Bank Name	VUB, a.s.
LEI Code	549300JB1P61FUTPEZ75

#### **Summary Adverse Scenario**

# Actual figures as of 31 December 2013 Operating profit before impairments Impairment losses on financial and non-financial assets in the banking book Common Equity Tier 1 capital (1) Total Risk Exposure (1) min EUR, % 261 106 106 6,980

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	628
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	293
3 yr cumulative losses from the stress in the trading book	32
Valuation losses due to sovereign shock after tax and prudential filters	36
Common Equity Tier 1 capital (1)	1,153
Total Risk Exposure (1)	8,342
Common Equity Tior 1 ratio 9/44	12 90/

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	459
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(2) Conversions not considered for CET1 computation

Common Equity Tier 1 ratio, %(1)

VUB, a.s.

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

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

VUB, a.s.

15.8%

#### **Summary Baseline Scenario**

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	261
Impairment losses on financial and non-financial assets in the banking book	106
Common Equity Tier 1 capital (1)	1,100
Total Risk Exposure (1)	6,980
Common Equity Tier 1 ratio. % (1)	15.8%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	700
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	169
3 yr cumulative losses from the stress in the trading book	22
Common Equity Tier 1 capital (1)	1,170
Total Risk Exposure (1)	7,246
Common Equity Tier 1 ratio, % (1)	16.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	580

(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.

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			Exp	posure values (as of 31/1	12/2013)			Risk ex	posure amounts	(as of 31/1	2/2013)		Value :	djustments an	f provisions (as	of 31/12/201	13)				Basel	ine Scenario						Adverse S	cenario		
		F-	-IRB	A-IRB		STA	F-I	RB	A-IRE	3	S	TA	F-IRB		A-IRB		STA		as of 31/12	/2014	as of	31/12/2015	as	of 31/12/2016	as of 3:	/12/2014		as of 31	/12/2015	as o	of 31/12/20:
(mh EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted Defaulte	ed Non-defaulted	d Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted Defai	ilted Non-defa	ulted Defaulted	Non-defaulte	ed Defaulted	Impairmer rate	st Stock of Provisions	Coverage Ratio Default Stock	Impairment rate F	Stock of Ratio - Default Stock	Impairment rate	Stock of Provisions Coverage Ratio - Default Stock	Impairment rate	Stock of Range Defau	verage atio - ult Stock	oairment Stor rate Prov	ck of Sisions Default Sto	e Impairment rate	Stock of Provisions D
Control banks and central governments Institutions Corporates Coporates Coporates of Which Specialised Lending Coporates 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-SME Retail - Other Retail - Of Which: SME	0.66 0.59 0.68	3,682 806 1,032 3 C 3 C 5 C	2 9 9 2 2 4 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,45° 0 1,121 0 655° 0 57° 0 95° 0 1,866° 95° 0 1,866° 0 1,856° 0 220° 0 1,646° 0 0 266° 0 0 266°	B 13 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 1 3,132 0 884 1 984 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 43 43 0 0 0 0 0	216 642 56 226 1,413 3 0 0 1,405 161 1,245 0 0	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 50 18 28 0 0 0 0 0 0 0	0 0 0 0 0 11 11 2 11 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.02% 0.43% - - - 0.45% 0.25% 0.32% 0.25% 0.74% 0.87% 0.73%	166 0 0 263 66 0 0 66 0 199 117 178	39,98% 32,69% 36,95% - 49,74% 43,65% 65,11% 43,62% - 52,13% 69,38% 50,82%	0.05% 0.02% 0.43% - - 0.46% 0.25% 0.25% 0.25% 0.75%	1 29.14% 178 35.28% 0 - 0 - 290 44.08% 73 39.12% 0 58.52%	0.05% 0.02% 0.42% 	2 39.98% 1 27.64% 1 57.34.16% 0 1 - 1.00 0 0 - 318 40.88% 81 36.31% 0 55.21% 0 0 - 52.28 0 0 - 238 42.66% 23 60.27% 215 41.42% 0	0.10% 0.03% 0.54% - - 0.59% 0.37% 0.00% 0.37% 0.37% - 0.93% 0.91%	1 31 176 39 0 0 295 53 81 50 0 48 80 50 0 214 55 21 72 194 53		0.03% 0.62% 0.71% 0.44% 0.44% 0.44% 1.13% 1.26%	1 27.55% 206 37.56% 0 - 342 47.48% 96 46.00% 1 68.03% 96 45.97% 0 - 245 48.06% 24 67.27% 221 46.70% 0 -	0.77% 0.45% 0.56% 0.45% 0.45% 0.45% 1.28%	4 2 238 0 0 395 113 1 112 0 0 282 28 255 0

			Exp	osure values (	as of 31/12/	2013)			Risk ex	posure amour	nts (as of 31/	12/2013)			Value adjust	ments and pro	ovisions (as o	31/12/2013	3)
	LTV % (as of	F-	IRB	A-	IRB	S	TA	F-I	RB	Α-	IRB	S	TA	F-	IRB	A-	IRB		STA
(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulte	d Defaulted
Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Corporation - Of Which: SME Securitisation Other non-credit obligation assets TOTAL Socritisation and re-securitisations positions deducted from capital -	0.68 0.55 0.68	0		2,815 2,815 2,816 2,	99	2,302 376 549 56 215 1,861 9 0 0 1,852 208 1,644 0 0 262 5,350	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2,698 742 966 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7: 7: 7: 1: 7: 7: 7:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C		25 25 25 0 0 0 0 0 0 0 0 0	4 4 3 3 25 30	1 0 0 5 5 1 1 4 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1

			Bas	eline Scen	ario				1 1				Adve	rse Scena	rio			
a	s 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	Coverage Ratio - Default Stock
0.00%	1	39.98% 47.60%	0.05%	2	39.98% 45.19%	0.05% 0.04%	2	39.98% 43.91%		0.10%	2	39.98% 47.05%	0.10% 0.05%	3	39.98% 44.46%	0.10% 0.05%	4	39.98% 43.27%
0.48%	145	37.00%	0.48%	162	35.29%	0.47%	179	34.16%		0.60%	160	39.42%	0.69%	188	37.51%	0.79%	218	37.24%
-	0	-	-	0		-	0				0	-	-	0			0	-
-	0	-	-	0	-	-	0	-			0	-	-	0	-		0	-
0.45%	262	49.76%	0.46%	289	44.10%	0.47%	318	40.89%		0.60%	294	53.96%	0.71%	341	47.48%	0.77%	394	44.75%
0.25%	66		0.25%	73		0.26%	80	36.36%		0.37%	80		0.44%	96		0.45%	112	43.32%
0.32%	0	65.11%	0.32%	0	58.52%	0.32%	0	55.21%		0.41%	0	75.55%	0.48%	1	68.03%	0.56%	1	67.08%
0.25%	65	43.70%	0.25%	72	39.15%	0.26%	80	36.33%		0.37%	80	50.94%	0.44%	95	46.01%	0.45%	112	43.28%
-	0	-	-	0	-	-	0	-			0	-	-	0	-		0	-
0.74%	197	52.11%	0.77%	217	46.00%	0.80%	237	42.65%		0.93%	214	55.12%	1.13%	245	48.03%	1.28%	282	45.30%
0.87%	19	69.36%	0.87%	21	63.89%	0.88%	22	60.24%		1.09%	21	72.67%	1.26%	24	67.24%	1.46%	28	65.12%
0.73%	178	50.80%	0.76%	196	44.71%	0.79%	215	41.41%		0.91%	193	53.80%	1.11%	221	46.67%	1.26%	254	43.94%
-	0	-	-	0	-	-	0				0	-	-	0	-	-	0	-
0.40%	410	44.43%	0.41%	454	40.52%	0.41%	499	38.22%		0.53%	457	47.86%	0.61%	532	43.42%	0.68%	617	41.75%

	i			Exp	osure values (	as of 31/12/	2013)			Risk ex	posure amour	ts (as of 31/1	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)	
		LTV % (as of	F-	IRB	A-	IRB	S	TA .	F-	IRB	A-	IRB	Si	TA	F-1	RB	A-	IRB	S	TA
	(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	
Italy	Control banks and central governments Institutions Corporates Corporates of Which Specialised Lending Corporates of Which Specialised Lending Corporates of Which SME Retail 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-SME Retail Secured on the SME Retail Secured on th	0.55 0.00 0.55	0				155 663 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0					0 71 0 1 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000		000000000000000000000000000000000000000	
	Securitisation and re-securitisations positions deducted from capital *		0		0		0	0							0	0	0	0	0	

			Bas	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
	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	Drouksions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Sto
	0			0	-	-	0	-	-	0			0			0	-
0.00%	0	4.24%	0.00%	0	4.19%	0.00%	0	4.17%	0.00%	0	4.14%	0.01%	0	4.14%	0.01%	0	4.14%
0.00%	0		0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	0		-	0	-		0	-		0	-		0	-	-	0	
	0		-	0	-		0	-		0	-		0	-	-	0	
0.04%	0	56.43%	0.04%	0	50.58%	0.02%	0	44.38%	0.03%	0	63.56%	0.03%	0	52.75%	0.04%	0	47.73%
0.00%	0		0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	0		-	0	-		0	-		0	-		0	-	-	0	
0.00%	0		0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	0		-	0	-		0	-	-	0	-		0	-	-	0	
1.01%	0	56.43%	1.04%	0	51.62%	0.58%	0	45.88%	0.78%	0	65.21%	0.93%	0	54.78%	1.14%	0	49.93%
2.18%	0	98.83%	2.39%	0	97.72%	3.56%	0	96.81%	3.20%	0	98.93%	3.98%	0	97.77%	4.70%	0	96.87%
1.01%	0	54.98%	1.04%	0	50.39%	0.58%	0	44.75%	0.78%	0	64.08%	0.93%	0	53.70%	1.13%	0	48.98%
	0		-	0	-		0	-	-	0	-		0	-	-	0	
0.00%	0	4.46%	0.00%	0	4.31%	0.00%	0	4.26%	0.00%		4.36%	0.01%	0	4.26%	0.01%	0	4.22%

Central banks and central governments   17 vs (see of 31/12/2013)   17 vs (see of 31		i			Ехро	sure values (	as of 31/12/2	2013)			Risk ex	posure amour	its (as of 31/	12/2013)			Value adjust	ments and pro	visions (as o	f 31/12/2013	
Central banks and central governments   1,12/2013    Non-defaulted   Defaulted   Non			LTV % (ac of	F-	IRB	A-	IRB	SI	TΑ	F-I	IRB	A-	IRB	S	TA	F-I	RB	A-	IRB	S	TA
Institutions		(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
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	Czech Republic	Institutions Corporates - Of Which: Specialised Lending 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-SME Retail - Oster Retail - Oster Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equily Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit chilgation assets TOTAL	0.00	0 0 338 71 11 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 2 2 0 0 0 0 0	000000000000000000000000000000000000000	0 27 36 0 2 2 2 0 0 0 2 2 1 1 0 0	000000000000000000000000000000000000000	0 0 246 75 17 0 0 0 0 0 0 0				0 5 36 36 36 36 36 36 36 36 36 36 36 36 36		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000			000000000000000000000000000000000000000

			Bas	eline Scen	ario							Adve	rse Scenai	rio			
a:	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		Coverage Ratio - Default Stock	Impairment rate		Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Co I Defa
-	0	-	-	0	-	-	0	-	-	0			0			0	П
0.11%	0	100.00%	0.11%	0	100.00%	0.11%	0	100.00%	0.12%	0	100.00%	0.14%	0	100.00%	0.14%	0	1
0.15%	9	26.90%	0.14%	9	26.85%	0.14%	10	26.80%	0.19%	10	27.25%	0.24%	11	27.48%	0.27%	12	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	-		0		-	0	-		0	
0.65%	0	47.65%	0.65%	0	46.08%	0.66%	0	45.11%	0.84%	0	57.40%	0.98%	0	55.30%	1.17%	0	
0.29%	0	29.39%	0.29%	0	28.78%	0.30%	0	28.41%	0.41%	0	39.18%	0.49%	0	38.27%	0.60%	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-		0	
0.29%	0	29.39%	0.29%	0	28.78%	0.30%	0	28.41%	0.41%	0	39.18%	0.49%	0	38.27%	0.60%	0	
-	0	-	-	0	-	-	0	-		0	-	-	0	-		0	
1.08%	0	64.29%	1.09%	0	60.74%	1.10%	0	58.60%	1.35%	0	73.93%	1.57%	0	69.54%	1.88%	0	
1.22%	0	74.26%	1.22%	0	71.84%	1.22%	0	71.06%	1.48%	0	83.27%	1.70%	0	81.48%	2.01%	0	
0.84%	0	62.37%	0.86%	0	57.37%	0.88%	0	53.79%	1.13%	0	72.08%	1.35%	0	65.66%	1.65%	0	
-	0	-	-	0	-	-	0	-	-	0	-	-	0	-		0	
0.15%	9	27.23%	0.15%	10	27.26%	0.14%	10	27.29%	0.19%	10	27.70%	0.24%	12	28.04%	0.27%	13	

			Exp	osure values (	as of 31/12/	2013)			Risk ex	posure amou	nts (as of 31/	12/2013)			Value adjust	ments and pro	ovisions (as o	31/12/2013	)
		F-I	RB	A-	IRB	S	ΓA	F-	IRB	A	-IRB	Si	TA	F-	IRB	A-	IRB	2	TA
(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	l Defaulted	Non-defaulte	d Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	d Defaulted
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: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Coultifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other	0.00 0.00 0.00	000000000000000000000000000000000000000					000000000000000000000000000000000000000												

		Bas	eline Scen	ario							Adve	rse Scenai	io			
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	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 Stoc
0	-	-	0	-		0	-	-	0	-	-	0	-		0	
0	-	-	0	-		0	-	-	0	-		0	-		0	
0	-	-	0	-	-	0	-		0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-		0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-		0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-		0	-	-	0	-	-	0	
0	-	-	0	-	-	0	-		0	-	-	0	-	-	0	
0	-	-	0	-	-	0	-		0	-	-	0	-	-	0	-
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0	-	-	0	-	-	0	-		0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-		0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-		0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-		0	-	-	0	-	-	0	-
0	-		0	-		0	-	-	0	-		0	-		0	

29.TR, Credit MAN

#### 2014 EU-wide Stress Test

	Credit Risk																			
				Evn	osure values (	as of 31/12/2	2013)			Dick ov	nosure amou	nts (as of 31/	12/2013)			Value adjust	ments and pro	wisions (as of	31/12/2013	3)
		LTV % (as of	F-	IRB		IRB		TA .	F-I	IRB		IRB		TA	F-	IRB		IRB		STA
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted
	(min EUR, %)																			
Institutions Corporates Corporates Corporates Corporates Please, select the country Please, select the country Retail - S	Other Retail - Of Which: SME  Other Retail - Of Which: non-SME  sedit obligation assets  nd re-securitisations positions deducted from capital 1	0.000 0.000 0.000			000000000000000000000000000000000000000		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000								0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
				_								-t- (f 31 (	10 (00 10)							

				eline Scen				
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverag Ratio - Default St
	0	-		0	-		0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0		-	0		-	0	
	0			0			0	

				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	Coverag Ratio - Default St
-	0			0			0	
	0	-	-	0	-		0	
	0	-	-	0	-	-	0	-
	0	-	-	0	-		0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-		0	-
	0	-	-	0	-	-	0	
	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)			Risk ex	posure amour	its (as of 31/	12/2013)			Value adjust	ments and pro	visions (as of	31/12/2013	6
		F-I			IRB		TA	F-I	IRB		IRB		TA		IRB		IRB		STA
(min 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	d Defaulted
Central banks and central governments Institutions Corporates Corporates - Of Which. Specialised Lending 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. SME Retail - Secured on real estate property - Of Which. SME Retail - Other Retail - Ot								000000000000000000000000000000000000000											

			Bas	eline Scen	ario			
a	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
				0			0	
	- 0	-		- 0	-		- 0	-

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
	0			0			0	
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-		0	
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	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 31/12/2	2013)			Risk ex	posure amour	its (as of 31/1	12/2013)			Value adjust	ments and pro	visions (as o	31/12/2013)	
		F-	IRB	A-	IRB	S	TA	F-I	IRB	A-	IRB	Si	TA	F-I	RB	A-	IRB	S	TA
(min 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	Defaulted
Central banks and central governments Institutions Corporates Corp	0.00 0.00 0.00	0					000000000000000000000000000000000000000	000000000000000000000000000000000000000				000000000000000000000000000000000000000		000000000000000000000000000000000000000				000000000000000000000000000000000000000	

				eline Scen				
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock				Impairment rate	Stock of Provisions	Coverage Ratio - Default Sto
	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
	Stock of Provisions		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	

			Exp	osure values (	as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as o	31/12/2013	)
		F-	IRB	A-I	IRB	S	TA	F-I	IRB	A-	IRB	S.	TA	F-	IRB	Α-	IRB	S	TA
(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	
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: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Reverbing Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital -	0.00 0.00 0.00			000000000000000000000000000000000000000				000000000000000000000000000000000000000		000000000000000000000000000000000000000		000000000000000000000000000000000000000							

				eline Scen				
a	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-		0	-		0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0		-	0		-	0	

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - 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	-

					as of 31/12/2					posure amoun						ments and pro			
	LTV % (as of	F-I	IRB	A-	IRB	S	TA .	F-I	IRB	A-	IRB	ST	TA .	F-I	RB	A-I	RB	S	TA
(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	
Central banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail Retail - Council on real settate property Retail - Secured on real settate property Retail - Secured on real settate property of Which: SME Retail - Council or real settate property of Which: SME Retail - Country Retail - Other Retail - Of Which: SME Retail - Other Retail - Oth		0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0						000000000000000000000000000000000000000	

as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate		Covera Ratio 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	

				rse Scenai				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - 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	-

			Exp	osure values	(as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/	12/2013)			Value adjust	ments and pro	visions (as o	31/12/2013)	
	LTV % (as of	F-	IRB	A-	IRB	S	TA	F-	IRB	A-	RB	Si	TA	F-I	RB	A-I	RB	S'	ГА
(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		Non-defaulted	
Central banks and central governments Institutions Corporates Corporates of Which Specialised Lending Corporates of Which Specialised Lending Corporates of Which Sale 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 - Country Revolving Retail - Country Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Country Security Secu		0				000000000000000000000000000000000000000	000000000000000000000000000000000000000			000000000000000000000000000000000000000		000000000000000000000000000000000000000				000000000000000000000000000000000000000		000000000000000000000000000000000000000	

a:	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Cover Ratio 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	

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
pairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0	-		0	-		0	
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
-	0	-		0	-		0	-
-	0	-		0	-		0	-
	0			0			0	

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

30.TR\_Evolution of P&L 25/10/2014

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

P&L		:	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	413	397	375	353	374	356	333
Net trading income		-7	-2	0	-12	-6	-2
of which trading losses from stress scenarios		-11	-7	-4	-16	-10	-6
Other operating income	-27.943	-29	-11	-12	-29	-11	-12
Operating profit before impairments	261	240	241	220	212	218	198
Impairment of financial assets (-)	-99.292	-57	-45	-46	-106	-77	-87
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-98.718	-57	-45	-46	-106	-77	-87
Impairment Financial assets designated at fair value through P&L (-)	-0.574	0	0	0	0	0	0
Impairment on non financial assets (-)	-7	-7	-7	-7	-7	-8	-8
Operating profit after impairments from stress scenarios	155	176	188	167	99	133	103
Other Income and expenses	5.031	5	5	5	3	3	3
Pre-Tax profit	160	181	193	172	101	136	106
Tax	-40.21593402	-65	-67	-67	-52	-52	-48
Net income	120	116	126	105	49	84	58
Attributable to owners of the parent	120	116	126	105	49	84	58
of which carried over to capital through retained earnings	35	44	47	35	19	31	19
of which distributed as dividends	84	72	80	70	30	53	39

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	6,401	6,492	6,575	6,658	7,067	7,431	7,741
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	6,401	6,492	6,575	6,658	7,067	7,431	7,741
Risk exposure amount for market risk	73	73	73	73	91	91	91
Risk exposure amount for operational risk	495	497	501	504	495	495	499
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	11	11	11	11	11	11	11
Total Risk exposure amount	6,980	7,073	7,160	7,246	7,664	8,028	8,342

STRICTLY CONFIDENTIAL 25/10/2014

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

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

32.TR\_Securitisation 7/16

	(mln EUR)		V	ALUES AS OI	F 31/12/201	13		VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			ereign debt to oth is a maturit	exposures (long) r ler counterpaties of ty matching) (1)	net of cash short only where there	DIREC Derivatives with pos 31/12/	T SOVEREIGN EXPOSI sitive fair value at 2013	Derivatives wi		Derivatives with	Derivatives with positive fair value at 31/12/2013  Derivatives with negative fair value at 31/12/2013			
Residual Maturity	Country / Region		which: loans d advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (- )	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Austria	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	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 - 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 - 3M [	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 - 3M [	Czech Republic	0 0 0 0 0 0 18 11 29	0 0 0 0 0 0 18 11 29	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	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	
[0-3M[ [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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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	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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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	

	(mln EUR)		V	ALUES AS OI	31/12/201	L3			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		GROSS DIRECT LONG (accounting value gross (1)			ereign debt to oth is a maturit	exposures (long) n er counterpaties o y matching)		DIREC	T SOVEREIGN EXPOSI				REIGN EXPOSURES		
				(1)			31/12/	2013	3	1/12/2013	at 31/1	12/2013	value at 31	/12/2013	
Residual Maturity	Country / Region		f which: loans ind 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 - 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 - 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 - 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 - 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 - 3M [	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Italy	150 0 0 155 0 0 0 304	0 0 0 0 0 0	150 0 0 155 0 0 0	0 0 0 155 0 0 0	0 0 0 0 0 0	150 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [	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 - 3M [	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

	(min EUR)		V	ALUES AS O	F 31/12/20:	13			3	VALUES AS OF 31/12/2013					
		GROSS DIRECT LON (accounting value gro	oss of provisions)	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching)  (1)				T SOVEREIGN EXPOS	I			REIGN EXPOSURES			
							31/12/	Derivatives with positive fair value at 31/12/2013 Derivatives with no 31/12		th negative fair value at 1/12/2013	at 31/1	positive fair value 12/2013	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	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 - 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 - 3M [	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 - 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 - 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 - 3M [	Poland	34 3 0 0 0 0 0 0	0 0 0 0 0 0	34 3 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	34 3 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 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 - 3M [	Slovakia	403 86 416 585 417 394 124 <b>2,425</b>	4 17 12 32 17 32 21	403 86 416 585 417 394 124 <b>2,425</b>	0 0 391 553 247 82 0 1,274	0 0 0 0 0 0	7 0 13 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)	VALUES AS OF 31/12/2013							3	VALUES AS OF 31/12/2013					
		GROSS DIRECT LO				exposures (long) n er counterpaties o		DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)		positions of sort	is a maturit	ty matching)	omy where there	Derivatives with pos 31/12/				Derivatives with at 31/1	positive fair value 12/2013	Derivatives with value at 31	h negative fair /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 [	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 - 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 - 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 - 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 - 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 - 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 - 3M [	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 - 3M [	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 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

	(mln EUR)		V	ALUES AS	OF 31/12/20	13			VALUES AS OF	31/12/201	.3	VALUES AS OF 31/12/2013			
			LONG EXPOSURES		POSITIONS (gross overeign debt to otl			DIREC	T SOVEREIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVI	EREIGN EXPOSURES	6 (3) (on and off	balance sheet)
			gross of provisions) (1)	is a maturity matching) (1)			Derivatives with po 31/12,	sitive fair value at /2013	Derivatives wi	ith negative fair value at 11/12/2013	Derivatives with at 31/	positive fair value 12/2013	Derivatives wit value at 31	th negative fair 1/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 ( )	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 - 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 - 3M [	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 - 3M [	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 - 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 - 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 - 3M [	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

- 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 of the exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

34.TR\_Capital 25/10/2014

		Rasaline Scenario						Ī			
					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	1,127	1,141	1,165	1,183	1,142	1,162	1,169	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,100	1,126	1,151	1,170	1,119	1,145	1,153	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)	444	444	444	444	444	444	444	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	641	686	732	767	660	691	710	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I of CRR
	A.1.3	Accumulated other comprehensive income	0	0	-3	0	0	-1	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 portfolio	0	0	0	0	-41	-31	-36		-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	-3	0	0	-1	0	-	-
	A.1.4	Other Reserves	99	99	99	99	99	99	99	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 (1.1.1.7)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0	0	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (I) of CRR
		gains/losses from AFS portfolio  Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0	CAT (1.1.1.7)	Autores 32 to 33 or and 30 (1) point (i) or care
	A.1.8	Sovereign Exposure in AFS portfolio								CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.9	(-) Intangible assets (including Goodwill)     (-) DTAs that rely on future profitability and do not arise from temporary differences.	-84	-94	-104	-114	-84	-84	-84	1.1.1.11)	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	net of associated DTLs	0	0	0	0	0	0	0	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	0	-9	-18	-27	0	-5	-16	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
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 weight	(-) 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) (l) and 89 to 91 of CRR: Articles 36(1) point (k) (il), 243(1) point (b), 244(1) point (b) and 258 of CRR: Articles 36(1) point k) (ili) and 379(; of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR an
	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) (li), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(.) Holdings of CET1 capital instruments of financial sector entitles 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     (.) Holdings of CET1 capital instruments of financial sector entities where the	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 48(2) of CRR
	A.1.18	institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27): 36(1) point (i): 43, 45; 47; 48(1) point (b) 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	0	0	0	0	0	0	0	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	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 (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,100	1,126	1,151	1,170	1,119	1,145	1,153	CA1 (1.1)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	27	15	14	13	24	17	16	CA1 (1.2)	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1	6,980 104,738	7,073 0	7,160 0	7,246	7,664 0	8,028 0	8,342 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (l): Article 38 and Article 48
	B.1	deduction (+) of which: stemming from from CVA capital requirements (+)	22	0	0	0	0	0	0		CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	В.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
ALQUAREFILMI3	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	of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0	615.51	Article 124 to 164 of CRR
CAPITAL RATIOS (%) -	C.1	Common Equity Tier 1 Capital ratio	15.76%	15.92%	16.07%	16.14%	14.60%	14.26%	13.82%	CA3 {1}	•
Transitional period	C.2	Tier 1 Capital ratio	15.76%	15.92%	16.07%	16.14%	14.60%	14.26%	13.82%	CA3 {3}	-
	C.3	Total Capital ratio	16.14%	16.13%	16.27%	16.33%	14.91%	14.47%	14.01%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		566	573	580	422	442	459		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)  Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the COD positions that consume late Compact Faults Tier 1 are good with the department.		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 adverse scenario (2)					0	0	0		
		adverse scenario (2)							,		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				16.14%			13.82%		

<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

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

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

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

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

Major Capital Measures from 1 January to 30 September 2014

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

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

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