0	- 1
United States	Retail - Secured on real estate property - Of	59.1%	0	0	0	0	21	1	0	0	0	0	8	1	0	0	0	0	0	0	6	.10% 0	2	20.62%	0.09%	0	17.44%	0.08%	0	15.62%
Officed States	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		.77% 0			0.75%	0	31.29%	0.72%	0	31.33%
	Retail - Other Retail		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	6	.40% 0	1 7	7.13%	0.34%	0	7.29%	0.31%	0	7.42%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		.83% 0		6.99%	3.72%	0	6.99%	3.61%	0	6.99%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0		.32% 0	1 7	7.15%	0.31%	0	7.34%	0.30%	0	7.50%
	Equity Securitisation		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	.00% 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								i 1	(I	1
	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	782	1	0	0	0	0	337	1	0	0	0	0	3	0	0	.00% 4	1	17.20%	0.01%	4	15.35%	0.00%	4	14.27%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

					iosure values (:013)				posure amoun						ments and pro								iseline Scer	
		LTV % (as of	E	IRB	A-	IRB	5	TA	F-1	RB	A-1	IRB	5	TA	F-	IRB	A-1	RB	5	TA		as of 31/	12/2014	a	s of 31/12	/2015
	(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	ant Stock (Provisio	f Coverage Rations Default Stock	• Impairmen rate	t Stock of Provisions	Coverage Ratio - Defa
	Central banks and central governments		0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009	0	100.00%	0.00%	0	99.91%
	Institutions		0	0	0	0	197	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009	0	100.00%	0.00%	0	97.98%
	Corporates		0	0	0	0	394	0	0	0	0	0	445	0	0	0	0	0	5	5	0.009	9	100.00%	0.01%	9	100.00%
	Corporates - Of Which: Specialised Lending		0	0	0	0	167	0	0	0	0	0	167	0	0	0	0	0	5	0	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	-	0	-	· ·	0	-
	Retail		0	0	0	0	165	1	0	0	0	0	61	1	0	0	0	0	0	3	0.089	5	54.01%	0.06%	5	47.66%
	Retail - Secured on real estate property	67.3%		0	0	0	159	1	0	0	0	0	57	1	0	0	0	0	0	1	0.069	3	45.71%	0.05%	3	39.01%
	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	-
Luxembourg	Retail - Secured on real estate property - Of	67.3%	0	0	0	0	159	1	0	0	0	0	57	1	0	0	0	0	0	1	0.069	3	45.71%	0.05%	3	39.01%
Luxembourg	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1.549	0	32.11%	1.48%	0	32.01%
	Retail - Other Retail		0	0	0	0	6	0	0	0	0	0	4	0	0	0	0	0	0	1	0.379	1	78.87%	0.35%	1	78.47%
	Retail - Other Retail - Of Which: SME		0	0	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0.009	0	· ·	0.00%	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	4	0	0	0	0	0	3	0	0	0	0	0	0	1	0.539	1	78.87%	0.51%	1	78.47%
	Equity		0	0	0	0	9	0	0	0	0	0	9	0	0	0	0	0	0	0	-	0	-	-	0	-
	Securitisation		0	0	0	0	2	0	0	0	0	0	22	0	0	0	0	0	0	0						4
	Other non-credit obligation assets		0	0	0	0	4	0	0	0	0	0	4	0	0	0	0	0	0	0						4
	TOTAL		0	0	0	0	773	1	0	0	0	0	540	1	0	0	0	0	5	7	0.039	14	72.68%	0.03%	14	67.02%
	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 31/12/3	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	tments and pr	rovisions (as o	f 31/12/2013)					Bas	seline Scena	ario		/
			LTV % (as of	F-	IRB	A	-IRB	5	STA	F	-IRB	A-1	IRB	5	TA	F-	IRB	A	N-IRB	1	STA	1 1	a	s of 31/12	/2014	as	s of 31/12/2	2015	as	s of 31/12
_		(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock o Provisio
		Central banks and central governments		0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	'	0	-	-	0		-	0
		Institutions		0	0	0	0	635	0	0	0	0	0	228	0	0	0	0	0	0	0		0.13%	0	48.37%	0.15%	1	48.37%	0.16%	1
		Corporates		0	0	0	0	19	2	0	0	0	0	15	2	0	0	0	0	0	0		0.00%	0	22.67%	0.00%	0	22.67%	0.00%	0
		Corporates - Of Which: Specialised Lending		0	0	0	0	9	0	0	0	0	0	9	0	0	0	0	0	0	0		'	0	-	-	0	-	-	0
		Corporates - Of Which: SME		0	0	0	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0		'	0	-	-	0	-		0
		Retail		0	0	0	0	115	14	0	0	0	0	44	14	0	0	0	0	0	4		0.25%	6	21.33%	0.23%	6	20.31%	0.23%	6
		Retail - Secured on real estate property	64.2%		0	0	0	112	13	0	0	0	0	42	13	0	0	0	0	0	2	I I	0.23%	4	13.77%	0.21%	4	13.40%	0.21%	4
		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	I I	'	0	-	-	0	-	- 1	0
	United Kingdom	Retail - Secured on real estate property - Of	64.2%	6 0	0	0	0	112	13	0	0	0	0	42	13	0	0	0	0	0	2		0.23%	4	13.77%	0.21%	4	13.40%	0.21%	4
	United Kingdom	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.86%	0	34.31%	0.85%	0	33.66%	0.92%	0
		Retail - Other Retail		0	0	0	0	3	1	0	0	0	0	2	1	0	0	0	0	0	2		0.97%	2	58.89%	0.96%	2	58.22%	1.03%	2
		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
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	3	1	0	0	0	0	2	1	0	0	0	0	0	2		0.97%	2	58.89%	0.96%	2	58.22%	1.03%	2
		Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		'	0	-	-	0	-		0
		Securitisation		0	0	0	0	4	0	0	0	0	0	32	0	0	0	0	0	0	0								1	
		Other non-credit obligation assets		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0		/				4 1		1 1	4
		TOTAL		0	0	0	0	777	16	0	0	0	0	321	16	0	0	0	0	0	5		0.16%	7	22.37%	0.17%	8	22.29%	0.18%	8
		Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	1 1								4

	eline Scen				
as	of 31/12/	2015	as	of 31/12/	2016
airment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
.00%	0	99.91%	0.00%	0	99.82%
.00%	0	97.98%	0.00%	0	96.06%
.01%	9	100.00%	0.01%	9	100.00%
-	0	-	-	0	-
-	0		-	0	-
.06%		47.66%	0.05%	5	43.76%
.05%	5% 3 39.01% 0.0		0.04%	3	35.15%
-	6 3 39.01% 0 -		-	0	-
.05%	3	39.01%	0.04%	3	35.15%
.48%	0	32.01%	1.52%	0	31.95%
.35%	1	78.47%	0.36%	1	78.08%
.00%	0		0.00%	0	-
.51%	1	78.47%	0.52%	1	78.08%
-	0	-	-	0	-
.03%	14	67.02%	0.03%	14	63.18%

				eline Scen								
a	s of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016		as of	31/12/20	14
mpairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairm	ent rate	Stock of Provisions	Coverage Ratio - Defaul Stock
-	0	-	-	0	-	-	0			-	0	-
0.13%	0	48.37%	0.15%	1	48.37%	0.16%	1	48.37%	0.2	2%	1	48.37%
0.00%	0	22.67%	0.00%	0	22.67%	0.00%	0	22.67%	0.0	0%	1	26.07%
-	0	-	-	0	-	-	0	-		-	0	-
-	0	-	-	0	-	-	0	-		-	0	-
0.25%	6	21.33%	0.23%	6	20.31%	0.23%	6	19.51%	0.6	6%	9	31.26%
0.23%	4	13.77%	0.21%	4	13.40%	0.21%	4	13.10%	0.6	3%	6	24.40%
-	0	-	-	0	-	-	0	-		-	0	-
0.23%	4	13.77%	0.21%	4	13.40%	0.21%	4	13.10%	0.6	3%	6	24.40%
0.86%	0	34.31%	0.85%	0	33.66%	0.92%	0	33.15%	1.5	1%	0	39.03%
0.97%	2	58.89%	0.96%	2	58.22%	1.03%	2	57.56%	1.7	0%	3	67.31%
-	0	-	-	0	-	-	0	-		-	0	-
0.97%	2	58.89%	0.96%	2	58.22%	1.03%	2	57.56%	1.7	0%	3	67.31%
-	0	-	-	0	-	-	0	-		-	0	-
0.16%	7	22.37%	0.17%	8	22.29%	0.18%	8	22.31%	0.3	4%	10	31.74%

0.00% 0.00% 1.08%

. 0.92% 0.42% 2.81% 0.92% 0.00% 0.92%

 2015
 2015

 2
 35.60%
 0.00%

 2
 31.54%
 0.00%

 13.54%
 0.85%
 0.00%

 2
 33.60%
 0.85%

 0

 1

 23
 34.05%
 0.85%

 4
 20.95%
 0.34%

 0

 4
 20.95%
 0.34%

 9
 45.5%
 0'

 7%
 10
 45.26%

 7%
 10
 5.24%

0.55% 52 32.15%

/12/2015 as of 31/12/2016 k of Coverage Impairment Stock of Coverage rate Provisions Ratio - Default rate

 Stock 0
 Reason - Owder

 2009
 Product
 Convert

 2009
 1
 35,446

 2009
 1
 35,446

 2009
 23,2746
 23,2746

 3,9776
 28
 23,2746

 0
 0

 0.88%
 25
 35,66%
 0.3496

 0.34%
 4
 20,95%
 2,277%

 0.34%
 4
 20,95%
 2,277%

 0.88%
 21
 44,52%

 0.050%
 0

 0

 0

 0

 0

 0.50%
 56
 31,35%

EBA

	Adverse Scenario												
as of	31/12/20	14	as	of 31/12/	2015	as of 31/12/2016							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock					
0.00%	1	0.45%	0.00%	1	0.88%	0.00%	1	1.29%					
0.00%	2	35.80%	0.00%	2	35.14%	0.00%	2	34.53%					
1.65%	28	38.94%	2.03%	32	34.34%	2.14%	35	31.73%					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
2.28%	25	37.95%	2.32%	30	40.43%	1.92%	35	41.65%					
1.03%	4	20.99%	1.12%	4	21.03%	1.19%	4	21.07%					
-	0	-	-	0	-	-	0	-					
1.03%	4	20.99%	1.12%	4	21.03%	1.19%	4	21.07%					
7.15%	0	51.66%	7.28%	0	52.17%	6.00%	0	52.34%					
2.29%	21	51.90%	2.33%	26	50.51%	1.92%	31	49.98%					
0.00%	0	-	0.00%	0	-	0.00%	0	-					
2.29%	21	51.90%	2.33%	26	50.51%	1.92%	31	49.98%					
-	0	-	-	0	-	-	0	-					
1.14%	56	38.13%	1.21%	65	36.45%	1.07%	72	35.34%					

	Adverse Scenario												
as of	31/12/20	14	85	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	20.00%	0.00%	0	20.00%	0.00%	0	20.00%					
0.00%	0	20.00%	0.00%	0	20.00%	0.00%	0	20.00%					
0.00%	3	18.42%	0.00%	3	18.42%	0.00%	3	18.42%					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
0.32%	1	24.31%	0.34%	1	20.31%	0.35%	1	17.93%					
0.26%	1	29.81%	0.29%	1	23.33%	0.32%	1	19.73%					
0.00%	0	-	0.00%	0	-	0.00%	0	-					
0.26%	1	29.81%	0.30%	1	23.33%	0.33%	1	19.73%					
2.12%	0	36.01%	2.17%	0	36.12%	1.72%	0	36.18%					
0.97%	0	8.47%	0.93%	0	8.81%	0.71%	0	9.01%					
5.31%	0	8.03%	6.93%	0	8.03%	-	0	8.03%					
0.88%	0	8.54%	0.90%	0	8.92%	0.71%	0	9.14%					
0.00%	0	-	0.00%	0	-	0.00%	0	-					
0.01%	4	24.19%	0.01%	4	20.29%	0.01%	4	18.01%					

		erse Scenar				
		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 - Defaul Stork
	0.00%	0	99.82%	0.00%	0	99.74%
	0.00%	0	96.06%	0.00%	0	94.24%
5	0.01%	9	100.00%	0.01%	9	100.00%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.15%	5	46.72%	0.16%	6	39.81%
	0.12%	4	37.07%	0.12%	4	30.87%
	-	0	-	-	0	-
	0.12%	4	37.07%	0.12%	4	30.87%
	2.79%	0	36.74%	3.25%	0	36.67%
	0.78%	2	89.68%	0.95%	2	88.74%
	0.00%	0	-	0.00%	0	-
	1.11%	1	89.68%	1.37%	2	88.74%
	-	0	-	-	0	-
	0.07%	15	63.95%	0.07%	15	56.53%

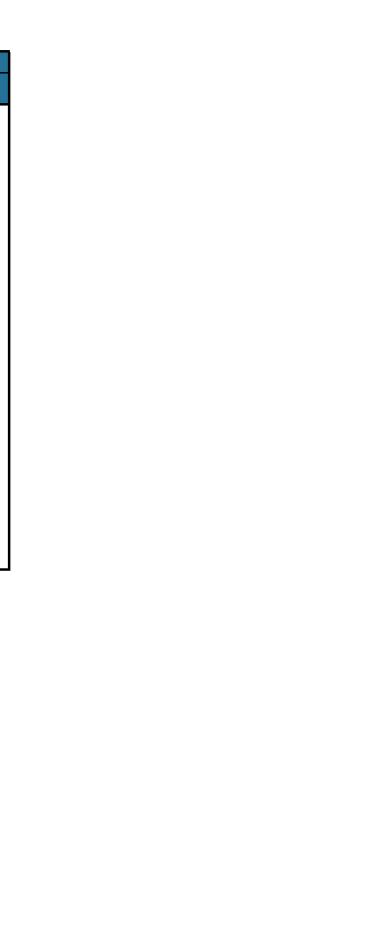
				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
int rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	0	-	-	0	-	-	0	-
%	1	48.37%	0.31%	2	48.37%	0.32%	3	48.37%
1%	1	26.07%	0.00%	1	26.07%	0.00%	1	26.07%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
196	9	31.26%	0.95%	10	28.96%	1.19%	11	27.18%
1%	6	24.40%	0.91%	7	23.19%	1.14%	8	22.31%
	0	-	-	0	-	-	0	-
1%	6	24.40%	0.91%	7	23.19%	1.14%	8	22.31%
%	0	39.03%	2.17%	0	37.82%	2.61%	0	36.99%
1%	3	67.31%	2.43%	3	65.74%	2.94%	3	64.16%
	0	-	-	0	-	-	0	-
1%	3	67.31%	2.43%	3	65.74%	2.94%	3	64.16%
	0	-	-	0	-	-	0	-
%	10	31.74%	0.48%	12	30.70%	0.54%	14	29.80%



EBA EUROPEAN BANKING 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	855	902	1,133	1,183	991	1,182	1,229
Net trading income		-178	-146	-129	-241	-183	-154
of which trading losses from stress scenarios		-82	-49	-33	-145	-87	-58
Other operating income	253	95	95	95	34	34	34
Operating profit before impairments	339	101	405	503	-79	196	286
Impairment of financial assets (-)	-1,300	-518	-347	-280	-1,531	-850	-797
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,196	-495	-333	-271	-1,444	-798	-762
Impairment Financial assets designated at fair value through P&L (-)	-104	-23	-14	-9	-86	-52	-35
Impairment on non financial assets (-)	-118	0	0	0	0	-107	-110
Operating profit after impairments from stress scenarios	-1,079	-417	58	223	-1,610	-761	-621
Other Income and expenses	49	150	-55	-55	150	-55	-55
Pre-Tax profit	-1,030	-267	2	168	-1,460	-816	-677
Тах	269	80	-1	-51	438	245	203
Net income	-762	-187	2	118	-1,022	-571	-474
Attributable to owners of the parent	-819	-237	-48	68	-1,075	-625	-527
of which carried over to capital through retained earnings	-819	-237	-48	68	-1,075	-625	-527
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	56,500	56,536	56,923	57,076	56,027	56,398	56,744		
Risk exposure amount Securitisation and re-securitisations	558	667	733	777	801	947	1,044		
Risk exposure amount Other credit risk	55,941	55,868	56,190	56,299	55,226	55,451	55,699		
Risk exposure amount for market risk	1,682	1,682	1,682	1,682	1,682	1,682	1,682		
Risk exposure amount for operational risk	3,536	3,536	3,918	4,187	3,536	3,536	3,536		
Transitional floors for Risk exposure amount	2,153	2,488	1,990	1,966	2,259	3,152	3,458		
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0		
Total Risk exposure amount	63,870	64,241	64,513	64,910	63,504	64,767	65,419		



L DAN AUTHORITY	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	426							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	426							
	Banking Book	558	667	733	777	801	947	1,044	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
·	Total	558	667	733	777	801	947	1,044	
	Hold to Maturity porfolio	0	0	0	0	0	0	0	
Turneium onto	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)	VALUES AS OF 31/12/2013				13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		EXPOSURES (acc of prov			ereign debt to otl is a maturi	exposures (long) her counterpaties ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS sitive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at //12/2013	Derivatives with	EREIGN EXPOSURE		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	Austria	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	7 0 0 0 8 0 15		7 0 0 0 8 0 15			7 0 0 0 8 0 15								
[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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Denmark	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Estonia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	France	0 0 0 9 203 19 231	0 0 0 0 0 0 19 19	0 0 0 9 203 0 212			0 0 0 9 203 0 212	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 0 0 22			0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	DF 31/12/20	13			VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013			
		EXPOSURES (acc of pro	RECT LONG ounting value gross visions) (1)		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 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 3 4	0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 4	0 0 0 0 0 0 3 4	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	
[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 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Italy	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	10 0 0 0 0 0 0 0 10	-1 0 0 0 0 0 0 0 -1
[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



	(min 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 ounting value gross visions) (1)		is a maturi		net of cash short only where there			Derivatives wit	TVES (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	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 - 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 - 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	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	3 0 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	Portugal	594 4,569 1,344 251 1,463 1,722 1,111 11,054	25 40 28 44 126 874 754 1,890	570 4,529 1,316 207 1,337 848 357 9,164	570 4,445 1,316 190 1,337 847 352 9,057	0 0 0 0 0 0 0 0 0 0 0 0	0 83 0 18 0 1 5 107	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Romania				0 0 0 0 0 0 0 0 0 0 0 0									7 0 0 0 0 0 0 0 0 0 7	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Slovakia	0 0 43 0 0 0 0 43	0 0 0 0 0 0 0 0 0	0 0 43 0 0 0 0 43	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 43 0 0 0 0 43	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 40 25 0 0 0 65	0 0 0 0 0 0 0 0 -1



	(mln EUR)	VALUES AS OF 31/12/2013							VALUES AS OF 31/12/2013						
	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) NET DIRECT POSITIONS (gross exposures (long) net of cash si positions of sovereign debt to other counterpaties only where to is a maturity matching) (1)									INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013			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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-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 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Spain	0 0 1 57 0 5 9	0 0 0 0 0 0 0 0	0 0 1 57 0 59	0 0 1 57 0 59	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	6 0 73 0 0 0 78	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 - 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 - 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 - 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	U.S.	0 0 2 2 10 7 0 22		0 0 2 2 10 7 0 22	0 0 2 10 7 0 22		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0				0 0 0 0 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) VAL					ALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013					VALUES AS OF 31/12/2013				
	Country / Region	EXPOSURES (acc of prov			ereign debt to oth is a maturi	exposures (long) i ner counterpaties ty matching) (1)		Derivative		SOVEREIGN EXPO sitive fair value at 2013		ves with	VES (1) negative fair value at /12/2013	Derivatives with	EREIGN 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 v	<i>v</i> alue	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 4 0 0 4	0 0 0 0 0 0 0 0 0	0 0 0 4 0 0 4	0 0 0 4 0 0 4	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 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 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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 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	12 8 14 37 6 0 0 78	0 0 0 0 0 0 0 0 0 0	12 8 14 37 6 0 0 78	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	12 8 14 37 6 0 0 77	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	3 0 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	Africa	170 466 104 106 78 21 603 1,548	1 1 4 0 45 18 603 672	169 464 100 106 33 4 0 876	143 464 100 106 33 4 0 849	26 0 0 0 0 0 0 26	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Others	0 0 0 0 0 1 28 30	0 0 0 0 0 1 28 30	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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

EBA EUROPEAN BANKING AUTHORITY

2014 EU-wide Stress Test Capital

EBA	AUTHORITY	Capital		Baseline Scenario				Adverse Scenario		1	
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	7,625	7,619	7,659	7,791	6,697	6,088	5,669	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	6,651	6,605	6,461	6,100	5,683	4,891	3,982	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	6,800	6,800	6,800	6,550	6,800	6,800	6,800	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	900	900	900	650	900	900	900	-	-
	A.1.2	Retained earnings	-460	-697	-745	-678	-1,535	-2,160	-2,687	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	120	126	177	157	-281	-271	-423	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	61	61	61	61	-208	-59	-86	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	59	89	107	120	-139	-258	-337	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	119	134	134	134	134	134	134	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	0	-430	-367	-312	-169	-71	-51	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	13	10	6	151	5	-12	-	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-194	-227	-227	-227	-227	-227	-227	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	-180	-186	-180	-180	-183	-180	-180	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS			-	-		-	-	-	-	(,	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	o	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)
	A.1.15.1	- Of which: from securitisation positions (-)	0	0	0	0	0	o	D	CA1 {1.1.1.18.1}	of CRR: Articles 36(1) noint k) (iv) and 153(R) of CRR and 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	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) ar
	A.1.10	institution does not have a significant investment		Ŭ	Ŭ		Ŭ			ou (mini)	79 of GRR
	A.1.17	(•) Deductible DTAs that rely on future profitability and arise from temporary differences	-396	-480	0	0	-1,172	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-703	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	-570	-31	0	0	-225	0	-157	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	2,115	1,582	860	649	2,391	860	786	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 (+/-)	2,115	1,582	860	649	2,391	860	786	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)	6,651	6,605	6,461	6,100	5,683	4,891	3,982	GA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	974	1,015	1,198	1,691	1,015	1,198	1,687	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	63,870 2,747	64,241	64,513	64,910	63,504	64,767	65,419	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
	B.2	CET1 deduction (+) of which: stemmino from from CVA capital requirements (+)	237								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-517								Recital (44) of CRR
	B.5	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	0								-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0 10.41%	10.28%	10.02%	9.40%	8.95%	7.55%	6.09%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%) -	C.2	Tier 1 Capital ratio	10.41%	10.28%	10.02%	9.40%	8.95%	7.55%	6.09%	CA3 {3}	-
Transitional period	C.3	Total Capital ratio	11.94%	11.86%	11.87%	12.00%	10.55%	9.40%	8.67%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		5,139	5,161	5,193	3,493	3,562	3,598		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon		0	0	0	0	0	0		
		a fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under									
Memorandum items	F	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)				8.40%			4.89%		

(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



2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory re	fects 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 o					
(mln EUR)	CET1 impact	CET1 impact Risk exposure amount impact		Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)					
2013	0	0								
2014	157	-916	254	-979	Sale of the insurance business; business mix PT; restructuring of spain; other.					
2015	35	-250	92	-311	Business mix PT; restructuring of spain; other.					
2016	97	-9	151	-74	Business mix PT; restructuring of spain; other.					
Total	289	-1,175	498	-1,364						



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

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



Major Capital Measures from 1 January to 30 September 2014

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

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

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

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