

Bank Name	AT - Erste Group Bank AG
LEI Code	PQOH26KWDF7CG10L6792



Summary Adverse Scenario



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Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,723
Impairment losses on financial and non-financial assets in the banking book	3,625
Common Equity Tier 1 capital (1)	10,173
Total Risk Exposure (1)	101,730
Common Equity Tier 1 ratio, % (1)	10.0%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	5,253
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7,719
3 yr cumulative losses from the stress in the trading book	569
Valuation losses due to sovereign shock after tax and prudential filters	284
Common Equity Tier 1 capital (1)	8,304
Total Risk Exposure (1)	109,571
Common Equity Tier 1 ratio, % (1)	7.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	6,026
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(2) Conversions not considered for CET1 computation

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



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

#### AT - Erste Group Bank AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,723
Impairment losses on financial and non-financial assets in the banking book	3,625
Common Equity Tier 1 capital (1)	10,173
Total Risk Exposure (1)	101,730
Common Equity Tier 1 ratio, % (1)	10.0%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	6,589
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,765
3 yr cumulative losses from the stress in the trading book	438
Common Equity Tier 1 capital (1)	11,573
Total Risk Exposure (1)	103,582
Common Equity Tier 1 ratio, % (1)	11.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	8,287

(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.



	Credit Risk																				_											
				Exp	osure values (	(as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)					Base	eline Scena	irio						
			F	-IRB	A	-IRB	5	STA	F-I	RB	A-	IRB	S	TA	F	-IRB	A	-IRB	S	A		as of 31/12	/2014	as	of 31/12/2	2015	as o	f 31/12/2016	.6	as of	31/12/201	4
	(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	<b>Coverage</b> tio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments																															
	Tastitutions		2.989 17,451	68	0	0	43.232 6,953	41	381 4.168	U	0		1.815 495	50 151	0	3	U		1	2	0.009	1 4	3.60% 16.89%	0.00%	š	2.88% 13.61%	0.00%		2.51% 11.55%	0.17% 0.06%	65	17.49% 14.33%
	Corporates		42.265	3,255	0	0	23,031	3.063	4,100	0	10	0	19,494	874	322	1.726			383	2,569	1.039		45.13%	0.85%	7,800	44.22%			43.54%	1.34%	7.644	46.28%
	Corporates - Of Which: Specialised Lending		42,200	3,255	0	0	14,420	2,430	31,342	0	10	0	12,900	147	322	1,720			202	1,169	1.039	1,2/4	45.13%	0.65%	7,800	44.22%	0.74%	0,240 4	43.34%	1.34%	7,044	40.28%
	Corporates - Of Which: SME		21.291	1.978			3,407	2,430	15.600	0		Š	2,835	519	150	1.068		l ő	192	1,261			-				-			-	ő	
	Retail		0	1,578	56.084	3.622	6.422	723	13,000	0	14.589	538	3,448	661	150	1,000	289	2.019	179	786	0.559	4.194	56.03%	0.45%	4.621	55.17%	0.40%	4.895 5	53.22%	0.73%	4,543	59.55%
	Retail - Secured on real estate property	64.3%	6 0	0	35.728	2.225	3.689	556	0	0	8.450	324	1.630	491	0	0	170	909	85	403	0.569		43.46%	0.47%	2.347	43.55%	0.41%		42.67%	0.73%	2.273	46.42%
	Retail - Secured on real estate property - Of	63.6%	6 0	0	1,833	185	469	169	0	0	486	86	220	159	0	0	23	91	25	177	1.139		53.68%	0.98%	441	55.06%	0.90%		53.68%	1.44%	416	55.89%
AT - Erste Group Bank AG	Retail - Secured on real estate property - Of	64.3%	6 0	0	33,895	2,040	3,221	387	0	0	7,964	238	1,410	332	0	0	147	818	60	226	0.539	1,698	41.58%	0.43%	1,906	41.50%	0.38%		40.76%	0.69%	1,856	44.70%
AT - LISLE GIOUP BAIK AG	Retail - Qualifying Revolving		0	0	873	11	0	0	0	0	247	5	0	0	0	0	2	8	0	0	0.549	15	50.70%	0.41%	18	45.80%	0.35%	21 4	43.52%	0.96%	19	54.84%
	Retail - Other Retail		0	0	19,482	1,387	2,732	168	0	0	5,892	209	1,819	170	0	0	117	1,102	94	383	0.529	2,084	77.79%	0.44%	2,256	75.61%	0.39%	2,352 7	71.97%	0.72%	2,251	82.23%
	Retail - Other Retail - Of Which: SME		0	0	2.567	213	513	80	0	0	470	44	258	83	0	0	23	170	15	188	0.779	485	78.00%	0.68%	530	77.39%	0.65%	553 7	74.08%	1.06%	507	79.74%
	Retail - Other Retail - Of Which: non-SME		0	0	16.916	1.174	2.219	88	0	0	5.422	166	1.561	87	0	0	94	932	79	195	0.489	1.599	77.73%	0.40%	1.726	75.06%	0.35%	1.799 7	71.33%	0.66%	1.744	83.01%
	Equity		351	0	0	0	1.201	0	1.029	0	0	0	1.773	0	0	0	0	0	0	0	0.009	0	0.00%	0.00%	0	0.00%	0.00%	0 0	0.00%	0.00%	0	0.00%
	Securitisation		1,511	22	0	0	0	0	649	229	0	0	0	0	0	0	0	0	0	0				I I								
	Other non-credit obligation assets		0	0	0	0	10,050	0	0	0	0	0	4,211	0	0	0	0	0	17	10												/
	TOTAL		64,567	3,348	56,084	3,622	90,889	3,948	37,769	229	14,599	538	31,236	1,736	322	1,783	289	2,019	588	3,368	0.559	11,550	47.67%	0.45%	12,508	46.59%	0.39%	13,227 4	45.36%	0.75%	12,330	49.16%
*) Refers to the part of Securitization exposure that is deducted fro	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 e	xposure amour	nts (as of 31/	12/2013)			Value adjus	tments and pro	visions (as of	31/12/2013)					Bas	seline Scena	io						Adverse	Scenario			
		LTV % (as of	F	-IRB	A	IRB	S	STA	FR	IRB	A	-IRB	5	ITA	F	-IRB	A-	IRB	S	TA		as of 31/1	2/2014	as	of 31/12/2	015	as of 31	/12/2016	as	f 31/12/20	14	as of 3	1/12/2015		as of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impair rat		Coverage Rat Default Stock	<ul> <li>Impairment rate</li> </ul>	t Stock of Provisions	Coverage atio - Default Stock	airment Stoc rate Provis	k of sions Stock	Impairment rat	Stock of Provisions	Coverage Ratio - Default Stock	Impairment St rate Pro	ock of visions	fault Impairmen	nt Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments Institutions		1.356 2,023	0	0	0	13.564 1,057	2 0	0 609	0	0	0	15 212	4 0	0	0	0	0	0	0	0.0	2% 0	0.00% 7.57%	0.00%	0	0.00% 0	0.02% 1	0 0.00%	0.00%	1		0.00%	1 1.61% 1 6.99%	% 0.02%	6 2	1.57% 6.89%
	Corporates Corporates - Of Which: Specialised Lending		26.088 0	1.370 0	0	0	8.061 5,363	384 380	16.491 0	0	0	0	6.019 4,601	48	23 0	836 0	0	0	33 4	190 169	0.8	1% 1.441	49.93%	0.76%	1.716	48.13% 0	- 0	967 46.93% 0 -	0.98%	1.528	50.59%	1.15% 1	0 -	% 1.23%	2.447 0	49.63%
	Corporates - Of Which: SME Retail		14.168 0	900	0 33,856	0 1,246	671 517	3	9.060	0	0 5,802	0 92	514 328	4	20	541 0	0 31	0 699	12 4	9 12	0.2		61.31%	0.25%	0 1,194	- 57.83% (		0 - 308 54.50%	0.27%	0 1,074	- 61.71%		0 -			57.18%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	62.4% 58.9%	0	0	22.097 1,241	689 80 609	114	1	0	0	3.309	71	49 6	2	0	0	21 6	211 32	0	1	0.2	2% 57	39.32% 40.86% 39.11%	0.26%	69	38.63% 0 40.76% 0	0.70% 8	51 37.80% 10 40.29%	0.28%	415	39.59% 41.79% 39.29%	0.31% 0.88% 0.27%	520 39.709 75 42.989	% 0.96%	6 91	39.90% 43.39%
Austria	Retail - Secured on real estate property - O Retail - Qualifying Revolving Retail - Other Retail	62.5%	0	0	20,856 0 11,758	0	0	0	0	0	3,209	0	43	0	0	0	16 0	0	0	0	0.2	2% 0	39.11% 35.44% 91.13%	0.23% 0.26% 0.24%	0	38.33% 0 35.20% 0 85.67% 0	0.24% 0	82 37.45% 0 35.14% 47 79.80%	0.25% 0.34% 0.26%	356	39.29% 36.30% 91.86%	0.27% 0.35% 0.30%	0 37.789	% 0.30% % 0.32% % 0.33%	6 0	39.40% 39.23% 83.80%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME		0	0	1.525	130	153	1	0	0	173	8	91	4	0	0	3	109	1	3	0.6	3% 145	79.47%	0.62%	162	74.27% 0	0.61% 17	75 69.34% 71 83.58%	0.68%	150	81.00% 95.50%	0.77%	175 77.509	% 0.84%	b 197	73.27% 87.65%
	Equity Securitisation		241 0	0	0	0	606	0	665 0	0 42	0	0	1.223	0	0	0	0	0	0	0	0.0		0.00%	0.00%	0		0.00% 0	0 0.00%	0.00%	0	0.00%	0.00%	0 0.00%			0.00%
	Other non-credit obligation assets TOTAL		0 29,707	0	0 33.856	0	4.848 28.653	0 391	0 17.765	0 42	0	0 92	2.275	0 64	0 23	0 836	0 31	0	8 45	9 211	0.4	9% 2,495	53.70%	0.42%	2.911	51.02% 0	0.40% 3,2	277 48.91%	0.52%	2.603	54.17%	0.60%	3,255 52.519	% 0.64%	3,908	51.36%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0																

					osure values (						posure amoun	ts (as of 31/1	2/2013)				tments and pro	ovisions (as ol	f 31/12/2013)						seline Scena			
		LTV % (as of	F	IRB	A-	IRB	S	TA	E.	IRB	A-	IRB	S	5TA	Fil	RB	A-	IRB	5	TA		as of 31/12	2/2014	as	of 31/12/2	2015	as o	of 31/12/2
	(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	Impairmen rate	t Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork	Impairment rate F	Stock of Provisions
	Central banks and central governments		0	0	0	0	10.097	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0
	Institutions		1,963	0	0	0	6	0	672	0	0	0	1	0	0	0	0	0	0	0	0.05%	1	10.76%	0.04%	2	9.89%	0.04%	3
	Corporates		5.940	334	0	0	2.282	247	5.532	0	0	0	2.235	8	34	178	0	0	10	49	0.47%	313	30.60%	0.39%	344	28.30%	0.34%	372
	Corporates - Of Which: Specialised Lending		0	0	0	0	1,943	244	0	0	0	0	1,818	0	0	0	0	0	2	46	-	0	-	-	0	-	-	0
	Corporates - Of Which: SME		3.257	199	0	0	195	3	2.904	0	0	0	141	4	19	114	0	0	7	2		0	-	-	0	-	-	0
	Retail		0	0	11,220	573	361	13	0	0	3,678	257	176	16	0	0	64	336	4	8	0.51%	472	53.11%	0.39%	517	50.65%	0.35%	557
	Retail - Secured on real estate property	66.6%	0	0	5.744	245	160	7	0	0	1.565	131	63	8	0	0	33	121	1	3	0.44%	184	45.65%	0.33%	204	44.23%	0.29%	221
	Retail - Secured on real estate property - Of	62.9%	0	0	457	62	67	4	0	0	285	65	22	4	0	0	3	33	1	2	1.70%	47	47.27%	1.29%	54	45.56%	1.13%	59
Czech Republic	Retail - Secured on real estate property - Of	66.7%	0	0	5,287	183	93	4	0	0	1,280	67	41	4	0	0	30	88	0	1	0.31%	137	45.01%	0.25%	150	43.69%	0.22%	161
czeen nepublie	Retail - Qualifying Revolving		0	0	758	6	0	0	0	0	193	3	0	0	0	0	1	4	0	0	0.43%	9	49.67%	0.34%	11	45.07%	0.30%	14
	Retail - Other Retail		0	0	4.718	321	202	6	0	0	1.920	123	113	8	0	0	30	211	3	5	0.60%	280	59.14%	0.47%	302	56.05%	0.42%	322
	Retail - Other Retail - Of Which: SME		0	0	916	51	101	4	0	0	236	33	38	7	0	0	8	35	2	2	0.84%	56	54.71%	0.67%	62	51.49%	0.60%	68
	Retail - Other Retail - Of Which: non-SME		0	0	3.802	270	100	1	0	0	1.684	90	75	2	0	0	22	176	1	3	0.54%	224	60.24%	0.42%	240	57.27%	0.37%	254
	Equity		25	0	0	0	45	0	94	0	0	0	51	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	1,589	0	0	0	0	0	705	0	0	0	0	0	0	0								
	TOTAL		7.928	335	11.220	573	14.380	260	6.299	0	3.678	257	3.169	24	34	179	64	336	14	57	0.33%	786	40.55%	0.26%	864	37.71%	0.23%	931
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								

						as of 31/12/				KISK CA	posure announ	ts (as of 31/1	2/2013)			Value aujus	ments and pro	SVISIOIIS (as of	31/12/2013)					803	eline Scena			
		LTV % (as of	F-18	RB	A	-IRB	S	TA	Fi	IRB	A-	IRB	S	TA	E2	IRB	A-	IRB	ST	TA	a	s of 31/12	/2014	as	of 31/12/2	2015	as o	of 31/12/2
	(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	Impairment rate	Stock of Provisions	Coverage Ratio 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	6,884	4	0	0	0	0	284	4	0	0	0	0	1	2	0.02%	4	16.85%	0.02%	4	16.61%	0.01%	5
	Institutions	1	126	0	0	0	225	0	12	0	0	0	85	0	0	0	0	0	0	0	0.06%	0	6.83%	0.06%	0	6.75%	0.06%	1
	Corporates	1	317	104	0	0	3,021	700	424	0	0	0	2,954	743	1	39	0	0	157	1,527	2.30%	2,668	71.80%	1.91%	2,713	71.63%	1.60%	2,749
	Corporates - Of Which: Specialised Lending	1	0	0	0	0	697	230	0	0	0	0	667	130	0	0	0	0	27	288	-	0	-	-	0	-	-	0
	Corporates - Of Which: SME	1	126	36	0	0	1,241	425	196	0	0	0	1,213	473	1	16	0	0	96	1,133	-	0	-	-	0	-	-	0
	Retail	1	0	0	14	4	3.307	507	0	0	7	1	1.835	541	0	0	0	2	96	643	1.51%	987	61.77%	1.25%	1.094	65.64%	0.93%	1.120
	Retail - Secured on real estate property	89.9%	. 0	0	10	4	2,059	388	0	0	5	1	902	401	0	0	0	1	48	347	1.64%	494	49.94%	1.36%	557	53.82%	1.00%	575
	Retail - Secured on real estate property - Of	105.5%	. 0	0	1	1	118	97	0	0	0	1	66	105	0	0	0	0	11	145	1.94%	199	70.25%	1.74%	219	76.93%	1.38%	220
Romania	Retail - Secured on real estate property - Of	89.0%	<u>,</u> 0	0	10	3	1,941	292	0	0	5	0	836	296	0	0	0	1	37	202	1.63%	295	41.67%	1.33%	337	44.92%	0.98%	354
rtornaria	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3.47%	0	57.90%	2.35%	0	52.01%	1.75%	0
	Retail - Other Retail	1	0	0	4	0	1.248	119	0	0	2	0	934	140	0	0	0	0	48	297	1.30%	493	82.58%	1.09%	537	85.47%	0.81%	545
	Retail - Other Retail - Of Which: SME	1	° .	0	0	0	49	53	0	0	0	0	35	63	0	0	0	0	3	136	1.57%	175	88.92%	1.52%	193	97.11%	1.29%	193
	Retail - Other Retail - Of Which: non-SME	1	0	0	4	0	1.199	66	0	0	2	0	899	76	0	0	0	0	46	161	1.29%	318	78.87%	1.07%	344	80.65%	0.79%	352
	Equity Securitisation	1		0	U	0	/1	0	U	0	0	0	/1	0	0	0	0	0	0	U		0			0		-	0
	Securitisation Other non-credit obligation assets	1	0	0	0	0	0 510	0	0	0	0	0	0 173	0	0	0	0	0	0	0								
	TOTAL	1	443	104	U	0	510	0	436	0	0	0	5 403	1 200	0	0	0	0	254	0		3.658	68.59%	0.74%	3,812	69.50%	0.58%	3 875
	Securitisation and re-securitisations positions deducted from capital *		443	104	14	4	14.018	1.211	436	0	/	1	5.403	1.288	1	39	0	2	254	2.1/2	0.90%	3.658	68.59%	0.74%	3.812	69.50%	0.58%	3.8/5

				EA	posure values (	as or 31/12/.	2013)			RISK CA	posure announ	ICS ( 45 OF 31/1	2/2013)			value aujusc	ments and pro	wisions (as or	31/12/2013)					Das	eine scena	ano			
		LTV % (as of	F	-IRB	A	IRB		STA	F	-IRB	A-	IRB	s	TA	F.	IRB	A-	IRB	ST	A		as of 31/12	/2014	as	of 31/12/3	2015	as o	f 31/12/	Å
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmer rate	t Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	
	Central banks and central governments		40	0	0	0	5,635	0	5	0	0	0	43	0	0	0	0	0	0	0	0.00%	0	0.76%	0.00%	0	0.76%	0.00%	0	1
	Institutions		291	0	0	0	8	0	68	0	0	0	6	0	0	0	0	0	0	0	0.65%	2	32.91%	0.65%	3	34.07%	0.64%	4	
	Corporates		1,806	119	0	0	904	89	1,194	0	0	0	839	4	16	61	0	0	0	42	1.53%	210	36.79%	1.27%	240	35.93%	1.13%	266	
	Corporates - Of Which: Specialised Lending		0	0	0	0	830	88	0	0	0	0	746	3	0	0	0	0	0	42		0	-	· ·	0	-	-	0	
	Corporates - Of Which: SME		729	79	0	0	37	1	692	0	0	0	34	1	7	44	0	0	0	0		0	-		0	-	-	0	
	Retail		0	0	5.249	351	26	2	0	0	1.767	36	15	2	0	0	47	202	0	2	0.97%	305	50.12%	0.71%		46.97%		368	
	Retail - Secured on real estate property	61.6%	6 0	0	3,912	199	14	2	0	0	1,133	31	7	2	0	0	35	79	0	1	0.89%	150	36.88%	0.65%	175	35.92%		194	
	Retail - Secured on real estate property - Of	61.6%		0	27	5	12	2	0	0	13	1	6	2	0	0	0	3	0	1	1.73%	6	57.89%	1.60%	7	57.17%	1.61%	8	
Slovakia	Retail - Secured on real estate property - Of	61.6%	5 0	0	3,884	194	2	0	0	0	1,120	30	1	0	0	0	35	76	0	0	0.88%	144	36.18%	0.65%	168	35.28%		186	
	Retail - Qualifying Revolving		0	0	115	4	0	0	0	0	50	2	0	0	0	0	1	4	0	0	1.26%	6	55.91%	0.89%	7	49.72%		8	
	Retail - Other Retail		0	0	1,223	147	12	0	0	0	584	4	9	0	0	0	11	119	0	1	1.18%	149	71.53%	0.86%	159	66.28%		166	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	40	17	3	0	0	0	21	1	2	0	0	0	0	15	0	1	2.88%	21	101.54%	2.46%	22	98.48%	2.43%	23	
			0	0	1,182	130	9	0	U	0	563	3		0	0	0	11	104	0	0	1.12%	128	68.05%	0.80%	137	62.81%		144	
	Equity Securitisation		0	0	U	0	93	0	U		0		104		0		0	0	0	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	di.
	Other non-credit obligation assets		0		0	0	501		0		0	0	200				0	0		0									4
	TOTAL		2 127	119	5.249	251	591	0	1 267		1 767	26	209	6	16	61	47	202	1	U AE	0.76%	516	43.96%	0.58%	583	41 77%	0.48%	629	4
	Securitisation and re-securitisations positions deducted from capital *		2,13/	119	5,249	351	7,257	91	1,207	0	1,707	30	1,217	•	10	01	7/	202	1	70	0.70%	010	43.90%	0.58%	202	41.77%	0.46%	0.00	đ

				Exp	posure values (a	is of 31/12/2	2013)			Risk ex	posure amou	nts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						Bas	eline Scena	ario			
		LTV % (as of	F-	IRB	A-1	RB	9	STA	F-	IRB	A	-IRB	5	STA	F-I	IRB	A	-IRB	S	TA		as o	f 31/12/	2014	85	of 31/12/2	2015		of 31/12/2	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			Rock of a	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 Institutions		1.181	0	0	0	1.709	1	207	0	0	0	30	2	0	0	0	0	0	0		0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	Corporates		1.698	588	0	0	639	527	2.041	0	0	0	977	10	23	229	0	0	6	249		2.79%	693	32.88%	2.11%	730	32.17%	1.64%	755	31.68%
	Corporates - Of Which: Specialised Lending		0	0	0	0	521	518	0	0	0	0	705	0	0	0	0	0	0	239		-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME Retail		1.223	478	0 2,111	0 256	49	1	1.340	0	0 804	0 145	38	1	0	182	0	155	0	2		.85%	188	- 59.02%	- 0.75%	0 221	- 60.27%	0.71%	236	- 57.21%
	Retail - Secured on real estate property	57.8%	0	0	967	125	0	0	0	0	405	85	0	0	0	0	0	54	0	0	6	0.81%	66	43.49%	0.69%	78	45.19%	0.65%	84	43.87%
CROATIA (local name	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	57.8% 57.8%	0	0	70 896	28	0	0	0	0	74	7	0	0	0	0	0	15	0	0		2.04%	17	50.62% 41.49%	1.22% 0.65%	18 61	48.50% 44.30%	1.04% 0.62%	18	46.99% 43.07%
Hrvatska)	Retail - Qualifying Revolving	57.070	0	ō	0	0	0	ő	0 O	0	0	0	ů.	0	0	ő	ő	0	ő	ő	6	0.07%	0	35.15%	0.06%	0	34.90%	0.06%	, õ	34.84%
,	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	1,144	131	1	0	0	0	399 28	60	1	0	0	0	0	101	0	0		1.88% 1.70%	122	73.29% 67.93%	0.80%	143	73.76% 62.31%	0.77%	151	68.88% 58.43%
	Retail - Other Retail - Of Which: non-SME		0	0	1,092	10	0	0	0	0	371	59	0	0	0	0	0	93	0	0		0.84%	112	73.80%	0.78%	133	74.83%	0.75%	140	69.85%
	Equity Securitisation		9	0	0	0	7	0	35	0	0	0	17	0	0	0	0	0	0	0		0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
	Other non-credit obligation assets		0	0	0	0	226	0	0	0	0	0	112	0	0	0	0	0	0	1										
	TOTAL		2.934	588	2.111	256	2.622	529	2.303	0	804	145	1.166	12	23	230	0	155	6	250		1.10%	881	36.14%	0.82%	952	35.67%	0.66%	991	34.79%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										(

	Adve	rse Scenar	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
	0.17%	124	18.51%	0.17%	183	18.91%
	0.06%	92	10.64%	0.06%	104	8.92%
	1.43%	8,863	47.29%	1.45%	9,824	47.06%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.83%	5.371	59.89%	0.92%	6.137	59.13%
	0.79%	2.743	48.17%	0.83%	3.189	49.24%
	1.63%	493	59.44%	1.80%	543	58.74%
	0.74%	2,250	46.24%	0.77%	2,646	47.65%
	1.30%	31	49.97%	1.65%	45	48.16%
	0.89%	2,597	80.14%	1.06%	2,903	75.83%
	1.35%	595	80.54%	1.59%	657	76.69%
	0.82%	2.003	80.03%	0.98%	2.246	75.58%
	0.00%	0	0.00%	0.00%	0	0.00%
	0.81%	14,449	49.39%	0.85%	16,248	48.64%

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.05%	4	29.25%	0.05%	8	28.11%	0.05%	13	27.75%
0.12%	2	12.79%	0.14%	5	12.42%	0.17%	8	12.30%
0.67%	356	34.46%	0.79%	425	31.84%	0.88%	500	30.31%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.93%	591	62.47%	1.27%	735	57.81%	1.63%	917	54.60%
0.75%	234	57.18%	0.93%	289	54.95%	1.11%	353	53.40%
2.68%	61	58.65%	3.26%	77	56.06%	3.96%	96	54.39%
0.56%	174	56.61%	0.71%	211	54.50%	0.86%	257	53.00%
0.88%	13	54.23%	1.30%	23	48.79%	1.71%	35	46.72%
1.16%	344	66.85%	1.67%	424	60.47%	2.27%	529	56.05%
1.50%	69	61.82%	2.11%	89	56.35%	2.67%	115	53.15%
1.07%	275	68.13%	1.56%	334	61.62%	2.16%	414	56.88%
-	0	-	-	0	-	-	0	-
0.57%	954	47.38%	0.73%	1.174	43.83%	0.89%	1.437	41.79%

			Adve	rse Scena	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
0.40%	26	17.73%	0.41%	50	17.70%	0.43%	73	17.80%
0.06%	0	6.90%	0.06%	0	6.81%	0.07%	1	6.64%
3.37%	2,708	72.37%	4.11%	3,009	78.18%	5.03%	3,121	77.99%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.92%	1.033	64.03%	2.09%	1.248	73.18%	2.62%	1.416	77.99%
2.02%	505	50.41%	2.04%	640	60.62%	2.79%	765	68.45%
2.56%	201	70.60%	2.56%	235	82.12%	2.36%	243	83.55%
1.99%	305	42.31%	2.01%	405	52.55%	2.81%	522	63.16%
3.75%	0	57.99%	3.20%	0	53.64%	2.33%	0	53.08%
1.76%	527	88.02%	2.16%	608	94.92%	2.34%	651	94.20%
2.07%	177	89.39%	2.29%	206	103.48%	2.36%	212	105.26%
1.75%	351	87.23%	2.15%	402	90.53%	2.34%	439	89.11%
	0	-	-	0	-	-	0	-
1.42%	3.767	68.36%	1.62%	4.307	73.57%	1.93%	4.611	73.67%

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
0.09%	4	24.23%	0.09%	7	19.53%	0.09%	11	18.18%
0.96%	2	33.51%	1.54%	6	35.95%	1.66%	10	39.04%
2.20%	226	36.11%	2.51%	291	36.24%	2.48%	363	38.51%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.11%	328	53.59%	1.06%	402	53.39%	1.07%	480	54.57%
1.02%	162	39.64%	0.97%	208	41.47%	0.99%	257	43.78%
2.35%	7	60.63%	2.77%	8	62.06%	3.13%	9	63.60%
1.01%	155	38.94%	0.96%	200	40.85%	0.97%	247	43.21%
1.43%	7	59.63%	1.32%	8	56.25%	1.26%	10	56.30%
1.38%	160	76.22%	1.31%	186	74.56%	1.30%	213	74.89%
4.21%	22	105.53%	4.80%	25	104.31%	5.33%	28	104.51%
1.28%	138	72.75%	1.19%	161	71.25%	1.16%	185	71.69%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
1.00%	560	44.86%	1.03%	706	44.09%	1.01%	863	45.38%

			Adve	rse Scena	io			
as of	31/12/20	14	85	of 31/12/	2015	85	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.62%	15	38.00%	0.63%	30	38.43%	0.64%	45	38.85%
0.03%	0	25.48%	0.03%	0	6.36%	0.03%	0	5.96%
4.14%	749	33.94%	3.78%	826	33.57%	3.45%	882	33.17%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.02%	210	64.62%	1.14%	268	69.20%	1.20%	297	66.07%
0.97%	74	47.45%	1.06%	95	52.00%	1.08%	106	51.12%
2.26%	18	52.68%	2.20%	20	51.88%	1.86%	22	50.85%
0.87%	56	45.99%	0.98%	74	52.03%	1.03%	85	51.19%
0.07%	0	36.14%	0.08%	0	37.72%	0.08%	0	39.28%
1.06%	136	80.36%	1.21%	173	84.50%	1.29%	190	79.00%
1.89%	10	70.45%	2.19%	12	64.98%	2.19%	13	60.79%
1.02%	126	81.29%	1.17%	161	86.41%	1.25%	177	80.80%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
1.78%	974	38.04%	1.61%	1.124	38.51%	1.47%	1.224	38.03%

				Exp	osure values (	as of 31/12/2	013)			Risk e	cposure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	wisions (as of	31/12/2013)					Bas	eline Scen	ario		/
		LTV % (as of	E.	RB	A	IRB	5	TA	F-	IRB	A-	IRB	ST	TA	F.	IRB	A-	IRB	5	TA		as of 31/1	2/2014	as	of 31/12/	2015	85	s of 3
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate		f Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default	Impairment rate	t St Pro
	Central banks and central governments		0	0	0	0	1,374	18	0	0	0	0	0	26	0	0	0	0	0	0	0.009		0.02%	0.00%	0	0.02%	0.00%	
	Institutions		562	12	0	0	74	98	203	0	0	0	15	147	0	3	0	0	5	0	0.699		4.06%	0.12%	13	4.13%	0.11%	
	Corporates		919	149	0	0	978	372	1,020	0	0	0	1,194	6	13	85	0	0	17	248	2.799	6 503	36.26%	1.96%	530	36.23%	1.67%	
	Corporates - Of Which: Specialised Lending		0	0	0	0	730	368	0	0	0	0	968	0	0	0	0	0	6	240		0	-	-	0	-	-	
	Corporates - Of Which: SME		469	138	0	0	151	4	494	0	0	0	144	4	7	77	0	0	10	8		0	-	-	0	-		
	Retail		0	0	2,651	1,011	34	4	0	0	2,022	2	17	5	0	0	38	510	1	18	2.489		50.26%	1.86%	793	48.96%	1.62%	
	Retail - Secured on real estate property	70.5%		0	2.251	826	10	0	0	0	1.676	2	5	0	0	0	33	361	0	3	2.409	b 557	44.65%	1.81%	595	43.88%	1.58%	
	Retail - Secured on real estate property - Of	70.5%		0	2	1	8	0	0	0	1	0	4	0	0	0	0	1	0	3	3.269		82.87%	1.51%	4	80.70%	1.01%	
Hungary	Retail - Secured on real estate property - Of	70.5%	0	0	2,248	825	2	0	0	0	1,676	2	1	0	0	0	32	360	0	0	2.409	553	44.48%	1.81%	591	43.72%	1.58%	
···j,	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0.309		35.79%	0.22%	0	35.56%	0.18%	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	400	185	24	4	0	0	346	0	12	5	0	0	6	149	1	14	2.909	6 189 6 15	74.83% 71.94%	2.13% 1.31%	198	71.13%	1.83%	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	398	1	19	3	U	0	345	0	8	4	0	0	0	149	1	13			71.94%	2.17%	16 182	71.18%	1.89%	
	Equity		0	0	398	185	5	1	U	0	345		4	1	0		ь	149	0	2	2.889	1/4	/5.09%	2.17%	182	71.12%	1.89%	
	Securitisation		0	0	0		3		0		0		3	0	0		0			0		0			0			4
	Other non-credit obligation assets		0	0	0	0	213		0	0	0		120	0	0		0	0		0								4
	TOTAL		1 492	161	2 651	1 011	213	402	1.224		2.022	2	1.349	105	12		20	E10	72	266	1.90%	1.262	40.21%	1.33%	1.336	39.77%	1.13%	
	Securitisation and re-securitisations positions deducted from capital *		1.402	101	2.051	1.011	2.075	452	1.224		2.022	- 2	1.345	105			30	310		200	1.207	0 1.202	40.2170	1.3370	1.330	33.7779	1.13%	+

		LTV % (as of	E.	IRB	A-I	RB	S	'A	F-I	RB	A-1	RB	ST	'A	F-I	RB	A-	IRB	S	TA		85	of 31/12
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Ir	Impairment rate F	Stock of Provisions																
	Central banks and central governments		0	0	0	0	726	0	0	0	0	0	0	0	0	0	0	0	0	0	Г	0.00%	0
	Institutions		2.280	0	0	0	554	0	507	0	0	0	4	0	0	0	0	0	0	0		0.01%	0
	Corporates		1,864	182	0	0	431	15	1,405	0	0	0	350	0	0	96	0	0	0	4		0.74%	125
	Corporates - Of Which: Specialised Lending		0	0	0	0	379	15	0	0	0	0	308	0	0	0	0	0	0	4		-	0
	Corporates - Of Which: SME		707	69	0	0	15	0	506	0	0	0	11	0	0	48	0	0	0	0		-	0
	Retail		0	0	643	90	16	1	0	0	150	4	11	1	0	0	0	47	0	1		0.44%	62
	Retail - Secured on real estate property	62.4%	0	0	479	49	2	0	0	0	99	3	1	0	0	0	0	16	0	1		0.45%	23
	Retail - Secured on real estate property - Of	58.9%	0	0	24	2	0	0	0	0	1	1	0	0	0	0	0	1	0	0		0.96%	2
Germany	Retail - Secured on real estate property - Of	62.6%	0	0	455	47	2	0	0	0	98	2	1	0	0	0	0	15	0	1		0.43%	22
Cermany	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.16%	0
	Retail - Other Retail		0	0	164	41	14	0	0	0	50	1	10	0	0	0	0	30	0	0		0.39%	38
	Retail - Other Retail - Of Which: SME		0	0	22	2	9	0	0	0	2	1	6	0	0	0	0	1	0	0		0.53%	2
	Retail - Other Retail - Of Which: non-SME		0	0	142	38	5	0	0	0	49	0	4	0	0	0	0	29	0	0		0.37%	36
	Equity		12	0	0	0	9	0	37	0	0	0	9	0	0	0	0	0	0	0	- L	-	0
	Securitisation		46	1	0	0	0	0	10	13	0	0	0	0	0	0	0	0	0	0	- 1	/ V	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	TOTAL		4.202	183	643	90	1.736	16	1.958	13	150	4	374	1	0	96	0	47	1	5	E	0.40%	187
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0			

					Jusure values (	as 01 31/12/2	1013)			NISK CJ	posure amoun	102 (02 01 21/1	2/2013)			value aujus	unents anu pro	ovisions (as or	31/12/2013)						enne acen			
		LTV % (as of	F	IRB	A-	IRB	5	TA	F	IRB	A-	-IRB	S	STA	F-I	RB	A-	IRB	S	TA		as of 31/12	2/2014		of 31/12/			of 31/12/2
	(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	Impairmen rate	Stock of Provisions	Coverage Ratio 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	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	_ · · ·	- · ·	0
	Institutions		4,931	0	0	0	87	0	733	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	0.48%	0.00%	0	0.47%	0.00%	1
	Corporates		245	15	0	0	84	0	114	0	0	0	49	0	0	0	0	0	0	0	0.91%	3	12.35%	0.84%	6	18.46%	0.79%	8
	Corporates - Of Which: Specialised Lending		0	0	0	0	10	0	0	0	0	0	4	0	0	0	0	0	0	0		0	-	1 - '	0	1 - 1	!	0
	Corporates - Of Which: SME		7	0	0	0	23	0	4	0	0	0	17	0	0	0	0	0	0	0		0	-	1 - '	0	1 - 1	!	0
	Retail		0	0	38	4	1	0	0	0	7	0	0	0	0	0	0	2	0	0	0.48%	2	47.25%	0.44%	2	46.16%	0.43%	2
	Retail - Secured on real estate property	63.5%		0	23	3	0	0	0	0	5	0	0	0	0	0	0	2	0	0	0.49%	2	46.03%	0.42%	2	45.22%	0.39%	2
	Retail - Secured on real estate property - Of	59.4%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.56%	0	55.49%	0.58%	0	55.30%	0.60%	0
United Kingdom	Retail - Secured on real estate property - Of	63.7%	0	0	22	3	0	0	0	0	5	0	0	0	0	0	0	1	0	0	0.49%	2	45.70%	0.42%	2	44.86%	0.39%	2
oniced rangeoni	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.47%	0	65.27%	0.32%	0	58.39%	0.25%	0
	Retail - Other Retail		0	0	15	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0.46%	0	59.21%	0.47%	0	52.68%	0.49%	0
	Retail - Other Retail - Of Which: SME		0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1.34%	0	35.15%	1.34%	0	35.42%	1.33%	0
	Retail - Other Retail - Of Which: non-SME		0	0	13	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0.34%	0	66.13%	0.36%	0	59.10%	0.38%	0
	Equity		5	0	0	0	1	0	26	0	0	0	2	0	0	0	0	0	0	0		0	-	<u> </u>	0		<u> </u>	0
	Securitisation		250	2	0	0	0	0	127	19	0	0	0	0	0	0	0	0	0	0		4		4 7		( )	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		4		4		(	(	
	TOTAL		5,431	16	38	4	174	0	1,001	19	7	0	51	0	0	0	0	2	0	0	0.06%	5	6.96%	0.06%	8	6.48%	0.05%	11
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0		4		4 /		( , , , , , , , , , , , , , , , , , , ,	4 /	4

				Exp	posure values (	as of 31/12/3	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)		1				aseline Sce	
		LTV % (as of	F-	IRB	A-	IRB		STA	F	IRB	A-1	IRB	2	TA	F-	IRB	A-	IRB	5	STA		as of 31/1	2/2014	as	is of 31/12	2/20:
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	nt Stock of Provision	f Coverage Ratio	• Impairment rate	nt Stock of Provision	f ns
	Central banks and central governments		1	0	0	0	908	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009	0	0.00%	0.00%	0	
	Institutions		178	0	0	0	0	0	52	0	0	0	0	0	0	0	0	0	0	0	0.009	. 0	0.07%	0.00%	0	
	Corporates		262	19	0	0	516	11	186	0	0	0	681	0	0	0	0	0	0	9	4.099	41	33.28%	2.17%	59	
	Corporates - Of Which: Specialised Lending		0	0	0	0	440	11	0	0	0	0	571	0	0	0	0	0	0	9		0	-	-	0	
	Corporates - Of Which: SME		86	1	0	0	1	0	59	0	0	0	1	0	0	0	0	0	0	0		0	-	-	0	
	Retail		0	0	4	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.429	, 0	52.22%	0.40%	0	
	Retail - Secured on real estate property	63.4%		0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.429		11.04%	0.41%	0	
	Retail - Secured on real estate property - Of	0.0%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.789	. 0	29.55%	0.82%	0	
Poland	Retail - Secured on real estate property - Of	63.4%	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.319	, 0	9.74%	0.28%	0	
roland	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1.909		39.67%	1.16%		
	Retail - Other Retail		0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.389		101.26%	0.36%		
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.929		33.25%	0.95%	0	
	Retail - Other Retail - Of Which: non-SME		0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.249	. 0	106.29%	0.22%	0	
	Equity		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		1		/		
	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		440	19	4	0	1,424	11	238	0	1	0	681	0	0	0	0	0	0	9	1.97%	42	33.12%	0.98%	59	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0						ł

					oosure values (	as of 31/12/	2013)			Risk e	cposure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						seline Scer			
		LTV % (as of	F-	IRB	A	IRB	S	πA	F-	IRB	A-	IRB	S	TA	F-	IRB	A	IRB	5	TA		as of 31	12/2014	a	s of 31/12/	2015	as	s of 31/12
	(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	Impair rat		of Coverage Rat	• · Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock o Provision
	Central banks and central governments		0	0	0	0	266	0	0	0	0	0	5	0	0	0	0	0	0	0	0.0	% 0	0.00%	0.00%	0	0.00%	0.00%	0
	Institutions		4	0	0	0	8	0	4	0	0	0	4	0	0	0	0	0	0	0	0.0	% 0	0.00%	0.00%	0	0.00%	0.00%	0
	Corporates		261	159	0	0	369	25	316	0	0	0	387	27	1	71	0	0	10	26	2.2	% 130	43.94%	1.56%	140	43.05%	1.19%	147
	Corporates - Of Which: Specialised Lending		0	0	0	0	100	10	0	0	0	0	119	11	0	0	0	0	0	8		0	-	-	0	-	-	0
	Corporates - Of Which: SME		35	2	0	0	186	14	71	0	0	0	167	15	0	1	0	0	4	15		0	-	-	0	-	-	0
	Retail		0	0	17	6	540	48	0	0	6	0	361	62	0	0	0	4	11	27	1.2	% 56	35.88%	1.30%	66	36.08%	1.29%	74
	Retail - Secured on real estate property	62.0%	0	0	4	3	479	46	0	0	2	0	324	59	0	0	0	2	7	16	1.3			1.31%	43	28.14%	1.30%	50
	Retail - Secured on real estate property - Of	58.9%	0	0	0	0	130	31	0	0	0	0	80	41	0	0	0	0	3	12	2.1		27.80%	2.17%	23	29.54%	2.17%	26
Slovenia	Retail - Secured on real estate property - Of	62.5%	0	0	4	3	350	15	0	0	1	0	244	18	0	0	0	2	4	5	0.9		25.16%	1.01%	20	26.55%	1.01%	24
Slovenia	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.4		33.98%	0.36%	0	33.68%	0.31%	0
	Retail - Other Retail		0	0	13	3	61	2	0	0	4	0	37	2	0	0	0	3	3	11	1.2		81.72%	1.23%	22	77.42%	1.21%	23
	Retail - Other Retail - Of Which: SME		0	0	3	2	22	1	0	0	1	0	8	2	0	0	0	1	2	5	1.9		78.67%	1.87%	11	75.44%	1.82%	12
	Retail - Other Retail - Of Which: non-SME		0	0	10	2	39	0	0	0	3	0	29	1	0	0	0	1	2	6	0.8	% 10	84.94%	0.89%	11	79.46%	0.89%	12
	Equity		0	0	0	0	1	0	0	0	0	0	3	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								4
	Other non-credit obligation assets		0	0	0	0	15	0	0	0	0	0	9	0	0	0	0	0	0	0								4
	TOTAL		265	159	17	6	1.199	72	319	0	6	0	768	89	1	71	0	4	21	53	1.6	% 18	41.33%	1.30%	206	40.66%	1.11%	221
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								4

	31/12/20	14		rse Scenar									
Impairment rate Stock of Ratio - Default Impairment													
Impairment rate	Stock of Provisions	Coverage			Coverage			Coverage Ratio - Default Stock					
0.93%	10	13.50%	0.97%	21	17.50%	1.01%	31	19.28%					
0.70%	12	4.06%	0.57%	16	5.18%	0.26%	18	5.54%					
4.06%	573	40.57%	5.21%	657	41.56%	5.60%	739	42.45%					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
3.74%	861	56.34%	4.44%	974	54.03%	4.27%	1,067	52.31%					
3.73%	643	50.02%	4.28%	732	48.61%	3.71%	800	47.69%					
3.37%	4	84.08%	1.77%	5	85.48%	1.26%	5	87.54%					
3.73%	639	49.88%	4.30%	727	48.46%	3.72%	795	47.55%					
0.32%	0	36.57%	0.29%	0	37.99%	0.23%	0	39.35%					
3.75%	218	84.95%	5.23%	242	78.21%	7.27%	267	71.43%					
3.52%	16	72.93%	8.82%	20	78.50%	13.01%	22	73.78%					
3.76%	203	86.00%	5.04%	223	78.18%	7.00%	245	71.23%					
-	0	-	-	0	-	-	0	-					
2.97%	1.457	44.92%	3.53%	1.667	44.49%	3.44%	1.855	44.16%					

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
0.00%	0	28.61%	0.00%	0	25.97%	0.00%	0	24.31%
0.01%	0	0.75%	0.01%	0	0.73%	0.01%	0	0.70%
0.90%	132	51.67%	1.06%	161	51.40%	1.14%	191	51.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.47%	63	59.47%	0.53%	71	60.24%	0.59%	79	60.16%
0.49%	24	39.21%	0.55%	29	40.57%	0.60%	33	41.44%
1.05%	2	55.05%	1.16%	2	54.06%	1.26%	3	52.74%
0.46%	22	38.33%	0.52%	26	39.75%	0.57%	31	40.71%
0.17%	0	36.36%	0.17%	0	37.84%	0.16%	0	39.30%
0.43%	39	86.95%	0.48%	43	89.22%	0.54%	46	89.73%
0.58%	2	55.26%	0.66%	2	54.64%	0.74%	3	53.02%
0.39%	37	89.28%	0.45%	40	92.18%	0.50%	43	93.29%
-	0	-	-	0	-	-	0	-
0.48%	194	51.80%	0.56%	233	50.13%	0.60%	270	48,47%

as of 31/12/2015 as of 31/12/2016
pairment Stock of Coverage
rate Provisions Ratio - Defaut
rate Provisions

Stock 0.00% 0.73% 49.42% --58.18% 39.00% 51.72% 38.24% 35.23% 85.05% 52.00% 88.89%

. 0.38% 210 48.42% 0.00% 0.01% 0.66%

0.43% 0.45% 0.92% 0.42% 0.12% 0.40% 0.54% 0.37%

0.00% 0.72% 48.27% -56.31% 38.45% 49.60% 37.74% 35.15% 83.84% 49.64% 87.01%

- 0 -0.37% 230 45.99%

as of 31

0 0

ent Stock of Coverage Ratio - Defaul Impairment Stock of Ratio - Defaul rate Provisions

0.00% 0.00% 1.21%

0.39% 0.41% 0.85% 0.27% 0.81% 0.36% 0.36% 0.98%

0.53% 68 35.38%

0.00% 0.07% 35.83% --49.94% 16.13% 33.71% 12.82% 37.51% 92.10% 92.10% 92.10%

rage Ratio

0.00% 0.01% 0.70%

0.44% 0.45% 0.95% 0.43% 0.13% 0.40% 0.53% 0.37% 0 67 27 25 0 41 2 38

0 143

0.00% 0.74% 50.77% -

-58.93% 38.80% 54.04% 37.97% 35.48% 86.07% 54.05% 88.40%

51.08%

0.47% 0.47% 0.85% 0.35% 0.42% 1.00% 0.22%

			Adve	rse Scena	rio			
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 - Defaul Stock
-	0	-	-	0	-	-	0	-
0.02%	1	0.95%	0.03%	3	0.95%	0.03%	4	0.95%
1.12%	3	13.26%	1.30%	8	19.93%	1.38%	12	23.60%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.55%	2	51.94%	0.61%	3	50.94%	0.65%	3	50.13%
0.58%	2	51.17%	0.62%	2	50.46%	0.64%	2	49.68%
0.61%	0	56.78%	0.72%	0	58.23%	0.82%	0	57.87%
0.58%	2	50.98%	0.62%	2	50.19%	0.63%	2	49.39%
0.50%	0	65.08%	0.42%	0	59.82%	0.32%	0	58.39%
0.50%	0	59.30%	0.58%	0	54.07%	0.67%	0	52.46%
1.47%	0	35.79%	1.66%	0	37.26%	1.82%	0	38.54%
0.37%	0	66.28%	0.44%	0	60.53%	0.53%	0	58.26%
-	0	-	-	0	-	-	0	-
0.09%	7	4.52%	0.11%	13	3.97%	0.12%	20	3.85%

				rse Scena				
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 - Defaul Stock
0.22%	1	36.82%	0.22%	3	33.54%	0.22%	4	31.70%
0.00%	0	0.07%	0.00%	0	0.07%	0.00%	0	0.06%
4.96%	48	34.61%	2.71%	71	37.93%	1.16%	82	39.25%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.47%	0	53.09%	0.53%	0	53.52%	0.57%	0	53.43%
0.47%	0	12.28%	0.55%	0	15.97%	0.61%	0	19.14%
0.86%	0	30.33%	1.01%	0	34.35%	1.18%	0	36.53%
0.35%	0	10.93%	0.40%	0	13.34%	0.43%	0	15.53%
2.05%	0	40.45%	1.55%	0	40.68%	0.98%	0	41.89%
0.42%	0	101.82%	0.47%	0	99.92%	0.51%	0	97.05%
1.00%	0	33.74%	1.18%	0	35.97%	1.36%	0	37.61%
0.27%	0	107.10%	0.30%	0	108.94%	0.31%	0	109.09%
-	0	-	-	0	-	-	0	-
2.48%	50	34.53%	1.31%	74	37.46%	0.60%	86	38.36%

				rse Scena				
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 - Defaul Stock
0.26%	0	11.98%	0.27%	1	10.30%	0.28%	1	9.68%
0.00%	0 11.98% 0 0.00% 135 44.75% 0 - 0 - 58 36.50% 37 27.22% 20 28.58%		0.00%	0	0.00%	0.00%	0	0.00%
2.67%	0 0.00% 135 44.75% 0 - 58 36.50% 37 27.22% 20 28.58% 16 25.48%		2.32%	154	44.31%	2.08%	168	43.84%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.40%	58	36.50%	1.57%	70	37.79%	1.75%	83	38.50%
1.40%	37	27.22%	1.59%	47	29.71%	1.77%	57	31.44%
2.34%	20	28.58%	2.67%	25	31.50%	2.98%	29	33.36%
1.07%	16	25.48%	1.21%	22	27.73%	1.36%	28	29.54%
0.51%	0	35.45%	0.51%	0	37.36%	0.53%	0	39.44%
1.34%	21	82.77%	1.49%	24	80.21%	1.64%	26	77.03%
2.08%	11	80.32%	2.29%	12	79.06%	2.49%	13	76.46%
0.94%	10	85.35%	1.07%	12	81.39%	1.21%	13	77.59%
-	0	-	-	0	-	-	0	-
1.90%	193	41.95%	1.80%	225	41.79%	1.75%	252	41.49%



# EBA EUROPEAN 2014 EU-wide Stress Test

P&L			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	4,677	4,481	4,399	4,284	4,456	4,173	3,852
Net trading income		-78	10	54	-143	-29	28
of which trading losses from stress scenarios		-219	-132	-88	-284	-171	-114
Other operating income	-43	-177	-183	-182	-302	-299	-298
Operating profit before impairments	2,723	2,220	2,219	2,150	1,950	1,783	1,520
Impairment of financial assets (-)	-3,241	-1,893	-1,006	-766	-2,724	-2,183	-1,907
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,144	-1,839	-958	-719	-2,648	-2,119	-1,799
Impairment Financial assets designated at fair value through P&L (-)	-96	-54	-49	-47	-76	-63	-108
Impairment on non financial assets (-)	-384	-33	-33	-33	-739	-83	-83
Operating profit after impairments from stress scenarios	-902	294	1,180	1,350	-1,514	-483	-470
Other Income and expenses	-124	-42	-42	-42	-42	-42	-42
Pre-Tax profit	-1,026	252	1,137	1,308	-1,556	-525	-513
Тах	143	-76	-341	-392	193	158	60
Net income	-883	176	796	915	-1,363	-368	-453
Attributable to owners of the parent	-1,019	174	788	907	-1,351	-364	-449
of which carried over to capital through retained earnings	-1,187	115	616	713	-1,351	-364	-449
of which distributed as dividends	168	59	172	194	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.



#### EBA EUROPEAN BANKING AUTHORITY

#### 2014 EU-wide Stress Test

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	86,038	86,832	87,397	87,889	88,697	90,891	92,540		
Risk exposure amount Securitisation and re-securitisations	809	1,203	1,439	1,594	2,237	3,093	3,652		
Risk exposure amount Other credit risk	85,228	85,629	85,958	86,295	86,460	87,797	88,888		
Risk exposure amount for market risk	4,392	4,392	4,392	4,392	5,497	5,637	5,731		
Risk exposure amount for operational risk	10,523	10,523	10,523	10,523	10,523	10,523	10,523		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	777	777	777	777	777	777	777		
Total Risk exposure amount	101,730	102,524	103,089	103,582	105,494	107,828	109,571		



L DAN AUTHORITY	Securitisation			Baseline scenario			Adverse scenario	
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
	Banking Book	1,303						
Expective values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	1,303						
	Banking Book	809	1,203	1,439	1,594	2,237	3,093	3,652
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	809	1,203	1,439	1,594	2,237	3,093	3,652
	Hold to Maturity porfolio	4	4	4	4	9	9	9
Turneiumente	Available for Sale porfolio	30	30	30	30	53	53	53
Impairments	Held for trading portfolio							
	Total	33	33	33	33	63	63	63



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/201	3
		EXPOSURES (acc of pro	GROSS DIRECT LONG POSURES (accounting value gross of provisions) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1					DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	EREIGN 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] [SY-10Y] [10Y-more Tot	Austria	73 359 406 236 1,805 4,968 1,722 <b>9,569</b>	25 11 66 30 100 651 1,403 <b>2,286</b>	73 359 406 236 1,803 4,968 1,722 <b>9,567</b>	26 316 235 196 1,072 2,334 486 <b>4,665</b>	0 0 0 0 0 0 0 0 0 0	1 43 5 36 24 -81 16 <b>43</b>	0 15 2 87 265 27 2 <b>398</b>	0 0 8 82 3 0 <b>94</b>	0 7 4 83 6 0 0 <b>100</b>	0 0 -3 0 0 0 - <b>3</b>	47 0 0 0 0 7 7 0 <b>54</b>	0 0 0 0 0 0 0 0 1	0 30 0 0 0 0 0 30	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	9 1 0 59 9 10 1 <b>90</b>	0 0 0 0 0 0 0	9 1 0 59 9 10 1 <b>90</b>	0 1 0 57 3 6 0 <b>66</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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Bulgaria	0 0 1 0 0 0 0		0 0 1 0 0 0 0								0 0 2 0 0 0 0 0 0			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Cyprus														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y f [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Czech Republic	697 1,409 629 258 1,186 3,053 898 <b>8,129</b>	4 23 20 19 69 210 258 <b>603</b>	697 1,409 625 258 1,186 3,047 898 <b>8,120</b>	427 410 154 23 357 676 0 2,047	0 0 66 0 11 0 77	270 687 113 47 123 85 10 1,334	0 2,112 0 72 326 260 0 <b>2,770</b>	0 322 0 4 31 25 0 382	0 66 30 0 1,395 0 1,491	0 -2 -1 0 0 -162 0 -165	0 0 0 0 0 0 0 0 0		0 4 4 4 0 0 11	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 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0 0 0 0 0 2	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 2 0 0 0 0 0 0			
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Finland	0 1 3 8 65 15 <b>93</b>		0 1 3 8 65 15 <b>93</b>	0 0 2 5 4 15 26										
100 [0 - 3M ] [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	France	9 3 6 3 22 64 4 111	0 0 0 0 0 0 0 0 0 0	9 3 6 3 22 64 4 111	0 0 3 0 18 41 0 <b>63</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 6 0 6 0 6	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
		of prov	ounting value gross		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 //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] [SY-10Y] [10Y-more Tot	Germany	7 17 47 188 180 204 10 <b>652</b>	0 0 2 0 0 0 0 0 3	7 17 47 188 180 204 10 <b>652</b>	0 1 177 175 168 4 <b>537</b>	0 0 0 0 0 0 0 0 0 0	0 1 0 5 0 6	0 0 10 0 0 0 0 10		0 0 10 0 0 0 0 10	0 0 -1 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Croatia	202 174 165 403 179 121 24 <b>1,268</b>	1 56 2 401 5 25 13 <b>503</b>	202 174 165 403 169 102 24 <b>1,238</b>	103 54 105 0 172 69 0 <b>503</b>	0 0 0 0 0 0 0 0 0	60 67 51 1 -4 -2 11 <b>184</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 7 0 0 <b>7</b>	0 0 0 -1 0 - <b>1</b>
[ 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 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	1,932 237 11 24 3 17 284 <b>2.508</b>	7 0 14 0 7 227 <b>255</b>	1,932 237 10 24 1 8 284 <b>2.84</b> <b>2.497</b>	235 0 0 0 0 0 0 236	0 0 0 0 0 0 0 0 0 0	1,696 232 10 11 1 -2 0 <b>1,948</b>	9 0 0 0 0 0 0 9	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 4 15 0 18	0 0 0 1 0 1 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Iceland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Ireland	3 0 0 1 27 0 <b>31</b>	0 0 0 0 0 0 0 0	3 0 0 1 27 0 <b>31</b>	1 0 0 0 26 0 <b>26</b> 0 <b>26</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 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Italy	14 1 10 2 11 50 41 <b>129</b>	0 0 0 0 0 0 0 0 0	14 1 10 2 11 50 41 <b>129</b>	0 0 2 1 2 37 36 <b>77</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 15 0 0 0 15	0 0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 <b>7</b>	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latvia	0 3 0 2 0 5	0 0 0 0 0 0 0 0 0 0	0 3 0 2 0 5	0 2 0 2 0 2 0 0 4	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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	Lithuania	0 0 1 8 0 0 0 0 10	0 0 0 0 0 0 0 0	0 0 1 8 0 0 0 10	0 0 4 0 0 0 4	0 0 0 0 0 0 0 0 0 0	0 0 4 0 0 0 4	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Luxembourg	0 0 0 3 3 <b>3</b>	0 0 0 0 0 0 0 0	0 0 0 3 0 <b>3</b>	0 0 0 3 3	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	Maita	2 3 0 1 0 6	0 0 0 0 0 0 0	2 3 0 1 0 6	2 2 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Netherlands	4 0 5 8 37 4 <b>65</b>	0 0 0 0 0 0 0 0 0	4 0 5 7 37 4 <b>64</b>	0 0 3 5 3 32 3 47	0 0 0 0 0 0 0 0 0 0	0 0 0 -1 3 0 <b>2</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 - 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Poland	21 3 76 97 301 558 26 <b>1,082</b>	0 0 0 0 0 0 0 0 0 0	21 -8 76 90 282 555 15 1,030	0 0 6 73 170 2 251	4 0 0 0 0 0 0 0 4	3 -11 75 27 14 -4 -23 <b>80</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 4 0 4 0 0 <b>4</b>	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Portugal	0 0 3 0 2 0 0 5		0 0 3 0 2 0 0 5	0 0 3 0 2 0 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 9 0 0 0 0 0 0 0 9	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Romania	292 1,267 694 1,077 824 651 871 <b>5,676</b>	1 22 8 16 26 280 814 <b>1,167</b>	292 1,267 694 1,077 824 650 871	18 142 58 528 239 130 60 <b>1,174</b>	0 0 0 0 0 5 5	83 681 115 64 21 11 0 <b>975</b>					0 0 5 0 0 0 0 0		0 1 0 0 7 0 8	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Slovakia	14 75 709 882 1,534 1,449 1,207 <b>5,870</b>	0 8 38 6 30 102 30 <b>214</b>	5,675 14 75 709 882 1,514 1,449 1,207 5,849	0 2 103 438 773 275 185 <b>1,777</b>	0 0 27 0 0 0 0 27	973 14 3 241 20 17 -9 -10 277	0 0 170 0 0 0 0 170	0 0 16 0 0 0 0 16	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 9 14 0 22	0 0 0 0 0 0 0 0 0	0 -3 4 0 57 49 0 107	0 0 0 -1 -1 0 -2



	(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
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS ositive 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] [SY-10Y] [10Y-more Tot	Slovenia	11 36 11 32 1 72 66 <b>229</b>	0 0 1 0 1 3 27 31	11 36 11 32 1 72 66 <b>229</b>	1 30 0 27 0 55 39 152	0 0 0 0 0 0 0 0 0 0 0	10 3 0 0 0 0 0 13	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	7 3 0 1 5 11 2 <b>29</b>	0 0 0 0 0 0 0 0 0	7 3 0 1 5 11 2 <b>29</b>	0 0 0 3 3 0 6	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 11 0 0 0 <b>11</b>	0 0 0 0 0 0 0 0 0	0 0 15 0 0 15	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Sweden	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	United Kingdom	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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 51 0 0 5 <b>1</b> 5 <b>1</b>	0 0 -1 0 0 0 -1
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Canada	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Hong Kong	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Japan														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	U.S.	0 0 1 1 14 184 <b>201</b>	0 0 0 0 0 0 0 0 0 0	0 0 1 0 1 14 184 <b>201</b>	0 0 1 0 1 14 184 <b>201</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



	(mln EUR) VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)								INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Derivatives with positive fair value Derivatives with negative fair					
Residual Maturity							31/12/2013		31/12/2013		at 31/12/2013		value at 31/12/2013		
	Country / Region	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 2 0 0 0 0 0 2	0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 2	0 2 0 0 0 0 0 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0				0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Other Central and eastern Europe countries non EEA	34 56 82 57 34 25 5 <b>292</b>	0 4 3 15 24 21 5 <b>72</b>	34 56 82 57 34 23 5 <b>290</b>	23 51 43 28 10 0 155	0 0 0 0 0 0 0 0	2 5 13 13 3 1 0 <b>37</b>	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 7	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 25 0 0 0 0 0 25	0 1 0 0 0 0 0 0	20 0 0 0 0 0 0 20	-1 0 0 0 0 0 0 0 - <b>1</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	
[0-3M[ [3M-1Y] [1Y-2Y[ [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	2 0 0 0 1 1 5	0 0 0 0 0 0 0 0 0	2 0 0 0 1 1 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 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	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0					0 0 0 0 0 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	2 0 24 7 15 56 32 <b>136</b>	0 0 21 0 0 55 31 <b>107</b>	2 0 24 7 15 56 32 <b>136</b>	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 2 0 0 0 0 0 2	0 0 51 0 0 0 0 51	0 0 1 0 0 0 0 1	0 0 35 0 0 0 35	0 0 -9 0 0 0 -9	0 0 7 0 0 0 0 7	0 0 0 0 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

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2014 EU-wide Stress Test

			Baseline Scenario				Adverse Scenario		1		
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	А	OWN FUNDS	14,410	14,665	15,102	15,499	14,156	13,572	12,829	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,173	10,375	10,969	11,573	9,637	9,039	8,304	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own	7,184	7,184	7,184	7,184	7,184	7,184	7,184	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	3,585	3,700	4,316	5,028	2,234	1,869	1,420	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and ( of CRR
	A.1.3	Accumulated other comprehensive income	-820	-859	-882	-897	-1,687	-1,612	-1,750	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	271	271	271	271	-382	-192	-249	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	155	113	90	75	-61	-177	-258		-
	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 CRI
	A.1.6	Minority interest given recognition in CET1 capital	2,566	2,566	2,566	2,566	2,566	2,566	2,566	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-161	-161	-161	-161	-161	-161	-161	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	-36	-36	-36	-36	-36	-36	-36	-	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-2,404	-2,404	-2,404	-2,404	-1,586	-1,586	-1,586	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	-202	-202	-202	-202	-202	-202	-146	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	-284	-170	-97	-49	-172	-110	-78	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS											
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	D	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	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3
		weight									of CRR: Articles 36(1) noint k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	(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) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	O	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	745	757	685	544	1,497	1,127	890	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}	
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	571	571	428	286	571	428	286	CA1 {1.1.1.8}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	174	186	257	258	926	699	605	CA1 {1.1.1.26}	Articles 479 and 480 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Articles 469 to 472. 478 and 481 of CRR 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)	10,173	10,375	10,969	11,573	9,637	9,039	8,304	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,237	4,290	4,134	3,926	4,518	4,533	4,525	CA1 {1.2}	Article 71 of CRR
	В В.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CETI deduction (+)	101,730 1,760	102,524	103,089	103,582	105,494	107,828	109,571	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	1,540								Article 381 to 386 of CRR
REQUIREMENTS	B.3	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	901								Articles 153(2) of CRR
	B.4	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-2,150								Recital (44) of CRR
	B.5 B.6	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (- ) of which: others subject to the discretion of National Competent Authorities	290								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	10.00%	10.12%	10.64%	11.17%	9.14%	8.38%	7.58%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	10.00%	10.12%	10.64%	11.17%	9.14%	8.38%	7.58%	CA3 {3}	-
	C.3	Total Capital ratio	14.16%	14.30%	14.65%	14.96%	13.42%	12.59%	11.71%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		8,202	8,247	8,287	5,802	5,931	6,026		
	Е	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		
		Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under					0	0	0		
Memorandum items	F	the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)									
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				10.65%			6.77%		

(1) Conversions not considered for CET1 computation (2) Excludina 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

it (f) nd (I) f CRR CRR ; ioint 179(3) R and 48 of 



## 2014 EU-wide Stress Test - Restructuring scenarios

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



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

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



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

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

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

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

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	0
Other material losses and provisions from 1 January to 30 September 2014 (-)	-2,070