Bank Name	Tatra banka, a.s.
LEI Code	3157002JBFAI478MD587

#### **Summary Adverse Scenario**

Tatra banka, a.s.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	192
Impairment losses on financial and non-financial assets in the banking book	98
Common Equity Tier 1 capital (1)	802
Total Risk Exposure (1)	5,389
Common Equity Tier 1 ratio, % (1)	14.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	319
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	416
3 yr cumulative losses from the stress in the trading book	26
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	724
Total Risk Exposure (1)	6,200
Common Equity Tier 1 ratio, % (1)	11.7%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	341
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

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

## **2014 EU-wide Stress Test**

#### **Summary Baseline Scenario**

#### Tatra banka, a.s.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	192
Impairment losses on financial and non-financial assets in the banking book	98
Common Equity Tier 1 capital (1)	802
Total Risk Exposure (1)	5,389
Common Equity Tier 1 ratio, % (1)	14.9%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	356
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	242
3 yr cumulative losses from the stress in the trading book	3
Common Equity Tier 1 capital (1)	824
Total Risk Exposure (1)	5,550
Common Equity Tier 1 ratio, % (1)	14.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	444

(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.

<sup>(2)</sup> Conversions not considered for CET1 computation

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

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# **2014 EU-wide Stress Test**

	2014 EU-wide Stress Test																													
	Credit Risk			Exposure value	es (as of 31/12/20	13)			osure amounts (	(as of 31/12/	/2013)				(as of 31/12/2013					Baseline So			24/42/2044				Adverse Sce			112/2016
		LTV % (as of 31/12/2013)	F-IRB		A-IRB	STA	F	-IRB	A-IRB		STA	F-	-IRB	A-IRB		51A		s of 31/12/201		as of 31/1			31/12/2016 Coverage	a	Stock of		as of 31/1			/12/2016 Coverag
	(mln EUR, %)	32, 22, 2323 <b>,</b>	Non-defaulted Defa	aulted Non-default	Ited Defaulted N	Non-defaulted Default	lted Non-defaulted	d Defaulted	Non-defaulted I	Defaulted No	lon-defaulted Defau	ulted Non-defaulted	d Defaulted No	n-defaulted Defau	Ilted Non-defaulte	d Defaulted	Impairment rate	Provisions De		rate Provision		rate Pr	tock of Ratio - Default Stock	Impairment i	rate Provisions	Ratio -	npairment Stock of Provision	of Ratio - Default Stock	mpairment Stoc rate Provi	k of Ratio Sions Default Si
	Central banks and central governments Institutions		5 297 3 912	0 0	0 0 0	2,351	0 10:	1 0 1 0	0	0	62 0	0 (	0 0 0	0	0	0 0	0.01% 0.06%	0	37.93% 0	.01%	1 42.86% 0 38.33%	0.04%	1 42.87% 0 38.64%	0.02% 0.07%	0		0.09%		0.08%	1 56.70% 1 39.70%
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		3,912 824 1,009	52 46	0 0	0 4	0 708 0 927	7 0 8 0 7 0	0	0	0 2	0 2	1 109 4 20 0 30	0	0		1.16% - -	209	36.16% 0 - -	.96%	245 37.63% 0 - 0 -	0.84% - -	277 38.30% 0 - 0 -	1.89% - -	237 0 0	7 39.02% 0 - 0 -	1.99% 3	312 42.27% 0 - 0 -	1.53% - -	368 44.34% 0 - 0 -
	Retail  Retail - Secured on real estate property	0.45	0	0 3,1 0 2,4	105 123 437 92	232 22	19 ( 0 (	0 0	759 469	45 36	125 10	0 0	0 0 0	5	49 22	2 18 0 0	0.32% 0.11%	79	67.11% 0	.09%	78.95% 102 76.57%	0.08%	203 82.80% 121 82.33%	0.58% 0.21%	85	61.70%	0.23%	.19 65.35%	0.27%	278 71.489 160 68.679
Tatra banka, a.s.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	0.67 E 0.45	0 0	0 0 2,4	0 0 437 92	22 0 90	0 0	0 0	0 469 41	0 36	10 0 51	0 0	0 0 0	0 2 1	0 22 7	0 0	1.00% 0.10% 0.56%	78	67.04% 0	.90% .08%	1 79.87% 101 76.55% 12 78.13%	0.07%	1 78.34% 120 82.36% 14 79.01%	1.59% 0.20% 0.98%	84	61.60%	2.15% 0.22% 1.21%	.18 65.24%	2.26% 0.25% 1.10%	2 79.29% 158 68.58% 20 72.72%
	Retail - Other Retail  Retail - Other Retail - Of Which: SME		0	0 5	518 22 0	121 107	18 ( 14 (	0 0	248 0	6	65 57	0 0		2	20 0	2 18 2 14	1.06% 1.97%	52 18	84.90% 0 93.37% 1	.81% .72%	60 83.98% 19 89.86%	0.76% 1.71%	68 84.54% 21 87.26%	1.83% 3.34%	62 21	85.88% 93.27%	2.35% 4.56%	86 86.01% 27 91.74%	2.12% 4.20%	98 76.90° 31 87.19°
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation		0 1	0 5	518 22 0 0	14 3	5 0	0 0	248	6	7	0 0	0 0	2 0	20	0 4 0	0.88% 0.01%			.01%	40 81.38% 0 90.00%		47 83.35% 0 90.00%	1.53% 0.02%		82.59% 90.00%		59 83.69% 0 90.00%	1.72% 0.02%	67 73.04 <sup>o</sup> 90.00 <sup>o</sup>
	Other non-credit obligation assets TOTAL		0 0 4,215	0 0 214 3,	0 0 0 105 123	312 3,029	0 (	0 0 0	0 0 759	0 0 45	186 448	0 (	0 0 0 1 109	0 0 5	0 0 49	0 1 0 4 19	0.57%	350	46.59% 0	.46%	49.15%	0.41%	481 50.62%	0.95%	398	48.13%	1.02%	536 51.57%	0.82%	648 53.309
fers to the part of Securitization exposure that is deducte	Securitisation and re-securitisations positions deducted from capital ted from capital and is not included in RWA	*	0	0	0 0	0	0						0 0	0	0	0 0														
			F-IRB	Exposure value	es (as of 31/12/20 A-IRB	<b>13)</b> STA	F-	<b>Risk exp</b> o- -IRB	osure amounts ( A-IRB	(as of 31/12/	/ <b>2013)</b> STA	F-	<b>Value adjustmen</b> -IRB	ts and provisions A-IRB	(as of 31/12/2013	STA	a	s of 31/12/201	4	Baseline So as of 31/1		as of	31/12/2016	as	ns of 31/12/20	014	Adverse Sce as of 31/1		as of 31	/12/2016
		LTV % (as of 31/12/2013)	Non-defaulted Defa	faulted Non-defaul	Ited Defaulted N	Non-defaulted Default		d Defaulted	Non-defaulted I	Defaulted No	lon-defaulted Defa				ılted Non-defaulte	d Defaulted	Impairment rate	Stock of <b>Cov</b> e	erage Ratio · Imp	pairment Stock rate Provision	of Coverage	Impairment S	cock of <b>Coverage Ratio -</b>	Impairment i	Stock of	Coverage Ratio - Default Stock	npairment Stock of rate Provision	Coverage Ratio -	mpairment Stoc	Covera Ratio
	(mln EUR, %)  Central banks and central governments  Institutions		5	0	0 0	2,351	0 :	1 0	0	0	62	0 0	0 0	0	0	0 0	0.01%	0	42.85% 0	.01%	1 42.86%	0.01%	Default Stoc	0.02%		. 70.49%	0.01%	1 61.13%		Default S  1 56.70
	Corporates  Corporates - Of Which: Specialised Lending		3,677 794	214 52	0 0 0	118 0	1 3,054 0 683	7 0 4 0 7 0	0	0	54 0	1 20	0 109 4 20	0	0	0 1 0	0.25% 1.22% -			.21% .01%	0 37.59% 243 37.60% 0 -	0.18% 0.89% -	0 38.00% 274 38.27% 0 -	0.25% 1.99% -			0.21% 2.10% 3		0.19% 1.62% -	0 36.25 364 44.30 0 -
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	0.45	965 0	45 0 3,1	0 0 105 123 437 92	4 232	0 898	8 0	0 759	0 45	2 125	0 10	0 30 0	0 5	0 49	0 0 18	0.32% 0.11%			- .25% :	0 - 173 78.95% 102 76.57%	0.23%	0 - 203 82.80% 121 82.33%	- 0.58% 0.21%					- 0.67% 0.27%	0 - 278 71.489 160 68.679
Slovakia	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	0.67		0	0 0 437 92	22 22 0	0 0	0 0	0 469	0 36	10 10 0	0 0		0 2	0 22		1.00% 0.10%	1	83.09% 0	.90%	1 79.87% 101 76.55%	0.89%	1 78.34% 120 82.36%	1.59% 0.20%	1 84	83.09% 61.60%	2.15% 0.22%	1 80.39% .18 65.24%	2.26% 0.25%	2 79.29 <sup>6</sup> 158 68.58 <sup>6</sup>
Siovania	Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME		0	0 1	149 8 518 22	90 121 107	0 ( 18 (	0 0	41 248	6	51 65 57	0 0	0 0	1 2	7 20	0 2 18	0.56% 1.06% 1.97%	52	84.90% 0	.38% .81% .72%	78.13% 60 83.98% 19 89.86%	0.35% 0.76% 1.71%	14 79.01% 68 84.54% 21 87.26%	0.98% 1.83% 3.34%	62	85.88%	1.21% 2.35% 4.56%	86 86.01%	1.10% 2.12% 4.20%	20 72.729 98 76.909 31 87.199
	Retail - Other Retail - Of Which: non-SME <b>Equity</b>		0	0 5	518 22 0 0	14 3	5 0	0 0	248 0	6	7	0 0		2	20 0	0 4	0.88% 0.00%	34	81.01% 0		40 81.38% 0 90.00%	0.58%	47 83.35% 0 90.00%	1.53% 0.00%	41	. 82.59%	1.92% 0.00%		1.72%	67 73.04% 0 90.00%
	Securitisation Other non-credit obligation assets TOTAL		0 0 3 743	0 0 214 3	0 0 0	0 312 3.019	0 (	0 0 0	0 0 759	0 0 45	0 186 430	0 (	0 0 0 0 109	0 0 5	0 0 49	0 1 0 4	0.59%	348	46.59% 0	.48%	49.17%	0.42%	478 50.66%	0.98%	396	6 48.12%	1.05%	533 51.58%	0.85%	644 53.33%
fers to the part of Securitization exposure that is deducte	Securitisation and re-securitisations positions deducted from capital	*	0	0	0 0	0	0		733	13	130	(	0 0	0	0	0 0	0.3370	310	10.3970	11070	13.17 /0	0.1270	770 30.0070	0.3070	350	10.1270	1.03 /0	31.30 //	0.0370	33.337
		LTV % (as of	F-IRB	Exposure value	es (as of 31/12/20 A-IRB	<b>13)</b> STA	F	Risk expo	osure amounts ( A-IRB	(as of 31/12/	/ <b>2013)</b> STA		Value adjustmen -IRB	ts and provisions A-IRB	(as of 31/12/2013	STA	a	s of 31/12/201	14	Baseline So as of 31/1		as of	31/12/2016	a	ns of 31/12/20	014	Adverse Sce as of 31/1		as of 31	/12/2016
	(mln EUR, %)	31/12/2013)	Non-defaulted Defa	faulted Non-default	Ited Defaulted N	Non-defaulted Default	Ited Non-defaulted	d Defaulted	Non-defaulted I	Defaulted No	lon-defaulted Defa	ulted Non-defaulted	d Defaulted No	n-defaulted Defau	ılted Non-defaulte	d Defaulted	Impairment rate			pairment Stock rate Provision	of Ratio - Default Stock		cock of Ratio - Default Stock	Impairment i	rate Stock of Provisions	Coverage Ratio - Default Stock	npairment Stock of Provision	Ratio -	mpairment Stoc rate Provi	k of Ratio Default S
	Central banks and central governments Institutions Corporates		0	0	0 0	0	0 0	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: 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	-	-	0 -	-	0 -	1	0	- ) -	-	0 - 0	-	0 -
	Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0.00 0.00	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0 0	0 0 0	0		- - -	0 0	-	-	0 - 0 - 0 -	-	0 - 0 - 0 -	-	0	-  -  -	-	0 - 0 - 0 -	-	0 - 0 - 0 -
Please, select the country	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0 0 0	0	0 0	0 0	0	0	0	0 0	0 0	0	0	0 0	-	0	-	-	0 -	-	0 -	1	0		-	0 - 0 -	-	0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME		0 0 0	0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0	0 0 0	0 0		0 0 0	0		-	0 0	-	-	0 - 0 - 0 -	-	0 - 0 - 0 -	-	0	) - ) - ) -	-	0 - 0 - 0 -	-	0 - 0 - 0 -
	Equity Securitisation		0	0	0 0 0	0	0 0	0 0	0	0	0	0 0	0 0	0	0	0 0	-	0	-	-	0 -	-	0 -		0	-	-	0 -	-	0 -
	Other non-credit obligation assets  TOTAL  Securitisation and re-securitisations positions deducted from capital	*	0 0	0	0 0 0	0	0 0	0 0	0	0	0	0 0	0 0 0	0 0	0 0		-	0	-	-	0 -	-	0 -	-	0	-	-	0 -	-	0 -
efers to the part of Securitization exposure that is deducte																														
				Exposure value	es (as of 31/12/20	13)		Risk exp	osure amounts (	(as of 31/12/	/2013)		Value adjustmen	ts and provisions	(as of 31/12/2013					Baseline Se	cenario						Adverse Sce	nario		
		LTV % (as of 31/12/2013)	F-IRB		A-IRB	STA	F-	-IRB	A-IRB	3	STA		-IRB	A-IRB		STA	- as	s of 31/12/201	erage Ratio Imp	as of 31/1	12/2015	as of	31/12/2016 tock of Coverage		Stock of		as of 31/1	2/2015	as of 31	/12/2016 Coverage
	(min EUR, %)  Central banks and central governments		Non-defaulted Defa	aulted Non-default	ted Defaulted N	Non-defaulted Default	ted Non-defaulted	Defaulted	Non-defaulted I	Defaulted No	lon-defaulted Defau	Ilted Non-defaulted	d Defaulted No	n-defaulted Defau	Ilted Non-defaulte	d Defaulted	rate	Provisions De	fault Stock	rate Provision	of Coverage Ratio - Default Stock	rate Pr	Ratio - Default Stoc	Impairment r	Provisions	Coverage Ratio - Default Stock	rate Provisio	Of Ratio - Default Stock	rate Provi	Ratio - Default Sto
	Institutions Corporates		0	0	0 0	0	0 0	0 0	0	0	0	0 0	0 0	0	0	0 0	-	0 0	-	-	0 - 0 -	- -	0 - 0 -		0	) - ) -	-	0 -	-	0 - 0 -

				Exp	osure values (	as of 31/12/	2013)			KISK EXP	osure amoun	its (as of 31/1	.2/2013)			value adjust	ments and pro	ovisions (as o	f 31/12/2013	<u>3)</u>
		LTV 0/2 (ac of	F-	IRB	A-:	IRB	STA		F-I	IRB .	A-:	IRB	Sī	ГА	F-1	IRB	A-	IRB	5	STA
	(mln EUR,%)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	ed Defaulted
	entral banks and central governments		0		0		0	0	0	0	0	0	0	0	0		0		0	0
	nstitutions		0		0		0	0	0	0	0	0	0	0	0		0		0	0
	Corporates		0		0		0	0	0	0	0	0	0	0	0		0		0	0
	Corporates - Of Which: Specialised Lending		0		0		0	0	0	0	0	0	0	0	0		0		0	0
	Corporates - Of Which: SME		0		0		0	0	0	0	0	0	0	0	0		0		0	0
R	letail		0		0		0	0	0	0	0	0	0	0	0	C	0		0	0
	Retail - Secured on real estate property	0.00			0		0	0	0	0	0	0	0	0	0	C	0		0	0
	Retail - Secured on real estate property - Of Which: SME	0.00			0		0	0	0	0	0	0	0	0	0		0		0	0
Please, select the country	Retail - Secured on real estate property - Of Which: non-SME	0.00	0		0		0	0	0	0	0	0	0	0	0		0		0	0
riease, select the country	Retail - Qualifying Revolving		0		0		0	0	0	0	0	0	0	0	0	(	0		0	0
	Retail - Other Retail		0	o c	0		0	0	0	0	0	0	0	0	0	C	0		0	0
	Retail - Other Retail - Of Which: SME		0		0	(	0	0	0	0	0	0	0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: non-SME		0	) c	0		0	0	0	0	0	0	0	0	0	C	0		0	0
E	quity		0		0		0	0	0	0	0	0	0	0	0	(	0		0	0
S	ecuritisation		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
	OTAL		0	C	0		0	0	0	0	0	0	0	0	0	C	0		0	0
S	ecuritisation and re-securitisations positions deducted from capital *		0	(	0	(	0	0							0	(	0		0 (	0

			Base	eline Scen	ario							Adve	rse Scenai	rio			
as	of 31/12	/2014	as (	of 31/12/	2015	as	of 31/12/	2016	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	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Cover Ration Default
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	

				Expo	osure values	(as of 31/12/2	2013)		Risk ex	xposure amour	nts (as of 31/1	L2/2013)		Value adjust	ments and prov	visions (as of	31/12/2013)	
			F-	IRB	A	-IRB	S	ГА	F-IRB	A-	-IRB	ST	ГА	F-IRB	A-II	RB	ST.	ГА
	(mln EUR <i>,</i> %)	LTV % (as of 31/12/2013)	Non-defaulted	l Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulte
Please, select the country	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *	0.0 0.0 0.0	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0			0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	

		Base	eline Scen	ario							Adve	rse Scena	rio			
of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Stock of Provisions	Coverage Ratio · Default Stock	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
0	-	-	0	_	-	0	_	_	0	_	_	0	_	_	0	_
0		_	0			0			0			0				
0		_	0			0			0			0				
0	_	_	0	_	_	0	_	_	0	_	_	l 0	_	_		_
0	-	_	0	_	_	0	_	-	0	_	_		_	_		-
0	_	_	0	_	_	0	_	-	0	_	_		_	_	0	-
0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-

29.TR\_Credit MAN 24/10/2014

2014 EU-wide Stress Test Credit Risk							
(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL	LTV % (as of 31/12/2013)  0.0 0.0 0.0		STA F-IRB A-IRB	STA	Value adjustments and provisions (as of 31/12/2013)           F-IRB         A-IRB         STA           On-defaulted         Defaulted         Defaulted         Defaulted           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           <	Stock of rate   Stock of Provisions   Stock of rate   Stock of rate   Provisions   Stock of rate   Stock of Provisions   Stock of rate   Sto	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016
Please, select the country  Please, select the country  Please Select	LTV % (as of 31/12/2013)  0.0 0.0 0.0	Non-defaulted         Defaulted         Non-defaulted         Defaulted           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0		STA	Value adjustments and provisions (as of 31/12/2013)   F-IRB	Baseline Scenario	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016
Securitisation and re-securitisations positions deducted from capital (*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	LTV % (as of 31/12/2013)  0.0 0.0 0.0	Non-defaulted         Defaulted         Non-defaulted         Defaulted           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0		STA	Value adjustments and provisions (as of 31/12/2013)   F-IRB	Baseline Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		Non-defaulted         Defaulted         Non-defaulted         Defaulted           0	STA	STA	Value adjustments and provisions (as of 31/12/2013)           F-IRB         A-IRB         STA           On-defaulted         Defaulted         Defaulted         Defaulted           0         0         0         0         0         0           0         0         0         0         0         0         0           0         0         0         0         0         0         0         0           0	Stock of Provisions   Stock of Ratio - Default Stock   Stock of Ratio - Stock of Provisions   Stock of Ratio - Stock of Ratio - Stock of Ratio - Stock of Ratio - Stock of Provisions   Stock of Ratio - Stock of R	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		Non-defaulted         Defaulted         Non-defaulted         Defaulted           0	STA F-IRB A-IRB	STA	Value adjustments and provisions (as of 31/12/2013)           F-IRB         A-IRB         STA           On-defaulted         Defaulted         Defaulted         Non-defaulted         Defaulted           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0         0           0         0         0         0         0         0         0         0           0         0         0         0         0         0         0         0         0           0         <	Baseline Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016
(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA  (min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	LTV % (as of 31/12/2013)  0.0 0.0 0.0	Non-defaulted         Defaulted         Non-defaulted         Defaulted           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           00         0         0         0           00         0         0         0           00         0         0         0           00         0         0         0	STA	STA	Value adjustments and provisions (as of 31/12/2013)           F-IRB         A-IRB         STA           On-defaulted         Defaulted         Defaulted         Defaulted           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           <	Baseline Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016	Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016

Other non-credit obligation assets

Securitisation and re-securitisations positions deducted from capital \*

30.TR\_Evolution of P&L 24/10/2014

## **2014 EU-wide Stress Test**

P&L		3	aseline Scenari	0	A	Adverse Scenario			
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016		
Net interest income	296	241	250	233	247	244	221		
Net trading income		8	9	9	-4	2	4		
of which trading losses from stress scenarios		-2	-1	-1	-13	-8	-5		
Other operating income	-14.0285	-28	-14	-14	-31	-17	-16		
Operating profit before impairments	192	109	132	115	100	118	101		
Impairment of financial assets (-)	-67.483	-111	-69	-61	-160	-142	-113		
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-67.083	-111	-69	-61	-159	-138	-111		
Impairment Financial assets designated at fair value through P&L (-)	-0.4	0	0	0	-1	-4	-2		
Impairment on non financial assets (-)	-30.558	0	0	0	0	0	0		
Operating profit after impairments from stress scenarios	94	-2	62	54	-60	-24	-13		
Other Income and expenses	0	0	0	0	0	0	0		
Pre-Tax profit	94	-2	62	54	-60	-24	-13		
Tax	-23.3226	0	-16	-14	0	0	0		
Net income	70	-1	46	40	-60	-24	-13		
Attributable to owners of the parent	70	-1	46	40	-60	-24	-13		
of which carried over to capital through retained earnings	-65	-1	7	6	-60	-24	-13		
of which distributed as dividends	135	0	40	34	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				
(mln EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	
Risk exposure amount for credit risk	4,548	4,644	4,701	4,709	4,833	5,018	5,359	
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0	
Risk exposure amount Other credit risk	4,548	4,644	4,701	4,709	4,833	5,018	5,359	
Risk exposure amount for market risk	107	107	107	107	107	107	107	
Risk exposure amount for operational risk	715	715	715	715	715	715	715	
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0	
AQR adjustments	19	19	19	19	19	19	19	
Total Risk exposure amount	5,389	5,484	5,542	5,550	5,674	5,859	6,200	

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## **2014 EU-wide Stress Test**

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

32.TR\_Securitisation 7/16

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013	
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sov	ereign debt to oth is a maturi	exposures (long) rer counterpaties ( ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE  Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)	
[ 0 - 3M [	Austria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	France	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OI	31/12/2013
		(accounting value	LONG EXPOSURES gross of provisions) (1)					DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE  Derivatives with positive fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[ 0 - 3M [	Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	<b>0</b> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS O	F 31/12/2013
			LONG EXPOSURES	NET DIRECT PO	OSITIONS (gross e	exposures (long) n			CT SOVEREIGN EXPOS				ES (3) (on and off balance sheet)
		(accounting value	gross of provisions) (1)		is a maturit	ner counterpaties of the count	only where there	Derivatives with po 31/12			th negative fair value at 1/12/2013	Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value 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 - 3M [	Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M [	Netherlands	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 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 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Slovakia	0 455 268 350 448 265 82 <b>1,869</b>	0 0 0 0 0 0	0 455 268 350 448 265 82 <b>1,869</b>	0 0 0 0 0 0	0 122 0 0 39 0 0	0 129 19 0 14 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OI	31/12/2013	
		(accounting value	LONG EXPOSURES gross of provisions) (1)	nocitions of cov	ereign debt to oth is a maturi	exposures (long) rerecounterpaties ( ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURING THE PROPERTY OF	Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Spain	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Canada	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	U.S.	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF	31/12/2013
		GROSS DIRECT L	ONG EXPOSURES	manihi awa of any	ereign debt to oth		net of cash short only where there	DIREC	CT SOVEREIGN EXPOS	URES IN DERIVA	ΓIVES (1)	INDIRECT SOVEREIGN EXPOSURES	6 (3) (on and off balance sheet)
			1)			ty matching) (1)		Derivatives with po 31/12			th negative fair value at 1/12/2013	Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)
[ 0 - 3M [	China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Tot [ 0 - 3M [	Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

34.TR\_Capital 24/10/2014

**2014 EU-wide Stress Test** Capital

		Capital			Baseline Scenario			Adverse Scenario			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	888	916	920	924	860	838	824	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	802	822	820	824	765	738	724	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	351	351	351	351	351	351	351	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	523	522	528	534	463	439	426	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and ( of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	0	0	0	-	
	A.1.3.2	portfolio  Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	14	14	14	14	14	14	14	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0		CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0		CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio  Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0	-	(-)
	A.1.9	Sovereign Exposure in AFS portfolio  (-) Intangible assets (including Goodwill)	-47	-47	-47	-47	-47	-47		CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
		(-) DTAs that rely on future profitability and do not arise from temporary differences	0	0		0	0	0		1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	net of associated DTLs	U	U	0	U	U	U		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	-53	-24	-27	-28	-21	-19		CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	0	0	0	0	0	0		CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	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( 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) poin (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) are 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b) 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0		CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	13	6	0	0	5	0	0	CA1 {1.1.1.6 + 1.1.8 - 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	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 (+/-)	13	6	0	0	5	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	802	822	820	824	765	738	724	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	87	94	100	100	95	100	100	CA1 {1.2}	Article 71 of CRR
	<b>B</b> B.1	TOTAL RISK EXPOSURE AMOUNT  of which: stemming from exposures that fall below the 10% / 15% limits for CET1  deduction (+)	5,389 0	5,484 0	5,542 0	5,550 0	5,674 0	5,859 0	6,200 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR  Articles 36(1) points (a) and (i); Article 38 and Article 48
	B.2	deduction (+) of which: stemming from from CVA capital requirements (+)	0	0	0	0	0	0	0		Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0	0	0	0	0	0	0		Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0	0	0	0	0	0	0		Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0	0	0	0	0	0	0		-
	B.6 <b>C.1</b>	of which: others subject to the discretion of National Competent Authorities  Common Equity Tier 1 Capital ratio	14.88%	14.99%	14.79%	14.84%	13.49%	12.60%	11.68%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	14.88%	14.99%	14.79%	14.84%	13.49%	12.60%	11.68%	CA3 {3}	-
Transitional period	C.3	Total Capital ratio	16.49%	16.70%	16.60%	16.64%	15.16%	14.30%	13.30%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		439	443	444	312	322	341	1	
		Total amount of instruments with mandatory conversion into ordinary shares upon a		133		1.17	3.2	322	J.,	<del>                                     </del>	
	E	fixed date in the 2014 -2016 period (cumulative conversions) (1)  Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the		0	0	0	0	0	0		
Memorandum items	F.1	CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)  Of which: eligible instruments whose trigger is above CET1 capital ratio in the					0	0	0		
		adverse scenario (2)				14 940/	U	U	11.600/		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				14.84%			11.68%		

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

35.TR\_Restruct Scenarios 24/10/2014

## **2014 EU-wide Stress Test - Restructuring scenarios**

	Effects of mand	atory restructuring plan		ed before 31st Dece Commission.	mber 2013 and formally agreed with the European								
	Baseline	Baseline scenario  Adverse scenario  Narrative description of the transaction completion/commitment, portfolios,											
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)								
2013		0											
2014		0	0	0									
2015		0	0	0									
2016		0	0	0									
Total		0	0	0									

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

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

**Major Capital Measures from 1 January to 30 September 2014** 

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

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

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

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