

| Bank Name | UK - Barclays plc |
|-----------|----------------------|
| LEI Code | G5GSEF7VJP5I7OUK5573 |



Summary Adverse Scenario

UK - Barclays plc

| Actual figures as of 31 December 2013 | mln EUR, % |
|---|------------|
| Operating profit before impairments | 8,581 |
| Impairment losses on financial and non-financial assets in the banking book | 5,112 |
| Common Equity Tier 1 capital (1) | 48,248 |
| Total Risk Exposure (1) | 530,758 |
| Common Equity Tier 1 ratio, % (1) | 9.1% |

| Outcome of the adverse scenario as of 31 December 2016 | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments | 14,517 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 16,290 |
| 3 yr cumulative losses from the stress in the trading book | 6,323 |
| Valuation losses due to sovereign shock after tax and prudential filters | 746 |
| Common Equity Tier 1 capital (1) | 46,103 |
| Total Risk Exposure (1) | 645,378 |
| Common Equity Tier 1 ratio, % (1) | 7.1% |

| Memorandum items | mln EUR |
|--|---------|
| Common EU wide CET1 Threshold (5.5%) | 35,496 |
| 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) | 5,380 |
| Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3) | 0 |

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



2014 EU-wide Stress Test

Summary Baseline Scenario

UK - Barclays plc

| Actual figures as of 31 December 2013 | mln EUR, % |
|---|------------|
| Operating profit before impairments | 8,581 |
| Impairment losses on financial and non-financial assets in the banking book | 5,112 |
| Common Equity Tier 1 capital (1) | 48,248 |
| Total Risk Exposure (1) | 530,758 |
| Common Equity Tier 1 ratio, % (1) | 9.1% |

| Outcome of the baseline scenario as of 31 December 2016 | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments | 21,063 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 9,507 |
| 3 yr cumulative losses from the stress in the trading book | 3,941 |
| Common Equity Tier 1 capital (1) | 54,211 |
| Total Risk Exposure (1) | 552,330 |
| Common Equity Tier 1 ratio, % (1) | 9.8% |

| Memorandum items | mln EUR |
|--------------------------------------|---------|
| Common EU wide CET1 Threshold (8.0%) | 44,186 |

(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.

⁽²⁾ Conversions not considered for CET1 computation

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

| EBA mana | 2014 EU-wide Stress Test Credit Risk | LTV % (as of 31/12/2013) Non-default | F-IRB | ralues (as of 31/12/2 A-IRB efaulted Defaulted | O13) STA Non-defaulted Defau | F ilted Non-defaulted | Risk expo | A-IRB | es of 31/12/2013) | STA ed Defaulted | F-II Non-defaulted | RB | ents and provis A-IRi | ions (as of 31/12) | (2013) STA efaulted Defaulted | as of 31/12/2014 Impairment Stock of Generacy Rate Provisions General Sec | tio - Impairment Sto | Scenario /12/2015 kk of Coverage Attio - Default I | as of 31/12/20 npairment Stock of rate Provisions | 016 Coverage Ratio - Default | as of 31 | 1/12/2014 Stock of Coverage rovisions Ratio - Default | Adverse St as of 31, Impairment Stock rate Provise | 12/2015 k of Coverage Ratio - Default | as of 31/12/20 Impairment Stock of Rerate Provisions | 016 Coverage Ratio - Default Stock |
|---|--|--|--|--|--|--|--|--|---|--|--|--|---|---|--|--|--|--|---|--|---|--|--|--|--|---|
| UK - Barclays plc (1) Reles to the part of Securitation exposure that is deducted. | Central banks and central governments Institutions Corporates - Of Which: Socialised Leiding Corporates - Of Which: Socialised Leiding Corporates - Of Which: Socialised Leiding Corporates - Of Which: SPE Retail - Social on the elable property Retail - Social on the elable property Retail - Social on the elable property of Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SME Equity Socialistical Retail Other non-central tolliquation assets TOTAL Socialistical on the security of the second socialistic of the | 298 1,734 11,678 0 3,277 57,7% 0 61,6% 0 0 0 0 0 0 0 242 22,2683 | 0 57 456 194 0 2222 24 0 263 0 201 0 201 0 42 0 20 0 10 0 9, 0 1 0 25 0 25 | 4,572 0 1,714 50 0 0 0 0 0 757 1,749 9137 1,749 9137 1,527 5,330 0 0 0 0 0 0 1,527 5,330 0 0 0 0 0 0 0 0 0 1,527 5,330 1,527 5,330 1,527 5,330 1,527 5,330 1,527 1,530 1,527 1,530 1,527 0 1,530 0 1,537 0 1,5 | 10,975 11, 9,104 1, 60,546 3,0 14,699 97 33, 53,403 3,3 21,331 357 52, 20,974 42, 20,974 42, 21,311 3898 12, 27 17, 12,261 13,398 0, 0 0 0 3,054 0 137,694 6,3 0 0 | 7 2.611 00 0 7 0 9 0 8 0 92 0 21 0 | 0 1.001 0 532 0 0 0 0 0 0 0 0 0 0 | 0 11.600 64,601 32,051 0 32,051 18.799 13.751 4.845 | 0 3,094 107 3,984 2,2884 50,117,26 0 11,726 1,363 2,986 0 173 5,552 8,006 0 173 5,552 8,006 1,211 13,689 1,221 13,689 2,288 10,216 850 9,288 0 0 0 0 415 12,853 96,376 | 0 36 4,463 495 51 444 1,855 | 0 0 52 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 158 0 55 0 0 0 0 0 0 0 0 0 0 0 0 | 0 15 49 0 0 25 579 1855 0 1855 218 175 28 148 3 0 111 6556 0 | 0 1 168 2 | | 0.02% 25 21,21% 0.03% 36 13,09% 0.24% 4.228 37,09% 0.02% 1 0.27% 0.00% 388 20,41% 0.70% 8,143 33,13% 0.05% 1.28% 1.28% 2.20% 1.28% 2.20% 3.20% 2.20% 3.20% 2.20% 3.20% 2.20% 3.20% 2.20% 3.20% 0 | 0.03% 0.02% 4.002% 0.31% 10.08% 1.00% 1.240% 2.260% 3.08% 1.240% 2.260% 3.000% | 10 27.08% 15 16.16% 1875 36.02% 13 25.91% 13 25.91% 14 0.52% 13 25.91% 14 0.52% 13 25.91% 14 0.91% 15 0.58% 16 0.58% 17 36.22% 18 0.58% 18 0.58% | 0.02% 54 0.03% 54 0.03% 54 0.03% 54 0.03% 54 0.02% 5.933 0.02% 2 0.33% 645 0.62% 12,378 1.17% 25 0.02% 14,800 1.17% 15,900 1.17% 10,000 1.17% 10,000 1.17% 10,000 1.17% 10,000 1.17% 10,000 1.09% 2 0.00% 2 0.00% 2 0.00% 10,000 1.00% 2 0.00% 10,000 1.00% | 30.48% 18.57% 38.87% 0.75% 26.89% 39.52% 11.11% 16.42% 51.13% 41.26% 54.73% 39.17% | 0.05% 0.49% 0.89% 0.12% 0.12% 0.12% 0.12% 0.12% 0.256% 2.56% 2.74% 0.00% | 39 22,45% 58 15,49% 51,177 35,66% 1 0,51% 584 26,118 594 26,118 594 26,118 594 26,118 594 26,118 594 26,118 594 26,118 594 26,118 594 26,118 595 27,118 596 27,118 596 27,118 597 54,15% 2 | 0.14% 1,8 3.64% 5.9 3.20% 4.9 3.31% 1.2 3.15% 3,6 0.00% 2 | 04 37.52% 1.30% 15 30.33% 720 39.96% 95 14.01% 5 20.94% 60 13.93% 23 58.70% 03 54.99% | 0.03% 92 0.08% 115 0.05% 58.149 0.05% 5 0.05% 5 0.05% 1030 0.88% 15,820 0.13% 2,350 3.05% 2,350 3.05% 2,310 3.05% 7,356 3.13% 6,114 3.13% 4,424 0.00% 2 | 36.97% 25.73% 39.49% 1.88% 32.84% 43.52% 51.15% 64.90% 69.17% 62.27% - |
| | (min EU, %) Central banks and central governments Institutions Corporate Comparate Comparates Compa | LTV % (as of 31/12/2013) Non-default 0 370 226 0 | 0 18 0 82 0 | A-IRB efaulted Defaulted 1,472 0 1,064 0 1,012 1,265 0 0 | Non-defaulted Defau 157 0 1.657 0 30,560 86 12,293 52 | 0 97 9 144 | Risk expo | 0 | 0 20 0 846 2,454 27,306 0 9,357 | Defaulted 0 0 475 | F-II Non-defaulted 0 0 0 | Value adjustmeRB Defaulted N 0 0 0 | ents and provide A-IRi A-IRi Non-defaulted 0 15 48 0 | 0 0 330 3 | 72013) STA efaulted Defaulted 0 0 0 0 11 275 11 46 | as of 31/12/2014 Impairment Stock of Coverage Rate Provisions Defau Stock of 0.00% 0 0.3187% 0.01% 16 14.10% 0.20% 598 20.85% 0.00% 0 0.00% 0 0.00% | tio - Impairment Sto rate Prov 0.00% 0.01% 0.23% 1, 0.00% | Stock Stock 0 67.76% 16 19.92% 24.77% 0 0.00% | as of 31/12/20 mpairment Stock of rate Provisions R 0.00% 0 0.01% 18 0.28% 1,621 0.00% 0 | Coverage Ratio - Default Stock 66.32% 24.05% 28.18% 0.00% | Impairment rate Pri 0.00% 0.02% 0.45% 0.00% | 1/12/2014 Coverage Ratio - Default Stock of rovisions 56.15% 56.15% 1/410 25.09% 0 0.00% | Adverse 50 as of 31) Impairment rate Provis 0.00% 1 0.02% 0.02% 2,1 0.00% 0.00 | k of Coverage Ratio - Default Stock 50.27% 8 12.58% 94 29.98% 0.00% | as of 31/12/20 Impairment Stock of rate Provisions 0.00% 1 0.03% 20 0.69% 2,878 0.00% 0 | 016 Coverage Ratio - Default Stock 60.97% 16.91% 33.17% 0.00% 38.08% 44.91% 5.53% |
| United Kingdom | Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Recolving Retail - Other Retail - Other Secured Retail - Other Retail - Of Which: 095 Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital' | 56.1% 0 0.0% 0 56.1% 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 197 0 147 0 147 0 35 0 13 0 8, 0 4. 0 7. | ,103 757 7.333 6.353 7,633 3,090 0 0 7,633 3,090 1,691 1,572 1.572 903 671 889 900 00 0 0 0 0 0 0 0 1,591 0 0 0 0 0 0 0 0 0 0 0 0 1,591 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 132 0 22.319 1.4 11,964 88: 0 0 11,964 88: 3,941 57 6.414 80 44 6.273 79 0 0 0 2,028 0 0 56,721 2.33 | 5 0 5 0 70 0 12 0 | 0 | 19,812 0 19,812 15,589 9.785 | 1,363 122 6.811 11.975 3,416 4,348 0 0 8,811 2,959 2.513 4,668 2,091 103 423 4.565 0 0 0 0 271 9,264 40.417 | 0 2.156 87 0 87 867 1.202 5 1.197 0 0 2.630 | 0 | 0 | 26 345 83 0 83 161 102 25 77 3 0 0 | 168 1.970 27 0 27 1,038 202 704 3 0 0 202 704 3 0 0 2.301 5 | 0 7 0 0 0 7 | 0.25% 272 20.95% 272 20.95% 0.05% 0.05% 0.15% 0.05% 0.157 1.82% 0.00% 137 1.82% 1.00% 0.05% 1.05% 0.05% 0.157 1.05% 0.05 | 0.54% 6. 0.00% 1 - 0.00% 1 2.82% 3, 1.88% 2 1.68% 2 2.07% 1. 0.00% | 130 39.92% 72 1.96% 0 - 72 1.96% 417 61.09% 541 54.19% | 0.32% 473 0.55% 7.466 0.00% 178 0 0.00% 178 3.04% 4,283 1.84% 3.005 1.69% 765 1.98% 2.240 0.00% 9.105 | 29.15% 43.12% 1.90% - 1.90% 65.00% 57.20% 42.43% 64.67% - | 0.02% - 0.02% 3.88% 2.24% 2.72% 1.82% 0.00% | 443 30.23% 36.02% 35.286 36.02% 257 3.10% 0 - 2737 50.87% 2,737 50.87% 2,737 50.87% 1,702 65.74% 0 - 6.713 33.25% | 0.62% 64 0.84% 7.5 0.05% 41 | 33 41.39% 4.27% - - 3 4.27% 88 57.54% 88 61.45% 67 47.51% 66 69.70% | - 0 0.03% 576 3.80% 4,926 3.48% 4,025 3.83% 1,323 3.18% 2.702 0.00% 0 | 38.08% 44.91% 5.53% - 5.53% 63.03% 65.20% 54.70% 71.74% |
| (*) Refers to the part of Securitization exposure that is deducted in | from copilal and in not included in 1904. (min EUE, %) Central banks and central governments | 31/12/2013) Non-default | 0 19 | values (as of 31/12/2 A-IRB lefaulted Defaulted ,060 0 | 013) STA Non-defaulted Defau 1,057 0 | | Risk expo | 3,086 | 0 56 | STA ed Defaulted 0 | F-II Non-defaulted 0 | | ents and provide A-IRI | | (2013) STA efaulted Defaulted 0 0 | as of 31/12/2014 Impairment Stock of Oversage Rate Provisions Defaal Stock 0.00% 0 0.00% | tio · Impairment Sto k rate Prov | isions Ratio - Default Stock 0 0.00% | as of 31/12/20 mpairment Stock of rate Provisions R 0.00% 0 | Coverage Ratio - Default Stock 0.00% | Impairment rate Pro | L/12/2014 Stock of Coverage Ratio - Default Stock 0 2.08% | Adverse Sc as of 31; Impairment Stock rate Provis 0.01% | k of Ratio - Default Stock 4.83% | as of 31/12/20 Impairment Stock of Provisions Rate 0.01% 1 | Coverage Ratio - Default Stock 7.36% |
| United States | Corporate Comparison of Which: Specialised Lending Comparison of Which: SPE Retail Comparison of Which: SPE Retail Retail Secured on real estate property Retail Secured on real estate property of Retail - Outer Retail College Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SPE Securities of the Comparison of the Retail - Other Retail - Of Which: non-SPE Securities of the Retail - Other Retail - Of Which: non-SPE Securities on the Retail - Other Retail - Of Which: non-SPE Securities on the Retail - Other Retail - Other Retail - Of Which: non-SPE Securities on the Retail - Other Retail - | 60.9% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | .6.28 0 386 0 36 386 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 768 0 6,385 22(5,536 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 3 0 0 | 0 | 1.607 20,317 0 0 0 0 0 0 0 0 0 0 1.684 3.404 30,098 | 0 340 0 534 0 0 8.738 0 85 0 85 0 85 0 85 0 85 0 85 0 77 0 77 0 0 77 0 0 5 258 15,613 | 0 25 0 647 6 0 6 642 0 0 0 0 | 0 | 0 | 0 | 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0.01% 1 13.28% 0.04% 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% 1 9.33% 0 0.08% 1 9.33% 0.08% 0.19% 0.18 24.21% 0.19% 0.19% 0 12.64% 0.19% 0 0.25% 0 713 40.08% 0.25% 713 40.08% | 0.14% 2 0.0% 5 0.87% 6 0.09% 0.9% 0.89% 6 0.21% 0.21% 0.21% 0.21% 0.00% | 0 0.00% 0 | 0.01% 2 0.14% 304 0.00% 0 - 0 0.87% 737 0.10% 2 0.10% 2 0.89% 720 0.22% 1 0.22% 1 0.22% 1 0.02% 0 0.22% 0 0.22% 0 0.22% 1 0.02% 0 0.22% 0 0.02% 1 0.00% 0 0.00% 0 | 22.55% 24.28% 0.00% - 0.83% 11.23% - 11.23% 70.19% 475.60% - 22.27% 475.60% - 43.53% | 0.00% - -2.12% 0.13% 0.13% 2.16% 0.30% 0.30% 0.30% 0.00% | 1 5.21% 0 0.00% 0 0.00% 1 9.45% 0 0 1.58.20% 0 0.00% 1 9.45% 0 0 1 9.45% 0 0 13.57% 13 539.43% 0 13.57% 13 539.43% 0 3.48.20% | 0.01% 22 22 22 22 22 22 22 22 22 22 22 22 22 | 0.00% 1.7 64.90% 1.1.46% 1.1.46% 1.1.46% 1.1.46% 1.4.46% 1.4.50% 1.4.50% 1.4.50% 1.4.50% | - 0 0.65% 998 0.17% 2 - 0 0.17% 2 0.66% 978 0.39% 18 0.39% 0 0.39% 18 0.00% 0 | 9.46% 19.70% 0.00% - 77.77% 13.10% - 13.10% 77.37% 383.51% 26.68% 383.51% |
| (*) Refers to the part of Securitization exposure that is deducted to | from capital and is not included in 1994. (min EUR, %) (min EUR, %) | 31/12/2013) | F-IRB | A-IRB efaulted Defaulted | O13) STA Non-defaulted Defau 5.628 0 | | Risk expo | A-IRB | | STA ed Defaulted | F-II Non-defaulted | | ents and provide A-IRI | | (2013) STA efaulted Defaulted | as of 31/12/2014 Impairment Stock of Coverage Rate Provisions Chefus Stock of 10-844 Stock of | | Scenario ./12/2015 ck of Ratio - Default Stock 18 29.88% | as of 31/12/20 mpairment Stock of R rate Provisions 0.11% 26 | | | L/12/2014 Coverage Ratio - Default Stock Stock | Adverse Sc as of 31; Impairment Stod rate Provis | | as of 31/12/20 Impairment Stock of rate Provisions 0.15% 33 | 016 Coverage Ratio - Default Stock 42.79% |
| South Africa | Institutions Carporates - Of Which: Specialised Lending Carporates - Of Which: SPE Retail Retail - Socured on real estate property Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: Non-SME Securitication Other non-credit obligation assets TOTAL | 579 11.540 0 3.277 62.3% 0.0% 62.3% 0 0 0 0 0 0 0 | 234 2 0 222 0 25 0 16 0 16 0 2. 0 6, 0 1. 0 4, | 742 0 0 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 3028 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 252 9.122 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 468 0 0 0 0 0 0 0 0 0 | 14 17 0 0 9,925 4,280 0 4,280 1,844 3,802 811 2,990 0 53 1,300 11,385 | 0 5 0 1 0 174 0 0 5 677 531 14 12 0 0 0 14 12 192 516 471 2 48 1 424 2 0 0 0 0 36 677 573 | 0 0 0 0 16 0 0 0 0 0 0 0 0 0 | 0 52 0 10 0 0 0 0 0 0 | 0 158 0 55 0 0 0 0 0 0 0 | 0 0 0 162 31 0 31 58 73 3 70 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0.01% 0 343.31% 0.03% 0.35% 0. | 0.01% 0.32% 0.22% 0.61% 1.23% 1.23% 1.23% 0.34% 4.3.07% 4.5.11% 2.5.11% 1.62% 2.80% 4.00% | 1 37.92% 01 34.51% 1 12.74% 05.834 25.63% 40 15.15% 0 - 40 15.15% 0 - 40 33.88% 54 35.98% 55 33.56% 0 - | 0.01% 1 0.30% 464 0.20% 2 0.57% 122 1.14% 1,652 0.32% 488 0.32% 488 2.86% 515 2.34% 649 1.52% 84 2.61% 565 0.00% 0 | 33.20% 35.81% 14.39% 26.65% 26.65% 14.45% 14.45% 56.65% 39.38% 36.02% - | 0.05% 0.45% 0.26% 0.71% 0.46% 0.46% 3.64% 3.00% 1.91% 3.33% 0.00% | 10 23.92% 0 23.92% 0 23.72% 0 23.72% 0 25.72% 0 25.72% 0 25.57% 0 25.55% 0 | 0.06% 1 | 34.92% 12.43% 15.67% 17.730,83% 13.88% 14.22.53% 14.22.53% 14.22% 14.25% 14.45% | 0.05% 1 0.65% 590 0.26% 3 0.72% 157 1.51% 2.269 0.52% 794 3.63% 652 2.97% 823 1.91% 109 3.31% 714 0.00% 0 | 42.77% 47.49% 47.49% 19.21% 35.32% 38.48% 24.45% 75.73% 48.84% 52.50% 48.29% |
| (*) Refers to the part of Securitization exposure that is deducted to | from capital and is not second in 1992A (min ELEE, %) | 21/12/2012\ | F-IRB | values (as of 31/12/2 A-IRB lefaulted Defaulted | 013) STA Non-defaulted Defau | | Risk expo | osure amounts (a A-IRB Non-defaulted | | STA ed Defaulted | F-II Non-defaulted | | ents and provide A-IRI | | (2013) STA efaulted Defaulted | as of 31/12/2014 Impairment Stock of Coverage Rat rate Provisions Defaul Stock | Baseline as of 3: tio Impeirment Sto k rate Prov | Scenario ./12/2015 ck of Ratio - Default Isions Sprik | as of 31/12/20 mpairment Stock of rate Provisions R | | | 1/12/2014 Stock of Coverage Ratio Default | Adverse So as of 31; Impairment Stool rate Provis | cenario 112/2015 Coverage Ratio - Default Stock | as of 31/12/20 Impairment Stock of rate Provisions | Coverage Ratio - Default Stock |
| Germany | Central banks and central governments Institutions Corporates Corp | 56.0% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 4, 6. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 331 0 406 112 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 71 0 12 0 12 12 12 12 12 12 12 12 12 12 12 12 12 | B 0 | 0 | 226 609 1.486 0 0 946 0 0 946 0 0 0 0 0 54 3.321 | 0 33 0 8 854 450 0 241 1 0 2 100 774 0 4 0 0 0 4 100 0 0 770 0 0 770 0 0 770 0 0 0 0 154 1.265 | 0 0 0 0 59 0 0 0 59 0 0 59 0 | 0 | 0 | 0 | 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0.00% 0 1.284% 0 0.00% 0 0.00% 0 1.284% 0 0.00% 0 1.4 7.07% 0 0.00% 0 1.4 3.7% 0 1.42% 1 0.00% 0 1.42% 0 0.00% 0 1.284% 0 0 1.284% 0 0 0.00% 0 1.284% 0 0 1.284% 0 0 1.284% 0 0 1.284% 0 1.57% 0 0 1.284% 0 1.57% 0 0 1.284% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0 0.00% 0 0 0.00% 0 0 0.00% 0 0 0 0 | 0.00% 0.00% 0.30% 2.18% 0.21% 0.21% 2.09% 1.236% 0.21% 0.21% 0.21% | 144 7.08% 0 0.00% 0 17.88% 84 45.87% 0 18.59% 0 18.59% 27 41.47% 57 61.23% 0 18.59% 0 18.59% | 0.22% 0 - 0 0.22% 0 2.22% 164 2.25% 75 0.22% 75 0.00% 0 | 22.27% 7.09% 0.00% 50.01% 50.01% 22.27% 44.87% 67.61% 67.61% 50.01% 67.61% 67.61% | 0.30% - 0.30% 1.66% 1.89% 0.30% 1.89% 0.00% | 0 17.50% 0 15.12% 0 15.12% 0 0.00% 0 13.14% 135 42.08% 0 13.57% 0 13.57% 0 13.57% 0 15.57% 0 15.57% 0 15.57% 0 13.57% 13.57% 13.57% 13.57% 13.57% 13.57% 13.57% 13.57% 13.57% 14.0 55.60% 0 15.57% 14.0 55.60% 0 15.57% 14.0 55.60% 0 15.57% 15.57% 15.57% 15.50% 15.57% 15.57% 15.50% 15.57% 15.50% 15. | 0.00% | 15 44.99% 21.28% 10 21.28% 11 40.61% 4 59.97% 12 1.28% 4 59.97% 1 21.28% | - 0 0.39% 0 3.79% 199 3.65% 93 0.39% 0 3.65% 93 0.00% 0 | 32.50% 30.59% 14.51% 0.00% 25.78% 47.63% 26.68% - 26.68% 42.95% 63.98% - |
| (*) Refers to the part of Securitization reposure that is deducted in | Tons capital and in not included in 1984. (pin EUR, %) Contrast bands and contrast governments | 21/12/2012) | | ralues (as of 31/12/2 A-IRB efaulted Defaulted | O13) STA Non-defaulted Defau | | Risk expo | A-IRB Non-defaulted D | | STA ed Defaulted | F-II Non-defaulted 0 | | ents and provi A-IRI Non-defaulted | | STA efaulted Defaulted | as of 31/12/2014 Impairment rate Provisions Debus Stock of Coverage Rat Provisions Debus Stock Of O.00% 1 12.84% | tio - Impairment Sto k rate Prov | 1 18.59% | as of 31/12/20 mpairment Stock of rate Provisions R 0.00% 2 | Coverage Ratio - Default Stock 22.27% | | 1/12/2014 Stock of rovisions Stock 1 13.67% | Impairment Stod rate Provis | tenario /12/2015 k of Ratio - Default Stock | as of 31/12/20 Impairment Stock of rate Provisions 0.00% 3 | Coverage Ratio - Default Stock 26.68% |
| Switzerland (1) Notes to the part of Securitation separate that is deducted. | Institutions Corporates - Of Which: Socialised Lending Corporates - Of Which: SPE Retail Retail - Society on real estate property Retail - Society on real estate property Retail - Society on real estate property - Of Retail - Could real - Society on real estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Securitisation Other non-credit collegation assets TOTAL Securitisation and resociations goodlook deducted from cookal Securitisation | 35 35 36 30 30 30 30 30 30 30 30 30 30 30 30 30 | 0 1. 0 2, 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0.055 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 109 0 119 0 179 1199 0 179 1199 0 179 1199 0 179 1199 119 | 1 0 | 0 | 124 124 517 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 47 0 425 0 0 7 0 147 0 104 0 0 104 0 0 42 0 3 0 39 0 0 0 0 0 618 | 0 87 0 0 12 11 0 11 0 1 1 0 0 0 0 0 | 0 | 0 | | 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0.00% 0 11.15% 0 11.15% 0 0.00% 0 1 1.15% 0 1.16% 0 1. | 0.03% 0.00% 0.00% 0.12% 0.10% - 0.10% - 0.19% 0.00% 0.21% | 1 18.80% 8 14.31% 0 - 0 17.88% 3 11.70% 2 11.72% 0 - 2 11.72% 0 - 0 11.56% | 0.00% 2 0.03% 1 0.00% 8 0.03% 0 0.12% 0 0.12% 3 0.11% 3 0.11% 3 0.01% 1 0.00% 1 0.00% 0 0.00% 0 | 22.27% 14.47% 1.29% 12.43% 12.65% 12.65% 1.65% 0.00% 24.04% | 0.07% 0.72% 0.72% 1.01% 0.17% 0.14% 0.14% 0.29% 0.00% 0.30% 0.00% | 1 15.57% 16 15.51% 16 15.51% 0 1.35.1% 0 13.14% 2 10.79% 0 0 . 2 10.79% 0 0 . 0 0.00% 0 15.85% 0 15.85% | 0.15% 2 1.77% 4 - 1.21% 0.20% 4 0.17% 3 - 0.17% 3 - 0.17% 3 - 0.33% 1 0.00% 0 0.15% 5 | 25.32% 4 24.54% 5 20.44% 6 13.17% 12.98% 6 1.2.98% 6 1.2.98% 6 2.2.92% | 0.13% 2 1.65% 70 1.33% 0 0.22% 5 0.19% 4 1.00 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 | 20.08% 31.62% 31.64% -25.78% 15.32% 14.76% -14.76% -19.33% 0.00% 28.04% |

| EBA 2014 EU-wide Stre Credit Risk | 170 M FIRB A-IRB STA F-IRB A-IRB STA so of 31/12/2014 | Baseline Scenario as of 31/12/2016 Townson Common Comm |
|--|--|--|
| Central banks and central governments tostisticions Corporates Cor | 0 0 1,2495 0 277 0 0 0 0 1,268 0 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 66 O 127.85% O.02% 0 145.97% 0 21.65% 0 0.02% 0 22.65% 0.02% 0 0.25% 18.6 0.29% 1.42% 0.02% 0 0.25% 18.6 0.05% 0.0 |
| Central banks and central governments Institutions Corporates - Of Which: Specialises Retail - Secured on real estate Retail - Secured on real estate Retail - Secured on real estate Retail - Coultifying Revoluting Retail - Coultifying Revoluting Retail - Cotter | 1/1/2 2013 Non-defaulted Defaulted | 66 Z 23 22% 0.15% 3 34.02% 0.35% 3 27.50% 0.35% 5 46.13% 5 46.13% 5 46.13% 5 46.13% 5 46.13% 1.65% 1.66% 1.66% 1.66% 1.66% 1.67% 1.67% 1.47% 55.64 1.33% 1.62% 6 6.12% 3.13% 1.62% 0.17% 0 1.47 55.64 1.33% 1.62% 0.17% 0 1.27 0.17% 0 1.22% 0.22% 0.17% 0 1.22% 0.22% 0.17% 0 1.22% 0.22%< |
| (min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Whidt: Specialised | LTV % /as of F-IRB A-IRB STA F-IRB A-IRB STA as of 31/12/2014 | % 4 18.75% 0.02% 5 22.39% 0.03% 3 11.85% 0.04% 6 17.28% 0.04% 9 22.87% 6 48 340.17% 0.01% 50 289.91% 0.08% 25 68.23% 0.15% 37 54.35% 0.12% 47 58.50% |
| Corporates - Of Whitch: SHE Retail Retail Secured on real estate Beauth Socured on real Retail Open Retail of Unity Revolving Retail Open Retail of Unity Revolving Retail Other Retail of Retail Other Retail of Retail Other Retail of Socuritisation Other non-credit obligation assets 1014. | 0 0 0 0 0 93 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | $\begin{array}{cccccccccccccccccccccccccccccccccccc$ |
| (on ER, %) Central banks and central programments | LTV % (as of F-IRB A-IRB STA F-IRB A-IRB STA F-IRB A-IRB STA se of 31/12/2014 | Baseline Scenario Scenario Seconario Seconario |
| Institutions Corporates - Of Which: Socialised Retail - Secured on real estate Retail - Secured on real estate Retail - Socialised on real estate Retail - Outside Retailised Retail - Outside Retailised Retail - Outside Retailised Retail - Outside Retailised Retailised - Outside R | 1 0 3.198 0 37 0 0 0 0 0 19 0 0 0 0 0 0 0 0 0 0 0 0 0 | 66 0 19.73% b 0.00% b 0 23.13% b 0.01% b 0 21.67% b 0.01% b 0 21.67% b 0.01% b 0 22.09% b 0.02% b 0 0.09% b 1.00% b 0 11.32% b 0.24% b 30 15.09% b 0.39% b 0.37% b 0.20% b 0 0 0 0.27.44% b 0.22% b 0 22.49% b 1.01% b 0 13.14% b 1.21% b 1 22.74% b 0.20% b 0.22.66% b 0.35% b 0.22.66% b 0.35% b 0.22.66% b 0.22% b 0.23% b 0.22.66% b 0.25% b 0.22.66% b 0.22% b 0.27.96% b 0.22.56% b 0.22% b 0.23.56% b 0.22.66% b 0.22% b 0.23.56% b 0.22.66% b 0.22% b 0.23.56% b 0.22.66% b 0.22% b 0.22.56% b 0.22.56% b 0.22.56% b 0.22 |
| (min EUA, %) | LTV % (se of FJ88 A-198 STA FJ88 A-198 STA FJ88 A-198 STA FJ88 STA FJ88 STA FJ88 STA FJ88 STA Se of STA SALIZOLE4. Non-defaulted Defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted Non-de | |
| Central banks and central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail - Secured on real estate Retail - Coulty Retail - Secured on real Retail - Coulty Retail - Secured on real Retail - Coulty Retail - Cou | 0 0 15.077 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 66 5 30.96% 3.16% 6 33.38% 4.57% 4 18.85% 4.38% 6 30.03% 4.28% 7 33.16% 0 0 3.16% 0 3.2 3.16% 0 3.2 3.16% 0 3.2 3.16% 0 3.2 3.15% 3.50% 3.2 |



| P&L | | : | Baseline Scenari | 0 | Adverse Scenario | | | | |
|--|------------|------------|------------------|------------|------------------|------------|------------|--|--|
| (mln EUR) | 31/12/2013 | 31/12/2014 | 31/12/2015 | 31/12/2016 | 31/12/2014 | 31/12/2015 | 31/12/2016 | | |
| Net interest income | 13,914 | 13,914 | 13,914 | 13,914 | 13,914 | 13,914 | 13,914 | | |
| Net trading income | | 5,865 | 6,653 | 7,048 | 4,674 | 5,939 | 6,571 | | |
| of which trading losses from stress scenarios | | -1,971 | -1,182 | -788 | -3,161 | -1,897 | -1,265 | | |
| Other operating income | 1,261 | 1,660 | 1,445 | 1,336 | 1,143 | 1,174 | 1,168 | | |
| Operating profit before impairments | 8,581 | 6,300 | 7,192 | 7,570 | 3,683 | 5,145 | 5,689 | | |
| Impairment of financial assets (-) | -5,017 | -3,343 | -2,940 | -2,845 | -5,564 | -5,387 | -4,708 | | |
| Impairment of financial assets other than instruments designated at fair value through P&L (-) | -5,131 | -3,204 | -2,857 | -2,790 | -5,288 | -5,221 | -4,598 | | |
| Impairment Financial assets designated at fair value through P&L (-) | 114 | -139 | -83 | -56 | -276 | -165 | -110 | | |
| Impairment on non financial assets (-) | -95 | -142 | -123 | -114 | -268 | -199 | -164 | | |
| Operating profit after impairments from stress scenarios | 3,469 | 2,816 | 4,129 | 4,611 | -2,149 | -440 | 817 | | |
| Other Income and expenses | -29 | 313 | 239 | 193 | 418 | 291 | 231 | | |
| Pre-Tax profit | 3,440 | 3,129 | 4,368 | 4,804 | -1,731 | -149 | 1,048 | | |
| Tax | -1,884 | -939 | -1,311 | -1,441 | 519 | 45 | -314 | | |
| Net income | 1,556 | 2,190 | 3,058 | 3,363 | -1,212 | -104 | 733 | | |
| Attributable to owners of the parent | 648 | 1,482 | 2,358 | 2,651 | -1,884 | -766 | 69 | | |
| of which carried over to capital through retained earnings | 0 | 889 | 1,414 | 1,591 | -1,884 | -766 | 51 | | |
| of which distributed as dividends | 648 | 593 | 943 | 1,060 | 0 | 0 | 18 | | |



| 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 | 388,873 | 404,859 | 406,580 | 410,445 | 444,017 | 467,647 | 476,504 | | |
| Risk exposure amount Securitisation and re-securitisations | 29,102 | 34,284 | 37,071 | 38,876 | 40,932 | 47,632 | 51,835 | | |
| Risk exposure amount Other credit risk | 359,772 | 370,575 | 369,509 | 371,569 | 403,084 | 420,015 | 424,668 | | |
| Risk exposure amount for market risk | 76,768 | 76,768 | 76,768 | 76,768 | 103,757 | 103,757 | 103,757 | | |
| Risk exposure amount for operational risk | 65,117 | 65,117 | 65,117 | 65,117 | 65,117 | 65,117 | 65,117 | | |
| Transitional floors for Risk exposure amount | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| AQR adjustments (for SSM countries only) | | | | | | | | | |
| Total Risk exposure amount | 530,758 | 546,744 | 548,465 | 552,330 | 612,891 | 636,521 | 645,378 | | |



| | | | 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 | 27,718 | | | | | | | |
| Exposure values | Trading Book (excl. correlation trading positions under CRM) | 3,947 | | | | | | | |
| Exposure values | Correlation Trading Portfolio (CRM) | 0 | | | | | | | |
| | Total | 31,665 | | | | | | | |
| | Banking Book | 18,730 | 22,891 | 25,040 | 26,456 | 28,813 | 34,635 | 38,375 | |
| Risk exposure values | Trading Book (excl. correlation trading positions under CRM) | 10,372 | 11,393 | 12,031 | 12,421 | 12,119 | 12,997 | 13,460 | |
| | Total | 29,102 | 34,284 | 37,071 | 38,876 | 40,932 | 47,632 | 51,835 | |
| | Hold to Maturity porfolio | 214 | 214 | 214 | 214 | 374 | 374 | 374 | |
| Impairments | Available for Sale porfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| impairments | Held for trading portfolio | | | | | | | | |
| | Total | 214 | 214 | 214 | 214 | 374 | 374 | 374 | |

| | (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 | | |
|---|------------------|---|--|---|---|---|---|---|--|--|--|--|---|--|---|
| | | | RECT LONG counting value gross | | OSITIONS (gross overeign debt to oth | | net of cash short only where there | DIREC | T SOVEREIGN EXPOSI | JRES IN DERIVAT | TIVES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | of pro | ovisions) (1) | | is a maturi | ty matching) (1) | · | | Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair 31/12/2013 | | th negative fair value at 1/12/2013 | at Derivatives with positive fair value at 31/12/2013 | | Derivatives with negative fai 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 [| Austria | 0 64 0 132 233 1,241 51 | 0 0 0 0 0 0 | 0 64 -5 132 149 1,010 -84 1,267 | 0 58 0 116 57 862 0 | 0 0 0 0 0 0 | 0 6 -5 15 92 148 -84 | 8 305 100 115 150 131 1,095 1,904 | 3 39 2 10 32 8 65 159 | 145 20 0 50 0 16 44 276 | -6 0 0 -5 0 -4 -12 | 319 558 866 555 914 438 0 | 1 4 11 14 30 15 0 | 341 524 910 543 798 447 0 | -1 -4 -12 -13 -28 -17 0 |
| [0 - 3M [[3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Belgium | 11 11 180 899 722 1,788 119 3,731 | 0 0 0 0 0 0 | 11 5 172 848 670 1,698 -658 2,745 | 0 0 129 844 617 1,226 0 2,817 | 0 0 0 0 0 | 11 5 42 4 52 472 -658 -71 | 50 0 0 1,499 16 50 491 2,106 | 0 0 0 161 1 1 80 243 | 278 0 0 0 0 0 0 0 650 928 | -5 -5 0 0 0 0 0 0 -213 -218 | 142 205 614 961 930 557 0 | 0 1 9 20 22 13 0 65 | 169 295 635 830 926 371 0 | -1 -2 -8 -19 -26 -8 0 |
| [0 - 3M [3M - 1Y [[1Y - 2Y [| 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 | 80 178 227 76 397 4 0 | 2 2 3 1 13 0 | 77 166 234 62 401 6 0 | -1 -2 -3 -1 -10 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 5 4 0 | 0 0 0 0 1 1 1 0 | 0 5 0 0 4 0 | 0 0 0 0 0 -1 0 0 |
| [0 - 3M [| Czech Republic | 0 6 0 0 0 0 6 0 | 0 0 0 0 0 | 0 6 0 0 0 1 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 6 0 0 0 1 | 0 50 50 0 0 0 | 0 1 2 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 64 91 142 114 64 36 0 | 1 0 2 2 1 1 0 | 22 128 148 106 84 36 0 | 0 -1 -2 -2 -2 -1 0 |
| Tot [0 - 3M [| Denmark | 355 377 0 13 0 10 4 | 0 0 0 0 0 | 355 363 -9 13 -16 10 | 344 377 0 0 0 0 | 0 0 0 0 0 | 11 -14 -9 13 -16 10 4 | 100 300 0 0 0 383 0 23 0 | 0 0 0 0 18 0 6 | 653 107 140 161 24 91 0 | -7 -4 -9 -17 -3 -2 | 510 278 102 185 363 467 88 0 | 1 0 1 2 2 2 1 | 523 279 179 186 321 450 126 0 | -8 0 -1 -1 -2 -6 -3 0 |
| Tot [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [| Estonia | 758 0 0 0 0 0 0 | 0 | 719 0 0 0 0 0 0 | 721 0 0 0 0 0 0 | 0 0 0 0 0 | -2 0 0 0 0 0 0 | 705 0 0 0 0 0 | 0 0 0 0 0 0 0 | 1,175 7 0 0 0 0 0 0 | -42 0 0 0 0 0 0 | 1,483 11 42 37 2 16 4 0 | 7 0 1 0 0 1 1 1 | 1,541 10 40 18 2 30 1 0 | -13 0 -1 0 0 -1 0 |
| Tot [0 - 3M [| Finland | 0 0 0 0 4 48 964 52 | 0 0 0 0 0 0 | 0 -35 0 4 -30 874 52 | 0 0 0 0 0 11 718 | 0 0 0 0 0 0 | 0 -35 0 4 -41 156 52 | 0 339 413 200 489 2,217 920 0 | 9 16 13 47 315 134 0 | 7 425 100 100 1,000 1,349 605 300 | -11 -4 -9 -79 -207 -69 -52 | 91 133 113 408 236 109 | 3 0 1 1 2 1 1 0 | 101 49 47 249 242 203 102 0 | -2 0 0 -1 -1 -2 -1 |
| Tot [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | France | 27 187 1,677 1,537 2,277 4,189 1,664 | 0 0 0 0 0 0 0 0 58 58 | 865 27 180 1,675 851 2,188 2,639 226 | 729 0 0 1,548 1,520 1,587 3,708 0 8,363 | 0 0 0 0 0 0 | 136 27 180 127 -668 601 -1,069 226 -576 | 4,578 1,474 860 1,262 1,038 88 868 780 | 534 41 24 97 27 6 78 84 | 3,878 962 2,248 255 0 13 333 248 4,060 | -431 -10 -123 -14 0 0 -20 -15 -182 | 1,090 438 721 1,412 2,552 4,322 1,038 0 10,482 | 6 0 2 4 8 27 34 0 | 892 439 792 1,486 2,427 4,001 1,084 0 | -5 -1 -1 -4 -4 -23 -38 0 |

| | (mln EUR) | | V | ALUES AS O | F 31/12/20: | 13 | | | VALUES AS OF | 31/12/2013 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|--|------------------|--|--|--|---|---|---|---|---|---|---|--|--|--|--|
| | | EXPOSURES (according of pro- | RECT LONG ounting value gross visions) 1) | | is a maturit | er counterpaties | net of cash short only where there | DIRECT Derivatives with po | | Derivatives wit | IVES (1) h negative fair value at /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 [| Germany | 305 499 1,399 131 536 1,251 1,677 5,797 | 0 0 0 0 0 0 | 305 329 1,298 -31 -429 257 885 2,614 | 0 0 1,194 0 98 463 0 | 6 0 0 0 0 0 | 299 329 104 -31 -527 -206 885 854 | 1,065 3,239 1,279 2,842 3,080 6,225 10,708 28,437 | 8 17 46 162 163 473 117 986 | 1,931 1,169 600 541 5,428 6,789 10,521 26,979 | -61 -50 -36 -29 -400 -182 -963 -1,721 | 480 644 702 1,718 2,746 629 0 6,917 | 0 1 3 8 14 6 0 | 678 446 1,045 1,543 2,782 770 0 7,263 | -1 -1 -3 -6 -13 -8 0 |
| [0 - 3M [| Croatia | 0 0 0 0 0 0 1 | 0 0 0 0 0 -5 0 | 0 0 0 0 0 0 -5 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 -5 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| Greece | 0 0 5 0 1 4 | 0 0 0 0 0 0 | 0 0 5 0 1 4 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 5 0 1 4 10 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 18 0 0 | 0 0 0 0 4 0 0 | 0 0 0 0 18 0 0 | 0 0 0 0 -4 0 0 |
| [0 - 3M [| Hungary | 10 1 1 3 12 17 1 | 0 0 0 0 0 | 10 1 0 3 3 4 -3 | 0 0 0 0 0 | 0 0 0 0 0 | 10 1 0 3 3 4 -3 19 | 569 0 0 100 613 708 0 1,989 | 14 0 0 0 16 50 0 | 318 0 0 0 0 0 423 0 741 | -10 0 0 0 0 -1 0 -11 | 89 355 623 486 549 67 0 2,169 | 1 4 11 15 26 6 0 63 | 104 389 657 378 518 100 0 | -2 -6 -12 -12 -23 -10 0 -65 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more | 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 | 13 40 77 167 128 17 0 | 0 1 3 5 6 0 0 | 20 42 24 98 173 4 0 | 0 -2 -1 -4 -9 -1 0 |
| [0 - 3M [| Ireland | 3 0 0 3 99 185 1 2 92 | 0 0 0 0 0 | 3 0 -37 3 18 69 1 58 | 0 0 0 0 0 0 | 0 0 0 0 0 | 3 0 -37 3 18 69 1 58 | 198 144 961 1,850 411 1,712 0 5,275 | 60 46 87 82 17 106 0 398 | 121 0 0 0 110 569 20 820 | -3 0 0 0 -2 -9 -1 | 169 271 706 651 1,472 296 0 | 1 2 6 9 17 8 0 | 176 305 417 569 1,602 403 0 | -1 -3 -5 -5 -23 -15 0 -52 |
| [0 - 3M [| Italy | 77 304 463 264 536 640 760 3,043 | 0 0 0 0 0 | -8 117 -17 171 176 -197 13 255 | 0 131 0 31 0 0 -1 160 | 0 0 0 0 0 | -8 -13 -17 141 176 -197 14 95 | 0 2 0 0 253 840 7,542 8,637 | 0 0 0 0 0 66 1,784 1,850 | 474 5 870 2,368 12 68 265 4,061 | -22 0 -99 -88 -1 -5 -54 -269 | 782 1,496 2,963 3,227 7,371 3,840 596 20,273 | 1 7 18 11 135 205 76 453 | 762 1,646 2,548 3,498 7,427 3,979 271 20,130 | -2 -8 -14 -16 -135 -208 -43 |
| [0 - 3M [| Latvia | 0 0 0 0 0 1 0 | 0 0 0 0 0 0 | 0 0 0 0 -1 -1 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 -1 -1 0 | 59 0 0 0 0 0 0 5 9 | 0 0 0 0 0 0 | 143 0 0 0 0 0 155 0 | -1 0 0 0 0 0 0 | 36 64 91 80 148 1 0 | 2 3 4 1 2 0 0 | 38 72 112 137 89 0 0 | -2 -3 -4 -2 -2 0 0 |
| [0 - 3M [| 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 |

| | (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 | | | | er counterpaties | net of cash short only where there | DIRECT | T SOVEREIGN EXPOSU | URES IN DERIVAT | TIVES (1) | INDIRECT SOVE | REIGN EXPOSURES | G (3) (on and off | balance sheet) |
| | | of provisions) (1) | | is a maturity matching) (1) | | | Derivatives with po 31/12/ | ositive fair value at /2013 | | th negative fair value at 1/12/2013 | t Derivatives with positive fair value at 31/12/2013 | | Derivatives with negative fair value at 31/12/2013 | | |
| Residual Maturity | Country / Region | | 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 5 | 0 0 0 0 0 | 0 0 0 0 0 5 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 5 | 0 0 0 0 145 319 0 | 0 0 0 0 2 15 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 18 89 122 76 164 52 0 | 0 1 1 1 5 2 0 | 25 78 94 92 156 36 0 | 0 -1 -1 -1 -3 -1 0 |
| [0 - 3M [| Luxembourg | 0 0 6 0 0 0 | 0 0 0 0 0 | 0 0 6 0 -6 0 | 0 0 0 6 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 -6 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 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 [| 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 - 3 M [| Netherlands | 213 13 88 417 932 3,123 80 4,865 | 0 0 0 0 0 | 176 3 44 373 668 2,997 -817 3,445 | 200 0 53 297 676 1,917 0 3,143 | 0 0 0 0 0 | -24 3 -8 76 -8 1,080 -817 302 | 250 1,625 7,019 2,996 315 0 0 | 0 53 559 248 33 0 0 | 0 249 700 500 2,500 3,189 1,289 8,429 | 0 -8 -48 -56 -451 -542 -345 -1,450 | 80 344 146 297 934 417 0 2,220 | 0 1 1 1 2 7 0 | 86 372 173 283 1,258 266 0 | 0 -1 -1 -2 -4 -5 0 |
| [0 - 3M [| Norway | 0 0 1 0 1 24 0 | 0 0 0 0 0 | 0 0 1 0 1 24 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 1 0 1 24 0 | 12 0 0 0 0 0 0 124 136 | 0 0 0 0 0 | 637 66 72 119 383 36 48 1,360 | -7 -1 -6 -10 -43 -1 -9 -77 | 1 70 112 62 143 53 0 | 0 1 1 0 1 0 3 | 1 68 108 84 203 36 0 | 0 0 0 -1 -1 0 0 |
| [0 - 3M [3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Poland | 2 0 10 4 18 18 0 52 | 0 0 0 0 0 | 2 0 1 1 5 -7 -3 | 0 0 0 0 0 0 | 0 0 0 0 0 | 2 0 1 1 5 -7 -3 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 67 309 127 269 415 73 0 | 1 3 2 4 9 4 0 | 58 261 162 249 467 62 0 | -1 -2 -2 -4 -8 -1 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Portugal | 1 219 164 8 18 86 26 | 0 1 13 1 7 2 26 50 | 1 191 151 2 7 39 -2 390 | 0 217 149 0 0 -1 0 364 | 0 0 0 0 0 0 | 1 -26 2 2 7 40 -2 25 | 0 150 750 0 301 0 | 0 6 48 0 50 0 104 | 0 0 0 0 1,291 103 0 1,394 | 0 0 0 0 0 -199 -13 0 -212 | 100 404 880 831 1,438 509 0 | 0 1 10 27 116 72 0 | 182 447 805 697 1,453 512 0 4,096 | -10 0 -1 -12 -24 -116 -69 0 |
| [0 - 3M [| Romania | 0 1 18 29 5 1 | 0 0 0 0 0 | 0 1 18 29 4 -13 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 1 18 29 4 -13 0 | 0 | 0 0 0 0 0 0 0 | 0 | 0 0 0 0 0 | 54 119 146 78 217 0 | 1 2 1 0 13 0 | 50 143 204 88 228 0 | -1 -4 -2 0 -7 0 |
| Tot [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot | Slovakia | 55 0 3 0 0 9 33 0 | 0 0 0 0 0 | 39 0 3 0 -2 -1 18 -18 | 0 | 0 0 0 0 0 0 | 39 0 3 0 -2 -1 18 -18 | 0 470 2,296 1,937 249 36 458 0 5,447 | 0 8 42 64 12 0 40 0 | 0 0 160 86 107 122 0 0 | 0 0 -3 -3 0 -1 0 | 614 54 108 89 65 154 11 0 | 17 1 1 1 1 6 0 0 | 712 43 73 74 50 84 13 0 | -14 0 0 -1 -1 -6 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 | RECT LONG counting value gross | NET DIRECT PO | | er counterpaties | net of cash short only where there | DIRECT | T SOVEREIGN EXPOSU | JRES IN DERIVAT | IVES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | of provisions) (1) | | is a maturity matching) (1) | | | Derivatives with positive fair value at 31/12/2013 | | | h negative fair value at ./12/2013 | Derivatives with positive fair value at 31/12/2013 | | Derivatives with negative fair value at 31/12/2013 | | |
| Residual Maturity | Country / Region | | of which: loans and advances | | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Notional value | Fair-value at 31/12/2013 (+) | Notional value | Fair-value at 31/12/2013 (-) | Notional value | Fair-value at 31/12/2013 (+) | Notional value | Fair-value at 31/12/2013 (-) |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot | Slovenia | 0 13 0 0 36 42 2 | 0 0 0 0 0 | 0 13 -2 -2 -2 34 30 2 | 0 0 0 0 31 35 0 | 0 0 0 0 0 0 | 0 13 -2 -2 3 -5 2 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 23 6 37 50 48 0 | 0 0 0 1 2 0 0 | 22 18 24 38 35 6 0 | 0 0 0 0 -1 -1 -1 0 |
| [0 - 3M [| Spain | 27 115 58 177 364 248 388 1,377 | 10 1 0 0 0 14 0 25 | 7 -10 -175 149 112 35 21 | 0 0 0 0 0 | 7 91 25 6 0 0 129 | 1 -101 -200 143 112 35 21 | 0 101 10 0 0 200 95 405 | 0 8 1 0 0 14 11 34 | 85 0 0 0 0 0 0 25 110 | -5 0 0 0 0 0 | 501 843 1,414 2,394 4,054 1,134 0 | 1 4 8 16 57 44 0 | 473 909 1,460 1,787 3,807 1,183 0 | -2 -4 -8 -7 -51 -48 0 -120 |
| [0 - 3M [| Sweden | 48 61 105 110 230 306 9 870 | 0 0 0 0 0 | 48 61 105 1 162 179 -16 541 | 0 51 84 73 222 0 0 | 0 0 0 0 0 | 48 10 22 -72 -59 179 -16 112 | 922 0 0 0 0 1,616 4 2,542 | 8 0 0 0 0 39 0 | 1,471 4,191 425 595 826 2,350 4 9,861 | -32 -114 -26 -57 -114 -161 -1 -505 | 150 333 257 563 343 146 0 | 0 2 3 4 2 2 0 | 109 344 258 433 423 178 0 | 0 -1 -2 -2 -4 -3 0 |
| [0 - 3M [| United Kingdom | 125 7 24 2,768 5,487 19,768 16,298 | 40 7 6 28 53 57 589 781 | 29 -11 -149 2,287 5,415 18,937 15,074 41,584 | 0 0 1,708 4,919 17,985 0 24,611 | 31 0 7 1 0 12 6,326 6,376 | -2 -11 -156 579 497 941 8.748 10,597 | 571 287 497 235 1,283 78 54 3,005 | 19 15 2 1 7 0 2 | 273 149 641 665 1,626 445 29 3,828 | -4 -13 -33 -12 -33 -18 0 | 18 18 25 7 0 0 0 | 0 0 0 0 0 | 0 0 43 29 50 0 | 0 0 -1 -1 -1 0 0 |
| [0 - 3M [| Australia | 2 300 416 107 122 597 326 1,869 | 0 0 0 0 0 0 | 2 118 181 72 -122 505 212 968 | 0 34 0 49 0 73 0 | 0 0 0 0 0 0 | 2 84 181 23 -122 432 212 813 | 110 6 0 194 65 146 101 623 | 1 0 0 2 0 9 4 | 1,889 564 0 0 0 0 0 2,453 | -39 -10 0 0 0 0 -3 -52 | 23 25 78 309 709 61 0 | 0 0 1 7 20 2 0 | 10 29 146 152 936 0 0 | 0 0 0 -2 -3 -27 0 0 |
| [0 - 3M [3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Canada | 0 11 43 1 9 0 0 | 0 0 0 0 0 0 | 0 11 39 -1 6 -26 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 11 39 -1 6 -26 0 | 1,325 691 65 54 0 4 136 2,274 | 8 7 0 1 0 0 1 1 | 1,599 2,251 13 242 0 4 30 4,139 | -42 -72 0 -26 0 0 | 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 | 1 0 10 20 7 24 0 | 0 0 0 0 0 | 1 0 10 20 7 24 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 1 0 10 20 7 24 0 | 28 0 0 0 0 0 0 0 | 0 | 411 0 0 0 0 0 0 0 411 | -3 0 0 0 0 0 | 7 7 7 0 0 0 0 | 0 | 0 7 0 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Japan | 93 198 83 551 370 983 1,497 1,077 4,758 | 0 0 0 0 0 | 189 67 463 174 179 -731 5 | 0 0 415 140 0 0 | 0 0 0 0 0 | 189 67 48 34 179 -731 5 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 345 0 | 0 0 0 0 -19 0 | 34 193 469 348 1,077 172 0 | 0 1 6 8 29 4 0 | 25 125 354 392 1,163 126 0 | 0 0 -5 -7 -32 -4 0 |
| Tot [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot | u.s. | 4,758 251 485 1,850 4,948 7,828 15,330 8,419 39,112 | 0 0 0 355 0 0 0 0 | 346 -136 -968 -1,249 947 4,567 10,588 5,461 19,210 | 555 0 0 0 1,959 2,373 9,995 0 | 0 0 0 0 0 0 | -209 -136 -968 -1,249 -1,013 2,194 592 5,461 4,882 | 0 0 0 3 0 0 0 | 0 3 0 7 0 0 0 | 0 0 0 0 0 0 0 | -19 0 0 0 0 0 0 | 2,292 541 569 560 405 332 336 0 2,743 | 98 0 1 1 1 1 1 3 0 | 2,185 267 832 371 315 451 287 0 2,524 | -48 0 -2 0 -1 -2 -2 0 |



| | (mln EUR) | | V | ALUES AS O | F 31/12/20 | 13 | | | VALUES AS OF | 31/12/201 | 3 | VALUES AS OF 31/12/2013 | | | |
|---|---|---|---|---|--|---|---|--|--|--|--|---|---|---|---|
| | | | RECT LONG | | | | net of cash short | DIRECT | r sovereign exposi | URES IN DERIVAT | TIVES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | of pro | visions) (1) | positions of sovereign debt to other counterpaties only where there is a maturity matching) (1) | | | | | | th negative fair value at 1/12/2013 | | positive fair value 12/2013 | Derivatives wit value at 31 | | |
| 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 | 1 7 0 0 0 0 | 0 0 0 0 0 0 | 1 7 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 1 7 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 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 [| Switzerland | 0 39 650 681 4 3 6 1,383 | 0 0 0 0 0 | 0 39 649 680 2 0 3 1,374 | 0 39 650 681 0 0 1,369 | 0 0 0 0 0 | 0 0 -1 0 2 0 3 4 | 9,530 3,356 1,632 1,220 1,940 161 77 17,915 | 30 58 52 34 76 8 0 | 3,745 14,431 2,630 2,409 2,917 115 65 26,312 | -38 -48 -51 -95 -196 -13 0 -441 | 139 0 0 22 0 0 0 | 1 0 0 0 0 0 0 0 | 97 11 11 25 0 0 | 0 0 0 -1 0 0 |
| [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Other advanced economies non EEA | 470 807 227 125 147 220 34 2,030 | 0 345 0 0 0 0 0 0 | 470 452 193 68 141 164 13 1,501 | 251 0 0 0 0 0 0 0 251 | 0 0 0 0 0 | 219 452 193 68 141 164 13 1,250 | 4,674 996 46 156 0 157 34 6,062 | 49 11 0 8 0 13 3 | 3,928 920 46 0 0 10 115 5,019 | -37 -41 0 0 0 0 0 -15 -93 | 203 338 499 726 2,622 997 0 5,384 | 2 4 7 14 51 12 0 | 152 345 393 763 2,848 455 7 4,963 | -1 -2 -6 -15 -55 -5 0 -84 |
| [0 - 3M [| Other Central and eastern Europe countries non EEA | 0 0 4 3 41 24 10 82 | 0 0 4 0 0 0 | 0 0 0 -1 36 3 10 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 -1 36 3 10 | 0 0 0 0 0 327 92 420 | 0 0 0 0 0 24 24 48 | 0 0 0 0 0 | 0 0 0 0 0 | 12 108 97 188 162 32 0 | 0 1 1 7 11 5 0 | 32 37 178 161 150 4 0 561 | 0 0 -3 -6 -11 0 0 |
| [0 - 3M [| Middle East | 0 168 11 5 14 15 12 224 | 0 168 11 0 0 0 0 | 0 0 0 5 -9 11 12 18 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 5 -9 11 12 18 | 299 1,253 0 0 0 0 0 | 3 12 0 0 0 0 0 | 627 500 0 0 0 0 0 0 | -18 -6 0 0 0 0 | 134 342 489 699 831 56 0 2,552 | 2 6 16 23 33 1 0 | 239 287 509 644 782 70 0 2,530 | -4 -5 -20 -20 -29 -2 0 |
| [0 - 3M [| Latin America and the Caribbean | 166 773 55 94 113 203 231 1,636 | 5 0 0 0 0 0 | 152 771 8 88 100 176 188 1,484 | 0 294 0 0 0 0 0 0 | 0 0 0 0 0 0 | 152 478 8 8 88 100 176 188 1,190 | 1,552 1,074 0 0 0 0 0 161 0 1,234 | 19 0 0 0 0 0 199 0 218 | 2,624 2,393 0 0 0 176 0 5,194 | -95 -7 0 0 0 -167 0 | 1,539 3,359 3,679 3,181 9,533 2,513 151 23,955 | 23 63 173 226 572 448 10 1,515 | 1,431 2,981 4,804 4,318 8,299 3,458 66 25,357 | -80 -17 -65 -188 -230 -590 -428 -4 -1,522 |
| [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y] [10Y-more Tot | Africa | 1,827 1,817 1,414 786 234 1,118 1,691 1,829 8,900 | 283 127 458 151 381 642 14 2,056 | 1,456 1,486 1,288 282 83 713 938 1,807 6,566 | 1,116 1,178 317 83 715 566 781 | 235 0 0 0 9 47 0 292 | 105 110 -35 0 -12 324 1,026 1,520 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 290 697 705 527 1,493 220 0 | 2 5 9 26 62 15 0 | 233 633 735 624 1,309 461 0 | -3 -4 -12 -27 -55 -30 0 |
| [0 - 3M [| Others | 183 736 17 40 153 392 184 1,705 | 2 0 0 1 2 0 13 19 | 182 732 13 36 142 350 160 1,615 | 169 221 0 0 0 43 0 433 | 0 0 0 0 0 0 | 13 511 13 36 142 307 160 1,182 | 4,279 137 0 916 91 180 7 5,610 | 53 3 0 65 2 18 1 | 4,588 4,739 886 0 199 960 0 11,372 | -111 -1,066 -67 0 -3 -6 0 | 906 2,105 4,913 3,608 11,441 2,159 50 25,182 | 11 28 117 102 477 148 5 888 | 1,178 2,476 4,941 3,967 11,167 2,639 29 26,396 | -25 -27 -133 -107 -429 -177 -3 - 901 |

⁽¹⁾ The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



2014 EU-wide Stress Test Capital

| | | | | | Baseline Scenario | | | Adverse Scenario | | | | |
|--|------------------------------------|--|-----------------------------|------------------|-------------------|------------------|------------------|------------------|------------------|--|---|--|
| (mln EUR) | | CRR / CRDIV DEFINITION OF CAPITAL | As of 31/12/2013 | As of 31/12/2014 | As of 31/12/2015 | As of 31/12/2016 | As of 31/12/2014 | As of 31/12/2015 | As of 31/12/2016 | COREP CODE | REGULATION | |
| | A | OWN FUNDS | 79,699 | 81,006 | 82,102 | 82,206 | 77,166 | 75,260 | 74,098 | CA1 {1} | Articles 4(118) and 72 of CRR | |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 48,248 | 50,395 | 52,647 | 54,211 | 46,555 | 45,805 | 46,103 | 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) | 23,258 | 24,114 | 24,114 | 24,114 | 24,123 | 24,739 | 24,739 | 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 | 38,892 | 39,781 | 41,195 | 42,786 | 37,008 | 36,242 | 36,293 | CA1 {1.1.1.2} | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR | |
| | A.1.3 | Accumulated other comprehensive income | -857 | -969 | -1,036 | -1,080 | -2,058 | -2,254 | -2,474 | CA1 {1.1.1.3} | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR | |
| | A.1.3.1 | Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio | -78 | -78 | -78 | -78 -78 | | -1,113 | -1,243 | - | - | |
| | A.1.3.2 | Of which: arising from unrealised gains/losses from the rest of AFS portfolio | | | 77 | 33 | 29 | -107 | -197 | - | - | |
| | A.1.4 | Other Reserves | | | 1,875 | 1,892 | 2,162 | 2,162 | 2,360 | CA1 {1.1.1.4} | Articles 4(117) and 26(1) point (e) of CRR | |
| | A.1.5 | Funds for general banking risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.5} | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR | |
| | A.1.6 | Minority interest given recognition in CET1 capital | 1,485 | 1,485 | 1,485 | 1,485 | 1,485 | 1,485 | 1,485 | 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 | -2,582 | -2,600 | -2,600 | -2,600 | -2,600 | -2,600 | -2,600 | 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 | 63 | 63 | 47 | 31 | 842 | 668 | 497 | - | | |
| | A.1.9 | (-) Intangible assets (including Goodwill) | -9,139 | -9,139 | -9,139 | -9,139 | -9,139 | -9,139 | -9,139 | 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 | -1,253 | -1,136 | -876 | -831 | -2,149 | -2,345 | -2,068 | 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 | -2,526 | -2,732 | -2,420 | -2,448 | -3,089 | -3,153 | -2,989 | CA1 {1.1.1.13} | Articles 36(1) point (d), 40 and 159 of CRR | |
| | A.1.12 (-) Defined benefit pension | (-) Defined benefit pension fund assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.14} | Articles 4(109), 36(1) point (e) and 41 of CRR | |
| OWN FUNDS | 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 | |
| | 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 | CAI {1.1.1.17 to 1.1.1.21} | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and | |
| | A.1.15.1 | Of which: from securitisation positions (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.18.1} | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR | |
| | A.1.16 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.22} | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) at 79 of CRR | |
| | A.1.17 | (·) Deductible DTAs that rely on future profitability and arise from temporary differences (·) Holdings of CET1 capital instruments of financial sector entities where the | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.23} | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); | |
| | A.1.18 | institution has a significant investment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.24} | 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} CA1 {1.1.1.6 + 1.1.8 + | Article 470 of CRR | |
| | A.1.20 | Transitional adjustments | -255 | -143 | 0 | 0 | -29 | 0 | 0 | 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 (+/-) Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.8} | Articles 479 and 460 of CRR | |
| | A.1.20.3 A.2 | exposure in AFS (+/-) ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional | -255 11,934 | -143 11,898 | 10,788 | 9,677 | -29 11,898 | 10,788 | 9,677 | CA1 {1.1.1.26} CA1 {1.1.2} | Articles 469 to 472, 478 and 481 of CRR Article 61 of CRR | |
| | A.2.1 | adjustments) Of which: (+) Other existing support government measures | 0 | 0 | 0 | 9,677 | 0 | 0 | 9,677 | O((1.1.2) | Article 01 Of URK | |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 60,182 | 62,294 | 63,434 | 63,888 | 58,453 | 56,593 | 55,781 | CA1 {1.1} | Article 25 of CRR | |
| | A.3 | TIER 2 CAPTIAE (HEE OF DEGLECO) S BIM BICE CHBISHOOMB BUJUSCHERS) | 50/151 | 02,234 | 03/134 | 03,000 | 30,433 | 30,333 | 33,761 | 01 (11) | Product 25 th Circ | |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 19,517 | 18,712 | 18,667 | 18,318 | 18,712 | 18,667 | 18,318 | CA1 {1.2} | Article 71 of CRR | |
| | B.1 B.2 | TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+) of which: stemming from CVA capital requirements (+) | 530,758 14,052 25,073 | 546,744 | 548,465 | 552,330 | 612,891 | 636,521 | 645,378 | CA2 {1} | Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR Article 381 to 386 of CRR | |
| OWN FUNDS | B.3 | of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+) | 2,459 | | | | | | | | Articles 153(2) of CRR | |
| REQUIREMENTS | B.4 | of which: stemming from the application of the supporting factor to increase lending to SMEs (-) | -1,972 | | | | | | | | Recital (44) of CRR | |
| | B.5 B.6 | of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) of which: others subject to the discretion of National Competent Authorities | -1,835 0 | | | | | | | | - Article 124 to 164 of CRR | |
| | C.1 | or which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio | 9.09% | 9.22% | 9.60% | 9.81% | 7.60% | 7.20% | 7.14% | CA3 {1} | - | |
| CAPITAL RATIOS (%) - Transitional period | C.2 | Tier 1 Capital ratio | 11.34% | 11.39% | 11.57% | 11.57% | 9.54% | 8.89% | 8.64% | CA3 {3} | - | |
| | C.3 | Total Capital ratio | 15.02% | 14.82% | 14.97% | 14.88% | 12.59% | 11.82% | 11.48% | CA3 (5) | - | |
| | D | Common Equity Tier 1 Capital Threshold | | 43,740 | 43,877 | 44,186 | 33,709 | 35,009 | 35,496 | | | |
| | 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) | | | | | 5,380 | 5,380 | 5,380 | | | |
| | 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) | | | | 9.81% | | | 7.14% | | | |

⁽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 Commission. | | | | | | | | | |
|-----------|---|--------------------------------|-------------|--------------------------------|--|--|--|--|--|--|
| | Baseline s | cenario | Adverse | e scenario | Narrative description of the transactions. (type, date of | | | | | |
| (min EUR) | CET1 impact | Risk exposure amount impact | CET1 impact | Risk exposure amount impact | completion/commitment, portfolios, subsidiaries, branches) | | | | | |
| 2013 | 0 | 0 | | | 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 (+) | 80 |
| Repayment of CET1 capital, buybacks (-) | 0 |
| Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+) | 0 |

| Net issuance of Additional Tier 1 and T2 Instruments | Impact on Additional Tier 1 and Tier 2 Million EUR |
|---|--|
| Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |
| Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 2,823 |

| Losses | Million EUR |
|---|-------------|
| Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-) | -263 |
| Other material losses and provisions from 1 January to 30 September 2014 (-) | -1,123 |