

| Bank Name | DK - Jyske Bank      |
|-----------|----------------------|
| LEI Code  | 3M5E1GQGKL17HI6CPN30 |



#### **Summary Adverse Scenario**

#### DK - Jyske Bank

| Actual figures as of 31 December 2013                                       | mln EUR, % |
|---|------------|
| Operating profit before impairments   | 459        |
| Impairment losses on financial and non-financial assets in the banking book | 215        |
| Common Equity Tier 1 capital (1)  | 2,264      |
| Total Risk Exposure (1)   | 15,235     |
| 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   | 958        |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 855        |
| 3 yr cumulative losses from the stress in the trading book                                  | 264        |
| Valuation losses due to sovereign shock after tax and prudential filters                    | 0          |
| Common Equity Tier 1 capital (1)  | 2,313      |
| Total Risk Exposure (1)   | 17,046     |
| Common Equity Tier 1 ratio, % (1)   | 13.6%      |

| Memorandum items   | mln EUR |
|--|---------|
| Common EU wide CET1 Threshold (5.5%)   | 938     |
| 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.



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

#### **Summary Baseline Scenario**

#### DK - Jyske Bank

| Actual figures as of 31 December 2013                                       | mln EUR, % |
|---|------------|
| Operating profit before impairments   | 459        |
| Impairment losses on financial and non-financial assets in the banking book | 215        |
| Common Equity Tier 1 capital (1)  | 2,264      |
| Total Risk Exposure (1)   | 15,235     |
| 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   | 1,205      |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 364        |
| 3 yr cumulative losses from the stress in the trading book                                  | 120        |
| Common Equity Tier 1 capital (1)  | 2,858      |
| Total Risk Exposure (1)   | 15,355     |
| Common Equity Tier 1 ratio, % (1)   | 18.6%      |

| Memorandum items                     | mln EUR |
|--------------------------------------|---------|
| Common EU wide CET1 Threshold (8.0%) | 1,228   |

<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:

<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

| ЕВА  | 2014 EU-wide Stress Test<br>Credit Risk  | F-IRB<br>LTV % (as of<br>31/12/2013)   | A-IRB STA F-IRB  | Risk exposure amounts (as of 31/12/2013)  Value adjustments and provisions (as of 31/12/2013)  Acids STA F-258 Acid 51A  Defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted Non | Baseline Scenario  as of 31/12/2014 as of 31/12/2015 as of 31/12/2015  Experiment Stock of Coverage Base Experiment Stock of Coverage age Revisions Stock St | Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Stock of Coverage Impairment rate: Provisions Ratio_Orbital rate: Provisions Ratio_Orbital rate: Provisions Ratio_Orbital   |
|--|--|--|--|--|--|--|
| DK - Jyske Bank  (*) Refers to the part of Securitation response that is deduct. | (min UM, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-cettic obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital total from capital and not included in text.  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 14         8         0         0         0         0           6,261         805         317         62         0         0         7.168         0         0         0         0         0         0         0         7.162         0  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | Company   Comp   | 0.01%   0   9.51%   0.01%   0   9.70%   0.01%   1   9.70%   0.01%   1   9.70%   0.04%   4   4.27%   0.04%   5   4.70%   0.04%   7   4.75%   0.08%   2   25.57%   1.15%   95.5   33.7%   0.04%   7   4.75%   0.08%   2   29.47%   0.08%   3   31.94%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   3   33.01%   0.08%   40.3   40.05%   0.66%   13.04%   0.08%   40.3   40.05%   0.66%   13.04%   0.08%   0.66%   13.04%   0.08%   0.   |
|  | (nin EUR, %)  Central banks and central governments Institutions Corporates  | 0 0  | re values (as of 31/12/2013) R A-RB STA F-285  n-defaulted Defaulted Non-defaulted Non-def |  | Baseline S-conation    | Adverse Scenario  as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Stock of Ratio - Despending - Coursept - Impairment size - Provisions - Stock of Ratio - Despending - Provisions - Ratio - Despending - Despendi |
| Denmark  (1) Indies to the part of incontribution repossure that is defined.     | Coprostes - Of Which Specialised Lending Le | 0 0 0 73.7% 0 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 5.4% 0 0 0 0 5.4% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 14   | 0  | 0.61% 2 22.15% 0.54% 2 22.73% 0.54% 2 22.73% 0.54% 2 24.29% 1.04% 579 42.21% 0.59% 644 47.59% 0.89% 70.89%  | 0.01% 0 9.51% 0.02% 0.02% 0.02% 0.01% 1 9.71% 1.00% 0.01% 0.01% 0 9.70% 0.01% 1 9.71% 1.00% 0.02% 0.02% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.05 |
|  | (nin EUR, %) Central banks and central governments   | LTV % (as of F-IRB   | re values (as of 31/12/2013) Ri ATCI 57A F-258 on-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         Non-defaulted         Defaulted         Non-defaulted         Defaulted           0  | ### Social Coverage Rates   Provisions   Social Coverage Rate   Provisions   Provis | Adverse Scenario  as of 31/12/2014  Adverse Scenario  as of 31/12/2015  as of 31/12/2015  as of 31/12/2016  as of 31/12/ |
| United Kingdom   | Institutions Corporates - Of Which: Secalized Lending Corporates - Of Which: Secalized Lending Corporates - Of Which: Sec. Retail  Retail Secured on real estate property Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Security - Other Retail - Of Which: Non-SME Security - Other Retail - Of Which: Non-SME Security - Other Retail - O | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0 0 3088 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 0 0 0 0 66 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 0.09% 0 - 0.09% 0   0   0.09% 0   0.29% 0   0.39% 8   7.23%   0.29% 0   0.39% 8   7.23%   0.29% 0   0.29%  | 0.05% 0 4.52% 0.05% 0 4.70% 0.05% 0 0.47% 0.05% 0 4.73% 0.46 |
| (*) Refers to the part of Securitization exposure that is deduct                 | inted form capital and is not included in RIVA  (min EUR, %)   | LTV % (as of 31/12/2013) Non-defaulted Defaulted Non-  | re values (as of 31/13/2013) FAR APRES STA F-2RS In-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted  |  | as of 31/12/2014 Baseline Scenarios es of 31/12/2016 Baseline Scenarios es of 31/12/2016 Baseline Scenarios Baseline Scenarios es of 31/12/2016 Concessos Impaiment Stock of Concessos Intellement Stock of Resistance Stock of Re | Adverse Scenario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2015  |
| Germany  | Central banks and central governments Institutions Corporates Composites - Of Which Sectioned Lending Composites - Of Which SEE  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 5         1         111         5         0  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0.00% 0 - 0.00%  | 0.01% 0 9.12% 0.01% 0 9.49% 0.01% 0 9.59% 1.00% 0 4.72% 1.05 |
| (*) Refers to the part of Securitization exposure that is deduct                 | cited from capital and in not recluded in 190A  (min EUR, %)  Central Damks and central governments  | LTV % (as of F-IRB   | re values (as of 31/12/2013)   |  | Baseline Scenario as of 31/12/2014 as of 31/12/2015 Simplement Stock of Ceverage Ratio Implement Provisions of the Stock of Ceverage Provisions Orders Stock of Ceverage Provisions of the Stock of Ceverage Provisions of Ceverage P | Adverse Scenario as of 31/12/2014 as of 31/12/2016 as of 31/12/2016  Impairment rate: Provisions Ratio - Default rate: Provisions rate: Provisions Ratio - Default ra |
| Belgium  | Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property of Retail - Outliftive Recovering Retail - Outliftive Recovering Retail - Outliftive Recovering Retail - Other Retail - Of Which: SME Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from castell  | 75.4% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0 0 0 0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 0.00% 0 62.8% 0.00% 0 60.44% 0.00% 0 59.57% 0.00% 0 59.57% 0.00% 0 50.28% 0.00% 0 60.44% 0.00% 0 59.57% 0.00% 0 50.22% 0 59.57% 0.00% 0 50.22% 0 59.57% 0.00% 0 50.22% 0 59.57% 0.00% 0 50.22% 0 59.57% 0.00% 0 50.22% 0 59.57% 0.00% 0 50.22% 0 59.57% 0.00% 0 50.25% 0.00% 0 50.25% 0 59.57% 0.00% 0 50.25% 0 59.57% 0.00% 0 50.25% 0 | 0.05% 0 4.52% 0.05% 0 4.70% 0.05% 0 4.73% 0.15% 0 55.83% 0.15% 0 90.14% 0.15% 0 91.33% 0.15% 0 90.14% 0 15% 0 91.33% 0 90.14% 0 90.14% 0 91.33% 0 9 |
| (*) Refers to the part of Securitization exposure that is deduct                 | (min EUR, %)   | LTV % (as of 5-325 Exposure 1.174 % (as of 31/12/2013) Non-defaulted Defaulted Non-  | re values (as of 31/12/2033) RA-88 STA F-88 STA F-88 in-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Non-defaulte | Risk exposure amounts (as of 31/12/2013)  A-128  STA  F-128  STA   |  | Adverse Scenario  as of 31/12/2014   |
| France   | Central banks and central governments Institutions Corporates — Of Which Specialised Lending Corporates — Of Which Specialised Lending Corporates — Of Which Specialised Lending Corporates — Of Which Specialised Retail - Secured on real estate property — Of Retail - Special on real estate property — Of Retail - Special on real estate property — Of Retail - Openation Revolution property — Of Retail - Openation Revolution Retail — Of Which SPE Retail - Other Retail — Of Which special — Of Which non-SPE Equity Securitization Other non-credit obligation assets To consideration and resourcitisations positions deducted from capital interactions and resourcitisations provided interactions and resourcitisations are resourcitisations resourcitisations are resourcitisations are resourcitisations are resourcitisations and resourcitisations are resourcitisations are resourcitisations are resourcitisations and resourcitisations are resourcitisations are resourc | 0 0<br>0 0<br>0 0  | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 0 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%  | 0.05% 0 4.52% 0.05% 0 4.70% 0.05% 0 4.70% 0.05% 0 4.70% 0.05% 0 4.70% 0.05% 0 4.70% 0.05% 0 4.70% 0.05% 3 40.04% 1.05% 2 32.44% 1.01% 2 37.73% 0.97% 3 40.04% 3 40.04% 1.05% 2 32.00% 0.05% 2 32.20% 0.05% 3 0 40.27% 0.05% 3 33.33% 1.05% 1.05% 2 40.27% 0.05% 3 3.41.75% 0.05% 1.05% 2 40.07% 0.05% 2 40.05% 1.05% 2 40.05% 0.05% 3 41.75% 0.05% 1.05% 2 40.07% 0.05% 5 40.07% 0.05% 1.05% 2 40.05% 0.05% 5 40.07% 0.05% 1.05% 0.0 |

| EBA  | 2014 EU-wide Stress Test<br>Credit Risk  | LTV % (as of 31/12/2013)   | F-IRB  | A  | (as of 31/12/2013)<br>-IRB<br>1 Defaulted Non- | STA -defaulted Defaulted  | F-I                                     | Risk exposure  | e amounts (as of 3<br>A-IRB<br>defaulted Default                | S                                       | TA<br>Defaulted                                     | F-IRB  |   | s and provisions (as<br>A-IRB<br>defaulted Defaulted             | Ś  | TA .   | as of 31/12/2014<br>Impairment Stock of Cover<br>rate Provisions 7   | as  | eline Scenario<br>of 31/12/2015<br>Stock of Coverage   | as of 31/1  as Impairment Stock or rate Provision  | 2/2016 Coverage Paris, Dafail            | as of 31/12/ Impairment rate Possion  |  | Adverse Scenario<br>as of 31/12/201<br>cairment Stock of Cairment Stock of Ra  |   | as of 31/12/2016  int Stock of Coverage Provisions Ratio - Default   |
|--|--|----------------------------|--|--|--|---|---|--|---|---|---|--|---|--|--|--|--|---|--|--|--|---|--|--|---|--|
| Institute Corporat Retail Please, select the country  Equity Securities        | tee Corporates - Of Which: Socialised Lending Corporates - Of Which: SPE Retal - Secured on real estate properly Retal - Secured on real estate properly - Of Retal - Social of one all estate properly - Of Retal - Other Retal - Of Which: SME Retal - Other Retal - Of Which: SME Retal - Other Retal - Of Which: SME Retal - Other Retal - Of Which: non-SME sation on-credit obligation assets also and re-securitations 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        | rate Provision, Oris   | at Stock Stock  | Provisions   | see Provision - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0  | -  | - 0 0 - 0 0 - 0 0 0 0 0 0 0 0 0 0 0 0 0   |  | rate Provisions  | Cirk sate   | Provisions   |
| Institution Corporate Retail  Please, select the country  Equity Securities    | tes Corporates - Of Which: Socialised Lending Retail - Sociated on real estate property - Of Retail - Other Retail - Sociated on real estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME sation on-credit obligation assets stion and re-securitations positions deducted from capital **   | LTV % (ss of 31/12/2013) N | F-325  0   | A  | (as of 31/12/2013) -Tes -Defaulted Non- 0      | STA Defaulted 0 Operation 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |   | Defaulted Non-o  | ### a mounts (as of 5   | 5                                       | Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0      | V.V. F5/88 Non-defaulted                           |   | and provisions (a)   | of 31/12/2013) 3 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |  | as of 31/12/2014 Impairment, Stock of Covers rate Provisions 0 - 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 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 as   | edine Scenario of 31/12/2015 Stock of Coverage S | as of 31/1 a Impairment Stock or state Provision of 30 - 0 0 | Ratio Default                            | as of 31/12/<br>Impairment rate of the provision of the prov | of Coverage in Sale Default in Sale Default in Sale In | Adverse Scenario as of 31/11/201 as of 31/11/2 |   | es of 31/12/2016  es of 31/12/2016  es of 31/12/2016  es of 201/12/2016  es of 31/12/2016  es of 31/12 |
| Institute Corporate Retail Please, select the country Equity Security Other ne | tes Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - OT Which: SME Retail -  | 177 % (se of 31/12/2013) N | 5:15 Pofsul on-defoulted Pofsul of Control o | Autherd Non-defaulted Non-defa | 0        | 51A  -defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0          |   | Risk exposure  Defaulted Non-  0  0  0  0  0  0  0  0  0  0  0  0  0 | A-1-RB Secfaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |   | TA Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | F188 Non-defaulted                                 | Defaulted Non- 0                        | Actor Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | S Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0               | Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | ## of 31/12/2016 Impairment   Stock of Cover rate   Provisors   One - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0  | Base Andrew Tropomorent and Base Andrew Control Con | dine Scenario  of 31 / 32 / 20 5  Social  Provisions  O  | as of 31/3 Impairment Stock Calc Provided Calc Provided Calc Calc Calc Calc Calc Calc Calc Calc  | of Coverage<br>Ratio - Default<br>Struck | ## of 31/32/2 Impairment rate   | of Coverage of Ratio Default im  | Arberta Scenation  And State S | Towerage Impairment rable stock   | ss of 31/12/2015  ## Social Command Productions Section    O   |
| Institute Composat  Retail  Please, select the country  Equity Securities      | Comportes - Of Which: Specialised Lending Comportes - Of Which: SME  Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Of Secured on real estate property - Of Retail - Of Secured on real estate property - Of Retail - Of Secured on real estate property - Of Retail - Of Secured on real estate property - Of Retail - Of Secured on | LTV % (no of 31/12/2013) N | F-IRB  On-defaulted  0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0  | A  | -IRB   | STA   |   | Defaulted Non-C  | A-152 Defaulted Default  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0  | 5                                       | Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0      | Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |   | A-305 Socialized Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 5  |  | as of 31/12/2014 Imparment Stock of Court rate Provisions One - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0  | ses Radio Impairment grade in closes.   | 0 33/13/2015  Stock of Ratio - Certrage Providens 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6  | as of 31/1 impairment Stock file Provision - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0   |  | as of 31/12/20 Impairment rate Stock - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0  |  | as of 31/11/200 salment Scot of the salment state Provision Rail - 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | Core and a second | sax of 31/12/2016  Stock of Such Processors  0 0   |
| Central<br>Instituts<br>Corporat   | (min EUR, %)) banks and central governments tons tes Corporates – Of Which: Specialised Lending Corporates – Of Which: SAFE  | LTV % (as of 31/12/2013)   | F-IRB  on-defaulted  Defau  0  0  0  0   | Exposure values  A  Ulted Non-defaulted  0 0 0 0 0 0   | -IRB   | STA -defaulted Defaultec 0 0 0 0 0 0 0 0 0                      |   | Defaulted Non-o  | e amounts (as of 3 A-IRB  defaulted Defaulte 0 0 0 0 0 0 0 0 0  | 5                                       |   | F-IRB  |   | A-IRB  | of 31/12/2013)  S  Non-defaulted  0  0  0                            | IA .   | as of 31/12/2014 Impairment Stock of Government Stock of John Defa  0 0 0 0 0 0  | Bas<br>ase<br>ase Ratio - Impairment<br>rate  | eline Scenario of 31/12/2015 Stock of Provisions 0 0 0 - 0 - 0   | as of 31/1 Impairment Stock to rate Provision - 0 - 0 - 0  | 2/2016 Coverage Ratio - Default Strick   | as of 31/12/ Impairment rate Stock ( Provisio  - 0 - 0 0 0  | 2014  Coverage Imm Ratio - Default Covris  | Adverse Scenario as of 31/12/201 cairment stock of rate 0 0 0 0 0 0 0  | Loverage Impairment rate  | as of 31/12/2016  ent Stock of Coverage Provisions  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -  |

|                            |   | LTV % (as of | 1.5           | TRU | A.            | IND       | 2             |   | 1.5           | IND . | AC.           | IND .     | ,             |   | 1-4           | ind) | A-1           | IND | ,             |   |
|----------------------------|---|--------------|---------------|-----|---------------|-----------|---------------|---|---------------|-------|---------------|-----------|---------------|---|---------------|------|---------------|-----|---------------|---|
|                            | (min EUR, %)  | 31/12/2013)  | Non-defaulted |     | Non-defaulted | Defaulted | Non-defaulted |   | Non-defaulted |       | Non-defaulted | Defaulted | Non-defaulted |   | Non-defaulted |      | Non-defaulted |     | Non-defaulted |   |
|                            | Central banks and central governments                                   |              | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | Institutions  |              | 0             | 0   | 0             | 0         | 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    | 0             | 0   | 0             | 0 |
|                            | Corporates - Of Which: Specialised Lending                              |              | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | Corporates - Of Which: SME  |              | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | Retail  |              | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | Retail - Secured on real estate property                                | 0.0%         | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | Retail - Secured on real estate property - Of                           | 0.0%         | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
| Please, select the country | Retail - Secured on real estate property - Of                           | 0.0%         | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
| ricase, select the country | Retail - Qualifying Revolving   |              | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | Retail - Other Retail   |              | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | Retail - Other Retail - Of Which: SME                                   |              | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | 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 |
|                            | Equity  |              | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | Securitisation  |              | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | Other non-credit obligation assets                                      |              | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | TOTAL   |              | 0             | 0   | 0             | 0         | 0             | 0 | 0             | 0     | 0             | 0         | 0             | 0 | 0             | 0    | 0             | 0   | 0             | 0 |
|                            | Securitication and re-congritications positions deducted from capital * |              |               |     |               |           |               |   |               |       |               |           |               |   |               |      |               |     |               |   |

|                    |                        |                                 |                 | eline Scen             |                                      |                 |                        |                                      |
|--------------------|------------------------|---------------------------------|-----------------|------------------------|--------------------------------------|-----------------|------------------------|--------------------------------------|
| a                  | of 31/12               | /2014                           | as              | of 31/12/              | 2015                                 | as              | of 31/12/              | 2016                                 |
| Impairment<br>rate | Stock of<br>Provisions | Coverage Ratio<br>Default Stock | Impairment rate | Stock of<br>Provisions | Coverage<br>Ratio - Default<br>Stock | Impairment rate | Stock of<br>Provisions | Coverage<br>Ratio - Default<br>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                      | -                                    | - 1             | 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<br>Provisions | Coverage<br>Ratio - Default<br>Stock | Impairment rate | Stock of<br>Provisions | Coverage<br>Ratio - Default<br>Stock | Impairment rate | Stock of<br>Provisions | Coverage<br>Ratio - Default<br>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                      | - 1                                  | -               | 0                      | - 1                                  |
| -               | 0                      | -                                    | -               | 0                      | -                                    | -               | 0                      | -                                    |
| -               | 0                      | -                                    | -               | 0                      | -                                    | -               | 0                      | -                                    |
|                 |                        |                                      |                 |                        |                                      |                 |                        |                                      |
| -               | 0                      | -                                    | -               | 0                      | -                                    | -               | 0                      | -                                    |
|                 |                        |                                      |                 |                        |                                      |                 |                        |                                      |



# EBA EUROPEAN BANKING 2014 EU-wide Stress Test

| P&L  |            |            | Baseline Scenari | 0          | ı          | Adverse Scenari | 0          |
|--|------------|------------|------------------|------------|------------|-----------------|------------|
| (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  | 537        | 536        | 536              | 536        | 518        | 513             | 507        |
| Net trading income   |            | 135        | 159              | 171        | 64         | 116             | 143        |
| of which trading losses from stress scenarios  |            | -60        | -36              | -24        | -132       | -79             | -53        |
| Other operating income   | 87         | 87         | 87               | 87         | 84         | 84              | 86         |
| Operating profit before impairments  | 459        | 382        | 406              | 418        | 278        | 325             | 354        |
| Impairment of financial assets (-)   | -215       | -138       | -114             | -112       | -303       | -283            | -236       |
| Impairment of financial assets other than instruments designated at fair value through P&L (-) | -215       | -138       | -114             | -112       | -303       | -283            | -236       |
| Impairment Financial assets designated at fair value through P&L (-)                           | 0          | 0          | 0                | 0          | 0          | 0               | 0          |
| Impairment on non financial assets (-)   | 0          | 0          | 0                | 0          | -31        | -1              | 0          |
| Operating profit after impairments from stress scenarios                                       | 244        | 244        | 292              | 305        | -56        | 41              | 118        |
| Other Income and expenses  | 3          | 0          | 0                | 0          | 0          | 0               | 0          |
| Pre-Tax profit   | 247        | 244        | 292              | 305        | -56        | 41              | 118        |
| Тах  | -51        | -73        | -88              | -92        | 0          | -12             | -35        |
| Net income   | 196        | 171        | 204              | 214        | -56        | 29              | 83         |
| Attributable to owners of the parent   | 196        | 171        | 204              | 214        | -56        | 29              | 83         |
| of which carried over to capital through retained earnings                                     | 196        | 171        | 204              | 214        | -56        | 29              | 83         |
| of which distributed as dividends  | 0          | 0          | 0                | 0          | 0          | 0               | 0          |



| 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                       | 11,189           | 11,245           | 11,285            | 11,309           | 11,986           | 12,422           | 13,000           |
| Risk exposure amount Securitisation and re-securitisations | 188              | 244              | 283               | 307              | 363              | 483              | 539              |
| Risk exposure amount Other credit risk                     | 11,002           | 11,002           | 11,002            | 11,002           | 11,623           | 11,938           | 12,461           |
| Risk exposure amount for market risk                       | 2,373            | 2,373            | 2,373             | 2,373            | 2,373            | 2,373            | 2,373            |
| Risk exposure amount for operational risk                  | 1,673            | 1,673            | 1,673             | 1,673            | 1,673            | 1,673            | 1,673            |
| Transitional floors for Risk exposure amount               | 0                | 0                | 0                 | 0                | 0                | 0                | 0                |
| AQR adjustments (for SSM countries only)                   |                  |                  |                   |                  |                  |                  |                  |
| Total Risk exposure amount                                 | 15,235           | 15,291           | 15,331            | 15,355           | 16,032           | 16,468           | 17,046           |



| EBA BANKING AUTHORITY | Securitisation   |                  |            | Baseline scenario |            |            | Adverse scenario |            |
|-----------------------|--|------------------|------------|-------------------|------------|------------|------------------|------------|
|                       | (mln EUR)  | as of 31/12/2013 | 31/12/2014 | 31/12/2015        | 31/12/2016 | 31/12/2014 | 31/12/2015       | 31/12/2016 |
|                       | Banking Book   | 169              |            |                   |            |            |                  |            |
| Even avera values     | Trading Book (excl. correlation trading positions under CRM) | 584              |            |                   |            |            |                  |            |
| Exposure values       | Correlation Trading Portfolio (CRM)                          | 0                |            |                   |            |            |                  |            |
|                       | Total  | 753              |            |                   |            |            |                  |            |
|                       | Banking Book   | 78               | 101        | 117               | 127        | 151        | 201              | 224        |
| Risk exposure values  | Trading Book (excl. correlation trading positions under CRM) | 109              | 143        | 166               | 180        | 212        | 282              | 314        |
|                       | Total  | 188              | 244        | 283               | 307        | 363        | 483              | 539        |
|                       | Hold to Maturity porfolio                                    | 3                | 4          | 4                 | 4          | 5          | 5                | 5          |
| Tunnaiumanta          | Available for Sale porfolio                                  | 0                | 0          | 0                 | 0          | 0          | 0                | 0          |
| Impairments           | Held for trading portfolio                                   |                  |            |                   |            |            |                  |            |
|                       | Total  | 3                | 4          | 4                 | 4          | 5          | 5                | 5          |

# EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

|  | (mln EUR)        |   | V                                       | ALUES AS O  | F 31/12/201                   | 13  |  | ,                                       | VALUES AS OF                            | 31/12/201                  | 3                                       | V                                       | ALUES AS OF                             | 31/12/2013                              | 3                              |
|--|------------------|---|---|---|-------------------------------|---|--|---|---|----------------------------|---|---|---|---|--------------------------------|
|  |                  | GROSS DIRECT                                      |   |   |                               |   | net of cash short  | DIRECT                                  | SOVEREIGN EXPOSU                        | JRES IN DERIVAT            | IVES (1)                                | INDIRECT SOVE                           | REIGN EXPOSURES                         | 6 (3) (on and off                       | balance sheet)                 |
|  |                  | of provision (1)                                  |   | positions of sove                                 | is a maturit                  | y matching)<br>1)   | only where there   | Derivatives with pos<br>31/12/          |   | Derivatives wit            | h negative fair value at<br>./12/2013   | Derivatives with at 31/:                | positive fair value<br>12/2013          | Derivatives wit<br>value at 31          | h negative fair<br>./12/2013   |
| Residual Maturity  | Country / Region |   | f which: loans<br>and advances          |   | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                          | Fair-value at<br>31/12/2013 (+)         | Notional value             | Fair-value at 31/12/2013<br>(-)         | Notional value                          | Fair-value at<br>31/12/2013 (+)         | Notional value                          | Fair-value at<br>31/12/2013(-) |
| [ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Tot        | Austria          | 0<br>0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [   | Belgium          | 0<br>0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [   | Bulgaria         | 0<br>0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [   | Cyprus           | 0           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0          |
| [ 0 - 3M [   | Czech Republic   | 0           | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>[ 10Y - more<br>Tot        | Denmark          | 1,390<br>193<br>21<br>4<br>16<br>31<br>6<br>1,661 | 692<br>175<br>21<br>2<br>0<br>3<br>2    | 1,390<br>193<br>21<br>4<br>16<br>31<br>6<br>1,661 | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0   | 0                  | 0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0 | 0<br>0<br>0<br>0<br>0<br>9              | 0<br>0<br>0<br>0<br>9<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [   | Estonia          | 0           | 0 | 0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0                   | 0 | 0<br>0<br>0<br>0<br>0      | 0 | 0 | 0 | 0 | 0<br>0<br>0<br>0<br>0<br>0     |
| Tot<br>[ 0 - 3M [<br>[ 3M - 1Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Tot | Finland          | 0           | 0                                       | 0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0     |
| Tot<br>[0 - 3M]<br>[3M - 1Y]<br>[1Y - 2Y]<br>[2Y - 3Y]<br>[3Y - 5Y]<br>[5Y - 10Y]<br>[10Y - more<br>Tot              | France           | 0<br>0<br>0<br>0<br>0<br>0                        | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                             | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0     |

|   | (mln EUR)        |   | V                               | ALUES AS O                                      | F 31/12/20:                             | 13  |  | ,                                       | VALUES AS OF                    | 31/12/201                  | 3                                       | V                                       | ALUES AS OF                     | 31/12/2013                              | 3                              |
|---|------------------|---|---------------------------------|---|---|---|--|---|---------------------------------|----------------------------|---|---|---------------------------------|---|--------------------------------|
|   |                  |   | RECT LONG                       |   | OSITIONS (gross e                       |   |  | DIRECT                                  | SOVEREIGN EXPOS                 | URES IN DERIVAT            | TIVES (1)                               | INDIRECT SOVE                           | REIGN EXPOSURES                 | 6 (3) (on and off                       | balance sheet)                 |
|   |                  | of pro                                  | visions) (1)                    | posicions of sov                                | is a maturit                            | ty matching)  | only where there   | Derivatives with po<br>31/12/           |                                 | Derivatives wit            | th negative fair value at<br>L/12/2013  | Derivatives with at 31/3                | positive fair value<br>12/2013  | Derivatives wit<br>value at 31          | h negative fair<br>./12/2013   |
| Residual Maturity   | Country / Region |   | of which: loans<br>and advances |   | of which: AFS<br>banking book           | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                          | Fair-value at<br>31/12/2013 (+) | Notional value             | Fair-value at 31/12/2013<br>(-)         | Notional value                          | Fair-value at<br>31/12/2013 (+) | Notional value                          | Fair-value at<br>31/12/2013(-) |
| [ 0 - 3M [  | Germany          | 0<br>0<br>0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0<br>0<br>13<br>13     | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0<br>13                         | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Croatia          | 0<br>0<br>0<br>0<br>7<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>7<br>0                 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Greece           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Hungary          | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                           | 0 | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Iceland          | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Ireland          | 0<br>0<br>0<br>0<br>0<br>22<br>0        | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>22<br>0                | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0<br>10                         | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Italy            | 0<br>0<br>0<br>0<br>20<br>6<br>0        | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>20<br>6<br>0<br>2 <b>26</b> | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [  | Latvia           | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                      | 0 | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0     |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Liechtenstein    | 0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0                      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0 | 0 | 0<br>0<br>0<br>0<br>0           | 0 | 0<br>0<br>0<br>0<br>0<br>0     |

|  | (mln EUR)        |   | V                                       | ALUES AS O                                    | F 31/12/20:                   | 13  |  |   | VALUES AS OF                    | 31/12/2013                 | 3                                       | V                          | ALUES AS OF                     | 31/12/2013                     | 3                               |
|--|------------------|---|---|---|-------------------------------|---|--|---|---------------------------------|----------------------------|---|----------------------------|---------------------------------|--------------------------------|---------------------------------|
|  |                  | GROSS DIR                               |   |   |                               |   | net of cash short<br>only where there                    | DIRECT                                  | Γ SOVEREIGN EXPOS               | JRES IN DERIVAT            | IVES (1)                                | INDIRECT SOVE              | REIGN EXPOSURES                 | 6 (3) (on and off              | balance sheet)                  |
|  |                  | of prov                                 | risions)                                | positions of sove                             | is a maturit                  | y matching)<br>1)   | omy where there  | Derivatives with po<br>31/12,           |                                 | Derivatives wit            | h negative fair value at<br>/12/2013    | Derivatives with at 31/    | positive fair value<br>12/2013  | Derivatives wit<br>value at 31 | h negative fair<br>./12/2013    |
| Residual Maturity  | Country / Region |   | of which: loans<br>and advances         |   | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                          | Fair-value at<br>31/12/2013 (+) | Notional value             | Fair-value at 31/12/2013<br>(-)         | Notional value             | Fair-value at<br>31/12/2013 (+) | Notional value                 | Fair-value at<br>31/12/2013 (-) |
| [ 0 - 3M [   | Lithuania        | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Luxembourg       | 0<br>0<br>2<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>2<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M  <br>[ 3M - 1 Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 5Y - 10Y  <br>[ 10Y - more<br>Tot         | Maita            | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0           |
| [ 0 - 3M   | Netherlands      | 0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0           |
| [0 - 3M [<br>[3M - 1Y [<br>[1Y - 2Y [<br>[2Y - 3Y [<br>[3Y - 5Y [<br>[5Y - 10Y [<br>[10Y - more<br>Tot                 | Norway           | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Poland           | 0<br>0<br>0<br>0<br>0<br>4<br>0         | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>4                    | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>4<br>0                          | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0           |
| [0-3M[<br>[3M-1Y]<br>[1Y-2Y[<br>[2Y-3Y[<br>[3Y-5Y]<br>[5Y-10Y[<br>[10Y-more<br>Tot                                     | Portugal         | 0<br>0<br>10<br>0<br>0<br>4<br>7<br>21  | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>10<br>0<br>0<br>4<br>7<br><b>21</b> | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>4<br>7                          | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0           |
| [0 - 3M [<br>[3M - 1Y ]<br>[1Y - 2Y ]<br>[2Y - 3Y ]<br>[3Y - 5Y ]<br>[5Y - 10Y ]<br>[10Y - more                        | Romania          | 0<br>0<br>0<br>0<br>0<br>6<br>0         | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>6<br>0                    | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0<br>0      |
| Tot<br>  0 - 3M  <br>  3M - 1Y  <br>  1Y - 2Y  <br>  72 - 3Y  <br>  3Y - 5Y  <br>  5Y - 10Y  <br>  10Y - more<br>  Tot | Slovakia         | 0<br>0<br>0<br>0<br>8<br>0              | 0 | 0<br>0<br>0<br>0<br>8<br>0                    | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>8<br>0                               | 0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0           |

|  | (mln EUR)        |   | V                                       | ALUES AS O                                    | F 31/12/20:                             | 13  |  | ,                                       | VALUES AS OF                    | 31/12/201                  | 3                                       | V                        | ALUES AS OF                             | 31/12/2013                              | 3                               |
|--|------------------|---|---|---|---|---|--|---|---------------------------------|----------------------------|---|--------------------------|---|---|---------------------------------|
|  |                  |   | RECT LONG                               |   |   |   | net of cash short<br>only where there                    | DIRECT                                  | SOVEREIGN EXPOS                 | JRES IN DERIVAT            | IVES (1)                                | INDIRECT SOVE            | REIGN EXPOSURES                         | 6 (3) (on and off                       | balance sheet)                  |
|  |                  | of pro                                      | visions) (1)                            | posicions of sov                              | is a maturit                            | ry matching)  1)  | where there  | Derivatives with po<br>31/12/           |                                 | Derivatives wit            | h negative fair value at<br>./12/2013   | Derivatives with at 31/2 | positive fair value<br>12/2013          | Derivatives wit<br>value at 31          | h negative fair<br>1/12/2013    |
| Residual Maturity  | Country / Region |   | of which: loans<br>and advances         |   | of which: AFS<br>banking book           | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value                          | Fair-value at<br>31/12/2013 (+) | Notional value             | Fair-value at 31/12/2013<br>(-)         | Notional value           | Fair-value at<br>31/12/2013 (+)         | Notional value                          | Fair-value at<br>31/12/2013 (-) |
| [ 0 - 3M [   | Slovenia         | 0<br>0<br>7<br>0<br>0<br>0<br>3<br>14<br>24 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>7<br>0<br>0<br>3<br>14<br><b>24</b> | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [<br>[ 3M - 1 Y [<br>[ 1Y - 2Y [<br>[ 2Y - 3Y [<br>[ 3Y - 5Y [<br>[ 5Y - 10Y [<br>[ 10Y - more<br>Tot         | Spain            | 0<br>0<br>0<br>0<br>6<br>11<br>0            | 0<br>0<br>0<br>0<br>6<br>11<br>0        | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M  <br>[ 3M - 1Y  <br>[ 1Y - 2Y  <br>[ 2Y - 3Y  <br>[ 3Y - 5Y  <br>[ 10Y - more<br>Tot                          | Sweden           | 0<br>0<br>0<br>0<br>0                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           |
| [ 0 - 3M [   | United Kingdom   | 0<br>0<br>0<br>0<br>0                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           |
| [ 0 - 3M [   | Australia        | 0<br>0<br>0<br>0<br>0                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Canada           | 0<br>0<br>0<br>0<br>0                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      |
| [ 0 - 3M [   | Hong Kong        | 0     | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0                  | 0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0 | 0<br>0<br>0<br>0<br>0    | 0 | 0 | 0<br>0<br>0<br>0<br>0<br>0      |
| Tot<br>[ 0 - 3M [  | Japan            | 0<br>0<br>0<br>0<br>0                       | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0   | 0                  | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0 | 0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0<br>0      |
| Tot<br>  0 - 3M  <br>  3M - 1Y  <br>  1Y - 2Y  <br>  2Y - 3Y  <br>  3Y - 5Y  <br>  5Y - 10Y  <br>  10Y - more<br>  Tot | U.S.             | 0     | 0 | 0<br>0<br>0<br>0<br>0                         | 0 | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0              | 0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0                   | 0<br>0<br>0<br>0<br>0<br>0      |



|                   | (mln EUR)   |   | V                               | ALUES AS O                                    | F 31/12/20                    | 13  |  |                            | VALUES AS OF                    | 31/12/201                  | 3                                      | V                          | ALUES AS OF                     | 31/12/2013                     | 3                              |
|-------------------|---|---|---------------------------------|---|-------------------------------|---|--|----------------------------|---------------------------------|----------------------------|--|----------------------------|---------------------------------|--------------------------------|--------------------------------|
|                   |   |   | RECT LONG                       | NET DIRECT Po                                 | OSITIONS (gross o             | exposures (long)  | net of cash short<br>only where there                    | DIRECT                     | SOVEREIGN EXPOS                 | URES IN DERIVAT            | TVES (1)                               | INDIRECT SOVE              | REIGN EXPOSURES                 | S (3) (on and off              | balance sheet)                 |
|                   |   | of pro  | visions) (1)                    | positions of soci                             | is a maturi                   | ty matching)<br>(1)   | ,  | Derivatives with po        |                                 |                            | th negative fair value at<br>L/12/2013 |                            | positive fair value<br>12/2013  | Derivatives wit<br>value at 31 |                                |
| Residual Maturity | Country / Region                                      |   | of which: loans<br>and advances |   | of which: AFS<br>banking book | of which: FVO<br>(designated at fair<br>value through<br>profit&loss)<br>banking book | of which: Financial<br>assets held for<br>trading<br>(2) | Notional value             | Fair-value at<br>31/12/2013 (+) | Notional value             | Fair-value at 31/12/2013<br>(-)        | Notional value             | Fair-value at<br>31/12/2013 (+) | Notional value                 | Fair-value at<br>31/12/2013(-) |
| [ 0 - 3M [        | China   | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [        | Switzerland   | 0<br>0<br>0<br>1<br>0<br>1                    | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>1<br>0<br>1               | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0          |
| [ 0 - 3M [        | Other advanced economies non EEA                      | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0                         | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [        | Other Central and eastern<br>Europe countries non EEA | 0<br>0<br>0<br>0<br>5<br>0                    | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>5<br>0                    | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0          |
| [ 0 - 3M [        | Middle East   | 0<br>0<br>0<br>0<br>0<br>1<br><b>1</b>        | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                  | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0           | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0          |
| [ 0 - 3M [        | Latin America and the<br>Caribbean                    | 0<br>0<br>5<br>0<br>4<br>6<br>12<br><b>27</b> | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>5<br>0<br>4<br>6<br>12<br>27        | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [        | Africa  | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0                    | 0<br>0<br>0<br>0<br>0<br>0    | 0<br>0<br>0<br>0<br>0<br>0  | 0<br>0<br>0<br>0<br>0<br>0                               | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0             | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0     | 0<br>0<br>0<br>0<br>0<br>0     |
| [ 0 - 3M [        | Others  | 0<br>3<br>0<br>0<br>0<br>10<br>1<br>1         | 0<br>0<br>0<br>0<br>0           | 0<br>3<br>0<br>0<br>0<br>10<br>1<br><b>14</b> | 0<br>0<br>0<br>0<br>0         | 0<br>0<br>0<br>0<br>0   | 0<br>0<br>0<br>0<br>0                                    | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0                  | 0<br>0<br>0<br>0<br>0<br>0 | 0<br>0<br>0<br>0<br>0<br>0      | 0<br>0<br>0<br>0<br>0          | 0<br>0<br>0<br>0<br>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



#### 2014 EU-wide Stress Test 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  | 2,476            | 2,650            | 2,846             | 3,051            | 2,417            | 2,433            | 2,505            | CA1 {1}                        | Articles 4(118) and 72 of CRR  |
|                           | A.1               | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)   | 2,264            | 2,440            | 2,644             | 2,858            | 2,206            | 2,231            | 2,313            | 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)   | 96               | 96               | 96                | 96               | 96               | 96               | 96               | 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  | 2,151            | 2,322            | 2,526             | 2,740            | 2,096            | 2,124            | 2,207            | 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   | 46               | 48               | 50                | 53               | 41               | 39               | 40               | CA1 {1.1.1.3}                  | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR   |
|                           | A.1.3.1           | Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio  | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | -                              | -  |
|                           | A.1.3.2           | 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   | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.4}                  | Articles 4(117) and 26(1) point (e) of CRR   |
|                           | A.1.5             | Funds for general banking risk   | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.5}                  | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR   |
|                           | A.1.6             | Minority interest given recognition in CET1 capital  | 4                | 4                | 4                 | 4                | 4                | 4                | 4                | CA1 {1.1.1.7}                  | Article 84 of CRR  |
|                           | A.1.7             | Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio  | -20              | -22              | -25               | -27              | -22              | -25              | -27              | CA1 {1.1.1.9}                  | Articles 32 to 35 of and 36 (1) point (I) of CRR   |
|                           | A.1.8             | Adjustments to CET1 due to prudential filters from unrealised gains/losses from<br>Sovereign Exposure in AF5 portfolio   | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | -                              |  |
|                           | A.1.9             | (-) Intangible assets (including Goodwill)   | -7               | -7               | -7                | -7               | -7               | -7               | -7               | CA1 {1.1.1.10 +<br>1.1.1.11}   | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles<br>4(115), 36(1) point (b) and 37 point (a) of CCR  |
|                           | A.1.10            | (-) DTAs that rely on future profitability and do not arise from temporary   | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.12}                 | Articles 36(1) point (c) and 38 of CRR   |
|                           | A.1.11            | differences net of associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses  | -5               | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.13}                 | Articles 36(1) point (d), 40 and 159 of CRR  |
|                           | A.1.12            | (-) Defined benefit pension fund assets  | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 (1.1.1.14)                 | Articles 4(109), 36(1) point (e) and 41 of CRR   |
|                           | A.1.13            | (-) Defined Deficit perison rund assets  (-) Reciprocal cross holdings in CET1 Capital   | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 (1.1.1.15)                 | Articles 4(122), 36(1) point (g) and 44 of CRR   |
| OWN FUNDS                 | A.1.13            | (*) Reciprocal cross nothings in CE11 Capital  |                  |                  |                   |                  |                  |                  |                  | OI (I.I.I.)                    | Prodes 4(122), 30(1) point (g) and 47 of CAX   |
|                           | 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  Articles 4(36), 36(1) point (k) (j) and 89 to 91 of CRR;   |
|                           | A.1.15            | <ul> <li>(-) Deductions related to assets which can alternatively be subject to a 1.250% risk<br/>weight</li> </ul>  | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.17 to<br>1.1.1.21}  | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iii) and 153(8) of CRR and |
|                           | A.1.15.1          | Of which: from securitisation positions (-)  | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.18.1}               | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR   |
|                           | A.1.16            | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment   | 0                | 0                | 0                 | 0                | 0                | 0                | 0                | CA1 {1.1.1.22}                 | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) ar<br>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) and 48(2) of CRR   |
|                           | A.1.18            | <ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the<br/>institution has a significant investment</li> </ul>   | -38              | -38              | -38               | -38              | -38              | -38              | -38              | 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   | 38               | 38               | 38                | 38               | 38               | 38               | 38               | 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<br>exposure in AFS (+/-)  | 38               | 38               | 38                | 38               | 38               | 38               | 38               | 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<br>adjustments)  | 132              | 131              | 106               | 81               | 131              | 106              | 81               | 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)  | 2,396            | 2,571            | 2,751             | 2,940            | 2,338            | 2,338            | 2,394            | CA1 {1.1}                      | Article 25 of CRR  |
|                           | A.4               | TIER 2 CAPITAL (net of deductions and after transitional adjustments)  | 80               | 79               | 95                | 111              | 79               | 95               | 111              | CA1 {1.2}                      | Article 71 of CRR  |
|                           | <b>B</b><br>B.1   | TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CFT1 deduction (+)   | 15,235<br>368    | 15,291           | 15,331            | 15,355           | 16,032           | 16,468           | 17,046           | CA2 {1}                        | Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR   |
| OWN FUNDS                 | B.2               | of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures   | 201              |                  |                   |                  |                  |                  |                  |                                | Article 381 to 386 of CRR  |
| OWN FUNDS<br>REQUIREMENTS | B.3               | to large financial institutions under IRB the IRB approaches to credit risk (+)  | 41               |                  |                   |                  |                  |                  |                  |                                | Articles 153(2) of CRR   |
|                           | B.4               | of which: stemming from the application of the supporting factor to increase<br>lending to SMEs (-)<br>of which: stemming from the effect of exposures that were previously part of              | -496             |                  |                   |                  |                  |                  |                  |                                | Recital (44) of CRR  |
|                           | B.5               | Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (- )  | 0                |                  |                   |                  |                  |                  |                  |                                | -  |
|                           | B.6<br><b>C.1</b> | of which: others subject to the discretion of National Competent Authorities  Common Equity Tier 1 Capital ratio   | 14.86%           | 15.95%           | 17.25%            | 18.62%           | 13.76%           | 13.55%           | 13.57%           | CA3 {1}                        | Article 124 to 164 of CRR  |
| CAPITAL RATIOS (%)        | C.2               | Tier 1 Capital ratio   | 15.73%           | 16.81%           | 17.94%            | 19.15%           | 14.58%           | 14.20%           | 14.04%           | CA3 {3}                        | -  |
| Transitional period       | C.3               | Total Capital ratio  | 16.25%           | 17.33%           | 18.56%            | 19.87%           | 15.07%           | 14.77%           | 14.70%           | CA3 (5)                        | -  |
|                           | D                 | Common Equity Tier 1 Capital Threshold   |                  | 1,223            | 1,226             | 1,228            | 882              | 906              | 938              |                                |  |
|                           | E                 | Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)   |                  | 0                | 0                 | 0                | 0                | 0                | 0                |                                |  |
| Memorandum items          | F                 | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under<br>the CRR provisions that convert into Common Equity Tier 1 or are written down<br>upon a trigger event (2) |                  |                  |                   |                  | 0                | 0                | 0                |                                |  |
| Memorandum items          | F.1               | upon a migger event (z)  Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)  |                  |                  |                   |                  | 0                | 0                | 0                |                                |  |
|                           | G                 | Fully Loaded Common Equity Tier 1 Capital ratio (3)  |                  |                  |                   | 18.37%           |                  |                  | 13.35%           |                                |  |

<sup>(1)</sup> Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandom tem based on a fluly 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 r | estructuring plans pu          | ublicly announced b | efore 31 December 2            | 2013 and formally agreed with the European Commission.     |
|-----------|------------------------|--------------------------------|---------------------|--------------------------------|--|
|           | Baseline s             | scenario                       | Adverse             | e scenario                     | Narrative description of the transactions. (type, date of  |
| (mln EUR) | CET1 impact            | Risk exposure<br>amount impact | CET1 impact         | Risk exposure<br>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<br>31/12/2014 | As of<br>31/12/2015 | As of<br>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<br>Equity Tier 1<br>Million EUR |
|---|--|
| Raising of capital instruments eligible as CET1 capital (+)   | 945  |
| 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 (+/-)        | -41  |

| 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           |