

Bank Name	DK - Nykredit
LEI Code	52965FONQ5NZKP0WZL45



Summary Adverse Scenario



Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	495
Impairment losses on financial and non-financial assets in the banking book	303
Common Equity Tier 1 capital (1)	7,317
Total Risk Exposure (1)	47,260
Common Equity Tier 1 ratio % (1)	15.5%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	367
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,728
3 yr cumulative losses from the stress in the trading book	693
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	6,291
Total Risk Exposure (1)	57,933
Common Equity Tier 1 ratio, % (1)	10.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,186
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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

(2) Conversions not considered for CET1 computation

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



DK - Nykredit

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

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	495
Impairment losses on financial and non-financial assets in the banking book	303
Common Equity Tier 1 capital (1)	7,317
Total Risk Exposure (1)	47,260
Common Equity Tier 1 ratio, % (1)	15.5%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,035
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	555
3 yr cumulative losses from the stress in the trading book	401
Common Equity Tier 1 capital (1)	7,910
Total Risk Exposure (1)	47,517
Common Equity Tier 1 ratio, % (1)	16.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	3,801
	 60 1 1 6 11 11

(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.

EBA 10000 2014 EU-wide Stress Test

				Exp	osure values (as of 31/12/	2013)			Risk e	posure amou	nts (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)					Ba	seline Scen	ario				1		
			F	-IRB	A-	IRB	5	TA	F	-IRB	A	-IRB	5	STA	F	IRB	A	-IRB	5	TA		is of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/2	016	as	s of 31/12/	2014
		LTV % (as of 31/12/2013)	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Impairmen rate	t Stock of Provisions	Coverage Ratio Default Stock	· Impairment rate	Stock of Provisions	Coverage Ratio - Default	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	ate Stock of Provisio	of NS Rat
	(min EUR, %)																									SIDO			SIDCK	1		
	Central banks and central governments		0	0	0	0	5.217	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	14.29%	0.00%	0	13.10%	0.00%	0	13.60%	0.00%	0	
	Institutions		0	0	0	0	6,843	0	0	0	0	0	1,813	0	0	0	0	0	0	4	0.05%	7	30.57%	0.03%	9	23.98%	0.03%	11	20.88%	0.06%	8	
	Corporates		17,697	1,086	48,607	2,117	755	0	6,036	0	13,558	825	755	0	187	643	69	270	0	0	0.28%	1,359	25.60%	0.17%	1,470	24.06%	0.13%	1,552	22.90%	0.43%	1,555	5
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0	-	-	0	3
	Corporates - Of Which: SME		6,103	922	39,423	1,986	0	0	2,594	0	10,032	818	0	0	155	577	66	218	0	0	0.34%	1,172	25.23%	0.19%	1,259	24.15%	0.14%	1,320	23.34%	0.50%	1,333	
	Retail		0	0	100.980	991	150	0	0	0	14.914	1.078	58	0	0	0	159	227	0	1	0.10%	490	16.92%	0.08%	568	14.96%	0.07%	633	13.80%	0.19%	758	
	Retail - Secured on real estate property	70.89	6 0	0	99.296	927	150	0	0	0	14.392	822	58	0	0	0	158	187	0	1	0.10%	441	15.10%	0.07%	513	13.43%	0.06%	572	12.43%	0.18%	699	
	Retail - Secured on real estate property - Of	62.19	6 0	0	5,082	180	0	0	0	0	836	136	0	0	0	0	13	23	0	0	0.14%	43	11.72%	0.09%	47	11.15%	0.08%	51	10.70%	0.22%	64	
K - Nykredit	Retail - Secured on real estate property - Of	71.09	6 0	0	94,214	747	150	0	0	0	13,556	686	58	0	0	0	145	164	0	1	0.09%	398	15.63%	0.07%	465	13.74%	0.06%	520	12.63%	0.18%	635	
	Retail - Qualifying Revolving		0	0	823	13	0	0	0	0	163	32	0	0	0	0	0	6	0	0	0.45%	10	47.95%	0.38%	13	48.69%	0.35%	16	49.07%	0.85%	14	
	Retail - Other Retail		0	0	861	51	0	0	0	0	359	224	0	0	0	0	1	34	0	0	0.48%	39	63.73%	0.40%	43	61.80%	0.39%	46	60.30%	0.93%	44	
	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	-	-	0	
	Retail - Other Retail - Of Which: non-SME		0	0	861	51	0	0	0	0	359	224	0	0	0	0	1	34	0	0	0.48%	39	63.73%	0.40%	43	61.80%	0.39%	46	60.30%	0.93%	44	
	Equity Securitisation		396	0	0	0	13	0	1.064	0	0	0	13	0	0	0	0	0	0	0		0	-		0	-		0			0	_
			0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0										1		
	Other non-credit obligation assets		516	92	0	0	0	0	516	92	0	1 903	0	0	0	66	0	0	0	0												-
	TOTAL		18,609	1,178	149,587	3,108	12,978	0	7,618	92	28,472	1,903	2,639	0	187	709	228	497	0	5	0.16%	1,856	22.92%	0.11%	2,047	20.88%	0.08%	2,197	19.47%	0.27%	2,321	
t of Securitization exposure that is deducted fr	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												

				Exp	iosure values ((as or 31/12/	2013)			KISK E	xposure amour	IL2 (92 0L 21/1	2/2013)			value adjus	tments and pro	ovisions (as or	31/12/2013)					50	iseline Scen	ano							
		LTV % (as of	F-	IRB	A	-IRB		STA	F	-IRB	A	-IRB	S	TA	F-	IRB	A	IRB	ST	(as of 31/	12/2014	a 1	s of 31/12/	2015	85	s of 31/12/2	2016		as of 31/12		
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impair rai		of Coverage Ratio	io Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairme	nt rate Provisi	k of sions	b ge Default ck
	Central banks and central governments		0	0	0	0	5.217	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0		11.90%	0.00%	0	11.90%	0.00%		12.00%	0.00		11.90	.0%
	Institutions		0	0	0	0	6,219	0	0	0	0	0	1,421	0	0	0	0	0	0	4	0.0	% 7	32.28%	0.03%	9	25.05%	0.03%	11	21.64%	0.06		3 27.61	.1%
	Corporates		16.400	972	42.488	1.993	755	0	4.811	0	11.334	825	755	0	180	592	69	270	0	0	0.3	% 1.29	25.86%	0.18%	1.398	24.24%	0.14%	1.476	23.07%	0.45	γ _b 1.4	73 27.63	.3%
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- I -	0	-	-	0	-	-	0		-	0		
	Corporates - Of Which: SME		5.892	905	35.561	1.862	0	0	2.477	0	9.058	818	0	0	154	553	66	218	0	0	0.3			0.21%	1.228	24.38%		1.288		0.54		96 27.26	
	Retail		0	0	99,705	941	0	0	0	0	14,476	1,057	0	0	0	0	153	222	0	0	0.1	% 472	17.32%	0.07%	546	15.21%	0.06%	608	13.98%	0.19		18.59	.9%
	Retail - Secured on real estate property	70.4%		0	98.073	880	0	0	0	0	13.976	815	0	0	0	0	152	183	0	0	0.0			0.07%	492	13.64%	0.06%	548	12.57%	0.17	/6 66	68 16.92	
	Retail - Secured on real estate property - Of	61.3%		0	4,872	172	0	0	0	0	801	134	0	0	0	0	12	22	0	0	0.1	% 41	11.69%	0.09%	45	11.10%	0.08%	48	10.64%	0.22		0 13.37	.7%
Denmark	Retail - Secured on real estate property - Of	70.9%	6 0	0	93,201	708	0	0	0	0	13,175	681	0	0	0	0	140	161	0	0	0.0	% 384	16.04%	0.07%	447	13.98%	0.06%	500	12.80%	0.17	% 6P	18 17.41	.1%
Denmark	Retail - Qualifying Revolving		0	0	814	13	0	0	0	0	161	28	0	0	0	0	0	6	0	0	0.4		47.91%	0.37%	13	48.62%	0.35%	15	49.00%	0.85		4 48.55	
	Retail - Other Retail		0	0	818	48	0	0	0	0	339	214	0	0	0	0	1	33	0	0	0.4	% 38	65.49%	0.41%	41	63.39%	0.39%	44	61.75%	0.94	/6 47	3 63.02	.2%
	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	-	-	0		
	Retail - Other Retail - Of Which: non-SME		0	0	818	48	0	0	0	0	339	214	0	0	0	0	1	33	0	0	0.4	% 38	65.49%	0.41%	41	63.39%	0.39%	44	61.75%	0.94	/6 47	3 63.02	.2%
	Equity		280	0	0	0	13	0	966	0	0	0	13	0	0	0	0	0	0	0		0	-	-	0	-	-	0		-	0		
	Securitisation		0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0				4			4 1	4 2					
	Other non-credit obligation assets		516	87	0	0	0	0	516	87	0	0	0	0	0	64	0	0	0	0				4			4	4					
	TOTAL		17,196	1,059	142,193	2,934	12,204	0	6,295	87	25,810	1,882	2,189	0	180	656	222	492	0	4	0.1	% 1,77	23.21%	0.11%	1,953	21.08%	0.09%	2,095	19.63%	0.27	% 2,2°	06 24.48	.8%
	Securitisation and re-securitisations nositions deducted from canital *																																

				Exp	osure values (as of 31/12/3	2013)			Risk ex	posure amount	is (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	/ 31/12/2013)	4 /	(seline So
		LTV % (as of	F	-IRB	A-	IRB		STA	F-	IRB	A-1	RB	S	5TA	E	RB	A-	-IRB		STA		85	is of 31/12/	/2014	as	s of 31/1
	(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	d Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	· Impairment rate	Stock Provisi
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	(· · ·	0	· ·	-	0
	Institutions		0	0	0	0	45	0	0	0	0	0	18	0	0	0	0	0	0	0	1 1	0.04%	0	13.33%	0.02%	0
	Corporates		576	25	2.931	0	0	0	395	0	767	0	0	0	3	22	0	0	0	0	1 1	0.11%	29	69.99%	0.06%	31
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	1 - 1	0		-	0
	Corporates - Of Which: SME		46	0	1.449	0	0	0	34	0	345	0	0	0	0	0	0	0	0	0	1 1	0.02%	0	12.61%	0.02%	1
	Retail		0	0	11	1	0	0	0	0	5	3	0	0	0	0	0	0	0	0		0.55%	0	5.31%	0.46%	0
	Retail - Secured on real estate property	99.0%	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1 1	0.50%	0	33.33%	0.51%	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	1 1	1 - 1	0		-	0
Sweden	Retail - Secured on real estate property - Of	99.0%	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1 1	0.50%	0	33.33%	0.51%	0
Sweden	Retail - Qualifying Revolving		0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1 1	1.00%	0	66.67%	0.51%	0
	Retail - Other Retail		0	0	7	1	0	0	0	0	3	3	0	0	0	0	0	0	0	0	1 1	0.43%	0	2.80%	0.43%	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	1 1	1 - 1	0		-	0
	Retail - Other Retail - Of Which: non-SME		0	0	7	1	0	0	0	0	3	3	0	0	0	0	0	0	0	0	1 1	0.43%	0	2.80%	0.43%	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		<u> </u>	0		-	0
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1 /	4 7	1	1 1	4
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 /					4
	TOTAL		576	25	2.942	1	45	0	395	0	772	3	18	0	3	22	0	0	0	0		0.11%	29	67.85%	0.06%	31
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0			4	()	1 mm	4

				Ex	posure values	(as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						Base	eline Scenario	9	7
		LTV % (as of	F	-IRB	A	\-IRB	5	STA	F	-IRB	A-	IRB	S	TA	F-	IRB	A-	-IRB	S	TA		as	of 31/12/3			of 31/12/201		Π
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	1		Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	tio - Default Stock	m
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	0 0 0	0 0 0	0 0 0 0	000	0	0	0	0 0 0	0	0	0	0 0 0	0	0 0 0	0	000	0		-	0 0 0	-	-	0 0 0	-	
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	0.0%		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0 0	-	-	0	-	
Please, select the country	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	
	Securitisation Other non-credit obligation assets TOTAL		0	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0	0	0	0		-	0		-	0		
	Securitisation and re-securitisations positions deducted from canital *																											

				Exp	posure values (as of 31/12/2	(013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						Base	eline Scena	ario		
		LTV % (as of	F-	-IRB	A-	IRB	ST	'A	Fi	IRB	A-	IRB	S	TA	F-I	RB	A	IRB	5	TA		as o	f 31/12/2	014	as (of 31/12/3	2015	85	s 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	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Imp	airment S rate Pr	tock of cr	overage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	t 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	Г	-	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	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		-	0	-	-	0	-	-	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0
	Retail - Secured on real estate property - Of	0.0%	0	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		-	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		-	0	-	-	0	-	-	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	-	0
	Retail - Other Retail - Of Which: SME		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	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		-	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			0	-	-	0	-		0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

				Exp	posure values	(as of 31/12/	2013)			Risk e	xposure amou	nts (as of 31/	12/2013)			Value adjust	tments and pro	ovisions (as o	of 31/12/2013)					Ba	seline Scen	ario					
		LTV % (as of	F	-IRB	A	N-IRB		STA	F	F-IRB	A	i-IRB	2	TA	F.	IRB	A	-IRB	STA			as of 31/1	2/2014	8	s of 31/12/	2015	a	is of 31/12/2	2016	1	as o
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	1 Defaulted	Non-defaulte	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	ited	Impairm rate		f Coverage Ratio	Impairmer rate	t Stock of Provisions	Coverage Ratio - Defaul Stock	Impairmen rate	nt Stock of Provisions	Coverage Ratio - Default Stock	In	
	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	· ·	Г	-
	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	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			0	-	-	0	-	-	0			-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0			0	-	-	0	-	-	0			-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0		-	0	-	-	0	-	-	0			-
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0			0	-	-	0	-	-	0			-
	Retail - Secured on real estate property - Of	0.0%	0	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		-	0	-	-	0	-	-	0	1		-
ricuse, selece the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0		-	0	-	-	0	-	-	0	1		-
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0			0	-	-	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		-	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		-	0	-		0	-	-	0			-
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0			0	-	-	0	-	-	0	-		-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0									4 7			
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0									4			
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0		· ·	0	-	· ·	0	-		0	· ·	- F	-
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	1 0	0	1 0							0	1 0	0	1 0	U 0									4	()		

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	0.00%	0	13.10%	0.00%	0	13.60%
	0.05%	11	20.83%	0.05%	15	18.41%
	0.31%	1,807	26.44%	0.23%	1,957	25.31%
	-	0	-	-	0	-
	0.35%	1,530	26.55%	0.25%	1,641	25.74%
.	0.19%	997	17.35%	0.17%	1.169	16.42%
	0.18%	922	16.01%	0.16%	1.082	15.23%
	0.20%	78	13.50%	0.18%	91	13.12%
	0.18%	843	16.29%	0.16%	991	15.44%
	0.86%	22	49.30%	0.66%	27	49.58%
	0.98%	53	58.17%	0.78%	60	56.41%
	-	0	-	-	0	-
	0.98%	53	58.17%	0.78%	60	56.41%
	-	0	-	-	0	-
	0.22%	2,815	22.78%	0.18%	3,141	21.41%

	Adve	rse Scenar	io			
	85	of 31/12/	2015	85	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%	0	11.90%	0.00%	0	12.00%
	0.05%	11	21.57%	0.05%	14	18.91%
	0.33%	1.710	26.63%	0.25%	1.851	25.51%
	-	0	-	-	0	-
	0.38%	1.487	26.70%	0.27%	1.595	25.87%
	0.18%	953	17.51%	0.17%	1,118	16.51%
	0.17%	880	16.14%	0.16%	1.034	15.30%
	0.19%	74	13.39%	0.18%	85	13.01%
	0.17%	806	16.44%	0.16%	949	15.53%
	0.85%	22	49.25%	0.66%	27	49.50%
	0.98%	51	59.45%	0.78%	57	57.53%
	-	0	-	-	0	-
	0.98%	51	59.45%	0.78%	57	57.53%
	-	0	-	-	0	-
	0.23%	2,674	22.93%	0.18%	2,983	21.52%

			Advo	rse Scena	rio			
as of	31/12/20	14		of 31/12/		as	of 31/12/	2016
int rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stork
	0	-	-	0	-	-	0	-
%	0	15.00%	0.04%	0	14.29%	0.04%	0	13.21%
196	31	64.38%	0.14%	37	53.45%	0.11%	41	46.32%
	0	-	-	0	-	-	0	-
196	1	17.28%	0.07%	2	17.73%	0.07%	3	16.94%
196	0	8.80%	1.12%	0	15.13%	0.95%	0	18.39%
196	0	40.00%	1.03%	0	40.00%	1.05%	0	42.86%
	0	-	-	0	-	-	0	-
196	0	40.00%	1.03%	0	40.00%	1.05%	0	42.86%
196	0	60.00%	1.54%	0	50.00%	1.05%	0	50.00%
196	0	5.22%	1.02%	0	10.61%	0.90%	0	13.01%
	0	-	-	0	-	-	0	-
196	0	5.22%	1.02%	0	10.61%	0.90%	0	13.01%
	0	-	-	0	-	-	0	-
196	31	62.64%	0.14%	37	52.33%	0.11%	41	45.52%

ent Stock of Ratio - Default Impairment Stock of Ratio - Default rate Provisions

-0.02% 0.05%

-0.02% 0.46% 0.51% 0.51% 0.51% 0.44%

0.44%

as of 31/12/2016 ment Stock of Ratio - Default

0

0.07% 0.18% 0.05% 1.00% 1.00% 1.00% 1.50% 0.86%

0.18% 31

> as of 3 Stock of Ratio

Stock of Con

rate Provisions

-14.29% 54.37% -11.68% 11.94% 42.86% -42.86% 57.14% 7.50% -7.50%

12.00% 61.22% 12.02% 8.94% 40.00% 60.00% 5.31%

-5.31%

		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	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 Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
a sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
		0		-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	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 Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
e iault	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
Conception of the local division of		Credit Bick

	Credit Risk			Evo	osure values (as of 31/17/2	2013)			Diek or	mocure amou	nts (as of 31/	17/2013)			Value adjuct	ments and pro	wisions (as of	(31/12/2013)					Ra	seline Scen	aario						_
		LTV % (as of	F	-IRB		IRB		TA	F	IRB		IIII (as of 517) I-IRB	2/2013)	STA		IRB		IRB		TA		is of 31/1	12/2014		s of 31/12/		as	of 31/12/2	016	as o	of 31/12/20	014
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmen rate	t Stock of Provision	of Coverage Ratio	• Impairment rate	t Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	te Stock of Provisions	Covera Ratio - D
	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	-	-	0	-
	Institutions		0	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	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	-	0	-	-	0	-	-	0		-	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	-
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	-
	Retail - Secured on real estate property	0.09	% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	-
	Retail - Secured on real estate property - Of	0.09	% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0			0	-
ease, select the country	Retail - Secured on real estate property - Of	0.09	% 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0			0	
,,	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	-	0	-	-	0		-	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	U	0	0	0	U	0	0	0	0	0	0	0	0	0	0	U	-	0	-	-	0	-		0			0	-
			0	0	U	0	0	0	0	0	0	0	U	0	0	0		0	0	0		0	-	-	0	-	-	0			0	-
	Equity Securitisation		0	0	U	0	0	0	U	0	0	0	0	0	0	0	0	0	0	0	-	0	-		0	-		0			-	
	Other non-credit obligation assets		0	0	U	0	0	0	0	0	0		0	0	0		0		0	0											1	
	TOTAL			0	0	0	0		0					0			0		0	0											-	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	U	U		0		0	0	0	0	0	0	0		U			0			0				<u> </u>

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)		i 🗖
		LTV % (as of	Fil	RB	A-	IRB	S	TA	F-I	IRB	A-	IRB	S	TA	Fil	IRB	A-	IRB	5	STA	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	Im
	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	
Flease, 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	I L
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	i
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 L
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	i 🗖

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun!	ts (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as ol	31/12/2013)	_				
		LTV % (as of	F-	IRB	A-	IRB	S	TA	F-1	RB	A-I	IRB	S	TA	F-I	IRB	A-	-IRB	S	TA		85	s of 31/12/	2014
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Default S
	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		-	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		-		
	Corporates - Of Which: SME		0	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		-	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		-		- 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		-		
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		-	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		-	0	
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	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	
	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	1 [0	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	I [

				Exp	oosure values (as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)		1 6		7
		LTV % (as of	F-	IRB	A-	IRB	S	TA	F-	IRB	A-	IRB	5	TA	F-	IRB	A-	IRB	S	TA	1 6	a	as of 3
	(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	1	Impairment rate	t Sto Prov
	Central banks and central governments Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
	Retail - Secured on real estate property	0.09		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
Diagon coloct the country	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.09		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
Please, select the country	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	
	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 Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	
	Securitisation Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L I		
	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	1 6		I.

				Exp	osure values	as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjus	tments and pr	ovisions (as of	31/12/2013)		1 6			
		LTV % (as of	E.	IRB	A	-IRB	S	TA	E.	IRB	A-	IRB	S	5TA	F	IRB	A	-IRB	S	TA		a	is of 31/12	/2014
	(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	d Defaulted	Non-defaulted	Defaulted	1			Coverage Rat Default Stock
Please, select the country	Retail - Secured on real estate property estall - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Outlifying Revolution Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME utily curification her non-credit obligation assets	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	curitisation 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	1 H			

23	s or 31/12	/2014	as	or 31/12/		as	or 31/12/		as or	-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	St Pro
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	
-	0	-	-	0	-	-	0	-	-	1
-	0	-	-	0	-	-	0	-	-	
	0	-	-	0	-	-	0	-	-	

Co

nent Stock of Con

Cover Ratio - I

as of 31/12/2014 ent rate Stock of Provisions Ratio - Def

	as of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairm rate	ent Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defau Stock
-	0	-	-	0	-		0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	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
	Impairment rate	Stock of Provisions			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	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
I	-	0	-	-	0	-	-	0	-
	-	0	-	-	0	-	-	0	-
I	-	0		-	0	-		0	-
I									
	-	0	-	-	0	-	-	0	-

		rse Scenar				
	as	of 31/12/	2015	as	of 31/12/	2016
: ult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
		0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	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 Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e iult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-

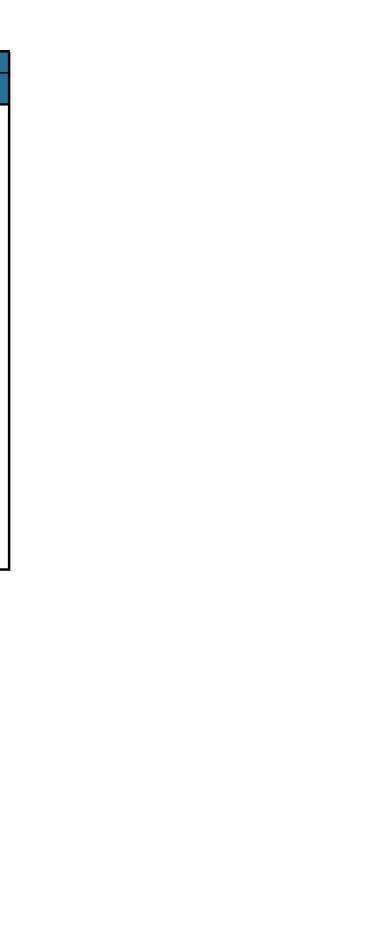
	Adve	rse Scena	rio			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0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

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



EBA EUROPEAN BANKING AUKUNGETY 2014 EU-wide Stress Test

P&L		B	aseline Scenari	0	ļ	Adverse Scenari	ario	
(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	1,384	1,384	1,384	1,384	1,384	1,329	1,297	
Net trading income		-333	-253	-213	-479	-341	-271	
of which trading losses from stress scenarios		-200	-120	-80	-347	-208	-139	
Other operating income	-2	-2	-2	-2	-16	-16	-16	
Operating profit before impairments	495	277	358	399	70	133	164	
Impairment of financial assets (-)	-278	-259	-190	-149	-760	-488	-327	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-413	-297	-191	-149	-761	-495	-325	
Impairment Financial assets designated at fair value through P&L (-)	135	38	1	0	2	7	-2	
Impairment on non financial assets (-)	-25	11	15	17	-130	-23	0	
Operating profit after impairments from stress scenarios	192	30	183	267	-820	-378	-163	
Other Income and expenses	-3	-3	-3	-3	-16	-16	-16	
Pre-Tax profit	190	27	181	264	-836	-394	-180	
Tax	-15	-8	-54	-79	251	118	54	
Net income	174	19	126	185	-585	-276	-126	
Attributable to owners of the parent	174	19	126	185	-585	-276	-126	
of which carried over to capital through retained earnings	174	19	126	185	-585	-276	-126	
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	40,632	40,852	40,872	40,889	47,794	50,140	49,029			
Risk exposure amount Securitisation and re-securitisations	2	2	2	2	2	2	2			
Risk exposure amount Other credit risk	40,630	40,850	40,870	40,887	47,792	50,138	49,027			
Risk exposure amount for market risk	4,106	4,106	4,106	4,106	6,382	6,382	6,382			
Risk exposure amount for operational risk	2,522	2,522	2,522	2,522	2,522	2,522	2,522			
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0			
AQR adjustments (for SSM countries only)										
Total Risk exposure amount	47,260	47,480	47,499	47,517	56,698	59,044	57,933			



	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							
Expective values	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	0							
	Banking Book	2	2	2	2	2	2	2	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
•	Total	2	2	2	2	2	2	2	
	Hold to Maturity porfolio	0	0	0	0	0	0	0	
Turneium onto	Available for Sale porfolio	0	0	0	0	0	0	0	
Impairments	Held for trading portfolio								
	Total	0	0	0	0	0	0	0	



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013				
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)					DIRECT Derivatives with po 31/12,	r SOVEREIGN EXPOS Sitive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES		th negative fair	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	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 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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														000000000000000000000000000000000000000	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria															
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Cyprus															
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	Denmark	0 268 92 45 0 55 11 471	0 0 0 0 0 0 0 0 0	0 268 81 45 -71 -3 3 323	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 268 81 45 -71 -3 3 323	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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			
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland			0 0 0 0 0 -10 -10			0 0 0 0 0 0 -10 -10									
[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 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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	VALUES AS OF 31/12/2013			
		EXPOSURES (according to be a constrained of provide the second se			is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013			h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 -11 -11	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 -11 -11	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 146 146	0 0 0 0 0 0 202 202	0 0 -236 0 -155 -10 - 401	0 0 -260 0 -192 -14 -4 66
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Iceland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Ireland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Italy	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Latvia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS (OF 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
	GROSS DIRE EXPOSURES (accou of provisi (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 po 31/12		Derivatives wit		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013			h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fain value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Netherlands	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Norway	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Portugal			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	
		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)				T SOVEREIGN EXPOS ositive fair value at /2013	Derivatives wit		negative fair value at Derivatives with positive fair value Der		Derivatives wit		
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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	3 14 2 0 0 161 4 184	0 0 0 0 0 0 0 0 0	3 13 -42 -45 -209 40 4 - 236	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	3 13 -42 -45 -209 40 4 - 236	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 95 0 95	0 0 0 0 114 0 114	0 0 -178 0 0 -13 -191	0 0 -195 0 -18 -213	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	United Kingdom							0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			
[0 - 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		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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		000000000000000000000000000000000000000				0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0			
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Japan															
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.													0 0 0 0 -10 -10	0 0 0 0 -12 0 -12	



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			V	ALUES AS OF	31/12/20	13	, v	VALUES AS OF 31/12/2013			
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				Derivatives		SOVEREIGN EXPOS itive fair value at 2013	Derivatives v	ATIVES (1) vith negative fair value a 31/12/2013	t Derivatives witl	EREIGN EXPOSURES n positive fair value /12/2013		h negative fair	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional va	alue	Fair-value at 31/12/2013 (+)	Notional valu	Fair-value at 31/12/20 (-)	³ 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		
[0-3M[[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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 0	0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	

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

2014 EU-wide Stress Test

EBA	AUTHORITY	Capital Baseline Scenario Adverse Scenario						1			
(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	8,433	8,556	8,628	8,753	7,780	7,353	7,134	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,317	7,426	7,642	7,910	6,650	6,367	6,291	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)	158	158	158	158	158	158	158	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	3,291	3,309	3,436	3,621	2,705	2,429	2,303	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (of CRR
	A.1.3	Accumulated other comprehensive income	18	18	18	18	18	18	18	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0	-	
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	4,343	4,343	4,343	4,343	4,343	4,343	4,343	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 CR8
	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	-55	-55	-55	-55	-89	-89	-89	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	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-409	-311	-213	-114	-216	-104	0	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 DTLs	0	0	0	0	-251	-369	-423	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	-50	-11	-18	-34	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	-26	-26	-27	-27	-19	-20	-20	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 of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	Ð	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) an 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	o	0	0	o	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	47	0	0	0	0	0	0	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	47	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,116	1,130	986	843	1,130	986	843	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)	8,433	8,556	8,628	8,753	7,780	7,353	7,134	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR
	В В.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CETI deduction (+)	47,260	47,480	47,499	47,517	56,698	59,044	57,933	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 c CRR
OWN FUNDS	B.2	of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	276								Article 381 to 386 of CRR
REQUIREMENTS	B.3	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	0								Articles 153(2) of CRR
	B.4 B.5	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	-1,086								Recital (44) of CRR
	B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	15.48%	15.64%	16.09%	16.65%	11.73%	10.78%	10.86%	CA3 {1}	
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	17.84%	18.02%	18.16%	18.42%	13.72%	12.45%	12.31%	CA3 {3}	-
	C.3	Total Capital ratio	17.84%	18.02%	18.16%	18.42%	13.72%	12.45%	12.31%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		3,798	3,800	3,801	3,118	3,247	3,186		
	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		
	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)				16.65%			10.86%		
									-		

(1) Conversions not considered for CET1 computation (2) Excludina 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

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2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission										
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of						
(mln EUR)	CET1 impact	CET1 impact Risk exposure amount 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 (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	80

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