

Bank Name	SE - Skandinaviska Enskilda Banken AB (publ) (SEB)
LEI Code	F3JS33DEI6XQ4ZBPTN86



### **Summary Adverse Scenario**

#### SE - Skandinaviska Enskilda Banken AB (publ) (SEB)

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,066
Impairment losses on financial and non-financial assets in the banking book	187
Common Equity Tier 1 capital (1)	9,986
Total Risk Exposure (1)	68,063
Common Equity Tier 1 ratio, % (1)	14.7%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	3,433
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,721
3 yr cumulative losses from the stress in the trading book	1,007
Valuation losses due to sovereign shock after tax and prudential filters	137
Common Equity Tier 1 capital (1)	10,780
Total Risk Exposure (1)	82,731
Common Equity Tier 1 ratio, % (1)	13.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	4,550
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

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(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.



### **2014 EU-wide Stress Test**

### **Summary Baseline Scenario**

#### SE - Skandinaviska Enskilda Banken AB (publ) (SEB)

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,066
Impairment losses on financial and non-financial assets in the banking book	187
Common Equity Tier 1 capital (1)	9,986
Total Risk Exposure (1)	68,063
Common Equity Tier 1 ratio, % (1)	14.7%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	4,457
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	444
3 yr cumulative losses from the stress in the trading book	841
Common Equity Tier 1 capital (1)	10,510
Total Risk Exposure (1)	70,124
Common Equity Tier 1 ratio, % (1)	15.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	5,610

<sup>(1)</sup> 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.

<sup>(2)</sup> Conversions not considered for CET1 computation

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

ЕВА	2014 EU-wide Stress Test Credit Rick	LTV % (as of 31/12/2013)	· ·	Exp IRB	osure values (as A-IRI		STA	F-	Risk exp IRB	osure amount: A-II		:/ <b>2013)</b> ST/		F-II	Value adjustn RB	nents and pro A-I	visions (as of 3	1/12/2013) STA		as of 31/1	12/2014	as of	ine Scenario 31/12/2015		as of 31/12/2	016	as c	of 31/12/201	4	Adverse Sce as of 31/1	12/2015	as of 31	/12/2016
SE - Skandinaviska Enskilda Banken AB (publ) (SEB)  (*) Nefen to the part of Securitation exposure that is deducted	(min BJA, %)  Central banks and central governments Institutions Corporates—Of Which: Specialised Lending Corporates—Of Which: Specialised Lending Corporates—Of Which: Sele Retail Retail Secured on real estate property Retail—Secured on real estate property—Of Retail—Secured on real estate property—Of Retail—Secured on real estate property—Of Retail—One Retail—Of Which: SHE Retail—One Retail—Of Which: SHE Faulty Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital fion cipital and not violated in text.	66.6 0.0 66.6	Non-defaulted  0 11,162 30,161 833 8,441 0 % 0 0 0 0 0 1,537 0 42,860	Defaulted  0 0 767 196 385 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5,016 65,543 897 15,369 715,369 748,681 02,122 2,954 385 2,579 0 0 124,327 0	0 377 3 2, 108 11, 0 0 87 469 4. 371 5 0 371 3 8 955 2, 18 2. 77 77 0 5 0	510 107 21 2 0 0 21 2 283 70 806 35 287 34 19 1 43 0 0 0 634 0	0 Non-defaulted 1,836 16,003 818 5,366 0 0 0 0 0 0 18,382	Defaulted  0 0 11 0 00 0 0 0 0 0 0 0 0 11 11	Non-defaulted  0 1.496 20,992 360 2,980 5.915 4.583 0 156 1.023 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 12 162 00 118 75 0 11 1 0 0 0 0 250	116 542 1,158 0 552 2,760 388 0 88 662 1,710 1,330 381 621 0 2,126 7,324	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted  0 1 187 20 94 0 0 0 0 0 0 0 0 0 187 0	Defaulted  0 0 342 31 138 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 35 0 0 28 206 134 0 134 2 0 0 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	Defaulted  0	Impairment Stock of Control of Co	25.73% 31.32% 38.97% 17.06% 33.77% 28.86% 26.04%	0.00% 0.02% 0.05% 0.05% 0.06% 0.07% 0.04% 0.36% 0.36% 0.28% 0.28%	7 32.5 738 36.5 59 17.1 299 32.1 360 25.1 213 22.1 0 213 22.1	\$11% 0.00% \$13% 0.02% \$14% 0.02% \$14% 0.05% \$157% 0.17% \$156% 0.06% \$15% 0.06% \$15% 0.04% \$15% 0.04% \$15% 0.35% \$15% 0.29% \$15% 0.29% \$15% 0.35% \$15% 0.29%	5 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Colorina (1996) 133.75% 133.75% 133.75% 133.75% 133.75% 135.25% 18.20% 131.55% 24.12% 20.26% 20.26% 20.26% 46.80% 36.22% 15.98% 15.98% 16.80%	Impairment rate 0.01% 0.03% 0.73% 0.31% 0.11% 0.16% 0.16% 0.09% 0.72% 0.09% 0.72% 0.54% 0.54% 0.54% 0.54%	e Stock of Provisions a 3 6 1,504 71 348 414 252 0 252 51 110 31 80 1 1,928	32.63% (39.01% (20.04% (38.24% (34.42% (31.70% (44.92% (37.64% (20.95%	Sock	21.47% 37.70% 30.04% 26.12% 26.12% 42.35% 36.33% 20.79% 53.38% 41.71%	0.09% 1,7 0.38% 9 0.13% 4! 0.22% 6: 0.13% 3i 0.13% 3i 0.30% 7 0.95% 2! 0.55% 6	Social Scale
Sweden  (*) Makes to the part of Securitization engagement that is deskuted.	(min BUR, %)  Central banks and central governments Institutions  Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SPE  Retail  Retail - Socured on real estate property  Retail - Socured on real estate property  Retail - Socured on real estate property - Of  Retail - Coultifying Retail - Of Which: SPE  Retail - Other Retail - Of Which: SPE  Retail - Other Retail - Of Which: SPE  Securitisation  Other non-credit obligation assets  TOTAL  Securitisation and re-securitisations positions deducted from capital  Internal and not violated in REA	LTV % (as of 31/12/2013) 65.4 65.4	F Non-defaulted 0 916 3 905 5 1.588 0 9 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PRB Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	osure values (as A-28) Non-defaulted  0 678 38.0655 30.03 13.209 48.760 44.303 2.055 2.460 2.83 0.0 0.0 87.723 0.0	Defaulted Non-d  0 4. 0 0 51 51 53 75 2, 32 0 32 0 43 2, 0 1. 43 43	0 0 0 0 184 47 54 0	F - F - F - F - F - F - F - F - F - F -	Risk exp IRS  Defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0	osure amounts A-37 Non-defaulted 0 206 10211 55 2-415 4,440 3.362 0 3.362 122 125 956 891 0 0 14,857		0 S1/2013) S1/2013) S1/2013) S1/2013) S1/2013	Defaulted 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	P-IF Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustm:85  Defaulted  0  0  0  26  0  0  0  0  0  0  0  0  0  0  0  0  0	neents and provide A-1 A-1 Non-defaulted 0 0 0 0 7 1 0 1 2 4 0 0 7 7 0 0 7		1/12/2013) STA STA O O O O O O O O O O O O O O O O O O O	Defaulted 0 0 0 0 0 0 0 0 4 0 0 0 0 4 0 0 0 0 0	## of 31/1 Impairment, Stack of 21/1 rate   0.01%   0.00%   0.	Coverage Rai 15 Default Stoc 34.09% 40.82% 103.04% 30.72% 74.89% 6.84% 6.84% 6.84% 26.86% 14.46% 41.81% 36.00%	0.01% 0.01% 0.03% 0.04% 0.03% 0.05% 0.02% 0.02% 0.12% 0.12% 0.28% 0.38% 0.38%	Stock of rovisions St. 1 36.0 1 1 42.2 283 75.3 0 30.1 106 582. 22 6.3 15 33.1 56 26.0 18 14.1	Table Default Impairme rate clear to the cle	1 306 0 0 0 113 116 116 29 0 0 17 17 17 17 17 17 17 17 17 17 17 17 17		2mparment 7 cm 0.01% 0.02% 1.59% 0.07% 0.07% 0.11% 0.05% 0.15% 0.65% 0.65%	0 0 954 0 114 102 29 0 29 15 58 20 38 1	Coverage table 0 - Coverage 1 -	Adverse Sco as of 31/2 Scot Administration of 31/2 Scot Ad	Coverage Ratio - Default Stock Stock Stock Stock 43.15% 40.30% 57.95% 20.24% 11.58% 37.05% 19.38% 48.44% 41.40%	Impairment rate Provided 10.01% 1.00	Sions South
Germany  (1) Aufers to the part of Securitization exposure that is deshicated	(min B.R. %).  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Secured on real estate property - Of Retail - Society on real estate property - Of Retail - Society on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Society - Of Retail - Of Which: SPE Society - Other Retail - Other Retail - Of Which: SPE Society - Other Retail - Other R	LTV % (as of 31/12/2013)	F F Non-defaulte   1.666   1.666   2.180   0   0   0   0   0   0   0   0   0	Defaulted  0 0 2655 0 150 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Osure values (as A-12) Non-defaulted  0 0 32 521 521 52 4 0 0 4 0 0 53 64 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Non-d 0 11 0 2 0 2	80 0 87 2 0 0 0 142 1 188 0 0 0 0 0 0 0 0 0 0 0 0	8 Non-desilated 0 373 3 5.338 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exp Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	osure amounted A-Ti Mon-defaulted 0 7 7 183 0 0 28 4 4 2 0 0 2 2 0 0 2 2 0 0 0 193 0 0 0 193		72013) ST/7 ST/7 Non-defaulted  0 16 275 0 35 14 0 0 0 14 13 1 1 0 19 325	Defaulted 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-11 Non-defaulted 0 0 0 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustmos  55  Defaulted  0  0  78  0  0  0  0  0  0  0  0  0  0  0  0  0	nents and provents A-1		1/12/2013) STA  ion-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	## of 31 / f   months   months	of Coverage Rai 05	0.01% 0.01% 0.01% 0.04% 0.27% 0.03% 0.33% 0.53% 0.14% 0.54%	Stock of rovisions Ratio - rovisions Stock of Ra	Trape   Impairme rate   Impair	Provisions  5 1  113  0 113  0 5 48  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0  0 0 0 0 0 0  0 0 0 0 0 0  0 0 0 0 0 0  0 0 0 0 0 0  0 0 0 0 0 0  0 0 0 0 0 0 0  0 0 0 0 0 0 0  0 0 0 0 0 0 0  0 0 0 0 0 0 0  0 0 0 0 0 0 0  0 0 0 0 0 0 0  0 0 0 0 0 0 0  0 0 0 0 0 0 0  0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0 0 0 0  0 0 0 0 0 0 0 0 0 0 0 0 0 0  0	016 Coverage 40,00% 40,00% 93,55% 29,41% 22,61% 2,91% 7,33% 41,32% 11,32% 42,41% 29,52%	as 0 Collina C	Provisions P  0 0 127 0 0 552 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Lastin - Default - Default Lastin - Default - Default Lastin - Default - Default -	Adverse Sce as of 31/1 and 11/1 and 11/	Coverage Ratio - Default Christian C	7ste Provided (1975) (1	Ck of Ratio - Default Stock  1 40.00% 1 35.56%
United States  (*) Mallow to the part of Securitarion exposure that is deducted.	(min tijk, %)  Central banks and central governments Institutions Corporate Corporate Corporates—Of Which: Socialised Lending Corporates—Of Which: SHE Retail Secured on real estate property Retail—Secured on real estate property Retail—College Retail—Of Which: SHE Retail—Other Retail—Of Which: SHE Retail—Other Retail—Of Which: SHE Retail—Other Retail—Of Which: SHE Securitisation Other non-credit obligation assets TOTAL Securitisation and resecuritisations positions deducted from capital loss capital and not included to MA.	LTV % (as of 31/12/2013) 0.0 0.0	Non-defaulted 0 466 297 0 3 0 0 66 0 0 0 0 0 103 0 966 18	Defaulted  0 0 0 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A 188	Defaulted Non-d 0 14 0 0 0 0 0 1 1 1 0 0 0 0 0 1 1 1 0 0 0 0	51/A  Stantise Defaulted D		Risk exp 1938 Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	OSUTE 2 IMOUNTS ASIA		72013) 51/ Non-defaulted 0 11 17 0 0 0 0 0 0 2 2 1 162 0 0 192		Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		nents and provided Additional Add		1/12/2013) STA STA ON OFFICE OF OFFICE OF OFFICE OF OFFICE OFFI OFFI OFFI OFFI OFFI OFFI OFFI OFF	Defaulted  0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as of 31/1 Singainment, Stack of Physicians of 30/10 (100 Physicians of 30/10 Physicia	12/2014  Coverage Rate Defins Store 27.57% 63.85% 63.85% 64.27% 4.55% 4.07% 4.05% 20.13% 20.13% 20.13% 20.13% 20.13% 20.13% 21.25% 21.13% 20.13%	0.00% 0.01% 0.03% 0.07% 0.02% 0.10% 0.08% 0.81% 0.35% 0.24% 0.37%	Stock of Ratio rovisions Cover (Ratio rovisions) 32.1 1 56 26.0 24.1 0 26.0 0 4.7 0 28.1 0 22.1 0 13.1 0 36.1	rage   Impairme rate   100%	Provisions Provisions   0	Coverage 2xtic - Defout 2xtic - Defout 34.75% 49.13% 26.10% 24.71% 6.35% 6.35% 6.35% 5.11% - 22.89% 23.17% 13.84% 35.05% 36.00%	0.00% 0.00% 0.02% 0.02% 0.02% 0.03% 0.27% 0.27% 0.47% 0.45% 0.66%	Provisions P Provisions P Provisions P Provisions P P Provisions P P P P P P P P P P P P P P P P P P P	Coverage Lattle Perfect Imp	Adverse Science as of \$1/3 and	Ore rage Ratio - Default Stock 32.60% 45.79% 30.04% 28.42% 30.79% 30.79% 30.79% 30.58% 28.13% 15.51% 41.62%	Impairment Stor rate Provided Co. 100% (1.00	SOTS & CALLED & CALLE
Norway  [1] Mallers to the part of Securitization exposure that is deshicted	(win tijk, %)  Central banks and central governments Institutions Corporate Corporate Corporates—Of Which: Socialised Lending Corporates—Of Which: SHE Retail Secured on real estate property Retail—Secured on real estate property Retail—Soliding Revolving Retail—Other Retail Retail—Other Retail—Of Which: SHE Retail—Other Retail—Of Which: SHE Retail—Other Retail—Off Which: SHE Sociality Securitisation Other non-credit obligation assets TOTAL Socialities on the securitisation positions deducted from capital Inter-capital end not included in NeA.	LTV % (as of 31/12/2013) 0.0 0.0	Non-defaulted 0 975 721 0 56 39 96 39	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A 182 A 183	Defaulted Non-do	22 1 17 18 53 1 17 1	_	Risk exp IRS Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Osure amounts A21 Non-defaultes 0 75 2.371 0 224 7 6 0 6 0 1 0 1 0 0 2.454		72013) 51/ Non-defaulted 0 1 227 0 8 630 207 0 707 388 388 35 8 77 3 914		Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		nents and provided to the state of the state		1/12/2013) STA STA On-defaulted [ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 2 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0		12/2014  Coverage Rate Defus Store 39.79% 22.43% 63.58% 63.58% 6.27% 40.85% 42.28% 807.80% 26.35%	0.01% 0.01% 0.05% 0.06% 0.09% 0.02% 0.12% 0.51% 0.54% 0.54% 0.99%	Stock of rovisions Ratio	Table Default Impairme rate circles (1996) 0.01% 0.01% 0.02% 0.02% 0.02% 0.06% 0.02% 0.05% 0.02% 0.05% 0.00%	0 0 0 18 0 0 0 18 0 0 0 0 0 0 0 0 0 0 0	016 Coverage lates Detail South State Detail South Sou	0.01% 0.01% 0.03% 0.10% 0.10% 0.10% 0.14% 0.04% 0.16% 0.50% 0.88% 0.00%	Stock of Provisions 0 0 0 0 16 0 3 114 0 0 0 0 11 0 1 1 0 1 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0	Coverage target	Adverse Sc6 as of 31/3 Sc6 Adverse Sc6 as of 31/3 Sc6 Adverse Sc6 Adverse Adve	38.89% 23.43% 25.82% 42.07% 38.86% 12.03% 44.36% 46.85% 22.38% 568.88%	Impairment rate Provided 10.01% (0.01% (0.09	/12/2016  X of Coverage  X of Covera
Finland  (7) Males to the part of Securitation requires that is deduced.	(min BJR, %)  Central banks and central governments Institutions Corporates—Of Which: Specialised Lending Corporates—Of Which: SPE Retail Retail - Secured on real estate property Retail - Social on real estate property Retail - Social on real estate property Retail - Couliries Retail - Social on real estate property Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Securities - Control - C	LTV % (as of 31/12/2013)	F Non-defaulte 0 442 12-48 0 372 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A 100	Defaulted Non-d	51A  189 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Risk exp Defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0	OSURE a MOUNTE A218 A218 Non-defaulted 0 31 2.144 0 39 1 0 0 0 0 1 1 0 0 0 0 0 1 1 0 0 0 0 0		72013) 517. Non-defaulted 9 1 46 0 0 55 0 0 0 55 3 1 4 0 0 115		F-15   Nion-defaulted		Non-defaulted  0  6  0  0  0  0  0  0  0  0  0  0  0		1/12/2013) S1A tion-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as of 31/1 stransment Stock or stell control of the	12/2014  f Coverage R st Cover	0.01% 0.01% 0.01% 0.06% - 0.01% 0.15% 0.15% 0.18% 0.12% 0.12% 0.41%	0 34.18 23.1 0 12.1 3 28.3 0 20.1 0 20.1 3 28.3 0 22.1 0 1	Impairme rate cit. 0.01% 0.01% 0.02% 0.02% 0.02% 0.15% 0.15% 0.15% 0.17%	0 0 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	015 Coverage at the Coverage a	0.01% 0.01% 0.02% 0.11% 0.11% 0.22% 0.47% 0.47% 0.47% 0.47% 0.47% 0.47% 0.47%	Stock of Provisions Provisions 0 0 23 23 0 0 0 3 3 0 0 0 0 0 0 0 0 0 0	Coverage table 0 - Coverage 1 -	Adverse Sce as of 31/3 and 61/61/61/61/61/61/61/61/61/61/61/61/61/6	Ratio 12 2015  Residence of Res	Impairment rate Provided 10.01% (0.01% (0.04% (0.04% (0.02% (0.03	Stock 0 40.00% 0 34.31% 188 29.31% 0 - 0 - 0 14.85% 4 32.49%

ЕВА :	Credit Risk	Exposure values (as of 31/12/2013)  Risk exposure amounts (as of 31/12/2013)  Value adjustments and provisions (as of 31/12/2013)  Sand STA  FURS  STA  STA  STA  STA  STA  STA  STA  S	Adverse Scenario as of 31/12/2016 as of 31/12/2016 impairment Sock of Bath September 1 impairment Sock
Lithuania  Lithuania  (*) Mallers to the part of Securitarian exposure that is delic	(min SU, %)  Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE.  Retail - Socured on real estate property Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Country Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - OT Which: SME Retail - Other Retail - Other Retail - OT Which: SME Retail - Other Retail - Other Retail - OT Which: SME Retail - Other Retail - O	Column   C	
	(min EUR, %)  Central banks and central governments  Institutions	Exposure values (as of 31/12/2013)  F-38  A-198  STA  F-198  A-198  STA  STA  STA  STA  STA  STA  STA  ST	Adverse Scenario as of 31/12/2015 anguinnest Stock of Coverage anguinnest Stock of Ratio School, 100 0.00% 0 15.71% 0.00% 0 19.57% 0.02% 0 33.44% 0.02% 1 33.47%
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(*) Refers to the part of Securitization exposure that is ded.	(min EUR, %)	Exposure values (as of 31/12/2013)  Fix8	Adverse Scenario as of 31/12/2015 anguinnest Sock of Ratio - Unday intelligible Provisional Provisional Ratio - Unday and Provisional Provisional Ratio - Unday and Provisional Ratio - Unday and Provisional Ratio - Unday
United Kingdom	Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPEC Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Outher Revolving Retail - Other Retail - O'Which: SPEC Retail - O'Whi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.19% 1 27.64% 0.16% 1 27.63% 0.05% 0.16% 1 27.63% 0.05% 0.37.58% 0.04% 0.37.58% 0.31% 0.38% 4 35.52% 0.09% 0 10.65% 0.11% 1 11.76% 0.09% 0 1.050% 0.11% 1 11.76% 0.05% 0 1.15% 1 1.76% 0.05% 0 1.55% 0.01% 0 1.55% 0.05% 0 1.55% 0.05% 0 1.55
(*) Refers to the part of Securitization exposure that is dedu	from capital and in not included in 1997A  (min EUR. %)	Exposure values (as of 31/12/2013)  Risk exposure amounts (as of 31/12/2013)  Value adjustments and provisions (as of 31/12/2013)  Significant Concept	Adverse Scenario as of 31/12/2016 as of 31/12/2015 as of 31/12/2016 impairmed Sock of Ratio - Leisar impairmed Sock of Ratio - Leisar impairmed and Sock of Coverage Ratio - Leisar impairmed and Sock of Cove
Estonia  (1) Maria un su para d'i facultatara apparar 8 min à mâr	Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Country Revolving Retail - Other Retail - Of Which: SPE Retail - Other Retail - OT Which: SPE Retail - Other Retail - O	0 0 0 0 422 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.08%         3         25.01%         3         25.01%           0.05%         27         62.34%         0.07%         32         60.01%           0.41%         51         32.26%         0.49%         63         32.00%           0.23%         29         24.48%         0.27%         35         24.07%           0.33%         29         24.48%         0.27%         35         24.07%           0.27%         0         25.77%         0.25%         35         24.07%           0.27%         0         25.77%         0.25%         0.27%         44.05%           0.51%         12         32.79%         0.25%         0.27%         44.01%           1.59%         10         66.82%         1.70%         14         53.47%           0.21%         0         41.40%         0.31%         0         41.40%
	(min BJR, %s)	Exposure values (as of 31/12/2013)  Risk exposure amounts (as of 31/12/2013)  Value adjustments and provisions (as of 31/12/2013)  FIRS  A-IRS  STA  FIRS  STA  STA  State of 31/12/2014  as of 31/12/2015  as of 31/12/2016  as of	rate Provisions Ratio - Default rate Provisions Ratio - Default rate Provisions
Latvia  CTMMn to the part of Securitation response that is defined.	Central banks and central governments Institutions Corporates Corporates - Of Which Specialised Lending Corporates - Of Which Specialised Lending Corporates - Of Which Specialised Lending Corporates - Of Which Specialised Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Other Retail - Other Retail - Other Retail - Of Which SPE Retail - Other Retail - Of Which non-SPE Retail - Other Retail - Of Which non-SPE Special - Other Retail - Of Which non-SPE TOTAL TOTAL Specialisation Other non-credit obligation assets TOTAL Specialisation and re-accuritisations positions deducted from central 1	0 0 0 0 741 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.75% 0 25.95% 0.94% 0 25.96% 0.56% 0.57% 58 34.20% 0.24% 73 35.34% 1.22% 1.75% 1.27% 1.57% 1.31 42.56% 1.11% 84 44.32% 1.59% 102 42.51% 1.11% 84 44.32% 1.59% 102 42.51% 1.11% 84 44.32% 1.59% 102 42.51% 1.11% 2.40% 2.31.77% 2.40% 3 40.27% 1.04% 2.31.77% 2.40% 3 1.20% 1.05% 1.



P&L		3	Baseline Scenari	0	Į.	Adverse Scenari	D
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	2,181	2,181	2,164	2,181	2,126	1,866	1,911
Net trading income		73	241	325	-10	192	292
of which trading losses from stress scenarios		-420	-252	-168	-503	-302	-201
Other operating income	119	0	0	0	0	0	0
Operating profit before impairments	2,066	1,319	1,500	1,637	1,155	1,075	1,203
Impairment of financial assets (-)	-187	-185	-122	-136	-1,104	-319	-298
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-166	-164	-101	-115	-1,083	-298	-277
Impairment Financial assets designated at fair value through P&L (-)	-21	-21	-21	-21	-21	-21	-21
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	1,879	1,134	1,378	1,501	51	756	905
Other Income and expenses	217	220	213	229	182	110	197
Pre-Tax profit	2,096	1,354	1,591	1,730	233	866	1,102
Тах	-386	-406	-477	-519	-70	-260	-331
Net income	1,710	948	1,114	1,211	163	606	772
Attributable to owners of the parent	1,709	948	1,114	1,211	163	606	772
of which carried over to capital through retained earnings	701	0	125	222	82	304	387
of which distributed as dividends	1,008	948	989	989	81	302	384



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	56,431	57,875	58,170	58,361	60,590	64,196	66,248			
Risk exposure amount Securitisation and re-securitisations	2,492	2,994	3,290	3,478	3,911	4,759	5,278			
Risk exposure amount Other credit risk	53,939	54,882	54,879	54,883	56,679	59,437	60,970			
Risk exposure amount for market risk	7,327	7,357	7,357	7,357	11,737	11,737	11,737			
Risk exposure amount for operational risk	4,305	4,326	4,378	4,406	4,468	4,716	4,746			
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0			
AQR adjustments (for SSM countries only)										
Total Risk exposure amount	68,063	69,559	69,905	70,124	76,795	80,649	82,731			



EBA BANKING AUTHORITY	Securitisation					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	1,537									
Evene sure velves	Trading Book (excl. correlation trading positions under CRM)	19									
Exposure values	Correlation Trading Portfolio (CRM)	0									
	Total	1,556									
	Banking Book	2,470	2,967	3,261	3,447	3,876	4,716	5,230			
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	23	27	30	31	35	43	48			
•	Total	2,492	2,994	3,290	3,478	3,911	4,759	5,278			
	Hold to Maturity porfolio	0	4	7	11	7	11	15			
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0			
	Held for trading portfolio										
	Total	0	4	7	11	7	11	15			

	(mln EUR)		V	ALUES AS O	F 31/12/201	13		,	VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013			
		GROSS DIRECT					net of cash short only where there	DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provision (1)		is a maturity matching) (1)				Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair 31/12/2013		h negative fair value at /12/2013	at Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		f which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Austria	0 0 0 0 0 0 3 0	0 0 0 0 0 3 0	0 0 0 0 0 3 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Belgium	0 0 0 29 0 0 0	0 0 0 18 0 0 0	0 0 0 29 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	96 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 - 3M [	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Cyprus	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Czech Republic	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 [	Denmark	201 321 0 104 0 63 0 689	151 0 0 1 0 2 0 <b>154</b>	201 321 0 104 0 63 0	0 0 0	0 0 0 0 0	50 321 0 103 0 61 0	0 0 0 0 0	0 0 0 0 0	626 0 0 0 0 0 0 0	-11 0 0 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	112 135 0 74 0 100 0	2 11 0 68 0 93 0	112 135 0 74 0 100 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 27 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
Tot   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Tot	Finland	1 1 1 0 229 0 658 0	174 1 0 0 11 0 326 0 338	1 1 1 0 229 0 658 0	0 0 0 0 0 0 0 273	0 0 0 0 0	0 0 0 0 218 0 59 0	0 0 0 0 131 0 97 0	0 0 0 7 7 0 3 0	0 0 0 0 0 0 0 64	0 0 0 0 0 0 -2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Tot   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Tot	France	67 0 0 65 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	67 0 0 65 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	67 0 0 65 0 0	0 0 0 0 0 0	0 0 0 0 0 0	75 0 0 0 0 0 0 0	-2 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0

	(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
			RECT LONG		OSITIONS (gross of			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	positions of sovereign debt to other counterpaties only where there is a maturity matching)  (1)  Derivatives with positive fair value at 31/12/2013  Derivatives with negative fair value at 31/12/2013					t Derivatives with positive fair value at 31/12/2013		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 [	Germany	6,751 1,242 0 3,415 0 2,328 0	5,478 368 0 1,336 0 540 0	6,751 1,242 0 3,415 0 2,328 0	26 117 0 1,061 0 1,651 0	98 0 0 0 0 0 0 0	63 660 0 1,017 0 136 0	100 60 94 83 75 6 4	0 1 2 2 3 1 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 22 0 51 10 83	0 0 0 0 0 0 1	0 0 0 0 0 0 57	0 0 0 0 0 0 0 -1 -1
[ 0 - 3M [	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 - 3M [	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
T 0 - 3M	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	60 0 0 0 0 0	0 0 0 0 0	34 0 0 0 0 0 0 0	-3 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0-3M[ [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 - 3M [	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 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Italy	0 0 0 8 0 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 8 0 22 0	0 0 0 0 0 0 22 0	0 0 0 0 0 0	0 0 0 8 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Latvia	597 50 0 41 0 7 0 <b>695</b>	583 0 0 6 6 0 6 0 595	597 50 0 41 0 7 0 <b>695</b>	0 8 0 19 0 0 0	11 31 0 14 0 0 0	3 10 0 2 0 1	0 0 0 0 0 242 144 0 386	5 0 0 0 15 3 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
10t   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

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		GROSS DIRE EXPOSURES (accoun			OSITIONS (gross e			DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		of provisi (1)	ions)	is a maturity matching) (1)				ith positive fair value at Derivatives with negative fair va 31/12/2013			at Derivatives with positive fair value at 31/12/2013		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 [	Lithuania	588 74 0 77 0 53 0	327 62 0 67 0 49 0 <b>505</b>	588 74 0 77 0 53 0	17 0 0 0 0 0 0 0	241 0 0 0 0 0 0 0 0	2 12 0 8 0 1 0	0 0 0 0 0 333 0	0 0 0 0 0 0 19 0	0 237 0 0 0 0 0	0 -19 0 0 0 0 0	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 [	Luxembourg	1,229 0 0 1 1 0 0 0 1,230	1,228 0 0 0 0 0 0 0 0 1,228	1,229 0 0 1 1 0 0 0 1,230	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Maita	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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 [	Netherlands	0 100 0 138 0 56 0 294	0 0 0 0 0 0	0 100 0 138 0 56 0	0 0 0 35 0 56 0	0 0 0 0 0	0 100 0 103 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [	Norway	1,724 209 0 237 0 84 0 2,254	1,380 27 0 0 0 10 0 1,417	1,724 209 0 237 0 84 0 2,254	0 0 0 0 0	0 0 0 0 0	332 181 0 141 0 66 0	0 0 0 0 0 24 0 <b>24</b>	0 0 0 0 0 3 0	0 95 0 399 0 283 0	0 -3 0 -32 0 -17 0 -52	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Poland	9 0 0 0 0	9 0 0 0 0	9 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 [	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 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		<b>EXPOSURES</b> (according of pro	RECT LONG counting value gross visions) (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)			DIRECT Derivatives with po 31/12/	SOVEREIGN EXPOSI esitive fair value at /2013	Derivatives wit	TIVES (1) th negative fair value at 1/12/2013	Derivatives with	REIGN EXPOSURES  positive fair value 12/2013		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	Fair-value at 31/12/2013 (-)
[ 0 - 3M [	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 - 3M [ [ 3M - 1 Y [ [ 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Sweden	1,008 955 0 2,243 0 1,284 0	169 174 0 53 0 134 0	1,008 955 0 2,243 0 1,284 0 <b>5,490</b>	0 0 0 3 0 0 0	0 0 0 0 0	229 226 0 1,743 0 1,140 0 3,338	6,831 1,644 0 3,055 0 2,944 0	67 17 0 107 0 146 0	5,462 1,255 0 4,449 0 1,706 0	-122 -23 0 -303 0 -89 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 8 0 0 0 0	0 8 0 0 0 0	0 8 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	72 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 - 3M [	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 - 3M [	Canada	0 0 0 9 0 10 0	0 0 0 0 0	0 0 0 9 0 10	0 0 0 9 0 10	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [	Hong Kong	34 0 0 0 0 0 0 0	0 0 0 0 0	34 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	34 0 0 0 0 0 0 0	565 0 0 0 0 0 0 0	21 0 0 0 0 0 0 0	502 0 0 0 0 0 0 0	-12 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	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 0 0 0
[ 0 - 3M [	U.S.	14,383 0 0 0 0 0 0 0 0 14,383	14,282 0 0 0 0 0 0 0 0	14,383 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	101 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)		V	ALUES AS C	F 31/12/20	13		VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
			RECT LONG		OSITIONS (gross of		net of cash short only where there	DIRECT	r sovereign exposi	URES IN DERIVAT	TVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of pro	visions) (1)	positions of sov	is a maturi	ty matching) (1)	omy micre dicre	Derivatives with po 31/12			h negative fair value at L/12/2013		positive fair value 12/2013	fair value 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	China	165 0 0 0 0 0 0 0	164 0 0 0 0 0 0 0 0	165 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 0 0	1,176 0 0 0 0 0 0 0 0	25 0 0 0 0 0 0 0	1,907 0 0 0 0 0 0 0 0	-16 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Switzerland	24 0 0 0 0 0 0 0 0	24 0 0 0 0 0 0 0 0	24 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [	Other advanced economies non EEA	169 0 0 157 0 0 0	53 0 0 157 0 0 0	169 0 0 157 0 0 326	0 0 0 0 0	0 0 0 0 0 0	116 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 [	Other Central and eastern Europe countries non EEA	1 0 0 0 0 0 0	0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	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	69 0 0 0 0 0	-2 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	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 - 3M [	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 - 3M [	Others	0 0 0 32 0 2 0	0 0 0 32 0 2 0 34	0 0 0 32 0 2 0 34	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	990 0 0 0 0 0 0	-28 0 0 0 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 trading" 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 Capital

					Baseline Scenario	-		Adverse Scenario			
(mln 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	12,057	12,029	11,494	11,468	11,753	11,625	11,738	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,986	10,127	10,269	10,510	9,851	10,401	10,780	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,357	2,376	2,376	2,376	2,376	2,376	2,376	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	4,524	4,524	4,649	4,871	4,606	4,910	5,298	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	425	452	526	562	-171	95	129	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	-158	-118	-137	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	4,997	5,037	5,038	5,038	5,037	5,038	5,038	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	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 gains/losses from AFS portfolio	-354	-356	-357	-357	-302	-312	-303	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AF5 portfolio	0	0	0	0	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-1,377	-1,391	-1,391	-1,391	-1,391	-1,391	-1,391	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	-73	-51	-29	-10	-67	-76	-75	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-368	-316	-396	-433	-91	-92	-145	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Derined benefit perision rund assets  (-) Reciprocal cross holdings in CET1 Capital	-306	-310	-390	-133	-91	-92	-140	CAI (1.1.1.15)	Articles 4(109), 36(1) point (e) and 41 of CRR  Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	A.1.13	(*) Recuprocal cross notatings in CE11 Capital		Ů						OI (I.I.I.D)	Paulies 4(122), 30(1) point (g) and 44 of Cox
	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  Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR;
	A.1.15 (-) Deductions related to assets which can alternatively be subject to a 1.250 weight	-145	-147	-147	-147	-147	-147	-147	CA1 {1.1.1.17 to 1.1.1.21}	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) (iii) and 153(8) of CRR and	
	A.1.15.1	Of which: from securitisation positions (-)	-145	-147	-147	-147	-147	-147	-147	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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	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) an 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	0	0	0	0	0	0	0	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	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 (+f-)	0	0	0	0	0	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)	1,417	1,270	702	500	1,270	702	500	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)	11,403	11,397	10,972	11,010	11,121	11,103	11,280	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	654	632	522	458	632	522	458	CA1 {1.2}	Article 71 of CRR
	B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	68,063 1,604	69,559	69,905	70,124	76,795	80,649	82,731	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
OWN FUNDS	B.2 B.3	of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	1,047								Article 381 to 386 of CRR  Articles 153(2) of CRR
REQUIREMENTS	B.4	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	-774								Recital (44) of CRR
		lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-//4								TT) UI CAN
	B.5 B.6	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	14.67%	14.56%	14.69%	14.99%	12.83%	12.90%	13.03%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	16.75%	16.38%	15.70%	15.70%	14.48%	13.77%	13.63%	CA3 {3}	-
	C.3	Total Capital ratio	17.71%	17.29%	16.44%	16.35%	15.30%	14.41%	14.19%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		5,565	5,592	5,610	4,224	4,436	4,550		
	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	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory cap  F the CRR provisions that convert into Common Equity Tier 1 or are writte						0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				14.99%			13.03%		

<sup>(1)</sup> Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandom tem based on a fluly 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 r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	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 advers scenario during the stress test horizon (+/-)	е
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 (-)	