

Bank Name	DK - Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96



Summary Adverse Scenario



Danska	Bank	

DK - Danske Bank	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,801

Common Equity Tier 1 ratio, % (1)	13.7%
Total Risk Exposure (1)	120,384
Common Equity Tier 1 capital (1)	16,463
Impairment losses on financial and non-financial assets in the banking book	948
Operating profit before impairments	1,001

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	4,718
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	6,456
3 yr cumulative losses from the stress in the trading book	986
Valuation losses due to sovereign shock after tax and prudential filters	1
Common Equity Tier 1 capital (1)	14,554
Total Risk Exposure (1)	124,768
Common Equity Tier 1 ratio, % (1)	11.7%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	6,862
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 - Danske Bank

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

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,801
Impairment losses on financial and non-financial assets in the banking book	948
Common Equity Tier 1 capital (1)	16,463
Total Risk Exposure (1)	120,384
Common Equity Tier 1 ratio, % (1)	13.7%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	6,415
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,807
3 yr cumulative losses from the stress in the trading book	489
Common Equity Tier 1 capital (1)	17,708
Total Risk Exposure (1)	121,998
Common Equity Tier 1 ratio, % (1)	14.5%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	9,760
	6.0 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.



				Exp	oosure values (	as of 31/12/2	1013)			Risk e	xposure amour	nts (as of 31/	12/2013)			Value adjus	tments and pr	ovisions (as of	31/12/2013)					Bas	eline Scen	ario						
			Fi	IRB	A	IRB	5	STA	F	-IRB	A	-IRB		TA	F	-IRB	A	-IRB	S	A		as of 31/1			of 31/12/			of 31/12/2	2016	as o	of 31/12/2	014
		LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Impairme rate	nt 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	te Stock of Provisions	Cove Ratio -
	(min EUR, %)																															/
	Central banks and central governments		0	0	0	0	22.807	0	0	0	0	0	41	0	0	0	0	0	0	0	0.02%	10	40.00%	0.02%	20	40.00%	0.02%	30	40.54%	0.02%	10	40
	Institutions		0	0	53,040	12	9,605	0	0	0	3,987	4	1,289	0	0	0	3	12	0	0	0.02%		30.34%	0.02%	43	25.16%	0.02%	55	23.74%	0.04%	41	
	Corporates		0	0	149,645	3,924	14,732	316	0	0	43,857	3,459	13,934	422	0	0	1,448	2,544	198	735	0.42%		48.17%	0.25%	6,253	43.16%	0.16%	6,615	41.23%	0.99%	7,195	
	Corporates - Of Which: Specialised Lending		0	0	773	5	25	2	0	0	276	2	25	2	0	0	0	2	0	7	0.25%		37.93%	0.13%	13	33.33%	0.13%	14	29.17%	0.50%	15	
	Corporates - Of Which: SME		0	0	19,028	644	1,341	43	0	0	4,725	359	1,231	62	0	0	182	286	9	94	0.42%		35.07%	0.22%	723	31.40%	0.14%	761	30.06%	1.13%	880	
	Retail		0	0	101.983	1.014	19.586	575	0	0	13.980	2.532	8.501	629	0	0	263	696	203	403	0.36%		46.33%	0.23%	2.383	42.30%	0.16%	2.611	40.08%	0.75%	2.655	1
	Retail - Secured on real estate property	72.0%		0	83.774	509	15.198	368	0	0	10.614	1.546	5.280	368	0	0	50	123	66	114	0.22%		25.37%	0.13%	708	23.82%	0.09%	798	22.81%	0.52%	899	
	Retail - Secured on real estate property - Of	73.0%	0	0	3,519	62	1,491	9	0	0	589	169	483	9	0	0	3	9	0	2	0.38%	33	19.48%	0.30%	48	20.27%	0.27%	61	20.94%	0.90%	60	
DK - Danske Bank	Retail - Secured on real estate property - Of	70.0%	0	0	80,255	447	13,707	359	0	0	10,025	1,377	4,797	359	0	0	47	114	66	112	0.21%		25.92%	0.12%	660	24.17%	0.08%	737	23.00%	0.50%	839	
Div Duriske Durik	Retail - Qualifying Revolving		0	0	3,949	17	569	3	0	0	460	56	427	4	0	0	15	16	3	3	0.62%		53.85%	0.47%	89	50.00%	0.36%	106	48.09%	1.08%	89	
	Retail - Other Retail		0	0	14,260	488	3,819	204	0	0	2,906	930	2,794	257	0	0	198	557	134	286	1.07%	1,418	70.45%	0.73%	1,586	65.81%	0.51%	1,707	63.09%	1.87%	1,667	
	Retail - Other Retail - Of Which: SME		0	0	1.825	99	833	72	0	0	514	116	538	89	0	0	35	133	5	63	1.05%		73.95%	0.77%	295	69.11%	0.55%	312	65.86%	2.36%	319	
	Retail - Other Retail - Of Which: non-SME		0	0	12.435	389	2.986	132	0	0	2.392	814	2.256	168	0	0	163	424	129	223	1.07%	1.148	69.56%	0.72%	1.291	65.02%	0.50%	1.395	62.44%	1.78%	1.348	
	Equity		0	0	0	0	1.919	0	0	0	0	0	1.930	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	
	Securitisation		0	0	1,634	0	0	0	0	0	2,413	0	0	0	0	0	12	0	0	0								4 P			4	4
	Other non-credit obligation assets		0	0	2,593	0	637	0	0	0	2,299	0	598	0	0	0	0	0	1	0								4 P			/	4
	TOTAL		0	0	308,895	4,950	69,286	891	0	0	66,536	5,995	26,293	1,051	0	0	1,726	3,252	402	1,138	0.29%	7,846	47.49%	0.18%	8,699	42.71%	0.12%	9,311	40.66%	0.65%	9,901	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0												

				xposure valu	es (as of 31/12	/2013)			Risk ex	posure amour	ts (as of 31/1	2/2013)			Value adjus	stments and pro	visions (as of	31/12/2013)		Baseline Scenario									Adverse Scenario								
	LTV % (as of		F-IRB		A-IRB		STA	F	IRB	A	IRB	S	TA	F	-IRB	A-	IRB	ST	TA		as of 3	1/12/2014		as of 31/1	2/2015	as of	f 31/12/2016	5	as o	31/12/20	14	as o	f 31/12/201	5	as of 3	1/12/2016	
(min EUR, %)	31/12/2013)	Non-defau	lted Defaulte	d Non-defau	ted Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	In	npairment Sto rate Prov	k of <b>Covera</b> ilons Defau	e Ratio - Impair It Stock rat	nent Stock e Provisio	of Ratio - Default	t Impairment S rate Pr	Stock of Provisions	overage o - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Rat	Coverage tio - Default Stock	pairment Str rate Pro	ock of wisions Coverage Ratio - Default Stock	
Central banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SME		00000	0	0 10,207 71.153 163		9.969 8,059 2.015 0	0	0	0	0 877 20.592 50	0 0 1.144 0	0 877 2.042 0	0	0	0000	0 0 808 0	0 0 872 2	0000	0		0.00% 0.02% 0.47% 2. 0.00% 0.42% 3	17. 57 30 2 16	00% 0.0 39% 0.0 90% 0.2 67% 0.0 04% 0.2	1% 8 1% 2.28 1% 3	27.44%	0.00% 0.02% 0.18% 0.00% 0.14%	11 16 2.436 26 3 15	3.33% 6.92% 6.45% 5.79% 9.97%	0.00% 0.03% 1.21% 1.23% 1.15%	0 6 2.767 4	0.00% 16.67% 32.92% 19.05% 27.40%	0.00% 0.04% 0.44% 0.68% 0.37%	13 3.120 5	16.88% 31.23% 19.23%	0.71%	1 33.33% 19 16.10% 3.368 30.66% 6 18.18% 540 25.70%	
Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of			0	78,510 67.392 3,256	557 799 415 58	1 1 0	0	0	0	2.900 9,947 7.599 497	1,857 1,099 140	0	0	0	0	125 166 29 2	406 78 5	0	0		0.34% 8 0.17% 2 0.18% 3	57 39 17 19 4 11	29% 0.2 00% 0.1 32% 0.1	1,05 96 291 96 17	35.74% 17.68% 10.56%	0.14% 0.06% 0.06%	1,178 33 332 16 20 10	3.95% 6.90% 0.71%	0.77% 0.53% 0.74%	450 1,244 480 33	41.61% 26.59% 20.39%	0.53% 0.36% 0.51%	1,682 718 48	39.06% 26.17% 20.63%	0.36% 1 0.25% 1 0.36%	1,978 37.13% 884 25.17% 59 20.28%	
Denmark Retail - Secured on real estate property - Of Retail - Outlifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	72.09	6 0 0 0	0 0 0 0	64,136 3.134 7,984 1.112	357 16 368 73	1 0 0	0	0 0 0	0 0 0	7,102 303 2,045 326	959 50 708 81	0	0 0 0 0	0 0 0	0	27 9 128 22	73 10 318 67	0 0 0	0 0 0		0.17% 2 0.64% 4 1.64% 6 1.31% 1	0 47. 10 69 18 74	87% 0.0 69% 0.4 72% 1.1 14% 0.9	96 56 96 706 96 122	64.37% 68.03%	0.36% 0.76% 0.57%	67 44 779 61 131 64	7.54% 44.62% 1.53% 44.50%	0.52% 1.05% 2.59% 2.69%	447 53 711 132	27.20% 52.38% 71.89% 75.34%	0.35% 0.82% 1.93% 2.04%	79 885 161	51.85% 68.01% 70.56%	0.56% 1.25% 1.28%	825 25.61% 97 51.16% 997 66.29% 177 67.10%	
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other noncredit obligation assets		0	0	6,872 0 0 2,552	295 0 0	0 1.779 0 487	0	0	0	1,719 0 0 2.285	627 0 0	0 1.779 0 487	0	0	0	106 0 0	251 0 0	0	0		1.70% 4 0.00%	12 68	81% 1.1 - 0.0		63.65%	0.80%	648 60 0	-	2.58%	579 0	71.13%	1.91% 0.00%	724 0	-	1.25% 0.00%	820 66.11% 0 -	
TOTAL Securitisation and re-securitisations positions deducted from capital	*	0	0	162,422	2,579	22,310	0	ő	Ő	33,701	3,001	5,185	ő	0	0	974 0	1,278 0	0	0	- 6	0.34% 2,	28 33	40% 0.2	% 3,34	2 30.00%	0.13%	3,626 28	8.82%	0.82%	4,017	35.47%	0.41%	4,816	33.81%	0.28% 5	,366 32.90%	

					as of 31/12/2					posure amounts						tments and pro								Bas		
		LTV % (as of	F	-IRB	A	IRB	S	TA	F-	IRB	A-IF	8	5	TA	F	-IRB	A-IRB		5	TA	1 [	as	of 31/12	/2014	as	of
	(min EUR, %)		Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	• Impairment rate	
	Central banks and central governments		0	0	0	0	2.257	0	0	0	0	0	0	0	0	0	0	0	0	0	I I	0.00%	0	0.00%	0.00%	L
	Institutions		0	0	4,054	0	228	0	0	0	322	0	58	0	0	0	0	0	0	0	I I	0.00%	0	0.00%	0.00%	L
	Corporates		0	0	26.090	157	194	0	0	0	8.537	226	85	0	0	0	14	63	0	0	I I	0.09%	103	25.14%	0.06%	L
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	I I	-	0	-	-	L
	Corporates - Of Which: SME		0	0	2.866	69	0	0	0	0	1.050	74	0	0	0	0	3	17	0	0	I I	0.17%	26	23.00%	0.11%	L
	Retail		0	0	11,027	118	1	0	0	0	1,182	408	0	0	0	0	1	42	0	0	I I	0.11%	59	33.72%	0.09%	L
	Retail - Secured on real estate property	71.0%		0	6.758	46	1	0	0	0	693	255	0	0	0	0	0	4	0	0	I I	0.10%	13	17.57%	0.07%	L
	Retail - Secured on real estate property - Of	75.0%	0	0	95	2	0	0	0	0	52	17	0	0	0	0	0	0	0	0	I I	0.00%	1	25.00%	0.00%	L
Sweden	Retail - Secured on real estate property - Of	67.0%	0	0	6,663	44	1	0	0	0	641	238	0	0	0	0	0	4	0	0	I I	0.11%	12	17.14%	0.08%	L
Sweden	Retail - Qualifying Revolving		0	0	299	1	0	0	0	0	38	2	0	0	0	0	0	0	0	0	I I	0.33%	1	33.33%	0.34%	L
	Retail - Other Retail		0	0	3.970	71	0	0	0	0	451	151	0	0	0	0	1	38	0	0	I I	0.10%	45	46.32%	0.10%	L
	Retail - Other Retail - Of Which: SME		0	0	549	21	0	0	0	0	146	32	0	0	0	0	1	17	0	0	I I	0.36%	21	66.67%	0.37%	L
	Retail - Other Retail - Of Which: non-SME		0	0	3.421	50	0	0	0	0	305	119	0	0	0	0	0	21	0	0	I I	0.06%	24	36.92%	0.06%	L
	Equity		0	0	0	0	14	0	0	0	0	0	14	0	0	0	0	0	0	0	I I	0.00%	0	-	0.00%	
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					4	41
	Other non-credit obligation assets		0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	I I					4
	TOTAL		0	0	41.172	275	2.694	0	0	0	10.042	634	157	0	0	0	15	105	0	0	1 [	0.08%	162	27.79%	0.06%	T
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	1 [					41

				Exp	oosure values (	as of 31/12/	2013)			Risk ex	posure amoun	its (as of 31/1	12/2013)			Value adjus	tments and pr	ovisions (as of	31/12/2013						Basel	line Scena	rio			/
		LTV % (as of	E	IRB	A	IRB	ST	TA	F	IRB	A-	IRB	S	TA	Fi	IRB	A	l-IRB		TA		as of 3	31/12/2014		as o	of 31/12/2	1015	as o	of 31/12/2	016
	(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-defaulter	d Defaulted	Non-defaulted	Defaulted			ick of <b>Cover</b> Islans Defa	age Ratio - I sult Stock	Impairment rate F	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Cover Ratio - I Sto
	Central banks and central governments		0	0	0	0	3,831	0	0	0	0	0	0	0	0	0	0	0	0	0	0	.00%	0 0	0.00%	0.00%	1	50.00%	0.00%	1	33.3
	Institutions		0	0	2.345	0	149	0	0	0	146	0	29	0	0	0	0	0	0	0	0	.00%	0 0	0.00%	0.00%	0	0.00%	0.00%	0	0.0
	Corporates		0	0	3,058	10	7,466	55	0	0	995	4	7,075	72	0	0	0	8	25	128	0	25%	193 4	8.00%	0.18%	217	40.85%	0.11%	233	36.8
	Corporates - Of Which: Specialised Lending		0	0	0	0	24	0	0	0	0	0	24	0	0	0	0	0	0	0		.00%		5.00%	0.00%	1	14.29%	0.00%	1	12.50
	Corporates - Of Which: SME		0	0	0	0	946	5	0	0	0	0	852	7	0	0	0	0	5	37	0	.31%	48 7.	2.88%	0.21%	51	65.71%	0.11%	54	62.83
	Retail		0	0	24	0	12.654	206	0	0	8	0	5.055	220	0	0	0	0	5	75			112 2	6.82%	0.15%	135	26.21%	0.09%	150	25.31
	Retail - Secured on real estate property	63.09	6 0	0	3	0	10,968	174	0	0	0	0	3,803	174	0	0	0	0	1	11				0.08%	0.10%	37	11.08%	0.05%	43	11.11
	Retail - Secured on real estate property - Of	80.09	6 0	0	0	0	433	5	0	0	0	0	116	5	0	0	0	0	0	1		23%		2.22%	0.23%	2	16.67%	0.00%	3	21.43
Finland	Retail - Secured on real estate property - Of	61.09	6 0	0	3	0	10,535	169	0	0	0	0	3,687	169	0	0	0	0	1	10				9.64%	0.10%	35	10.86%	0.05%	40	10.71
Thiana	Retail - Qualifying Revolving		0	0	0	0	425	1	0	0	0	0	319	2	0	0	0	0	1	2	0	.70%		0.00%	0.48%	9	50.00%	0.48%	11	47.62
	Retail - Other Retail		0	0	21	0	1.261	31	0	0	8	0	933	44	0	0	0	0	3	62				7.25%	0.40%	89	55.48%	0.29%	96	53.45
	Retail - Other Retail - Of Which: SME		0	0	0	0	162	4	0	0	0	0	93	6	0	0	0	0	1	21		1470		9.31%	0.59%	26	75.76%	0.61%	27	72.22
	Retail - Other Retail - Of Which: non-SME		0	0	21	0	1.099	27	0	0	8	0	840	38	0	0	0	0	2	41			54 5	0.98%	0.38%	63	50.00%	0.26%	69	48.55
	Equity		0	0	0	0	20	0	0	0	0	0	29	0	0	0	0	0	0	0	0	.00%	0	-	0.00%	0	-	0.00%	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	13	0	0	0	0	0	11	0	0	0	0	0	1	0										
	TOTAL		0	0	5.427	10	24.133	261	0	0	1.149	4	12.199	292	0	0	0	8	31	203	0	.18%	305 3	6.62%	0.13%	353	33.33%	0.08%	384	31.03
	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 ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	ments and pro	visions (as of	31/12/2013)					В	seline Scen	ario			
		LTV % (as of	E.	IRB	A	-IRB		STA	F-IR	8	A-	IRB	S	TA	Fi	IRB	A-I	RB	ST	TA		as of 3	/12/2014	1	s of 31/12/	2015	as o	f 31/12/	/2
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		irment Stoc ate Provi	of Coverage Rations Default Sto		t Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	Stock of Provisions	s
	Central banks and central governments		0	0	0	0	1,399	0	0	0	0	0	0	0	0	0	0	0	0	0	0.	01%	50.00%	0.01%	1	25.00%	0.01%	2	Т
	Institutions		0	0	11.032	0	282	0	0	0	678	0	69	0	0	0	0	0	0	0	0.	02% :	7.69%	0.02%	4	8.16%	0.01%	5	
	Corporates		0	0	7,171	10	3,901	210	0	0	1,378	11	3,654	295	0	0	0	7	115	593		22% 8	1 69.70%	0.66%	976	68.23%	0.36%	1,039	
	Corporates - Of Which: Specialised Lending		0	0	0	0	2	2	0	0	0	0	2	2	0	0	0	0	0	7	0.	00%	77.78%	0.00%	8	88.89%	0.00%	8	
	Corporates - Of Which: SME		0	0	37	0	362	38	0	0	8	0	346	55	0	0	0	0	5	57	1.	98% 7	60.91%	1.03%	78	61.86%	0.53%	82	
	Retail		0	0	398	9	2.488	68	0	0	57	6	1.128	75	0	0	0	3	12	54	0.	45% 8	41.67%	0.35%	100	39.55%	0.25%	109	
	Retail - Secured on real estate property	79.0%	0	0	88	1	1,731	47	0	0	15	2	603	47	0	0	0	0	5	10	0.	33% 2	22.08%	0.22%	27	21.00%	0.17%	30	
	Retail - Secured on real estate property - Of	83.0%	0	0	1	0	21	2	0	0	0	0	5	2	0	0	0	0	0	0	0.	00%	33.33%	0.00%	1	25.00%	0.00%	1	
United Kingdom	Retail - Secured on real estate property - Of	78.0%	0	0	87	1	1,710	45	0	0	15	2	598	45	0	0	0	0	5	10	0.	33% 2	21.62%	0.23%	26	20.83%	0.17%	29	
onited kingdom	Retail - Qualifying Revolving		0	0	9	0	80	1	0	0	1	1	60	1	0	0	0	0	0	0		11%	33.33%	1.14%	2	40.00%	1.16%	3	
	Retail - Other Retail		0	0	301	8	677	20	0	0	41	3	465	27	0	0	0	3	7	44		61% E	57.00%	0.52%	71	55.65%	0.31%	76	
	Retail - Other Retail - Of Which: SME		0	0	2	1	238	6	0	0	0	0	136	9	0	0	0	1	1	13		83% 1	64.00%	0.85%	19	60.00%	0.43%	20	
	Retail - Other Retail - Of Which: non-SME		0	0	299	7	439	14	0	0	41	3	329	18	0	0	0	2	6	31	0.	53% 4	54.67%	0.41%	52	54.12%	0.28%	56	
	Equity		0	0	0	0	36	0	0	0	0	0	37	0	0	0	0	0	0	0	0.	00%	-	0.00%	0	-	0.00%	0	
	Securitisation		0	0	1,429	0	0	0	0	0	2,396	0	0	0	0	0	12	0	0	0									4
	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	20,030	19	8,106	278	0	0	4,509	17	4,888	370	0	0	12	10	127	647	0.	46% 9	2 64.58%	0.26%	1,081	62.08%	0.15%	1,155	
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									4

				Exp	iosure values (	as of 31/12/	2013)			Risk e	xposure amour	its (as of 31/1	2/2013)			Value adjus	tments and pr	ovisions (as of	31/12/2013)						Bas	eline Scena	ario			
		LTV % (as of	F-	IRB	A-	IRB	2	πa	F	-IRB	A	IRB	s	STA	Fil	IRB	A	-IRB	S	TA		as o	f 31/12/2	2014	85	of 31/12/2	2015	ase	of 31/12/2	016
		31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	In	npairment S rate Pi	Stock of c	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments		0	0	0	0	462	0	0	0	0	0	6	0	0	0	0	0	0	0	Г	0.00%	0	-	0.00%	0	-	0.00%	0	-
	Institutions		0	0	1,115	0	284	0	0	0	100	0	70	0	0	0	0	0	0	0		0.00%	0	-	0.00%	0	-	0.00%		0.00%
	Corporates		0	0	13.095	164	23	0	0	0	5.987	164	23	0	0	0	101	50	0	0		0.27%	188	19.59%	0.16%	210	17.64%	0.10%	225	16.85%
	Corporates - Of Which: Specialised Lending		0	0	609	0	0	0	0	0	225	0	0	0	0	0	0	0	0	0		0.00%	0	0.00%	0.00%	1	12.50%	0.00%	1	8.33%
	Corporates - Of Which: SME		0	0	1.206	60	0	0	0	0	591	50	0	0	0	0	20	21	0	0		0.26%	45	24.04%	0.18%	48	21.71%	0.09%	50	20.69%
	Retail		0	0	10,940	56	1	0	0	0	2,589	209	0	0	0	0	1	14	0	0		0.09%	26	19.84%	0.06%	34	18.23%	0.05%	42	18.06%
	Retail - Secured on real estate property	62.0%	0	0	8.883	35	1	0	0	0	2.187	167	0	0	0	0	0	1	0	0		0.06%	7	8.05%	0.05%	10	7.81%	0.02%	14	8.70%
	Retail - Secured on real estate property - Of	61.0%	0	0	156	1	0	0	0	0	37	8	0	0	0	0	0	0	0	0		0.00%	0	0.00%	0.00%	0	0.00%	0.00%	1	20.00%
Norway	Retail - Secured on real estate property - Of	62.0%	0	0	8,727	34	1	0	0	0	2,150	159	0	0	0	0	0	1	0	0		0.06%	7	8.33%	0.05%	10	8.06%	0.02%	13	8.33%
Norway	Retail - Qualifying Revolving		0	0	450	0	0	0	0	0	112	1	0	0	0	0	1	0	0	0		0.44%	3	40.00%	0.22%	5	44.44%	0.23%	6	41.67%
	Retail - Other Retail		0	0	1,607	21	0	0	0	0	290	41	0	0	0	0	0	13	0	0		0.19%	16	47.06%	0.13%	19	43.18%	0.13%	22	40.74%
	Retail - Other Retail - Of Which: SME		0	0	146	4	0	0	0	0	39	2	0	0	0	0	0	4	0	0		0.68%	5	62.50%	0.70%	6	54.55%	0.72%	7	46.67%
	Retail - Other Retail - Of Which: non-SME		0	0	1,461	17	0	0	0	0	251	39	0	0	0	0	0	9	0	0		0.14%	11	42.31%	0.07%	13	39.39%	0.07%	15	38.46%
	Equity		0	0	0	0	56	0	0	0	0	0	56	0	0	0	0	0	0	0	L	0.00%	0	-	0.00%	0	-	0.00%	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	40	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0								(		_
	TOTAL		0	0	25.190	220	826	0	0	0	8.689	373	155	0	0	0	102	64	0	0		0.17%	214	19.65%	0.11%	244	17.77%	0.07%	267	17.12%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										

	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
verage - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stock
0.00%	0.02%	20	40.00%	0.02%	30	40.54%
4.05%	0.04%	68	20.77%	0.04%	96	19.87%
8.04%	0.42%	8,032	44.35%	0.31%	8,650	42.59%
5.71%	0.39%	19	31.67%	0.40%	22	28.57%
7.44%	0.43%	981	35.48%	0.31%	1,053	34.60%
7.35%	0.59%	3.423	44.19%	0.40%	3.947	41.98%
9.21%	0.41%	1.302	29.01%	0.29%	1.581	28.05%
5.15%	0.76%	97	27.57%	0.63%	127	27.62%
9.48%	0.39%	1,205	29.14%	0.27%	1,454	28.09%
7.72%	0.91%	130	54.90%	0.67%	160	53.58%
3.54%	1.52%	1,991	69.29%	0.99%	2,206	67.00%
4.86%	1.81%	372	69.92%	1.32%	408	66.42%
3.20%	1.47%	1.619	69.13%	0.93%	1.798	67.15%
-	0.00%	0	-	0.00%	0	-
7.60%	0.36%	11,543	43.94%	0.26%	12,723	41.96%
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			Advo	rse Scena	rio			
as of	31/12/20	14		of 31/12/		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 Stork
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	1	50.00%
0.02%	1	20.00%	0.05%	3	23.08%	0.05%	6	27.27%
0.28%	173	32.32%	0.31%	258	29.15%	0.30%	339	27.83%
-	0	-	-	0	-	-	0	-
0.63%	43	32.26%	0.47%	58	32.16%	0.51%	73	31.53%
0.16%	69	35.42%	0.19%	94	33.33%	0.22%	121	31.58%
0.13%	16	19.05%	0.16%	27	20.77%	0.19%	41	22.28%
2.11%	2	33.33%	2.20%	3	30.00%	1.15%	5	35.71%
0.11%	14	17.95%	0.14%	24	20.00%	0.18%	36	21.18%
0.33%	1	25.00%	0.34%	3	42.86%	0.34%	4	36.36%
0.20%	52	49.04%	0.23%	64	44.37%	0.26%	76	40.54%
0.73%	24	67.65%	0.75%	29	58.33%	0.77%	34	53.23%
0.12%	28	40.00%	0.15%	35	37.23%	0.18%	42	34.15%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.21%	243	33.04%	0.24%	355	30.06%	0.24%	467	28.75%

 January
 Society
 As of 31/12/7016

 Stock of A1/2/2015
 As of 31/12/7016

 Stock of A1/2/2016
 Coverage for the stock of A1/2/2016

 Stock of A1/2/2016
 Coverage for the stock of A1/2/2016

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			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	0.00%	0.00%	1	50.00%	0.00%	1	33.33%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	1	33.33%
0.47%	222	42.92%	0.43%	273	35.08%	0.38%	316	32.33%
4.00%	1	16.67%	5.26%	2	18.18%	6.67%	3	21.43%
0.72%	53	65.75%	0.43%	58	59.55%	0.32%	63	56.86%
0.63%	171	31.20%	0.63%	258	32.69%	0.41%	315	32.46%
0.47%	63	17.61%	0.49%	116	22.16%	0.30%	148	22.86%
0.46%	3	23.08%	0.47%	5	27.78%	0.24%	6	27.27%
0.47%	60	17.40%	0.49%	111	21.96%	0.30%	142	22.71%
1.87%	11	55.56%	1.70%	19	56.25%	1.26%	24	54.76%
1.29%	97	58.02%	1.28%	123	53.81%	0.90%	143	51.85%
2.29%	27	78.79%	1.82%	30	69.05%	1.27%	33	68.09%
1.18%	70	52.71%	1.22%	93	50.28%	0.86%	110	48.43%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.43%	393	36.56%	0.42%	532	33.80%	0.30%	633	32.40%

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.01%	1	50.00%	0.01%	1	25.00%	0.01%	2	40.00%
0.04%	5	7.94%	0.04%	9	7.38%	0.04%	13	7.26%
2.94%	1,121	70.35%	0.96%	1,261	70.52%	0.72%	1,364	70.41%
0.00%	65.87		0.00%	9	100.00%	0.00%	9	100.00%
4.21%	6 88 65.879		1.88%	99	68.12%	1.67%	108	69.13%
1.21%	88 65.879 117 48.839		1.14%	153	48.61%	0.84%	179	47.98%
0.94%	33	29.03%	0.96%	51	33.09%	0.69%	63	33.53%
4.76%	1	25.00%	0.00%	2	40.00%	0.00%	2	33.33%
0.89%	32	29.21%	0.97%	49	32.82%	0.70%	61	33.54%
2.22%	2	50.00%	2.30%	4	57.14%	2.38%	5	50.00%
1.62%	82	64.66%	1.36%	98	62.76%	0.97%	111	62.65%
3.32%	24	67.65%	1.77%	28	62.79%	1.38%	32	62.00%
1.07%	58	63.41%	1.24%	70	62.75%	0.85%	79	62.93%
0.00%	0	-	0.00%	0	-	0.00%	0	-
1.12%	1,244	65.34%	0.43%	1,424	63.56%	0.32%	1,558	62.07%

			Adve	rse Scena	io			
as of	31/12/20	14	85	of 31/12/	2015	85	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	0.00%	0.00%	1	50.00%	0.00%	1	50.00%
0.56%	242	24.48%	0.37%	292	23.01%	0.21%	322	22.55%
0.16%	1	16.67%	0.17%	2	14.29%	0.17%	4	17.39%
0.69%	54	26.77%	0.46%	60	25.00%	0.29%	64	24.86%
0.25%	44	26.88%	0.23%	69	26.56%	0.19%	89	25.96%
0.19%	18	15.93%	0.17%	33	18.13%	0.15%	45	18.60%
0.64%	1	25.00%	0.65%	1	16.67%	0.66%	2	25.00%
0.18%	17	15.60%	0.16%	32	18.18%	0.14%	43	18.38%
0.89%	5	57.14%	0.68%	8	50.00%	0.46%	10	47.37%
0.37%	21	52.50%	0.44%	28	46.67%	0.32%	34	43.59%
1.37%	7	70.00%	2.14%	9	52.94%	1.50%	12	52.17%
0.27%	14	46.67%	0.28%	19	44.19%	0.21%	22	40.00%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.38%	286	24.97%	0.27%	362	23.90%	0.18%	412	23.47%

	2014 EU-wide Stress Test
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				Exp	osure values	(as of 31/12/	2013)			Risk exp	posure amour	nts (as of 31/	12/2013)			Value adjus	stments and pro	ovisions (as of	31/12/2013)					Base	eline Scenario							Adven	e Scenario		
		LTV % (as of	F-	IRB	A	I-IRB	2	πA	F-I	RB	A-	-IRB		STA	F	-IRB	A	IRB	ST	L		as of 31/1	2/2014	as o	of 31/12/2015	2	as of 31/12	/2016	aso	of 31/12/20	014	as o	31/12/2015		as of 31/12/
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock of Provision	S Default Stock	Impairment rate	Stock of Provisions	fault Impairme	nt Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	e Stock of Provisions	Coverage Ratio - Defaul	Impairment rate F	Stock of rovisions	b <b>ge</b> Default Impairm rate	ent Stock of Provisions
	Central banks and central governments		0	0	0	0	1,952	0	0	0	0	0	0	0	0	0	0	0	0	0	0.009	0	0.00%	0.00%	1 50.00	6 0.00%	1	33.33%	0.00%	0	0.00%	0.00%	1 50.0	0.00%	a 1
	Institutions		0	0	2.848	0	11	0	0	0	200	0	5	0	0	0	0	0	0	0	0.009		0.00%	0.00%	1 50.00			33.33%	0.00%	0	0.00%	0.04%		0% 0.04%	
•	Corporates		0	0	6,015	2	0	0	0	0	751	3	0	0	0	0	14	11	0	0	0.079	30	61.54%	0.03%	33 45.24	6 0.02%	35	42.00%	0.15%	35	45.65%	0.05%	38 37.5	0.03%	o 41
	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	-	-	0	-	0
	Corporates - Of Which: SME		0	0	17	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0.009	0	-	0.00%	0 -			•	0.00%	0	-	0.00%	0	0.00%	
	Retail		0	0	79	4	2	0	0	0	21	9	2	0	0	0	2	1	0	0	0.009	5	37.50%	0.00%	5 37.50			33.33%	1.23%	5	33.33%	1.28%		3% 0.00%	
	Retail - Secured on real estate property	0.0%	0	0	59	1	1	0	0	0	15	6	1	0	0	0	2	0	0	0	0.009	3	25.00%	0.00%	3 25.00			20.00%	1.67%	3	20.00%	1.75%	4 28.5	57% 0.00%	
	Retail - Secured on real estate property - Of	0.0%	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0.009	0	-	0.00%	0 -			-	0.00%	0	-	0.00%	0	0.00%	
ermany	Retail - Secured on real estate property - Of	0.0%	0	0	58	1	1	0	0	0	15	5	1	0	0	0	2	0	0	0	0.009	3	25.00%	0.00%	3 25.00			20.00%	1.69%	3	20.00%	1.79%	4 28.5	57% 0.00%	
,	Retail - Qualifying Revolving		0	0	6	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.009	0	-	0.00%	0 -	0.00%		-	0.00%	0	-	0.00%	0	0.00%	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	14	3	1	0	0	0	5	3	1	0	0	0	0	1	0	0	0.009	2	50.00%	0.00%	2 50.00			50.00%	0.00%	2	50.00%	0.00%	2 40.0		
			0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0.009	0	-	0.00%	0 -			-	0.00%	0	-	0.00%	0	0.00%	
	Retail - Other Retail - Of Which: non-SME		0	0	12	3	1	0	0	0	4	3	1	0	0	0	0	1	0	0	0.009	2	50.00%	0.00%	2 50.00	6 0.00%	2	50.00%	0.00%	2	50.00%	0.00%	2 40.0	0% 0.00%	, 3
	Equity Securitisation		0	0	U	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0		-	0 -		0		-	- °			0		0
	Other non-credit obligation assets		0	U	U	0	0	0	U	0	0	0	0	0	0		0		0	0										4				/ /	4
			0	0	8 942	6	1.065	0		3	077	1.12	7				16	12	3	0	0.039	25	52,78%	0.02%	40 44.44	6 0.01%	42	40.00%	0.08%	40	41.38%	0.04%	46 36.	9% 0.02%	6 51
	Securitisation and re-securitisations positions deducted from capital *		0	0	0.942	0	1.905	0		U	972	12		0	0	0	10	12	0	0	0.039	20	52.76%	0.02%	40 41.11	% U.U1%	42	40.00%	0.08%		41.30%	0.04%	40 30.3	7% 0.02%	

						as of 31/12/2	2013)				posure amoun		2/2013)				tments and pro	visions (as of					
		LTV % (as of	F-I	RB	A	IRB	S	TA	E	IRB	A-	IRB	S	TA	E2	IRB	A-	IRB	s	TA			as c
	(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		Impairme rate	ent F
	Central banks and central governments		0	0	0	0	883	0	0	0	0	0	0	0	0	0	0	0	0	0	1 F	0.01%	ń
	Institutions		0	0	409	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	1 1	0.00%	5
	Corporates		0	0	8,204	7	1	0	0	0	375	4	1	0	0	0	0	5	0	0	1 1	0.02%	6
	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	
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	i -	
	Retail		0	0	51	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	1 1	0.00%	
	Retail - Secured on real estate property	0.0%	0	0	24	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	1 1	0.00%	6
	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	1 1	- 1	
Luxembourg	Retail - Secured on real estate property - Of	0.0%	0	0	24	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	1 1	0.00%	
Euxembourg	Retail - Qualifying Revolving		0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	0.00%	
	Retail - Other Retail		0	0	25	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	1 1	0.00%	
	Retail - Other Retail - Of Which: SME		0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	0.00%	
	Retail - Other Retail - Of Which: non-SME		0	0	24	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	1 1	0.00%	6
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 1	-	
	Securitisation		0	0	4	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	1 1		
	TOTAL		0	0	8.668	7	884	0	0	0	415	4	1	0	0	0	0	5	0	0	4	0.02%	6
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	4 1		

				Exp	iosure values (a	is of 31/12/2	2013)			Risk ex	posure amour	its (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)						Bas	eline Scena	ario		
		LTV % (as of	F-	IRB	A-1	RB		STA	F-I	IRB	A-	IRB	ST	Ά.	12	IRB	A-	IRB	51	TA		as (	of 31/12/	2014	85	of 31/12/2	2015	as of	31/12/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	в	mpairment rate F	Stock of trovisions	Coverage Ratio - Default Stock		Stock of Provisions	Coverage Ratio - Default Stock	Impairment S rate Pri	Ratio - Del Stock of rovisions
	Central banks and central governments		0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00%	0		0.00%	0	-	0.00%	0 -
	Institutions		0	0	8,187	0	0	0	0	0	93	0	0	0	0	0	0	0	0	0		0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0 0.00%
	Corporates		0	0	518	2	0	0	0	0	101	0	0	0	0	0	1	0	0	0		0.00%	1	0.00%	0.00%	2	33.33%	0.00%	2 25.009
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	i - 1	0 -
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	i - 1	0 -
	Retail		0	0	137	3	5	0	0	0	20	1	3	0	0	0	0	1	0	0		0.00%	1	20.00%	0.00%	1	16.67%	0.00%	1 16.679
	Retail - Secured on real estate property	0.0%	0	0	55	1	3	0	0	0	11	1	1	0	0	0	0	0	0	0		0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0 0.00%
	Retail - Secured on real estate property - Of	0.0%	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	0.00%	0	-	0.00%	0 -
Switzerland	Retail - Secured on real estate property - Of	0.0%	0	0	54	1	3	0	0	0	11	1	1	0	0	0	0	0	0	0		0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0 0.00%
omicechana	Retail - Qualifying Revolving		0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0.00%	0	-	0.00%	0	-	0.00%	0 -
	Retail - Other Retail		0	0	78	2	2	0	0	0	9	0	2	0	0	0	0	1	0	0		0.00%	1	33.33%	0.00%	1	33.33%	0.00%	1 33.339
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0	-	-	0	-	1 · · ·	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	78	2	2	0	0	0	9	0	2	0	0	0	0	1	0	0		0.00%	1	33.33%	0.00%	1	33.33%	0.00%	1 33.339
	Equity Securitisation		0	0	0	0	4	0	0	0	0	0	4	0	0	0	0	0	0	0	- E	0.00%	0		0.00%	0		0.00%	0 -
			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L 1								
	Other non-credit obligation assets TOTAL		0	0	8 842	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L 1	0.00%		10.00%	0.00%		15.38%	0.00%	3 12.509
	Securitisation and re-securitisations positions deducted from capital *		0	0	8,842	5	26	0	0	0	214	1	- /	0	0	0	1	1	0	0	l b	0.00%	- 2	10.00%	0.00%	3	15.38%	0.00%	3 12.509

				Exp	posure values	(as of 31/12/	2013)			Risk ex	<pre>cposure amoun</pre>	nts (as of 31/1	2/2013)			Value adjus	tments and pro	ovisions (as ol	/ 31/12/2013	)						eline Scenario		
		LTV % (as of	F	-IRB	A	-IRB	S	STA	F-	IRB	A-	-IRB	S	TA	F	F-IRB	A-	-IRB		STA	1 [	as	of 31/12/	2014	as	of 31/12/20:	15	
	(min EUR, %)	31/12/2013)	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted				Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage atio - Default Stock	Impai ra
	Central banks and central governments		0	0	0	0	612	0	0	0	0	0	0	0	0	0	0	0	0	0	I F	0.75%	6	42.86%	0.76%	11	39.29%	0.6
	Institutions		0	0	1,076	1	12	0	0	0	207	0	2	0	0	0	0	1	0	0		0.09%	2	40.00%	0.09%	2	28.57%	0.0
	Corporates		0	0	1.632	1.775	3	2	0	0	2.512	1.878	3	3	0	0	55	1.133	0	14	I I	5.93%	1.355	67.71%	3.65%	1.457	70.38%	2.2
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	I I	-	0	-	- I	0	- 1	1
	Corporates - Of Which: SME		0	0	33	158	1	0	0	0	72	110	0	0	0	0	4	79	0	0	I I	8.82%	89	51.83%	7.14%		53.89%	4.1
	Retail		0	0	5	0	2,548	236	0	0	2	1	1,320	265	0	0	0	0	122	271		3.29%	499	60.03%	2.04%	564	59.97%	1.5
	Retail - Secured on real estate property	100.0%	6 0	0	5	0	1.436	145	0	0	2	1	502	145	0	0	0	0	39	48	I I	3.61%	142	47.69%	2.19%	175	51.71%	1.
	Retail - Secured on real estate property - Of	100.0%	6 0	0	0	0	7	3	0	0	0	0	2	3	0	0	0	0	0	1	I I	0.00%	1	33.33%	0.00%		33.33%	0.0
Ireland	Retail - Secured on real estate property - Of	95.0%	6 0	0	5	0	1,429	142	0	0	2	1	500	142	0	0	0	0	39	47		3.63%	141	47.89%	2.20%		51.92%	1.6
Trelatio	Retail - Qualitying Revolving		0	0	0	0	62	1	0	0	0	0	46	1	0	0	0	0	1	1	I I	1.61%	3	66.67%	1.67%		50.00%	1.6
	Retail - Other Retail		0	0	0	0	1.050	90	0	0	0	0	772	119	0	0	0	0	82	222		2.99%	354	66.50%	1.86%	386	64.68%	1.3
	Retail - Other Retail - Of Which: SME		0	0	0	0	89	18	0	0	0	0	51	26	0	0	0	0	2	29	I I	3.33%	35	61.11%	2.35%		63.16%	1.2
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	961	72	0	0	0	0	721	93	0	0	0	0	80	193	I I	2.96%	319	67.32%	1.82%	348	64.89%	1.
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	ιı	-	0	-	-	0	-	<u> </u>
	Securitisation		0	0	53	0	0	0	0	0	5	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								1
	TOTAL		0	0	2,766	1,776	3,175	238	0	0	2,726	1,879	1,325	268	0	0	55	1,134	122	285	1 1	3.10%	1,862	65.64%	1.92%	2,034	67.19%	1.3
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								4

					iosure values (a	as of 31/12/2	013)			Risk er	posure amou	nts (as of 31/1	2/2013)			Value adjust	ments and pro	ovisions (as of	31/12/2013)							eline Scena				
		LTV % (as of	F-	IRB	A-	IRB	5	STA	F	-IRB	A	I-IRB	5	TA	F-I	IRB	A-	-IRB	S	TA		as o	f 31/12/2	2014	as	of 31/12/2	2015	asr	of 31/12/2	016
	(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulte	d Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Im		Stock of ovisions	overage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
	Central banks and central governments Institutions Corporates		0	0	0 1 7,274	0 0	0	0	0	0	0 0 252	0	0	0	0	0	0	0	0	0		- 0.00% 0.01%	0 0 1	- - 3.45%	- 0.00% 0.01%	0 0 2	- 3.51%	- 0.00% 0.01%	0 0 3	- - 3.66%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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 Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1	0	-	-	0	-		0	1
Cayman Islands	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	-	-	0	-
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation		0	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 7 275	0	0	0	0	0	0 0 252	0	0	0	0	0	0	0	0	0		0.01%	,	3.45%	0.01%	2	3.51%	0.01%	3	3.66%
	Securitisation and re-securitisations positions deducted from capital *		ŏ	ŏ	0	0	ő	ŏ	Ű	L Č		1 ů	, i i i i i i i i i i i i i i i i i i i		0	ŏ	0 0	ŏ	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 - Defa Stock
0.01%	1	100.00%	0.01%	1	50.00%	0.01%	2	50.00%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.04%	8	17.02%	0.04%	12	12.77%	0.04%	15	10.56%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	0.00%
0.00%	0	-	0.00%	0	-	0.00%	0	0.00%
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	0.00%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
-	0	-	-	0	-	-	0	-
0.03%	9	18.37%	0.03%	13	13.27%	0.03%	17	11.41%

0.01% 4 23.08%

50.00% 0.00% 13.75%

15.29%

- 0 - -0.00% 1 16.7% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1 33.3% 0.00% 1 33.3% 0.00% 1 33.3% 0.00% 3 12.5%

as of 31

 Optimize
 Decision
 State
 Decision

 0.65%
 1
 31.33%
 3.33%

 0.23%
 1.55
 72.86%
 3.33%

 2.37%
 1.55
 72.86%
 3.33%

 1.37%
 98
 55.52%
 3.55.27%

 1.57%
 162
 95.54%
 3.02%

 0.67%
 1.27%
 40.05%
 3.13%

 1.37%
 1.01
 6.3.44%
 3.03%

 1.23%
 4.00
 63.34%

 1.39%
 2.168
 68.51%

airment Stock of Coverage Ratio - Default rate Provisions Ratio - Default

/31/12/2014 as of 31/12/2015 as of 31/12/2016 tock of Coverage Ratio - Impairment Stock of Coverage stock of State - Default - Default Impairment Stock of Ratio - Default

0.01% 0.00% 0.02%

0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

0 

0.02% 10 16.67%

-21.21%

23.53%

0.01% 0.00% 0.01% 50.00% -15.52%

0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

- 0

0.01% 13

			Adve	rse Scena	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	1	9.09%
0.00%	2	25.00%	0.00%	2	25.00%	0.00%	2	20.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.71%	2	33.33%	0.00%	2	28.57%	0.00%	3	37.50%
1.72%	1	33.33%	0.00%	1	25.00%	0.00%	1	20.00%
0.00%	0	-	0.00%	0	-	0.00%	0	-
1.75%	1	33.33%	0.00%	1	25.00%	0.00%	1	20.00%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	1	33.33%	0.00%	1	33.33%	0.00%	2	66.67%
-	0	-	-	0	-	-	0	-
0.00%	1	33.33%	0.00%	1	33.33%	0.00%	2	66.67%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.01%	4	23.08%	0.00%	4	16.67%	0.00%	6	20.83%

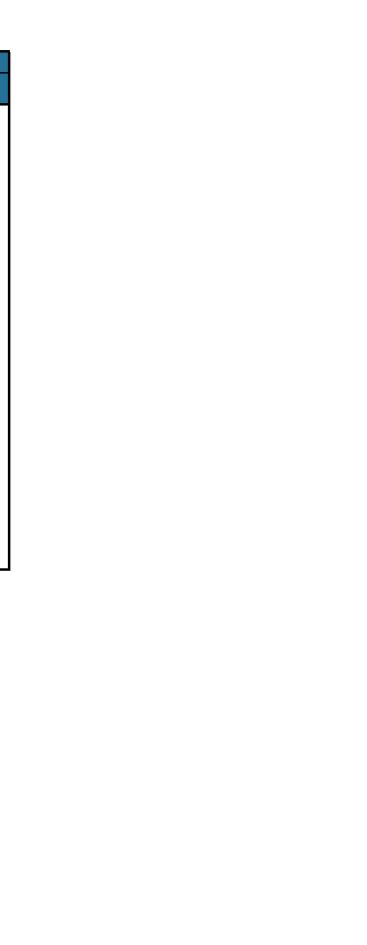
			Advo	rse Scena	rio			
as of	31/12/20	14		of 31/12/		as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
0.75%	6	42.86%	0.76%	11	39.29%	0.65%	17	40.48%
0.18%	3	33.33%	0.18%	5	29.41%	0.19%	6	24.00%
10.09%	1.614	75.31%	2.94%	1.732	78.22%	2.02%	1.813	80.16%
-	0	-	-	0	-	-	0	-
23.53%	108	60.82%	4.76%	115	64.16%	5.56%	120	66.29%
4.45%	572	62.59%	4.30%	697	62.30%	2.26%	767	62.50%
3.19%	140	39.92%	3.15%	185	42.69%	1.69%	210	43.62%
12.50%	2	50.00%	0.00%	2	40.00%	0.00%	2	40.00%
3.14%	138	39.76%	3.17%	183	42.73%	1.69%	208	43.67%
3.23%	3	50.00%	3.33%	5	57.14%	1.75%	6	62.50%
6.07%	429	75.11%	5.87%	507	74.04%	3.08%	551	74.21%
8.89%	44	68.85%	5.19%	50	70.59%	4.29%	53	68.92%
5.83%	385	76.06%	5.93%	457	74.51%	2.98%	498	74.91%
-	0	-	-	0	-	-	0	-
4.71%	2,195	71.76%	2.69%	2,445	72.88%	1.55%	2,603	73.69%

			Adve	rse Scena	io			
as of	31/12/20		as	of 31/12/	2015	as	of 31/12/	
pairment 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 Stork
-	0	-	-	0	-	-	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.03%	2	4.44%	0.03%	4	4.08%	0.03%	6	4.00%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.03%	2	4.44%	0.03%	4	4.08%	0.03%	6	4.00%



# EBA BANKING 2014 EU-wide Stress Test

P&L		B	aseline Scenari	0	A	dverse 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	3,780	3,780	3,780	3,780	3,589	3,508	3,443
Net trading income		-60	38	87	-309	-112	-13
of which trading losses from stress scenarios		-244	-147	-98	-493	-296	-197
Other operating income	314	314	314	314	314	314	314
Operating profit before impairments	1,801	2,057	2,155	2,204	1,412	1,559	1,746
Impairment of financial assets (-)	-948	-1,342	-853	-612	-3,543	-1,645	-1,182
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-948	-1,342	-853	-612	-3,537	-1,642	-1,180
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	-6	-3	-2
Impairment on non financial assets (-)	0	0	0	0	-76	-22	12
Operating profit after impairments from stress scenarios	853	715	1,302	1,592	-2,207	-108	576
Other Income and expenses	186	186	186	186	172	177	180
Pre-Tax profit	1,039	901	1,488	1,778	-2,035	69	756
Тах	-315	-270	-446	-533	611	-20	-227
Net income	724	631	1,042	1,245	-1,424	49	529
Attributable to owners of the parent	724	631	1,042	1,245	-1,424	49	529
of which carried over to capital through retained earnings	454	454	625	747	-1,425	43	481
of which distributed as dividends	270	177	417	498	1	6	48





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	99,878	100,545	101,049	101,431	101,279	102,557	103,499
Risk exposure amount Securitisation and re-securitisations	2,413	2,860	3,151	3,345	3,556	4,264	4,736
Risk exposure amount Other credit risk	97,465	97,685	97,898	98,086	97,723	98,293	98,763
Risk exposure amount for market risk	10,968	10,968	10,968	10,968	11,617	11,730	11,731
Risk exposure amount for operational risk	9,538	9,577	9,592	9,599	9,538	9,538	9,538
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)							
Total Risk exposure amount	120,384	121,090	121,609	121,998	122,434	123,825	124,768



L DAN AUTHORITY	Securitisation			<b>Baseline scenario</b>			Adverse scenario	
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
	Banking Book	1,634						
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	1,634						
	Banking Book	2,413	2,860	3,151	3,345	3,556	4,264	4,736
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
·	Total	2,413	2,860	3,151	3,345	3,556	4,264	4,736
	Hold to Maturity porfolio	12	12	12	12	152	152	152
Turneiumente	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	12	12	12	12	152	152	152



	(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
		EXPOSURES (act of pro	RECT LONG counting value gross visions) (1)					DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	EREIGN EXPOSURE: positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Austria	29 12 0 154 168 62 <b>425</b>	0 0 0 0 0 0 0 0 0 0	29 -50 -4 -37 -91 128 26 <b>1</b>	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	29 -50 -4 -37 -91 128 26 <b>1</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 73 0 0 0 7 <b>3</b>	0 0 2 0 0 0 0 2	0 0 -73 0 0 0 - <b>73</b>	0 0 -2 0 0 0 - <b>2</b>
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Belgium	1 505 18 23 347 237 30 <b>1,161</b>	0 0 0 0 0 0 0 0 0	-303 -111 17 -166 269 139 15 - <b>140</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	-303 -111 17 -166 269 139 15 - <b>140</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Bulgaria	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 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 21 0 21 0 21		0 0 0 21 0 21 0 21	0 0 0 21 0 21 0 21	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Denmark	1.398 827 107 227 88 469 99 <b>3,215</b>	1,311 484 29 16 87 24 55 <b>2,006</b>	1,397 827 107 227 -216 -48 85 <b>2,379</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	85 343 54 211 -304 -72 -15 <b>302</b>	0 0 0 0 500 500	0 0 0 0 2 0 2	169 1,021 280 1,050 0 2,030 0 4,550	7 101 8 48 0 109 0 <b>273</b>	0 0 0 0 0 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	Estonia										0 0 0 0 0 0 0 0 0 0 0				
Tot [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	375 484 380 105 123 97 237 <b>1,801</b>	158 16 21 23 34 90 43 <b>385</b>	375 484 380 105 -71 -282 237 <b>1,228</b>		0 153 106 1 0 0 0 260	205 314 252 81 -105 -374 194 <b>567</b>	893 300 365 680 813 2,173 0 5,224	10 10 15 24 98 0 158	67 0 2,170 2,545 1,000 952 0 6,734	0 0 11 27 25 24 0 <b>87</b>	0 0 36 73 0 0 <b>109</b>		0 0 -36 -73 0 -109	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	France	1,801 164 1,946 436 181 381 421 92 <b>3,621</b>	0 0 0 0 0 0 0 0 0 0 0	9 1,825 125 -315 -102 77 29 1,648	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	9 1,825 125 -315 -102 77 29 1,648	5,224 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0,734 0 0 0 0 0 0 0 0 0 0	87 0 0 0 0 0 0 0 0 0	-413 0 0 0 0 0 0 -413	1 0 0 0 0 0 0 1	-109 361 0 0 0 0 0 361	-1 0 0 0 0 0 0 0 -1



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (according to be a constrained of provide the constraint of provide the constraint of the co			is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) h negative fair value at l/12/2013	Derivatives with	EREIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Germany	12 2,857 2,938 337 93 802 818 <b>7,857</b>	0 0 0 0 0 0 0 0 0 0	-468 2,476 729 -124 -2,105 -709 341 <b>140</b>	0 0 0 0 0 0 0 0 0 0 0	0 252 126 0 0 0 0 378	-468 2,224 603 -124 -2,105 -709 341 -238	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	-32,320 0 73 0 0 -32,247	44 0 0 0 0 0 0 44	38,489 0 -36 0 0 0 38,453	-46 0 0 0 0 0 0 0 -46
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Croatia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 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 2 0 2 0 0 <b>2</b>	0 0 0 0 0 0 0 0 0	0 0 0 2 -20 0 - <b>18</b>	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 -20 0 -18	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Iceland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Ireland	288 0 146 5 175 21 <b>635</b>	288 0 0 5 0 2 <b>93</b>	288 0 -96 146 -162 0 21 <b>197</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 -96 146 -166 0 21 -95	1,094 702 847 2,603 902 4,586 0 <b>10,734</b>	9 4 0 54 28 174 0 269	0 486 0 0 2,072 648 <b>3,206</b>	0 1 0 0 68 2 <b>71</b>	0 0 18 0 18	0 0 0 0 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	155 212 225 149 160 319 212 1,432	0 0 0 0 0 0 0 0 0 0	77 -7 151 144 124 -244 121 <b>366</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	77 -7 151 144 124 -244 121 <b>366</b>	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	751 0 0 0 0 0 0 7 <b>51</b>		-855 0 0 -18 0 -18 0 -873	-1 0 0 -1 0 0 -2
[0 - 3M [ [3M - 1Y ] [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Latvia														
100 [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



	(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
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit	TVES (1) th negative fair value at L/12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	Lithuania	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Luxembourg	117 127 287 110 146 94 82 <b>963</b>	0 0 0 0 0 0 0 0 0	93 127 287 110 138 94 74 <b>923</b>	0 0 0 0 0 78 <b>78</b>	0 0 0 0 0 0 0 0 0 0	93 127 287 110 138 94 -3 <b>846</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Maita	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Netherlands	79 0 128 0 174 202 33 <b>616</b>	0 0 0 0 0 0 0 0 0	12 -120 -14 -290 -181 89 -12 -516			12 -120 -14 -290 -181 89 -12 -516	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 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	445 513 91 0 77 71 0 1,197	389 0 0 0 0 0 0 389	445 513 91 0 77 50 0 <b>1,176</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	56 513 91 0 77 50 0 <b>787</b>	1 5 19 25 22 214 0 <b>286</b>	0 0 1 1 1 1 0 4	237 1,012 1,024 1,151 3,050 3,074 0 <b>9,548</b>	3 14 29 40 169 130 0 <b>385</b>	0 0 36 0 0 0 <b>36</b> 36	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Poland	1 23 6 2 9 11 0 52		1 23 6 2 9 11 0 <b>52</b>		0 0 0 0 0 0 0 0 0	1 23 6 2 9 11 0 <b>52</b>					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 47 11 39 1 <b>98</b>		0 -56 0 29 11 39 1 <b>24</b>			0 -56 0 29 11 39 1 <b>24</b>								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	Romania														
[ 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



(mln EUR)			ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	1/12/2013 3) (on and off balance sheet) Derivatives with negative fair value at 31/12/2013				
		EXPOSURES (acc of pro	RECT LONG counting value gross visions) (1)		is a maturit		net of cash short only where there	DIRECT Derivatives with po 31/12,		Derivatives wit		Derivatives with		Derivatives wit	h negative fair			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	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 0			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Spain	0 343 253 51 95 55 63 <b>860</b>	0 0 0 0 0 0 0 0	-388 336 216 -13 -11 15 53 <b>208</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	-388 336 216 -13 -11 15 53 <b>208</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 36 0 <b>36</b> 0 <b>36</b>	0 0 0 1 0 0 <b>1</b>	0 0 -36 0 - <b>36</b>	0 0 -1 0 - <b>1</b>			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Sweden	1.841 1,202 1,023 121 475 2,144 186 <b>6,992</b>	1,425 10 17 15 9 2 0 <b>1,478</b>	1,841 1,202 1,023 -245 272 184 178 <b>4,455</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	416 1,137 950 -317 95 182 76 <b>2,539</b>	76 100 0 227 915 0 <b>1,318</b>	0 1 0 2 15 0 <b>18</b>	1,064 742 1,642 5,431 5,824 6,577 0 21,280	15 20 72 183 373 330 0 <b>993</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	United Kingdom	434 3 125 1 236 67 155 <b>1,021</b>	431 3 2 0 0 2 0 438	434 3 125 1 162 19 -120 <b>624</b>			0 0 123 1 161 17 -120 <b>182</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			-72 0 0 0 0 0 0 0 - <b>72</b>		185 0 0 0 0 0 0 <b>185</b>				
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Australia	0 0 4 0 <b>4</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 4 0 <b>4</b> 0 <b>4</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 4 0 4	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 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 22 16 2 0 0 <b>40</b>	0 0 0 0 0 0 0 0 0 0	0 0 22 -22 2 -77 0 - <b>75</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 22 -22 2 -77 0 - <b>75</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	67 0 0 0 0 0 0 67	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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Japan	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.	4 47 19 122 47 11 0 <b>250</b>	4 0 0 0 0 0 0 4	4 47 19 119 47 11 -1 <b>246</b>	0 0 0 0 0 0 0 0 0 0	0 6 0 0 0 0 0 6	0 41 19 119 47 11 -1 <b>236</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	-1,172 0 0 0 0 0 0 -1,172	3 0 0 0 0 0 0 0 3	1,256 0 0 0 0 0 0 1,256	-3 0 0 0 0 0 0 -3			



(mln EUR)			ALUES AS O	F 31/12/20	13			VALUES AS O	F 31/12/201	.3	v	ALUES AS OF	31/12/2013	3) (on and off balance sheet)			
		EXPOSURES (acc of pro			is a maturit		net of cash short only where there	Derivatives wit	RECT SOVEREIGN EXPO th positive fair value at ./12/2013	Derivatives w		Derivatives with		S (3) (on and off balance sheet) Derivatives with negative fair value at 31/12/2013			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [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 -9 0 0 0 0 - <b>9</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 -9 0 0 0 0 - <b>9</b>	2 0 0 0 5 0 7	0 0 0 0 0 0 0 0 0 0 0	363 298 115 0 59 2 0 <b>837</b>	11 2 0 0 0 0 0 13	0 0 0 0 0 0 0 0	0 0 0 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 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 0 0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean	0 1 4 2 1 0 8	0 1 4 2 1 0 8	0 1 4 2 1 0 8	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 0 0 0 0 0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	106 2 0 0 0 2 110	106 2 0 0 0 0 0 108	106 2 0 0 0 2 110	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 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

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2014 EU-wide Stress Test

Capital			Baseline Scenario				Adverse Scenario	,	1		
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	24,066	24,547	25,054	25,683	22,016	21,948	22,529	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	16,463	16,944	17,289	17,708	14,413	14,183	14,554	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)	1,319	1,319	1,319	1,319	1,319	1,319	1,319	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	17,798	18,252	18,877	19,624	16,373	16,416	16,897	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	0	143	141	140	99	81	68	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	-1	-1	-1	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	-4	-6	-7	-31	-50	-62	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	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 (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	402	402	402	402	402	402	402	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	-4	-143	-143	-143	-143	-143	-143	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)	-2,715	-2,660	-2,605	-2,550	-2,660	-2,605	-2,550	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	-86	-86	-86	-86	-697	-677	-450	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	-93	-239	-239	-239	-224	-224	-224	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	O	0	D	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) noint k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	o	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	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) an 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	o	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-1,424	-1,424	-1,424	-1,424	-1,424	-1,424	-1,424	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	1,266	1,380	1,047	665	1,368	1,038	659	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.16}	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 (+/-)	1,266	1,380	1,047	665	1,368	1,038	659	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)	4,502	4,883	4,907	4,792	4,883	4,907	4,792	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	3,216	3,216	3,216	3,216	3,216	3,216	3,216	-	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,965	21,827	22,196	22,500	19,296	19,090	19,346	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,101	2,720	2,858	3,183	2,720	2,858	3,183	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 CET1 deduction (+)	120,384	121,090	121,609	121,998	122,434	123,825	124,768	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	2,711								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	1,289								Articles 153(2) of CRR
	B.4	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-666							-	Recital (44) of CRR
	B.5 B.6	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (- ) of which: others subject to the discretion of National Competent Authorities	0								- Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	13.68%	13.99%	14.22%	14.51%	11.77%	11.45%	11.66%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	17.42%	18.03%	18.25%	18.44%	15.76%	15.42%	15.51%	CA3 {3}	-
	C.3	Total Capital ratio	19.99%	20.27%	20.60%	21.05%	17.98%	17.73%	18.06%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		9,687	9,729	9,760	6,734	6,810	6,862		
	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)				13.97%			11.14%		

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in E (3) Memorandum item based on a fully implemented CRR/CRD IV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio



# 2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commis								
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of				
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)				
2013	0	0			0				
2014	0	0	0	0	0				
2015	0	0	0	0	0				
2016	0	0	0	0	0				
Total	0	0	0	0					



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

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



#### Major Capital Measures from 1 January to 30 September 2014

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

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

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	1,250

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