

Bank Name	AT - Raiffeisen Zentralbank Österreich AG
LEI Code	EVOYOND2GGP3UHGGE885



Summary Adverse Scenario



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2014 EU-wide Stress Test Summary Baseline Scenario

AT - Raiffeisen Zentralbank Österreich AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,535
Impairment losses on financial and non-financial assets in the banking book	1,950
Common Equity Tier 1 capital (1)	8,936
Total Risk Exposure (1)	92,013
Common Equity Tier 1 ratio, % (1)	9.7%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	5,336
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,475
3 yr cumulative losses from the stress in the trading book	387
Common Equity Tier 1 capital (1)	8,773
Total Risk Exposure (1)	92,565
Common Equity Tier 1 ratio, % (1)	9.5%

Memorandum items	min EUR
Common EU wide CET1 Threshold (8.0%)	7,405

(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.

AT - Raiffeisen Zentralbank Österreich /	AG
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Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,535
Impairment losses on financial and non-financial assets in the banking book	1,950
Common Equity Tier 1 capital (1)	8,936
Total Risk Exposure (1)	92,013
Common Equity Tier 1 ratio, % (1)	9.7%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	3,637
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5,503
3 yr cumulative losses from the stress in the trading book	537
Valuation losses due to sovereign shock after tax and prudential filters	31
Common Equity Tier 1 capital (1)	7,214
Total Risk Exposure (1)	92,869
Common Equity Tier 1 ratio, % (1)	7.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	5,108
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



AUTHORSTY	Credit Risk																				_											
				Exp	osure values ((as of 31/12/2	:013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)					Bas	eline Scen	ario						
			F-	-IRB	A	-IRB	S	πA	F-I	RB	A-	(RB	5	TA	F.	RB	A	-IRB	S	A		as of 31/1	2/2014	as	of 31/12/	2015	as o	of 31/12/2	1016	as of	f 31/12/201	4
	(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	1 Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairme rate	ent Stock of Provision	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		2.645	0	0	0	22.139	3	326	0	0	0	1.835	3	0	0	0	0	10	1	0.09%	31	43.10%	0.08%	49	43.41%	0.07%	65	43.57%	0.11%	34	43.31%
	Institutions		14,245	213	0	0	3,014	5	3,741	0	0	0	755	7	10	117	0	0	1	0	0.04%		53.18%	0.04%	140	52.50%	0.03%	145	52.04%	0.06%	137	52.43%
	Corporates		42,459	3,408	0	0	16,795	2,761	31,486	0	0	0	14,319	1,462	231	1,895	0	0	163	1,485	1.23%	4,850	51.57%	0.98%	5,399	50.04%	0.82%	5,849	49.09%	1.80%	5,176	52.72%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		4,320	291	0	0	1,288	188	3,634	0	0	0	1,190	120	13	90	0	0	16	84	-	0	-	-	0	-	-	0		-	0	-
	Corporates - Or Which: SME		6,309	/80	0	1.058	5,883 21.493	652	5,895	0	3.792	372	4,877 11.816	413	50	433	U	616	70	375 1.339	0.96%	3,398	75.05%	0.73%	3.821	74.99%	0.67%	0	74.96%	1.70%	3,777	75.45%
	Retail - Secured on real estate property	58.7%	0	0	8.921 6.365	1.058	21.493	396	0	0	3.792	3/2	4.166	691	0	0	53	616	135	1.339	0.96%		75.05%	0.39%	3.821	74.99% 69.81%	0.35%	4.191 1.911	74.96% 69.64%	0.98%	1.698	75.45% 68.60%
	Retail - Secured on real estate property - Of	63.9%		0	0.305	/65	10.780	390	0	0	2.202	295	230	43/	0	0	31	381		500	1.84%		72.72%	1.37%	211	73.45%	1.25%	230	74.46%	2.52%	1.096	71.60%
AT - Raiffeisen Zentralbank	Retail - Secured on real estate property - Of	58.5%		0	6,257	728	10,289	307	ő	0	2.185	253	3,936	333	ő		31	345	78	324	0.48%	1.417	69.86%	0.35%	1.558	69.33%	0.32%	1.681	69.01%	0.93%	1.501	68.21%
Österreich AG	Retail - Qualifying Revolving	30.57	0	0	855	39	1,206	10	ő	0	316	12	904	13	ő	ő	4	34	12	102	1.46%		82.13%	1.11%	246	81.99%	1.02%	281	82.24%	2.38%	243	83.29%
Osterreich AG	Retail - Other Retail		0	0	1,701	234	9,507	245	0	0	1,215	66	6,745	242	0	0	18	201	91	852	1.52%			1.17%	1.806	80.27%	1.10%	1.999	80.13%	2.64%	1,837	82.73%
	Retail - Other Retail - Of Which: SME		0	0	299	53	1.497	49	0	0	211	27	885	56	0	0	3	39	32	191	2.02%		83,40%	1.64%	459	81.53%	1.55%	505	80.51%	3.03%	439	82.67%
	Retail - Other Retail - Of Which: non-SME		0	0	1.401	181	8.010	196	0	0	1.004	39	5.860	186	0	0	15	162	60	661	1.42%		79.31%	1.08%	1.346	79.89%	1.01%	1.494	80.01%	2.56%	1.398	82.75%
	Equity		75	0	0	0	1.245	0	158	0	0	0	1.183	0	24	0	0	0	24	0	0.73%	8	88.17%	0.55%	15	88.79%	0.42%	19	89.02%	0.83%	10	87.82%
	Securitisation		1,147	0	0	0	4	0	93	0	0	0	0	0	0	0	0	0	0	0											4 V	
	Other non-credit obligation assets		0	0	0	0	6,787	0	0	0	0	0	3,554	0	0	0	0	0	47	0											4 1	
	TOTAL		60,571	3,621	8,921	1,058	71,478	3,420	35,804	0	3,792	372	33,462	2,162	265	2,012	53	616	380	2,825	0.82%	8,422	58.90%	0.64%	9,423	57.79%	0.55%	10,269	57.12%	1.26%	9,134	59.93%
*) Refers to the part of Securitization exposure that is deducted fro	Securitisation and re-securitisations positions deducted from capital *		9	0	0	0	1	0							0	0	0	0	0	0												

				Exp	osure values (as of 31/12/2	2013)			Risk e	xposure amou	nts (as of 31/:	12/2013)			Value adjust	ments and pro	ovisions (as ol	31/12/2013)					Bas	seline Scen	iario							
		LTV % (as of	F	-IRB	A-	IRB	S	TA	F	-IRB	A	-IRB		STA	F-	IRB	A	-IRB	ST	A		as of 31/12	2/2014	as	of 31/12/	2015	as	of 31/12/2	1016	as	of 31/12/20		
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment ra	e Stock of Provisions	Coverage Ratio - Defau Stock	ult Imp
	Central banks and central governments		16	0	0	0	4.173	0	0	0	0	0	0	0	0	0	0	0	3	0	0.01%	3	44.83%	0.01%	4	44.83%	0.01%	4	44.83%	0.01%	3	44.83%	0
	Institutions		6,468	1	0	0	1,207	0	671	0	0	0	259	0	2	0	0	0	0	0	0.00%	3	47.44%	0.00%	4	38.80%	0.00%	4	36.75%	0.01%	4	31.94%	0
	Corporates		9.317	434	0	0	2.293	59	6.268	0	0	0	1.577	34	20	199	0	0	10	36	0.52%	327	47.30%	0.40%	372	45.99%	0.32%	407	45.26%	0.71%	349	48.75%	0
	Corporates - Of Which: Specialised Lending		744	7	0	0	61	0	475	0	0	0	55	0	0	5	0	0	1	0	-	0	-	-	0	-	-	0	-		0	-	
	Corporates - Of Which: SME		559	22	0	0	340	2	352	0	0	0	279	1	1	13	0	0	5	1	-	0	-	-	0	-	-	0	-		0	-	
	Retail		0	0	0	0	5,004	21	0	0	0	0	1,954	21	0	0	0	0	5	8	0.18%	22	42.08%	0.20%	32	49.40%	0.22%	43	55.11%	0.21%	24	44.49%	
	Retail - Secured on real estate property	45.6%	0	0	0	0	4.499	20	0	0	0	0	1.575	18	0	0	0	0	5	3	0.17%	15	31.67%	0.18%	23	41.82%	0.20%	32	49.07%	0.18%	15	32.59%	0
	Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-	
Austria	Retail - Secured on real estate property - Of	45.6%	0	0	0	0	4,499	20	0	0	0	0	1,575	18	0	0	0	0	5	3	0.17%	15	31.67%	0.18%	23	41.82%	0.20%	32	49.07%	0.18%	15	32.59%	0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	505	2	0	0	0	0	379	3	0	0	0	0	0	6	0.29%	7	77.10%	0.33%	9	78.74%	0.35%	11	80.65%	0.49%	9	82.86%	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	U O	0	0	0	0	0	0	0	379	0	0		0		0	0	0.29%		77.10%	0.33%	0	78.74%	0.35%	0	80.65%	0.49%	0	82.86%	
	Feulty			0	0		CUC CUC	2	141		0		3/9	3	0					°	0.29%		88.83%	0.25%	9	89.31%	0.35%		80.00%	0.49%	9	88.99%	
	Securitisation		679	0	0	0	94/		141	0	0		904	0	0	0				0	0.33%		00.03%	0.25%	2	89.31%	0.21%		09.40%	0.41%		88.99%	
	Other non-credit obligation assets		0/0				1.624					, in the second se	999		ő	ő		l ő	2	0													
	TOTAL		16.541	434	0	0	15.248	80	7.125	0	0	0	5.693	55	22	200	0	0	20	45	0.25%	359	47.18%	0.20%	416	46.50%	0.17%	465	46.34%	0.34%	383	48.62%	0
	Securitisation and re-securitisations positions deducted from capital *		8	0	ŏ	ő	1	0	.,	1 Č	1 Č	l ů	1 2,055	1	0	0	ŏ	ŏ	Ő	0	0.15%	555				1				0.5170			Ť

				Exp	iosure values (as of 31/12/	2013)			Risk ex	posure amour	its (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Bas	seline Scena	ario		
		LTV % (as of	F-1	RB	A-	IRB	5	STA	F-	-IRB	A	IRB	5	TA	22	RB	A-	-IRB	5	TA		is of 31/12	/2014	as	of 31/12/	2015	as o	of 31/12/20
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d 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 Stock	Impairment rate F	Stock of Provisions
	Central banks and central governments Institutions		1.865 686	0	0	0	33 162	0	249 306	0	0	0	16 57	0	0	0	0	0	0	0	0.00%	0	45.00% 53.33%	0.00%	0	45.00% 50.77%	0.00%	0
	Corporates		6.690	264	0	0	674	19	4.672	0	0	0	590	9	48	192	0	0	6	11	0.84%	334	57.11%	0.68%	381	54.19%	0.58%	420
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		595 956	32 54	0	0	0 292	13	614 989	0	0	0	223	6	1 5	24 57	0	0	0	7	-			1	0		-	0
	Retail		0	0	ō	0	3,904	60	0	ō	0	ō	2,695	78	0	0	0	ō	23	113	1.31%	223	65.74%	1.18%	276	65.85%	1.12%	324
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	64.6% 68.3%	0	0	0	0	581	9	0	0	0	0	203	9	0	0	0	0	1	1	0.37% 2.66%	6	25.91% 64.96%	0.35%	8	29.47% 63.98%	0.34%	10
ussian Federation	Retail - Secured on real estate property - Of	64.6%	0	0	0	0	581	9	0	0	0	0	203	9	0	0	0	0	1	1	0.37%	6	25.88%	0.35%	8	29.43%	0.34%	10
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	244 3.079	5	0	0	0	0	183 2.309	6	0	0	0	0	4	13	1.70% 1.46%	22 195	66.80% 68.49%	1.51% 1.32%	26 241	64.79% 68.61%	1.40%	30 284
	Retail - Other Retail - Of Which: SME		0	0	ō	0	85	0	0	ō	0	ō	64	0	0	0	0	ō	1	3	2.57%	8	76.70%	2.48%	11	76.27%	2.48%	13
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	2.994	45	0	0	0	0	2.246 21	62	0	0	0	0	17	96 0	1.42%	186	68.21% 90.00%	1.28%	230	68.32% 90.00%	1.22%	271
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
	Other non-credit obligation assets TOTAL		0 9.242	0 265	0	0	1,052 5.840	78	0	0	0	0	383 3.764	0 87	0 48	0 192	0	0	0 28	0 124	0.88%	559	60.10%	0.75%	658	58.40%	0.67%	746
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								

				Exp	posure values (as of 31/12/2	013)			Risk ex	posure amoun	ts (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-	IRB	5	STA	FI	RB	A-	IRB	S	STA	F-I	RB	A-	IRB	ST	A	a	is of 31/12	/2014	as	of 31/12/2	2015	as o	of 31/12/20	2016
	(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 Stock	Impairment rate F	Stock of Provisions	Cov Ratio
	Central banks and central governments		0	0	0	0	2,245	0	0	0	0	0	0	0	0	0	0	0	2	0	0.44%	9	42.85%	0.32%	14	42.86%	0.23%	17	42
	Institutions		168	0	0	0	137	0	67	0	0	0	27	0	0	0	0	0	0	0	0.04%	0	44.89%	0.03%	0	44.89%	0.02%	0	
	Corporates		3,761	178	0	0	765	21	3,253	0	0	0	643	14	18	99	0	0	8	9	1.74%	210	48.31%	1.40%	270	46.70%	1.21%	320	
	Corporates - Of Which: Specialised Lending		743	43	0	0	172	16	530	0	0	0	129	10	1	10	0	0	5	6		0	-	-	0	-	-	0	
	Corporates - Of Which: SME		1,334	74	0	0	109	0	1,226	0	0	0	81	0	7	43	0	0	0	0	-	0	-	-	0	-	-	0	
	Retail		0	0	2.855	180	1.202	43	0	0	1.057	22	574	16	0	0	12	113	0	27	0.71%	228	66.05%	0.55%	280	68.93%	0.58%	340	
	Retail - Secured on real estate property	65.9%		0	2,238	80	459	10	0	0	640	7	155	10	0	0	5	29	0	0	0.34%	73	45.80%	0.27%	100	52.67%	0.26%	130	
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	
Czech Republic	Retail - Secured on real estate property - Of	65.9%	0	0	2,238	80	459	10	0	0	640	7	155	10	0	0	5	29	0	0	0.34%	73	45.80%	0.27%	100		0.26%	130 25	
сесситкеривне	Retail - Qualifying Revolving		0	0	184	12	0	0	0	0	73	1	0	0	0	0	1	11	0	1	1.50%	17	82.92%	1.11%	21	84.03%	1.12%	25	
	Retail - Other Retail		0	0	433	88	743	33	0	0	345	14	419	6	0	0	6	74	0	26	1.41%	138	82.66%	1.10%	159	82.88%	1.25%	185	
	Retail - Other Retail - Of Which: SME		0	0	203	24	27	0	0	0	132	5	26	0	0	0	2	18	0	0	2.66%	35	79.66%	1.99%	44	83.27%	2.00%	53	
	Retail - Other Retail - Of Which: non-SME		0	0	230	64	717	33	0	0	213	9	394	6	0	0	4	56	0	26	1.11%	103	83.62%	0.89%	115	82.74%	1.08%	131	
	Equity		1	0	0	0	5	0	1	0	0	0	5	0	0	0	0	0	0	0	2.76%	0	75.49%	2.48%	0	81.61%	2.27%	0	a,
	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	448	0	0	0	0	0	275	0	0	0	0	112	2	0									ł
	TOTAL Securitisation and re-securitisations positions deducted from capital *		3.931	178	2.855	180	4.801	65	3.321	0	1.057	22	1.524	30	18	99	12	113	11	36	1.09%	447	55.96%	0.86%	564	55.58%	0.78%	677	-
e part of Securitization exposure that is deducte			0	0	0	0	0	0							0	0	0	. 0	0	U									4

				Exp	posure values	(as of 31/12/2	2013)			Risk ex	kposure amou	nts (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as o	(31/12/2013)					Base	eline Scena	rio						
		LTV % (as of	F	-IRB	A	N-IRB	5	STA	F.	-IRB	A	-IRB		STA	F-	IRB	A-	-IRB	S	TA		as of 31/1	2/2014	as e	of 31/12/2	015	85 (of 31/12/2	2016	as	s of 31/12/	2/2
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	nt Stock of Provision	f Coverage Ratio	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	ite Stock	× 13
	Central banks and central governments		0	0	0	0	2,884	0	0	0	0	0	1	1	0	0	0	0	0	0	0.019	1	24.88%	0.01%	1	29.86%	0.01%	1	32.22%	0.01%	1	i
	Institutions		1	0	0	0	68	0	0	0	0	0	17	0	0	0	0	0	0	0	0.179	0	35.62%	0.17%	0	35.58%	0.16%	0	36.66%	0.21%		r
	Corporates		298	16	0	0	3,457	376	266	0	0	0	3,210	216	1	4	0	0	23	205	1.669	338	50.90%	1.41%	387	49.39%	1.22%	429	48.50%	2.42%	3	16
	Corporates - Of Which: Specialised Lending		91	0	0	0	697	86	63	0	0	0	669	75	1	0	0	0	7	33		0	-	- I	0	-	-	0		-		٢
	Corporates - Of Which: SME		11	14	0	0	1,355	62	10	0	0	0	1,152	45	0	3	0	0	10	22	-	0	-		0	-		0	-			e
	Retail		0	0	0	0	5.649	150	0	0	0	0	3.106	169	0	0	0	0	46	433	0.489	643	80.21%	0.44%	690	78.62%	0.39%	733	77.58%	0.81%		67
	Retail - Secured on real estate property	0.0%	0	0	0	0	3,044	85	0	0	0	0	1,301	97	0	0	0	0	10	64	0.299	148	66.26%	0.27%	165	66.31%	0.24%	182	67.14%	0.58%		17
	Retail - Secured on real estate property - Of	108.9%	0	0	0	0	259	45	0	0	0	0	137	55	0	0	0	0	2	32	1.549	75	74.59%	1.47%	86	77.53%	1.42%	97	80.93%	1.97%		7
Poland	Retail - Secured on real estate property - Of	123.9%	0	0	0	0	2,785	40	0	0	0	0	1,163	41	0	0	0	0	7	31	0.189	73	58.40%	0.16%	79	56.12%	0.14%	85	54.90%	0.45%		9
rolaria	Retail - Qualifying Revolving		0	0	0	0	413	1	0	0	0	0	310	1	0	0	0	0	4	60	0.829	67	96.02%	0.65%	70	94.77%	0.55%	72	93.57%	1.16%		7
	Retail - Other Retail		0	0	0	0	2,192	64	0	0	0	0	1,495	71	0	0	0	0	32	309	0.689	427	83.82%	0.63%	455	81.74%	0.58%	479	80.06%	1.05%		43
	Retail - Other Retail - Of Which: SME		0	0	0	0	845	31	0	0	0	0	485	34	0	0	0	0	19	111	1.169	211	84.72%	1.12%	233	82.12%	1.05%	253	80.40%	1.71%		21
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	1,348	33	0	0	0	0	1,010	37	0	0	0	0	13	199	0.379	216	83.20%	0.33%	222	81.43%	0.29%	226	79.76%	0.63%		22
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.219	0	90.00%	0.21%	0	90.00%	0.21%	0	90.00%	0.29%		e
	Securitisation		49	0	0	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0										1		
	Other non-credit obligation assets		0	0	0	0	580	0	0	0	0	0	134	0	0	0	0	0	0	0										1		
	TOTAL		348	16	0	0	12,643	526	271	0	0	0	6,467	386	1	4	0	0	69	638	0.739	981	66.46%	0.62%	1,078	64.33%	0.54%	1,163	63.05%	1.10%	1	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												7

				Exp	posure values (as of 31/12/	2013)			Risk ex	posure amoun	nts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as o	f 31/12/2013)						Bas	seline Scen	ario			
		LTV % (as of	F-	IRB	A·	IRB	2	STA	F-	IRB	A-	-IRB	S	TA	F-I	RB	A	-IRB	5	TA		as	s of 31/12/	2014	as	of 31/12/	2015	as c	of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d 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	Coverage Ratio - Default Stock
	Central banks and central governments		5	0	0	0	2.369	0	1	0	0	0	0	0	0	0	0	0	0	0	1 1	0.01%	0	43.63%	0.01%	1	43.65%	0.01%	1	43.67%
	Institutions		60	0	0	0	2	0	17	0	0	0	0	0	0	0	0	0	0	0		0.26%	0	37.26%	0.22%	0	37.63%	0.19%		38.05%
	Corporates		3.780	334	0	0	349	16	3.079	0	0	0	311	6	20	117	0	0	3	10		1.25%	233	31.10%	1.03%	274	33.22%	0.90%	309	34.61%
	Corporates - Of Which: Specialised Lending		587	145	0	0	32	3	486	0	0	0	32	1	2	19	0	0	0	2		-	0	-	-	0	-	1 - 1	0	-
	Corporates - Of Which: SME		1.204	53	0	0	123	2	1.121	0	0	0	105	1	11	35	0	0	2	2		-	0	-	-	0	-	1 - 1	0	-
	Retail		0	0	3,105	123	254	3	0	0	759	45	158	3	0	0	5	49	6	18		0.32%	144	73.52%	0.25%	177	78.92%	0.23%		82.54%
	Retail - Secured on real estate property	44.8%		0	2.437	92	21	0	0	0	469	36	10	0	0	0	2	22	0	0		0.11%	79	67.11%	0.09%	102	76.57%	0.08%	121	82.33%
	Retail - Secured on real estate property - Of	67.4%		0	0	0	21	0	0	0	0	0	10	0	0	0	0	0	0	0		1.00%	1	83.09%	0.90%	1	79.87%	0.89%	1	78.34%
Slovakia	Retail - Secured on real estate property - Of	44.6%	5 0	0	2,437	92	0	0	0	0	469	36	0	0	0	0	2	22	0	0		0.10%	78	67.04%	0.08%	101	76.55%	0.07%	120	82.36%
	Retail - Qualifying Revolving		0	0	149	8	67	0	0	0	41	3	51	0	0	0	1	7	0	0		0.56%	10	79.29%	0.38%	12	78.13%	0.35%	14	79.01%
	Retail - Other Retail		0	0	518	22	165	3	0	0	248	6	98	3	0	0	2	20	5	18		1.01%	56	84.95%	0.77%	64	83.53%	0.73%	72	83.64%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	148	2	0	0	0	0	84	3	0	0	0	0	5	14		1.48%	21	91.94%	1.28%	23	87.65%	1.26%	25	84.45%
			0	0	518	22	18	0	0	0	248	6	13	0	0	0	2	20	1	4		0.88%	35	81.14%	0.63%	41	81.37%	0.57%		83.21%
	Equity Securitisation		0	0	0	0	48	0	0	0	0	0	48	0	24	0	0	0	24	0		0.13%	0	90.00%	0.13%	0	90.00%	0.11%	-	90.00%
	Other non-credit obligation assets		0	0	U	0	0	0	U	0	0	0	0	0	0	0	0	0	0	0								4 V	(V	1
	TOTAL		2.045	224	0	122	2//	10	2 000		0	0	140					0				0.62%	279	40.99%	0.50%	453	44.00%	0.44%	F10	46.06%
	Securitisation and re-securitisations positions deducted from capital *		0	0	3.105	0	0	0	3.090		/39	*2		4	0	0	0	0	0	0	1 1	0.62%	2/0	40.99%	0.50%	*22	44.00%	0.9975	210	40.00%

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.09%	55	43.60%	0.08%	74	43.75%
	0.08%	150	50.37%	0.09%	163	48.62%
	1.80%	6,173	51.74%	1.39%	6,916	51.24%
	-	0	-	-	0	-
	-	0	-	-	0	-
	1.36%	4.509	76.38%	1.16%	5.005	75.82%
	0.63%	1.943	68.18%	0.48%	2.138	68.79%
	1.98%	227	73.00%	1.52%	248	74.24%
	0.58%	1,716	67.57%	0.45%	1,890	68.12%
	2.04%	308	84.80%	1.56%	347	83.15%
	2.34%	2,258	84.55%	2.13%	2,519	82.33%
	2.83%	525	82.74%	2.12%	571	79.90%
	2.24%	1.733	85.07%	2.13%	1.948	83.01%
	0.77%	18	88.03%	0.59%	25	87.87%
	1.17%	10,906	59.43%	0.92%	12,182	58.87%

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.01%	4	44.83%	0.01%	4	44.83%
	0.02%	5	24.84%	0.02%	7	22.93%
	0.70%	427	48.18%	0.57%	490	47.95%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.23%	35	52.67%	0.25%	48	58.83%
	0.20%	24	43.34%	0.22%	34	51.13%
	-	0	-	-	0	-
	0.20%	24	43.34%	0.22%	34	51.13%
	-	0	-	-	0	-
	0.49%	11	86.25%	0.49%	13	88.52%
	-	0	-	-	0	-
	0.49%	11	86.25%	0.49%	13	88.52%
	0.44%	7	89.41%	0.31%	10	89.48%
	0.34%	478	48.57%	0.28%	558	48.71%

				erse 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 - Defaul Stock
0.00%	0	45.00%	0.00%	0	45.00%	0.00%	0	45.00%
0.08%	2	50.11%	0.14%	3	46.72%	0.15%	4	45.55%
1.33%	368	58.10%	1.50%	471	55.34%	1.31%	558	53.93%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
2.60%	335	75.38%	2.85%	484	78.87%	2.61%	594	79.50%
0.72%	10	32.85%	0.81%	16	37.24%	0.80%	20	39.39%
4.86%	0	70.60%	5.74%	0	68.25%	5.83%	0	67.14%
0.72%	10	32.81%	0.81%	16	37.19%	0.80%	20	39.34%
3.42%	29	68.17%	3.51%	40	71.42%	3.04%	48	71.70%
2.89%	295	79.27%	3.19%	428	82.75%	2.94%	526	83.36%
4.65%	12	76.18%	5.69%	18	78.65%	5.80%	23	79.63%
2.84%	283	79.39%	3.12%	410	82.93%	2.86%	502	83.53%
0.04%	0	90.00%	0.08%	0	90.00%	0.09%	0	90.00%
1.55%	705	64.53%	1.72%	958	64.48%	1.53%	1.156	64.08%

			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
0.44%	9	42.86%	0.32%	14	42.86%	0.23%	17	42.86%
0.11%	0	44.96%	0.21%	1	44.97%	0.23%	2	44.98%
2.40%	239	51.21%	2.27%	335	50.41%	1.68%	402	50.09%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.08%	260	69.38%	0.90%	337	72.18%	1.42%	423	71.65%
0.50%	83	48.94%	0.41%	118	54.61%	0.32%	155	60.57%
-	0	-	-	0	-	-	0	-
0.50%	83	48.94%	0.41%	118	54.61%	0.32%	155	60.57%
2.36%	20	85.56%	1.97%	26	88.54%	1.27%	28	83.23%
2.20%	157	85.27%	1.86%	193	86.73%	4.05%	239	79,74%
3.98%	41	80.48%	3.22%	54	85.09%	2.19%	61	84.12%
1.78%	117	86.85%	1.55%	139	87.34%	4.47%	178	78.44%
3.03%	0	76.57%	3.07%	0	82.68%	2.52%	0	84.62%
1.52%	509	58.88%	1.36%	686	58.87%	1.30%	844	58.73%

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.01%	1	30.76%	0.01%	1	33.10%
	0.25%	0	22.96%	0.26%	0	22.10%
	2.40%	449	51.85%	1.65%	503	51.56%
	-	0	-	-	0	-
	-	0	-	-	0	-
	0.78%	770	80.50%	0.53%	819	78.89%
	0.51%	208	72.85%	0.37%	233	74.57%
	2.17%	94	79.03%	1.70%	107	82.43%
	0.37%	113	67.95%	0.26%	127	68.54%
	0.98%	75	97.45%	0.61%	78	96.22%
	1.11%	487	81.72%	0.74%	508	78.62%
	1.96%	254	83.15%	1.32%	270	78.65%
	0.59%	233	80.54%	0.40%	238	78.60%
	0.39%	0	90.00%	0.24%	0	90.00%
	1.06%	1,219	66.34%	0.72%	1,323	65.13%

			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 - Default Stock
0.01%	0	43.73%	0.01%	1	43.78%	0.01%	1	43.80%
0.26%	0	36.59%	0.22%	0	36.36%	0.20%	0	36.30%
1.96%	261	33.66%	2.06%	345	38.11%	1.32%	398	40.15%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.49%	159	73.82%	0.47%	206	79.02%	0.25%	237	82.43%
0.15%	83	66.13%	0.15%	110	72.93%	0.09%	135	81.51%
1.40%	1	83.63%	1.57%	1	81.04%	1.06%	1	80.21%
0.14%	82	66.05%	0.13%	109	72.87%	0.08%	134	81.52%
0.87%	12	84.11%	0.75%	15	85.81%	0.35%	16	80.64%
1.56%	64	86.59%	1.52%	81	88.84%	0.78%	86	84.44%
2.25%	23	92.07%	2.55%	28	90.71%	1.49%	30	87.51%
1.37%	40	83.68%	1.23%	53	87.89%	0.58%	55	82.88%
0.26%	0	90.00%	0.33%	0	90.00%	0.26%	1	90.00%
0.97%	420	43.07%	0.98%	553	47.75%	0.61%	637	50.10%

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

				Expo	osure values (a	as of 31/12/2	013)			Risk ex	posure amour	its (as of 31/	12/2013)			Value adjust	tments and pro	visions (as of	31/12/2013)					Base	line Scenario							Adv	erse Scenario			
		LTV % (as of	F-1	RB	A-1	IRB	2	STA	FR	(RB	A-	IRB	5	TA	F-	-IRB	A-	RB	SI	A		as of 31/12	/2014	as c	f 31/12/201	;	as of 31/	/12/2016	ase	of 31/12/2	2014	8	s of 31/12/2015		as of 3	31/12/7
	(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	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provisions	Coverage Ratio Default Stock	- Impairment rate	Stock of Provisions	o - Default	airment Stock rate Provisi		Impairment rat	e Stock of Provision	f Ratio - Defaul Stock	t Impairmeni rate	t Stock of Provisions	verage - Default Stock	airment Sto rate Prov	Stock of rovisions
	Central banks and central governments		9	0	0	0	1,813	2	8	0	0	0	0	2	0	0	0	0	1	1	0.34%	8	42.83%	0.31%	14 4	3.20% 0	29% 19	9 43.39%	0.40%	9	43.08%	0.37%	15 4	3.42% 0.	.34%	22
	Institutions		272	37	0	0	0	0	308	0	0	0	0	0	1	6	0	0	0	0	0.89%	10	20.11%	0.87%	12 2	2.50% 0	.85% 14	4 24.37%	0.91%	10	20.14%			2.83% 0.		14
	Corporates		2,197	792	0	0	162	33	2,359	0	0	0	145	14	33	522	0	0	1	22	2.44%	635	61.16%	2.00%	678 5	8.45% 1	.73% 71	4 56.62%	3.29%	654	61.66%	3.12%	722 5	8.95% 2.	.24%	767
	Corporates - Of Which: Specialised Lending		172	30	0	0	1	0	187	0	0	0	1	0	1	13	0	0	0	0		0	-	-	0	-	- 0			0	-	-	0	-	-	0
	Corporates - Of Which: SME		653	320	0	0	17	16	834	0	0	0	12	8	14	163	0	0	0	8		0	-		0	-	- 0			0	-	-	0	-	-	0
	Retail		0	0	1,019	591	59	10	0	0	901	233	36	14	0	0	11	339	2	3	3.27%	696	69.78%	2.43%	712 6	5.85% 2	30% 72		6.92%	701	64.32%	4.46%	731 F	0.93% 3.	.52%	747
	Retail - Secured on real estate property	64.0%	0	0	830	533	17	0	0	0	786	213	7	0	0	0	9	288	0	0	3.52%		69.20%	2.64%			.47% 63		7.77%	611		4.86%				642
	Retail - Secured on real estate property - Of	31.6%	0	0	31	44	1	0	0	0	47	28	0	0	0	0	0	34	0	0	5.13%		76.06%	3.15%			.87% 35	9 73.49%	6.43%	38		4.25%				40
Hungary	Retail - Secured on real estate property - Of	65.9%	0	0	799	489	16	0	0	0	739	184	6	0	0	0	9	253	0	0	3.44%			2.61%			.45% 59		7.84%	573		4.90%				602
riungary	Retail - Qualifying Revolving		0	0	72	5	0	0	0	0	36	4	0	0	0	0	1	4	0	0	1.63%		72.27%	1.33%			.35% 9	61.28%	2.15%	7	71.65%					10
	Retail - Other Retail		0	0	117	53	42	9	0	0	79	17	29	13	0	0	2	47	2	3	2.96%		75.32%	2.15%			.10% 82	2 68.63%	5.51%	83		4.06%				95
	Retail - Other Retail - Of Which: SME		0	0	40	12	8	1	0	0	16	7	4	2	0	0	0	9	0	3	2.13%		69.78%	1.35%			.28% 24	4 60.29%	2.77%	24	68.92%				.56%	25
	Retail - Other Retail - Of Which: non-SME		0	0	77	42	33	8	0	0	62	9	25	12	0	0	1	37	2	0	3.37%		77.18%	2.55%			.52% 58	8 71.59%	6.86%	59	78.47%					70
	Equity		0	0	0	0	102	0	0	0	0	0	102	0	0	0	0	0	0	0	0.01%	0	89.99%	0.01%	0 9	0.00% 0	.01% 0	90.00%	0.01%	0	90.00%	0.01%	0 9	0.00% 0.	.01%	0
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										4	4		4 7			
	Other non-credit obligation assets		0	0	0	0	289	0	0	0	0	0	158	0	0	0	0	0	0	0										4	4		4 1		/////	_
	TOTAL		2.478	829	1.019	591	2.425	46	2.676	0	901	233	442	29	34	528	11	339	3	26	1.77%	1.348	64.04%	1.39%	1.416 6	0.77% 1	21% 1.4	74 58.63%	2.78%	1.374	61.86%	2.18%	1.480 5	3.88% 1	.59% 1	1.550
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0													4			

LTV %6 (As of F-R8 A4/8 STA F-R8 A4/8	STA	as of 31/12/20
21/12/2012)		
(mh BUR, %)	Non-defaulted Defaulted	Impairment Stock of carried Provisions
Central banks and central governments 18 0 0 0 2,060 0 9 0 0 0 22 0 0 0 0	1 0	0.03% 1
Institutions 239 0 0 0 13 0 226 0 0 0 3 0 0 0 0 0 0 0 0	0 0	0.44% 1
Corporates 1,733 198 0 0 547 166 1,672 0 0 0 453 82 26 68 0 0	4 102	1.77% 298
Corporates - Of Which: Specialised Lending 477 12 0 0 49 19 323 0 0 0 31 9 1 7 0 0	0 10	- 0
Corporates - Of Which: SME 484 21 0 0 196 15 440 0 0 0 133 12 5 11 0 0	2 5	- 0
Retail 0 0 1.942 164 470 21 0 0 1.075 71 262 23 0 0 25 114	7 45	2.19% 311
Retail - Secured on real estate property 66.6% 0 0 860 80 258 15 0 0 366 37 115 18 0 0 15 43	4 17	0.87% 90
Retail - Secured on real estate property - Of 42.6% 0 0 77 12 5 0 0 0 29 12 2 0 0 0 2	0 0	2.39% 6
Retail - Secured on real estate property - 07 69.7% 0 0 784 68 253 15 0 0 337 25 113 18 0 0 15 41	4 17	0.75% 84
Retail - Qualifying Revolving 0 0 450 13 43 0 0 0 166 4 32 0 0 0 2 11	0 1	2.16% 39
Retail - Other Retail 0 0 0 632 72 169 5 0 0 543 30 115 5 0 0 88 60	3 27	4.05% 181
Retail - Of Which: SME 0 0 56 18 53 2 0 0 63 16 29 1 0 0 1 12	0 2	6.17% 30
Retail - Other Retail - Othe	3 25	3.73% 152
Equity 1 0 0 0 16 0 4 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0.76% 0
Securitisation 26 0 0 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0	0 0	
Other non-credit obligation assets 0 0 0 0 432 0 0 0 0 139 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	34 0	
TOTAL 2.016 198 1.942 164 3.538 187 1.912 0 1.075 71 895 105 26 68 25 1.14	47 147	1.50% 611
Securitisation and re-securitisations positions deducted from capital * 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	

				Exp	posure values (a	as of 31/12/	2013)			Risk ex	posure amou	nts (as of 31/:	12/2013)			Value adjust	tments and p	ovisions (as of	31/12/2013)						Base	eline Scena	ario			
		LTV % (as of	F-	IRB	A-1	RB	5	STA	E.	IRB	A	I-IRB		STA	F.	IRB	,	l-IRB	S	TA		85	of 31/12/	/2014	85	of 31/12/3			of 31/12/201	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	1		Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t Stock of Provisions	Coverage itio - Default Stock
	Central banks and central governments Institutions		30 633	0	0	0	229 129	0	0 175	0	0	0	0 28	0	0	0	0	0	3	0		0.00%	3	45.00% 42.24%	0.00%	3 0	45.00% 42.24%	0.00%	0	45.00% 42.33%
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		2.593	39	0	0	424 48	105 32	1.548 133 79	0	0	0	388 47 02	91 24	11	14	0	0	3	39 8 2		0.56%	84 0	36.80%	0.44%	97 0	36.68%	0.37%	108	36.66%
	Retail Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-		0	-		0	
Germany	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		:	0	-	:	0	-	1	0	:
,	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1	0	-
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0 42	0	0	0	0	0	0	0		0.28%	0		- - 0.27%	0		0.14%	0	75.11%
	Securitisation Other non-credit obligation assets		3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.10%		73.03 %	011710		13.05 %	0.11%		12.11%
	TOTAL Securitisation and re-securitisations positions deducted from capital *		3,259 0	39 0	0	0	858 0	105	1,723	0	0	0	475	91	11	14 0	0	0	6	39 0		0.45%	87	36.83%	0.36%	100	36.74%	0.30%	111	36.73%

						(as of 31/12/2					posure amount		2/2013)						31/12/2013)						seline Scenar	
		LTV % (as of	F-	-IRB	,	I-IRB	2	πA	F-	IRB	A-1	IRB	S	TA	F-	IRB	A-	IRB	2	TA		as of 31/1	2/2014		s of 31/12/20	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairn rate		f Coverage Ratio	- Impairment rate	t Stock of Provisions	Coverage Ratio - Defa Stock
	Central banks and central governments		0	0	0	0	719	0	0	0	0	0	719	0	0	0	0	0	0	0	0.22	6 2	45.00%	0.21%	3	45.00
	Institutions		3	0	0	0	10	0	3	0	0	0	2	0	0	0	0	0	0	0	0.13	6 O	35.28%	0.13%	0	36.8
	Corporates		214	7	0	0	1.895	511	84	0	0	0	1.775	200	1	7	0	0	34	319	2.42	6 426	58.37%	1.87%	463	55.9
	Corporates - Of Which: Specialised Lending		0	0	0	0	106	0	0	0	0	0	106	0	0	0	0	0	0	0	-	0	-	1 - 1	0	
	Corporates - Of Which: SME		35	0	0	0	577	163	1	0	0	0	492	67	0	0	0	0	6	100	-	0	-	1 - 1	0	-
	Retail		0	0	0	0	673	173	0	0	0	0	382	177	0	0	0	0	7	414	2.77	6 607	93.65%	1.78%	653	96.2
	Retail - Secured on real estate property	78.8%	6 0	0	0	0	267	147	0	0	0	0	93	171	0	0	0	0	2	216	3.27	6 378	96.78%	1.87%	394	97.
	Retail - Secured on real estate property - Of	66.0%	6 0	0	0	0	35	27	0	0	0	0	9	31	0	0	0	0	0	15	3.40	s 44	96.20%	2.11%	46	96.
Ukraine	Retail - Secured on real estate property - Of	81.0%	6 0	0	0	0	233	121	0	0	0	0	84	140	0	0	0	0	2	201	3.26		96.86%	1.83%	348	97
OKIAIIIE	Retail - Qualifying Revolving		0	0	0	0	94	2	0	0	0	0	70	2	0	0	0	0	0	9	1.86		81.12%	1.17%		85
	Retail - Other Retail		0	0	0	0	313	24	0	0	0	0	219	4	0	0	0	0	4	189	2.61		89.23%	1.89%	244	95
	Retail - Other Retail - Of Which: SME		0	0	0	0	86	2	0	0	0	0	49	3	0	0	0	0	1	33	3.59		93.70%	2.50%		94.
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	226	22	0	0	0	0	170	1	0	0	0	0	4	157	2.24		88.29%	1.66%	199	95.
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26.48	% 0	90.00%	24.95%	0	90.
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1.1.1.1	/	4 /	4 17	
	Other non-credit obligation assets		0	0	0	0	696	0	0	0	0	0	362	0	0	0	0	0	0	0			1	4	4	
	TOTAL		217	7	0	0	3,994	685	87	0	0	0	3,240	377	1	7	0	0	41	733	2.03	6 1,035	75.40%	1.49%	1,120	74.
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0			4 /				0	0	0	0	0	0			/	4 1	4 17	

					osure values (a	is of 31/12/2	013)			Risk ex	posure amour	its (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						seline Scen			
		LTV % (as of	F	IRB	A-	RB	5	TA	E.	IRB	A-	IRB	5	TA	E.	IRB	A	-IRB	S	TA		as of 31/1	2/2014	as	of 31/12/	2015	as of	31/12/20
	(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	Impairme rate	nt Stock of Provision		• Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate Pr	Stock of rovisions
	Central banks and central governments		0	0	0	0	1,240	0	0	0	0	0	0	0	0	0	0	0	0	0	0.05%	1	44.66%	0.05%	1	44.66%	0.05%	2
	Institutions		43	1	0	0	34	0	41	0	0	0	13	0	0	1	0	0	0	0	0.90%	1	60.15%	0.71%	2	54.71%	0.54%	2
	Corporates		1,307	308	0	0	366	46	1,330	0	0	0	374	20	15	183	0	0	1	14	2.27%	280	51.80%	1.75%	308	49.95%	1.53%	330
	Corporates - Of Which: Specialised Lending		40	15	0	0	0	0	23	0	0	0	0	0	0	11	0	0	0	0	-	0	-		0	-	-	0
	Corporates - Of Which: SME		394	188	0	0	86	19	437	0	0	0	77	13	5	92	0	0	0	7	-	0	-		0	-	-	0
	Retail		0	0	0	0	1,509	52	0	0	0	0	898	52	0	0	0	0	17	102	1.16%	172	69.85%	0.81%	213	73.05%	0.75%	251
	Retail - Secured on real estate property	78.3%	0	0	0	0	640	40	0	0	0	0	254	39	0	0	0	0	6	33	1.12%	80	73.42%	0.75%	100	78.91%	0.67%	116
ROATIA (local name	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	11	3	0	0	0	0	4	2	0	0	0	0	0	2	0.77%	2	35.65%	0.70%	2	34.24%	0.72%	2
	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	78.9%	0	0	0	0	629	37	0	0	0	0	250	37	0	0	0	0	6	31	1.13%	78	75.39%	0.75%	98	81.04%	0.67%	114
Hrvatska)	Retail - Qualifying Revolving Retail - Other Retail		0	0	U	0	131	1	U	0	0	0	99	1	0	0	0	0	1	9	0.99%	12	81.15%	0.87%	13	73.44%	0.89%	14
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	U	0	/38	11	U	0	0	0	545	13	0		0	0	10	60	1.22% 0.87%	80	65.14% 70.15%	0.85%	100	67.80% 67.90%	0.79%	120
	Retail - Other Retail - Of Which: SME		0	0	U	0	696	-	0				521	-						10	1.24%	10	64.36%	0.85%		67.90%	0.80%	109
	Equity		1	0	0	0	090	0					521	9	0	0			9	50	0.32%	09	89.98%	0.26%	09	89.98%	0.21%	109
	Securitisation		<u>,</u>		0	0	÷	0	÷		ő	ő		0	ő	ő				ů	0.32%		05.50%	0.20%	0	09.90%	0.21%	0
	Other non-credit obligation assets		ň	0	0	0	382	0	0			ő	277	0	ő	ő	ň		6	0								
	TOTAL		1 350	300	0	0	3 531	97	1 372		ő	0	1 562	72	15	183	ň	ő	24	116	1.26%	454	57.47%	0.93%	524	57.46%	0.81%	585
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	1.372		Ŭ		1.304	/1	0	0	0	0	0	0	1.10 %	1.31	21.0.10	0.3376	21	37.1070	0.0170	

			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
0.03%	1	42.75%	0.03%	1	42.73%	0.03%	2	42.71%
0.46%	1	44.99%	0.48%	2	44.99%	0.48%	3	45.00%
2.70%	319	52.89%	2.66%	376	52.53%	2.06%	418	52.34%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
3.55%	360	70.64%	2.07%	447	71.79%	1.76%	505	71.09%
1.83%	106	52.20%	0.97%	132	51.08%	0.82%	149	49.34%
3.48%	7	22.88%	1.93%	9	23.44%	1.68%	10	24.29%
1.70%	99	57.26%	0.91%	123	55.71%	0.77%	139	53.40%
3.41%	50	74.64%	2.53%	70	83.90%	2.18%	86	86.24%
6.04%	205	87.30%	3.39%	244	89.48%	2.86%	271	89.58%
8.85%	35	95.69%	6.18%	41	91.59%	5.54%	45	89.55%
5.61%	169	85.57%	2.97%	204	89.04%	2.47%	226	89.59%
0.90%	0	90.00%	0.96%	0	90.00%	0.68%	0	90.00%
2.36%	681	60.53%	1.76%	826	61.15%	1.40%	928	60.91%

irment Stock of Ratio - Def

 oto
 Provision
 Safety - Safe

.95% 787

e Scenario 1/12/2015 as of 31/12/2016 ock of Coverage Ratio - Defaut role Provisions Coverage Ratio - Defaut

0.21% 0.06% 1.55%

- 0 - 0 1.55% 679 1.55% 406 1.75% 48 1.55% 358 1.05% 358 1.05% 256 2.25% 49 2.32% 0 5 2.22% 0 5 1.25% 1.177

5 0 493

58.69%

45.00% 37.15% 54.57% 96.69% 97.81% 97.81% 97.25% 95.88% 95.48% 95.01% 95.01% 95.01%

of Ratio - Default

 Control
 Teacher
 Control
 State
 Control

 0.37%
 1
 42.55%
 43.55%

 0.37%
 2
 45.50%
 1.45%

 1.45%
 33.0
 52.5%
 1.65%

 0.59%
 1.44
 51%
 1.47%

 0.59%
 1.44
 44.51%
 1.25%

 0.59%
 1.47%
 7
 2.42%

 1.47%
 2.44
 82.00%
 42.21%

 4.32%
 34.75%
 2.14
 88.20%

 4.32%
 48.75%
 0.65%
 0.90.00%

 1.67%
 702
 58.45%
 0.65%

erage Ratio

42.58% 44.99% 51.54% --65.54% 43.94% 43.94% 43.94% 47.48% 90.94% 86.47% 90.85% 85.55% 90.00%

57.48%

			Adve	rse Scena	rio			
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
0.00%	3	45.00%	0.00%	3	45.00%	0.00%	3	45.00%
0.02%	0	41.84%	0.05%	1	41.77%	0.05%	1	41.74%
0.83%	92	38.83%	0.94%	119	40.31%	0.84%	144	41.22%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.94%	0	75.04%	1.90%	1	75.03%	2.17%	2	75.02%
0.68%	95	38.93%	0.77%	124	40.53%	0.70%	150	41.53%

			A duo	rse Scena				
as of	31/12/20	14		of 31/12/		as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
0.29%	2	45.00%	0.28%	4	45.00%	0.26%	6	45.00%
0.44%	0	37.53%	0.89%	0	38.36%	1.02%	0	38.68%
3.40%	447	59.23%	3.17%	508	57.05%	2.68%	557	55.91%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
5.21%	645	94.90%	3.45%	695	95.64%	2.95%	731	96.34%
5.94%	388	95.81%	2.89%	410	96.51%	2.19%	425	97.29%
5.93%	45	94.53%	3.15%	49	95.42%	2.34%	51	96.46%
5.94%	342	95.99%	2.85%	361	96.65%	2.17%	374	97.40%
3.54%	15	83.49%	2.42%	20	88.90%	2.16%	24	91.39%
5.08%	242	94.17%	4.23%	265	94.82%	3.82%	283	95.34%
6.32%	44	91.86%	4.64%	51	92.51%	3.91%	56	93.40%
4.61%	198	94.68%	4.07%	215	95.36%	3.78%	227	95.81%
26.52%	0	90.00%	25.10%	0	90.00%	23.51%	0	90.00%
3.10%	1,094	76.45%	2.58%	1,208	74.60%	2.17%	1,294	73.53%

			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 Stork
0.07%	1	44.66%	0.07%	2	44.66%	0.07%	3	44.66%
0.99%	1	59.13%	0.93%	2	53.39%	0.81%	3	51.22%
3.63%	303	52.81%	3.63%	358	51.45%	2.34%	391	50.87%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
3.32%	231	70.58%	2.54%	331	79.87%	1.61%	373	79.68%
2.82%	98	69.64%	1.63%	136	78.76%	1.09%	163	85.18%
1.87%	2	34.96%	2.25%	2	32.87%	1.91%	2	31.61%
2.84%	96	71.22%	1.62%	134	80.69%	1.07%	161	87.44%
1.90%	14	79.01%	2.64%	20	75.52%	2.02%	22	70.37%
3.99%	119	70.48%	3.30%	175	81.28%	1.98%	188	76.35%
1.98%	11	68.91%	2.50%	13	68.14%	1.99%	14	65.47%
4.11%	107	70.68%	3.35%	162	82.63%	1.98%	174	77.41%
0.50%	0	89.96%	0.63%	0	89.95%	0.51%	0	89.94%
2.50%	536	59.05%	2.18%	693	61.90%	1.37%	769	61.64%



EBA EUROPEAN BANKING 2014 EU-wide Stress Test

P&L		E	Baseline Scenari	0	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	3,739	3,409	3,244	3,151	3,234	2,843	2,485
Net trading income		94	172	211	20	127	181
of which trading losses from stress scenarios		-194	-116	-77	-268	-161	-107
Other operating income	177	76	76	76	76	76	76
Operating profit before impairments	2,535	1,855	1,768	1,713	1,502	1,219	915
Impairment of financial assets (-)	-1,947	-1,628	-1,001	-846	-2,404	-1,801	-1,299
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,923	-1,628	-1,001	-846	-2,340	-1,772	-1,277
Impairment Financial assets designated at fair value through P&L (-)	-24	0	0	0	-64	-29	-22
Impairment on non financial assets (-)	-3	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	585	227	767	868	-901	-582	-383
Other Income and expenses	-290	37	37	37	0	0	0
Pre-Tax profit	296	264	804	904	-902	-582	-384
Тах	-90	-79	-241	-271	270	175	115
Net income	206	185	563	633	-631	-407	-269
Attributable to owners of the parent	-128	206	521	591	-326	-223	-199
of which carried over to capital through retained earnings	-372	96	233	265	-326	-223	-199
of which distributed as dividends	244	110	288	326	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	75,592	76,259	76,242	76,116	76,831	76,625	76,448
Risk exposure amount Securitisation and re-securitisations	93	113	125	133	136	162	179
Risk exposure amount Other credit risk	75,499	76,146	76,117	75,983	76,695	76,463	76,269
Risk exposure amount for market risk	4,986	5,014	5,014	5,014	1,895	1,895	1,895
Risk exposure amount for operational risk	10,926	10,926	10,926	10,926	10,926	10,926	10,926
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	509	509	509	509	3,599	3,599	3,599
Total Risk exposure amount	92,013	92,708	92,691	92,565	93,252	93,046	92,869



	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	1,151						
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	1,151						
	Banking Book	93	113	125	133	136	162	179
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
-	Total	93	113	125	133	136	162	179
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Turneiumente	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	0	0	0	0	0	0	0



	(mln EUR)		v	ALUES AS C)F 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	DIRECT Derivatives with po 31/12,	r SOVEREIGN EXPOS sitive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	263 28 179 335 290 252 94 1,442	263 0 2 1 4 21 78 369	263 28 179 335 290 252 94 1,442	0 0 52 55 146 32 0 285	0 0 94 196 134 38 0 463	0 6 29 44 1 47 5 132	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 153 322 0 0 4 75	0 0 1 4 0 0 4	0 0 153 322 0 0 475	0 0 -1 -3 0 0 - 4
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium	0 5 27 36 131 0 0 199		0 5 27 36 131 0 0 199	0 0 14 8 0 0 22	0 5 0 99 0 0 105	0 0 21 22 14 0 58	0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 4 0 0 0 4		0 0 4 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	33 15 60 35 184 39 0 366	5 1 0 0 0 12 0 17	33 15 60 35 184 39 0 366		0 0 1 3 44 3 0 52	1 0 2 11 25 6 0 45								
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Czech Republic	152 12 241 442 310 507 1 1 1,665	19 0 0 0 0 3 1 23	152 12 241 442 310 507 1 1 1,665	113 0 180 22 176 194 0 686	0 0 0 0 0 0 0 0 0 0 0	20 9 12 68 5 10 0 123	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Denmark	7 0 0 0 0 0 0 0 0 0 0 7		7 0 0 0 0 0 0 0 0 0 7		7 0 0 0 0 0 0 0 0 7			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														
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	0 10 0 0 0 0 0 10		0 10 0 0 0 0 0 10		0 10 0 0 0 0 0 0 10									
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	France	20 42 243 138 25 0 0 468	0 0 0 0 0 0 0 0 0 0	20 42 243 138 25 0 0 468		0 19 83 133 25 0 0 260	20 18 155 0 0 0 0 193	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 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 0 0 4	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
		EXPOSURES (acc of prov			ereign debt to otl is a maturi	exposures (long) her counterpaties ty matching) (1)	net of cash short only where there	DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS sitive fair value at /2013	Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	12 18 5 1 1 33 0 70	2 3 0 1 1 6	12 18 5 1 1 33 0 70	0 0 0 0 0 0 0 0 0 0 0	4 7 5 1 0 0 0 18	6 0 0 0 32 0 39	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	182 47 133 192 12 68 5 640	39 0 191 0 8 0 239	182 47 133 192 12 68 5 640	0 0 0 0 0 0 0 0 0	11 0 53 0 1 9 0 74	30 46 71 1 7 5 5 167	0 0 0 0 0 0 0 0	0 0 0 0 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 9 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 - 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
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary	543 77 184 252 119 111 150 1.435	24 1 2 9 13 30 80	543 77 184 252 119 111 150 1.435	0 0 0 0 0 0 0 0 0 0	507 16 59 67 38 30 121 838	12 23 18 3 4 2 0 62	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 0 0 4	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 - 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 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 6 0 6	0 0 0 0 0 0 0 0 0	0 0 0 0 6 6	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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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	9 201 144 0 1 6 0 362	7 0 0 0 0 0 0 0 7	9 201 144 0 1 6 0 362	0 0 0 0 0 0 0 0 0	0 56 103 0 0 0 0 159	1 46 41 0 1 6 0 96	0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 0 0 4	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 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Latvia	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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



	(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
		EXPOSURES (according to be a constrained of provide the second se			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 1 0 0 1 1 0 2	0 0 0 0 0 0 0 0 0	0 1 0 0 1 1 0 2	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 1 0 0 1 1 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	4 9 199 50 40 0 3 02	0 0 0 0 0 0 0 0 0	4 9 199 50 40 0 302	0 0 0 0 0 0 0 0 0 0	0 9 186 0 40 0 0 235	4 0 13 50 0 0 0 67	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	2,166 8 157 26 72 32 118 2,579	123 1 1 2 4 0 132	2,166 8 157 26 72 32 118 2,579	0 0 0 0 0 0 0 0 0 0	2,036 3 0 0 0 0 2,039	1 5 30 25 9 28 0 97	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Portugal	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	139 313 191 159 51 63 94 1,009	2 8 4 3 19 14 59 110	139 313 191 159 51 63 94 1,009		133 289 164 146 9 17 36 793	0 5 8 1 6 12 0 32							0 0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Slovakia	34 459 281 358 454 292 83 1,962	34 0 1 3 0 4 2 43	34 459 281 358 454 292 83 1,962	0 0 5 2 5 1 0 14	0 122 10 0 40 0 172	0 125 12 5 16 24 0 181	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 19 0 26	0 0 0 1 0 1 0 1	0 0 7 9 0 17	0 0 0 -1 0 -1



	(mln EUR)	VALUES AS OF 31/12/2013							VALUES AS OF 31/12/2013						
	Country / Region	EXPOSURES (acc of prov	RECT LONG counting 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		th 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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Slovenia	22 90 3 10 9 5 1 140	7 0 0 3 3 1 14	22 90 3 10 9 5 1 140	0 2 1 0 0 0 0 3	5 68 0 5 5 0 0 83	10 19 2 5 0 3 0 39	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Spain	0 5 0 16 0 21	0 0 0 0 0 0 0 0	0 0 5 0 16 0 21	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 5 0 16 0 21	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	Sweden	0 7 0 0 0 0 0 7	0 0 0 0 0 0 0 0	0 7 0 0 0 0 0 7	0 0 0 0 0 0 0	0 7 0 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 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	United Kingdom	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 0 0 0 0	0 0 0 0 0 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	1 0 0 0 0 0 0 0	1 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 - 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.	13 15 0 0 0 0 0 28	8 0 0 0 0 0 0 8	13 15 0 0 0 0 28		5 15 0 0 0 0 0 20	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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								
		EXPOSURES (acc	RECT LONG counting value gross visions)		DSITIONS (gross e ereign debt to oth is a maturit				DIRECT	SOVEREIGN EXPO	SURES IN DE	RIVATIVE	ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)			
			(1)			(1)			with pos 31/12/2	itive fair value at 2013	Derivativ		egative fair value at 2/2013		positive fair value 12/2013	Derivatives with negative fair value at 31/12/2013				
Residual Maturity	Country / Region	Country / Region	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 va	alue	Fair-value at 31/12/2013 (+)	Notional	value	air-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA							0 0 0 0 0 0												
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	104 391 243 103 111 93 13 1,058	3 0 27 4 5 31 13 82	104 391 243 103 111 93 13 1,058	0 0 0 0 0 0 0 0 0 0	27 1 3 0 0 0 0 32	20 91 49 47 59 51 0 318	0 0 0 0 0 0						0 0 4 0 0 0 0		0 4 0 4 0 0 0 0 7				
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Middle East						0 0 0 0 0 0 0 0 0	0 0 0 0 0 0			0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean					0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 5 0 5 0 5		0 0 0 5 0 5	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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	167 178 341 183 74 146 271 1,361	106 1 0 8 3 65 252 436	167 178 341 183 74 146 271 1,361	0 0 0 0 0 0 0 0 0	43 159 289 102 17 10 6 6 626	0 17 9 23 49 63 6 167	0 0 0 0 0 0 0 0 0		0 0 0 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 4 22 25 8 0 0 66	0 0 2 0 0 0 3	0 0 22 25 8 0 0 55	0 0 -2 0 0 0 - 3			

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

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital			Baseline Scenario	,		Adverse Scenario		1	
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014			As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	А	OWN FUNDS	12,314	12,435	12,021	11,669	11,920	10,984	10,090	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	8,936	9,049	8,880	8,773	8,542	7,859	7,214	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	2.327	2.327	2.327	2.327	2.327	2.327	2.327	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	_	and 42 of CRR
	A.1.2	Retained earnings	61	157	390	655	-265	-488	-686	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
	A.1.3	Accumulated other comprehensive income	-861	-861	-863	-865	-947	-1,003	-1,068	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	-39	-27	-31	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-7	-7	-5	-4	-7	-5	-4	-	-
	A.1.4	Other Reserves	4,459	4,459	4,456	4,454	4,459	4,456	4,454	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	61	61	105	161	61	105	161	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-23	-23	-23	-23	-23	-23	-23	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	0	0	0	0	0	0	0	-	
	A.1.9	Sovereign Exposure in AFS portfólio (-) Intangible assets (including Goodwill)	-1,351	-1,351	-1,351	-1,351	-1,351	-1,351	-1,351	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	-192	-192	-192	-192	-192	-192	-192	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-146	-65	-29	0	-61	-38	-22	CA1 {1.1.1.3}	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.1.12	(-) Defined Definit, person fund assess (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	A.1.13	() Recipiocal closs foldings in certa capital		Ŭ	Ŭ	Ŭ	Ŭ				Problem (111), So(1) point (g) and 11 of clot
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	o	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	-2	-2	-4	-6	-2	-4	-6	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)
	A.1.15.1	Of which: from securitisation positions (-)	-2	-2	-4	-6	-2	-4	-6	CA1 {1.1.1.18.1}	of CRR: Articles 35(1) noint k) (iv) and 153(8) of CRR and Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	o	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) ar 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 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	4,604	4,539	4,065	3,613	4,536	4,070	3,622	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	2,250	2,250	2,250	2,250	2,250	2,250	2,250	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 (+/-)	1,740	1,740	1,274	822	1,740	1,274	822	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 (+/-)	614	549	541	541	545	546	549	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	D	-	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,936	9,049	8,880	8,773	8,542	7,859	7,214	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,377	3,386	3,141	2,896	3,377	3,126	2,876	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	92,013 161	92,708	92,691	92,565	93,252	93,046	92,869	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of the second se
	B.1 B.2	CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	612								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	В.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	0								Recital (44) of CRR
	B.5	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
	В.6 С.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0 9.71%	9.76%	9.58%	9.48%	9.16%	8.45%	7.77%	CA3 {1}	Article 124 to 164 of CRR -
CAPITAL RATIOS (%) -	C.2	Tier 1 Capital ratio	9.71%	9.76%	9.58%	9.48%	9.16%	8.45%	7.77%	CA3 {3}	-
Transitional period	C.3	Total Capital ratio	13.38%	13.41%	12.97%	12.61%	12.78%	11.81%	10.87%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		7,417	7,415	7,405	5,129	5,118	5,108		
	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						0	0		
Memorandum items	- F.1	upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the					0	0	0		
		adverse scenario (2)				E 576/					
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				5.57%			3.87%		

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



2014 EU-wide Stress Test - Restructuring scenarios

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



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

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



Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	2,038
Repayment of CET1 capital, buybacks (-)	-2,250
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 (-)	-997