

Bank Name	HU - OTP Bank Ltd
LEI Code	529900W3MOO00A18X956



Summary Adverse Scenario

#### HU - OTP Bank Ltd

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,370
Impairment losses on financial and non-financial assets in the banking book	1,020
Common Equity Tier 1 capital (1)	3,894
Total Risk Exposure (1)	24,478
Common Equity Tier 1 ratio, % (1)	15.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	2,840
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,655
3 yr cumulative losses from the stress in the trading book	18
Valuation losses due to sovereign shock after tax and prudential filters	-34
Common Equity Tier 1 capital (1)	3,070
Total Risk Exposure (1)	25,702
Common Equity Tier 1 ratio, % (1)	11.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,414
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



HU - OTP Bank Ltd

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

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,370
Impairment losses on financial and non-financial assets in the banking book	1,020
Common Equity Tier 1 capital (1)	3,894
Total Risk Exposure (1)	24,478
Common Equity Tier 1 ratio, % (1)	15.9%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	3,383
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,103
3 yr cumulative losses from the stress in the trading book	8
Common Equity Tier 1 capital (1)	4,346
Total Risk Exposure (1)	25,512
Common Equity Tier 1 ratio, % (1)	17.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	2,041
(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

	Credit Risk			Ex	posure values	(as of 31/12/2	2013)			Risk e	xposure amour	ts (as of 31/1	12/2013)			Value adjust	tments and pr	ovisions (as o	(31/12/2013)					Bas	eline Scenar	rio					1	
			F	-IRB	A	-IRB		STA	F	IRB	A	IRB		TA	F	-1RB	A	-IRB	5	A		as of 31/1	2/2014	as	of 31/12/2	015	as o	of 31/12/20	16	as o	of 31/12/201	14
		LTV % (as of 31/12/2013)	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulter	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock of Provision	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage tatio - Default	Impairment rate	Stock of Provisions	Coverage atio - Default	Impairment rate	e Stock of Provisions	Coverage Ratio - Default
	(min EUR, %)																									51200			5.000			
	Central banks and central governments		0	0	0	0	7.913	1	0	0	0	0	733	1	0	0	0	0	9	3	0.009		85.18%	0.00%	12	85.18%	0.00%	12	85.18%	0.00%	12	85.18%
	Institutions		0	0	0	0	2,226	3	0	0	0	0	804	5	0	0	0	0	2	0	0.009		3.54%	0.00%	3	3.54%	0.00%	3	3.54%	0.00%	3	3.54%
	Corporates		0	0	0	0	7,382	408	0	0	0	0	7,087	429	0	0	0	0	426	1,086	1.749		67.49%	1.61%	1,852	63.77%	1.50%		61.34%	2.76%	1,857	70.22%
	Corporates - Of Which: Specialised Lending		0	0	0	0	1,088	52	0	0	0	0	1,087	52	0	0	0	0	221	172	0.129		74.40%	0.10%	397	72.84%	0.07%	398	72.00%	0.36%	417	80.33%
	Corporates - Of Which: SME		0	0	0	0	1,349	127	0	0	0	0	1,141	130	0	0	0	0	22	279	1.139		67.33%	1.01%	416	64.65%	0.91%		62.58%	1.87%	442	72.79%
	Retail		0	0	0	0	13.103	1.002	0	0	0	0	7.790	970	0	0	0	0	325	2.621	4.099		68.91%	3.90%	3.992	67.28%	3.78%		66.40%	5.83%	3.724	70.96%
	Retail - Secured on real estate property	90.0%	6 0	0	0	0	6.853	825	0	0	0	0	3.203	789	0	0	0	0	83	1.069	1.659		52.17%	1.39%	1.370	49.53%	1.18%		47.81%	2.68%	1.357	53.00%
	Retail - Secured on real estate property - Of	69.8%	6 0	0	0	0	24	2	0	0	0	0	9	1	0	0	0	0	0	7	0.439		75.49%	0.44%	7	71.08%	0.42%		67.60%	0.78%	7	75.10%
HU - OTP Bank Ltd	Retail - Secured on real estate property - Of	90.1%	6 0	0	0	0	6,829	824	0	0	0	0	3,194	789	0	0	0	0	83	1,062	1.669		52.07%	1.39%	1,363	49.45%	1.18%		47.74%	2.68%	1,350	52.91%
	Retail - Qualifying Revolving		0	0	0	0	1,680	30	0	0	0	0	1,260	31	0	0	0	0	41	303	9.169		85.40%	9.02%	660	83.17%	8.96%		81.86%	12.04%	556	89.49%
	Retail - Other Retail		0	0	0	0	4,569	146	0	0	0	0	3,327	150	0	0	0	0	198	1,249	5.829		85.60%	5.70%	1,962	83.31%	5.66%		81.74%	8.19%	1,811	88.59%
	Retail - Other Retail - Of Which: SME		0	0	0	0	317	32	0	0	0	0	138	35	0	0	0	0	4	117	1.519		65.81%	1.47%	89	61.04%	1.44%		57.63%	2.19%	88	66.68%
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	4.252	114	0	0	0	0	3.189	114	0	0	0	0	194	1.132	6.279		87.05%	6.13%	1.872	84.87%	6.09%	2.141	83.36%	8.81%	1.723	90.18%
	Equity		0	0	0	0	305	0	0	0	0	0	305	0	0	0	0	0	3	0	0.009	6 3	-	0.00%	3		0.00%	3		0.00%	3	<u>↓ · · /</u>
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0											4 2	1 /
	Other non-credit obligation assets		0	0	0	0	2,036	0	0	0	0	0	1,361	0	0	0	0	0	36	0											4 1	(
	TOTAL		0	0	0	0	32,965	1,413	0	0	0	0	18,081	1,405	0	0	0	0	801	3,710	2.119	5,194	68.47%	1.98%	5,861	66.24%	1.88%	6,484	64.94%	3.08%	5,599	70.72%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0											4 1	4 7

				Exp	posure values (	as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pro	visions (as of	31/12/2013)					Bas	eline Scenario							Adverse S	Scenario			
		LTV % (as of		F-IRB	A	-IRB	S	STA	F-	IRB	A-	IRB	ST	TA	F	IRB	A-	RB	ST	A		as of 31/1	2/2014	85	of 31/12/201	5	as of 31/12	/2016	as o	of 31/12/20	14	as of 3	1/12/2015	aa	is of 31/12/2	16
	(min EUR, %)	31/12/2013)	Non-defaulte	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	Non-defaulted	Defaulted	Imp	irment Stock of ate Provision	Coverage Rati Default Stock	Impairment rate	Stock of Provisions	overage io - Default Stock rat	ment Stock of Provision	S Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment Sto rate Pro	ock of visions Coverag Ratio - Def Stock	fault Impairmen rate	nt Stock of Provisions	Coverage atio - Default Stock
	Central banks and central governments Institutions Corporates		0	0	0	0	6.272 379	03	0	0	0	0	175 279 3.022	1 5	0	0	0	0	4 0 244	3	0	00% 7 00% 0 56% 527	86.49% 3.37%	0.00%		6.49% 0.00 3.37% 0.00 72.76% 1.49	96 0	85.49% 3.37% 70.08%	0.00%	7	86.49% 3.37% 83.09%	0.00%	7 86.49% 0 3.37% 683 77.94%	0.00%	0	86.49% 3.37%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	3.206 416 904	35 22 11	0	0	0	0	3.022 415 792	35 22 11	0	0	0	0	244 161 43	180 50 32	0	50% 52/ 00% 211 53% 123	76.96% 69.83% 80.82%	1.51% 0.00% 0.51%		9.83% 0.00 9.07% 0.50	96 211	70.08% 69.83% 77.59%	0.00%	5/2 218 137	83.09% 79.32% 92.21%	0.00% 1 1.13% 1	220 79.32% 149 88.78%	6 0.00%	221	74.63% 79.32% 85.38%
	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of	86.8% 71.2%	0	0	0	0	5,898 3.937	543 459	0	0	0	0	2,963 1.592	506 423	0	0	0	0	89 47	1,015 562	1	41% 1,210 99% 691 50% 0	58.65% 50.30% 48.41%	2.19% 1.72% 0.51%	760	5.49% 2.07 7.66% 1.48 8.73% 0.50	% 817	53.50% 45.98% 48.90%	3.25% 2.90% 1.09%	1,263 729	59.09% 50.61% 56.13%	4.00% 1 3.34% 1	,506 55.69% 861 47.74% 0 56.56%	6 2.88%	969	53.93% 46.18% 56.74%
Hungary	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving	71.2% 86.9%	0	0	0	0	9 3,929 695	459 16	0	0	0	0	4 1,589 521	423 16	0	0	0	0	47 3	0 562 104	1	50% 0 99% 691 37% 130	48.41% 50.30% 74.04%	1.72%	760	8.73% 0.50 87.66% 1.48 87.58% 3.33	% 817	48.90% 45.98% 63.48%	1.09% 2.90% 4.04%	729	56.13% 50.61% 75.80%	1.99% 3.35% 1 5.36% 1	0 56.56% 861 47.74% 171 68.77%	6 2.88%	969	46.17% 64.05%
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	1,266 217	69 6	0	0	0	0	850 63	67 6	0	0	0	0	39 3	349 47	3	16% 388 25% 9	76.13% 38.33%	3.03% 1.22%	432 14	72.06% 3.11 15.70% 1.21	% 475 % 18	69.15% 34.70%	3.89% 1.82%	399 12	77.34% 42.86%	5.17% 4 2.37%	473 73.09% 20 39.93%	6 7.02% 6 3.07%	570 30	69.77% 38.87%
	Retail - Other Retail - Of Which: non-SME Equity Securitisation		0	0	0	0	1,049 104 0	63 0	0	0	0	0	786 104 0	61 0	0	0	0	0	36 0	302 0		80% 379 00% 0	77.58%	3.64% 0.00%	418 0	- 0.00		71.69%	4.58%	388	78.94%	6.11% 0.00%	453 75.68% 0 -	6 8.34% 0.00%		72.95%
	Other non-credit obligation assets TOTAL		0	0	0	0	578 16,437	0	0	0	0	0	330 6,873	0 547	0	0	0	0	0 337	0 1,198	1	24% 1,745	61.56%	1.12%	1,935	8.42% 1.06	% 2,112	56.46%	1.70%	1,842	63.03%	2.09% 2	,197 59.69%	6 2.36%	2,586	58.05%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0										4	4 1	(		/	4	

				Exp	posure values (a	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)					Bas	seline Scen	ario		
		LTV % (as of	F	-IRB	A-	IRB	S	TA	F-	IRB	A-	IRB	S	TA	F	IRB	A	-IRB	SI	A		as of 31/1	2/2014	as	of 31/12/	2015	aso	of 31/12/2
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate	ent Stock o Provision		· Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	0	0	429	0	0	0	0	0	3	0	0	0	0	0	0	0	0.00%	0		0.00%	0	-	0.00%	0
	Institutions		0	0	0	0	61	0	0	0	0	0	26	0	0	0	0	0	0	0	0.009	0	-	0.00%	0	-	0.00%	0
	Corporates		0	0	0	0	1.071	33	0	0	0	0	1.055	37	0	0	0	0	45	94	1.959		68.66%	1.91%	183	65.42%	1.83%	204
	Corporates - Of Which: Specialised Lending		0	0	0	0	247	0	0	0	0	0	247	0	0	0	0	0	12	1	0.269		73.56%	0.26%	14	66.38%	0.24%	15
	Corporates - Of Which: SME		0	0	0	0	33	0	0	0	0	0	33	0	0	0	0	0	1	0	0.159		6.07%	0.15%	1	6.07%	0.14%	1
	Retail		0	0	0	0	2,299	151	0	0	0	0	1,405	143	0	0	0	0	82	707	1.659		78.33%	1.48%	863	75.77%	1.42%	897
	Retail - Secured on real estate property	100.4%	6 0	0	0	0	1.010	121	0	0	0	0	439	110	0	0	0	0	7	205	1.129		57.98%	0.82%	231	55.24%	0.65%	238
	Retail - Secured on real estate property - Of	67.3%	0	0	0	0	15	2	0	0	0	0	5	1	0	0	0	0	0	7	0.399		76.13%	0.40%	7	71.77%	0.37%	7
Bulgaria	Retail - Secured on real estate property - Of Retail - Qualifying Revolving	100.7%	0	0	0	0	995	120	0	0	0	0	433	109	0	0	0	0	7	198	1.139 2.739		57.53% 88.96%	0.82%	224	54.84% 87.95%	0.66%	230
5	Retail - Other Retail			0	0		1.221	20	0	0			916		0		0		-	499	2.009		91.41%	1.92%	624	89.05%	1.94%	650
	Retail - Other Retail - Of Which: SME		0	0	0	0	1.221	26	0	0	0	0	910	20	0		0	0	13	70	2.009		70.38%	2,40%	76	68.13%	2.31%	28
	Retail - Other Retail - Of Which: non-SME		ő	0	0	ő	1.121	4	ů	0	ő	ő	841	4	ő	ő	ő	0	72	429	1.969		95.97%	1.88%	548	93.52%	1.91%	571
	Equity		ő	ő	ő	ő	14		ő	ő	ő	ő	14	o i	ő	ő	ő	ő	0	0	0.009		-	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	338	0	0	0	0	0	234	0	0	0	0	0	3	0								i i
	TOTAL		0	0	0	0	4.212	184	0	0	0	0	2.737	180	0	0	0	0	129	801	1.529	989	76.86%	1.41%	1.047	73.99%	1.35%	1.101
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0								(

				Exp	osure values (a	is of 31/12/2	013)			Risk ex	posure amoun!	ts (as of 31/1	2/2013)			Value adjust	ments and pri	ovisions (as of	31/12/2013)					1	aseline Sce	nario			
		LTV % (as of	F-1	IRB	A-I	RB	s	TA	Fi	IRB	A-I	RB	S	TA	F-1	RB	A	-IRB	S	TA		as of 31	/12/2014		is of 31/12	/2015	as	of 31/12/20	16
	(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	d Defaulted	Non-defaulted	Defaulted	Impai ra		of Coverage F ions Default St		nt Stock of Provisions	Coverage Ratio - Defaul Stock	Impairment rate	Stock of Provisions	Coverage atio - Default Stock
Russian Federation	Central laws and central governments Institutions Corporates - Of Which: Socialised Lending Corporates - Of Which: Socialised Lending Retail - Sociardo in real estate property - Of Retail - Sociardo in real estate property - Of Retail - Sociardo in real estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Bealty Socialised Socialised Socialised Socialised Socialised Socialised Socia	74.0% - 74.0%					239 136 354 65 0 2.162 98 0 98 719 1.345 0 1.345 0 0	0 1 1 0 48 10 0 10 13 24 0 24 0 24 0					120 30 354 65 0 1.622 73 0 73 539 1.009 0 1.009 0 0	0 1 1 0 50 13 0 13 24 0 24 0 24 0					0 2 0 82 0 29 53 0 53 0 53 0	0 0 15 2 454 6 0 6 171 277 0 277 0 277 0 0 0	0.0 0.0 0.0 0.0 13.3 1.0 1.0 15.4 12.4 0.0	96 0 96 1 96 2 96 3 96 3 96 3 96 3 1 96 3 1 96 3 1 96 3 1 96 5 1	35.321 - 35.321 9 90.391 0 90.121 -	0.05% 0.00% 0.00% 13.27% 1.03% 1.03% 15.86% 12.74%	8 0 438 690 0	100.00% 88.95% 65.04% 100.00% 88.26% 33.27% 33.27% 89.49% 89.49% - 89.40%	0.00% 0.00% 0.05% 0.00% 13.07% 0.97% - 0.97% 15.62% 12.54% - 12.54% 0.00%	0 0 17 2 2 1.424 9 0 9 552 863 0 863 0 863 0	100.00% 87.96% 65.04% 100.00% 87.94% 31.92% 31.92% 89.01% 89.01%
	Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	242 3.133	49	0	0	0	0	169 2.294	52	0	0	0	0	2 85	0 469	10.3	2% 85	3 88.919	10.23%	1.152	88.27%	10.03%	1.441	87.94%

				EX.	posure values	(as or 31/12/	2013)			KISK EJ	cposure amoun	rs (as or 31/1	12/2013)			value adjust	iments and pro-	visions (as or	31/12/2013)					De	seine scer	ario			/ /
		LTV % (as of	F	-IRB	A	I-IRB		STA	F	-IRB	A-	IRB	S	TA	Fi	IRB	A-I	RB	S	TA		as of 31/2	12/2014	8	s of 31/12/			of 31/12/2	
	(min EUR, %)	31/12/2013)	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairm rate		f Coverage Ratio	• Impairmer rate	t 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	93	0	0	0	0	0	93	0	0	0	0	0	0	0	0.009	6 0	-	0.00%	0	-	0.00%	0	-
	Institutions		0	0	0	0	165	0	0	0	0	0	72	0	0	0	0	0	1	0	0.009	6 1	-	0.00%	1	-	0.00%	1	-
	Corporates		0	0	0	0	1,032	127	0	0	0	0	1,032	130	0	0	0	0	65	319	2.059	6 407	68.44%	1.54%	426	66.64%	1.03%	437	65.66%
	Corporates - Of Which: Specialised Lending		0	0	0	0	117	23	0	0	0	0	117	23	0	0	0	0	31	55	0.569	6 87	65.44%	0.40%	88	62.59%	0.23%	89	61.22%
	Corporates - Of Which: SME		0	0	0	0	70	69	0	0	0	0	70	71	0	0	0	0	5	124	5.709	6 134	63.83%	4.32%	137	63.52%	2.89%	139	63.33%
	Retail		0	0	0	0	497	117	0	0	0	0	373	117	0	0	0	0	23	259	5.349			4.95%	337	70.25%	4.55%	361	70.83%
	Retail - Secured on real estate property	132.8%	6 0	0	0	0	203	105	0	0	0	0	152	105	0	0	0	0	7	195	3.009	6 208	64.34%	2.47%	213	63.86%	1.93%	217	63.52%
	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	-
Ukraine	Retail - Secured on real estate property - Of	132.8%	6 0	0	0	0	203	105	0	0	0	0	152	105	0	0	0	0	7	195	3.009			2.47%		63.86%	1.93%	217	63.52%
Okraine	Retail - Qualifying Revolving		0	0	0	0	87	0	0	0	0	0	65	0	0	0	0	0	5	7	10.19		98.80%	9.72%	30	98.51%	9.19%	38	98.38%
	Retail - Other Retail		0	0	0	0	208	12	0	0	0	0	156	12	0	0	0	0	12	58	5.579	6 82	83.37%	5.30%	94	83.65%	5.01%	105	83.85%
	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	208	12	0	0	0	0	156	12	0	0	0	0	12	58	5.579		83.37%	5.30%	94	83.65%	5.01%	105	83.85%
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0.009	6 1	-	0.00%	1	-	0.00%	1	-
	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	356	0	0	0	0	0	310	0	0	0	0	0	2	0									
	TOTAL		0	0	0	0	2,143	243	0	0	0	0	1,879	248	0	0	0	0	91	579	2.669	6 719	68.97%	2.26%	763	68.26%	1.84%	799	68.01%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0									

				Exp	osure values	(as of 31/12/	2013)			Risk e	xposure amou	nts (as of 31/:	12/2013)			Value adjus	tments and pr	ovisions (as of	31/12/2013)					Ba	seline Scen	ario			
		LTV % (as of	F	IRB	,	I-IRB	2	πA	F	-IRB	A	N-IRB		STA	Fri	IRB	A	-IRB	S	TA		as of 31/	12/2014	a	of 31/12/	2015	as	of 31/12/2016	5
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulter	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	Defaulted	Impair rai		of Coverage Rati	• Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	iverage io - Default Stock
	Central banks and central governments Institutions		0	0	0	0	303 190	0	0	0	0	0	161 100	0	0	0	0	0	3	0	0.0		-	0.00%	3	-	0.00%	3	-
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	309	49	0	0	0	0	309	58	0	0	0	0	9	42	1.7		45.78%	1.77%	69	40.82%	1.74%	74 3	37.75%
	Corporates - Of Which: SME		0	0	0	0	37	2	0	0	0	0	37	3	0	0	0	0	0	5	0.4		59.60%	0.44%	6	51.74%	0.44%		46.31%
	Retail Retail - Secured on real estate property	68.8%	0	0	0	0	680 373	28 25	0	0	0	0	510 280	35	0	0	0	0	14	42 13	0.7		58.51% 39.78%	0.70%	71 26	53.56% 35.97%	0.69%		50.91% 34.12%
CROATIA (local name	Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of	68.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.2	0 % 25	- 39.78%	0.23%	0	- 35.97%	- 0.14%	0 .	- 34.12%
Hrvatska)	Retail - Qualifying Revolving Retail - Other Retail	00.074	0	0	0	0	72	0	0	o	0	0	54	0	0	0	0	0	3	4	1.5	% 9	91.45%	1.50%	10	86.81%	1.62%	11 8	83.70%
	Retail - Other Retail - Of Which: SME		0	0	0	0	235	3	0	0	0	0	176 0	4	0	0	0	0	4	25	1.2	0	76.91%	1.20%	35	69.09%	1.28%	0	63.52% -
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	235	3	0	0	0	0	176	4	0	0	0	0	4	25 0	1.2		76.91%	1.20%	35	69.09%	1.28%	38 6	63.52%
	Securitisation Other non-credit obligation assets		0	0	ő	0	0	0	0	ŏ	0	ŏ	0	ő	ő	0	0	ő	ő	ő	0.0			1.00%	Ű				
	TOTAL		0	0	0	0	1.676	76	0	0	0	0	1.236	94	0	0	0	0	27	84	0.6	% 132	51.17%	0.65%	143	46.10%	0.62%	153 4	43.10%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0							4		

	Adve	rse Scena	io			
	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 - Defaul Stock
	0.00%	12	85.18%	0.00%	12	85.18%
	0.00%	3	3.54%	0.00%	3	3.54%
	3.97%	2,188	65.09%	4.58%	2,550	62.10%
	0.45%	430	75.60%	0.41%	441	72.16%
	3.02%	490	68.42%	3.37%	542	65.09%
	6.55%	4.616	69.48%	6.29%	5.443	68.32%
	3.01%	1.564	50.07%	2.83%	1.748	48.28%
	1.14%	8	69.98%	1.46%	8	65.82%
	3.02%	1,556	50.00%	2.84%	1,740	48.22%
	13.01%	781	88.10%	12.67%	994	86.46%
	9.25%	2,271	86.79%	8.76%	2,700	84.91%
	2.78%	100	60.65%	3.35%	115	56.22%
	9.91%	2.171	88.62%	9.30%	2.586	86.94%
	0.00%	3	-	0.00%	3	-
	3.63%	6,821	68.12%	3.62%	8,010	66.35%

				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 Stork	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defaul Stork
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
2.91%	172	69.99%	3.52%	212	67.40%	3.64%	252	65.91%
0.36%	14	76.51%	0.41%	15	70.62%	0.42%	16	68.09%
0.24%	1	6.99%	0.30%	1	6.99%	0.31%	1	6.99%
2.38%	847	78.55%	3.00%	918	75.40%	3.60%	1,002	72.93%
1.87%	231	57.94%	1.93%	250	54.44%	2.07%	269	51.71%
0.61%	7	75.70%	0.66%	7	70.77%	0.68%	7	66.67%
1.89%	224	57.51%	1.95%	243	54.07%	2.09%	262	51.39%
3.64%	7	98.05%	5.04%	11	98.07%	6.35%	15	98.08%
2.72%	609	91.99%	3.70%	658	89.29%	4.59%	717	86.87%
3.55%	76	71.40%	4.25%	80	68.49%	4.41%	84	66.15%
2.65%	533	96.47%	3.66%	577	93.69%	4.60%	633	91.04%
0.00%	0	-	0.00%	0	-	0.00%	0	-
2.23%	1.019	77.19%	2.75%	1.130	73.93%	3.13%	1.254	71.52%

			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	100.00%	0.00%	0	100.00%	0.00%	0	100.00%
0.05%	17	92.93%	0.08%	17	91.53%	0.09%	18	90.10%
0.00%	2	74.58%	0.00%	2	74.58%	0.00%	2	74.58%
0.07%	2	99.99%	0.10%	2	99.97%	0.11%	2	99.95%
18.67%	957	93.76%	19.44%	1.400	94.81%	15.72%	1.760	95.20%
2.20%	10	44.45%	2.46%	13	41.70%	2.68%	15	39.96%
-	0	-	-	0	-	-	0	-
2.20%	10	44.45%	2.46%	13	41.70%	2.68%	15	39.96%
21.06%	357	95.27%	21.67%	522	96.15%	18.88%	665	96.56%
18.54%	590	94.81%	19.42%	866	95.86%	14.88%	1.079	96.29%
-	0	-	-	0	-	-	0	-
18.54%	590	94.81%	19.42%	866	95.86%	14.88%	1.079	96.29%
0.00%	0	-	0.00%	0	-	0.00%	0	-
14.49%	974	93.75%	15.04%	1.418	94.77%	12.15%	1.778	95.15%

			Adve	erse Scena	rio			
as of	of 31/12/	2016						
ment 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 Stock
.00%	0	-	0.00%	0	-	0.00%	0	-
.00%	1	-	0.00%	1	-	0.00%	1	-
.48%	456	71.38%	9.06%	559	66.73%	9.86%	661	64.11%
.24%	97	70.62%	3.20%	104	63.33%	3.22%	109	59.00%
2.08%	151	70.18%	24.89%	173	69.01%	27.27%	193	68.22%
.19%	339	72.76%	9.27%	389	73.73%	8.98%	436	74.20%
.26%	217	64.59%	8.47%	234	64.21%	10.02%	253	63.87%
-	0	-	-	0	-	-	0	-
.26%	217	64.59%	8.47%	234	64.21%	10.02%	253	63.87%
5.00%	25	100.00%	13.89%	38	100.00%	11.60%	49	100.00%
.63%	97	96.00%	8.13%	117	96.39%	7.09%	134	96.62%
-	0	-	-	0	-	-	0	-
.63%	97	96.00%	8.13%	117	96.39%	7.09%	134	96.62%
.00%	1	-	0.00%	1	-	0.00%	1	-
.15%	796	71.99%	7.86%	949	69.50%	8.16%	1,098	67.82%

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
0.00%	3	-	0.00%	3	-	0.00%	3	-
0.00%	0	-	0.00%	0	-	0.00%	0	-
2.92%	74	49.08%	4.32%	87	41.12%	5.97%	102	36.39%
-	0	-	-	0	-	-	0	-
0.78%	6	55.23%	1.25%	6	42.71%	1.90%	7	34.03%
1.37%	75	62.26%	2.09%	89	54.97%	2.73%	108	50.76%
0.67%	31	48.38%	0.91%	35	41.97%	1.00%	38	37.90%
-	0	-	-	0	-	-	0	-
0.67%	31	48.38%	0.91%	35	41.97%	1.00%	38	37.90%
2.68%	10	92.76%	4.43%	13	88.32%	6.19%	18	85.87%
2.07%	34	74.27%	3.28%	42	63.21%	4.44%	51	56.45%
-	0	-	-	0	-	-	0	-
2.07%	34	74.27%	3.28%	42	63.21%	4.44%	51	56.45%
0.00%	0	-	0.00%	0	-	0.00%	0	-
1.19%	152	54.62%	1.75%	180	46.85%	2.22%	213	42.30%

Е	ΒA	EUROPEAN BANKING AUTHORITY	2014 EU-wide Stress Test
Е	ΒA	EUROPEAN BANKINS AUTHORITY	2014 EU-wide Stress Test

			Exp	osure values (	as of 31/12/2	013)			Risk ex	posure amounts (as	of 31/12/2013			Value adj	istments and pr	ovisions (as of	31/12/2013)					Baseli	ne Scenario							Adver	rse Scenario		
	LTV % (as of	F-1	RB	A-	IRB	S	TA	F-I	IRB	A-IRB		STA		F-IRB	A	-IRB	s	A	a	s of 31/12/	2014	as of	31/12/2015		as of 31/1	2/2016	as o	of 31/12/20	014	aso	of 31/12/2015		as of 31/12
	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Def	ulted Non-del	aulted Default	ed Non-defa	ulted Defaulter	Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment 9 rate Pi	Ratio -	· Default ork	rment Stock ( te Provisio	Ratio - Default	Impairment rate	e Stock of Provisions	Coverage Ratio - Defaul	t Impairment rate	Stock of Provisions	r <b>age</b> Default rate	ment Stock of Provision
Central banks and central governments		0	0	0	0	180	0	0	0	0	0 2	0	0	0	0	0	0	0	0.00%	0	-	0.00%	0	- 0.0		-	0.00%	0	-	0.00%	0	- 0.009	
Institutions		0	0	0	0	58	0	0	0	0	0 1		0	0	0	0	0	0	0.00%	0	-	0.00%	0	- 0.0		-	0.00%	0	-	0.00%	0	- 0.009	
Corporates		0	0	0	0	499	38	0	0	0	0 46		0	0	0	0	27	81	3.40%	125	56.01%	3.20%	141 50.9	95% 3.1		48.03%	4.78%	132	56.56%	5.49%	160 51	51% 6.539	
Corporates - Of Which: Specialised Lending		0	0	0	0	84	0	0	0	0	0 84		0	0	0	0	5	0	0.00%	5	-	0.00%	5	- 0.0		-	0.00%	5	-	0.00%	5	- 0.009	
Corporates - Of Which: SME		0	0	0	0	113	15	0	0	0	0 7	5 13	0	0	0	0	4	23	2.67%	31	49.78%	2.55%		57% 2.5		41.39%	3.77%	32	49.50%	4.42%		82% 5.419	
Retail		0	0	0	0	748	59	0	0	0	0 48	0 58	0	0	0	0	16	79	2.70%		53.61%	2.32%		22% 2.0		51.53%	4.77%	134	58.02%	5.22%		59% 5.479	
Retail - Secured on real estate property	87.1%	0	0	0	0	623	55	0	0	0	0 38	6 54	0	0	0	0	12	59	1.67%	81	47.41%	1.28%	89 45.	37% 1.0	6% 95	44.12%	3.69%	94	50.52%	3.85%	118 49	96% 4.009	% 141
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	· -	0
Retail - Secured on real estate property - Of	87.1%	0	0	0	0	623	55	0	0	0	0 38	6 54	0	0	0	0	12	59	1.67%	81	47.41%	1.28%		37% 1.0		44.12%	3.69%	94	50.52%	3.85%		96% 4.009	
Retail - Qualitying Revolving		0	0	0	0	6	0	0	0	0	0 4	0	0	0	0	0	0	0	3.61%	1	76.08%	3.42%	1 74.			74.26%	4.80%	1		5.79%		57% 6.249	
Retail - Other Retail		0	0	0	0	119	4	0	0	0	0 90	4	0	0	0	0	4	20	7.96%	34	76.45%	7.65%	43 73.1	86% 7.4	2% 52	72.43%	10.29%	40	87.43%	12.01%	55 83	92% 12.729	
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	-	-	0		
Retail - Other Retail - Of Which: non-SME		0	0	0	0	119	4	0	0	0	0 90	4	0	0	0	0	4	20	7.96%	34	76.45%	7.65%	43 73.1		2% 52	72.43%	10.29%	40	87.43%	12.01%	55 83	92% 12.729	
Equity Securitisation		0	0	0	0	0	0	0	0	0	0 0	0	0	0	0	0	1	0	0.00%	1		0.00%	1	- 0.0	0% 1		0.00%	1		0.00%	1	0.009	10 1
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0	0										4 7					4 7
Other non-credit obligation assets		U	0	0	0	67	0	0	0	U	u 4		0	0	0	0	7	U					276 51	58% 2.0				1					
TOTAL Securitisation and re-securitisations positions deducted from capital *		U	0	0	0	1.552	98	0	0	0	U 99	9 93	0	0	0	0	51	159	2.48%	242	54.79%	2.20%	276 51.	58% 2.0	15% 306	49.71%	3.97%	268	57.31%	4.38%	334 54	58% 4.779	% 403

				Exp	osure values (	(as of 31/12/2	2013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adjust	tments and pr	ovisions (as of	31/12/2013)					
		LTV % (as of	F-	IRB	A-	-IRB	5	TA	F-	IRB	A-1	RB	ST	'A	E	IRB	A	l-IRB	S	TA		85	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	Ъ	mpairment rate	Stock of Provisions	Coverage Ratio Default Stock
	Central banks and central governments		0	0	0	0	165	0	0	0	0	0	7	0	0	0	0	0	0	0	Г	0.00%	0	-
	Institutions		0	0	0	0	13	0	0	0	0	0	11	0	0	0	0	0	0	0		0.00%	0	-
	Corporates		0	0	0	0	438	37	0	0	0	0	384	39	0	0	0	0	4	68	I I	0.79%	75	60.05%
	Corporates - Of Which: Specialised Lending		0	0	0	0	123	1	0	0	0	0	123	1	0	0	0	0	1	4	I I	0.00%	5	80.00%
	Corporates - Of Which: SME		0	0	0	0	234	14	0	0	0	0	178	15	0	0	0	0	3	36	I I	1.35%	42	62.26%
	Retail		0	0	0	0	579	35	0	0	0	0	258	37	0	0	0	0	2	15		1.18%	24	29.78%
	Retail - Secured on real estate property	80.6%	0	0	0	0	496	34	0	0	0	0	196	35	0	0	0	0	1	10		0.32%	13	19.85%
	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	I I	-	0	-
Slovakia	Retail - Secured on real estate property - Of	80.6%	0	0	0	0	496	34	0	0	0	0	196	35	0	0	0	0	1	10		0.32%	13	19.85%
Siovakia	Retail - Qualifying Revolving		0	0	0	0	4	0	0	0	0	0	3	0	0	0	0	0	0	2	I I	10.53%	3	91.33%
	Retail - Other Retail		0	0	0	0	79	1	0	0	0	0	59	1	0	0	0	0	1	3	I I	6.10%	8	66.89%
	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	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	79	1	0	0	0	0	59	1	0	0	0	0	1	3	I I	6.10%	8	66.89%
	Equity		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	1	0	I L	0.00%	1	-
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	L I.		/ /	
	Other non-credit obligation assets		0	0	0	0	58	0	0	0	0	0	31	0	0	0	0	0	1	0	I I			
	TOTAL		0	0	0	0	1.253	72	0	0	0	0	692	76	0	0	0	0	8	82	1 1	0.85%	100	48.32%
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0	1 L			

				Exp	iosure values (	as of 31/12/2	1013)			Risk e	xposure amour	its (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)					Bas	eline Scena	rio			
		LTV % (as of	F	-IRB	A-	IRB	5	STA	F-	IRB	A	IRB	S	TA	F-1	RB	A-	-IRB	S	TA		as of 31/1	2/2014	as	of 31/12/2	2015	as	of 31/12/	/2016
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	I Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impairmer rate	t Stock of Provision	S Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Rati
	Central banks and central governments		0	0	0	0	95	0	0	0	0	0	58	0	0	0	0	0	0	0	0.00%	1	58.22%	0.00%	1	58.22%	0.00%	1	
	Institutions		0	0	0	0	3	0	0	0	0	0	3	0	0	0	0	0	1	0	0.00%	1	-	0.00%	1	-	0.00%	1	
	Corporates		0	0	0	0	173	61	0	0	0	0	171	61	0	0	0	0	14	202	2.89%	222	68.88%	3.17%	227	63.62%	3.40%	231	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	5	0	0	0	0	0	5	0	0	0	0	2	59	0.00%	61	92.47%	0.00%	61	92.47%	0.00%	61	
	Corporates - Of Which: SME		0	0	0	0	27	12	0	0	0	0	25	12	0	0	0	0	4	38	2.96%	43	74.39%	3.24%	44	72.57%	3.49%	45	
	Retail		0	0	0	0	164	12	0	0	0	0	123	13	0	0	0	0	6	30	2.81%	40	65.98%	2.74%	45	63.14%	2.66%	49	
	Retail - Secured on real estate property	97.6%	0	0	0	0	83	10	0	0	0	0	62	10	0	0	0	0	2	13	2.77%	17	54.60%	2.65%	19	53.94%	2.53%	21	
	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	
Montenegro	Retail - Secured on real estate property - Of	97.6%	0	0	0	0	83	10	0	0	0	0	62	10	0	0	0	0	2	13	2.77%	17	54.60%	2.65%	19	53.94%	2.53%	21	
rioriceriegro	Retail - Qualifying Revolving		0	0	0	0	17	1	0	0	0	0	12	1	0	0	0	0	2	6	2.99%	9	83.39%	2.97%	9	79.63%	2.93%	10	
	Retail - Other Retail		0	0	0	0	65	1	0	0	0	0	48	1	0	0	0	0	2	10	2.82%	14	76.67%	2.79%	16	70.10%	2.75%	18	
	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	65	1	0	0	0	0	48	1	0	0	0	0	2	10	2.82%	14	76.67%	2.79%	16	70.10%	2.75%	18	
	Equity Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0		0.00%	0	-	0.00%	0	-
	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	128		0			0	22	0	0	0	0	0	21	222	2.23%	263	68.45%	2.23%	273	63.55%	2.19%	282	T.
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	364	/3	0	0	0	0	3//	/4	0	0		0	42	252	2.23%	263	00.45%	2.25%	2/3	03.55%	2.19%	282	+

				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)	/			
		LTV % (as of	F	-IRB	A	IRB	S	TA	F-I	IRB	A-1	IRB	SI	TA	F.	IRB	A-	IRB	5	STA		a	s of 31/12
	(min EUR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impairment rate	Stock of Provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	-	0
	Institutions		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
	Corporates - Of Which: Specialised Lending		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
	Retail		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
	Retail - Secured on real estate property - Of	0.0%	6 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		-	0
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
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
	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		-	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		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
	Securitisation and re-securitisations nositions deducted from canital *		0	0	0	0	0	0							0	0	0	0	0	1 0			

					posure values (	as of 31/12/2	2013)			Risk ex	posure amour	its (as of 31/1	2/2013)			Value adjust	tments and pro	ovisions (as of	31/12/2013)					Ba	seline Scena	ario		
		LTV % (as of	F-	-IRB	A	IRB	S	πA	F-	-IRB	A	IRB	S	TA	F-1	RB	A-	-IRB	S	TA		as of 31/1	2/2014	8	s of 31/12/	2015	as	of 31/12/2016
	(min EUR, %)	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-defaulted	Defaulted	Non-defaulted	Defaulted	Impain rat	ment Stock o e Provision	f Coverage Rati	• · Impairmen rate	t Stock of Provisions	Coverage Ratio - Default Stork	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		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%	6 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%	6 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%	6 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								

			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	-	0.00%	0	-
1.29%			1.67%	85	54.84%	1.94%	93	51.10%
0.31%		78.37%	0.30%	6	70.66%	0.30%	6	65.11%
2.04%	43	61.16%	2.71%	49	53.88%	3.21%	56	49.00%
1.94%	33	38.29%	2.44%	47	37.76%	2.46%	61	36.94%
0.65%	19	27.38%	0.74%	23	23.91%	0.84%	26	21.80%
-	0	-	-	0	-	-	0	-
0.65%	19	27.38%	0.74%	23	23.91%	0.84%	26	21.80%
15.71%	3	98.25%	20.01%	4	98.45%	19.23%	5	98.59%
9.30%	11	76.71%	12.08%	21	76.23%	11.57%	29	76.06%
-	0	-	-	0	-	-	0	-
9.30%	11	76.71%	12.08%	21	76.23%	11.57%	29	76.06%
0.00%	1	-	0.00%	1	-	0.00%	1	-
1.41%	112	51.09%	1.78%	133	47.20%	1.88%	155	44.36%

k of Coverage Impairment Stock of Ratio - Default

 Intel
 Provision
 Size - Vessel

 0.00%
 0

 0.00%
 0

 0.01%
 8

 0.01%
 5
 0.00%

 0.01%
 5
 0.00%

 1.25%
 45
 3.20%

 1.25%
 5
 16.55%

 0.27%
 15
 15.55%

 9.41%
 40.22%
 0

 0.30%
 17
 66.32%

 0.00%
 17
 63.2%

 0.00%
 1
 1

 0.00%
 1
 0.2%

0.74% 118 43.19%

0

.32% 279 71.38%

as of 31/12/2014 Stock of Ratio - De Provisions

as of : ate Stock of Cover

 Table

 0.00%
 0.74%

 0.00%
 0.74%

 0.00%
 1.28%

 1.09%
 0.28%

 .
 0.28%

 .
 5.75%

 ...
 5.75%

 0.00%
 0.00%

0.80%

 0

 0

 78
 55.86%

 5
 80.00%

 44
 56.74%

 30
 29.43%

 14
 17.75%

 3
 90.70%

 13
 66.49%

 0

 13
 66.49%

 1

1 -

110 45.19%

 Baseline Scenario

 2/2014
 as of 31/12/2015

 Coverage Ratio
 Impairment

 Stock of Stock
 Coverage

 In Detail Stock
 rate

 Object
 rate

0

			Adve	erse Scenar	io			
as of	31/12/20	14	85	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	1	58.22%	0.00%	1	58.22%	0.00%	1	58.22%
0.00%	1	-	0.00%	1	-	0.00%	1	-
3.80%	.00% 64 98.00		5.73%	246	64.32%	6.08%	257	60.22%
0.00%	.00% 64 98.00 .90% 49 85.37		0.00%	68	98.00%	0.00%	71	98.00%
3.90%	90% 49 85.37		6.24%	52	81.82%	6.65%	55	78.87%
4.73%	% 64 98.00% % 49 85.37% % 45 69.75%		4.94%	54	66.93%	4.68%	61	65.30%
4.11%	49 85.37% 45 69.75% 18 56.53% 0 -		4.40%	22	57.16%	4.63%	26	57.61%
-	0	-	-	0	-	-	0	-
4.11%	18	56.53%	4.40%	22	57.16%	4.63%	26	57.61%
5.68%	10	89.88%	5.86%	11	84.68%	5.05%	12	81.60%
5.27%	17	80.40%	5.37%	21	72.66%	4.64%	24	68.88%
-	0	-	-	0	-	-	0	-
5.27%	17	80.40%	5.37%	21	72.66%	4.64%	24	68.88%
0.00%	0	-	0.00%	0	-	0.00%	0	-
3.32%	279	71.38%	4.07%	301	64.76%	3.87%	320	61.12%

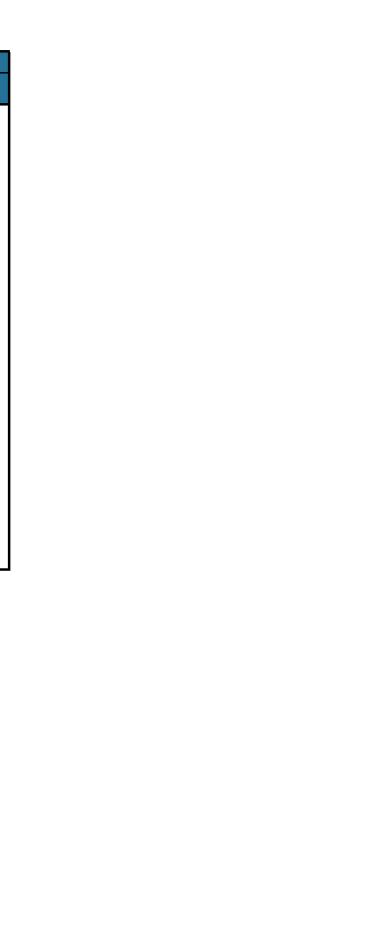
	Adve	rse Scena	io			
	as	of 31/12/	2015	as	of 31/12/	2016
e sult	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stork
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0	-
	-	0	-	-	0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

		rse Scena				
	as	of 31/12/	2015	as	of 31/12/	2016
<b>je</b> fault	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 BANKING 2014 EU-wide Stress Test

P&L			aseline Scenari	0	ļ	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	2,201	2,139	2,059	1,994	2,150	2,041	1,941
Net trading income		17	18	19	12	15	17
of which trading losses from stress scenarios		-4	-2	-2	-9	-5	-4
Other operating income	172	173	173	173	117	117	117
Operating profit before impairments	1,370	1,201	1,123	1,059	1,050	944	846
Impairment of financial assets (-)	-916	-719	-667	-623	-1,124	-1,222	-1,189
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-916	-719	-667	-623	-1,124	-1,222	-1,189
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	-104	-94	0	0	-112	-7	-2
Operating profit after impairments from stress scenarios	351	388	456	435	-186	-285	-344
Other Income and expenses	-48	-36	-36	-36	-41	-41	-41
Pre-Tax profit	302	352	420	399	-227	-326	-386
Тах	-71	-106	-126	-120	0	0	0
Net income	232	247	294	280	-227	-326	-386
Attributable to owners of the parent	232	247	294	280	-227	-326	-386
of which carried over to capital through retained earnings	95	101	121	115	-227	-326	-386
of which distributed as dividends	137	145	173	165	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	19,486	20,189	20,365	20,520	20,221	20,470	20,710		
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0		
Risk exposure amount Other credit risk	19,486	20,189	20,365	20,520	20,221	20,470	20,710		
Risk exposure amount for market risk	1,611	1,611	1,611	1,611	1,611	1,611	1,611		
Risk exposure amount for operational risk	3,381	3,381	3,381	3,381	3,381	3,381	3,381		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)									
Total Risk exposure amount	24,478	25,182	25,358	25,512	25,213	25,462	25,702		



L DAN AUTHORITY	Securitisation			Baseline scenario			Adverse scenario	
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
	Banking Book	0						
Expective values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	0						
	Banking Book	0	0	0	0	0	0	0
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
-	Total	0	0	0	0	0	0	0
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Turneiumente	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 O	OF 31/12/20	13			VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	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		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	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Belgium											0 0 0 0 0 0			0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Bulgaria	5 5 14 25 96 26 0 <b>171</b>	0 1 1 2 1 0 6	5 5 14 25 96 26 0 <b>171</b>	2 4 13 21 50 21 0 110	0 0 0 0 0 0 0 0 0	0 0 2 41 3 0 <b>47</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	1 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Cyprus		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Czech Republic	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 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														
100 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland														
[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 0	0 0 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
		EXPOSURES (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12	T SOVEREIGN EXPOS psitive fair value at /2013	Derivatives wit		Derivatives with		ES (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	Germany	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Croatia	38 44 33 41 2 1 1 <b>160</b>	1 16 20 41 1 0 1 <b>78</b>	38 44 33 41 2 1 1 <b>160</b>	37 29 14 0 2 1 0 <b>81</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 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	174 394 451 281 565 1,453 121 <b>3,439</b>	24 98 93 66 81 147 78 <b>588</b>	174 394 451 280 565 1.425 121 <b>3,410</b>	96 184 145 76 193 183 41 <b>918</b>	0 0 0 0 0 0 0 0 0 0	55 16 1 -1 4 -28 2 <b>48</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	38 0 0 0 0 0 0 38	40 0 0 0 0 0 0 <b>40</b>	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 - 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 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 - 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 0 0



	(mln EUR)		v	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/2013	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			is a maturi		net of cash short only where there	DIRECT SOVEREIGN EXPO Derivatives with positive fair value at 31/12/2013		SURES IN DERIVATIVES (1) Derivatives with negative fair value at 31/12/2013		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] [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	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 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 - 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 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 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	6 25 7 13 14 0 66	2 2 1 0 3 0 0 8	6 25 7 13 14 0 0 <b>66</b>			0 19 2 4 0 0 0 24								
1000 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Slovakia	1 1 2 0 1 79 13 <b>97</b>	0 1 2 0 1 8 13 25	1 1 2 0 1 79 13 <b>97</b>											



	(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 (acc of prov	RECT LONG ounting value gross visions) (1)		is a maturi		net of cash short only where there	DIREC Derivatives with po 31/12		Derivatives wit		INDIRECT SOVEREIGN EXPOSURE Derivatives with positive fair value at 31/12/2013			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Tot	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 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
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Sweden	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Canada	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	U.S.	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc of prov			ereign debt to oth is a maturi	exposures (long) i ner counterpaties ty matching) (1)		Derivatives with	CT SOVEREIGN EXPOS	Derivatives wit		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	2/2013 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Switzerland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 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	31 14 5 1 7 2 39 <b>99</b>	0 1 0 0 0 39 <b>40</b>	31 14 5 1 7 2 39 <b>99</b>	8 11 0 0 0 0 0 19	0 0 0 0 0 0 0 0 0	7 0 5 0 5 2 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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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 - 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
[0-3M[ [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
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	99 33 8 0 1 0 11 11 151	0 0 0 0 0 0 0 0 0 0	99 33 8 0 1 0 11 11 <b>151</b>	80 29 7 0 0 0 11 11 127	0 0 0 1 0 1 0 0 1	19 4 0 0 0 0 0 23	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	19 5 0 0 0 0 0 0 24	20 4 0 0 0 0 0 24	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

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

EBA		Capital Baseline Scenario Adverse Scenario			1						
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013		us 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 31/12/201			COREP CODE	REGULATION		
(min cony	A	OWN FUNDS	4,790	4,856	4,886	4,932	4,528	4,110	3,656	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	3.894	4,088	4,228	4,346	3,760	3,452	3.070	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	-93	-93	-93	-93	-93	-93	-93	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
	A.1.1.1	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	and 42 of CRR
	A.1.2	Retained earnings	4,413	4,514	4,634	4,749	4,185	3,859	3,473	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I
	A.1.3	Accumulated other comprehensive income	-35	-35	-35	-35	-35	-35	-35	CA1 {1.1.1.3}	of CRR 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	34	34	34	34	34	34	34	-	-
	A.1.3.2	portfolio Of which: arising from unrealised gains/losses from the rest of AFS portfolio	9	9	9	9	9	9	9	-	-
	A.1.4	Other Reserves	307	307	307	307	307	307	307	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 CRI
	A.1.6	Minority interest given recognition in CET1 capital	3	3	3	3	3	3	3	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	-8	-8	-8	-8	-8	-8	-8	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0	-	
	A.1.9	Sovereign Exposure in AFS portfólio (-) Intangible assets (including Goodwill)	-652	-559	-559	-559	-559	-559	-559	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	-10	-10	-10	-10	-10	-10	-10	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Jefined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(·) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS				, , , , , , , , , , , , , , , , , , ,			, , , , , , , , , , , , , , , , , , ,			(	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3 of CRR: Articles 36(1) point k) (ki) 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	o	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 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	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	-31	-31	-12	-8	-31	-12	-8	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 (+/-)	10	10	8	5	10	8	5	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 (+/-)	-41	-41	-19	-13	-41	-19	-13	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	D	-	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,894	4,088	4,228	4,346	3,760	3,452	3,070	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	896	768	658	586	768	658	586	CA1 {1.2}	Article 71 of CRR
	В В.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fail below the 10% / 15% limits for CFT1 deduction (+)	24,478 0	25,182	25,358	25,512	25,213	25,462	25,702	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 CRR
01111	B.2	CE (1 deduction (+) of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	0								Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	0								Recital (44) of CRR
	B.5 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	15.91%	16.23%	16.67%	17.04%	14.91%	13.56%	11.95%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	15.91%	16.23%	16.67%	17.04%	14.91%	13.56%	11.95%	CA3 {3}	-
	C.3	Total Capital ratio	19.57%	19.29%	19.27%	19.33%	17.96%	16.14%	14.23%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		2,015	2,029	2,041	1,387	1,400	1,414		
	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)				17.07%			11.98%		

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



## 2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory 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			
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)			
2013	0	0						
2014	0	0	0	0				
2015	0	0	0	0				
2016	0	0	0	0				
Total	0	0	0	0				



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

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



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

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

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

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

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 (-)	-595