

Bank Name	UK - Lloyds Banking Group plc
LEI Code	549300PPXHEU2JF0AM85



Summary Adverse Scenario



s	Banking	Group	plc		Ī

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	8,016
Impairment losses on financial and non-financial assets in the banking book	3,631
Common Equity Tier 1 capital (1)	33,659
Total Risk Exposure (1)	328,956
Common Equity Tier 1 ratio, % (1)	10.2%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	17,618
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	25,107
3 yr cumulative losses from the stress in the trading book	1,639
Valuation losses due to sovereign shock after tax and prudential filters	442
Common Equity Tier 1 capital (1)	22,866
Total Risk Exposure (1)	366,555
Common Equity Tier 1 ratio, % (1)	6.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	20,161
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)	6,687
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(2) Conversions not considered for CET1 computation

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



2014 EU-wide Stress Test Summary Baseline Scenario

UK - Lloyds Banking Group plc

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	8,016
Impairment losses on financial and non-financial assets in the banking book	3,631
Common Equity Tier 1 capital (1)	33,659
Total Risk Exposure (1)	328,956
Common Equity Tier 1 ratio, % (1)	10.2%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	20,578
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	8,222
3 yr cumulative losses from the stress in the trading book	1,042
Common Equity Tier 1 capital (1)	45,702
Total Risk Exposure (1)	335,630
Common Equity Tier 1 ratio, % (1)	13.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	26,850

(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.



L DZ AJTHOUT	Credit Risk																																
				Ex	posure values (as of 31/12/	2013)			Risk e	xposure amoun	ts (as of 31/	12/2013)			Value adjust	ments and pr	ovisions (as of	31/12/2013)					Bas	eline Scen	ario							
			F	-IRB	A	IRB	5	STA	F	-IRB	A-	IRB		STA	F	IRB	A	-IRB	S	A .		as of 31/1	12/2014	as	of 31/12/	2015	85	of 31/12/2	2016	85	of 31/12/20	14	4
	(min EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Impairn 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 ra	te Stock of Provisions	Coverage Ratio - Defau Stock	t I
	Central banks and central governments		18,832	0	0	0	98,977	0	1,941	0	0	0	59	0	0	0	0	0	1	0	0.00	6 1	33.75%	0.00%	1	32.90%	0.00%	1	32.87%	0.00%	1	38.75%	Ŧ
	Institutions		15,615	3	0	0	1,517	0	5,147	0	0	0	446	0	0	0	0	0	1	0	0.02		27.69%	0.02%	10	31.62%	0.02%	14	33.39%	0.09%	17	37.42%	
	Corporates		119.953	10.789	0	0	56.156	15.193	74.985	0	0	0	49.931	2.014	421	4.200	0	0	643	10.346	0.47		50.16%	0.53%	17.961	50.15%	0.42%	18.980	50.15%	0.80%	18.388	53.06%	
	Corporates - Of Which: Specialised Lending		8	10	0	0	31.437	13.547	14	0	0	0	28.494	0	0	0	0	0	149	7.264	0.87		54.50%	0.84%	8.464	54.60%	0.51%	8.785	54.96%	1.31%	8.547	57.20%	
	Corporates - Of Which: SME		15.079	1.979	0	0	7.880	1.011	11.680	0	0	0	6.374	1.242	170	890	0	0	319	1.677	0.769	6 3.029		0.80%	3.119	50.07%	0.57%	3.211	48.86%	1.22%	3.206	53.25%	
	Retail		0	0	495,434	10,702	14,996	1,188	0	0	91,437	11,482	7,335	1,359	0	0	1,656	1,847	214	365	0.349			0.32%	7,119	19.76%	0.29%	8,487	20.49%	0.50%	7,333	24.22%	
	Retail - Secured on real estate property	67.1%	6 0	0	431,759	8,366	8,581	911	0	0	54,542	8,938	3,065	1,003	0	0	1,111	1,456	85	162	0.119			0.10%	3,696	12.27%	0.08%	4,020	11.40%	0.20%	4,290	17.65%	
	Retail - Secured on real estate property - Of	49.3%		0	13,053	427	0	0	0	0	4,919	512	0	0	0	0	17	9	0	0	0.33		8.99%	0.52%	136	15.11%	0.53%	203	18.51%	0.72%	146	16.98%	
UK - Lloyds Banking Group plo	Retail - Secured on real estate property - Of	67.6%	6 0	0	418,706	7,939	8,580	911	0	0	49,623	8,426	3,065	1,003	0	0	1,094	1,447	85	162	0.11			0.09%	3,560	12.16%	0.07%	3,816	11.11%	0.19%	4,144	17.68%	
· · · · · · · · · · · · · · · · · · ·	Retail - Qualifying Revolving Retail - Other Retail		0	0	45.410	952	476	35	0	0	18.407	1.364	359	53	0	0	219	239	20	5	1.719			1.59%	1.795	50.70%	1.54%	2.406	57.54%	2.26%	1.524	52.05%	
	Retail - Other Retail Retail - Of Which: SME		0	0	18.264	1.385	5.940	241	0	0	18.488	1.181	3.912	303	0	0	326	153	109	198	1.80			1.91%	1.627	37.61%	1.88%	2.061	43.81%	2.48%	1.519	38.33%	
	Retail - Other Retail - Of Which: non-SME		0	0	2.896 15,368	565 819	1.806 4,133	21 220	U		2.892 15.596	930	790 3,122	16	0		31	151	108	198	0.23		2.02% 43.56%	0.36%	1.567	4.35% 46.14%	0.36% 2.30%	1,984	6.33% 52.55%	0.51%	1.443	6.58% 48.00%	
	Equity		3,547	0	15,300	619	4,133	220	7,134	0	15,590	930	3,122	200	0	0	290	151	100	190	0.00		43.30%	0.00%	1,30/	40.1470	0.00%	1,904	52.33%	0.00%	1,445	46.00%	
	Securitisation		17,049		0	ő			4,024	, in the second se		ő	ő		ő				ő	0	0.00			0.00%	0	-	0.00%			0.00%		<u> </u>	4
	Other non-credit obligation assets		17,045		0	0	22.295	ů	.,024			ň	22.252							ŏ													4
	TOTAL		174.997	10.792	495.434	10.702	193.941	16.381	93,232	0	91,437	11.482	80.024	3.374	421	4.201	1.656	1.847	859	10.711	0.319	6 22.661	38,76%	0.31%	25,090	36.64%	0.27%	27.482	35.98%	0.48%	25,740	41.62%	Т
	Securitisation and re-securitisations positions deducted from capital *		171	0	0	0	0	0		l ő	1		1.0.01		0	0	0	0	0	0	0.51					22.0170				0.1070			1
(*) Refers to the part of Securitization exposure that is deducted fr			171	0	0	0	0	0							0	0	0	0	0	0													

			Expo	osure values (as of 31/12/2	2013)			Risk ex	posure amoun	its (as of 31/	12/2013)			Value adjus	tments and pro	visions (as of	31/12/2013)						Baseline	Scenario							Adv	erse Scenario	,		
	LTV % (as of	F.	IRB	A-	IRB	S	TA	F	IRB	A	IRB	S	TA	F.	-IRB	A-I	IRB	S	TA		as c	f 31/12/201	4	as of 3	/12/2015	85	of 31/12/2	2016	85	of 31/12/2	014	8	s of 31/12/20	015	as of	31/12/2016
(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	1	Impairment rate P	Rock of Cove	rage Ratio - Im; fault Stock	oairment Sto rate Prov	ck of isions Coverag Ratio - Del Stock	e ^{sult} Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment ra	e Stock of Provisions	Coverage Ratio - Defau Stock	t Impairmen rate	t Stock of Provisions R	Coverage tatio - Default Stock	mpairment rate P	Stock of rovisions
Central banks and central governments Institutions Corporates Retal = Secured on real estate property Retal = Corporate Retal Retal = Corporates Reta	66.7% 49.3% 67.3%	69 4.674 95,465 8 15,020 0 0 0 0 0 0 0 0 0 0 2,978 12.419 0	0 10,029 10 1,842 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 483.952 420.278 13,053 407,225 45,410 18.264 2,896 15.368 0 0 0	0 0 0 9.589 7,253 427 6,826 952 1.385 565 819 0 0 0	86,134 985 38,903 24.068 1,922 11,734 6,550 0 6,550 476 4,708 1,805 2,903 0 0 0 21,984	0 0 5,528 5,339 11 922 817 0 817 35 70 21 49 0 0 0 0	2 1.760 63,787 14 11,650 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 82,6999 45,804 4,919 40,885 18,407 18,488 2,892 15,596 0 0 0	0 0 0 8.801 6,257 5,745 1,364 1.181 251 930 0 0 0	48 330 33,449 21,638 416 5,639 2,293 0 2,293 359 2,988 2,199 0 0 0 21,942	0 269 0 12 891 0 891 53 89 16 73 0 0 0	0 421 0 170 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4,192 0 890 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1.478 933 17 916 219 326 31 296 0 0 0	0 0 0 1.276 884 9 876 239 153 1 151 0 0 0	1 1245 143 0 137 85 0 85 20 31 0 31 0 31 0 0 0	0 3,448 2,734 0 114 106 5 3 0 106 5 3 0 3 0 0 3 0 0 0 0 0 0		0.00% 0.02% 0.30% 0.25% 0.30% 0.07% 0.33% 0.06% 1.71% 1.79% 0.23% 2.19% 0.23%	8,879 3.059 1,109 4.558 2,351 69 2,282 1,268 938	24.37% () 46.41% () 49.32% () 46.74% () 16.90% () 10.18% () 8.99% () 10.23% () 88.38% () 27.16% () 37.58% () 37.58% () 2	1.58% 3 1.36% 1 1.29% 5 1.07% 2 1.52% 2 1.52% 2 1.55% 1 1.88% 1 1.36%	218 47.609 173 45.209 614 16.879 36 15.119 439 8.37% 795 50.709 243 33.169 59 4.35%	0 0.35% 0.40% 0.35% 0.06% 0.06% 0.05% 0.05% 0.15% 0.15%	3.354 1,242 6.890 2,828 203 2,625	30.81% 45.13% 47.36% 44.19% 18.16% 8.21% 18.51% 7.74% 57.54% 41.21% 6.33% 51.16%	0.00% 0.08% 0.55% 0.45% 0.44% 0.22% 0.12% 0.12% 0.12% 0.12% 0.12% 0.51% 2.38% 0.51%	1 6 10,138 3,426 1,245 5,830 3,197 145 3,051 1,524 1,524 1,109 76 1.033 0	34.63% 50.74% 53.92% 50.27% 20.81% 13.72% 16.98% 13.55% 52.05% 31.66% 6.58% 41.51%	1.53% 0.97% 0.86%	12,606 4,126 1,547 12,013 7,179 384 6,795 2,941 1,893 154	37.13% 52.12% 55.45% 51.40% 26.03% 18.44% 27.45% 18.07% 61.16% 45.00%	1.45% 0.82% 0.92% 0.61% 1.26% 0.59% 2.86% 2.92% 0.87%	1 - 15 35.79% 14,074 51.97% 4,615 56.03% 17,28 50.77% 17,28 50.77% 10,874 21.11% 550 31.11% 10,874 21.11% 550 31.11% 0,224 20.73% 4,169 64.00% 2,567 51.17% 2,06 18.83% 0 -
TOTAL Securitisation and re-securitisations positions deducted from capital *		115.605	10.029	483.952	9.589	159.741	6.450	74.071	0	82.699	8.801	61.408	1.301	421	4.192	1.478	1.276	383	3.563	- H	0.26%	13.440	31.74% (0.27% 15	.099 29.459	0.25%	16.977	29.22%	0.41%	15.974	35.53%	0.78%	24.632	35.94%	0.77%	31.700 36.06%

			Exp	posure values (as of 31/12/2	2013)			Risk ex	posure amoun	s (as of 31/1	12/2013)			Value adjust	tments and pro	visions (as of	31/12/2013)		1 1				Br	aseli
	LTV % (as of	F	-IRB	A	-IRB	S	TA	F-	IRB	A-1	RB	S	TA	F-	IRB	A-	IRB	5	TA		as	of 31/12/	2014	8	as of
(min EUR, %)	31/12/2013)	Non-defaulted	d 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	1	mpairment rate	Stock of Provisions	Coverage Ratio Default Stock	· Impairmen rate	it S Pi
Certal banks and central governments Tratitutions Corporate Corporate Corporates - 0' Which Specialised Lending Corporates - 0' Which Specialised Lending Corporates - 0' Which Specialised Lending Retail - Socured on real estable property Retail - One Retail - Of Which: Det Retail - One Retail - Of Which: Det Retail - Socured on real estable property Retail - One Retail - Of Which: Non-SPE Retail	0.0%	6 0	0 12 0 0 0 0 0 0 0 0 0 0 0 0 0			0 78 2,404 471 0 1 0 0 0 1 1 1 0 0	0 213 159 0 0 0 0 0 0 0 0 0 0 0 0	1,833 1.101 4,512 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 19 2,076 389 0 1 0 0 0 1 1 1 0 0	0 54 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 64 28 0 0 0 0 0 0 0 0 0		0.00% 0.03% 0.31% 0.58% - 0.23% 0.23% 0.23% 0.23% 0.23% 0.23% 0.02%	0 1 118 32 1 0 0 0 0 0 0 0 0 0 0	29.74% 28.69% 18.48% - - - - - - - - - - - - - - - - - - -	0.00% 0.03% 0.40% 0.58% - 0.36% - 0.36% 0.36% 0.36% 0.36% 0.36% - 0.00%	
Securitisation Other non-credit obligation assets		2,022	0	0	0	0	0	222 0	0	0	0	0	0	0	0	0	0	0	0						
TOTAL Securitisation and re-securitisations positions deducted from capital		33,666 0	12	0	0	2,483 0	213 0	7,818	0	0	0	2,097	54	0	8	0	0	0	64 0		0.12%	119	28.70%	0.15%	+

				Exp	osure values ((as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/12	2/2013)			Value adjustr	ments and pro	visions (as of 3	31/12/2013)					Ba	seline Scena	rio		
		LTV % (as of	F-	IRB	A	-IRB	S	TA	F-I	(RB	A-1	IRB	S	TA	F-I	RB	A-I	RB	ST	A		as of 31/	12/2014	85	s of 31/12/2	2015	as o	f 31/12/2
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairr rate		f Coverage Rati	• Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	mpairment : rate P	Stock of Provisions
	Central banks and central governments		0	0	0	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		0	-	-	0	-	-	0
	Corporates		0	0	0	0	1.848	6.920	0	0	0	0	2.565	771	0	0	0	0	399	6.769	22.78			29.74%	7.993			8.238
	Corporates - Of Which: Specialised Lending		0	0	0	0	478	6,179	0	0	0	0	1,195	0	0	0	0	0	6	4,468	19.26	% 4,825	76.38%	23.35%	5,080	79.01%	16.89%	5,221
	Corporates - Of Which: SME		0	0	0	0	911	584	0	0	0	0	911	614	0	0	0	0	319	1.677	22.79			29.76%	1.911	63.77%		1.913
	Retail		0	0	5,141	1,016	1,137	171	0	0	7,169	2,478	853	215	0	0	124	571	77	195	3.01			2.46%	1,336	49.46%		1,406
	Retail - Secured on real estate property	76.0%	6 0	0	5.141	1.016	0	0	0	0	7.169	2.478	0	0	0	0	124	571	0	0	3.24	6 850	48.02%	2.43%	954	45.95%	1.33%	1.005
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	-	-	0	-	-	0
Ireland	Retail - Secured on real estate property - Of	76.0%	6 0	0	5,141	1,016	0	0	0	0	7,169	2,478	0	0	0	0	124	571	0	0	3.24	6 850	48.02%	2.43%	954	45.95%	1.33%	1,005
Incland	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	0	0	1,137	171	0	0	0	0	853	215	0	0	0	0	77	195	2.04	6 349	64.53%	2.60%	381	62.42%	1.92%	401
	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: non-SME		0	0	0	0	1,137	171	0	0	0	0	853	215	0	0	0	0	77	195	2.04	6 349	64.53%	2.60%	381	62.42%	1.92%	401
	Equity		9	0	0	0	0	0	35	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					4 1			
	Other non-credit obligation assets		0	0	0	0	31	0	0	0	0	0	31	0	0	0	0	0	0	0					4			
	TOTAL		9	0	5,141	1,016	3,016	7,091	35	0	7,169	2,478	3,449	986	0	0	124	571	475	6,964	6.25	6 8,764	69.85%	5.90%	9,329	71.18%	3.38%	9,645
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					4			

		Exposure values (as of 31/12/2013)								Risk ex	posure amount	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Bas	seline Scena	ario		
		LTV % (as of	F-	-IRB	A-	IRB	S	TA	F-I	RB	A-1	RB	S	TA	F	-IRB	A	-IRB	S	TA		as of 31/1	2/2014	85	of 31/12/2	2015		of 31/12/201
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock of Provision	Coverage Ratio	• Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	0	0	9,911	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009		-	0.00%	0	-	0.00%	0
	Institutions		362	0	0	0	58	0	164	0	0	0	12	0	0	0	0	0	0	0	0.029	0	29.74%	0.02%	0	33.33%	0.02%	0
	Corporates		657	0	0	0	997	331	418	0	0	0	1.003	393	0	0	0	0	0	41	0.319		13.91%	0.40%	68	15.30%	0.36%	76
	Corporates - Of Which: Specialised Lending		0	0	0	0	138	69	0	0	0	0	144	0	0	0	0	0	0	34	0.589	39	49.07%	0.58%	40	48.43%	0.40%	41
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.259		27.68%	0.36%	0	28.36%	0.35%	0
	Retail		0	0	6,341	98	294	3	0	0	1,569	203	125	3	0	0	54	0	0	1	0.239		8.00%	0.22%	85	10.13%	0.19%	97
	Retail - Secured on real estate property	100.0%	0	0	6.341	98	238	3	0	0	1.569	203	83	3	0	0	54	0	0	1	0.239	70	7.97%	0.22%	84	10.10%	0.19%	96
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0
Netherlands	Retail - Secured on real estate property - Of	100.0%	0	0	6,341	98	238	3	0	0	1,569	203	83	3	0	0	54	0	0	1	0.239	69	7.97%	0.22%	83	10.10%	0.19%	95
Neulenanus	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	0	0	56	0	0	0	0	0	42	0	0	0	0	0	0	0	0.239	1	15.72%	0.23%	1	15.72%	0.23%	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	-	1	-	-	1	-	-	1
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	56	0	0	0	0	0	42	0	0	0	0	0	0	0	0.239	0	15.72%	0.23%	0	15.72%	0.23%	1
	Equity		7	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0.009	0	-	0.00%	0	-	0.00%	0
	Securitisation		305	0	0	0	0	0	91	0	0	0	0	0	0	0	0	0	0	0								
	Other non-credit obligation assets		0	0	0	0	56	0	0	0	0	0	56	0	0	0	0	0	0	0								
	TOTAL		1.331	0	6.341	98	11.316	334	686	0	1.569	203	1.196	396	0	0	54	0	0	42	0.119	130	11.79%	0.11%	153	13.03%	0.10%	174
	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 amou	nts (as of 31/1	12/2013)			Value adjus	tments and pr	ovisions (as of	31/12/2013)						eline Scenari			/
		LTV % (as of	Fa	IRB	A-	IRB	S	TA	F-I	RB	A	-IRB		TA	F-	IRB	A	l-IRB	9	STA		as	of 31/12/	2014	as c	of 31/12/20			is of
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted				Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairmen rate	t S Pi
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0		-	Т
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0		- I	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	- 1	- I	
	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	- 1	- I	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 -	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 -	
	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	-	1 -	
	Retail - Secured on real estate property - Of	0.0%	6 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	-	-	0	-	1 .	
,	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	-	1 .	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	U	0	0	0	0	0	0	0	0	0	0			0	-	-	0	-	1 .	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0		0	0	0	U	0		0		0		0		0	0			0	-	-		-	1 .	
				0	0		0		0	0	0		0		0				0						-			1	
	Equity Securitisation			0	0		0		0	0	0		0		0				0				0				-	<u> </u>	di i
	Other non-credit obligation assets			0	0		0	0	0	U	0				0				0	0						1		1 /	4
	TOTAL		ů	0	0		0		0	0	0		0		0				0		- E		0					(T
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0		0	, °		- °		ŏ	0	0	0	ő	0									÷
*) Refers to the part of Securitization exposure that is deducted from	m capital and is not included in RWA																												_

	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
	0.00%	1	42.00%	0.00%	1	43.43%
	0.14%	40	38.50%	0.06%	50	36.72%
	1.28%	22.093	54.83%	0.90%	24.236	54.83%
	1.88%	9.825	59.66%	1.58%	10.615	60.44%
	1.64%	3.596	52.47%	1.08%	3.833	51.58%
	0.90%	13,874	27.96%	0.95%	19,758	29.83%
	0.55%	8,562	20.73%	0.65%	12,487	22.75%
	1.43%	386	27.45%	1.26%	552	31.11%
	0.52%	8,176	20.47%	0.63%	11,935	22.46%
	3.12%	2.941	61.16%	2.86%	4.169	64.00%
	3.24%	2.372	48.44%	3.04%	3.101	53.03%
	1.00%	155	14.52%	0.87%	207	18.83%
	3.79%	2,216	56.56%	3.59%	2,894	60.13%
	0.00%	0	-	0.00%	0	-
	0.83%	36.009	41.13%	0.78%	44.046	40.45%

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.10%	4	38.80%	0.15%	10	39.04%	0.06%	12	36.99%
0.58%	165	33.30%	1.11%	324	37.15%	0.84%	441	38.31%
0.85%	42	23.90%	1.53%	59	29.61%	1.45%	69	32.57%
-	1	-	-	1	-	-	1	-
0.51%	0	36.78%	1.00%	1	39.80%	0.87%	1	40.87%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.51%	0	36.78%	1.00%	0	39.80%	0.87%	0	40.87%
0.51%	0	36.78%	1.00%	0	39.80%	0.87%	0	40.87%
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.22%	170	33.41%	0.41%	335	37.21%	0.30%	453	38.28%

Inte Scenario 31/12/2015 as of 31/12/2016 Stock of Coverage Ratio - Default Stock of Provisions Stock

- 0.00% 33.33% 0.03% 29.45% 0.36% 19.22% 0.40% -31.70% 0.36%

-31.70% 31.70%

29.49%

.

as of 31/12/2014 ment rate Stock of Provisions Stock

34.80% 30.44% 20.20% 31.57%

30.50%

3 217

0 31.57% 0.36% 0 31.57% 0.36% 0 31.57% 0 0.00% 0 -0.00% 0 -0.13% 220 30.50%

of 31/12/2016 Stock of Provisions

			Adve	rse Scena	rio			
as of	31/12/20	14	85	of 31/12/	2015	85	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
33.16%	7.640	73.45%	51.01%	8.238	77.15%	50.38%	8.489	78.46%
30.92%	4,873	76.55%	36.88%	5,232	80.34%	32.30%	5,382	81.78%
33.18%	1.906	65.38%	51.05%	1.914	62.39%	50.49%	1.917	61.09%
4.96%	1,351	54.64%	5.00%	1,655	53.59%	5.16%	1,897	51.63%
5.12%	943	50.09%	4.79%	1.179	49.72%	5.00%	1.366	48.20%
-	0	-	-	0	-	-	0	-
5.12%	943	50.09%	4.79%	1,179	49.72%	5.00%	1,366	48.20%
-	0	-	-	0	-	-	0	-
4.27%	408	70.43%	5.84%	476	67.28%	5.80%	530	64.05%
-	0	-	-	0	-	-	0	-
4.27%	408	70.43%	5.84%	476	67.28%	5.80%	530	64.05%
-	0	-	-	0	-	-	0	-
9.58%	8,991	70.21%	10.28%	9,893	72.25%	7.57%	10,386	72.05%

				rse Scena				
as of	31/12/20	14	85	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.08%	0	38.80%	0.12%	1	39.04%	0.05%	1	36.99%
0.58%	83	19.70%	1.11%	122	25.86%	0.84%	143	28.44%
0.85%	43	54.13%	1.53%	50	57.40%	1.45%	53	58.66%
0.49%	0	30.75%	0.97%	0	34.76%	0.82%	0	35.81%
0.29%	80	12.25%	0.38%	109	15.84%	0.34%	131	16.46%
0.29%	79	12.24%	0.38%	108	15.84%	0.34%	129	16.47%
-	1	-	-	1	-	-	1	-
0.29%	79	12.24%	0.38%	107	15.84%	0.34%	128	16.47%
-	0	-	-	0	-	-	0	-
0.23%	1	15.72%	0.23%	1	15.72%	0.23%	2	15.72%
-	1	-	-	1	-	-	1	-
0.23%	0	15.72%	0.23%	0	15.72%	0.23%	1	15.72%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.16%	164	17.05%	0.23%	232	21.43%	0.19%	275	22.48%

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
e ault	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	-
_						

EBA 2014 EU-wide Stress Test

	Credit Risk			Exp	osure values (a	as of 31/12/3	2013)			Risk ex	cposure amoun	ts (as of 31/:	12/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)					Baseline S	cenario							
	LTV	/ % (as of	Fi	RB	A-	IRB	S	TA	F-	IRB	A-	IRB	5	TA	Fil	RB	A	-IRB	ST/			as of 31/12/2014		as of 31/			of 31/12/20			as of 31/12		
	(min EUR, %)	(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	Impai ra	ment Stock of Cover e Provisions Defa	age Ratio - I uit Stock	Impairment Stock rate Provis	of Coverage Ratio - Defau	t Impairment rate	Stock of Provisions	Coverage atio - Default Stock	Impairment	t rate Stock Provisi	k of Ratio -	
Corporate - C Retail Please, select the country Please, select the country Retail - Qua Retail - Qua Retail - Qua Retail - Qua	Y Which: Specialised Lending Y Which: SHE Terd on real estate property fail - Secured on real estate property - Of fiftying Readwing F Retail an - Other Retail - Of Which: PME mail - Other Retail - Of Which: non-SHE	0.0% 0.0% 0.0%				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						-	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	-							
TOTAL			ő	ő	ő	ő	0	ő	0	ő	ő	0	ő	ő	ő	ō	ő	ő	0	ő		0		- 0		· ·	0			0		
Securitisation and re-securitisation exposure that is deducted from capital and is not included in IWA	ritisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												ļ

						as or 31/12/2	(013)			KISK EX	posure amoun		2/2013)				iments and pro	visions (as or	31/12/2013)			
		LTV % (as of	F-I	IRB	A-	IRB	S	TA	F	IRB	A-	IRB	5	TA	E.	IRB	A	IRB	S	TA	1	
	(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		Impai ra
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
	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	1	
	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	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	1	
ricuse, select the country	Retail - Qualifying Revolving		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	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	1	
	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	1	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	/
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	_
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0		6

					osure values (as or 31/12/.	(013)				posure amoun	ts (as or 31/1	2/2013)				ments and pro	visions (as o	31/12/2013)		4 17		
		LTV % (as of	Fe	IRB	A	-IRB	S	TA	F-1	RB	A-	IRB	SI	A	Fi	IRB	A-	IRB	5	TA	1 🔽	a	IS O
	(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	In	Impairment rate	S Pti
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 F	-	Г
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 I	-	
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 I	-	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 I	-	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 I	-	
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 I	-	
	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	1 I	-	
	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	4 I	-	
Please, select the country	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 I	-	
ricuse, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 I	-	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 I	-	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 I	-	
	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	4 I	-	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 L	-	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(II		4
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(F	_	4
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4 🕨	<u> </u>	+
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	1 0							0	0	0	0	0	0	4 H H		41

				Exp	osure values (a	as of 31/12/2	2013)			Risk ex	posure amount	s (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)	
		LTV % (as of	Fi	RB	A-	IRB	S	TA	Fi	RB	A-1	RB	S	TA	Fi	RB	A-	IRB	S	TA
	(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
	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	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
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
	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 capital *		0	0	0	0	0	0							0	0	0	0	0	0

			Exp	osure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	12/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)		1	
	LTV % (as of	F-	IRB	A-	IRB	S	TA	F	IRB	A-	IRB	5	TA	F-	IRB	A-	IRB	S	TA	8	is of 31/12
(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions
Central banks and central governments Institutions Corporate Corporate - Of Which: Specialised Lending Corporate - Of Which: Specialised Lending Corporate - Of Which: SPE Retail - Socured on real estate property Retail - Socured on real estate property Retail - Country Retail - Other Retail - Other Retail - Other Retail - Other Retail - Specify Retail - Other Retail - Other Retail - Other Retail - Specify Retail - Other Retail - Other Retail - Specify Retail - Other Retail - Other Retail - Other Retail - Specify Retail - Other Retail - Specify Retail - Other Retail - Other Retail - Specify Retail - Other Retail - Specify Retail - Other Retail - Specify Retail - Other Retail - Specify Reta	0.0% 0.0% 0.0%										0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					-	
TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0

				eline Scen							
a	s of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016	as of	31/12/20	14
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Covera Ratio - D Stori
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
-	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 Coverage Ratio Impairment Stock of Coverage Ratio Default

a	s of 31/12	/2014	as of 31/12/2015				as of 31/12/2016				
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions		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	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
	0			0			0				

	a	s of 31/12	/2014	85	of 31/12/	2015	as	of 31/12/	2016	as of	31/12/20	14
	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	Impairment rate	Stock of Provisions	Covera Ratio - Dr Stock
Г	-	0	-	-	0	-	-	0		-	0	-
L	-	0	-	-	0	-	-	0	-	-	0	-
L	-	0	-	-	0	-	-	0	-	-	0	-
L	-	0	-	-	0	-	-	0	-	-	0	-
L	-	0	-	-	0	-	-	0	-	-	0	-
L	-	0	-	-	0	-	-	0	-	-	0	-
L	-	0	-	-	0	-	-	0	-	-	0	-
L	-	0	-	-	0	-	-	0	-	-	0	-
L	-	0	-	-	0	-	-	0	-	-	0	-
L	-	0	-	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-	· ·	0	-
	-	0	-	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-	· ·	0	-
I												
	-	0	-	-	0	-	-	0	-	-	0	-

	Adve	rse Scenar	io			
	as	of 31/12/	2015	as	of 31/12/	2016
verage - Default Stock	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 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	-

	Adve	rse Scenar	io			
		of 31/12/		as	of 31/12/	2016
e ut	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	-

as of 3 Stock of Patio

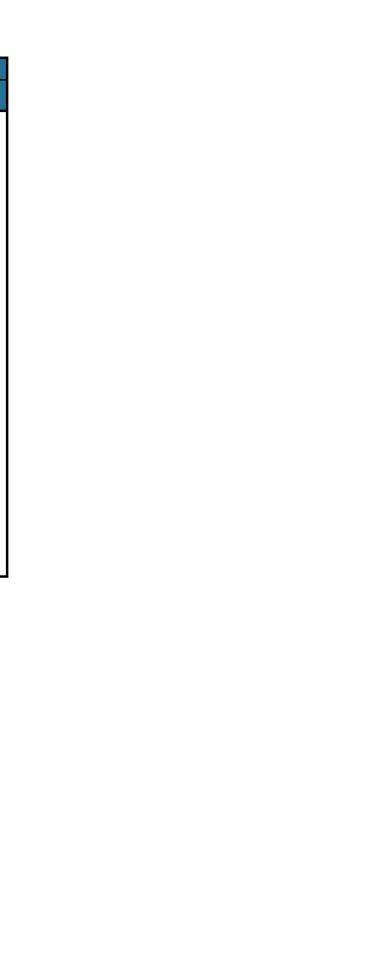
	Adve	rse Scenar	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e ut	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0	-	-	0	
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-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

	Adve	rse Scenar	io			
	85	of 31/12/	2015	85	of 31/12/	2016
e aut	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	-



EBA EUROPEAN BANKING 2014 EU-wide Stress Test

P&L		B	Baseline Scenari	0	Adverse Scenario			
(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	13,282	13,282	13,282	13,282	13,282	12,765	12,690	
Net trading income		-269	-61	44	-567	-240	-76	
of which trading losses from stress scenarios		-521	-313	-208	-819	-492	-328	
Other operating income	1,990	1,158	1,201	1,235	1,260	1,287	1,268	
Operating profit before impairments	8,016	6,355	6,775	7,448	5,751	5,754	6,114	
Impairment of financial assets (-)	-3,631	-3,242	-2,525	-2,455	-6,452	-10,446	-8,208	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,631	-3,082	-2,430	-2,391	-6,162	-10,269	-8,037	
Impairment Financial assets designated at fair value through P&L (-)	0	-160	-96	-64	-290	-177	-171	
Impairment on non financial assets (-)	0	0	0	0	0	0	0	
Operating profit after impairments from stress scenarios	4,384	3,113	4,249	4,993	-702	-4,693	-2,095	
Other Income and expenses	-1,081	-1,236	-869	-563	465	-1,819	-1,618	
Pre-Tax profit	3,304	1,876	3,381	4,430	-237	-6,512	-3,712	
Tax	-1,471	2,556	-1,014	-1,329	3,190	1,954	1,114	
Net income	1,833	4,432	2,366	3,101	2,953	-4,558	-2,598	
Attributable to owners of the parent	1,789	4,389	2,323	3,057	2,909	-4,602	-2,642	
of which carried over to capital through retained earnings	1,789	4,389	2,323	3,057	2,909	-4,602	-2,642	
of which distributed as dividends	0	0	0	0	0	0	0	



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	279,549	286,606	283,777	286,223	291,037	305,551	312,754	
Risk exposure amount Securitisation and re-securitisations	4,024	8,251	10,020	11,179	12,902	17,335	20,069	
Risk exposure amount Other credit risk	275,525	278,355	273,757	275,043	278,135	288,216	292,684	
Risk exposure amount for market risk	17,259	17,259	17,259	17,259	21,178	21,423	21,653	
Risk exposure amount for operational risk	32,149	32,149	32,149	32,149	32,149	32,149	32,149	
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0	
AQR adjustments (for SSM countries only)								
Total Risk exposure amount	328,956	336,013	333,184	335,630	344,363	359,122	366,555	



	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	16,911						
Exposure values	Trading Book (excl. correlation trading positions under CRM)	223						
	Correlation Trading Portfolio (CRM)	0						
	Total	17,133						
	Banking Book	3,834	7,958	9,665	10,796	12,542	16,873	19,554
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	190	293	355	384	360	462	516
	Total	4,024	8,251	10,020	11,179	12,902	17,335	20,069
	Hold to Maturity porfolio	0	0	0	0	1	1	1
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	0	0	0	0	1	1	1



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross (DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)		is a maturi	ty matching) (1)		Derivatives with po 31/12	ositive fair value at /2013	Derivatives wit 31	h negative fair value at /12/2013	Derivatives with at 31/	positive fair value 12/2013	Derivatives wit value at 31	h negative fair /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	Austria	153 0 0 0 0 0 0 153	0 0 0 0 0 0 0 0 0	153 0 0 0 0 0 0 153	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	153 0 0 0 0 0 0 0 153	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Bulgaria	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	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 0 0 0 0 0 0	0 0 0 0 0 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	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 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	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 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 f [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland														
Tot [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	France														



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3	
			GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash short (POSURES (accounting value gross positions of sovereign debt to other counterpaties only where there					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of provisions) (1)		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		Derivatives with negative fair value at 31/12/2013			
Residual Maturity	Country / Region	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Germany	0 5 0 5 175 10 195	0 0 0 0 0 0 0	0 5 0 0 5 175 10 195	0 0 0 0 122 0 122	0 0 0 0 0 0 0 0	0 5 0 5 53 10 73	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 - 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary															
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y f [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 - 3M [[3M - 1Y [[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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latvia															
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Liechtenstein															



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash short EXPOSURES (accounting value gross positions of sovereign debt to other counterpaties only where there					DIREC	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		of provi	of provisions) (1)		is a maturity matching) (1)			Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		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	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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Norway			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	1,575 0 0 0 0 0 0 1,575	0 0 0 0 0 0 0 0 0	1.575 0 0 0 0 0 0 0 1,575	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	1.575 0 0 0 0 0 0 0 1,575								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Portugal			0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0									
[0 - 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 O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		GROSS DIRI EXPOSURES (accou				exposures (long) her counterpaties		DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	TVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet			
		of provis (1)	sions)	is a maturity matching) (1)			Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		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	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 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Sweden	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	United Kingdom	629 422 706 427 1,723 18,761 26,856 49,524	0 0 0 0 3 0 3	629 422 706 427 1,723 18,761 26,856 49,524	608 422 0 384 1,476 16,976 19,426 39,291	0 0 28 41 223 1,464 3,709 5,465	22 0 678 2 24 318 3,722 4,766								
[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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Hong Kong			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0									
100 [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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [[10Y - more Tot	U.S.	0 0 1,920 0 126 4,248 2,155 8,449	0 0 299 0 0 0 0 0 299	0 0 1,920 0 126 4,248 2,155 8,449	0 0 1,621 0 4,162 2,153 7,936	0 0 0 0 0 0 0 0 0 0	0 0 0 126 87 1 214	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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	31/12/2013	3	VALUES AS OF 31/12/2013			
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)			DIREC Derivatives with p 31/12	T SOVEREIGN EXPOS	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES		h negative fair			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Other advanced economies non EEA	58 0 0 0 0 0 5 8	0 0 0 0 0 0 0 0	58 0 0 0 0 0 5 8	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	58 0 0 0 0 0 5 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 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 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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	36 0 0 0 0 0 3 6	0 0 0 0 0 0 0 0 0 0	36 0 0 0 0 0 3 6	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	36 0 0 0 0 0 36	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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).
 Threspective 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

		Capital			Baseline Scenario			Adverse Scenario		1	
(mln EUR)	I	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015		As of 31/12/2014		-	COREP CODE	REGULATION
(A	OWN FUNDS	61,478	61,601	61,986	60,796	59,960	50,136	41,993	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	33.659	36.616	40.643	45.702	33.926	27.341	22,866	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	29,491	29,491	29.491	29,491	29,491	29,491	29,491	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	2,821	2,821	2,821	2,821	2,821	2,821	2,821	-	-
	A.1.2	Retained earnings	5,855	10,244	12,567	15,624	8,765	4,163	1,521	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
	A.1.3	Accumulated other comprehensive income	-4,782	-2,912	-2,142	-1,629	-2,373	-990	-294	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRB
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	-598	-524	-524	-524	-758	-610	-736	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-145	-168	-193	-210	-257	-335	-387	-	-
	A.1.4	Other Reserves	14,774	14,533	14,533	14,533	14,533	14,533	14,533	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	395	0	0	395	395	395	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	1,135	976	976	976	976	976	976	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/uses in an Ar 3 partono Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	479	419	314	209	607	366	295		
	A.1.9	Covereign exposure in Ars portion (-) Intangible assets (including Goodwill)	-2,393	-1,875	-1,541	-1,206	-1,875	-1,541	-1,206	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	-6,074	-8,709	-7,674	-6,370	-9,452	-11,250	-12,363	CA1 {1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CLR 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	-1,046	-1,521	-1,419	-1,538	-1,469	-1,167	-1,521	CA1 {1.1.1.3}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-95	-1,000	-1,594	-1,990	-1,851	-2,955	-3,691	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS											
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	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	-171	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3)
		weight									of CBR: Articles 36(1) noint k) (iv) and 153(8) of CBR and Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point
	A.1.15.1 Of which: from securitisation positions (-) A.1.16 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		-171	0	0	0	0	0	0	CA1 {1.1.1.18.1}	(b) and 258 of CRR
			0	0	0	0	0	0	D	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	() Doductible DTAs that solv on future surfit bills, and arise from tomescare		0	0	0	0	0	D	GA1 {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	-3,515	-3,224	-2,867	-2,397	-3,472	-4,021	-4,402	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b);
	A.1.19	institution has a significant investment (-) Amount exceding the 17.65% threshold	-490	-803	-465	-17	-1,021	-1,483	-1,796	CA1 {1.1.1.25}	49(1) to (3) and 79 of CRR Article 470 of CRR
	A.1.20	Transitional adjustments	490	604	465	17	674	826	930	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 {1.1.16}	
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign	490	604	465	17	674	826	930	CA1 {1.1.1.26}	Articles 479 and 480 of CRR
	A.2	exposure in AFS (+/-) ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional	4,605	4,509	4,048	3,587	4,509	4,048	3,587	CA1 {1.1.2}	Articles 469 to 472. 478 and 481 of CRR Article 61 of CRR
	A.2.1	adjustments) 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)	38,263	41,125	44,691	49,289	38,435	31,389	26,452	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	23,214	20,475	17,295	11,508	21,525	18,748	15,541	CA1 {1.2}	Article 71 of CRR
	В	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	328,956	336,013	333,184	335,630	344,363	359,122	366,555	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
	B.1 B.2	CETI deduction (+) of which: stemming from from CVA capital requirements (+)	13,483 3,856								Articles 38(1) points (a) and (i); Article 38 and Article 48 c CRR 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 (+)	3,071								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMES (-) of which demonstrate from the offect of supporting that were applicable and of	-3,349								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0	10.90%	12.20%	13.62%	9.85%	7.61%	6.24%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%) -	C.1 C.2	Tier 1 Capital ratio	11.63%	12.24%	13.41%	14.69%	11.16%	8.74%	7.22%	CA3 {3}	
Transitional period	C.2	Total Capital ratio	18.69%	18.33%	18.60%	18.11%	17.41%	13.96%	11.46%	CA3 (5)	_
	D	Common Equity Tier 1 Capital Threshold		26,881	26,655	26,850	18,940	19,752	20,161		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon		0	0	0	0	0	0	<u> </u>	
	-	a fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under			0	0	U	U			
Memorandum items	F	the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					8,782	7,930	6,687		
	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)				13.61%			5.98%		

(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 re	estructuring plans pu	2013 and formally agreed with the European Commission.			
	Baseline s	cenario	Advers	e scenario	Narrative description of the transactions. (type, date of	
(min EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)	
2013	0	0			 Restructuring represents the divestment of TSB (c600 branches) under EU State Aid restructuring plan. Full Retail Divestment by end 2015. If IPO market deemed to be closed (based on market metrics) automatic extension to deadline of up to 12 months is triggered. Base case assumes full divestment by 2015. Stress assumes partial disposal in 2014 with remaining 65% not disposed due to market closure. 	
2014	455	148	455	148		
2015	-1,429	-5,467	0	0		
2016	0	0	0	0		
Total	-975	-5,319	455	148		



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

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



Major Capital Measures from 1 January to 30 September 2014

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

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

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	6,442
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	-272
Other material losses and provisions from 1 January to 30 September 2014 (-)	-1,058