INTESA SANPAOLO

COMUNICATO STAMPA

INTESA SANPAOLO SUPERA LARGAMENTE I REQUISITI PATRIMONIALI DEL *COMPREHENSIVE ASSESSMENT*

Torino, Milano, 26 ottobre 2014 – Intesa Sanpaolo prende atto degli annunci effettuati oggi dalla Banca Centrale Europea e dall'Autorità Bancaria Europea in merito ai risultati del *2014 EU-wide Comprehensive Assessment*, l'esercizio condotto dalle predette autorità sui bilanci al 31 dicembre 2013 delle banche europee e costituito dalla verifica della qualità degli attivi (AQR) e dalla simulazione dell'impatto di uno scenario macroeconomico negativo sulla solidità patrimoniale (Stress Test).

Per il Gruppo Intesa Sanpaolo, il coefficiente patrimoniale *Common Equity Tier 1 ratio* (*CET1 ratio*) risultante dal *comprehensive assessment* ha superato largamente le soglie minime richieste dall'esercizio.

Rispetto a un dato di partenza pari a 11,95% (1), il *CET1 ratio* è risultato, **considerando il *capital gain* derivante dalla partecipazione in Banca d'Italia** (2) (circa 1,8 miliardi di euro) **e le altre misure patrimoniali realizzate nel 2014** (3) (circa 0,4 miliardi di euro), pari a:

- **12,47% nell'AQR**, **con un capitale in eccesso di circa 12,7 miliardi** di euro rispetto al requisito minimo dell' 8%;
- **11,97% nello scenario base dello Stress Test** (4), **con un capitale in eccesso di circa 11,6 miliardi** di euro rispetto al requisito minimo dell' 8%;
- **9,02% nello scenario avverso dello Stress Test** (4), **con un capitale in eccesso di circa 10,9 miliardi** di euro rispetto al requisito minimo del 5,5% (5).

Senza considerare il *capital gain* derivante dalla partecipazione in Banca d'Italia e le altre misure patrimoniali realizzate nel 2014, il *CET1 ratio* è risultato pari a:

- **11,70% nell'AQR** (6), **con un capitale in eccesso di circa 10,5 miliardi** di euro rispetto al requisito minimo dell' 8%;
- **11,23% nello scenario base dello Stress Test** (4)(7), **con un capitale in eccesso di circa 9,4 miliardi** di euro rispetto al requisito minimo dell' 8%;
- **8,31% nello scenario avverso dello Stress Test** (4)(8), **con un capitale in eccesso di circa 8,7 miliardi** di euro rispetto al requisito minimo del 5,5%.

---

(1) Voce A6 dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE (che, secondo i criteri dell'esercizio, non include il *capital gain* derivante dalla partecipazione in Banca d'Italia anche se è stato registrato nell'esercizio 2013)
(2) Voce C1 dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE
(3) Voce H dell'allegato *template* Risultati del *Comprehensive Assessment*
(4) Considerando l'impatto che porta al livello di capitale più basso nell'arco del triennio 2014-2016
(5) Voce I dell'allegato *template* Risultati del *Comprehensive Assessment*
(6) Voce B3 dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE
(7) Voce B5 dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE
(8) Voce B7 dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

In particolare, **l'esercizio ha confermato la solidità dello stato patrimoniale del Gruppo Intesa Sanpaolo in tutte le cinque aree oggetto dell'AQR**, che hanno registrato (ante imposte):

1. **per il campione di crediti analizzati** con riferimento al 31 dicembre 2013, **rettifiche aggiuntive su crediti deteriorati limitate a 466 milioni di euro** [(9)], che - date le informazioni attualmente disponibili - si può stimare, sulla base della dinamica del tasso di copertura del campione in oggetto successivamente al 31 dicembre 2013, siano per circa la metà già incluse nei risultati del primo semestre 2014;
2. **per la proiezione sull'intero portafoglio** crediti selezionato per l'AQR, **rettifiche aggiuntive irrilevanti (8 milioni di euro)** su crediti deteriorati [(10)];
3. **per le rettifiche collettive calcolate esclusivamente ai fini dell'esercizio** - secondo i criteri prudenziali del *Challenger Model*, che differiscono dai criteri contabili e **non hanno pertanto impatti sui risultati di conto economico e stato patrimoniale - rettifiche aggiuntive per 498 milioni** di euro [(11)]. **Tale importo non beneficia della compensazione tra eccessi e carenze di coperture tra categorie di portafogli nell'ambito del complesso dei crediti in bonis**, prevista dalle regole di vigilanza in vigore ma non consentita dai criteri prudenziali dell'esercizio. Secondo simulazioni interne, condotte applicando le regole previste dal manuale BCE, **considerando tale compensazione si perverrebbe a risultati inferiori a 100 milioni di euro di rettifiche aggiuntive**;
4. **per il *Credit Value Adjustment* dei derivati finanziari, nessuna rettifica aggiuntiva** [(12)];
5. **per il *fair value* delle attività finanziarie** contabilizzate nella categoria di livello 3, inclusi i derivati, **rettifiche aggiuntive irrilevanti (650 mila euro)** [(13)].

Inoltre, per il Gruppo Intesa Sanpaolo il ***leverage ratio*** (secondo la definizione CRD4/CRR), rispetto a un dato di partenza pari a 6,24% [(14)], è risultato **pari a 6,12% nell'AQR** [(15)].

---

(9) Riga D1 e colonna D.C dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE
(10) Riga D1 e colonna D.D dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE
(11) Riga D1 e colonna D.E dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE
(12) Riga D11 e colonna D.I dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE
(13) Riga D12 e colonna D.I dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE
(14) Voce F1 dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE
(15) Voce F3 dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

Investor Relations
+39.02.87943180
investor.relations@intesasanpaolo.com

Media Relations
+39.02.87962326
stampa@intesasanpaolo.com

group.intesasanpaolo.com

Risultati del Comprehensive Assessment

	Risultati pubblicati dalla BCE						**Eccedenza rispetto all'AQR dopo le principali misure di rafforzamento patrimoniale**	Risultati includendo altre misure di rafforzamento patrimoniale	
	Eccedenza da AQR	Eccedenza da ST base	Eccedenza da ST avverso	Min eccedenza	Principali misure di rafforzamento patrimoniale	Eccedenza dopo principali misure di rafforzamento patrimoniale		Altre misure di rafforzamento patrimoniale	**Eccedenza finale dopo tutte le misure rafforzamento patrimoniale**
	A	B	C	D = min(A,B,C)	E	F = D+E	**G = A+E**	H	**I = D+E+H**
Dati in €mln	10.548	9.419	8.724	8.724	1.756 [1]	10.480	**12.304**	417 [2]	**10.897**

[1] Capital gain sulla quota detenuta in Banca d'Italia
[2] Cessione di attività 363 €mln (partecipazione Pirelli, SIA, NH Italia e Lauro 61) e validazione di modelli interni 54 €mln

Introduction to the Comprehensive Assessment disclosure templates

This document contains final disclosure of the results of the Comprehensive Assessment for Intesa Sanpaolo S.p.A.
Specifically, the template contains the bank's overall Comprehensive Assessment result, as well as more detail on Asset Quality Review (AQR) outcomes
Further detail on the joint ECB-EBA stress tests can be found in the bank's EBA transparency template

This page provides detail on how to read the templates, and contains important caveats to consider within the context of final results

Bank-specific notes

-

Sheet descriptions

Main Results and Overview
A. Key information on the bank before the Comprehensive Assessment (end-2013)
B. The main results of the Comprehensive Assessment
C. Major capital measures impacting Tier 1 eligible capital, from 1 January 2014 to 30 September 2014

Detailed AQR Results
D. Matrix Breakdown of AQR Result
E. Matrix Breakdown of Asset Quality Indicators
F. Leverage ratio impact of the Comprehensive Assessment

Approved Restructuring Results
This is a repetition of Section B, main results of the Comprehensive Assessment, for those banks who have an agreed restructuring plan

Section descriptions

Section	Contents	Key fields	Notes
A. Main information on the bank before the Comprehensive Assessment (end-2013)	This section contains information on the size, performance and starting point capital holding of the bank as at year-end 2013	**A6** Starting point CET1% - bank provided starting point for any adjustments following the Comprehensive Assessment	**- Numbers in this section are provided primarily for transparency purposes and should not be used for comparisons to other sections/sheets.** As an example, the NPE ratio exhibited in this section applies across all segments and all bank portfolios, and as such does not provide a like for like comparison with the NPE ratio data displayed in section E (which relates only to portfolios selected in Phase 1 of the AQR)
B. Main results of the Comprehensive Assessment	This key section of the disclosure template contains the main results of the Comprehensive Assessment	Key fields discussed in more detail below	**- Banks have 6 months to recapitalise any shortfall resulting from the AQR and Stress Test baseline scenario, and 9 months to recapitalise any shortfall resulting from the Stress Test adverse scenario**
C. Major capital measures impacting Tier 1 eligible capital, from 1 January 2014 to 30 September 2014	This section displays major capital market activity affecting Tier 1 eligible capital		**- Section C should be read as informational only. Figures here do not feed into the final CET1% results as detailed in section B, nor do they mitigate the bank's disclosed capital shortfall (B11)** - For banks with a capital shortfall, this information will be taken into account during the capital planning phase that follows disclosure of Comprehensive Assessment results
D. Matrix Breakdown of AQR Result	This section gives workblock specific AQR results	**D.A - D.F** provides AQR results broken down by asset segment, and by AQR workblock **D.G - D.I** provides the results of the Level 3 non-derivative exposures review **D20** is the gross impact of the AQR before offsetting **D21** provides impact of insurance protection **D22** provides the tax impact **D23** shows the net total impact of the AQR	**- The selection of asset classes for portfolio review was based on an approach aimed at identifying those portfolios with the highest risk of misclassification and misvaluation. Therefore, extrapolation of results to the non-selected portfolios would be incorrect from a statistical stand-point** - In the AQR exercise the resulting increase in provisions (from a supervisory perspective) are translated into a change in CET1 - Items D1 to D21 are before offsetting impacts such as asset protection and taxes
E. Matrix Breakdown of Asset Quality Indicators	The section provides asset quality indicators (NPE levels and coverage ratio), broken down by asset segment	- **E1** shows the evolution of NPE levels for portfolios selected in Phase 1 - **E10** shows the evolution of coverage ratios for portfolios selected in Phase 1	**- Information reported only for portfolios subject to detailed review in AQR, i.e. those selected in Phase 1 of the AQR** **- Figures presented should not be interpreted as accounting figures** **- The asset quality indicators are based on EBA's simplified definition of NPE** - While the application of this definition constitutes an important step forward in terms of harmonisation across the euro area banking sector, the degree of harmonisation reached is not complete due to factors such as different materiality thresholds across Member States. However, a solid basis of consistency has been implemented for the Comprehensive Assessment, implying a very significant improvement in comparability across banks and jurisdictions
F. Leverage ratio impact of the Comprehensive Assessment	This shows the change in the leverage ratio from the AQR		**- Leverage ratios are currently not binding, are displayed for information purposes only and have no impact on the capital shortfall** - Due to the 'static balance sheet' assumption used as part of the Stress Test, the leverage ratio might be misleading for the Stress Tests and is therefore displayed for AQR only

Source of key figures / drivers of key results

B	MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)			
B1	**CET1 Ratio** **at year end 2013 including retained earnings / losses of 2013** **B1 = A6**	%	10.00%	**B1 - the CET1 ratio as at 31 December 2013 is provided by the bank, and acts as the starting point against which Comprehensive Assessment impact is measured** Note that CET1 is defined in accordance with CRDIV/CRR applicable as of 1 January 2014
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-100	**B2 - sourced from D23, the net AQR impact after tax and risk protection netting effects**
B3	**AQR adjusted CET1 Ratio** **B3 = B1 + B2**	%	9.00%	**B3 = B1 + B2**
B4	Aggregate adjustments due to the outcome of the **baseline** scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period	Basis Points Change	-200	**B4 = the delta between the AQR adjusted CET1% and the baseline scenario CET1%, in the year where capital level vs threshold (8%) is the lowest** Note - this information comes from the EBA transparency templates. The key fields in these templates are the baseline figures in the "Capital" sheet, section C.1
B5	**Adjusted CET1 Ratio after Baseline Scenario** **B5 = B3 + B4**	%	7.00%	**B5 = B3 + B4 (note the starting point for this adjustment is the AQR adjusted CET1%)**
B6	Aggregate adjustments due to the outcome of the **adverse** scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period	Basis Points Change	-400	**B6 = the delta between the AQR adjusted CET1% and the adverse scenario CET1%, in the year where capital level vs threshold (5.5%) is the lowest** Note - this information comes from the EBA transparency templates. The key fields in these templates are the adverse figures in the "Capital" sheet, section C.1
B7	**Adjusted CET1 Ratio after Adverse Scenario** **B7 = B3 + B6**	%	5.00%	**B7 = B3 + B6 (note the starting point for this adjustment is the AQR adjusted CET1%)**

For illustrative purposes only

2014 COMPREHENSIVE ASSESSMENT OUTCOME

ECB PUBLIC

NAME OF THE ENTITY	ITISP	Intesa Sanpaolo S.p.A.

1 Main Results and Overview

A MAIN INFORMATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (end 2013)

			END 2013
A1	Total Assets (based on prudential scope of consolidation)	Mill. EUR	536,620.00
A2	Net (+) Profit/ (-) Loss of 2013 (based on prudential scope of consolidation)	Mill. EUR	-3,858.86
A3	Common Equity Tier 1 Capital according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014	Mill. EUR	33,992.49
A4	Total risk exposure * according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014	Mill. EUR	284,456.00
A5	Total exposure measure according to Article 429 CRR "Leverage exposure"	Mill. EUR	563,172.94
A6	CET1 ratio according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014 A6=A3/A4	%	11.95%
A7	Tier 1 Ratio (where available) according to CRD3 definition, as of 31.12.2013 as reported by the bank	%	12.25%
A8	Core Tier 1 Ratio (where available) according to EBA definition	%	11.33%
A9	Leverage ratio	%	6.24%
A10	Non-performing exposures ratio	%	9.94%
A11	Coverage ratio for non-performing exposure	%	46.04%
A12	Level 3 instruments on total assets	%	1.12%

B MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)

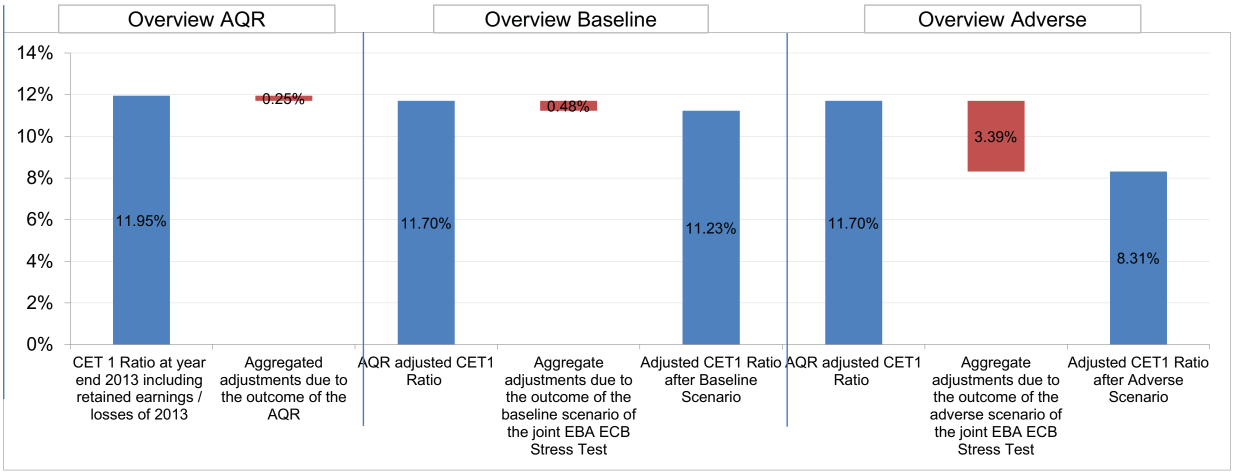
B1	**CET1 Ratio** **at year end 2013 including retained earnings / losses of 2013** **B1 = A6**	%	**11.95%**
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-25
B3	**AQR adjusted CET1 Ratio** **B3 = B1 + B2**	%	**11.70%**
B4	Aggregate adjustments due to the outcome of the **baseline** scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period	Basis Points Change	-48
B5	**Adjusted CET1 Ratio after Baseline Scenario** **B5 = B3 + B4**	%	**11.23%**
B6	Aggregate adjustments due to the outcome of the **adverse** scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period	Basis Points Change	-339
B7	**Adjusted CET1 Ratio after Adverse Scenario** **B7 = B3 + B6**	%	**8.31%**

Capital Shortfall

		Basis Points [1]	Mill. EUR
B8	to threshold of 8% for AQR adjusted CET1 Ratio	0	0.00
B9	to threshold of 8% in Baseline Scenario	0	0.00
B10	to threshold of 5.5% in Adverse Scenario	0	0.00
B11	**Aggregated Capital Shortfall of the Comprehensive Assessment** **B11 = max(B8, B9, B10)**	0	0

* Total risk exposure figure is pre-AQR. Please note that the corresponding Year End 2013 figure in the EBA Transparency template is post-AQR and therefore may not match exactly.

[1] RWA used corresponds to relevant scenario in worst case year



C MAJOR CAPITAL MEASURES IMPACTING TIER 1 ELIGIBLE CAPITAL FROM 1 JANUARY 2014 TO 30 SEPTEMBER 2014

	Issuance of CET1 Instruments	*Impact on Common Equity Tier 1 Million EUR*
C1	Raising of capital instruments eligible as CET1 capital	1,756.00
C2	Repayment of CET1 capital, buybacks	0.00
C3	Conversion to CET1 of hybrid instruments becoming effective between January and September 2014	0.00
	Net issuance of Additional Tier 1 Instruments	*Impact on Additional Tier 1 Million EUR*
C4	with a trigger at or above 5.5% and below 6%	0.00
C5	with a trigger at or above 6% and below 7%	0.00
C6	with a trigger at or above 7%	0.00
	Fines/Litigation costs	*Million EUR*
C7	Incurred fines/litigation costs from January to September 2014 (net of provisions)	0.00

NAME OF THE ENTITY	ITISP	Intesa Sanpaolo S.p.A.

2. Detailed AQR Results

D. Matrix Breakdown of AQR Result (B2)

Note:

- **The selection of asset classes for portfolio review was based on an approach aimed at identifying those portfolios with the highest risk of misclassification. Therefore, extrapolation of results to the non-selected portfolios would be incorrect.**
- The columns D. C to D .F include (but are not limited to) any impacts on provisioning associated with the reclassification of performing to non-performing exposure.
- In the AQR exercise the resulting increase in provisions (from a supervisory perspective) are translated into a change in CET1.
- Items D1 to D21 are before offsetting impacts such as asset protection and taxes.
- Basis points are calculated using total risk exposure from Section A4
- For the interpretation of the detailed results the interested reader may refer to the AQR manual outlining the methodology or to the accompanying Aggregate Report where the main features of the CA exercise are reiterated. Find the AQR manual here:

http://www.ecb.europa.eu/press/pr/date/2014/html/pr140311.en.html

AQR breakdown →

↓ Asset class breakdown

		D .A	D .B	D .C		D .D		D .E		D .F	
		Credit Risk RWA year end 2013	Portfolio selected in Phase 1	Adjustments to provisions on sampled files		Adjustments to provisions due to projection of findings		Adjustment to provisions due to collective provisioning review		Impact on CET1 capital before any offsetting impact	
	Units of Measurement	Mill. EUR	% of RWA selected in Phase 1	Basis Points	Mill. EUR	Basis Points	Mill. EUR	Basis Points	Mill. EUR	Basis Points	Mill. EUR
D1	**Total credit exposure**	**241,492.46**	**40 - 60%**	**16**	**465.50**	**0**	**8.38**	**18**	**498.31**	**-34**	**-972.19**
D2	**Sovereigns and Supranational non-governmental organisations**	1,248.96	0%	0	0.00	0	0.00	0	0.00	0	0.00
D3	**Institutions**	32,794.37	0%	0	0.00	0	0.00	0	0.00	0	0.00
D4	**Retail**	39,956.93	20 - 40%	0	0.00	0	0.00	0	0.00	0	0.00
D5	*thereof SME*	*7,502.71*	*0%*					*0*	*0.00*	*0*	*0.00*
D6	*thereof Residential Real Estate (RRE)*	*11,362.48*	*80 - 100%*	*0*	*0.00*	*0*	*0.00*	*0*	*0.00*	*0*	*0.00*
D7	*thereof Other Retail*	*21,091.74*	*0%*					*0*	*0.00*	*0*	*0.00*
D8	**Corporates**	136,048.06	60 - 80%	16	465.50	0	8.38	18	498.31	-34	-972.19
D9	**Other Assets**	31,444.14	0%	0	0.00	0	0.00	0	0.00	0	0.00

D10 **Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:**

Asset Class	***Geography***	D .A Mill. EUR	D .B	D .C Basis Points	D .C Mill. EUR	D .D Basis Points	D .D Mill. EUR	D .E Basis Points	D .E Mill. EUR	D .F Basis Points	D .F Mill. EUR
Large SME (non real estate)	ITALY	29,116.00		4	99.69		0.00	13	374.80	-17	-474.49
Real estate related	ITALY	21,675.00		6	164.19		0.00	4	100.78	-9	-264.97
Large corporates (non real estate)	ITALY	37,626.00		3	94.13		0.00		0.00	-3	-94.13

NB: In some cases the total credit RWA reported in field D.A1 may not equal the sum of the components below, or corresponding metrics in the EBA transparency templates. These cases are driven by inclusion of specialised assets types which lie outside the categories given above

			D .G	D .H	D .I	
			Portfolio size Carrying Amount	Portfolio selection	Impact on CET1 before any offsetting impact	
		Units of Measurement	Mill. EUR	% selected in Phase 1	Basis points	Mill. EUR
D11	CVA				0	0.00
D12	**Fair Value review**				0	-0.65
D13	Non derivative exposures review	*Please refer to Definitions and Explanations sheet*	1435.84	20 - 40%	0	0.00
D14	*Bonds*		*0.00*	*0%*	*0*	*0.00*
D15	*Securitisations*		*0.00*	*0%*	*0*	*0.00*
D16	*Loans*		*0.00*	-	*0*	*0.00*
D17	*Equity (Investment in PE and Participations)*		*1435.84*	*80 - 100%*	*0*	*0.00*
D18	*Investment Properties / Real Estate / Other*		*0.00*	*0%*	*0*	*0.00*
D19	Derivatives Model Review				0	-0.65

		Basis points [2]	Mill. EUR
D20	Gross impact on capital	-34	-972.84
D21	Offsetting impact due to risk protection	0	0.00
D22	Offsetting tax impact	11	310.82
D23	Net total impact of AQR results on CET1 ratio	-25	

Please refer to Definitions and Explanations sheet
D23 = (D20 + D21 + D22) + (Adjustment for change in RWA due to AQR)

E. Matrix Breakdown of Asset Quality Indicators

• **The selection of asset classes for portfolio review was based on an approach aimed at identifying those portfolios with the highest risk of misclassification. Therefore, extrapolation of results to the non-selected portfolios would be incorrect from a statistical stand-point.**
• The asset quality indicators are based on EBA's simplified definition of NPE.
• All parties involved made significant efforts to increase the degree of harmonisation of the NPE definition and its application.
• While the application of this definition constitutes a very important leap forward in terms of harmonisation across the euro area banking sector, the degree of harmonisation reached is not completely perfect due to factors such as different materiality thresholds across Member States. However, a solid basis of consistency has been implemented for the comprehensive assessment, implying a very significant improvement in comparability acros banks from different jurisdictions.
• The figures presented should not be understood as accounting figures.

[2] Basis point impact includes adjustment to RWA

Information reported only for portfolios subject to detailed review in AQR

Asset quality indicators

Based on EBA simplified definition

Non-Performing Exposure Ratio

		E .A	E .B	E .C	E .D
		unadjusted NPE Level year end 2013	Changes due to the credit file review	Changes due to the projection of findings	**AQR-adjusted NPE Level**
	Units of Measurement	%	Basis Points	Basis Points	%
E1	**Total credit exposure**	**16.85%**	**41**	**2**	**17.27%**
E2	**Sovereigns and Supranational non-governmental organisations**	-	0	0	
E3	**Institutions**	-	0	0	
E4	**Retail**	7.05%	1	0	**7.06%**
E5	*thereof SME*	-			
E6	*thereof Residential Real Estate (RRE)*	*7.05%*	*1*	*0*	***7.06%***
E7	*thereof Other Retail*	-			
E8	**Corporates**	20.51%	55	2	**21.09%**
E9	**Other Assets**	-	0	0	

Coverage Ratio

NB: Coverage ratios displayed in E.E - E.I cover only the exposure
that was marked as non-performing pre-AQR.
Therefore exposures that were newly reclassified to NPE
during the AQR are NOT included in the calculation for E.E - E.I

		E .E	E .F	E .G	E .H	E .I	E.J
		unadjusted coverage ratio of non-performing exposure, year end 2013	Changes due to the credit file review	Changes due to the projection of findings	Changes due to the collective provisioning review on non-performing exposures	**AQR - adjusted ratio of provisions on NPE to NPE**	**Coverage ratio for exposures newly classified as NPE during the AQR**
	Units of Measurement	%	%	%	%	%	%
E10	**Total credit exposure**	**40.17%**	**0.78%**	**0.02%**	**0.00%**	**40.96%**	
E11	**Sovereigns and Supranational non-governmental organisation**	-	0.00%	0.00%			
E12	**Institutions**	-	0.00%	0.00%			
E13	**Retail**	23.00%	0.01%	0.00%	0.00%	23.01%	
E14	*thereof SME*	-			*0.00%*		
E15	*thereof Residential Real Estate (RRE)*	*23.00%*	*0.01%*	*0.00%*	*0.00%*	*23.01%*	
E16	*thereof Other Retail*	-			*0.00%*		
E17	**Corporates**	42.37%	0.88%	0.02%		43.27%	11.72%
E18	**Other Assets**	-	0.00%	0.00%			

For information purposes only

F. LEVERAGE RATIO IMPACT OF THE COMPREHENSIVE ASSESSMENT

Explanatory Note:
- Note that the leverage ratio is based on the CRR Article 429 as of January 2014.
- It is currently not binding, is displayed for information purposes only and has no impact on the capital shortfall (B11).
- As the constant balance sheet assumption, which is applied in the Stress Test, might be misleading for the leverage ratio, the ratio is displayed for AQR only.

F1	Leverage Ratio at year end 2013		%	6.24%
		Please refer to Definitions and Explanations sheet		
		F1 = A9		
F2	Aggregated adjustments to Leverage Ratio due to the outcome of the **AQR**		Basis Points	-12
		F2 = (D20+D21+D22)/A5		
F3	AQR adjusted Leverage Ratio		%	6.12%
		F3 = F1 + F2		

3. Definitions and Explanations

Reference	Name	Definition or further explanation
A. MAIN INFORMATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (end 2013)		
A1	Total Assets (based on prudential scope of consolidation)	Sum of on balance positions. Note that for this and all following positions the scope of consolidation follows Article 18 CRR (therefore direct comparison with financial accounts based on accounting scope of consolidation will result in differences). Year-end 2013.
A2	Net (+) Profit/ (-) Loss of 2013 (based on prudential scope of consolidation)	Net profits (positive number) or net losses (negative number) in the year 2013. After taxes. Exclusive Other Comprehensive Income. The scope of consolidation follows Article 18 CRR (therefore direct comparison with financial accounts based on accounting scope of consolidation will result in differences).
A3	Common Equity Tier 1 Capital	At year-end 2013, according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014, Article 50 CRR. The only exception to national transitional arrangements is sovereign AFS losses (Article 467 CRR) where a harmonised approach is taken with a 20% deduction irrespective of national discretion concerning phase-in. This exception is necessary to be consistent with EBA's CET1 definition applied in the stress test exercise. This includes losses of 2013 or retained earnings of 2013 subject to Article 26.2 CRR.
A4	Total risk exposure	Article 92.3 CRR, "total RWA", as of year-end 2013. according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014.
A5	Total exposure measure according to Article 429 CRR	Denominator of leverage ratio (A9), "leverage exposure", according to Article 429 CRR.
A6	CET1 ratio	A6=A3/A4, Article 92.1a CRR, figures as of year-end 2013. With national transitional arrangements as per 1 January 2014. The only exception to national transitional arrangements is sovereign AFS losses (Article 467 CRR) where a harmonised approach is taken with a 20% deduction irrespective of national discretion concerning phase-in. This exception is necessary to be consistent with EBA's CET1 definition applied in the stress test exercise.
A7	Tier 1 Ratio	Unadjusted Basel II figure as of 31.12.2013 as reported by the bank
A8	Core Tier one ratio	Unadjusted Basel II figure as of 31.12.2013 as reported by the bank
A9	Leverage ratio at year end 2013	See EBA Implementing Technical Standards for Supervisory Reporting (Legal basis: Article 99 of Regulation (EU) No 575/2013 and ITS on Supervisory Reporting of institutions published in the Official Journal of the European Commission on 28/06/2014) module for leverage ratio: - Annex X - Leverage ratio templates - Annex XI - Instructions on Leverage (Part II 2.12)
A10	Non-performing exposures ratio	Numerator: Exposure (book value plus CCF-weighted off-balance exposure) that is non-performing according to the simplified NPE definition (see Section 2.4.4. of the AQR Phase 2 manual) at year end 2013 (total of consolidated bank): An NPE is defined as: • Every material exposure that is 90 days past-due even if it is not recognised as defaulted or impaired • Every exposure that is impaired (respecting specifics of definition for nGAAP vs. IFRS banks) • Every exposure that is in default according to CRR Definition of exposure: • Any facility that is NPE must be classed as such • For retail: NPE is defined at the facility level • For non-retail: NPE is defined at the debtor level – if one material exposure is classified as NPE, all exposures to this debtor level shall be treated as NPE • Materiality is defined as per the EBA ITS guidelines (i.e. as per Article 178 CRR) and hence in line with national discretion • Off balance sheet exposures are included. Derivative and trading book exposures are not included as per the EBA ITS. Denominator: total exposure (performing and non-performing). Same definition of exposure as above. As of year-end 2013 and total of consolidated bank.

A11	Coverage ratio for non-performing exposure	Numerator: Specific allowances for individually assessed financial assets (As per IAS 39 AG.84-92. FINREP table 4.4, column 080. EBA/ITS/2013/03 Annex V. Part 2. 35-38) + Specific allowances for collectively assessed financial assets (As per IAS 39 AG.84-92. FINREP table 4.4, column 090. EBA/ITS/2013/03 Annex V. Part 2. 35-38) + Collective allowances for incurred but not reported losses (As per IAS 39 AG.84-92. FINREP table 4.4, column 100. EBA/ITS/2013/03 Annex V. Part 2. 35-38) Denominator: the non-performing exposure (numerator of A10) As of year-end 2013 and total of consolidated bank.
A12	Level 3 instruments on total assets	Level 3 assets are those according to IFRS 13, para. 86-90 (covering Available for Sale, Fair Value through P&L and Held for Trading) Not defined for banks using nGAAP. Total assets = A1
B. MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)		
B1	CET1 Ratio	B1=A6
B2	Aggregated adjustments due to the outcome of the AQR	This is the sum of all AQR results impacting (from an accounting or prudential perspective) the CET1 ratio. The split into its components is provided in the sheet "Detailed AQR Results". In basis points, marginal effect.
B3	AQR adjusted CET1 Ratio	B3 = B1 + B2 based on year-end 2013 figures and CRR/CRDIV phase-in as of 1 January 2014
B4	Aggregate adjustments due to the outcome of the baseline scenario of the joint EBA ECB Stress Test	Additional adjustments due to baseline scenario to lowest capital level over the 3-year period. Note that this also includes phasing-in effects of CRR and CRD 4 as of arrangements of respective national jurisdiction. In line with EBA disclosure.
B5	Adjusted CET1 Ratio after Baseline Scenario	B5= B4 + B3 Note that this is an estimate of the outcome of a hypothetical scenario and refers to a future point in time. It should not be confused with the bank's forecast or multi year plan.
B6	Aggregate adjustments due to the outcome of the adverse scenario of the joint EBA ECB Stress Test	Additional adjustments due to adverse scenario to lowest capital level over the 3-year period. Note that this also includes phasing-in effects of CRR and CRDIV as of arrangements of respective national jurisdiction. In line with EBA disclosure.
B7	Adjusted CET1 Ratio after Adverse Scenario	B7 = B5 + B6 Note that this is an estimate of the outcome of an adverse hypothetical scenario and refers to a future point in time. It should not be confused with the bank's forecast or multi-year plan.
B8	Shortfall to threshold of 8% for AQR adjusted CET1 Ratio	B8=(8-B3)*100 (if B3<8, otherwise 0)
B9	Shortfall to threshold of 8% in Baseline Scenario	B9=(8-B5)*100 (if B5<8, otherwise 0)
B10	Shortfall to threshold of 5.5% in Adverse Scenario	B10=(5.5-B7)*100 (if B7<5.5, otherwise 0)
B11	Aggregated Capital Shortfall of the Comprehensive Assessment	B11= max(B8, B9, B10) B11 will be capital shortfall coming out of the comprehensive assessment. For details on which measures are considered eligible to mitigate the shortfall see the accompanying Aggregated Report.

C. Memorandum Items		
Please refer to the bank specific notes on the first sheet for details on any capital raising that is already reflected in the dynamic balance sheet of the Stress Test		
C1	Raising of capital instruments eligible as CET1 capital (+)	Changes to CET1 due to new issuances of common equity.
C2	Repayment of CET1 capital, buybacks (-)	Changes to CET1 due to repayment or reduction of CET1 (i.e. buybacks).
C3	Conversion to CET1 of existing hybrid instruments (+)	Changes to CET1 due to conversion of existing hybrid instruments into CET1 which took place between 1 January 2014 and 30 September 2014.
C4	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 5.5% and below 6%	Net issuance of AT1 Instruments (Article 52 CRR) with a trigger at or above 5.5% and below 6% between 1 January 2014 and 30 September 2014, expressed in terms of RWA. AT1 instruments which have been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.
C5	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 6% and below 7%	Net issuance of AT1 Instruments (Article 52 CRR) with a trigger at or above 6% and below 7% between 1 January 2014 and 30 September 2014, expressed in terms of RWA. AT1 instruments which have been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.
C6	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 7%	Net issuance of AT1 Instruments (Article 52 CRR) with a trigger at or above 7% CET1 between 1 January 2014 and 30 September 2014, expressed in terms of RWA. AT1 instruments which have been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.
C7	Incurred fines/litigation costs from January to September 2014 (net of provisions)	Incurred fines/litigation costs from 1 January to September 2014 (net of provisions). Only litigation costs with a realized loss > 1 Basis Point of CET1 (as of 1.1.2014) are in scope.

D. Matrix Breakdown of AQR Result		
Asset class	Corporates	Asset class is an aggregated of the AQR sub-asset classes Project finance, Shipping, Aviation, Commercial real estate (CRE), Other real estate, Large corporates (non real estate) and Large SME (non real estate)
D .A	Credit Risk RWA year end 2013	Total credit risk weighted assets including off balance sheet items.
D .B	Portfolio selected	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR. This follows a "bucketing approach" rather than disclosing the precise figures. Buckets are defined as follows: "Not relevant" ; 0%; < 20% ; 20-40% ; 40-60% ; 60-80% ; 80-100% ; 100%
D .C	Adjustments to provisions on sampled files	Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review (on a technical note: also the prioritized files).
D .D	Adjustments to provisions due to projection of findings	Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).
D .E	Adjustment to provisions due to collective provisioning review	Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.
D .F	Adjustments on CET1 before offsetting impact	Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).
D.G	Portfolio size Carrying Amount	Portfolio size - Level 3 Carrying Amount
D .H	Portfolio selection	Indication of the carrying amount (gross mark-to-market as of year-end 2013, before AQR adjustment) of Level 3 position that has been reviewed by NCA Bank Team divided by total level 3 carrying amount (gross mark-to-market as of year-end 2013, before AQR adjustment and before PP&A) for this asset class.
D .I	Adjustments on CET1 before offsetting impact	Amount of adjustments resulting from: - CVA Challenger model (D11). - the different components of the fair value exposures review (D13-D19), as well as the fair value review as a whole (D12) .

D10	Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:	This breakdown is omitted where the overall AQR impact (B2) is less than 10 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1. Note this adjustment is already reflected in the asset class break down of D1 to D9 and displayed here only on a more granular level.
D11	CVA	Adjustments resulting from CVA challenger model. CVA see Article 383 CRR CVA, calculated as the market loss-given-default multiplied by the sum of expected losses at each point in time. The expected loss at each point in time i is calculated as the product of the PD factor at that point in time and the Exposure factor at that point in time
D12	Adjustments to fair value assets in the banking and trading book	Split of the aggregated adjustment from the fair value review, excluding the adjustment to CVA (D11)
D13	Non derivative exposures review	This includes changes in scope of exposure following PP&A. Note this includes accrual accounted real estate positions and portfolios accounted at cost.
D20	Sum of D.F1, D.I 11 and D.I 12	Gross amount of the aggregated CET1 adjustment based on the AQR before offsetting impact of asset protection, insurance and tax (negative number).
D21	Offsetting impact due to risk protection	Aggregated estimated impact of asset protection schemes (e.g. portfolio guarantees) and insurance effects that may apply toapplicable portfolios (positive number).
D22	Offsetting tax impact	The offsetting tax impact includes the assumed creation of DTAs, which accounts for limitations imposed by accounting rules. Appropriate CRRIV DTA deductions are made for any tax offsets.
D23	Net total impact of AQR results on CET1	Net amount of the aggregated CET1 adjustment based on the AQR after offsetting impact of risk protection and tax (negative number). Sums the impact from D20, D21, D22, and incorporates the effect of changing RWA.
E. Matrix Breakdown of Asset Quality Indicators		
• The asset quality indicators are based on EBA’s simplified definition of NPE. • All parties involved made significant efforts to increase the degree of harmonisation of the NPE definition and its application. • While the application of this definition constitutes a very important leap forward in terms of harmonisation across the euro area banking sector, the degree of harmonisation reached is not completely perfect due to factors such as different materiality thresholds across Member States. However, a solid basis of consistency has been implemented for the comprehensive assessment, implying a very significant improvement in comparability across banks from different jurisdictions. • The figures presented should not be understood as accounting figures.		
E .A	unadjusted NPE Level year end 2013	Total NPE for all portfolios in-scope for detailed review during the AQR. Expressed as a percentage of Total Exposure for these portfolios
E .B	Changes due to the single credit file review	Exposure re-classified from performing to non-performing according to the CFR classification review.
E .C	Changes due to the projection of findings	Exposure re-classified from performing to non-performing according to the projection of findings.
E .D	AQR - adjusted NPE level	Numerator: Exposure (book value plus CCF-weighted off-balance exposure) reported by the bank as non-performing according to the simplified NPE definition (see AQR Phase 2 Manual Section 2.4.4. and explanation for A10 above) at year end 2013 + Exposure re-classified from performing to non-performing according to the CFR classification review and projection of findings. Denominator: total exposure (performing and non-performing). Same exposure definition as above.
E .E	unadjusted coverage ratio of non-performing exposure, year end 2013	Specific provisions divided by non-performing exposure for portfolios in-scope for detailed review in the AQR. NB: The NPE used is that set of of exposures which were originally marked as NPE pre-AQR.
E .F	Changes due to the single credit file review	Amount of adjustments to provisions based on single credit file review.
E .G	Changes due to the projection of findings	Amount of adjustments to provisions based on the projection of findings of the credit file review to the wider portfolio.
E .H	Changes due to the collective provisioning review on non-performing exposures	Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank’s collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.
E .I	AQR - adjusted ratio of provisions on NPE to NPE	Coverage ratio adjusted for AQR findings.
E.J	Coverage ratio for exposures newly classified as NPE during the AQR	Additional provisions specified for exposure newly classified as non-performing during the AQR

F. LEVERAGE RATIO IMPACT OF THE COMPREHENSIVE ASSESSMENT		
F1	Leverage Ratio at year end 2013	See A9 above
F2	Aggregated adjustments due to the outcome of the AQR	Adjustments to the leverage ratio based on all quantitative AQR adjustments affecting its components
F3	AQR adjusted Leverage Ratio	Leverage ratio as at December 2013, incorporating all quantitative AQR adjustments to capital. Leverage ratio definition based on CRR Article 429 as of September 2014

2014 EU-wide Stress Test
Summary Adverse Scenario

IT - Intesa Sanpaolo S.p.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	9,510
Impairment losses on financial and non-financial assets in the banking book	14,522
Common Equity Tier 1 capital (1)	33,333
Total Risk Exposure (1)	284,781
Common Equity Tier 1 ratio, % (1)	**11.70%**

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	12,382
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	21,147
3 yr cumulative losses from the stress in the trading book	1,452
Valuation losses due to sovereign shock after tax and prudential filters	446
Common Equity Tier 1 capital (1)	25,772
Total Risk Exposure (1)	309,974
Common Equity Tier 1 ratio, % (1)	**8.31%**

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	17,049
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) **(2)**	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event **(3)**	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario **(3)**	0

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

(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*

2014 EU-wide Stress Test
Summary Baseline Scenario

IT - Intesa Sanpaolo S.p.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	9,510
Impairment losses on financial and non-financial assets in the banking book	14,522
Common Equity Tier 1 capital (1)	33,333
Total Risk Exposure (1)	284,781
Common Equity Tier 1 ratio, % (1)	**11.70%**

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	16,132
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	11,388
3 yr cumulative losses from the stress in the trading book	1,158
Common Equity Tier 1 capital (1)	32,764
Total Risk Exposure (1)	291,809
Common Equity Tier 1 ratio, % (1)	**11.23%**

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	23,345

(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

Credit Risk

IT - Intesa Sanpaolo S.p.A.

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
Central banks and central governments		0	0	0	0	106.843	29	0	0	0	0	1.218	31	0	0	0	0	25	18
Institutions		0	0	0	0	80.531	642	0	0	0	0	32.045	749	0	0	0	0	233	282
Corporates		3.682	96	169.939	35.002	31.140	2.632	3.132	0	105.922	0	24.138	2.856	66	50	1.627	15.386	324	2.236
Corporates - Of Which: Specialised Lending		808	47	15.456	2.576	1.385	516	884	0	13.696	0	1.380	524	27	18	241	594	25	522
Corporates - Of Which: SME		1.032	45	51.753	20.794	11.057	1.549	984	0	33.161	0	8.634	1.684	25	28	599	10.253	137	1.298
Retail		0	0	75.756	10.158	35.033	2.678	0	0	13.404	43	23.665	2.846	0	0	324	4.775	288	3.734
Retail - Secured on real estate property	0.53	0	0	65.314	5.168	5.330	735	0	0	10.494	43	2.265	611	0	0	173	1.392	35	335
Retail - Secured on real estate property -	0.48	0	0	5,113	1,368	1,793	301	0	0	928	0	829	293	0	0	69	377	23	158
Retail - Secured on real estate property -	0.53	0	0	60,201	3,801	3,538	434	0	0	9,566	43	1,437	318	0	0	104	1,014	12	177
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	10.442	4.989	29.703	1.943	0	0	2.910	0	21.399	2.235	0	0	151	3.383	253	3.400
Retail - Other Retail - Of Which: SME		0	0	10.442	4.989	3.517	427	0	0	2.910	0	2.067	476	0	0	151	3.383	52	694
Retail - Other Retail - Of Which: non-SME		0	0	0	0	26.186	1.516	0	0	0	0	19.332	1.759	0	0	0	0	201	2.706
Equity		528	81	0	0	1.537	8	1.883	210	0	0	1.770	10	0	0	0	0	0	15
Securitisation		890	0	0	0	2.767	0	1.975	0	0	0	3.343	0	0	0	12	0	0	0
Other non-credit obligation assets		0	0	3	3	12.803	7	5	0	1	0	22.239	9	0	0	0	0	57	57
TOTAL		5.099	177	245.698	45.162	270.654	5.997	6.994	210	119.327	43	108.418	6.501	66	50	1.963	20.162	927	6.343
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	Baseline Scenario									Adverse Scenario								
	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		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	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
Central banks and central governments	0.11%	102	40.91%	0.11%	162	41.33%	0.11%	220	41.45%	0.64%	384	40.24%	0.63%	718	40.32%	0.63%	1046	40.36%
Institutions	0.18%	666	28.83%	0.15%	787	28.09%	0.13%	886	27.57%	0.19%	707	29.77%	0.19%	879	29.33%	0.20%	1051	29.39%
Corporates	1.21%	23737	42.00%	1.05%	26312	40.64%	0.98%	28569	39.69%	1.58%	25550	43.51%	1.50%	29447	42.49%	1.50%	33690	42.59%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.89%	10398	48.76%	0.76%	11321	46.84%	0.64%	12017	45.27%	1.34%	11361	49.88%	1.29%	13212	48.34%	1.31%	14982	47.57%
Retail - Secured on real estate property	0.49%	2445	28.97%	0.41%	2803	29.18%	0.31%	3025	28.64%	0.82%	2911	31.55%	0.82%	3847	33.82%	0.79%	4676	35.47%
Retail - Secured on real estate property -	2.35%	826	31.92%	1.89%	958	32.68%	1.49%	1049	32.76%	3.33%	956	35.32%	2.72%	1208	38.92%	2.75%	1435	41.40%
Retail - Secured on real estate property -	0.29%	1619	27.72%	0.26%	1845	27.68%	0.20%	1976	26.87%	0.55%	1956	30.05%	0.63%	2639	31.96%	0.60%	3241	33.39%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	1.58%	7953	61.06%	1.39%	8517	58.03%	1.24%	8992	55.90%	2.23%	8450	61.95%	2.14%	9365	58.39%	2.26%	10307	56.13%
Retail - Other Retail - Of Which: SME	2.12%	4580	62.44%	1.82%	4819	59.63%	1.63%	5020	57.66%	2.87%	4746	62.45%	2.12%	5023	59.19%	2.37%	5331	56.85%
Retail - Other Retail - Of Which: non-SME	1.30%	3373	59.24%	1.18%	3699	56.02%	1.05%	3972	53.79%	1.90%	3704	61.30%	2.15%	4342	57.47%	2.21%	4975	55.36%
Equity	1.76%	36	23.86%	1.16%	50	25.11%	1.04%	62	25.66%	2.03%	40	24.89%	1.49%	58	26.65%	1.54%	77	28.16%
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.82%	34940	43.56%	0.70%	38631	42.00%	0.63%	41754	40.85%	1.16%	38042	44.94%	1.11%	44313	43.75%	1.10%	50847	43.56%
Securitisation and re-securitisations positions deducted from capital *																		

Italy

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
Central banks and central governments		0	0	0	0	87.840	16	0	0	0	0	366	23	0	0	0	0	7	10
Institutions		0	0	0	0	38.545	613	0	0	0	0	20.282	719	0	0	0	0	157	223
Corporates		0	0	137.492	33.991	16.182	870	0	0	87.015	0	11.413	1.015	0	0	1.369	14.973	132	598
Corporates - Of Which: Specialised Lending		0	0	12.434	2.479	469	6	0	0	10.270	0	465	7	0	0	209	565	10	0
Corporates - Of Which: SME		0	0	51.654	20.774	6.022	619	0	0	33.091	0	4.246	719	0	0	598	10.242	51	502
Retail		0	0	72.779	10.049	23.894	1.803	0	0	12.840	0	15.931	2.043	0	0	313	4.747	146	2.640
Retail - Secured on real estate property	0.52	0	0	62.337	5.060	2.647	364	0	0	9.930	0	1.056	359	0	0	162	1.364	16	76
Retail - Secured on real estate property -	0.46	0	0	5,113	1,368	1,239	206	0	0	928	0	417	204	0	0	69	377	13	40
Retail - Secured on real estate property -	0.53	0	0	57,224	3,693	1,408	159	0	0	9,002	0	639	154	0	0	93	987	3	36
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	10.442	4.989	21.247	1.439	0	0	2.910	0	14.876	1.684	0	0	151	3.383	130	2.564
Retail - Other Retail - Of Which: SME		0	0	10.442	4.989	2.264	317	0	0	2.910	0	1.179	352	0	0	151	3.383	29	474
Retail - Other Retail - Of Which: non-SME		0	0	0	0	18.983	1.122	0	0	0	0	13.697	1.332	0	0	0	0	101	2.090
Equity		514	81	0	0	1.328	2	1.844	210	0	0	1.568	3	0	0	0	0	0	0
Securitisation		341	0	0	0	2.549	0	197	0	0	0	2.402	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	3	3	10.655	0	5	0	1	0	20.742	0	0	0	0	0	1	50
TOTAL		855	81	210.274	44.043	180.992	3.304	2.046	210	99.855	0	72.705	3.804	0	0	1.682	19.721	442	3.521
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	Baseline Scenario									Adverse Scenario								
	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		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	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
Central banks and central governments	0.10%	55	39.61%	0.10%	94	39.78%	0.10%	132	39.85%	0.74%	311	39.94%	0.74%	601	39.97%	0.74%	885	39.98%
Institutions	0.33%	508	26.49%	0.28%	612	26.35%	0.24%	698	26.16%	0.33%	535	27.45%	0.33%	675	27.72%	0.34%	812	28.19%
Corporates	1.46%	20665	41.91%	1.28%	22951	40.48%	1.22%	24991	39.51%	1.83%	21990	43.16%	1.70%	25295	42.24%	1.74%	28951	42.43%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.79%	8782	48.41%	0.67%	9483	46.49%	0.56%	9998	44.88%	1.16%	9455	49.07%	1.10%	10863	47.62%	1.13%	12215	46.86%
Retail - Secured on real estate property	0.46%	2050	27.44%	0.38%	2351	27.63%	0.29%	2532	27.08%	0.76%	2421	29.70%	0.76%	3218	31.92%	0.74%	3921	33.53%
Retail - Secured on real estate property -	2.35%	677	29.07%	1.89%	797	30.21%	1.50%	881	30.54%	3.32%	787	32.37%	2.75%	1014	36.23%	2.77%	1217	38.92%
Retail - Secured on real estate property -	0.26%	1373	26.74%	0.22%	1554	26.50%	0.17%	1651	25.57%	0.49%	1633	28.62%	0.56%	2204	30.32%	0.54%	2704	31.61%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	1.46%	6732	62.10%	1.29%	7132	59.25%	1.14%	7466	57.16%	1.98%	7034	62.61%	1.82%	7646	59.51%	1.97%	8293	57.39%
Retail - Other Retail - Of Which: SME	2.09%	4303	62.25%	1.79%	4515	59.43%	1.60%	4694	57.43%	2.83%	4443	62.14%	2.03%	4680	58.95%	2.30%	4950	56.71%
Retail - Other Retail - Of Which: non-SME	1.05%	2429	61.82%	0.97%	2617	58.94%	0.86%	2772	56.72%	1.42%	2591	63.44%	1.69%	2965	60.40%	1.77%	3344	58.43%
Equity	1.23%	13	13.05%	1.15%	24	17.19%	1.06%	35	19.19%	1.45%	15	14.34%	1.50%	30	19.08%	1.58%	47	22.02%
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.97%	30022	43.30%	0.83%	33165	41.69%	0.76%	35854	40.52%	1.33%	32306	44.39%	1.24%	37464	43.29%	1.26%	42908	43.18%
Securitisation and re-securitisations positions deducted from capital *																		

United Kingdom

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
Central banks and central governments		0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	12.311	0	0	0	0	0	2.065	0	0	0	0	0	3	0
Corporates		0	0	2.586	170	595	0	0	0	1.337	0	293	0	0	0	28	42	1	15
Corporates - Of Which: Specialised Lending		0	0	209	59	6	0	0	0	265	0	6	0	0	0	3	10	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	32	2	11	0	0	0	6	0	5	0	0	0	0	0	0	0
Retail - Secured on real estate property	0.51	0	0	32	2	2	0	0	0	6	0	1	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.51	0	0	32	2	2	0	0	0	6	0	1	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	9	0	0	0	0	0	5	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	9	0	0	0	0	0	5	0	0	0	0	0	0	0
Equity		0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	0	0
Securitisation		79	0	0	0	0	0	149	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0	0
TOTAL		79	0	2.618	172	13.026	0	149	0	1.343	0	2.372	0	0	0	28	42	4	15
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	Baseline Scenario									Adverse Scenario								
	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		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	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
Central banks and central governments	0.01%	0	40.20%	0.01%	0	40.20%	0.01%	0	40.03%	0.01%	0	40.20%	0.01%	0	40.20%	0.01%	0	40.03%
Institutions	0.00%	4	15.00%	0.00%	4	15.01%	0.00%	5	14.95%	0.01%	4	15.92%	0.01%	6	16.24%	0.01%	9	16.68%
Corporates	0.02%	89	31.80%	0.02%	93	33.42%	0.02%	96	35.02%	0.01%	89	32.38%	0.03%	94	33.96%	0.04%	103	35.73%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.36%	1	20.67%	0.32%	1	21.11%	0.27%	1	20.98%	0.52%	1	22.40%	0.63%	1	24.36%	0.63%	2	25.79%
Retail - Secured on real estate property	0.24%	1	18.54%	0.21%	1	18.81%	0.16%	1	18.52%	0.37%	1	20.30%	0.45%	1	22.31%	0.42%	1	23.83%
Retail - Secured on real estate property -	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.27%	0	-	0.54%	0	-
Retail - Secured on real estate property -	0.24%	1	18.54%	0.21%	1	18.81%	0.16%	1	18.52%	0.38%	1	20.30%	0.45%	1	22.30%	0.42%	1	23.82%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.78%	0	38.41%	0.73%	0	34.25%	0.66%	0	32.52%	1.05%	0	37.72%	1.28%	0	34.03%	1.40%	0	33.10%
Retail - Other Retail - Of Which: SME	0.00%	0	95.65%	0.00%	0	95.65%	0.00%	0	95.65%	0.00%	0	95.83%	0.00%	0	92.60%	0.48%	0	100.58%
Retail - Other Retail - Of Which: non-SME	0.79%	0	38.04%	0.74%	0	34.01%	0.66%	0	32.34%	1.05%	0	37.40%	1.29%	0	33.85%	1.40%	0	32.97%
Equity	0.33%	0	23.72%	0.30%	0	24.17%	0.27%	0	24.44%	0.39%	0	24.43%	0.39%	0	25.43%	0.40%	0	26.58%
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.01%	94	31.32%	0.01%	98	32.60%	0.01%	102	33.85%	0.01%	94	31.68%	0.01%	101	32.66%	0.02%	113	33.59%
Securitisation and re-securitisations positions deducted from capital *																		

United States

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
Central banks and central governments		0	0	0	0	2.645	0	0	0	0	0	142	0	0	0	0	0	0	0
Institutions		0	0	0	0	2.690	0	0	0	0	0	681	0	0	0	0	0	1	0
Corporates		0	0	7.583	21	901	1	0	0	3.257	0	592	1	0	0	26	10	21	11
Corporates - Of Which: Specialised Lending		0	0	401	0	0	0	0	0	490	0	0	0	0	0	5	0	0	0
Corporates - Of Which: SME		0	0	23	6	4	1	0	0	9	0	4	1	0	0	0	2	0	0
Retail		0	0	11	0	3	0	0	0	2	0	1	0	0	0	0	0	0	0
Retail - Secured on real estate property	0.48	0	0	11	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.48	0	0	11	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0
Equity		5	0	0	0	37	0	9	0	0	0	37	0	0	0	0	0	0	0
Securitisation		27	0	0	0	150	0	295	0	0	0	104	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	13	0	0	0	0	0	13	0	0	0	0	0	0	0
TOTAL		32	0	7.595	21	6.439	1	304	0	3.259	0	1.570	1	0	0	26	10	22	12
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	Baseline Scenario									Adverse Scenario								
	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		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	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
Central banks and central governments	0.00%	0	16.67%	0.00%	0	16.67%	0.00%	0	16.61%	0.00%	0	16.06%	0.00%	0	16.23%	0.01%	1	16.48%
Institutions	0.01%	2	14.79%	0.01%	2	14.81%	0.01%	2	14.95%	0.02%	2	16.50%	0.02%	2	16.13%	0.02%	4	16.15%
Corporates	0.02%	70	56.84%	0.02%	72	54.21%	0.02%	74	52.65%	0.02%	70	61.00%	0.03%	75	55.85%	0.05%	93	50.83%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.04%	0	37.37%	0.03%	0	37.93%	0.03%	0	37.91%	0.06%	0	39.57%	0.08%	0	41.73%	0.08%	0	43.28%
Retail - Secured on real estate property	0.00%	0	28.50%	0.00%	0	29.77%	0.00%	0	30.03%	0.01%	0	31.42%	0.01%	0	35.37%	0.01%	0	38.19%
Retail - Secured on real estate property -	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property -	0.00%	0	28.50%	0.00%	0	29.77%	0.00%	0	30.03%	0.01%	0	31.42%	0.01%	0	35.37%	0.01%	0	38.19%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.23%	0	44.86%	0.20%	0	44.50%	0.18%	0	44.06%	0.34%	0	46.48%	0.41%	0	46.88%	0.41%	0	47.24%
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	0.23%	0	44.83%	0.20%	0	44.46%	0.18%	0	44.03%	0.34%	0	46.44%	0.41%	0	46.85%	0.41%	0	47.21%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.02%	72	54.09%	0.01%	74	50.44%	0.01%	77	48.32%	0.02%	72	57.16%	0.02%	78	50.73%	0.04%	97	45.50%
Securitisation and re-securitisations positions deducted from capital *																		

Slovakia

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
Central banks and central governments		0	0	0	0	2.302	0	0	0	0	0	0	0	0	0	0	0	1	0
Institutions		0	0	0	0	191	0	0	0	0	0	58	0	0	0	0	0	0	0
Corporates		3.187	96	201	0	549	16	2.698	0	41	0	539	20	56	50	1	0	3	22
Corporates - Of Which: Specialised Lending		698	47	0	0	56	0	742	0	0	0	56	0	24	18	0	0	0	0
Corporates - Of Which: SME		1.020	45	0	0	215	0	966	0	0	0	215	0	24	28	0	0	0	0
Retail		0	0	2.813	95	1.861	40	0	0	537	42	1.410	38	0	0	11	25	36	81
Retail - Secured on real estate property	0.67	0	0	2.813	95	9	0	0	0	537	42	3	0	0	0	11	25	0	0
Retail - Secured on real estate property -	0.59	0	0	0	0	9	0	0	0	0	0	3	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.67	0	0	2,813	95	0	0	0	0	537	42	0	0	0	0	11	25	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	1.852	40	0	0	0	0	1.407	38	0	0	0	0	36	81
Retail - Other Retail - Of Which: SME		0	0	0	0	208	2	0	0	0	0	160	2	0	0	0	0	4	11
Retail - Other Retail - Of Which: non-SME		0	0	0	0	1.644	38	0	0	0	0	1.247	37	0	0	0	0	31	71
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	262	2	0	0	0	0	167	2	0	0	0	0	0	3
TOTAL		3.187	96	3.014	95	5.165	58	2.698	0	578	42	2.174	60	56	50	12	25	40	107
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	Baseline Scenario									Adverse Scenario								
	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		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	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
Central banks and central governments	0.00%	1	40.09%	0.00%	1	40.09%	0.05%	2	44.05%	0.10%	2	40.00%	0.10%	3	40.00%	0.10%	4	40.00%
Institutions	0.04%	1	28.03%	0.04%	1	29.09%	0.04%	1	29.50%	0.16%	1	18.98%	0.16%	2	19.11%	0.16%	2	19.17%
Corporates	0.38%	149	49.96%	0.33%	171	49.13%	0.33%	192	48.71%	0.46%	160	51.04%	0.54%	196	49.89%	0.55%	235	50.25%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.90%	278	53.96%	0.89%	343	55.30%	0.88%	407	56.48%	1.31%	315	59.19%	1.46%	425	63.67%	1.59%	551	67.90%
Retail - Secured on real estate property	0.26%	51	31.13%	0.27%	66	34.14%	0.27%	81	36.26%	0.39%	64	36.18%	0.46%	92	42.85%	0.46%	125	48.37%
Retail - Secured on real estate property -	0.40%	0	75.62%	0.34%	0	78.58%	0.35%	1	80.85%	1.24%	1	111.52%	1.00%	1	125.33%	1.18%	1	139.62%
Retail - Secured on real estate property -	0.26%	51	31.05%	0.27%	65	34.06%	0.27%	80	36.17%	0.39%	63	36.04%	0.46%	92	42.69%	0.46%	124	48.19%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	1.86%	227	64.06%	1.85%	277	64.58%	1.86%	326	65.34%	2.69%	251	69.36%	3.03%	333	72.78%	3.42%	426	76.29%
Retail - Other Retail - Of Which: SME	1.07%	21	86.38%	1.19%	25	87.40%	1.21%	29	88.28%	1.87%	24	95.39%	2.09%	31	101.70%	2.28%	40	108.19%
Retail - Other Retail - Of Which: non-SME	1.96%	206	62.53%	1.94%	252	63.03%	1.94%	297	63.78%	2.80%	227	67.59%	3.15%	301	70.84%	3.57%	386	74.20%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.58%	429	52.72%	0.55%	516	53.37%	0.54%	602	53.99%	0.81%	477	56.47%	0.91%	626	58.92%	0.97%	791	61.72%
Securitisation and re-securitisations positions deducted from capital *																		

CROATIA (local name Hrvatska)

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
Central banks and central governments		0	0	0	0	3.144	4	0	0	0	0	149	4	0	0	0	0	16	0
Institutions		0	0	0	0	244	0	0	0	0	0	184	0	0	0	0	0	1	2
Corporates		0	0	332	0	1.870	302	0	0	412	0	1.919	335	0	0	6	0	52	247
Corporates - Of Which: Specialised Lending		0	0	23	0	102	29	0	0	30	0	102	30	0	0	0	0	2	29
Corporates - Of Which: SME		0	0	1	0	903	192	0	0	1	0	898	200	0	0	0	0	25	164
Retail		0	0	0	0	3.157	243	0	0	0	0	1.968	231	0	0	0	0	16	227
Retail - Secured on real estate property	0.53	0	0	0	0	1.105	62	0	0	0	0	424	51	0	0	0	0	4	26
Retail - Secured on real estate property -	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.53	0	0	0	0	1.105	62	0	0	0	0	424	51	0	0	0	0	4	26
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	2.052	180	0	0	0	0	1.544	180	0	0	0	0	11	201
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	2.052	180	0	0	0	0	1.544	180	0	0	0	0	11	201
Equity		0	0	0	0	11	0	0	0	0	0	8	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	361	0	0	0	0	0	144	0	0	0	0	0	0	0
TOTAL		0	0	332	0	8.789	549	0	0	412	0	4.372	571	0	0	6	0	85	475
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	Baseline Scenario									Adverse Scenario								
	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		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	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
Central banks and central governments	0.44%	27	34.79%	0.44%	39	37.16%	0.44%	50	38.04%	1.15%	46	37.81%	1.15%	75	38.85%	1.15%	103	39.22%
Institutions	0.06%	3	75.04%	0.05%	3	70.46%	0.03%	3	67.17%	0.07%	3	76.06%	0.06%	3	71.86%	0.06%	4	68.94%
Corporates	1.42%	350	37.50%	1.17%	384	36.71%	0.61%	401	36.32%	3.50%	496	44.15%	4.53%	595	41.30%	1.18%	633	41.22%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	1.05%	286	44.38%	0.85%	314	41.69%	0.77%	337	39.52%	2.69%	391	49.21%	2.62%	469	44.29%	2.20%	530	41.93%
Retail - Secured on real estate property	0.81%	43	28.28%	0.73%	53	27.63%	0.62%	59	26.39%	2.36%	79	38.20%	2.61%	108	36.24%	2.19%	131	35.63%
Retail - Secured on real estate property -	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property -	0.81%	43	28.28%	0.73%	53	27.63%	0.62%	59	26.39%	2.36%	79	38.20%	2.61%	108	36.24%	2.19%	131	35.63%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	1.18%	242	48.97%	0.91%	261	46.15%	0.85%	278	43.98%	2.87%	311	52.75%	2.63%	361	47.26%	2.21%	400	44.42%
Retail - Other Retail - Of Which: SME	2.05%	0	31.91%	1.81%	0	31.86%	1.73%	0	31.90%	4.73%	0	36.73%	5.30%	0	36.77%	4.72%	0	36.83%
Retail - Other Retail - Of Which: non-SME	1.18%	242	48.98%	0.91%	261	46.15%	0.85%	278	43.98%	2.87%	311	52.75%	2.63%	361	47.27%	2.21%	400	44.42%
Equity	0.95%	0	19.40%	0.88%	0	21.13%	0.81%	0	22.03%	1.12%	0	20.33%	1.15%	0	22.63%	1.22%	0	24.46%
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.93%	667	40.40%	0.77%	740	38.88%	0.60%	791	37.83%	2.34%	936	46.04%	2.53%	1143	42.43%	1.52%	1270	41.39%
Securitisation and re-securitisations positions deducted from capital *																		

France

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
Central banks and central governments		0	0	0	0	120	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	4.920	1	0	0	0	0	724	1	0	0	0	0	5	0
Corporates		0	0	3.620	78	669	0	0	0	2.039	0	454	0	0	0	16	50	3	0
Corporates - Of Which: Specialised Lending		0	0	629	0	0	0	0	0	753	0	0	0	0	0	5	0	0	0
Corporates - Of Which: SME		0	0	14	0	26	0	0	0	17	0	1	0	0	0	0	0	0	0
Retail		0	0	8	0	4	0	0	0	1	0	2	0	0	0	0	0	0	1
Retail - Secured on real estate property	0.50	0	0	8	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.50	0	0	8	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	3	0	0	0	0	0	2	0	0	0	0	0	0	1
Retail - Other Retail - Of Which: SME		0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	3	0	0	0	0	0	2	0	0	0	0	0	0	1
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		12	0	0	0	0	0	3	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		12	0	3.628	78	5.712	1	3	0	2.040	0	1.181	1	0	0	16	50	8	1
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	Baseline Scenario									Adverse Scenario								
	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		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	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
Central banks and central governments	0.00%	0	40.00%	0.00%	0	40.00%	0.00%	0	40.00%	0.05%	0	40.01%	0.05%	0	39.99%	0.05%	0	40.00%
Institutions	0.00%	5	11.82%	0.00%	6	12.24%	0.00%	6	13.36%	0.01%	6	13.83%	0.01%	8	14.62%	0.01%	8	15.15%
Corporates	0.13%	75	62.18%	0.12%	82	62.30%	0.11%	89	62.82%	0.19%	80	62.48%	0.19%	90	61.96%	0.19%	101	62.91%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.24%	1	67.12%	0.22%	1	66.51%	0.20%	1	65.68%	0.35%	1	69.52%	0.42%	1	69.98%	0.43%	1	70.55%
Retail - Secured on real estate property	0.07%	0	20.93%	0.06%	0	22.43%	0.06%	0	23.10%	0.11%	0	23.71%	0.14%	0	28.35%	0.15%	0	32.20%
Retail - Secured on real estate property -	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property -	0.07%	0	20.93%	0.06%	0	22.43%	0.06%	0	23.10%	0.11%	0	23.71%	0.14%	0	28.35%	0.15%	0	32.20%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.75%	1	82.60%	0.68%	1	81.19%	0.60%	1	79.77%	1.02%	1	85.01%	1.21%	1	84.05%	1.25%	1	83.49%
Retail - Other Retail - Of Which: SME	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.02%	0	50.00%	0.00%	0	26.03%	0.00%	0	22.92%
Retail - Other Retail - Of Which: non-SME	0.90%	1	82.60%	0.82%	1	81.19%	0.73%	1	79.77%	1.22%	1	85.02%	1.46%	1	84.07%	1.52%	1	83.52%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.06%	81	61.07%	0.06%	88	60.74%	0.05%	95	60.96%	0.10%	87	60.70%	0.09%	99	59.22%	0.10%	111	59.39%
Securitisation and re-securitisations positions deducted from capital *																		

Hungary

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
Central banks and central governments		0	0	0	0	1.387	9	0	0	0	0	119	1	0	0	0	0	0	7
Institutions		0	0	0	0	51	0	0	0	0	0	12	0	0	0	0	0	0	0
Corporates		1	0	134	3	1.978	721	1	0	166	0	1.889	724	0	0	4	3	19	805
Corporates - Of Which: Specialised Lending		0	0	89	0	695	456	0	0	121	0	695	463	0	0	4	0	13	478
Corporates - Of Which: SME		0	0	2	0	507	197	0	0	1	0	429	200	0	0	0	0	2	208
Retail		0	0	0	0	1.180	242	0	0	0	0	689	198	0	0	0	0	6	234
Retail - Secured on real estate property	0.53	0	0	0	0	485	121	0	0	0	0	170	42	0	0	0	0	0	0
Retail - Secured on real estate property -	0.46	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.53	0	0	0	0	484	120	0	0	0	0	169	42	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	695	121	0	0	0	0	520	155	0	0	0	0	6	234
Retail - Other Retail - Of Which: SME		0	0	0	0	74	17	0	0	0	0	54	19	0	0	0	0	0	30
Retail - Other Retail - Of Which: non-SME		0	0	0	0	621	105	0	0	0	0	465	136	0	0	0	0	6	204
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	515	0	0	0	0	0	448	0	0	0	0	0	55	0
TOTAL		1	0	134	3	5.111	972	1	0	166	0	3.156	922	0	0	4	3	81	1.046
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	Baseline Scenario									Adverse Scenario								
	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		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	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
Central banks and central governments	0.48%	10	43.27%	0.48%	12	42.64%	0.48%	14	42.22%	1.39%	14	42.24%	1.39%	20	41.53%	1.39%	25	41.17%
Institutions	0.32%	0	78.13%	0.27%	0	77.65%	0.23%	1	77.17%	0.34%	0	79.62%	0.34%	0	80.26%	0.35%	1	81.36%
Corporates	2.89%	971	52.93%	2.43%	1056	54.36%	1.93%	1112	54.86%	5.12%	1129	59.06%	7.06%	1303	59.70%	8.71%	1493	60.58%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	2.39%	272	50.30%	2.15%	298	50.87%	1.85%	318	51.06%	2.98%	311	56.85%	3.91%	357	57.42%	4.87%	410	58.26%
Retail - Secured on real estate property	1.80%	9	6.22%	1.58%	16	10.45%	1.27%	22	12.97%	2.47%	12	8.16%	2.89%	26	14.58%	2.44%	37	18.52%
Retail - Secured on real estate property -	1.70%	0	5.22%	1.41%	0	8.63%	1.17%	0	10.88%	2.47%	0	7.29%	2.88%	0	13.07%	2.44%	0	16.56%
Retail - Secured on real estate property -	1.80%	9	6.22%	1.58%	16	10.46%	1.28%	22	12.98%	2.47%	12	8.17%	2.89%	26	14.58%	2.44%	37	18.53%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	2.80%	263	66.30%	2.54%	281	66.14%	2.26%	296	65.83%	3.33%	299	75.25%	4.60%	331	74.82%	6.52%	373	74.34%
Retail - Other Retail - Of Which: SME	5.01%	34	63.72%	4.30%	37	63.40%	3.84%	39	63.18%	6.10%	39	73.27%	8.45%	45	72.71%	12.08%	52	72.19%
Retail - Other Retail - Of Which: non-SME	2.54%	229	66.71%	2.34%	244	66.58%	2.08%	257	66.26%	3.00%	260	75.56%	4.18%	286	75.17%	5.94%	321	74.70%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	2.42%	1253	52.23%	2.07%	1366	53.42%	1.70%	1444	53.81%	3.94%	1454	58.34%	5.24%	1680	58.89%	6.30%	1929	59.70%
Securitisation and re-securitisations positions deducted from capital *																		

Germany

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
Central banks and central governments		0	0	0	0	345	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	2.737	0	0	0	0	0	426	0	0	0	0	0	2	0
Corporates		0	0	2.538	32	386	1	0	0	1.283	0	285	1	0	0	12	6	1	0
Corporates - Of Which: Specialised Lending		0	0	43	0	2	0	0	0	87	0	1	0	0	0	1	0	0	0
Corporates - Of Which: SME		0	0	9	2	1	0	0	0	5	0	1	0	0	0	0	1	0	0
Retail		0	0	7	2	48	0	0	0	1	0	35	0	0	0	0	0	1	0
Retail - Secured on real estate property	0.50	0	0	7	2	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.50	0	0	7	2	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	47	0	0	0	0	0	35	0	0	0	0	0	1	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	47	0	0	0	0	0	35	0	0	0	0	0	1	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	0	0
TOTAL		0	0	2.545	34	3.522	2	0	0	1.284	0	752	2	0	0	12	7	4	1
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	Baseline Scenario									Adverse Scenario								
	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		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	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
Central banks and central governments	0.01%	0	40.04%	0.01%	0	39.94%	0.01%	0	39.97%	0.01%	0	40.04%	0.01%	0	39.94%	0.01%	0	39.97%
Institutions	0.06%	4	52.23%	0.05%	5	52.36%	0.04%	6	52.27%	0.06%	4	45.14%	0.06%	6	45.44%	0.07%	8	46.30%
Corporates	0.05%	21	19.16%	0.05%	22	19.00%	0.04%	24	19.05%	0.08%	22	19.14%	0.07%	25	18.82%	0.07%	28	19.05%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.08%	2	36.15%	0.04%	2	36.89%	0.01%	2	36.90%	0.35%	3	43.02%	0.55%	3	53.72%	0.14%	4	56.74%
Retail - Secured on real estate property	0.04%	1	22.93%	0.04%	1	23.78%	0.04%	1	23.81%	0.08%	1	25.40%	0.10%	1	28.81%	0.09%	1	31.42%
Retail - Secured on real estate property -	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property -	0.04%	1	22.93%	0.04%	1	23.78%	0.04%	1	23.81%	0.08%	1	25.40%	0.10%	1	28.81%	0.09%	1	31.42%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.08%	2	65.89%	0.04%	2	65.34%	0.00%	2	64.47%	0.40%	2	82.29%	0.62%	3	106.35%	0.15%	3	107.61%
Retail - Other Retail - Of Which: SME	0.00%	0	77.59%	0.00%	0	77.59%	0.00%	0	77.59%	0.20%	0	78.36%	0.00%	0	78.32%	0.07%	0	78.69%
Retail - Other Retail - Of Which: non-SME	0.08%	2	63.55%	0.04%	2	63.02%	0.00%	2	62.09%	0.40%	2	83.07%	0.62%	3	111.45%	0.15%	3	112.50%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.05%	27	22.19%	0.05%	30	22.88%	0.04%	33	23.35%	0.07%	29	22.34%	0.07%	34	23.24%	0.07%	39	23.97%
Securitisation and re-securitisations positions deducted from capital *																		

Luxembourg

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
Central banks and central governments		0	0	0	0	2.807	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	2.182	2	0	0	0	0	647	2	0	0	0	0	2	3
Corporates		0	0	684	22	581	39	0	0	756	0	628	51	0	0	13	19	11	13
Corporates - Of Which: Specialised Lending		0	0	32	0	0	0	0	0	48	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0	0
Retail		0	0	1	0	4	0	0	0	0	0	3	0	0	0	0	0	0	6
Retail - Secured on real estate property	0.60	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
Retail - Secured on real estate property -	1.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
Retail - Secured on real estate property -	0.46	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	4	0	0	0	0	0	3	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	4	0	0	0	0	0	3	0	0	0	0	0	0	0
Equity		0	0	0	0	74	0	0	0	0	0	64	0	0	0	0	0	0	0
Securitisation		9	0	0	0	0	0	116	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	348	0	0	0	0	0	316	0	0	0	0	0	0	0
TOTAL		9	0	686	22	5.996	41	116	0	756	0	1.659	53	0	0	13	19	13	21
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	Baseline Scenario									Adverse Scenario								
	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		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	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
Central banks and central governments	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	1	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	1	40.00%
Institutions	0.00%	4	42.96%	0.00%	4	35.52%	0.00%	4	31.14%	0.01%	5	42.50%	0.01%	5	34.09%	0.01%	5	29.24%
Corporates	0.59%	64	36.98%	0.53%	71	34.96%	0.45%	78	34.17%	0.83%	68	36.55%	0.90%	80	33.81%	0.72%	92	33.27%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.71%	6	91.99%	0.65%	6	91.17%	0.58%	6	90.46%	0.93%	6	91.80%	1.11%	6	90.59%	1.17%	6	89.45%
Retail - Secured on real estate property	0.00%	6	92.93%	0.00%	6	92.93%	0.00%	6	92.93%	0.01%	6	92.92%	0.02%	6	92.91%	0.01%	6	92.91%
Retail - Secured on real estate property -	-	6	92.93%	-	6	92.93%	-	6	92.93%	-	6	92.93%	-	6	92.93%	-	6	92.93%
Retail - Secured on real estate property -	0.00%	0	-	0.00%	0	16.69%	0.00%	0	16.28%	0.01%	0	16.67%	0.02%	0	23.08%	0.01%	0	20.00%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.94%	0	42.60%	0.87%	0	39.56%	0.78%	0	38.33%	1.23%	0	43.08%	1.48%	0	40.85%	1.57%	0	40.60%
Retail - Other Retail - Of Which: SME	-	0	100.00%	-	0	100.00%	-	0	100.00%	-	0	100.00%	-	0	100.00%	-	0	100.00%
Retail - Other Retail - Of Which: non-SME	0.94%	0	42.46%	0.87%	0	39.48%	0.78%	0	38.27%	1.23%	0	42.96%	1.48%	0	40.79%	1.57%	0	40.56%
Equity	0.95%	1	23.70%	0.88%	1	24.21%	0.81%	2	24.44%	1.12%	1	24.54%	1.15%	2	25.54%	1.22%	2	26.70%
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.14%	75	39.91%	0.12%	83	37.04%	0.10%	91	35.72%	0.19%	80	39.30%	0.20%	94	35.65%	0.16%	106	34.54%
Securitisation and re-securitisations positions deducted from capital *																		

Serbia

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		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
Central banks and central governments		0	0	0	0	1.274	0	0	0	0	0	10	0	0	0	0	0	0	0
Institutions		0	0	0	0	100	0	0	0	0	0	49	0	0	0	0	0	1	3
Corporates		155	0	13	0	1.486	233	186	0	19	0	1.033	258	3	0	1	0	22	146
Corporates - Of Which: Specialised Lending		39	0	0	0	5	0	68	0	0	0	5	0	2	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	1.460	233	0	0	0	0	1.016	258	0	0	0	0	21	142
Retail		0	0	1	0	1.185	59	0	0	0	0	692	72	0	0	0	0	13	65
Retail - Secured on real estate property	0.59	0	0	1	0	202	4	0	0	0	0	75	6	0	0	0	0	0	3
Retail - Secured on real estate property -	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property -	0.59	0	0	1	0	202	4	0	0	0	0	75	6	0	0	0	0	0	3
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	983	54	0	0	0	0	616	67	0	0	0	0	13	62
Retail - Other Retail - Of Which: SME		0	0	0	0	341	28	0	0	0	0	200	36	0	0	0	0	6	29
Retail - Other Retail - Of Which: non-SME		0	0	0	0	642	27	0	0	0	0	417	31	0	0	0	0	6	34
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	194	0	0	0	0	0	81	0	0	0	0	0	0	0
TOTAL		155	0	14	0	4.239	292	186	0	19	0	1.863	331	3	0	1	0	36	214
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

	Baseline Scenario									Adverse Scenario								
	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		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	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
Central banks and central governments	0.10%	1	48.67%	0.10%	2	48.75%	0.09%	3	48.63%	0.13%	1	50.40%	0.13%	2	50.93%	0.13%	3	51.52%
Institutions	0.10%	4	80.91%	0.09%	4	71.28%	0.06%	4	64.80%	0.11%	4	81.05%	0.11%	4	71.30%	0.11%	4	64.66%
Corporates	1.60%	205	33.78%	1.40%	233	32.31%	1.23%	255	31.11%	4.15%	305	39.45%	6.70%	411	35.25%	7.84%	509	33.75%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.03%	79	38.80%	0.01%	80	34.24%	0.00%	80	31.07%	0.84%	108	46.61%	0.84%	127	37.63%	0.58%	138	29.52%
Retail - Secured on real estate property	0.00%	3	37.63%	0.00%	3	35.62%	0.00%	3	33.35%	0.00%	6	56.93%	0.00%	6	46.40%	0.00%	6	38.57%
Retail - Secured on real estate property -	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property -	0.00%	3	37.63%	0.00%	3	35.62%	0.00%	3	33.35%	0.00%	6	56.93%	0.00%	6	46.40%	0.00%	6	38.57%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.03%	76	38.87%	0.01%	76	34.16%	0.00%	76	30.96%	1.01%	102	46.05%	1.02%	120	37.20%	0.71%	131	29.12%
Retail - Other Retail - Of Which: SME	0.00%	35	42.33%	0.00%	35	37.12%	0.00%	35	33.57%	0.82%	45	46.92%	0.78%	49	35.42%	0.44%	51	26.63%
Retail - Other Retail - Of Which: non-SME	0.05%	41	35.59%	0.01%	41	31.37%	0.00%	41	28.50%	1.11%	58	45.21%	1.14%	71	38.95%	0.84%	80	31.57%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.73%	289	35.16%	0.61%	319	32.97%	0.52%	341	31.36%	2.11%	418	41.07%	2.98%	544	35.85%	2.87%	654	33.13%
Securitisation and re-securitisations positions deducted from capital *																		

2014 EU-wide Stress Test

P&L

(mln EUR)

	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	**7,626**	**7,626**	**7,513**	**7,626**	**7,171**	**6,481**	**6,478**
Net trading income		-393	-161	-45	-540	-249	-104
of which trading losses from stress scenarios		-579	-347	-232	-726	-436	-290
Other operating income	3,340	-161	-96	-63	-241	-96	-80
Operating profit before impairments	**9,510**	**5,168**	**5,351**	**5,613**	**4,279**	**4,075**	**4,028**
Impairment of financial assets (-)	-7,982	-4,536	-3,694	-3,126	-7,666	-6,295	-6,555
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-7,956	-4,531	-3,691	-3,123	-7,640	-6,279	-6,544
Impairment Financial assets designated at fair value through P&L (-)	-26	-6	-3	-2	-27	-16	-11
Impairment on non financial assets (-)	-6,540	-32	0	0	-308	-198	-124
Operating profit after impairments from stress scenarios	**-5,012**	**600**	**1,657**	**2,487**	**-3,695**	**-2,419**	**-2,651**
Other Income and expenses	-320	0	0	0	0	0	0
Pre-Tax profit	**-5,332**	**600**	**1,657**	**2,487**	**-3,695**	**-2,419**	**-2,651**
Tax	804	-180	-497	-746	1,109	726	795
Net income	**-4,528**	**420**	**1,160**	**1,741**	**-2,587**	**-1,693**	**-1,855**
Attributable to owners of the parent	**-4,521**	**409**	**1,132**	**1,699**	**-2,529**	**-1,655**	**-1,814**
of which carried over to capital through retained earnings	-4,521	-1	-1	-1	-2,529	-1,655	-1,814
of which distributed as dividends	0	410	1,133	1,700	0	0	0

2014 EU-wide Stress Test

RWA		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
Risk exposure amount for credit risk	243,683	247,919	249,795	250,710	258,935	258,205	259,937
Risk exposure amount Securitisation and re-securitisations	6,884	8,378	9,213	9,760	9,941	11,632	12,797
Risk exposure amount Other credit risk	236,799	239,542	240,581	240,951	248,994	246,573	247,140
Risk exposure amount for market risk	18,036	18,036	18,036	18,036	26,066	26,541	26,975
Risk exposure amount for operational risk	22,737	22,737	22,737	22,737	22,737	22,737	22,737
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	325	325	325	325	325	325	325
Total Risk exposure amount	**284,781**	**289,018**	**290,893**	**291,809**	**308,064**	**307,808**	**309,974**

2014 EU-wide Stress Test

Securitisation

(mln EUR)		as of 31/12/2013	Baseline scenario 31/12/2014	Baseline scenario 31/12/2015	Baseline scenario 31/12/2016	Adverse scenario 31/12/2014	Adverse scenario 31/12/2015	Adverse scenario 31/12/2016
Exposure values	Banking Book	3,659						
	Trading Book (excl. correlation trading positions under CRM)	1,244						
	Correlation Trading Portfolio (CRM)	0						
	Total	**4,903**						
Risk exposure values	Banking Book	5,318	6,122	6,716	7,102	7,304	8,526	9,382
	Trading Book (excl. correlation trading positions under CRM)	1,566	2,255	2,497	2,657	2,637	3,106	3,415
	Total	**6,884**	**8,378**	**9,213**	**9,760**	**9,941**	**11,632**	**12,797**
Impairments	Hold to Maturity porfolio	3,608	3,608	3,608	3,608	3,615	3,623	3,633
	Available for Sale porfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	**3,608**	**3,608**	**3,608**	**3,608**	**3,615**	**3,623**	**3,633**

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)

Residual Maturity	Country / Region	VALUES AS OF 31/12/2013: GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	VALUES AS OF 31/12/2013: GROSS DIRECT LONG EXPOSURES: of which: loans and advances	VALUES AS OF 31/12/2013: NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	NET DIRECT POSITIONS: of which: AFS banking book	NET DIRECT POSITIONS: of which: FVO (designated at fair value through profit&loss) banking book	NET DIRECT POSITIONS: of which: Financial assets held for trading (2)	VALUES AS OF 31/12/2013: DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1): Derivatives with positive fair value at 31/12/2013: Notional value	DIRECT: Derivatives with positive fair value at 31/12/2013: Fair-value at 31/12/2013 (+)	DIRECT: Derivatives with negative fair value at 31/12/2013: Notional value	DIRECT: Derivatives with negative fair value at 31/12/2013: Fair-value at 31/12/2013 (-)	VALUES AS OF 31/12/2013: INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet): Derivatives with positive fair value at 31/12/2013: Notional value	INDIRECT: Derivatives with positive fair value at 31/12/2013: Fair-value at 31/12/2013 (+)	INDIRECT: Derivatives with negative fair value at 31/12/2013: Notional value	INDIRECT: Derivatives with negative fair value at 31/12/2013: Fair-value at 31/12/2013 (-)
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	Austria	10	0	8	3	0	5	0	0	0	0	0	0	0	0
[1Y - 2Y [	Austria	0	0	0	0	0	0	0	0	0	0	76	1	69	-1
[2Y - 3Y [	Austria	1	0	1	1	0	0	0	0	0	0	20	0	35	-1
[3Y - 5Y [	Austria	0	0	0	0	0	0	0	0	0	0	15	0	7	0
[5Y - 10Y [	Austria	8	0	8	0	0	8	0	0	0	0	0	0	0	0
[10Y - more	Austria	3	0	3	0	0	0	0	0	0	0	0	0	0	0
Tot	Austria	**23**	**0**	**21**	**4**	**0**	**14**	**0**	**0**	**0**	**0**	**111**	**2**	**111**	**-2**
[0 - 3M [	Belgium	17	0	17	0	0	17	0	0	0	0	36	0	36	0
[3M - 1Y [	Belgium	7	0	7	0	0	7	0	0	0	0	0	0	0	0
[1Y - 2Y [	Belgium	16	0	16	3	0	13	0	0	0	0	65	1	65	-1
[2Y - 3Y [	Belgium	2	0	2	2	0	0	0	0	0	0	112	3	112	-3
[3Y - 5Y [	Belgium	0	0	-2	0	0	-2	0	0	0	0	0	0	0	0
[5Y - 10Y [	Belgium	58	0	58	58	0	1	0	0	0	0	0	0	0	0
[10Y - more	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Belgium	**101**	**0**	**99**	**63**	**0**	**36**	**0**	**0**	**0**	**0**	**214**	**3**	**214**	**-4**
[0 - 3M [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Bulgaria	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	Cyprus	6	0	6	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	Cyprus	3	0	3	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Cyprus	**9**	**0**	**9**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	Czech Republic	1	0	1	0	0	1	0	0	0	0	7	0	7	0
[3Y - 5Y [	Czech Republic	26	0	26	26	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	Czech Republic	18	18	18	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	Czech Republic	11	11	11	0	0	0	0	0	0	0	0	0	0	0
Tot	Czech Republic	**56**	**29**	**56**	**26**	**0**	**1**	**0**	**0**	**0**	**0**	**7**	**0**	**7**	**0**
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Denmark	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Estonia	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

(mln EUR)

Residual Maturity	Country / Region	VALUES AS OF 31/12/2013 — GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	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)	VALUES AS OF 31/12/2013 — DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) — Derivatives with positive fair value at 31/12/2013 — Notional value	Fair-value at 31/12/2013 (+)	Derivatives with negative fair value at 31/12/2013 — Notional value	Fair-value at 31/12/2013 (-)	VALUES AS OF 31/12/2013 — INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) — Derivatives with positive fair value at 31/12/2013 — Notional value	Fair-value at 31/12/2013 (+)	Derivatives with negative fair value at 31/12/2013 — Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		9	4	9	0	0	5	0	0	0	0	0	0	0	0
[5Y - 10Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**17**	**12**	**17**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	France	3	0	3	3	0	0	0	0	0	0	73	0	73	0
[3M - 1Y [		21	1	19	0	0	18	0	0	0	0	0	0	0	0
[1Y - 2Y [		31	1	26	0	0	24	0	0	0	0	91	0	91	0
[2Y - 3Y [		72	1	14	0	0	13	0	0	0	0	373	0	316	0
[3Y - 5Y [		8	3	8	0	0	6	0	0	0	0	819	2	801	-2
[5Y - 10Y [		130	7	101	0	0	1	0	0	0	0	0	0	0	0
[10Y - more		22	4	-10	0	0	-29	0	0	0	0	0	0	0	0
Tot		**287**	**17**	**163**	**3**	**0**	**34**	**0**	**0**	**0**	**0**	**1,356**	**2**	**1,281**	**-2**
[0 - 3M [	Germany	57	0	57	21	0	36	0	0	0	0	18	0	18	0
[3M - 1Y [		79	0	72	30	0	42	0	0	0	0	0	0	0	0
[1Y - 2Y [		33	0	12	0	0	12	0	0	0	0	36	0	152	0
[2Y - 3Y [		81	0	44	25	0	-20	0	0	0	0	149	1	65	0
[3Y - 5Y [		28	0	9	0	0	9	0	0	0	0	0	0	7	0
[5Y - 10Y [		75	0	33	0	0	33	0	0	0	0	0	0	0	0
[10Y - more		45	0	42	43	0	-1	0	0	0	0	0	0	0	0
Tot		**399**	**0**	**269**	**119**	**0**	**112**	**0**	**0**	**0**	**0**	**203**	**1**	**243**	**-1**
[0 - 3M [	Croatia	231	1	231	0	156	0	0	0	0	0	0	0	0	0
[3M - 1Y [		364	13	364	0	343	8	0	0	0	0	0	0	0	0
[1Y - 2Y [		335	219	335	0	56	2	0	0	0	0	0	0	0	0
[2Y - 3Y [		184	178	184	0	7	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		246	159	246	0	3	0	0	0	0	0	15	1	0	0
[5Y - 10Y [		413	405	412	0	0	0	0	0	0	0	7	1	0	0
[10Y - more		99	99	99	0	0	0	297	34	0	0	0	0	0	0
Tot		**1,871**	**1,074**	**1,871**	**0**	**565**	**11**	**297**	**34**	**0**	**0**	**22**	**3**	**0**	**0**
[0 - 3M [	Greece	28	0	28	0	0	28	0	0	0	0	0	0	0	0
[3M - 1Y [		5	0	5	0	0	5	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		1	0	1	0	0	1	0	0	0	0	0	0	0	0
Tot		**34**	**0**	**34**	**0**	**0**	**34**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hungary	922	0	922	900	0	4	0	0	0	0	0	0	0	0
[3M - 1Y [		25	6	25	0	0	19	0	0	0	0	0	0	0	0
[1Y - 2Y [		9	9	9	0	0	0	0	0	0	0	7	0	4	0
[2Y - 3Y [		44	0	44	43	0	0	0	0	0	0	17	0	21	0
[3Y - 5Y [		32	1	31	0	0	1	0	0	0	0	7	0	7	0
[5Y - 10Y [		21	15	21	0	0	6	0	0	0	0	0	0	0	0
[10Y - more		195	194	195	0	0	1	0	0	0	0	0	0	0	0
Tot		**1,249**	**225**	**1,248**	**943**	**0**	**32**	**0**	**0**	**0**	**0**	**32**	**1**	**32**	**-1**
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		3	0	3	0	0	3	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**3**	**0**	**3**	**0**	**0**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	22	0	22	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	-11	0	0	-11	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	18	0	18	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**-11**	**0**	**0**	**-11**	**0**	**0**	**0**	**0**	**40**	**1**	**40**	**-1**
[0 - 3M [	Italy	10.232	3	10.184	8.293	0	1.886	0	0	0	0	0	0	0	0
[3M - 1Y [		24.897	2.911	24.647	19.044	0	2.672	2	0	0	0	0	0	0	0
[1Y - 2Y [		11.513	2,806	11.256	8,150	24	267	68	3	53	-1	0	0	1	0
[2Y - 3Y [		9.963	2,741	9.517	6,860	0	-84	1	1	8	-7	96	1	46	-1
[3Y - 5Y [		7.323	3.953	6.473	2.835	23	-337	8	1	0	0	155	4	230	-17
[5Y - 10Y [		6,005	3,188	5,809	959	0	239	253	57	155	-9	219	22	44	-4
[10Y - more		7,338	4,475	7,185	1,076	0	160	9,810	3,423	96	-10	303	75	989	-174
Tot		**77,271**	**20,077**	**75,072**	**47,216**	**47**	**4,804**	**10,142**	**3,484**	**312**	**-26**	**773**	**102**	**1,308**	**-196**

	(mln EUR)	VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
			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 [	Latvia	1	1	1	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		3	3	3	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		4	4	4	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		3	3	3	0	0	0	0	0	0	0	7	0	7	0
[3Y - 5Y [		33	7	33	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		17	17	17	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		12	12	12	0	0	0	0	0	0	0	0	0	0	0
Tot		**73**	**47**	**73**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**7**	**0**	**7**	**0**
[0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	7	0	7	0
[3Y - 5Y [		20	0	20	20	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**20**	**0**	**20**	**20**	**0**	**0**	**0**	**0**	**0**	**0**	**7**	**0**	**7**	**0**
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Netherlands	3	0	3	0	0	3	0	0	0	0	0	0	0	0
[3M - 1Y [		46	0	46	30	0	15	0	0	0	0	0	0	36	0
[1Y - 2Y [		43	0	33	3	0	30	0	0	0	0	105	0	69	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	4	0	4	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**93**	**0**	**82**	**34**	**0**	**49**	**0**	**0**	**0**	**0**	**109**	**0**	**109**	**0**
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		41	0	41	0	0	41	0	0	0	0	0	0	0	0
[10Y - more		5	0	5	0	0	5	0	0	0	0	0	0	0	0
Tot		**46**	**0**	**45**	**0**	**0**	**45**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	34	0	34	0	0	34	0	0	0	0	0	0	0	0
[3M - 1Y [		3	0	3	0	0	3	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		10	0	10	0	0	0	0	0	0	0	7	0	7	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		15	0	15	0	0	0	0	0	0	0	0	0	0	0
Tot		**61**	**0**	**61**	**0**	**0**	**36**	**0**	**0**	**0**	**0**	**7**	**0**	**7**	**0**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		1	0	1	0	0	1	0	0	0	0	53	0	53	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	54	1	54	-1
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	4	0	4	0
[3Y - 5Y [		11	1	11	0	0	10	0	0	0	0	18	1	18	-1
[5Y - 10Y [		10	6	10	0	0	5	0	0	0	0	18	3	18	-2
[10Y - more		7	7	7	0	0	0	0	0	0	0	0	0	0	0
Tot		**31**	**15**	**30**	**0**	**0**	**15**	**0**	**0**	**0**	**0**	**147**	**5**	**147**	**-5**

	(mln EUR)	VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
			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 [	Romania	2	0	2	2	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		44	2	44	42	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		28	2	28	16	0	1	0	0	0	0	0	0	0	0
[2Y - 3Y [		59	2	59	58	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		28	3	26	25	0	-1	0	0	0	0	0	0	0	0
[5Y - 10Y [		9	8	9	0	0	1	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**170**	**15**	**168**	**143**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovakia	403	4	403	0	0	7	0	0	0	0	0	0	0	0
[3M - 1Y [		86	17	86	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		416	12	416	391	0	13	0	0	0	0	0	0	0	0
[2Y - 3Y [		585	32	585	553	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		417	17	417	247	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		394	32	394	82	0	0	0	0	0	0	0	0	0	0
[10Y - more		124	21	124	0	0	0	0	0	0	0	0	0	0	0
Tot		**2,425**	**135**	**2,425**	**1,274**	**0**	**20**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		110	85	110	25	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		48	1	48	47	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		69	34	69	35	0	0	0	0	0	0	7	0	7	0
[3Y - 5Y [		8	1	7	8	0	-1	0	0	0	0	0	0	0	0
[5Y - 10Y [		48	23	48	25	0	0	0	0	0	0	0	0	0	0
[10Y - more		50	39	50	12	0	0	0	0	0	0	0	0	0	0
Tot		**334**	**181**	**332**	**152**	**0**	**-1**	**0**	**0**	**0**	**0**	**7**	**0**	**7**	**0**
[0 - 3M [	Spain	91	14	88	0	0	22	0	0	0	0	0	0	0	0
[3M - 1Y [		279	35	275	0	0	240	0	0	0	0	89	0	125	-1
[1Y - 2Y [		75	57	67	0	0	9	0	0	0	0	366	2	330	-2
[2Y - 3Y [		210	33	208	0	0	175	0	0	0	0	622	3	605	-1
[3Y - 5Y [		575	171	558	0	0	33	0	0	0	0	723	14	721	-13
[5Y - 10Y [		147	144	145	0	0	0	0	0	0	0	36	1	36	-1
[10Y - more		42	33	41	0	0	8	0	0	0	0	0	0	0	0
Tot		**1,420**	**488**	**1,382**	**0**	**0**	**488**	**0**	**0**	**0**	**0**	**1,836**	**20**	**1,818**	**-18**
[0 - 3M [	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		36	0	36	0	0	36	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**37**	**0**	**37**	**0**	**0**	**37**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	141	2	141	-2
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	7	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		6	0	1	0	0	1	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**6**	**0**	**1**	**0**	**0**	**1**	**0**	**0**	**0**	**0**	**141**	**2**	**149**	**-2**
[0 - 3M [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**-1**	**0**	**0**	**-1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Canada	117	0	117	0	0	117	0	0	0	0	0	0	0	0
[3M - 1Y [		613	0	613	0	0	613	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		202	0	202	26	0	176	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**932**	**0**	**932**	**26**	**0**	**906**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hong Kong	47	0	47	0	0	47	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**47**	**0**	**47**	**0**	**0**	**47**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Residual Maturity	Country / Region	VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
	(mln EUR)	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
			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 [	Japan	21	0	21	0	0	21	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**21**	**0**	**21**	**0**	**0**	**21**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	U.S.	1	0	1	0	0	1	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		514	0	514	1	0	513	0	0	0	0	50	0	0	0
[2Y - 3Y [		3	0	3	1	0	0	0	0	0	0	20	0	20	0
[3Y - 5Y [		89	0	88	16	0	34	0	0	0	0	0	0	0	0
[5Y - 10Y [		33	0	31	6	0	-2	0	0	0	0	0	0	0	0
[10Y - more		73	0	73	28	0	0	0	0	0	0	0	0	0	0
Tot		**712**	**0**	**709**	**51**	**0**	**546**	**0**	**0**	**0**	**0**	**70**	**0**	**20**	**0**
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Other advanced economies non EEA	6	0	6	0	0	6	0	0	0	0	0	0	0	0
[3M - 1Y [		19	0	19	0	0	19	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		5	0	5	0	0	5	0	0	0	0	0	0	0	0
[3Y - 5Y [		4	0	4	0	0	4	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**33**	**0**	**33**	**0**	**0**	**33**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Other Central and eastern Europe countries non EEA	86	1	86	41	0	9	0	0	0	0	5	0	5	0
[3M - 1Y [		249	17	249	137	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		297	26	296	194	0	0	0	0	0	0	7	0	0	0
[2Y - 3Y [		95	15	95	30	0	0	0	0	0	0	15	0	15	0
[3Y - 5Y [		126	41	125	0	0	-1	0	0	0	0	22	1	22	-1
[5Y - 10Y [		35	21	33	0	0	-1	0	0	0	0	0	0	0	0
[10Y - more		8	0	8	5	1	2	0	0	0	0	0	0	0	0
Tot		**896**	**120**	**893**	**407**	**1**	**10**	**0**	**0**	**0**	**0**	**49**	**2**	**41**	**-2**
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		9	0	9	0	0	9	0	0	0	0	0	0	0	0
[1Y - 2Y [		12	0	3	0	0	3	0	0	0	0	7	0	7	0
[2Y - 3Y [		1	0	0	0	0	0	0	0	0	0	7	0	7	0
[3Y - 5Y [		8	0	7	3	0	3	0	0	0	0	7	0	7	0
[5Y - 10Y [		3	0	1	0	0	1	0	0	0	0	0	0	0	0
[10Y - more		39	0	38	17	0	20	0	0	0	0	0	0	0	0
Tot		**71**	**0**	**59**	**21**	**0**	**38**	**0**	**0**	**0**	**0**	**22**	**0**	**22**	**0**
[0 - 3M [	Africa	1,046	11	1,046	986	0	49	0	0	0	0	0	0	0	0
[3M - 1Y [		61	9	61	53	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		30	2	30	28	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		6	2	6	4	0	-1	0	0	0	0	11	0	11	0
[3Y - 5Y [		52	4	52	28	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		4	1	4	4	0	0	0	0	0	0	0	0	0	0
[10Y - more		20	0	20	20	0	0	0	0	0	0	0	0	0	0
Tot		**1,220**	**27**	**1,219**	**1,123**	**0**	**49**	**0**	**0**	**0**	**0**	**11**	**0**	**11**	**0**

(mln EUR)

Residual Maturity	Country / Region	VALUES AS OF 31/12/2013 — GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		VALUES AS OF 31/12/2013 — NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				VALUES AS OF 31/12/2013 — DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) — Derivatives with positive fair value at 31/12/2013		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) — Derivatives with negative fair value at 31/12/2013		VALUES AS OF 31/12/2013 — INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) — Derivatives with positive fair value at 31/12/2013		INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) — Derivatives with negative fair value at 31/12/2013	
			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 [	Others	107	98	107	9	0	0	0	0	0	0	0	0	15	0
[3M - 1Y [		34	0	34	22	0	11	0	0	0	0	0	0	22	0
[1Y - 2Y [		38	0	38	29	0	8	0	0	0	0	0	0	0	0
[2Y - 3Y [		2	0	2	0	0	2	0	0	0	0	15	0	18	0
[3Y - 5Y [		5	0	-1	0	0	-1	0	0	0	0	22	0	0	0
[5Y - 10Y [		7	0	3	0	0	3	0	0	0	0	0	0	0	0
[10Y - more		6	0	3	0	0	3	0	0	0	0	0	0	0	0
Tot		**199**	**98**	**185**	**61**	**0**	**26**	**0**	**0**	**0**	**0**	**36**	**0**	**54**	**0**

Notes and definitions

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

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

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).
'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

2014 EU-wide Stress Test

Capital

CRR / CRDIV DEFINITION OF CAPITAL		Baseline Scenario			Adverse Scenario			
	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
OWN FUNDS	**43,147**	**42,120**	**40,948**	**39,264**	**39,120**	**35,937**	**31,945**	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	**33,333**	**33,623**	**33,233**	**32,764**	**30,855**	**28,538**	**25,772**	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	38,940	38,940	38,940	38,940	38,940	38,940	38,940	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
Retained earnings	4,686	4,685	4,683	4,682	2,157	502	-1,312	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	-1,074	-1,150	-1,196	-1,226	-2,237	-2,046	-2,200	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-8	-8	-8	-8	-976	-667	-743	-	-
Of which: arising from unrealised gains/losses from the rest of AFS portfolio	371	295	249	219	176	59	-20	-	-
Other Reserves	0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
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
Minority interest given recognition in CET1 capital	84	84	84	84	84	84	84	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	-1,588	-1,619	-1,655	-1,690	-1,619	-1,655	-1,690	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (l) of CRR
Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	6	6	5	3	781	400	297	-	
(-) Intangible assets (including Goodwill)	-7,376	-7,177	-7,067	-6,957	-7,177	-7,067	-6,957	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
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-374	-374	-374	-374	-374	-374	-374	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-614	-27	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) 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
(-) 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
(-) 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
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and
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
(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	-1,839	-1,810	-1,813	-1,823	-2,069	-2,244	-2,453	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
(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	-57	CA1 {1.1.1.25}	Article 470 of CRR
Transitional adjustments	2,482	2,066	1,625	1,124	2,371	1,998	1,494	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
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
Transitional adjustments due to additional minority interests (+/-)	224	224	168	112	224	168	112	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	2,259	1,842	1,457	1,012	2,147	1,830	1,383	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**1,150**	**1,397**	**1,388**	**1,414**	**1,304**	**1,258**	**1,256**	CA1 {1.1.2}	Article 61 of CRR
Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**34,483**	**35,019**	**34,620**	**34,178**	**32,159**	**29,796**	**27,028**	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	**8,663**	**7,101**	**6,328**	**5,086**	**6,961**	**6,141**	**4,917**	CA1 {1.2}	Article 71 of CRR
TOTAL RISK EXPOSURE AMOUNT	**284,781**	**289,018**	**290,893**	**291,809**	**308,064**	**307,808**	**309,974**	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	**11,581**	**0**	**0**	**0**	**0**	**0**	**0**		Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
of which: stemming from from CVA capital requirements (+)	**1,631**	**0**	**0**	**0**	**0**	**0**	**0**		Article 381 to 386 of CRR
of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	**0**	**0**	**0**	**0**	**0**	**0**	**0**		Articles 153(2) of CRR
of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	**-4,700**	**0**	**0**	**0**	**0**	**0**	**0**		Recital (44) of CRR
of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	**0**	**0**	**0**	**0**	**0**	**0**	**0**		-
of which: others subject to the discretion of National Competent Authorities	**0**	**0**	**0**	**0**	**0**	**0**	**0**		Article 124 to 164 of CRR
Common Equity Tier 1 Capital ratio	**11.70%**	**11.63%**	**11.42%**	**11.23%**	**10.02%**	**9.27%**	**8.31%**	**CA3 {1}**	**-**
Tier 1 Capital ratio	**12.11%**	**12.12%**	**11.90%**	**11.71%**	**10.44%**	**9.68%**	**8.72%**	**CA3 {3}**	-
Total Capital ratio	**15.15%**	**14.57%**	**14.08%**	**13.46%**	**12.70%**	**11.68%**	**10.31%**	**CA3 {5}**	-
Common Equity Tier 1 Capital Threshold		**23,121**	**23,271**	**23,345**	**16,944**	**16,929**	**17,049**		
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**		
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**		
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					**0**	**0**	**0**		
Fully Loaded Common Equity Tier 1 Capital ratio (3)				**10.84%**			**7.83%**		

ation

nted 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

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

2014 EU-wide Stress Test□

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

(mln EUR)		Baseline scenario			Adverse scenario		
	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							

2014 EU-wide Stress Test□

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 (+)	1,756
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 (+/-)	n/a
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 (+/-)	n/a

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