

| Bank Name | PL - BANK OCHRONY SRODOWISKA SA |
|-----------|---------------------------------|
| LEI Code | MKP1B7E76TN04CD85Z79 |



Summary Adverse Scenario

PL - BANK OCHRONY SRODOWISKA SA

| Actual figures as of 31 December 2013 | mln EUR, % |
|---|------------|
| Operating profit before impairments | 30 |
| Impairment losses on financial and non-financial assets in the banking book | 12 |
| Common Equity Tier 1 capital (1) | 307 |
| Total Risk Exposure (1) | 2,833 |
| Common Equity Tier 1 ratio, % (1) | 10.8% |

| Outcome of the adverse scenario as of 31 December 2016 | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments | 10 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 98 |
| 3 yr cumulative losses from the stress in the trading book | 7 |
| Valuation losses due to sovereign shock after tax and prudential filters | 8 |
| Common Equity Tier 1 capital (1) | 244 |
| Total Risk Exposure (1) | 3,044 |
| Common Equity Tier 1 ratio, % (1) | 8.0% |

| Memorandum items | mln EUR |
|--|---------|
| Common EU wide CET1 Threshold (5.5%) | 167 |
| Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2) | 0 |
| Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3) | 0 |
| Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3) | 0 |

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



2014 EU-wide Stress Test

Summary Baseline Scenario

PL - BANK OCHRONY SRODOWISKA SA

| Actual figures as of 31 December 2013 | mln EUR, % |
|---|------------|
| Operating profit before impairments | 30 |
| Impairment losses on financial and non-financial assets in the banking book | 12 |
| Common Equity Tier 1 capital (1) | 307 |
| Total Risk Exposure (1) | 2,833 |
| Common Equity Tier 1 ratio, % (1) | 10.8% |

| Outcome of the baseline scenario as of 31 December 2016 | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments | 71 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 30 |
| 3 yr cumulative losses from the stress in the trading book | 4 |
| Common Equity Tier 1 capital (1) | 332 |
| Total Risk Exposure (1) | 3,153 |
| Common Equity Tier 1 ratio, % (1) | 10.5% |

| Memorandum items | mln EUR |
|--------------------------------------|---------|
| Common EU wide CET1 Threshold (8.0%) | 252 |

⁽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:

⁽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

| EBA | 2014 EU-wide Stress Test Credit Risk | LTV % (as of 31/12/2013) | F- Non-defaulted | Expo IRB Defaulted | osure values (as A-IR Non-defaulted | s of 31/12/2013 | STA | refaulted Non-de | Ris F-IRB faulted Default | k exposure amo | unts (as of 31/ A-IRB | 5 | STA Defaulted | F-: Non-defaulted | Value adjus IRB Defaulted | stments and pr A Non-defaulter | ovisions (as of | 31/12/2013) STA Non-defaulted D | Defaulted | a Impairment | as of 31/12 | Coverage Ra | - | seline Scenar s of 31/12/2/ t Stock of Provisions | 115 | as of 31 | 1/12/2016 Coverage Ratio - Defa | e Imp | as of 3 | Rat | overage io - Default | Adverse Sce as of 31/1 airment Stock rate Provision | Of Coverage Ratio - Default | | f 31/12/2016 Stock of Provisions Satio - 1-0 | erage - Default |
|--|---|--|---|--|---|---|--|--|---|---|---|---|---|--|---|---|---|---|--|--|---|--|---|--|--|---|--|--------|---|---|---|---|--|---|--|--|
| PL - BANK OCHRONY SRODOWISKA SA | Central banks and central governments Institutions Corporates - Cf Which: Specialized Lending Corporates - Cf Which: Specialized Lending Corporates - Cf Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Cf Retail - Security on real estate property - Cf Retail - Security on real estate property - Cf Retail - Security on Retail - Cherting Retail - Cherting Revolving Retail - Cher Retail - Cf Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Socritoston and re-securitisations goodlows deducted from capital metaptic and non-industriations | 77.5% 66.3% 78.2% | 0 | 0 | 0 | 0 | 1.902 194 1,176 0 678 1.265 817 19 798 47 401 104 297 35 0 0 140 0 | 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 | 0 | 170 112 1,164 0 667 982 668 8 660 31 283 60 223 35 0 51 2,534 | 0 1 74 0 34 76 30 5 5 24 3 44 8 36 0 0 0 152 | 0 | 0 | 0 | 0 | 6 0 6 0 3 0 | 0 1 1 26 0 6 51 116 0 16 2 32 1 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0.00% 0.01% 0.21% 0.57% 0.57% 0.49% 0.49% 0.49% 0.11% 0.32% 0.32% 0.90% | 0 1 33 0 8 70 28 2 26 3 3 9 2 2 37 0 | 15.14% 52.41% 26.99% 35.61% 35.61% 29.44% 28.75% 49.15% 39.97% 46.42% | 0.00% 0.01% 0.20% - 0.00% 0.55% 0.48% 0.26% 0.49% 0.10% 0.31% 0.31% 0.91% | 0 2 35 0 8 77 32 2 30 3 42 2 | 15.14% 58.56% 26.92% - 10.54% 34.83% 28.93% 39.90% 28.30% 49.05% 39.42% 9.53% - | 0.00% 0.01% 0.19% 0.51% 0.51% 0.45% 0.45% 0.09% 0.68% 0.29% | 0 15.14% 2 58.32% 38 26.92% 0 - 8 9.58% 83 34.42% 33 34.22% 33.99% 33 28.21% 33 39.61% 45.31.0% 46.77% 0 - | | 0.00% 0.01% 0.35% - 0.10% 0.90% 0.90% 0.48% 0.80% 0.80% 0.17% 1.20% 1.20% 0.51% 0.00% | 0 2 36 0 9 1 76 32 2 2 4 2 2 9 3 41 2 2 39 0 | 15.14% 0 26.28% 0 26.28% 0 10.56% 0 36.03% 1 31.65% 0 47.21% 0 30.62% 0 48.79% 0 38.90% 1 48.79% 0 45.95% 2 0 | .00% 0 .01% 2 .63% 51 - 0 .01% 11 .25% 104 .87% 3 .99% 43 .31% 3 .91% 55 .82% 4 .30% 52 .00% 0 | 15.14% 57.32% 26.44% - 7.29% 38.42% 36.12% 47.48% 35.50% 47.44% 9.93% 9.75% | 0.00% 0.01% 0.71% - 0.01% 1.26% 1.15% 1.39% 1.15% 0.24% 1.63% 0.89% 0.89% | 0 15.1 2 56.3 64 28.0 0 - 12 5.7, 124 33.5 57 36.5 3 47.2 54 36.0 3 47.9 64 41.5 5 10.6 59 52.7 | 14% 38% 06% - - 77% 33% 58% 25% 06% 98% 54% 65% - |
| Poland (*) Males to the part of Securitarities engages that is dissillated in | (mix GUP, %) Central banks and certral governments Institutions 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 - Out-Whiting Revolving Retail - Out-Whiting Revolving Retail - Out-Whiting Revolving Retail - Out-Retail - of Whith: son-SME Equity Securitisation Other non-redii obliqation assets TOTAL Securitisation and re-securitisations positions deducted from capital | LTV % (as of 31/12/2013) 77.5% 66.3% 78.2% | | Defaulted O O O O O O O O O O O O O | Non-defaulted A 28 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Defaulted Nor | 57A n-defaulted D 1.902 157 1.170 0 678 1.264 816 19 797 47 401 104 297 35 0 140 0 | efaulted Non-de- 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 25 0 0 27 0 0 4 4 4 2 2 2 0 0 2 2 3 0 | Ris Ris | | unts (as of 31/AA/88 Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | Defaulted 0 0 74 0 34 76 30 5 24 3 44 8 8 0 0 0 151 | | Value adjustics Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Non-defauted Non-defauted O O O O O O O O O O O O O | Defaulted Defaulted O O O O O O O O O O O O O | 2 10 6 0 6 0 3 | 0 1 226 0 6 51 16 0 16 2 23 32 1 331 0 0 0 78 78 0 | | 0 1 33 0 8 70 28 2 26 3 39 2 37 0 | 2/2014 Coverage R: Default Sin 15,14% 27,00% 11,89% 35,61% 39,45% 49,15% 49,15% 49,15% 46,43% | 0.00% 0.02% 0.20% 0.11% 0.55% 0.45% 0.26% 0.10% 0.10% 0.31% 0.32% 0.00% | t Stock of Provisions 0 1 355 0 8 777 322 2 300 3 422 | Coverage atto - Default 15.14% 71.11% 26.93% 10.55% 34.83% 28.93% 39.90% 28.30% 49.05% 39.42% 9.54% 46.54% | 0.00% 0.00% 0.19% 0.19% 0.51% 0.45% 0.25% 0.46% 0.29% 0.82% 0.00% | ### Contempt Contemp | | as of 3: 2 parament rate p | 0 1 36 0 9 76 32 2 2 29 3 41 1 2 39 0 | overage imposed in particular | Adverse Sce as of 31,75 and 50,00% and 50,00 | Coverage Ratio - Default Stock | t Impairment St Pro 0.00% 0.04% 0.71% 0.05% 1.15% 1.15% 0.24% 1.55% 0.89% 0.89% 0.00% | Stock of Ratio | prage - Default - ork 14% 555% 07% - 77% 333% 588% 589% 589% 569% 669% 672% |
| Sweden (*) Inden to the part of Securitization exposure that is deducted if | Control hashs and central governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property - Of Retail - Social - Social control property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SPE Socialisation Other non-credit obligation assets TOTAL Socialisation and re-eccutivations positions deducted from capital storaged and not related in two | LTV % (as of \$1/12/2013) 0.0% | | Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | osure values (as A-IR Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 STA nodefaulted D D D D D D D D D D D D D D D D D D D | Persuited Non-defaulted Non-de | F-IXB | | ants (as of 31/A-IRB dd Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 5 | Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Value adjus IRB Defaulted 0 | A A Non-defaulted to the control of | | 31/12/2013) STA Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 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 31/12 It Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 | J/2014 Coverage Ri Default Sto | 80 8 10 10 10 10 10 10 10 10 10 10 10 10 10 | setime Scenarios of 31/12/21 \$ Stock of Provisions 0 | Coverage attio - Default in Chrys | - 0.00% | (/12/2016 Ck of Coverage (k of Cover | | as of 31 9 10 10 10 10 10 10 10 10 10 10 10 10 10 | 11/12/2014 15/12/2016 | overage Implement of the Control of | | natio (2/2015 Coverage Ratio - Default Coverage | | | |
| Please, select the country (*) Index to the part of Securitation exposure that in deducted fi | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets 1771AL Securitation and re-securitations positions de | 1.TV % (ce of 31/12/2013) 0.0% | | Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Active Values (at Active Values (at Active Values) | | 5TA | | F-IRB fracted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | unts (as of 31/A-180) O Defaulted O O O O O O O O O O O O O O O O O O O | 12/2013) S Non-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 | | Value adjus IRB Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | tenents and part A Non-defaulte 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 | 31/12/2013) STA Non-defaulted D 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 31/12 at Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 2/2014 Coverage Ri Default Sto | Boa a Empairment rate | seline Scenarios of 31/12/2* Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | io 115 Coverage Toverage Tover | npairment Storate Provi | | | | 11/12/2014 Stock of C Participation 0 | | Adverse Sce as of 31/1 and 11/2 as of 31/2 as of 3 | of Coverage Ratio Defeat | at Impairment St. | | erage |
| Please, select the country (1) Refers to the part of Securitation engineers that is deducted if | (inin RUF, %) Central banks and central governments Institutions Corporates - Of Which: Socialised Lending Corporates - Of Which: Socialised Lending Corporates - Of Which: Set Retail - Secured on real estate property Rosal - Socialised on real estate property - Of Retail - Gourded on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SMC Retail - Other Retail - Of Which: SMC Retail - Other Retail - Of Which: SMC Socialisation Other non-redit obliquation assets TOTAL Socialisation and re-securitarions positions deducted from capital integrited as not include is too. | LTV % (as of 31/12/2013) | | Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Non-defaulted A-IR Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 | |) STA D | Non-defaulted Non-defaulte | Forms Defaulted Defaulted | | ants (as of 31) A-180 ad Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 2 | Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | F- | Value adjus IRB Defaulted 0 | A Non-defaulted O O O O O O O O O O O O O O O O O O O | IRB | 31/12/2013) STA. Non-defaulted D. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Impairment (ide | as of 31/12 st Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /2014 Coverage R. Default Sto | But a a mpairment rate | seline Scenasion of 31/12/2: \$200 of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | io DIS Coverage in Short | npairment Storate Provi | | a Inpo | | 11/12/2014 Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | overage Imple to Default 1 | Adverse Sce as of 31/3 | nario 12/2015 Coverage of Coverage Ratio Detail Stock | at Impairment St | | erage |
| Please, select the country | (mh BLR, %) Central banks and central governments Institutions Corporates - Cf Which: Specialized Lending Corporates - Cf Which: SPE Retail Retail - Secured on real estate property Retal - Secured on real estate property Coulding Retail - Secured on real estate property of Retail - Other Retail - Cher Retail Retail - Other Retail - Of Which: non-SME Securitisation Retail - Other Retail - Of Which: non-SME | LTV % (ex of 31/12/2013) | | Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Non-defaulted A-IR Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 57A | Non-defaulted Non-defaulte | Forms Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | ants (as of 31) A-186 ad 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 | F: Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Value adjus IRB Defaulted 0 | | Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 31/12/2013) STA. Non-defaulted D. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | /2014 Coverage R: Default Sto | But a Impairment rate | seline Scenasion of 31/12/2* \$ Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | io 115 125 Coverage in the Default Store | - | /12/2016 Coverage | a Inpe | as of 3) | 11/12/2014 Stock of Rat Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | nario 2/2015 Cerespe of Retio Default Store | | | |

| EBA man | 2014 EU-wide Stress Test Credit Risk | LTV % (as of 31/12/2013) | F-IRB Hon-defaulted Def | | i (as of 31/12/201 A-IRB erf Defaulted N | 13) STA | ulted Non-Sefault | Risk exp F-IRB ed Defaulted | A-IRB | as of 31/12/2013 | STA faulted Defaulted | F-II | Value adjustme | nts and provisions A-IRB on-defaulted Defa | | 13) STA Ited Defaulted | | s of 31/12/2014 Stock of Coverage | a: | seline Scenario of 31/12/2015 Stock of Covera Provisions Statio - De | as of 3: | 1/12/2016 Coverage Visions Ratio - Default | | 31/12/2014 Stock of Coveral Promisions Ratio - De | aso | rse Scenario of 31/12/2015 Stock of Covera Devolutions Ratio - Dt | as of 3 | 31/12/2016 Stock of Coverage moissings Ratio - Default |
|--|--|----------------------------|--|---------------------------------------|---|---|---|--|---|---|---|---|---|--|--|---|---------------------------|--|--|--|--|--|-----------------------|--|--|--|-------------------------------|--|
| Institut Corpora Retail Please, select the country Equity Securit | Corporates - Of Which: Socialised Lending Corporates - Of Which: SPE Retal - Secured on real estate properly Retal - Society of real estate properly - Of Retal - Society on real estates properly - Of Retal - Society on real estates properly - Of Retal - Other Retal - Other Retal - Of Which: SME Retal - Other Retal - Other Retal - Other Retal Retal - Other Retal - Other Retal - Other Retal Retal - Other 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 | rate | Provisions Defaul 0 0 0 0 0 0 0 0 0 0 0 0 0 | State rate | Provision Coard 0 | | Score Cover Cover | | Provisions Cover 0 | | Provisions Covel 0 | | Orision S |
| Institut Corpora Retail Please, select the country Equity Security | Coporates - Of Which: Socialised Lending Retail - Sociated for rail estate property - Of Retail - Sociated for rail estate property - Of Retail - Other Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Issalion Con-credit obligation assets also and re-securitations positions deducted from capital ** | LTV % (as of 31/12/2013) N | F-R8 Deficients | - ' | s (es or 31/12/20) AARS ad Defaulted N 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 51A 51A 000-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | uited Non-default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk opp | A-IRB | | STA faulted Defaulted 0 | F-II | | nts and provisions A-378 A-378 O | | 13) STA Ited Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 | | s of 31/12/2014 Social Coverage Provision O O O O O O O O O O O O O | to touto | seline Scenario of 31/12/2015 Soci di Common Scenario O O O O O O O O O O O O O O O O O O O | | 1/12/2016 Coverage State Deluce 0 | | 31/12/2014 Stock of Coverage and the Co | | res Scenario | ppe Impairment St rate Pro | 31/12/2016 Corerage Corerage Ratio - Velocit 0 |
| Institut Corpora Retail Please, select the country Equity Securit Other TOTAL | Intel Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate properly Retail - Secured on real estate properly - Of Retail - Secured on real estate properly - Of Retail - Observed on real estate properly - Of Retail - Observed on real estate properly - Of Retail - Observed on real estate properly - Of Retail - Observed - Of Which: SME Retail - Observed | 170 % (as of 31/12/2013) N | F-SAB Derivative Derivative Control of Contr | Non-defaulte | | STA ion-defaulted Defau 0 0 0 0 0 0 0 0 0 0 0 0 0 | Non-default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk cap False | A-188 Non-defaulted | | STA | F:1 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Defaulted N | ### provisions | | STA Red Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Impairment rate | s of 31/12/2014 Stock of Converge Control of Converge Control of Converge Control of Con | Example 2 at 2 a | Control Cont | es of 3 Impairment Store rate From | Coverage (Asion) Covera | Impairment rate | 31/12/2014 Social Contract Providents 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | as of the state of | #31/1/2015 #31/1/2015 Sociol & Governo Florida | Impairment Stefant rate Pro | 31/12/2016 200x10 |
| Institut Corpora Retail Please, select the country Equity Securit | Corporate - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Ose - Secured on real estate property - Of Retail - Ose | 177 % (as of 31/12/2013) N | F-IRS On-defaulted Def 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | A-IRB | 57A O | ulted Non-default | F-IRS of Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | A-IES Non-defaulted [0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | STA Defaulted Defaulted | F-II | 88 | A-18B on-defaulted Defau 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | ulted Non-defau 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 5/A Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 | | s of 31/12/2014 Stock of Coverso Default Default O O O O O O O O O O O O O | a: Ratio: Impairmen | of 34/14/2015 Stock of Provisions 0 0 | Impairment Storage Proc | 1/12/2016 2016 2017 2017 2017 2017 2017 2017 2017 2017 | | 33/12/2014 Stock of Provisions 0 | es control de la | of 31/32/2015 Stock of Convex Stock of Rather to Provisions Convex Conve | as of 3 | 33/13/2/016 20xx of Coverage atta Code/ Covera |
| Central Institut Corpora | (min EUR, %) banks and central governments stons tes Coporates - Of Which: Specialised Lending Coporate of Which: SNE | LTV % (as of 31/12/2013) | F-IRB ion-defaulted Def | | A-IRB | STA ion-defaulted Defau | | F-IRB | A-IRB | | STA faulted Defaulted 0 0 0 0 | F-II | Value adjustme 88 Defaulted No 0 0 0 | A-IRB | | STA SITA Defaulted 0 0 0 | ass Impairment rate | s of 31/12/2014 Stock of Coverag Provisions Defaul 0 0 | Ba a: le Ratio - Impairmen t Stock rate | seline Scenario of 31/12/2015 Stock of Provisions 0 0 0 - 0 | as of 3: se Impairment Sto rate Prov | 1/12/2016 Coverage Ratio - Default Strok 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - | as of Impairment rate | 31/12/2014 Stock of Provisions Ratio - De Struk 0 - 0 - 0 - 0 | Adver as c ge fault impairment rate - - - | rse Scenario of 31/12/2015 Stock of Provisions 0 0 0 - 0 - 0 | as of 3 | 31/12/2016 Stock of Coverage rovisions 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - |

| | | LTV % (as of | 1.5 | IKD | Α. | TRU | 3 | | 1.5 | IND . | AC. | IND . | , | | 173 | ind) | | TAD . | 3 | |
|----------------------------|---|--------------|---------------|-----|---------------|-----|---------------|---|---------------|-------|---------------|-----------|---------------|---|---------------|------|---------------|-----------|---------------|-----------|
| | (min EUR, %) | 31/12/2013) | Non-defaulted | | Non-defaulted | | Non-defaulted | | Non-defaulted | | Non-defaulted | Defaulted | Non-defaulted | | Non-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 |
| ricase, 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 |
| | Securitication and re-congritications positions deducted from capital * | | | | | | | | | | | | | | | | | | | |

| | | | | eline Scen | | | | |
|--------------------|------------------------|---------------------------------|-----------------|------------------------|--------------------------------------|-----------------|------------------------|--------------------------------------|
| a | 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 | 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 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| - | 0 | - | - | 0 | - | - | 0 | - |
| | | | | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - |
| | | | | | | | | |

| | | | | rse Scena | | | | |
|-----------------|------------------------|--------------------------------------|-----------------|------------------------|--------------------------------------|-----------------|------------------------|--------------------------------------|
| as of | 31/12/20 | 14 | as | of 31/12/ | 2015 | as | of 31/12/ | 2016 |
| Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - Default Stock | Impairment rate | Stock of Provisions | Coverage Ratio - 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 | - 1 | - 1 | 0 | - 1 | - | 0 | - 1 |
| - | 0 | - | - | 0 | - | - | 0 | - |
| | | | | | | | | |
| - | 0 | - | - | 0 | - | - | 0 | - |
| | | | | | | | | |



EUROPEAN BANKING 2014 EU-wide Stress Test

| P&L | | | Baseline Scenari | 0 | | Adverse Scenari | 0 |
|--|------------|------------|------------------|------------|------------|-----------------|------------|
| (mln EUR) | 31/12/2013 | 31/12/2014 | 31/12/2015 | 31/12/2016 | 31/12/2014 | 31/12/2015 | 31/12/2016 |
| Net interest income | 67 | 67 | 63 | 61 | 49 | 44 | 41 |
| Net trading income | | 12 | 13 | 13 | 11 | 12 | 13 |
| of which trading losses from stress scenarios | | -2 | -1 | -1 | -3 | -2 | -1 |
| Other operating income | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| Operating profit before impairments | 30 | 26 | 23 | 22 | 7 | 3 | 0 |
| Impairment of financial assets (-) | -12 | -12 | -10 | -9 | -21 | -43 | -33 |
| Impairment of financial assets other than instruments designated at fair through P&L (-) | /alue -12 | -12 | -10 | -9 | -21 | -43 | -33 |
| Impairment Financial assets designated at fair value through P&L (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Impairment on non financial assets (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Operating profit after impairments from stress scenarios | 18 | 14 | 14 | 13 | -14 | -41 | -33 |
| Other Income and expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pre-Tax profit | 18 | 14 | 14 | 13 | -14 | -41 | -33 |
| Tax | -2 | -4 | -4 | -4 | 4 | 12 | 10 |
| Net income | 16 | 10 | 10 | 9 | -10 | -28 | -23 |
| Attributable to owners of the parent | 16 | 10 | 10 | 9 | -10 | -28 | -23 |
| of which carried over to capital through retained earnings | 16 | 10 | 9 | 9 | -10 | -29 | -24 |
| of which distributed as dividends | 0 | 0 | 0 | 0 | 0 | 0 | 1 |



| 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 | 2,666 | 2,943 | 2,946 | 2,949 | 2,937 | 2,914 | 2,903 | | |
| Risk exposure amount Securitisation and re-securitisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Risk exposure amount Other credit risk | 2,666 | 2,943 | 2,946 | 2,949 | 2,937 | 2,914 | 2,903 | | |
| Risk exposure amount for market risk | 97 | 97 | 97 | 97 | 97 | 97 | 97 | | |
| Risk exposure amount for operational risk | 71 | 81 | 93 | 107 | 60 | 51 | 43 | | |
| Transitional floors for Risk exposure amount | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| AQR adjustments (for SSM countries only) | | | | | | | | | |
| Total Risk exposure amount | 2,833 | 3,121 | 3,136 | 3,153 | 3,094 | 3,062 | 3,044 | | |



| EBA BANKING AUTHORITY | Securitisation | | | Baseline scenario | | | Adverse scenario | |
|-----------------------|--|------------------|------------|-------------------|------------|------------|------------------|------------|
| | (mln EUR) | as of 31/12/2013 | 31/12/2014 | 31/12/2015 | 31/12/2016 | 31/12/2014 | 31/12/2015 | 31/12/2016 |
| | Banking Book | 0 | | | | | | |
| Evenesive velves | Trading Book (excl. correlation trading positions under CRM) | 0 | | | | | | |
| Exposure values | Correlation Trading Portfolio (CRM) | 0 | | | | | | |
| | Total | 0 | | | | | | |
| | Banking Book | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk exposure values | Trading Book (excl. correlation trading positions under CRM) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| • | Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Hold to Maturity porfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tunnaiumanta | Available for Sale porfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Impairments | Held for trading portfolio | | | | | | | |
| | Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

| | (mln EUR) | | V | ALUES AS O | F 31/12/201 | 13 | | , | VALUES AS OF | 31/12/2013 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|--|------------------|---|---|---|---|---|--|-------------------------------|---------------------------------|----------------------------|--------------------------------------|---|---|---|---|
| | | GROSS DIRECT LO | | | OSITIONS (gross e | | | DIRECT | SOVEREIGN EXPOSU | JRES IN DERIVAT | IVES (1) | INDIRECT SOVE | REIGN EXPOSURES | (3) (on and off | balance sheet) |
| | | of provisions) (1) | value gross | P 331(10113 01 1011 | is a maturit | y matching) 1) | , | Derivatives with po 31/12/ | | Derivatives wit | h negative fair value at /12/2013 | Derivatives with at 31/1 | positive fair value 12/2013 | Derivatives with value at 31 | h negative fair /12/2013 |
| Residual Maturity | Country / Region | | nich: loans 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 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 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 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 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 - 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 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 0 | 0 0 0 0 0 0 |
| [0 - 3M [| 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 - 3M [| 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Finland | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 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 | France | 0 | 0 | 0 | 0 | 0 | 0 0 0 0 0 | 0 0 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 | OF 31/12/20: | 13 | | , | VALUES AS OF | 31/12/201 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|---|------------------|----------------------------|---|----------------------------|---|---|--|-------------------------------|---------------------------------|---|---|---|---------------------------------|--------------------------------|--------------------------------|
| | | | RECT LONG | | OSITIONS (gross of vereign debt to oth | | | DIRECT | SOVEREIGN EXPOS | URES IN DERIVAT | TIVES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | of pro | visions) (1) | positions of sor | is a maturit | ty matching) (1) | only where there | Derivatives with po 31/12/ | | Derivatives wit | th negative fair value at L/12/2013 | Derivatives with at 31/3 | positive fair value 12/2013 | Derivatives wit value at 31 | th negative fair 1/12/2013 |
| 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 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 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 - 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 - 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 0 | 0 0 0 0 0 |
| [0 - 3M [| 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 - 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 [| 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 |
| Tot [0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Tot | Latvia | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| 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 |

| | (mln EUR) | | V | ALUES AS C | F 31/12/20: | 13 | | , | VALUES AS OF | 31/12/201 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|--|------------------|---|---|--|--|---|--|---|---------------------------------|---|---|---|---|--------------------------------|--------------------------------|
| | | GROSS DIR | | | OSITIONS (gross overeign debt to oth | | | DIRECT | SOVEREIGN EXPOS | URES IN DERIVAT | TIVES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | of prov | | positions of sov | is a maturit | ry matching) 1) | only where there | Derivatives with po 31/12/ | | Derivatives wit | th negative fair value at 1/12/2013 | 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 [| 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 - 3M [| Luxembourg | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [3M - 1 Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot | Malta | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Netherlands | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [[3M - 1 Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot | Norway | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| Poland | 481 1 0 0 166 82 0 730 | 0 0 0 0 0 | 481 1 0 0 166 82 0 730 | 481 1 0 0 166 82 0 730 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 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 |
| Tot [0 - 3M [| 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 |
| Tot [0 - 3M [[3M - 1 Y [| 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 |

| | (mln EUR) | | V | ALUES AS C | OF 31/12/20 | 13 | | , | VALUES AS OF | 31/12/201 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|--|------------------|----------------------------|---------------------------------|----------------------------|---|---|--|-------------------------------|---------------------------------|---|---|---|---------------------------------|---|--------------------------------|
| | | | RECT LONG | | POSITIONS (gross overeign debt to oth | | | DIRECT | SOVEREIGN EXPOS | URES IN DERIVAT | TIVES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | of prov | | positions of so | is a maturi | ty matching) (1) | Where there | Derivatives with po 31/12/ | | Derivatives wit | th negative fair value at L/12/2013 | Derivatives with at 31/3 | 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 [| 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 - 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 0 0 |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [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 - 3M [| United Kingdom | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 |
| [0 - 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 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 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 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 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 | 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | U.S. | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 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 | S AS OF 31/12/2013 DIRECT POSITIONS (gross exposures (long) net of cash short | | | 1 | VALUES AS OF | 31/12/2013 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|---|---|----------------------------|----------------------------|-----------------------|--|---|--|--------------------------------|---------------------------------|----------------------------|--------------------------------------|-----------------------|---------------------------------|--------------------------------|--------------------------------|
| | | GROSS DIRECT I | | | | | | DIRECT | SOVEREIGN EXPOSU | JRES IN DERIVAT | IVES (1) | INDIRECT SOVE | REIGN EXPOSURES | 5 (3) (on and off | balance sheet) |
| | | of provisions) (1) | | positions of sort | is a maturit | y matching) 1) | om, mere arere | Derivatives with pos 31/12/ | | | h negative fair value at /12/2013 | | positive fair value 12/2013 | Derivatives wit value at 31 | |
| Residual Maturity | Country / Region | | vhich: loans d 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 [| 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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Other advanced economies non EEA | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 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 - 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 0 0 | 0 0 0 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 | 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 - 3M [| 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 |

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 |
| | А | OWN FUNDS | 384 | 393 | 400 | 409 | 377 | 348 | 321 | CA1 {1} | Articles 4(118) and 72 of CRR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 307 | 316 | 323 | 332 | 300 | 270 | 244 | 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) | 183 | 183 | 183 | 183 | 183 | 183 | 183 | 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 | -3 | 6 | 16 | 25 | -13 | -42 | -66 | 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 | 7 | 7 | 7 | 7 | -10 | -6 | -7 | 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 | -17 | -13 | -14 | - | - |
| | 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 | 158 | 158 | 158 | 158 | 158 | 158 | 158 | CA1 {1.1.1.4} | Articles 4(117) and 26(1) point (e) of CRR |
| | A.1.5 | Funds for general banking risk | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 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 | -5 | -5 | -5 | -5 | 0 | 0 | 0 | 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 AFS portfolio | 0 | 0 | 0 | 0 | 14 | 8 | 6 | - | |
| | A.1.9 | (-) Intangible assets (including Goodwill) | -41 | -41 | -41 | -41 | -41 | -41 | -41 | 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 differences net of associated DTI's | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.12} | Articles 36(1) point (c) and 38 of CRR |
| | A.1.11 | (-) IRB shortfall of credit risk adjustments to expected losses | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.14} | Articles 4(109), 36(1) point (e) and 41 of CRR |
| | A.1.13 | (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.15} | Articles 4(122), 36(1) point (g) and 44 of CRR |
| 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 weight | 0 | 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) |
| | A.1.15.1 | Of which: from securitisation positions (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.18.1} | of CRR: Articles 36(1) noint k) (iv) and 153(R) of CRR and Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| | A.1.16 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.22} | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| | A.1.17 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.23} | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR |
| | A.1.18 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.24} | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR |
| | A.1.19 | (-) Amount 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 | -3 | -4 | -6 | -6 | -2 | -1 | -1 | 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 (+/-) | -3 | -4 | -6 | -6 | -2 | -1 | -1 | CA1 {1.1.1.26} | Articles 469 to 472. 478 and 481 of CRR |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.2} | Article 61 of CRR |
| | A.2.1 | Of which: (+) Other existing support government measures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 307 | 316 | 323 | 332 | 300 | 270 | 244 | CA1 {1.1} | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 77 | 77 | 77 | 77 | 77 | 77 | 77 | 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 | 2,833 0 | 3,121 | 3,136 | 3,153 | 3,094 | 3,062 | 3,044 | CA2 {1} | Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR |
| | B.2 | CET1 deduction (+) of which: stemming from CVA capital requirements (+) | 0 | | | | | | | | 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 (+) | 0 | | | | | | | | Articles 153(2) of CRR |
| | B.4 | of which: stemming from the application of the supporting factor to increase lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of | 0 | | | | | | | | Recital (44) of CRR |
| | B.5 | Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) | 0 | | | | | | | | - |
| | B.6 C.1 | of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio | 10.83% | 10.13% | 10.31% | 10.53% | 9.70% | 8.83% | 8.00% | CA3 {1} | Article 124 to 164 of CRR |
| CAPITAL RATIOS (%) | C.2 | Tier 1 Capital ratio | 10.83% | 10.13% | 10.31% | 10.53% | 9.70% | 8.83% | 8.00% | CA3 {3} | - |
| Transitional period | C.3 | Total Capital ratio | 13.55% | 12.59% | 12.77% | 12.97% | 12.19% | 11.35% | 10.54% | CA3 (5) | - |
| | D | Common Equity Tier 1 Capital Threshold | | 250 | 251 | 252 | 170 | 168 | 167 | | |
| | E | Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1) | | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Memorandum items | F | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) | | | | | 0 | 0 | 0 | | |
| | F.1 | Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2) | | | | | 0 | 0 | 0 | | |
| | G | Fully Loaded Common Equity Tier 1 Capital ratio (3) | | | | 10.72% | | | 8.03% | | |

⁽¹⁾ Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum Rem based on a fluily 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 (+) | 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 (+/-) | 56 |
| Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |

| Losses | Million EUR |
|---|-------------|
| Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-) | 0 |
| Other material losses and provisions from 1 January to 30 September 2014 (-) | 0 |