



2014 EU-wide Stress Test

Bank Name	IT - Unione Di Banche Italiane Società Cooperativa Per Azioni
LEI Code	81560097964CBDAED282

2014 EU-wide Stress Test Summary Adverse Scenario

IT - Unione Di Banche Italiane Società Cooperativa Per Azioni	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	1,206
Impairment losses on financial and non-financial assets in the banking book	1,441
Common Equity Tier 1 capital ⁽¹⁾	7,526
Total Risk Exposure ⁽¹⁾	63,669
Common Equity Tier 1 ratio, % ⁽¹⁾	11.8%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	1,635
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7,106
3 yr cumulative losses from the stress in the trading book	134
Valuation losses due to sovereign shock after tax and prudential filters	393
Common Equity Tier 1 capital ⁽¹⁾	5,291
Total Risk Exposure ⁽¹⁾	64,500
Common Equity Tier 1 ratio, % ⁽¹⁾	8.2%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,548
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

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

⁽²⁾ Conversions not considered for CET1 computation

⁽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

IT - Unione Di Banche Italiane Società Cooperativa Per Azioni	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	1,206
Impairment losses on financial and non-financial assets in the banking book	1,441
Common Equity Tier 1 capital ⁽¹⁾	7,526
Total Risk Exposure ⁽¹⁾	63,669
Common Equity Tier 1 ratio, % ⁽¹⁾	11.8%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	2,757
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,698
3 yr cumulative losses from the stress in the trading book	52
Common Equity Tier 1 capital ⁽¹⁾	6,975
Total Risk Exposure ⁽¹⁾	64,085
Common Equity Tier 1 ratio, % ⁽¹⁾	10.9%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	5,127

⁽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.

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
(in EUR, %)																			
Central banks and central governments																			
Institutions																			
Corporates																			
Corporates - Of Which: Specialised Lending																			
Corporates - Of Which: SME																			
Retail																			
Retail - Secured on real estate property																			
Retail - Secured on real estate property - Of																			
Retail - Secured on real estate property - Of																			
Retail - Qualifying Revolving																			
Retail - Other Retail																			
Retail - Other Retail - Of Which: SME																			
Retail - Other Retail - Of Which: non-SME																			
Equity																			
Securitisation																			
Other non-credit obligation assets																			
TOTAL																			
Securitisation and re-securitisation positions deducted from capital *																			

* Refers to the part of securitisation exposure that is deducted from capital and is not included in BVA

Baseline Scenario												
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016				
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	
		Default	Default			Default	Default			Default	Default	
0.01%	4	15.76%	0.01%	5	17.08%	0.01%	5	18.28%	14	25.90%	0.01%	14
0.04%	10	22.39%	0.04%	12	25.90%	0.04%	14	28.24%	34	38.24%	0.04%	34
1.09%	3,957	36.11%	1.33%	4,784	38.00%	1.39%	5,601	39.62%	10,774	39.62%	1.61%	10,774
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0.70%	2,869	35.49%	0.71%	3,219	35.02%	0.66%	3,533	34.67%	106	49.6	0.70%	106
0.45%	1,087	24.37%	0.41%	1,232	24.14%	0.39%	1,364	23.97%	25	29.50%	0.37%	25
1.20%	531	26.75%	1.06%	610	27.35%	0.97%	682	27.91%	18	30.50%	0.90%	18
0.29%	555	22.33%	0.28%	621	21.54%	0.27%	682	20.88%	3	30.50%	0.26%	3
0.75%	18	27.62%	0.78%	25	29.50%	0.73%	32	30.50%	0	30.50%	0.70%	0
1.70%	1,764	49.36%	1.64%	1,962	48.28%	1.51%	2,137	48.49%	19	48.50%	1.48%	19
2.14%	1,060	53.04%	2.03%	1,173	52.89%	1.88%	1,273	52.75%	8	52.90%	1.83%	8
1.22%	704	44.57%	1.25%	789	43.72%	1.14%	864	43.23%	1	50.00%	1.05%	1
0.00%	0	0.00%	0	0	0.00%	0	0	0.00%	0	0.00%	0	0
0.88%	6,840	35.80%	0.94%	8,020	36.62%	0.92%	9,153	37.49%	0	50.00%	0.85%	0

Adverse Scenario												
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016				
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	
		Default	Default			Default	Default			Default	Default	
0.60%	65	34.31%	0.60%	96	36.77%	0.60%	126	37.74%	27	36.11%	0.37%	27
0.33%	32	33.34%	0.33%	47	36.11%	0.33%	62	37.24%	14	36.11%	0.33%	14
1.21%	3,969	36.09%	1.61%	4,927	37.46%	1.61%	5,885	38.18%	10,774	37.46%	1.61%	10,774
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0.76%	2,879	35.57%	0.81%	3,290	34.99%	0.87%	3,697	34.36%	106	49.6	0.76%	106
0.45%	1,098	24.58%	0.47%	1,277	24.41%	0.53%	1,462	24.13%	25	29.50%	0.47%	25
1.21%	531	26.70%	1.24%	619	27.16%	1.38%	711	27.50%	18	30.50%	1.24%	18
0.29%	567	22.80%	0.32%	658	22.17%	0.30%	751	21.51%	3	30.50%	0.29%	3
0.75%	18	27.57%	0.86%	26	29.50%	0.94%	34	30.48%	0	30.50%	0.75%	0
1.71%	1,762	49.29%	1.84%	1,986	48.45%	1.98%	2,201	47.72%	19	48.50%	1.71%	19
2.16%	1,060	52.98%	2.24%	1,183	52.67%	2.07%	1,309	52.23%	8	52.23%	2.16%	8
1.25%	703	44.48%	1.43%	803	43.18%	1.48%	893	42.23%	1	50.00%	1.25%	1
0.56%	3	50.00%	0.56%	6	50.00%	0.56%	8	50.00%	0	50.00%	0.56%	0
0.95%	6,948	35.85%	1.19%	8,105	36.65%	1.30%	9,240	37.20%	0	50.00%	0.95%	0

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
(in EUR, %)																			
Central banks and central governments																			
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Corporates - Of Which: Specialised Lending																			
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TOTAL																			
Securitisation and re-securitisation positions deducted from capital *																			

* Refers to the part of securitisation exposure that is deducted from capital and is not included in BVA

Baseline Scenario												
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016				
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	
		Default	Default			Default	Default			Default	Default	
0.01%	4	13.14%	0.01%	4	14.64%	0.01%	5	15.07%	13	27.04%	0.01%	13
0.04%	9	21.94%	0.04%	11	24.77%	0.04%	13	27.04%	34	38.24%	0.04%	34
1.23%	3,871	35.80%	1.39%	4,687	37.71%	1.41%	5,490	39.33%	10,774	39.33%	1.61%	10,774
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0.70%	2,857	35.48%	0.72%	3,206	35.01%	0.66%	3,520	34.66%	106	49.6	0.70%	106
0.45%	1,086	24.37%	0.41%	1,231	24.15%	0.39%	1,364	23.97%	25	29.50%	0.37%	25
1.20%	531	26.75%	1.07%	610	27.36%	0.97%	682	27.91%	18	30.50%	0.90%	18
0.29%	555	22.33%	0.28%	621	21.54%	0.27%	682	20.88%	3	30.50%	0.26%	3
0.75%	18	27.62%	0.78%	25	29.50%	0.73%	32	30.50%	0	30.50%	0.70%	0
1.72%	1,762	49.45%	1.65%	1,960	48.90%	1.53%	2,124	48.55%	19	48.50%	1.48%	19
2.18%	1,062	53.30%	2.06%	1,165	53.11%	1.92%	1,265	52.97%	8	52.90%	2.18%	8
1.25%	700	44.48%	1.25%	785	43.64%	1.14%	860	43.16%	1	50.00%	1.25%	1
0.00%	0	0.00%	0	0	0.00%	0	0	0.00%	0	0.00%	0	0
0.92%	6,741	35.62%	0.97%	7,909	36.51%	0.95%	9,027	37.21%	0	50.00%	0.92%	0

Adverse Scenario												
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016				
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	
		Default	Default			Default	Default			Default	Default	
0.62%	63	33.77%	0.61%	93	36.47%	0.61%	123	37.53%	27	36.11%	0.47%	27
0.49%	26	32.33%	0.49%	38	35.39%	0.49%	50	36.70%	14	36.11%	0.49%	14
1.25%	3,884	35.78%	1.65%	4,828	37.58%	1.61%	5,786	38.90%	10,774	37.58%	1.61%	10,774
0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0
0.77%	2,867	35.57%	0.81%	3,277	34.98%	0.88%	3,684	34.35%	106	49.6	0.77%	106
0.45%	1,098	24.59%	0.47%	1,277	24.41%	0.53%	1,461	24.14%	25	29.50%	0.47%	25
1.22%	531	26.70%	1.24%	619	27.16%	1.38%	711	27.50%	18	30.50%	1.22%	18
0.29%	567	22.81%	0.32%	658	22.18%	0.30%	751	21.51%	3	30.50%	0.29%	3
0.75%	18	27.57%	0.87%	26	29.50%	0.95%	34	30.48%	0	30.50%	0.75%	0
1.73%	1,751	49.37%	1.86%	1,974	48.37%	2.00%	2,189	47.79%	19	48.50%	1.73%	19
2.20%	1,052	53.23%	2.28%	1,175	52.90%	2.52%	1,300	52.44%	8	52.44%	2.20%	8
1.25%	699	44.38%	1.43%	799	43.10%	1.48%	888	42.16%	1	50.00%	1.25%	1
0.56%	3	50.00%	0.56%	6	50.00%	0.56%	8	50.00%	0	50.00%	0.56%	0
0.98%	6,843	35.67%	1.19%	8,042	36.48%	1.43%	9,202	37.02%	0	50.00%	0.98%	0

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
(in EUR, %)																			
Central banks and central governments																			
Institutions																			
Corporates																			
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Equity																			
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Other non-credit obligation assets																			
TOTAL																			
Securitisation and re-securitisation positions deducted from capital *																			

* Refers to the part of securitisation exposure that is deducted from capital and is not included in BVA

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate			

2014 EU-wide Stress Test

P&L (mln EUR)	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	1,751	1,751	1,751	1,751	1,590	1,453	1,355
Net trading income		44	54	60	3	30	43
of which trading losses from stress scenarios		-26	-16	-10	-67	-40	-27
Other operating income	328	118	118	118	90	90	90
Operating profit before impairments	1,206	892	929	935	629	545	461
Impairment of financial assets (-)	-1,393	-1,379	-1,183	-1,136	-1,496	-1,427	-1,580
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,346	-1,374	-1,179	-1,134	-1,481	-1,418	-1,574
Impairment Financial assets designated at fair value through P&L (-)	-48	-6	-4	-2	-15	-9	-6
Impairment on non financial assets (-)	-48	0	0	0	-2,546	-30	-27
Operating profit after impairments from stress scenarios	-235	-487	-254	-201	-3,413	-912	-1,147
Other Income and expenses	47	47	47	47	14	14	14
Pre-Tax profit	-189	-440	-207	-154	-3,399	-898	-1,133
Tax	202	132	62	46	257	269	339
Net income	13	-308	-145	-108	-3,143	-630	-794
Attributable to owners of the parent	-10	-284	-135	-100	-3,092	-578	-728
of which carried over to capital through retained earnings	-64	-284	-135	-100	-3,092	-578	-728
of which distributed as dividends	54	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.

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	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	57,950	58,165	58,306	58,360	58,910	58,901	58,781
Risk exposure amount Securitisation and re-securitisations	3	4	4	4	4	5	5
Risk exposure amount Other credit risk	57,947	58,161	58,302	58,356	58,906	58,896	58,776
Risk exposure amount for market risk	1,101	1,101	1,101	1,101	1,101	1,101	1,101
Risk exposure amount for operational risk	4,489	4,489	4,495	4,495	4,489	4,489	4,489
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	129	129	129	129	129	129	129
Total Risk exposure amount	63,669	63,884	64,030	64,085	64,629	64,620	64,500

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	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 counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		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)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive 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 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		1	0	1	0	0	1	0	0	0	0	0	0	0	0
Tot		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		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 counterparties with full or partial government guarantees

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

(3) The exposures reported include the positions towards counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

		Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION	
(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			
CRR / CRDIV DEFINITION OF CAPITAL											
OWN FUNDS	A	OWN FUNDS	11,048	10,391	9,649	9,041	9,971	8,747	7,324	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,526	7,388	7,122	6,975	6,980	6,230	5,291	CA1 (1.1.1)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,839	6,837	6,836	6,835	6,847	6,852	6,856	CA1 (1.1.1.1)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	1,349	1,065	930	830	-1,743	-2,321	-3,049	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-180	-195	-203	-209	-826	-639	-686	CA1 (1.1.1.3)	Articles 4(100), 24(1) point (d) and 36 (1) point (f) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-237	-237	-237	-237	-839	-626	-655	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	73	58	49	44	29	3	-15	-	-
	A.1.4	Other Reserves	1,876	1,876	1,876	1,876	1,876	1,876	1,876	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 (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	313	313	313	313	313	313	313	CA1 (1.1.1.7)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	-25	-25	-25	-25	-25	-25	-25	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	190	190	142	95	671	376	262	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-2,876	-2,876	-2,876	-2,876	-365	-365	-365	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 CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	-886	-534	-301	-54	-528	-285	-35	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
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	-79	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 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 379(3) of CRR
A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) 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 exceeding the 17.65% threshold	0	0	0	0	0	0	62	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	1,005	737	429	190	759	448	206	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.6)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	371	371	279	186	371	279	186	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 (+/-)	634	366	151	4	388	170	20	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	48	152	210	40	144	192	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)	7,526	7,436	7,274	7,185	7,021	6,374	5,483	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,522	2,955	2,375	1,855	2,951	2,372	1,841	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	63,669	63,884	64,030	64,085	64,629	64,620	64,500	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	1,863								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	146								Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	263								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-1,914								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	-189								-
B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	11.82%	11.56%	11.12%	10.88%	10.80%	9.64%	8.20%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	11.82%	11.64%	11.36%	11.21%	10.86%	9.86%	8.50%	CA3 (3)	-
	C.3	Total Capital ratio	17.35%	16.27%	15.07%	14.11%	15.43%	13.54%	11.35%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		5,111	5,122	5,127	3,555	3,554	3,548			
Memorandum items	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		
	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)				10.59%			7.88%		

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

2014 EU-wide Stress Test - Restructuring scenarios

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



2014 EU-wide Stress Test

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

(mln EUR)	Baseline scenario				Adverse scenario		
	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							

2014 EU-wide Stress Test

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 (+)	18
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 (+/-)	n/a
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 (+/-)	n/a

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 (-)	n/a