

Bank Name	SE - Svenska Handelsbanken AB (publ)
LEI Code	NHBDILHZTYCNBV5UYZ31



Summary Adverse Scenario



Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,154
Impairment losses on financial and non-financial assets in the banking book	134
Common Equity Tier 1 capital (1)	10,027
Total Risk Exposure (1)	53,746
Common Equity Tier 1 ratio, % (1)	18.7%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	4,248
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,909
3 yr cumulative losses from the stress in the trading book	129
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	10,886
Total Risk Exposure (1)	64,562
Common Equity Tier 1 ratio, % (1)	16.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,551
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(2) Conversions not considered for CET1 computation

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



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

SE - Svenska Handelsbanken AB (publ)

Actual figures as of 31 December 2013	mIn EUR, %
Operating profit before impairments	2,154
Impairment losses on financial and non-financial assets in the banking book	134
Common Equity Tier 1 capital (1)	10,027
Total Risk Exposure (1)	53,746
Common Equity Tier 1 ratio, % (1)	18.7%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	6,592
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	937
3 yr cumulative losses from the stress in the trading book	24
Common Equity Tier 1 capital (1)	12,484
Total Risk Exposure (1)	56,281
Common Equity Tier 1 ratio, % (1)	22.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	4,502
	 6

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



Credit Risk																				_											
			Exp	osure values (as of 31/12/	2013)			Risk ex	posure amour	ts (as of 31/	12/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)					Bas	eline Scena	ario						
		F-	IRB	A	-IRB	5	STA	F	IRB	A-	IRB		TA	F	RB	A	-IRB	S	A		as of 31/1	2/2014	as	of 31/12/3	2015	as	of 31/12/2	2016	as o	f 31/12/20	4
(min EUK, %)	LTV % (as of 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	1 Defaulted	Non-defaulted	Defaulted	Impairm rate	ent 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	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments		0	0	0	0	52.094	0	0	0	0	0	19	0	0	0	0	0	0	0	0.009	6 0	-	0.00%	0	-	0.00%	0	-	0.00%	2	-
Institutions		11,238	0	0	0	250	0	1,751	0	0	0	64	0	0	0	0	0	0	0	0.039	6 3	19.80%	0.03%	7	21.81%	0.03%	11	23.73%	0.05%	5	19.85%
Corporates		16,626	13	85,006	694	3,071	6	5,537	0	20,659	1,601	2,666	8	0	1	46	188	2	8	0.179		29.87%	0.14%	642	32.45%	0.13%	847	34.86%	0.23%	528	28.97%
Corporates - Of Which: Specialised Lending		58	0	20	0	0	0	22	0	14	0	0	0	0	0	0	0	0	0	0.009		-	0.00%	0	-	0.00%	0	-	0.00%	0	-
Corporates - Of Which: SME		2,801	8	52,854	330	1,083	6	710	0	9,693	1,102	789	7	0	1	46	114	2	5	0.109		31.82%	0.09%	285	32.67%	0.08%	359	34.17%	0.12%	243	29.16%
Retail		0	0	91.071	406	4.816	12	0	0	6.653	901	2.282	19	0	0	5	148	0	2	0.085		31.63%	0.08%	350	31.42%	0.08%	467	32.25%	0.09%	274	32.46%
Retail - Secured on real estate property	68.8%	0	0	79.639	162	3.573	0	0	0	4.305	274	1.350	0	0	0	0	18	0	0	0.049		10.42%	0.04%	89	14.66%	0.04%	146	17.71%	0.05%	55	12.52%
SE - Svenska Handelsbanken Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	71.8%	0	0	806	162	22	0	0	0	203	0	8	0	0	0	0	0	0	0	0.289		26.94%	0.28%	5	28.95%	0.28%	8	30.97%	0.36%	3	27.78%
	68.8%	0	0	78,833	0	3,550	0	0	0	4,101	274	1,342	0	0	0	0	18	0	0	0.049	6 38	10.04%	0.04%	84	14.25%	0.04%	138	17.28%	0.05%	52	12.14%
AB (publ) Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-		0	-	-	0	-
Retail - Other Retail		0	0	11,433	244	1,243	12	0	0	2,348	627	932	19	0	0	5	131	0	2	0.339		53.34%	0.33%	261	52.02%	0.33%	321	52.00%	0.34%	219	55.32%
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	2.251	98	129	0	0	0	735	181	97	1	0	0	3	57	0	0	0.619		55.51%	0.61%	99	54.32%	0.61%	120	54.35%	0.62%	84	57.36%
Retail - Other Retail - Of Which: non-SME		0	0	9.181	146	1.114	12	0	0	1.613	446	836	18	0	0	3	74	0	2	0.269	6 126	52.08%	0.26%	162	50.71%	0.26%	201	50.70%	0.28%	135	54.13%
Securitisation		637	0	0	0	0	0	914	0	0	0	0	0	0	0	0	0	0	0		0			0	-	•	0			0	· ·
Securitisation Other non-credit obligation assets		98	0	0	0	0	0	3	0	0	0	0	0	0	57	0	0	0	U												
Other non-credit obligation assets		246	0	0	0	1,649	0	246 8.452	0	27 212	2 502	751	0	0	0	0	0	0	U	0.109	6 690	30.44%		998	31.95%	0.08%	1 325		0.13%	810	
I UTAL Securitisation and re-securitisations positions deducted from capital *		28,845	13	1/6,077	1,100	61,879	19	8,452	- 0	27,312	2,502	5,781	27	0		51	336	2	10	0.109	690	.st).44%	0.09%	998	31.95%	0.08%	1,325	33.73%	0.13%	810	30.04%
Securitisation and re-securitisation sposure that is deducted from capital and is not included in RWA		U	22	U	U	U	U							0	0	0	U	U	U												

				EX	oosure values (a	IS OF 31/12/2	2013)			Risk er	xposure amou	nts (as of 31/	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Bas	seline Scen	апо						
		LTV % (as of	F	-IRB	A-II	RB		STA	F	-IRB	A	i-IRB		STA	F	IRB	A-	IRB	S	TA		as of 31/1	2/2014	as	of 31/12/	2015	as	of 31/12/2	016	a	s of 31/12/2	014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulte	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairme rate	nt Stock of Provision	f Coverage Ratio	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage tatio - Default Stock	Impairment r	ate Stock of Provision	f Ratio - Defaul Stock
	Central banks and central governments		0	0	0	0	10.953	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0		0.00%	0	-	0.00%	1	-
	Institutions		2,060	0	0	0	0	0	668	0	0	0	0	0	0	0	0	0	0	0	0.03%	1	38.98%	0.03%	1	40.98%	0.03%	2	42.91%	0.05%	1	39.08%
	Corporates		4.358	2	52.396	143	101	0	1.466	0	11.197	425	101	0	0	1	24	48	0	0	0.14%	155	29.97%	0.12%	240	31.04%	0.11%	329	32.73%	0.19%	193	27.94%
	Corporates - Of Which: Specialised Lending		58	0	20	0	0	0	22	0	14	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
	Corporates - Of Which: SME		725	2	31.644	129	2	0	141	0	4.876	425	2	0	0	1	24	48	0	0	0.07%		29.64%	0.06%	110		0.05%	141	30.97%	0.09%	93	26.97%
	Retail		0	0	72,368	256	244	0	0	0	4,331	603	138	0	0	0	4	97	0	0	0.05%	137	28.19%	0.05%	195		0.05%	261	28.66%	0.06%	154	
	Retail - Secured on real estate property	68.4%		0	65.536	104	114	0	0	0	3.099	172	41	0	0	0	0	6	0	0	0.03%	24	9.70%	0.03%	55	13.69%	0.03%	91	16.61%	0.04%	34	11.66%
	Retail - Secured on real estate property - Of	68.4%		0	638	0	2	0	0	0	113	0	1	0	0	0	0	0	0	0	0.16%	1	20.00%	0.16%	2		0.16%	4	24.02%	0.20%	1	20.62%
Sweden	Retail - Secured on real estate property - Of	68.4%	0	0	64,898	104	112	0	0	0	2,986	172	41	0	0	0	0	6	0	0	0.03%	23	9.49%	0.03%	53	13.48%	0.03%	87	16.40%	0.04%	32	11.47%
oneden	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	-
	Retail - Other Retail		0	0	6,831	153	129	0	0	0	1,232	430	97	0	0	0	4	90	0	0	0.27%		49.47%	0.27%	140		0.27%	170	47.58%	0.28%	120	51.17%
	Retail - Other Retail - Of Which: SME		0	0	1.767	70	4	0	0	0	497	139	3	0	0	0	2	39	0	0	0.52%		51.15%	0.52%	66		0.52%	80	49.71%	0.52%	57	52.80%
	Retail - Other Retail - Of Which: non-SME		0	0	5,064	82	125	0	0	0	735	291	94	0	0	0	2	51	0	0	0.19%	59	48.07%	0.19%	74	46.21%	0.19%	90	45.85%	0.20%	63	49.82%
	Equity		521	0	0	0	0	0	763	0	0	0	0	0	0	0	0	0	0	0		0			0	-	-	0	-	-	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0												
	Other non-credit obligation assets		152	0	0	0	1.392	0	152	0	0	0	686	0	0	0	0	0	0	0												4
	TOTAL Securitisation and re-securitisations positions deducted from capital *		7,092	2	124,764	399	12,690	0	3,048	0	15,528	1,028	925	0	0	1	28	145	0	0	0.09%	292	29.08%	0.08%	436	29.51%	0.07%	592	30.78%	0.11%	348	28.41%

				Expo	osure values (a	as of 31/12/2	2013)			Risk ex	posure amoun	its (as of 31/1	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Base	eline Scena	rio			
		LTV % (as of	F-1	RB	A-	IRB	5	TA	F-	IRB	A-	IRB		STA	F	-IRB	A	-IRB		STA		as o	f 31/12/2	2014	as c	of 31/12/2	2015	as o	of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	Defaulted	Im			Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment : rate P	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	0	0	1.723	0	0	0	0	0	2	0	0	0	0	0	0	0		.00%	0	-	0.00%	0	-	0.00%	0	-
	Institutions		329	0	0	0	0	0	76	0	0	0	0	0	0	0	0	0	0	0		.03%	0	32.52%	0.03%	0	34.52%	0.03%	0	36.45%
	Corporates		2.713	2	12.899	52	55	0	822	0	3.400	128	53	0	0	0	6	11	0	0		.14%	40	28.89%	0.12%	63	32.50%	0.11%	87	35.37%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	i - 1	0	-
	Corporates - Of Which: SME		668	2	8.121	52	4	0	232	0	1.767	128	2	0	0	0	6	11	0	0		.13%	15	14.33%	0.11%	29	20.84%	0.10%	42	25.38%
	Retail		0	0	9,565	31	73	0	0	0	690	40	40	0	0	0	1	6	0	0		.07%	14	21.28%	0.07%	23	23.33%	0.07%	34	25.35%
	Retail - Secured on real estate property	62.3%	5 0	0	7.184	18	38	0	0	0	294	19	14	0	0	0	0	1	0	0		1.03%	3	7.52%	0.03%	6	11.30%	0.03%	11	14.18%
	Retail - Secured on real estate property - Of	62.0%	5 0	0	53	0	1	0	0	0	22	0	0	0	0	0	0	0	0	0		.44%	0	30.84%	0.44%	1	32.86%	0.44%	1	34.88%
Norway	Retail - Secured on real estate property - Of	62.3%	6 0	0	7,131	18	37	0	0	0	272	19	14	0	0	0	0	1	0	0		1.03%	3	7.03%	0.03%	6	10.70%	0.03%	10	13.54%
Norway	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	i - 1	0	-
	Retail - Other Retail		0	0	2.381	13	35	0	0	0	396	21	26	0	0	0	1	5	0	0		.18%	11	40.19%	0.18%	17	39.74%	0.18%	23	40.55%
	Retail - Other Retail - Of Which: SME		0	0	93	1	7	0	0	0	49	3	5	0	0	0	0	1	0	0		1.96%	2	50.12%	0.96%	3	54.11%		4	57.08%
	Retail - Other Retail - Of Which: non-SME		0	0	2.287	11	28	0	0	0	347	18	21	0	0	0	0	4	0	0		.15%	10	38.85%	0.15%	14	37.76%	0.15%	19	38.26%
	Equity		3	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0			0		-	0	-	· · ·	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
	Other non-credit obligation assets		58	0	0	0	194	0	58	0	0	0	49	0	0	0	0	0	0	0								(– – – – – – – – – – – – – – – – – – –		(
	TOTAL		3.103	2	22.465	83	2.044	0	960	0	4.090	168	144	0	0	0	6	17	0	0		0.11%	54	26.30%	0.09%	87	29.32%	0.09%	121	31.81%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

				Exp	osure values (as of 31/12/2	013)			Risk ex	posure amour	nts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Bas	eline Scena	ario			
		LTV % (as of	F-	IRB	A-	IRB	5	STA	F	-IRB	A-	-IRB	S	TA	F-	IRB	A	-IRB	S	TA		as of 31	12/2014	as	of 31/12/2	2015	85	of 31/12/2010	
	(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	d Defaulted	Non-defaulted	Defaulted	Impair rai		of Coverage Rat		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	overage io - Default Stock
Finland	Central lasks and central governments Institutions Corporates Corporates - Of Which: Socialized Lending Corporates - Of Which: SHE Retail - Secured on real estate property - Of Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE	71.3% 73.3% 71.2%	0 802 1,988 0 509 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5,203 0 2,233 3,828 3,110 0 3,110 0 717 150 568 0	0 67 30 53 24 0 24 0 29 8 29 8 21 0	7,011 0 8 0 2 1 1 0 1 0 0 0 0 0		0 72 626 0 77 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 1,786 0 379 939 616 0 616 0 323 63 260 0	0 0 85 0 80 112 58 0 58 0 54 14 40 0	0 8 2 1 0 0 0 0 0 0 0 0				0 4 0 0 0 0 0 0 0 0 0 0 0	0 0 12 14 4 0 4 0 5 5 0	0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0		0.0 0.0 0.2 0.0 0.4 0.2 0.5 0.2 0.5 0.2 0.5 0.2 0.5 0.2 0.5 0.2 0.5 0.2 0.5 0.2 0.5 0.2 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5	% 0 % 66 0 0 % 24 % 20 % 9 % 0 % 9 % 0 % 9 % 0 % 12 % 2	22.04% 47.89% 19.15% 16.45% 20.00% 16.45% 21.97% 17.01% 23.37%	0.00% 0.01% 0.23% - - 0.07% 0.46% 0.25% 0.51% 0.25% - - 1.40% 1.07% 1.49%	0 87 0 27 42 19 0 19 0 23 4 19 0	24.05% 46.58% 53.59% 26.93% 22.73% 22.03% 22.03% 22.03% 22.5% 31.66% 26.65% 32.94%	0.00% 0.01% 0.21% 0.46% 0.25% 0.51% 0.25% 1.40% 1.07% 1.49%	109 4 0 31 5 65 3 29 2 0 2 29 2 0 2 29 2 0 36 3 6 3	25.97% 66.98% - - - - - - - - - - - - -
	Securitisation Other non-credit obligation assets TOTAL		0 0 2.792	0 0 2	0 0 9.031	0 0 120	0 0 7.020	0	0 0 700	0	0 0 2.725	0 0 197	0 4 12	0	0	0	0 0 5	0 0 74	0 0 2	0	0.2	% 87	34.95%	0.18%	129	37.38%	0.17%	174 3	19.67%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

					JUSUIC VALUES	(as 01 31/12/.	2013)			NISK C	xposure amoun	(u)							1 31/12/2013						einie acen				
		LTV % (as of	F	IRB	A	I-IRB		STA	F	-IRB	A-	IRB	S	TA	Fi	RB	A-	IRB		STA		as of 31/1	2/2014	as	of 31/12/	2015	as o	f 31/12/2016	6
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Impairn rate		S Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate i	Rati	ioverage io - Defau Stock
	Central banks and central governments		0	0	0	0	2,401	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	6 0	-	0.00%	0	-	0.00%	0	-
	Institutions		918	0	0	0	2	0	183	0	0	0	0	0	0	0	0	0	0	0	0.04		20.75%	0.04%	1	22.76%	0.04%	1 2	24.68%
	Corporates		902	1	3,724	285	10	1	269	0	1,668	78	9	2	0	0	2	41	0	0	0.56	6 124	31.54%	0.47%	159	35.91%	0.43%	194 3	39.72%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		119	1	2,047	63	5	0	46	0	870	78	4	0	0	0	2	28	0	0	0.32	6 22	11.57%	0.27%	31	19.03%	0.24%	40 2	24.82%
	Retail		0	0	4.812	55	72	0	0	0	656	96	53	1	0	0	0	32	0	0	0.16	6 42	55.37%	0.16%	53	54.75%	0.16%	64 5	55.06%
	Retail - Secured on real estate property	87.0%	0	0	3,388	14	4	0	0	0	268	20	1	0	0	0	0	6	0	0	0.09	6 4	14.36%	0.09%	8	20.88%	0.09%		25.25%
	Retail - Secured on real estate property - Of	91.3%	0	0	113	0	0	0	0	0	68	0	0	0	0	0	0	0	0	0	0.92	6 1	42.66%	0.92%	2	44.69%	0.92%		46.72%
Denmark	Retail - Secured on real estate property - Of	86.9%	6 0	0	3,274	14	3	0	0	0	200	20	1	0	0	0	0	6	0	0	0.06	6 3	11.29%	0.06%	5	17.21%	0.06%	9 2	21.42%
Dennark	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0	-
	Retail - Other Retail		0	0	1,424	41	68	0	0	0	388	76	51	1	0	0	0	26	0	0	0.31	6 39	75.67%	0.31%	45	75.33%	0.31%		75.65%
	Retail - Other Retail - Of Which: SME		0	0	240	18	8	0	0	0	127	24	6	1	0	0	0	12	0	0	1.03	6 15	65.95%	1.03%	19	66.20%	1.03%	22 6	67.04%
	Retail - Other Retail - Of Which: non-SME		0	0	1,184	24	60	0	0	0	261	52	45	0	0	0	0	14	0	0	0.17	6 23	83.69%	0.17%	27	83.37%	0.17%	30 8	83.58%
	Equity		12	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0									
	Other non-credit obligation assets		32	0	0	0	31	0	32	0	0	0	8	0	0	0	0	0	0	0									
	TOTAL		1,863	1	8,535	341	2,515	1	527	0	2,324	174	69	3	0	0	2	73	0	0	0.27	6 167	35.69%	0.23%	213	39.39%	0.21%	260 4	42.66%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

				Exp	iosure values (a	as of 31/12/2	013)			Risk ex	posure amoun	its (as of 31/1	2/2013)			Value adjust	tments and pr	ovisions (as o	31/12/2013)						seline Scen				
		LTV % (as of	F-	IRB	A-	RB	S	TA	E	IRB	A-	IRB	s	TA	Fil	RB	A	I-IRB	ST	TA		as of 31/	12/2014	as	of 31/12/	2015	as o	of 31/12/2	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairn rate		of Coverage Rati	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	0	0	5.519	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00	% 0	-	0.00%	0	-	0.00%	0	-
	Institutions		1,392	0	0	0	3	0	231	0	0	0	1	0	0	0	0	0	0	0	0.02	% 0	17.60%	0.02%	1	19.60%	0.02%	1	21.53%
	Corporates		1.018	5	10.572	66	8	0	320	0	2.583	291	8	0	0	0	4	7	0	0	0.15	% 3	18.91%	0.12%	48	24.37%	0.11%	68	28.30%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME		729	2	8.266	57	0	0	204	0	1.799	232	0	0	0	0	4	7	0	0	0.15	% 3	18.98%	0.13%	39	24.01%	0.12%	55	27.71%
	Retail		0	0	94	1	4,077	12	0	0	7	1	1,944	16	0	0	0	0	0	1	0.06	% 0	21.18%	0.06%	7	29.73%	0.06%	10	35.76%
	Retail - Secured on real estate property	58.1%	0	0	78	0	3.094	0	0	0	4	0	1.207	0	0	0	0	0	0	0	0.01	% 0	13.30%	0.01%	0	15.30%	0.01%	1	17.30%
	Retail - Secured on real estate property - Of	55.9%	0	0	0	0	3	0	0	0	0	0	1	0	0	0	0	0	0	0	0.11	% 0	46.22%	0.11%	0	48.23%	0.11%	0	50.23%
United Kingdom	Retail - Secured on real estate property - Of	58.2%	0	0	77	0	3,091	0	0	0	4	0	1,206	0	0	0	0	0	0	0	0.01	% 0	13.12%	0.01%	0	15.12%	0.01%	1	17.12%
onited Kingdom	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-
	Retail - Other Retail		0	0	16	1	982	12	0	0	2	1	737	16	0	0	0	0	0	1	0.23	% 0	21.91%	0.23%	6	31.87%	0.23%	10	39.21%
	Retail - Other Retail - Of Which: SME		0	0	0	0	109	0	0	0	0	0	82	0	0	0	0	0	0	0	0.09		28.71%	0.09%	0	38.20%	0.09%	0	44.49%
	Retail - Other Retail - Of Which: non-SME		0	0	16	1	873	12	0	0	2	1	655	16	0	0	0	0	0	1	0.24	% 0	21.71%	0.24%	6	31.66%	0.24%	9	39.02%
	Equity		26	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-	-	0	
	Securitisation		31	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0									
	Other non-credit obligation assets		4	0	0	0	13	0	4	0	0	0	3	0	0	0	0	0	0	0									
	TOTAL		2,472	5	10.666	66	9.620	12	582	0	2.589	293	1.956	16	0	0	4	7	0	1	0.09	% 4	19.17%	0.08%	56	24.89%	0.07%	80	28.98%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
werage o - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.00%	4	-	0.00%	6	-
9.85%	0.06%	14	21.71%	0.06%	23	23.73%
8.97%	0.37%	1,014	30.76%	0.34%	1,531	32.50%
-	0.00%	0	-	0.00%	0	-
9.16%	0.20%	403	27.90%	0.17%	576	28.30%
2.46%	0.11%	489	36.94%	0.15%	737	37.74%
2.52%	0.07%	196	25.45%	0.11%	367	29.75%
7.78%	0.50%	9	38.50%	0.74%	18	42.67%
2.14%	0.07%	187	25.04%	0.10%	349	29.31%
-	-	0	-	-	0	-
5.32%	0.39%	293	53.74%	0.43%	370	52.08%
7.36%	0.70%	110	55.72%	0.76%	137	53.86%
4.13%	0.32%	183	52.63%	0.35%	233	51.11%
	-	0	-	-	0	-
0.04%	0.19%	1,521	32.47%	0.19%	2,297	33.95%
_						

	Adve	rse Scenar	rio			
	as	of 31/12/	2015	as	of 31/12/	2016
a sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.00%	2	-	0.00%	3	-
	0.07%	3	40.95%	0.07%	4	42.99%
	0.31%	407	28.33%	0.29%	640	29.76%
	0.00%	0	-	0.00%	0	-
	0.14%	158	25.23%	0.13%	231	25.68%
	0.08%	280	33.42%	0.11%	426	34.25%
	0.05%	124	24.18%	0.08%	232	28.26%
	0.27%	4	30.77%	0.41%	8	34.50%
	0.05%	119	24.00%	0.08%	224	28.07%
	-	0	-	-	0	-
	0.31%	156	48.95%	0.33%	194	46.77%
	0.57%	73	50.78%	0.61%	91	48.68%
	0.22%	83	47.44%	0.24%	103	45.22%
	-	0	-	-	0	-
_	0.17%	691	30.32%	0.17%	1,072	31.50%

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.05%	0	32.60%	0.07%	0	34.47%	0.07%	1	36.50%
0.20%	50	28.84%	0.32%	110	32.24%	0.30%	173	34.59%
-	0	-	-	0	-	-	0	-
0.18%	21	16.33%	0.29%	53	24.00%	0.27%	87	27.96%
0.08%	16	22.21%	0.09%	35	29.26%	0.11%	56	31.11%
0.04%	4	9.52%	0.05%	15	22.01%	0.08%	28	25.89%
0.57%	0	31.81%	0.78%	1	42.85%	1.16%	2	47.28%
0.03%	4	8.99%	0.05%	15	21.37%	0.07%	27	25.16%
-	0	-	-	0	-	-	0	-
0.19%	12	41.18%	0.22%	20	40.51%	0.23%	27	39.97%
0.93%	2	48.80%	1.01%	3	51.21%	1.06%	5	51.67%
0.16%	10	40.15%	0.18%	16	39.03%	0.20%	23	38.35%
-	0	-	-	0	-	-	0	-
0.14%	67	26.79%	0.22%	145	31.45%	0.21%	229	33.65%

0.00% 0.02% 0.36% -0.06% 0.55% 0.32% 0.65% 0.65% 0.32% -1.53% 1.16% 1.16%

0.00% 0.04% 0.20% 0.21% 0.07% 0.01% 0.14% 0.01% 0.25% 0.09% 0.25%

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	1	-	0.00%	1	-	0.00%	2	-
0.02%	0	22.10%	0.02%	0	23.96%	0.02%	1	25.98%
0.36%	75	44.36%	0.58%	127	40.62%	0.54%	181	40.39%
-	0	-	-	0	-	-	0	-
0.06%	25	49.72%	0.10%	31	42.99%	0.07%	38	39.39%
0.55%	26	22.16%	0.69%	66	35.84%	0.89%	114	41.77%
0.32%	12	19.54%	0.44%	37	35.58%	0.66%	68	41.82%
0.65%	0	20.63%	0.89%	0	30.86%	1.33%	0	34.71%
0.32%	12	19.54%	0.44%	37	35.58%	0.66%	68	41.82%
-	0	-	-	0	-	-	0	-
1.53%	14	25.18%	1.77%	29	36.17%	1.96%	46	41.71%
1.16%	2	20.45%	1.34%	5	31.61%	1.49%	8	37.82%
1.62%	11	26.50%	1.88%	24	37.31%	2.09%	38	42.62%
-	0	-	-	0	-	-	0	-
0.25%	102	34.92%	0.36%	195	38.73%	0.38%	297	40.89%

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
nt rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
Ko	0	-	0.00%	0	-	0.00%	1	-
No.	1	20.81%	0.09%	2	22.66%	0.09%	3	24.69%
ю	138	31.33%	1.09%	213	35.40%	0.95%	287	37.90%
	0	-	-	0	-	-	0	-
ю	25	7.89%	0.27%	41	13.31%	0.07%	56	14.64%
No.	46	57.21%	0.23%	65	60.36%	0.29%	87	60.37%
ю	5	17.65%	0.16%	15	34.43%	0.23%	28	41.08%
No.	1	44.00%	1.62%	4	56.01%	2.42%	7	61.20%
ю	4	14.39%	0.11%	12	30.67%	0.16%	21	37.00%
	0	-	-	0	-	-	0	-
ю	41	78.73%	0.40%	50	78.91%	0.44%	59	77.93%
No.	16	68.93%	1.31%	21	69.77%	1.45%	25	69.46%
ю	24	86.86%	0.22%	29	87.10%	0.24%	33	85.92%
	0	-	-	0	-	-	0	-
%	185	35.67%	0.48%	280	39.40%	0.45%	377	41.61%
		22.0770	2.1070	200	22.1070	21.1370	2//	

				rse Scenar				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	-	0.00%	1	-	0.00%	1	-
0.04%	1	17.64%	0.05%	1	19.49%	0.05%	3	21.51%
0.20%	37	19.85%	0.32%	84	25.72%	0.30%	134	28.90%
-	0	-	-	0	-	-	0	-
0.21%	30	20.18%	0.34%	68	25.67%	0.32%	109	28.83%
0.07%	5	24.71%	0.08%	9	35.75%	0.09%	14	41.57%
0.01%	0	13.72%	0.01%	1	23.30%	0.02%	2	26.56%
0.14%	0	47.67%	0.20%	0	59.89%	0.29%	0	65.20%
0.01%	0	13.53%	0.01%	1	23.10%	0.02%	2	26.35%
-	0	-	-	0	-	-	0	-
0.25%	4	25.96%	0.30%	8	38.15%	0.33%	12	45.65%
0.09%	0	32.51%	0.11%	0	43.82%	0.12%	0	49.91%
0.27%	4	25.77%	0.32%	8	37.96%	0.35%	12	45.50%
-	0	-	-	0	-	-	0	-
0.12%	43	20.31%	0.18%	95	26.37%	0.17%	152	29.64%

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				Exp	osure values (as of 31/12/	2013)			Risk ex	xposure amou	nts (as of 31/1	12/2013)			Value adjust	ments and pro	visions (as o	31/12/2013)					Bas	seline Scena	ario						
		LTV % (as of	F	-IRB	A-	IRB	5	πa	F-	IRB	A	I-IRB	5	ITA	F-I	RB	A-	IRB	5	TA	8	is of 31/12	2/2014	as	of 31/12/	2015	as o	of 31/12/2	1016	as of	of 31/12/20	014
	(min EUR, 55)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmen rate	t Stock of Provisions	Coverage Ratio	· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate F	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	e Stock of Provisions	Coverage Ratio - Defa
	Central banks and central governments		0	0	0	0	24,480	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
	Institutions		4.306	0	0	0	10	0	182	0	0	0	2	0	0	0	0	0	0	0	0.01%	0	5.65%	0.01%	1	7.66%	0.01%	2	9.59%	0.01%	1	5.67%
	Corporates		1,387	0	32	0	72	0	412	0	25	0	63	0	0	0	0	0	0	0	0.09%	1	44.54%	0.08%	3	46.56%	0.07%	4	48.63%	0.13%	2	44.17%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME		0	0	4	0	71	0	0	0	2	0	63	0	0	0	0	0	0	0	0.63%	1	24.66%	0.53%	1	26.72%	0.48%	1	28.84%	0.90%	1	24.24%
	Retail		0	0	67	0	4	0	0	0	6	0	2	0	0	0	0	0	0	0	0.06%	0	29.89%	0.06%	0	28.14%	0.06%	0	28.80%	0.07%	0	20.75%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.09	6 0	0	57	0	2	0	0	0	4	0	1	0	0	0	0	0	0	0	0.04%	0	17.19%	0.04%	0	19.19%	0.04%	0	21.19%	0.05%	0	17.72%
	Retail - Secured on real estate property - Of	0.09	6 0			0	0		0		0				0	0	0		0		0.04%	0	17.19%	0.04%		19.19%	0.04%		21.19%	0.05%	0	17.72%
United States	Retail - Qualifying Revolving	0.09	0		57	0	2		0	0	-		1		0	0	0	0	0		0.04%	0	17.19%	0.04%		19.19%	0.04%	0	21.19%	0.05%	0	1/./2%
	Retail - Other Retail		ő		10		2	ő	0		2		2	i i	0				ő	ů	0.14%		54.53%	0.14%		48.56%	0.14%		47.26%	0.16%		27.739
	Retail - Other Retail - Of Which: SME		0	0	10	0	0	0	0	0	0	0	í.	0	0	0	0	0	0	0	0.59%	0	48.29%	0.59%	0	50.30%	0.59%	0	52.33%	0.65%	0	50.11%
	Retail - Other Retail - Of Which: non-SME		0	0	10	0	2	0	0	0	2	0	2	0	0	0	0	0	0	0	0.13%	0	54,76%	0.13%	0	48,49%	0.13%	0	47.02%	0.15%	0	26.89%
	Equity		70	0	0	ō	0	ō	70	ō	0	ō	0	ō	0	ō	ō	ō	0	0		0	-		ō	-	-	0	-		0	-
	Securitisation		58	0	0	0	0	0	1	0	0	0	0	0	0	57	0	0	0	0										1	4	1
	Other non-credit obligation assets		0	0	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0										1	4 7	4
	TOTAL		5.821	0	99	0	24.568	0	665	0	30	0	68	0	0	57	0	0	0	0	0.01%	2	20.28%	0.00%	4	21.49%	0.00%	6	22.77%	0.01%	3	18.20%
	Securitisation and re-securitisations positions deducted from capital *		0	55	0	0	0	0							0	0	0	0	0	0												1

				Exp	osure values	(as of 31/12/	2013)			Risk ex	posure amoun	1ts (as of 31/1	12/2013)			Value adjust	ments and pr	ovisions (as ol	31/12/2013)		1
		LTV % (as of	F-	IRB	A	-IRB	S	TA	F	IRB	A-	-IRB	S	TA	F-	IRB	A	-IRB	S	IA	
	(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-defaulte	d Defaulted	Non-defaulted	Defaulted	Imp
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - O		6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ase, select the country	Retail - Secured on real estate property - O	0.09	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ase, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation and re-securitisations positions deducted from capita	*	0	0	0	0	0	0							0	0	0	0	0	0	- P

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as o	f 31/12/2013)						
		LTV % (as of	F-	IRB	A-	IRB	s	TA	F-	IRB	A-	IRB	S	TA	Fil	IRB	A-	IRB	S	TA		a	s of 31/12/	/2014	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	- 31
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1		0		Т
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		· ·	0	i -	Т
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		· ·	0		Т
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		· ·	0	i -	Т
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		· ·	0		Т
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		· ·	0	· ·	Т
	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	i -	Т
	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
Please, select the country	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		· ·	0	i -	Т
riedse, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		· ·	0		1
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		1
	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	i -	Т
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	(I	(41
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					4
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	<u> </u>	_
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					4

				Exp	iosure values (a	is of 31/12/2	2013)			Risk ex	posure amour	nts (as of 31/1	2/2013)			Value adjust	ments and pr	ovisions (as ol	f 31/12/2013)					Bas	eline Scena	ario			
		LTV % (as of	F-	IRB	A-1	RB	5	STA	F-	IRB	A	-IRB	ST	TA	F-	IRB	A	I-IRB		STA		as	of 31/12/:	2014	as	of 31/12/2	2015	as	of 31/12/2016	
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	Defaulted		pairment rate F		Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	r age Default
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0		-	0			0	
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		:	0	-	-	0	-	:	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		:	0	-	-	0		:	0	-
	Retail - Secured on real estate property Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	ő	0	ō	0	0	0	ō	ō	0	0	0	0	0		-	0	-	-	0	-	-	0	-
Please, select the country	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-	-	0	-		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			0	-
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0	-
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 1		0			0			0	i.
	Other non-credit obligation assets TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	-		0	-		0	
	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	2013)			Risk ex	posure amour	nts (as of 31/1	12/2013)			Value adjus	tments and pr	ovisions (as ol	f 31/12/2013))					Bas	seline Scena	ario		
		LTV % (as of	F-	IRB	A	-IRB	S	ATA	F	-IRB	A	-IRB		STA	F-	IRB		I-IRB	5	STA		8	s of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted		Impairment rate		Coverage Ratio Default Stock		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions Coverage Ratio - Default Stock
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-		0 -
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0	1	1	0	-	1 -	0 -
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	1	1	0	-	1 - '	0 -
	Retail - Secured on real estate property 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	0	0	0		-	0	1	1	0	-	1 - '	0 -
Please, select the country	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	-	1 - 1	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-		0	-		0 -
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0		1	0			ů -
	Other non-credit obligation assets TOTAL		0 0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0			0			0 -
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	1				1				

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	0.00%	0	-	0.00%	0	-
	0.02%	2	7.51%	0.02%	3	9.52%
	0.21%	5	46.32%	0.20%	9	48.48%
	-	0	-	-	0	-
	1.46%	2	26.30%	1.38%	3	28.49%
	0.09%	0	29.52%	0.13%	0	32.74%
	0.07%	0	27.62%	0.11%	0	31.14%
	-	0	-	-	0	-
	0.07%	0	27.62%	0.11%	0	31.14%
	-	0	-	-	0	-
	0.18%	0	34.80%	0.21%	0	37.94%
	0.76%	0	53.35%	0.85%	0	55.02%
	0.17%	0	33.97%	0.19%	0	37.14%
_	-	0	-	-	0	-
	0.01%	7	21.42%	0.01%	12	23.65%

	Adve	rse Scenar	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	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
_	-	0	-	-	0	-
		0	-		0	-

Stock of Con

as of 31/12/2014 airment rate Stock of Provisions Covers

- 0

as of 31/12/2014 Stock of Ratio - D

s of 31/12/2014 as of 31/12/2015 as of 31/12/2015 Stock of Coverage Ratio Impairment Stock of Coverage Ratio Default Ratio Default

0 -

0

- 0 -

Baseline Scenario as of 31/12/2015 as of 31/12/2016 impairment Stock of Coverage rate Provisions content of bedut

	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	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0		-	0	-

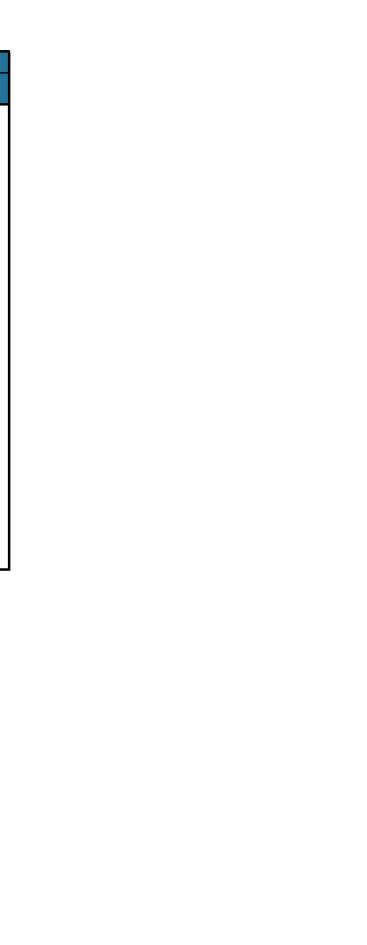
	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-

		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
je fault	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-



EBA BANKING 2014 EU-wide Stress Test

P&L			aseline Scenari	0	A	dverse Scenari	D
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	2,982	3,080	3,044	3,039	2,419	2,532	2,393
Net trading income		118	123	125	66	92	104
of which trading losses from stress scenarios		-12	-7	-5	-64	-39	-26
Other operating income	38	38	38	38	38	38	38
Operating profit before impairments	2,154	2,219	2,188	2,185	1,366	1,504	1,378
Impairment of financial assets (-)	-134	-301	-308	-327	-421	-711	-776
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-134	-301	-308	-327	-421	-711	-776
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	2,021	1,918	1,879	1,858	945	793	601
Other Income and expenses	16	16	16	16	16	16	16
Pre-Tax profit	2,036	1,934	1,895	1,874	960	808	617
Тах	-438	-425	-417	-412	-211	-178	-136
Net income	1,598	1,508	1,478	1,461	749	631	481
Attributable to owners of the parent	1,598	1,508	1,478	1,461	749	631	481
of which carried over to capital through retained earnings	426	769	754	745	382	322	245
of which distributed as dividends	1,172	739	724	716	367	309	236



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	46,735	47,351	47,538	49,270	50,289	55,154	57,551		
Risk exposure amount Securitisation and re-securitisations	4	7	7	8	7	8	10		
Risk exposure amount Other credit risk	46,731	47,344	47,531	49,262	50,282	55,146	57,541		
Risk exposure amount for market risk	1,076	1,076	1,076	1,076	1,076	1,076	1,076		
Risk exposure amount for operational risk	5,935	5,935	5,935	5,935	5,935	5,935	5,935		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)									
Total Risk exposure amount	53,746	54,362	54,549	56,281	57,300	62,165	64,562		



AUTHORITY	Securitisation			Baseline scenario			Adverse scenario	
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
	Banking Book	98						
Exposure values	Trading Book (excl. correlation trading positions under CRM)	12						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	110						
	Banking Book	3	4	4	5	4	5	6
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	1	3	3	3	3	3	4
-	Total	4	7	7	8	7	8	10
	Hold to Maturity porfolio	57	57	57	57	57	57	57
Turneiumente	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	57	57	57	57	57	57	57



	(mln EUR)	GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash							VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acco of prov	GROSS DIRECT LONG DSURES (accounting value gross of provisions) (1) NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1) (1)					DIREC Derivatives with po 31/12	r SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit		Derivatives with		ES (3) (on and off balance sheet) e Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Austria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Belgium														
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria														
[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					0 0 0 0 0 0 0 0 0 0 0									
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Denmark		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Estonia														
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Finland	1 2 5 99 148 255 54 564	1 2 5 6 114 241 54 423	1 2 5 98 148 255 54 563			0 0 92 37 0 0 129								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	France	0 0 0 0 0 0 0 0 0 0 0	423 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				DIREC Derivatives with po 31/12		Derivatives wit		Derivatives with		ES (3) (on and off balance sheet) e Derivatives with negative fair value at 31/12/2013	
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	0 29 0 468 30 84 61 672	0 0 0 0 0 0 0 0 0 0	0 29 0 468 30 84 61 672	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 29 0 468 30 84 61 672	0 0 41 0 81 0 122	0 0 45 0 101 0 146	0 0 600 0 0 249 0 849	0 0 661 0 313 0 974	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hungary	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	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 - 3M [[3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [3Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(mln EUR)	VALUES AS OF 31/12/2013 GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash s positions of sovereign debt to other counterpaties only where							VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov	ounting value gross		vereign debt to otl is a maturi			DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS psitive fair value at /2013	Derivatives wit	TVES (1) th negative fair value at L/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 93 34 0 0 0 0 127	0 0 0 0 0 0 0 0 0	0 93 34 0 0 0 0 127	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 93 34 0 0 0 0 127	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland					0 0 0 0 0 0 0 0 0 0		0 0 0 0 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 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania														
1000 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia														



(mln EUR)			v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	31/12/2013 (+) 31/12/2013 (-) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
		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		Derivatives wit		Derivatives with	positive fair value	Derivatives wit	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		Notional value			
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovenia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	34 1,367 16 487 136 82 1,239 3,361	25 112 16 34 76 8 293 564	13 1,366 16 166 136 10 1,042 2,749	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 1,242 16 19 0 0 722 1,999	0 0 1,047 0 596 344 1,987	0 0 1,146 0 713 446 2,305	0 0 1,083 0 725 841 2,649	0 0 1,186 0 867 1,093 3,146	0 0 0 0 0 0 0 0 0	0 0 0 0 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 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 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hong Kong	168 0 0 0 0 0 0 168	0 0 0 0 0 0 0 0 0	168 0 0 0 0 0 0 168	168 0 0 0 0 0 0 168	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 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 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	U.S.	0 0 4 615 293 295 160 1,367	0 0 0 0 0 0 0 0 0 0	0 0 4 615 293 295 160 1,367	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 4 615 293 295 160 1,367	0 0 31 0 23 0 0 54	0 0 34 0 27 0 0 61	0 56 801 310 120 0 1,287	0 0 62 881 370 147 0 1,460	0 0 0 0 0 0 0 0 0	0 0 0 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)				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 oth is a maturi	exposures (long) i ner counterpaties ty matching) (1)		Derivatives with	ECT SOVEREIGN EXPOS positive fair value at 12/2013	Derivatives wi		Derivatives with	NDIRECT SOVEREIGN EXPOSURES (3) (on and erivatives with positive fair value at 31/12/2013 value at		
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	China							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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [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	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	0 0 1 0 1 0 2	0 0 1 0 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

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

2014 EU-wide Stress Test

	BANKING 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 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	11,520	12,284	13,210	13,977	11,858	12,133	12,379	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	10.027	10,790	11,716	12,484	10.364	10,640	10.886	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	648	648	648	648	648	648	648	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	10,068	10,837	11,591	12,336	10,450	10,772	11,017	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and ([]
	A.1.3	Accumulated other comprehensive income	225	225	225	225	225	225	225	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRI
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	0	0	0	-	
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	123	0	0	0	0	0	0	-	-
	A.1.3.2 Of which: arising from unrealised gains/losses from the rest of AFS portfolio A.1.4 Other Reserves		213	213	213	213	213	213	213	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 CRF
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	162	162	162	162	162	162	162	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 portfolio (-) Intangible assets (including Goodwill)	-876	-876	-876	-876	-876	-876	-876	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	0	0	0	0	0	0	0	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-222	-228	-192	-170	-267	-449	-448	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Let shore an or creater task august ments to expected bases (-) Defined benefit pension fund assets	0	0	0	0	-207	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	0.1.15			Ŭ	Ŭ	Ŭ	Ŭ			ou (mino)	Product in the start of the sta
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-55	-55	-55	-55	-55	-55	-55	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (k) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	-55	-55	-55	-55	-55	-55	-55	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	o	0	0	0	o	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 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	A.1.20 Transitional adjustments		-136	0	0	-136	0	0	CA1 {1.1.16 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	-136	-136	0	0	-136	0	0	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)	1,186	1,186	1,186	1,186	1,186	1,186	1,186	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)	11,213	11,976	12,902	13,670	11,550	11,826	12,072	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	308	308	308	308	308	308	308	CA1 {1.2}	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CFT1 deduction (+)	53,746 1,748	54,362	54,549	56,281	57,300	62,165	64,562	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
	B.2	of which: stemming from higher asset correlation parameter against exposures	596							-	Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	455							L	Articles 153(2) of CRR
	B.4	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-1,139								Recital (44) of CRR
	B.5 B.6	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) of which: others subject to the discretion of National Competent Authorities	0							L	- Article 124 to 164 of CRR
	В.6 С.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0 18.66%	19.85%	21.48%	22.18%	18.09%	17.12%	16.86%	CA3 {1}	
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	20.86%	22.03%	23.65%	24.29%	20.16%	19.02%	18.70%	CA3 {3}	
	C.3	Total Capital ratio	21.44%	22.60%	24.22%	24.84%	20.69%	19.52%	19.17%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		4,349	4,364	4,502	3,152	3,419	3,551		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
memorandum items	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)				22.18%			16.86%		

(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 Commission.									
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of					
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)					
2013	0	0								
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 (+)	
Repayment of CET1 capital, buybacks (-)	
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	

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 (+/-)	
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 (+/-)	

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