

Bank Name	DE - Norddeutsche Landesbank-Girozentrale
LEI Code	DSNHHQ2B9X5N6OUJ1236



DE - Norddeutsche Landesbank-Girozentrale

Actual figures as of 31 December 2013

#### 2014 EU-wide Stress Test

Summary Adverse Scenario



mln EUR, %

1

#### 2014 EU-wide Stress Test **Summary Baseline Scenario**

DE - Norddeutsche Landesbank-Girozentrale

Actual figures as of 31 December 2013	mIn EUR, %
Operating profit before impairments	733
Impairment losses on financial and non-financial assets in the banking book	1,419
Common Equity Tier 1 capital (1)	7,236
Total Risk Exposure (1)	71,426
Common Equity Tier 1 ratio, % (1)	10.1%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	2,348
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	896
3 yr cumulative losses from the stress in the trading book	721
Common Equity Tier 1 capital (1)	8,171
Total Risk Exposure (1)	63,490
Common Equity Tier 1 ratio, % (1)	12.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	5,079

(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.

Operating profit before impairments	733
Impairment losses on financial and non-financial assets in the banking book	1,419
Common Equity Tier 1 capital (1)	7,236
Total Risk Exposure (1)	71,426
Common Equity Tier 1 ratio, % (1)	10.1%
Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,322

3 yr cumulative operating profit before impairments	1,322
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,039
3 yr cumulative losses from the stress in the trading book	834
Valuation losses due to sovereign shock after tax and prudential filters	148
Common Equity Tier 1 capital (1)	6,449
Total Risk Exposure (1)	69,720
Common Equity Tier 1 ratio, % (1)	9.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,835
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(2) Conversions not considered for CET1 computation

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



AUTHORITY	Credit Risk																				-									_		
				Exp	osure values	(as of 31/12/2	2013)			Risk e	xposure amounts	(as of 31/12	2/2013)			Value adjust	ments and pr	ovisions (as of	f 31/12/2013)	1				Bas	eline Scena	ario						
			F-	-IRB	A	-IRB		STA	F	-IRB	A-IF	8	S	TA	F	-IRB	A	-IRB	S	TA		as of 31/1	2/2014	as	of 31/12/2	2015	as	of 31/12/2	2016	as of	31/12/201	4
	(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock o Provision	f Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		4.608	0	0	0	48.929	0	444	0	0	0	1.103	0	3	0	0	0	17	0	0.029	29	17.67%	0.02%	39	17.68%	0.02%	48	17.80%	0.04%	47	13.83%
	Institutions		24,157	29	0	ō	29,709	ō	7,333	ō	0	ō	117	ō	3	2	0	ō	0	0	0.019		10.90%	0.01%	19	11.85%	0.01%	25	12.03%	0.02%	17	10.75%
	Corporates		70,280	7,138	0	0	11,229	96	43,680	0	0	0	5,038	136	178	2,022	0	0	12	100	0.449		34.61%	0.31%	3,739	34.76%	0.12%	3,845	34.62%	0.68%	4,003	37.81%
	Corporates - Of Which: Specialised Lending		35,286	5,961	0	0	2,851	0	26,504	0	0	0	1,715	0	135	1,470	0	0	5	0		0	-	-	0	-		0		-	0	
	Corporates - Of Which: SME		17,762	947	0	0	2,498	82	9,546	0	0	0	1,746	116	28	447	0	0	4	72		0	-	-	0	-		0		-	0	
	Retail		0	0	2.859	35	746	17	0	0	652	58	412	19	0	0	4	14	2	9	0.219	34	41.45%	0.20%	41	40.51%	0.18%	47	39.96%	0.33%	41	42.78%
	Retail - Secured on real estate property	80.3%	0	0	1.868	29	663	12	0	0	486	49	351	13	0	0	3	11	2	5	0.229	24	36.56%	0.20%	29	36.35%	0.19%	33	36.24%	0.39%	30	38.85%
DE Navidautesta Landasta de	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0		-	0	-
DE - Norddeutsche Landesbank-		80.3%	0	0	1,868	29	663	12	0	0	486	49	351	13	0	0	3	11	2	5	0.229		36.56%	0.20%	29	36.35%	0.19%	33	36.24%	0.39%	30	38.85%
Girozentrale	Retail - Qualifying Revolving		0	0	519	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0.079		38.79%	0.06%	1	38.99%	0.06%	1	39.09%	0.07%	1	38.89%
	Retail - Other Retail		0	0	472	6	83	5	0	0	142	9	61	6	0	0	1	3	1	4	0.339	10	60.67%	0.30%	12	56.49%	0.28%	13	54.04%	0.35%	10	60.65%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0		-	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	472	6	83	5	0	0	142	9	61	6	0	0	1	3	1	4	0.339		60.67%	0.30%	12	56.49%	0.28%	13	54.04%	0.35%	10	60.65%
	Equity		37	0	0	0	925	15	137	0	0	0	971	25	0	0	0	0	0	0	0.879	8	32.56%	0.15%	10	33.03%	0.08%	10	32.05%	0.96%	9	34.62%
	Securitisation		3,911	0	0	0	5	0	1,671	0	0	0	1	0	0	0	0	0	0	0												/ /
	Other non-credit obligation assets		1,826	1	0	0	0	0	1,826	1	0	0	0	0	0	0	0	0	0	0												
	TOTAL		104,819	7,168	2,859	35	91,544	128	55,091	1	652	58	7,642	181	184	2,024	4	14	32	108	0.209	3,555	34.35%	0.14%	3,847	34.33%	0.06%	3,975	34.04%	0.31%	4,117	37.20%
(*) Refers to the part of Securitization exposure that is deducted from	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												

						osure values (	as of 31/12/	2013)			Risk ex	posure amoun	its (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)	1					iseline Scena							
			LTV % (as of	F	-IRB	A-	-IRB	S	TA	F-	IRB	A-	IRB	ST	TA	F.	IRB	A-	IRB	S	TA		as of 31	1/12/2014	as	s of 31/12/2	2015	as of	of 31/12/20	016	1	as of 31	1/12/201
_		(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		rment Stock te Provis	k of Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate P	Stock of Provisions	Coverage Ratio - Default Stock	Impair	irment rate Pr	Stock of Provisions
		Central banks and central governments		2.220	0	0	0	38.972	0	1	0	0	0	47	0	0	0	0	0	1	0	0.0	11% 5	5 20.22%	0.01%	10		0.01%		20.24%	0	0.01%	5
		Institutions		7,577	18	0	0	29,456	0	1,748	0	0	0	8	0	1	2	0	0	0	0	0.0	0% 4	4 12.37%	0.00%	6	13.18%	0.00%	7	13.55%	0	0.01%	5
		Corporates		51.806	6.137	0	0	8.246	94	32.796	0	0	0	3.378	133	140	1.774	0	0	6	99	0.3	8% 2.2	254 30.08%	0.27%	2.393	29.97%	0.08%	2.439	29.87%	0	0.58%	2.634
		Corporates - Of Which: Specialised Lending		25,770	5,254	0	0	1,983	0	19,706	0	0	0	1,055	0	107	1,340	0	0	2	0		- F	D -	-	0	1 - '	1 - 1	0	-		-	0
		Corporates - Of Which: SME		13.647	700	0	0	2.048	82	7.610	0	0	0	1.287	116	22	342	0	0	2	72		- E	D -	-	0	1 - '	1 - 1	0	-		-	0
		Retail		0	0	2,859	35	744	17	0	0	652	58	411	19	0	0	4	14	2	8		21% 34	40.89%	0.20%	40	40.06%	0.18%	47	39.58%		0.33%	40
		Retail - Secured on real estate property	80.4%		0	1.868	29	661	12	0	0	486	49	349	13	0	0	3	11	2	4	0.2	2% 2	3 35.80%	0.20%	28	35.74%	0.19%	33	35.73%	0	0.39%	30
		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		- P	0 -	-	0	1 - '	1 - 1	0	-		-	0
	Germany	Retail - Secured on real estate property - Of	80.4%	6 0	0	1,868	29	661	12	0	0	486	49	349	13	0	0	3	11	2	4	0.2	2% 2	3 35.80%	0.20%	28		0.19%	33	35.73%	0	0.39%	30
	Germany	Retail - Qualifying Revolving		0	0	519	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0.0		0 38.79%	0.06%	1	38.99%	0.06%	1	39.09%		0.07%	1
		Retail - Other Retail		0	0	472	6	83	4	0	0	142	9	61	6	0	0	1	3	1	4	0.3	13% 10	0 60.98%	0.30%	11	56.69%	0.28%	13	54.19%	0	0.35%	10
		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		- P	0 -	-	0	1 - '	1 - 1	0	-		-	0
		Retail - Other Retail - Of Which: non-SME		0	0	472	6	83	4	0	0	142	9	61	6	0	0	1	3	1	4	0.3		0 60.98%	0.30%	11	56.69%	0.28%	13	54.19%		0.35%	10
		Equity		0	0	0	0	925	15	0	0	0	0	971	25	0	0	0	0	0	0	0.9	0% 8	8 32.61%	0.15%	10	33.12%	0.08%	10	32.17%	1	1.00%	9
		Securitisation		1,310	0	0	0	0	0	633	0	0	0	0	0	0	0	0	0	0	0				4 1	4 1	( 7	4 I /	/ V		1	/ /	
		Other non-credit obligation assets		1.826	1	0	0	0	0	1.826	1	0	0	0	0	0	0	0	0	0	0				4	4 1	(	4 – P	/			/	
		TOTAL		64,740	6,155	2,859	35	78,342	125	37,005	1	652	58	4,814	177	140	1,776	4	14	9	108	0.1	7% 2,3	306 30.09%	0.12%	2,459	29.96%	0.04%	2,518	29.83%	0	0.26%	2,694
		Securitisation and re-securitisations nositions deducted from canital *																															

				Exp	oosure values (	as of 31/12/2	(013)			Risk ex	posure amoun	2 (92 01 21/1	2/2013)			value aujust	tments and pro	ovisions (as of	31/12/2013)						Bas
		LTV % (as of	F	-IRB	A-	IRB	S	TA	Fil	RB	A-1	RB	S	A	E.	RB	A-	-IRB	S	TA		as	of 31/12/:	2014	as
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Ir	npairment rate l		Coverage Ratio Default Stock	Impairment rate
	Central banks and central governments		106	0	0	0	2.026	0	0	0	0	0	384	0	0	0	0	0	14	0		0.05%	15	26.07%	0.05%
	Institutions		678	11	0	0	70	0	192	0	0	0	14	0	0	0	0	0	0	0		0.04%	1	2.13%	0.03%
	Corporates		2.911	60	0	0	409	0	2.028	0	0	0	225	0	10	14	0	0	2	0		0.67%	46	28.31%	0.55%
	Corporates - Of Which: Specialised Lending		1,657	9	0	0	106	0	1,226	0	0	0	75	0	5	3	0	0	0	0		-	0	-	-
	Corporates - Of Which: SME		547	14	0	0	80	0	475	0	0	0	93	0	2	1	0	0	1	0		-	0	-	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.07%	0	45.93%	0.07%
	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		0.08%	0	45.94%	0.07%
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-
United States	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.08%	0	45.94%	0.07%
officed States	Retail - Qualifying Revolving		0	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		0.04%	0	44.53%	0.04%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.04%	0	44.53%	0.04%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L L	-	0	-	-
	Securitisation		607	0	0	0	0	0	145	0	0	0	0	0	0	0	0	0	0	0					4
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					4
	TOTAL		4.302	72	0	0	2.505	0	2.365	0	0	0	623	0	10	14	0	0	15	0		0.38%	62	26.03%	0.31%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					

				Exp	osure values	(as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Bas	seline Scena	ario		
		LTV % (as of	F-1	IRB	A	I-IRB	5	STA	F-II	RB	A-1	IRB	s	TA	F-	IRB	A-	-IRB	S	TA		as of 31/1	2/2014	as	of 31/12/3	2015	as	of 31/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairme rate		S Default Stock	- Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	0	0	95	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	0.00%	0.00%	0 0.00%
	Institutions		2.566	0	0	0	0	0	664	0	0	0	0	0	0	0	0	0	0	0	0.01%	0	12.76%	0.01%	1	12.68%	0.01%	1 12.10%
	Corporates		4,144	79	0	0	398	0	1,787	0	0	0	397	0	6	22	0	0	3	0	0.31%	43	28.08%	0.27%	54	28.30%	0.18%	61 28.36%
	Corporates - Of Which: Specialised Lending		2.099	0	0	0	283	0	1.052	0	0	0	283	0	5	0	0	0	2	0		0	-	-	0	-	-	0 -
	Corporates - Of Which: SME		1,654	79	0	0	114	0	580	0	0	0	114	0	2	22	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	0.08%	0	218.33%	0.08%	0	218.33%	0.08%	0 218.33%
	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	-	0	220.46%	-	0	220.46%	-	0 220.46%
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0 -
United Kingdom	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	220.46%	-	0	220.46%	-	0 220.46%
United Kingdom	Retail - Qualifying Revolving		0	0	0	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	0.08%	0	15.01%	0.08%	0	15.01%	0.08%	0 15.02%
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.08%	0	15.01%	0.08%	0	15.01%	0.08%	0 15.02%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0 -
	Securitisation		322	0	0	0	4	0	207	0	0	0	1	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		7.032	79	0	0	497	0	2.658	0	0	0	398	0	7	22	0	0	3	0	0.20%	44	28.18%	0.17%	55	28.22%	0.12%	62 28.15%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								

				Exp	posure values (	as of 31/12/2	:013)			KISK EX	posure amount	s (as or 31/1/	(2013)			value adjust	ments and pro	visions (as of	31/12/2013)						eline Scena			
		LTV % (as of	F-	-IRB	A	IRB	9	STA	F	IRB	A-I	IRB	ST	A	Fil	RB	A-1	RB	S	TA		as of 31/	12/2014	as	of 31/12/2	2015	as of	f 31/12/
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impair rat		f Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate Pr	Stock of Provisions
	Central banks and central governments		19	0	0	0	362	0	3	0	0	0	18	0	0	0	0	0	0	0	0.0	% 0	13.81%	0.01%	0	13.77%	0.01%	0
	Institutions		2.635	0	0	0	50	0	419	0	0		5	0	0	0	0	0	0	0	0.0	% 0	7.51%	0.00%	0	7.50%	0.00%	0
	Corporates		2,476	23	0	0	283	0	1,190	0	0	0	270	0	1	10	0	0	0	0	0.1		37.68%	0.15%	21	34.10%	0.11%	24
	Corporates - Of Which: Specialised Lending		1.299	0	0	0	237	0	706	0	0		223	0	1	0	0	0	0	0		0	-	-	0	-	-	0
	Corporates - Of Which: SME		556	15	0	0	42	0	238	0	0	0	42	0	1	7	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	0.0	% 0	2.54%	0.03%	0	2,49%	0.03%	0
	Retail - Secured on real estate property	76.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	% 0	2.51%	0.03%	0	2.47%	0.03%	0
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0
France	Retail - Secured on real estate property - Of	76.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	% 0	2.51%	0.03%	0	2.47%	0.03%	0
France	Retail - Qualifying Revolving		0	0	0	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	0.0	% 0	46.00%	0.05%	0	46.00%	0.05%	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	% 0	46.00%	0.05%	0	46.00%	0.05%	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0
	Securitisation		0	0	0	0	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		5,130	23	0	0	695	0	1,612	0	0	0	293	0	1	10	0	0	0	0	0.0	% 17	36.40%	0.08%	21	32.52%	0.05%	24
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								1

				Ex	cposure values	(as of 31/12,	2013)			Risk e	xposure amou	nts (as of 31/	12/2013)			Value adjust	ments and pro	ovisions (as ol	f 31/12/2013	)				Ba	seline Scen	ario				1		
		LTV % (as of	F	-IRB	A	-IRB		STA	F	-IRB		i-IRB	-	STA	F-	IRB	A-	IRB	-	STA	as o	of 31/12/	/2014		s of 31/12/		as	of 31/12/20	016	as	as of 31/1	12/
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment : rate P	Stock of travisions	Coverage Ratio Default Stock	· Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment ra	rate Stoc Provi	ck ( isio
	Central banks and central governments		431	0	0	0	2.071	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	20.00%	0.00%	0	20.00%	0.00%		20.46%	0.00%	1	0
	Institutions		507	0	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	11.13%	0.00%	0	11.13%		0	11.11%	0.01%		0
	Corporates		614	1	0	0	495	0	462	0	0	0	230	0	1	0	0	0	0	0	0.18%	3	32.82%	0.17%	5	32.38%	0.15%	7	31.93%	0.23%		4
	Corporates - Of Which: Specialised Lending		471	1	0	0	50	0	399	0	0	0	0	0	1	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-		0
	Corporates - Of Which: SME		60	0	0	0	14	0	22	0	0	0	14	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	-	0	-	-	0	-	-	0		-		0
	Retail - Secured on real estate property	0.09	No 0	0	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	0.09	No 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-		0
Luxembourg	Retail - Secured on real estate property - Of	0.09	No 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-		0
Luxembourg	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-		0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-		0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-		0
	Equity		37	0	0	0	0	0	137	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%		0
	Securitisation		374	0	0	0	0	0	75	0	0	0	0	0	0	0	0	0	0	0												
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								4				/
	TOTAL		1.962	1	0	0	2.566	0	696	0	0	0	230	0	1	0	0	0	1	0	0.05%	3	31.86%	0.05%	5	31.38%	0.04%	7	30.91%	0.06%		4
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												1

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.03%	64	13.85%	0.03%	80	14.19%
	0.02%	27	11.35%	0.02%	35	11.31%
	0.65%	4,566	37.97%	0.37%	4,852	38.10%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.28%	50	41.81%	0.30%	62	41.30%
	0.31%	37	38.63%	0.34%	46	38.62%
	-	0	-	-	0	-
	0.31%	37	38.63%	0.34%	46	38.62%
	0.07%	1	39.11%	0.07%	1	39.21%
	0.35%	12	56.27%	0.36%	14	53.63%
	-	0	-	-	0	-
	0.35%	12	56.27%	0.36%	14	53.63%
	0.10%	10	33.51%	0.09%	11	32.58%
	0.29%	4,718	37.00%	0.17%	5,039	36.85%

		Adve	rse Scenar	io			
12/20	14	85	of 31/12/	2015	85	of 31/12/	2016
ck of Isions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
5	20.22%	0.01%	10	20.23%	0.01%	15	20.24%
5	12.57%	0.01%	8	13.38%	0.01%	10	13.69%
.634	33.52%	0.58%	2.995	33.82%	0.31%	3.161	34.02%
0	-	-	0	-	-	0	-
0	-	-	0	-	-	0	-
40	42.29%	0.28%	50	41.44%	0.30%	61	41.00%
30	38.20%	0.31%	37	38.14%	0.34%	46	38.23%
0	-	-	0	-	-	0	-
30	38.20%	0.31%	37	38.14%	0.34%	46	38.23%
1	38.89%	0.07%	1	39.11%	0.07%	1	39.21%
10	60.96%	0.35%	12	56.47%	0.36%	14	53.77%
0	-	-	0	-	-	0	-
10	60.96%	0.35%	12	56.47%	0.36%	14	53.77%
9	34,70%	0.10%	10	33.66%	0.09%	11	32,78%
694	33.50%	0.25%	3,073	33.73%	0.14%	3,257	33.89%

			Adve	rse Scena	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
npairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
0.06%	17	26.07%	0.06%	18	25.93%	0.06%	19	26.13%
0.05%	1	2.68%	0.04%	1	4.60%	0.03%	1	5.98%
1.33%	77	32.63%	1.16%	116	36.04%	0.86%	142	37.99%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.08%	0	45.93%	0.08%	0	45.94%	0.09%	0	45.94%
0.08%	0	45.94%	0.08%	0	45.95%	0.09%	0	45.95%
-	0	-	-	0	-	-	0	-
0.08%	0	45.94%	0.08%	0	45.95%	0.09%	0	45.95%
-	0	-	-	0	-	-	0	-
0.04%	0	44.59%	0.04%	0	44.65%	0.05%	0	44.65%
-	0	-	-	0	-	-	0	-
0.04%	0	44.59%	0.04%	0	44.65%	0.05%	0	44.65%
-	0	-	-	0	-	-	0	-
0.74%	94	30.51%	0.63%	135	34.16%	0.47%	163	36.20%

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

0.07%

-0.08% -0.04% -0.04%

26.06% 3.88% 31.34% 0.05% 0.03% 0.44%

-45.94% 45.95%

-45.95% -44.60% -44.60%

81 29.259 0.08% 0.08% 0.08% 0.04% 0.04%

0.03% 0.01% 0.27% -0.04% 0.04%

Cover Ratio - I 20.00% 11.13% 34.43%

26.30% 5.30% 32.88%

45.95% 45.95% 45.95% 44.62% 44.62%

- 0 -0.25% 94 30.95%

			Adve	rse Scena	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
pairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.01%	0	12.80%	0.01%	1	12.71%	0.01%	1	12.12%
0.56%	61	32.54%	0.58%	90	34.89%	0.40%	106	36.72%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.08%	0	218.33%	0.08%	0	218.33%	0.10%	0	218.33%
-	0	220.46%	-	0	220.46%	-	0	220.46%
-	0	-	-	0	-	-	0	-
-	0	220.46%	-	0	220.46%	-	0	220.46%
-	0	-	-	0	-	-	0	- 1
0.08%	0	15.01%	0.08%	0	15.01%	0.10%	0	15.02%
-	0	-	-	0	-	-	0	- 1
0.08%	0	15.01%	0.08%	0	15.01%	0.10%	0	15.02%
-	0	-	-	0	-	-	0	-
0.35%	62	32.57%	0.37%	91	34.70%	0.25%	108	36.39%

			Adve	rse Scenar	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
pairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.03%	0	13.91%	0.03%	0	13.69%	0.03%	0	13.77%
0.01%	0	6.93%	0.01%	1	6.83%	0.01%	1	6.55%
0.27%	20	38.22%	0.28%	29	35.58%	0.25%	37	34.62%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.04%	0	1.96%	0.04%	0	1.87%	0.05%	0	1.87%
0.04%	0	1.94%	0.04%	0	1.85%	0.05%	0	1.85%
-	0	-	-	0	-	-	0	-
0.04%	0	1.94%	0.04%	0	1.85%	0.05%	0	1.85%
-	0	-	-	0	-	-	0	-
0.05%	0	46.00%	0.05%	0	46.00%	0.06%	0	46.00%
-	0	-	-	0	-	-	0	-
0.05%	0	46.00%	0.05%	0	46.00%	0.06%	0	46.00%
-	0	-	-	0	-	-	0	-
0.13%	21	34.99%	0.14%	30	31.68%	0.12%	38	30.41%

		rse Scenar				
	85	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.00%	0	20.00%	0.00%	0	20.46%
	0.01%	0	11.12%	0.01%	0	11.10%
	0.26%	7	34.08%	0.25%	10	33.27%
	-	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%	0.00%	0	0.00%
_	0.07%	7	32.92%	0.06%	10	32.12%

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

				Expo	osure values (	as of 31/12/2	(013)			Risk ex	posure amour	nts (as of 31/	12/2013)			Value adjust	tments and pro	isions (as of 3	31/12/2013)						line Scenario									erse Scenario			
		LTV % (as of	F-1	RB	A-	-IRB	5	TA	F-I	RB	A	-IRB		STA	F	-IRB	A-I	8	ST	1		is of 31/12	/2014	as o	of 31/12/201	15	as of 3	1/12/2016		as o	of 31/12/20	/14	as	of 31/12/20	115	as of	of 31/12/2
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmer rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Loverage tio - Default Stock	mpairment Sto rate Prov	ock of /isions	Default	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	t Impairment rate	Stock of Provisions R	Coverage atio - Default Stock	Impairment S rate Pr	Stock of Provisions
	Central banks and central governments		103	0	0	0	421	0	0	0	0	0	0	0	0	0	0	0	1	0	0.29%	3	18.31%	0.27%	4	18.31%		5 18.3		0.31%	3	19.66%		5		0.31%	6
	Institutions		790	0	0	0	14	0	183	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	2.52%	0.00%	0		0.00%	0 2.2		0.00%	0	2.52%	0.00%			0.00%	0
	Corporates		1,597	520	0	0	135	0	1,082	0	0	0	99	0	7	118	0	0	0	0	0.73%	144	20.93%	0.30%	147	20.86%	-0.17%	145 20.6	58%	1.22%	181	25.73%	1.10%	198	26.26%	0.30%	201
	Corporates - Of Which: Specialised Lending		594	443	0	0	28	0	655	0	0	0	28	0	6	83	0	0	0	0	-	0	-	-	0	-	-	0 -	-	-	0		1 - '	0	-	-	0
	Corporates - Of Which: SME		714	77	0	0	66	0	308	0	0	0	65	0	1	35	0	0	0	0	-	0	-		0	-	-	0 -	-	-	0	-	1 - '	0	-	-	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.02%	0	15.52%	0.02%			0.02%	0 14.9		0.02%	0	18.34%		0		0.03%	0
	Retail - Secured on real estate property	36.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.02%	0	13.84%	0.01%	0	13.42%	0.01%	0 13.2	27%	0.02%	0	16.82%	0.02%	0	17.97%	0.03%	0
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-	-	0 -	-	-	0	-	1 - '	0	-	-	0
Netherlands	Retail - Secured on real estate property - Of	36.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.02%	0	13.84%	0.01%	0	13.42%	0.01%	0 13.2	27%	0.02%	0	16.82%	0.02%	0	17.97%	0.03%	0
incenentarias	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0 -		-	0	-	1 - '	0	-	-	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.07%	0	45.72%	0.07%	0	45.77%	0.07%	0 45.7	79%	0.07%	0	45.72%	0.08%	0	45.77%	0.09%	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0 .	-	-	0	-	1 - '	0	-	-	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.07%	0	45.72%	0.07%	0	45.77%	0.07%	0 45.7	79%	0.07%	0	45.72%	0.08%	0	45.77%	0.09%	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0 .			0		<u> </u>	0	-		0
	Securitisation		265	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0											4 7	4 7	4 7		/	/	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											4 7	4	4				
	TOTAL		2.755	520	0	0	570	0	1.310	0	0	0	99	0	7	118	0	0	2	0	0.46%	147	20.89%	0.21%	151	20.78%	-0.05%	150 20.5	57%	0.73%	184	25.62%	0.66%	203	26.07%	0.22%	207
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												4					

tock of Coverage Ratio

Default Stock 3.09% 1.44% 42.58% --49.91% 50.14% -45.55% -45.55% --

15.43% 0.00% 0.00% 0.12%

0.44% 0.44% 0.44% 0.55% 0.55%

0.01%

of Ratio - Default Impairment Stock of Ratio

 Ratio
 Octobra
 cash
 open

 3.09%
 0.00%
 0.00%

 4.1%
 0.00%
 0.00%

 42.39%
 0.11%

 40.33%
 0.44%

 50.15%
 0.44%

 45.55%
 0.56%

 45.55%
 0.56%

as of 31/12/2015 as of 31/12/2016 aliment Stock of Coverage aliment Stock

45.37% 0.08% 10.76% 0.13% 22.63% 0.06%

.10% 2 16.22% 47.16% 10.31% 22.36%

0.09% 3 15.92%

12/2016 Ack of Coverage Ratio - Default Stork

7.72% 8.87% 39.64% . 588.27% 6.36% .

-1556.35% -1556.35% 27.95%

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1 15.31%

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0.18% 0.18% 0.18% 0.03% 0.03%

as of

0.24% 3 17.88%

0.30% 0.33% 0.10%

1.04% 0.21% 0.37%

0.05% 0.01% 0.05% 0.68%

					iosure values (						posure amoun		2/2013)						31/12/2013)				
		LTV % (as of	E.	IRB	A-	IRB	S	TA	F-I	RB	A-	IRB	ST	TA	Fi	IRB	A-	IRB	S	TA	1 [		as o
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairmer rate	nt 1 P
	Central banks and central governments		288	0	0	0	1,130	0	0	0	0	0	0	0	0	0	0	0	0	0	1 F	0.00%	Т
	Institutions		1.568	0	0	0	0	0	345	0	0	0	0	0	0	0	0	0	0	0		0.00%	
	Corporates		206	0	0	0	17	0	98	0	0	0	14	0	0	0	0	0	0	0	I I	0.13%	
	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		85	0	0	0	13	0	42	0	0	0	13	0	0	0	0	0	0	0	I I	-	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	0.45%	
	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	I I	0.44%	
	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	I I	-	
Austria	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.44%	
Austria	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.56%	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	
	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	I I	0.56%	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	-	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1		
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L I		
	TOTAL		2.061	0	0	0	1.147	0	443	0	0	0	15	0	0	0	0	0	0	0	I I	0.01%	т
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	1 1		

				Exp	osure values (a	is of 31/12/2	2013)			Risk ex	posure amour	nts (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Ba	aseline Scer	ario			
		LTV % (as of	F-1	RB	A-1	RB	5	STA	F	IRB	A	i-IRB	-	STA	F-	IRB	A	-IRB	S	TA		as of 31/	2/2014	a	s of 31/12/	2015	as of	31/12/2016	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impair rat	nent Stock o Provisio	f Coverage Rati	Impairmer rate	nt Stock of Provisions	Coverage Ratio - Default Stock	Impairment : rate P	Stock of rovisions	r <b>age</b> Default ock
	Central banks and central governments Institutions		189 1,258	0	0	0	1.423 0	0	48 1,124	0	0	0	472 0	0	0	0	0	0	0	0	0.00	% 1	1.59% 11.95%	0.00%	0	1.60% 11.85%	0.00%	2 11.1	54% .14%
	Corporates Corporates - Of Which: Specialised Lending		208 176	2	0	0	74 18	0	152 136	0	0	0	39 18	0	0	2 2	0	0	0	0	0.12	% 2 0	42.07%	0.12%	2	33.41%	0.08%	3 28.9	.92% -
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.17		- 48.37%	0.17%		- 48.38%	0.17%		- 37%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	27.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.17	0	48.37%	0.17%	0	48.38%	0.17%	0	37%
Italy	Retail - Qualifying Revolving Retail - Other Retail	27.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.17	0	48.37% - 45.60%	0.17%	0	48.38% - 45.60%	0.17%	0	.37% - .60%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.03	0	45.60%	0.03%	0	45.60%	- 0.03%	0	
	Equity Securitisation		0 36	0	0	0	o o	0	0	0	o o	0	0	0	0	0	0	0	0	0	-	0	-	-	ő	-	-	0	-
	Other non-credit obligation assets TOTAL		0 1,691	0	0	0	0 1,498	0	0	0	0	0	0	0	0	0	0	0	0	0	0.04	% 3	19.74%	0.04%	4	15.21%	0.03%	5 13.	.05%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

						oosure values (	(as of 31/12/3	2013)				posure amoun	ts (as of 31/1	2/2013)				ments and pro	ovisions (as o	f 31/12/2013)			1			
			LTV % (as of	F	IRB	A	I-IRB	S	STA	F-I	IRB	A-1	IRB	S	TA	F-	IRB	A-	IRB	S	TA		89	s of 31/12/	2014	
		(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Coverage Ratio Default Stock	
ſ		Central banks and central governments		105	0	0	0	184	0	10	0	0	0	54	0	0	0	0	0	0	0		0.08%	0	45.37%	Г
		Institutions		281	0	0	0	0	0	320	0	0	0	0	0	0	0	0	0	0	0		0.15%	1 1	10.78%	L
		Corporates		304	0	0	0	23	0	149	0	0	0	15	0	0	0	0	0	0	0		0.07%	0	22.66%	L
		Corporates - Of Which: Specialised Lending		248	0	0	0	13	0	126	0	0	0	5	0	0	0	0	0	0	0		1 - '	0	· ·	L
		Corporates - Of Which: SME		1	0	0	0	10	0	0	0	0	0	10	0	0	0	0	0	0	0		1 - '	0	· ·	L
		Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 - '	0		Ι.
		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		1 - '	0	· ·	L
		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	· ·	L
	Ireland	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	· ·	L
	1 Claria	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 - '	0		Ι.
		Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	· ·	L
		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		L
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		L
		Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		<u> </u>	0		1
		Securitisation		178	0	0	0	0	0	268	0	0	0	0	0	0	0	0	0	0	0		1 /	( P	(	41
		Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				(	4
		TOTAL Securitization and re-securitizations oneitions deducted from canital *		869	0	0	0	207	0	747	0	0	0	70	0	0	0	0	0	0	0	4	0.10%	1	16.19%	⊢

				Exp	posure values	(as of 31/12/	2013)			Risk ex	posure amour	nts (as of 31/1	2/2013)			Value adjust	ments and pro	wisions (as ol	f 31/12/2013)	1				Ba	seline Scen	ario		
		LTV % (as of	F-	IRB	A	-IRB		STA	F	-IRB	A	-IRB	5	TA	F-	-IRB	A-	IRB	S	TA		as of 3	/12/2014	8	s of 31/12/	2015	85	s of 31
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impai ra		of Coverage Rat	io Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock	t Impairment rate	it : P
	Central banks and central governments		28	0	0	0	316	0	26	0	0	0	5	0	0	0	0	0	1	0	0.1	9% 1	7.57%	0.19%	2	7.56%	0.19%	T
	Institutions		1.354	0	0	0	88	0	756	0	0	0	88	0	1	0	0	0	0	0	0.0		9.70%	0.09%	3	9.60%	0.07%	
	Corporates		706	63	0	0	267	0	439	0	0	0	267	0	1	40	0	0	1	0	0.2	4% 4	51.98%	0.18%	45	44.99%	-0.19%	
	Corporates - Of Which: Specialised Lending		184	2	0	0	13	0	201	0	0	0	13	0	1	0	0	0	0	0			-	-	0		-	
	Corporates - Of Which: SME		161	60	0	0	35	0	122	0	0	0	35	0	1	39	0	0	0	0			-	-	0		-	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0		1536.19%	0.05%	0	831.14%	0.03%	
	Retail - Secured on real estate property	40.5%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	1% (	6.98%	0.01%	0	6.91%	0.019	6
	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	1 -	-	
Spain	Retail - Secured on real estate property - Of	40.5%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0	1% 0	6.98%	0.01%	0	6.91%	0.019	6
opun	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		. 0	-	-	0	1 -	-	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.6	7% 0	3459.34%	0.54%	0	2028.70%	0.419	6
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			-	-	0	-	-	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.6	7% 0	3459.34%	0.54%	0	2028.70%	0.419	6
	Equity Securitisation		0	0	U	0	0	0	U	0	0	0	0	0	0	0	0	0	0	0					0	- i -	· ·	i.
	Other non-credit obligation assets		41	0	U	0	1	0	15	0	0	0	U	0	0	0	0	0	0	0						4 1	4	
	TOTAL		0	0	U	0	677	0	0	0	0	0	0	0	0	0	0	0	0	0		5% <b>4</b>	42.75%	0.13%	50	33.79%	-0.019	
	Securitisation and re-securitisations positions deducted from capital *		2.128	63	U	0	6/2	0	1.235	0	0	0	.361	0	2	40	U	0	1	0	0.1	5% 4	42./5%	0.13%	50	33./9%	-0.01%	-

			Advo	rse Scena	10			
as of	31/12/20	14		of 31/12/		as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	3.09%	0.00%	0	3.09%	0.00%	0	3.26%
0.00%	0	1.44%	0.00%	0	1.41%	0.00%	0	1.23%
0.20%	1	43.78%	0.24%	1	44.28%	0.22%	2	45.17%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.46%	0	50.63%	0.51%	0	51.01%	0.58%	0	51.82%
0.46%	0	50.89%	0.50%	0	51.29%	0.58%	0	52.14%
-	0	-	-	0	-	-	0	-
0.46%	0	50.89%	0.50%	0	51.29%	0.58%	0	52.14%
-	0	-	-	0	-	-	0	-
0.57%	0	45.55%	0.62%	0	45.63%	0.70%	0	45.65%
-	0	-	-	0	-	-	0	-
0.57%	0	45.55%	0.62%	0	45.63%	0.70%	0	45.65%
-	0	-	-	0	-	-	0	-
0.01%	1	16.10%	0.02%	2	16.42%	0.02%	2	16.34%

			Adve	erse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
0.02%	1	1.59%	0.02%	1	1.62%	0.02%	1	1.69%
0.09%	1	11.96%	0.08%	2	11.86%	0.07%	3	11.15%
0.16%	2	42.36%	0.20%	3	34.90%	0.16%	4	32.21%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.18%	0	49.00%	0.20%	0	49.34%	0.23%	0	50.07%
0.18%	0	49.01%	0.20%	0	49.34%	0.23%	0	50.07%
-	0	-	-	0	-	-	0	-
0.18%	0	49.01%	0.20%	0	49.34%	0.23%	0	50.07%
-	0	-	-	0	-	-	0	-
0.03%	0	45.60%	0.03%	0	45.60%	0.04%	0	45.60%
-	0	-	-	0	-	-	0	-
0.03%	0	45.60%	0.03%	0	45.60%	0.04%	0	45.60%
-	0	-	-	0	-	-	0	-
0.06%	4	9.80%	0.06%	6	8.06%	0.05%	8	7.39%

			rse Scenar				
D	14	as	of 31/12/	2015	as	of 31/12/	2016
	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	45.37%	0.30%	2	45.37%	0.30%	3	47.16%
	10.78%	0.41%	3	10.82%	0.34%	3	10.46%
	24.38%	0.15%	1	25.83%	0.16%	2	28.09%
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
	-	-	0	-	-	0	-
1	-	-	0	-	-	0	-
	17.88%	0.28%	5	17.71%	0.26%	8	17.96%

				rse Scenar				
as of	31/12/20	14	85	of 31/12/	2015	as	of 31/12/	2016
npairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
1.04%	6	7.57%	0.80%	7	7.05%	0.71%	9	6.98%
0.21%	4	9.83%	0.16%	6	9.69%	0.09%	7	8.95%
0.37%	46	49.57%	0.37%	51	40.81%	-0.06%	51	35.54%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.06%	0	1501.78%	0.05%	0	783.21%	0.05%	0	532.02%
0.01%	0	8.40%	0.02%	0	9.07%	0.02%	0	9.16%
-	0	-	-	0	-	-	0	-
0.01%	0	8.40%	0.02%	0	9.07%	0.02%	0	9.16%
-	0	-	-	0	-	-	0	-
0.68%	0	3379.86%	0.59%	0	1919.94%	0.48%	0	1433.99%
-	0	-	-	0	-	-	0	-
0.68%	0	3379.86%	0.59%	0	1919.94%	0.48%	0	1433.99%
-	0	-	-	0	-	-	0	-
0.37%	56	30.42%	0.31%	65	23.15%	0.10%	67	19.65%



# EBA EUROPEAN 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	Adverse Scenari	D
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	1,873	1,873	1,753	1,684	1,616	1,641	1,601
Net trading income		-159	-15	57	-216	-49	34
of which trading losses from stress scenarios		-360	-216	-144	-417	-250	-167
Other operating income	31	-5	-5	-5	-153	-153	-153
Operating profit before impairments	733	765	789	793	299	490	534
Impairment of financial assets (-)	-1,419	-407	-327	-162	-998	-663	-378
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,631	-372	-292	-128	-937	-606	-322
Impairment Financial assets designated at fair value through P&L (-)	212	-35	-35	-34	-61	-57	-56
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	-686	358	462	631	-700	-173	156
Other Income and expenses	1	1	1	1	1	1	1
Pre-Tax profit	-686	359	463	632	-699	-172	157
Тах	363	-108	-139	-190	0	0	-47
Net income	-322	252	324	442	-699	-172	110
Attributable to owners of the parent	-360	223	296	414	-736	-209	72
of which carried over to capital through retained earnings	-360	223	296	414	-736	-209	72
of which distributed as dividends	0	0	0	0	0	0	0

In the figures above, the original (official published) 2013 P&L figures may have been adjusted as part of the ECB Comprehensive Assessment join-up calculation.





RWA			Baseline Scenario			Adverse Scenario	
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	63,624	61,376	59,687	55,482	65,328	65,289	60,221
Risk exposure amount Securitisation and re-securitisations	1,672	2,251	2,646	1,269	3,254	4,237	2,284
Risk exposure amount Other credit risk	61,952	59,125	57,041	54,213	62,073	61,052	57,937
Risk exposure amount for market risk	3,712	3,712	3,712	3,712	4,580	4,590	5,370
Risk exposure amount for operational risk	4,780	4,780	4,794	4,800	4,780	4,780	4,780
Transitional floors for Risk exposure amount	975	975	975	975	975	975	975
AQR adjustments (for SSM countries only)	-1,664	-1,613	-1,575	-1,479	-1,723	-1,722	-1,624
Total Risk exposure amount	71,426	69,230	67,593	63,490	73,939	73,912	69,720



AUTHORITY	Securitisation			<b>Baseline scenario</b>			Adverse scenario	
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
	Banking Book	3,916						
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	3,916						
	Banking Book	1,672	2,251	2,646	1,269	3,254	4,237	2,284
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	1,672	2,251	2,646	1,269	3,254	4,237	2,284
	Hold to Maturity porfolio	5	5	5	5	8	13	13
Turnelium onto	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	5	5	5	5	8	13	13



	(mln EUR)	VALUES AS OF 31/12/2013							VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
	GROSS DIRECT LONG       NET DIRECT POSITIONS (gross exposures (long) net of car positions of sovereign debt to other counterpaties only while is a maturity matching)         Maturity       Country / Region						DIREC Derivatives with po 31/12		Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURE positive fair value 12/2013		h negative fair	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 440 0 206 18 137 436 <b>1,237</b>	0 5 0 206 18 137 423 <b>790</b>	0 440 0 206 18 137 436 <b>1,237</b>	0 435 0 0 0 0 0 4 <b>35</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 12 12	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Belgium	20 557 6 0 59 52 0 <b>694</b>	0 0 0 55 50 0 <b>105</b>	20 557 6 0 59 52 0 <b>694</b>	20 557 0 0 0 0 0 577	0 0 0 0 0 0 0 0	0 0 6 0 4 2 0 <b>12</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 100 0 <b>100</b>	0 0 0 -1 0 - <b>1</b>
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Bulgaria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Cyprus	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Czech Republic	0 36 0 0 0 0 36	0 0 0 0 0 0 0 0 0	0 36 0 0 0 0 3 <b>6</b>	0 36 0 0 0 0 0 <b>36</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Estonia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Finland	0 101 1 0 0 0 14 116	0 0 1 0 0 0 14 15	0 101 1 0 0 0 14 116	0 101 0 0 0 0 0 101	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	France	0 171 1 0 0 44 29 <b>245</b>	0 1 1 0 0 40 0 <b>42</b>	0 171 1 0 0 44 29 <b>245</b>	0 170 0 0 0 0 0 170	0 0 0 0 0 0 0 0 0	0 0 0 0 3 29 <b>32</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 25 0 25	0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	DF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)						T SOVEREIGN EXPOS positive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	, of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Germany	3,129 14,270 895 644 6,132 9,444 4,214 <b>38,727</b>	1,970 3,302 511 490 5,816 8,722 3,887 <b>24,698</b>	2,895 14,270 895 644 6,132 9,444 4,214 <b>38,492</b>	887 10,750 197 92 50 117 7 <b>12,101</b>	0 0 0 0 121 66 <b>187</b>	37 218 187 61 266 484 254 1,507	201 598 2,303 250 170 2,440 203 <b>6,165</b>	1 17 74 11 8 121 31 264	250 127 204 7 80 720 225 1,614	-7 -5 -13 -1 -12 -15 -36 -88	0 6 0 0 3 4 <b>13</b>	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 6 <b>6</b>	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Croatia	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Hungary	0 189 0 0 0 0 0 0 189		0 189 0 0 0 0 0 189	0 189 0 0 0 0 0 0 89									0 0 0 0 25 0 <b>25</b>	0 0 0 0 -1 0 -1
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Iceland		0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Ireland	0 21 0 0 0 0 0 21	0 0 0 0 0 0 0 0 0 0	0 21 0 0 0 0 21	0 21 0 0 0 0 21	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 184 0 1 <b>84</b>	0 0 0 -5 0 -5
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Italy	2 1,215 62 0 34 0 104 1,417	1 1 1 0 0 0 0 0 3	2 1,215 62 0 34 0 104 <b>1,417</b>	1 1,214 0 34 0 1,249	0 0 61 0 0 0 104 165		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	36 0 36 0 0 0 0 72	0 0 0 0 0 0 0 0 0	0 0 10 0 0 0 0 10	0 0 0 0 0 0 0 0 0 0	0 0 10 0 0 0 0 10	0 0 0 0 0 0 0 0 0 0
100 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Latvia	0 10 0 0 0 0 19 29	0 0 0 0 0 19 19	0 10 0 0 0 0 19 29	0 10 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0						0 0 0 10 0 10 0 10	
Tot [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		GROSS DIR EXPOSURES (acco of prov (1	ounting value gross isions)		is a maturit		net of cash short only where there	DIREC Derivatives with po 31/12,		Derivatives wit	TVES (1) th negative fair value at L/12/2013	Derivatives with	REIGN EXPOSURES		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Lithuania	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Luxembourg	2 169 0 130 145 0 <b>446</b>	0 0 0 0 0 0 0 0 0 0	2 169 0 130 145 0 <b>446</b>	2 169 0 130 145 0 <b>446</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Malta	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Netherlands	0 189 0 0 0 72 15 276	0 5 0 0 72 15 <b>93</b>	0 189 0 0 0 72 15 276	0 183 0 0 0 0 0 183	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Poland	0 243 0 0 0 0 63 <b>306</b>	0 0 0 0 63 <b>63</b>	0 243 0 0 0 0 63 <b>306</b>	0 243 0 0 0 0 0 243	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Portugal	0 56 81 0 20 20 1 <b>57</b>	0 0 0 0 0 0 0 0 0 0	0 56 81 0 0 20 0 157	0 56 81 0 0 20 0 157	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 193 0 1 <b>93</b>	0 0 0 -19 0 -19
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Romania				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Slovakia		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(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
		GROSS DIR EXPOSURES (acco of prov (1	ounting value gross isions)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Slovenia	0 31 0 0 0 0 0 31	0 0 0 0 0 0 0 0 0	0 31 0 0 0 0 0 31	0 31 0 0 0 0 0 31	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Spain	0 253 0 51 0 304	0 0 0 51 0 5 <b>1</b>	0 253 0 51 0 304	0 253 0 0 0 0 0 253	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 <b>10</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 10	0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Sweden	0 25 0 0 0 8 0 <b>33</b>	0 0 0 0 8 0 <b>8</b>	0 25 0 0 0 8 0 <b>33</b>	0 25 0 0 0 0 0 25	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	United Kingdom							0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Australia		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Canada	0 151 0 0 24 134 <b>309</b>	0 0 0 0 24 91 116	0 151 0 0 0 24 134 <b>309</b>	0 151 0 0 0 0 0 151	0 0 0 0 0 0 42 42 42	0 0 0 0 0 0 0 0 0						0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong					42 0 0 0 0 0 0 0 0 0 0								0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	0 182 0 0 0 0 30 30	0 0 0 0 0 0 19	0 182 0 0 0 0 30	0 182 0 0 0 0 0 11										0 0 0 0 0 0 0 0
Tot [0-3M] [3M-1Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.	212 16 144 26 45 146 217 702 1,297	19 13 25 26 45 146 217 590 1,063	212 16 144 26 45 146 217 702 1,297	194 3 120 0 0 0 0 0 122	0 0 0 0 0 0 112 112	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 16 0 30 17 <b>63</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 114 241 134 <b>489</b>	0 0 0 -0 -2 -5 -8 -8 -15



(min EUR) VAL					ALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013					VALUES AS OF 31/12/2013			
		EXPOSURES (acc of pro			is a maturit		net of cash short only where there	Derivatives	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value a 31/12/2013			INDIRECT SOVEREIGN EXPOSURES Derivatives with positive fair value at 31/12/2013			h negative fair		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional va	lue	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 7 0 0 12 50 <b>69</b>	0 0 7 0 0 12 50 69	0 0 7 0 0 12 50 <b>69</b>	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Other advanced economies non EEA	0 6 0 0 23 0 <b>29</b>	0 0 0 0 0 0 0 0 0	0 6 0 0 23 0 <b>29</b>	0 6 0 0 23 0 <b>29</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	2 2 0 9 0 1 <b>3</b>	2 2 0 9 0 13	2 2 0 9 0 0 <b>13</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 4 0 1 0 5	0 0 4 0 1 0 5	0 0 4 0 1 0 5	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	

Notes and definitions
(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The banks disclose the exposures in the "Financial assets held for tradina" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).
'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

#### EBA EUROPEAN BANKING ALTHORITY

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital			Baseline Scenario				1	1	
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	3 As of 31/12/2014 As of 31/12/2015 As of 31/12/20			5 As of 31/12/2014 As of 31/12/2015 As of 31/12/2			COREP CODE	REGULATION
	A	OWN FUNDS	9,618	9,867	10,294	10,854	9,184	9,083	9,233	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	7,236	7,570	7,834	8,171	6,701	6,482	6,449	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	4,978	4,978	4,978	4,978	4,978	4,978	4,978	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	1,675	1,898	2,194	2,608	939	729	801	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	- Accumulated other comprehensive income	103	127	142	151	293	461	547	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRU
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	-196	-196	-196	-196	-253	-233	-246	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	322	313	307	303	234	181	146	-	-
	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	796	892	1,017	1,169	640	606	644	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	78	78	77	75	78	77	75	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	157	157	118	79	203	140	99	-	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-123	-123	-123	-123	-123	-123	-123	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	-22	-31	-50	-69	-17	-16	-17	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-22	-967	-1,028	-1,048	-808	-868	-875	CA1 {1.1.1.13}	Articles 36(1) point (c) and 30 of CRR
	A.1.12	(·) Into short our of createring to appeare in store expected losses (·) 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.1.12	(·) 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.1.15									OI (IIII)	Addes 4(122), 30(1) paint (g) and 44 of CKK
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	o	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3 of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	o	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	D	D	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-96	0	0	0	-83	-173	-218	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	585	560	509	350	602	671	537	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	8	8	7	6	8	7	6	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	577	552	502	344	594	664	531	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	97	54	102	181	147	173	231	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)	7,333	7,624	7,936	8,351	6,848	6,654	6,680	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,286	2,243	2,358	2,503	2,336	2,428	2,553	CA1 {1.2}	Article 71 of CRR
	B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	71,426	69,230	67,593	63,490	73,939	73,912	69,720	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
	B.2	CET1 deduction (+) of which: stemmino from from CVA capital requirements (+)	1,732								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	1,403								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lendino to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-40								Recital (44) of CRR
	B.5 B.6	of mixed scenaring new dire trice of substances one were personally part to Risk Exposure amount and receive a deduction treatment under CRR/CRDV (- ) ) of which: others subject to the discretion of National Competent Authorities	0 352								- Artide 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	10.13%	10.93%	11.59%	12.87%	9.06%	8.77%	9.25%	CA3 {1}	-
APITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	10.27%	11.01%	11.74%	13.15%	9.26%	9.00%	9.58%	CA3 {3}	-
	C.3	Total Capital ratio	13.47%	14.25%	15.23%	17.10%	12.42%	12.29%	13.24%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		5,538	5,407	5,079	4,067	4,065	3,835		
	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		
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
Memorandum items											
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		

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

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## 2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.								
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of				
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)				
2013	0	0			No Impact from restructuring plan				
2014	0	0	0	0	No portfolio reduction from restructuring plan (goals for 2014 already fulfilled in 2013)				
2015	24	-347	29	-365	Portfolio reduction results in Reduction of RWA, Impairment and Shortfall (EL)				
2016	170	-3,696	200	-4,810	Portfolio reduction results in Reduction of RWA, Impairment and Shortfall (EL)				
Total	194	-4,043	230	-5,175					



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

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



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

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

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

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

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