INTESA M SANPAOLO

PRESS RELEASE

INTESA SANPAOLO WELL ABOVE COMPREHENSIVE ASSESSMENT CAPITAL REQUIREMENTS

Turin - Milan, October 26th 2014 – Intesa Sanpaolo notes the announcements made today by the European Central Bank and the European Banking Authority regarding the results of the 2014 EU-wide Comprehensive Assessment. This was carried out on the balance sheets of the European banks as at December 31st 2013 by the aforementioned authorities and consisted of an asset quality review (AQR), as well as an exercise examining the impact of a negative macroeconomic scenario on banks' capital (Stress Test).

The Intesa Sanpaolo Group's Common Equity Tier 1 ratio (CET1 ratio) as resulted from the comprehensive assessment was well above the thresholds required by this assessment.

Compared with the starting-point figure of 11.95% ⁽¹⁾, the Group's CET1 ratio, **including the capital gain deriving from the stake in the Bank of Italy** ⁽²⁾ (approximately 1.8 billion euro) **as well as the other capital measures carried out in 2014** ⁽³⁾ (approximately 0.4 billion euro), came in at:

- 12.47% under the AQR, with excess capital of approximately 12.7 billion euro above the 8% threshold;
- 11.97% under the Stress Test baseline scenario ⁽⁴⁾, with excess capital of approximately 11.6 billion euro above the 8% threshold;
- 9.02% under the Stress Test adverse scenario ⁽⁴⁾, with excess capital of approximately 10.9 billion euro above the 5.5% threshold ⁽⁵⁾.

The Group's CET1 ratio, not including the capital gain deriving from the stake in the Bank of Italy and the other capital measures carried out in 2014, came in at:

- **11.70% under the AQR** ⁽⁶⁾, **with excess capital of approximately 10.5 billion** euro above the 8% threshold;
- 11.23% under the Stress Test baseline scenario ⁽⁴⁾⁽⁷⁾, with excess capital of approximately 9.4 billion euro above the 8% threshold;
- 8.31% under the Stress Test adverse scenario ⁽⁴⁾⁽⁸⁾, with excess capital of approximately 8.7 billion euro above the 5.5% threshold.

⁽¹⁾ Item A6 of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB (this item, in accordance with the criteria set out in the assessment, does not include the capital gain deriving from the stake in the Bank of Italy, although this was booked in the financial year 2013)

⁽²⁾ Item C1 of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB

⁽³⁾ Item H of the enclosed template Results of the Comprehensive Assessment

⁽⁴⁾ Adjusted down by such an impact that would bring it to the lowest capital level over the 2014-2016 three-year period

⁽⁵⁾ Item I of the enclosed template Results of the Comprehensive Assessment

⁽⁶⁾ Item B3 of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB

⁽⁷⁾ Item B5 of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB

⁽⁸⁾ Item B7 of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB

Specifically, the exercise has confirmed that the Intesa Sanpaolo Group's balance sheet is solid in all the five areas included in the AQR. In detail (before taxes):

- 1. for the credit sample selected, as at December 31st 2013, adjustments to provisions on non-performing exposures are limited to 466 million euro ⁽⁹⁾. Information currently available makes it possible to estimate that, on the basis of the trend of the coverage ratio of this sample since December 31st 2013, approximately half of these adjustments have already been included in the results for the first half of 2014;
- 2. for the projection of findings to the entire credit portfolio selected for the AQR, adjustments to provisions on non-performing exposures are immaterial (eight million euro)⁽¹⁰⁾;
- 3. for the collective provisioning calculated solely for the purpose of this exercise, adjustments to provisions amount to 498 million euro⁽¹¹⁾. The collective provisioning has been based on the conservative criteria of the Challenger Model, that are different from the accounting criteria and, therefore, bear no impact on the income statement and balance sheet results. The aforementioned amount does not include the benefit from the offsetting of excess coverage and shortfall coverage among portfolio categories within the total performing credit exposure, envisaged by current supervisory rules though not permitted under the conservative criteria of this exercise. On the basis of estimates made by the Group in accordance with the rules envisaged in the ECB methodological manual, if this offsetting was included, adjustments to provisions would be lower than 100 million euro;
- 4. for the Credit Value Adjustment of financial derivatives, no adjustments ⁽¹²⁾;
- 5. for level-3 fair value assets, including derivatives, adjustments are immaterial (650,000 euro)⁽¹³⁾.

Finally, compared with the starting-point figure of 6.24% ⁽¹⁴⁾, the Intesa Sanpaolo Group's **leverage ratio** (based on the CRD4/CRR definition) **came in at 6.12% under the AQR** ⁽¹⁵⁾.

(15) Item F3 of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB

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⁽⁹⁾ Item D1 and column D.C of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB

⁽¹⁰⁾ Item D1 and column D.D of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB

⁽¹¹⁾ Item D1 and column D.E of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB

⁽¹²⁾ Item D11 and column D.I of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB

⁽¹³⁾ Item D12 and column D.I of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB

⁽¹⁴⁾ Item F1 of the enclosed template for the 2014 COMPREHENSIVE ASSESSMENT OUTCOME prepared by the ECB

Results of the Comprehensive Assessment

			Results disclose	d by the ECB			Excess after the AQR, including main	Results including other meas	
	Excess after the AQR	Excess after the ST baseline	Excess after the ST adverse	Min Excess	Main capital strengthening measures	Excess, including main capital strengthening measures	capital strengthening measures	Other capital strengthening measures	<u>Final</u> Excess, including all capital strengthening measures
Millions of euro	A 10,548	B 9,419	C 8,724	D = min(A,B,C) 8,724	E 1,756 ⁽¹⁾	F = D+E 10,480	G = A+E 12,304	H 417 ⁽²⁾	l = D+E+H 10,897

⁽¹⁾ Capital gain on the stake held in the Bank of Italy
 ⁽²⁾ Asset disposal €363m (Pirelli stake, SIA, NH Italia and Lauro 61) and authorisation concerning internal models €54m

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

Sneet Cescriptions
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

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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 to comparisons to other sections/sheets. As an example, the NPE ratio exhibited in this section applies across all segments and all bank port such does not provide a like for like comparison with the NPE ratio data displayed in section E (whic 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 b scenario, and 9 months to recapitalise any shortfall resulting from the Stress Test adverse s
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 CET 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 plann 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.J 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 ider portfolios with the highest risk of misclassification and misvaluation. Therefore, extrapolatio 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 transle 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 selecte 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 harmonisate reached is not complete due to factors such materiality thresholds across Member States. However, a solid basis of consistency has been imple the Comprehensive Assessment, implying a very significant improvement in comparability across be invindicions
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 impact on the capital shortfall Due to the 'static balance sheet' assumption used as part of the Stress Test, the leverage ratio mig misleading for the Stress Tests and is therefore displayed for AQR only

Source of key figures / drivers of key results

в	MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)	
B1	CET1 Ratio at year end 2013 including retained earnings / losses of 2013 B1 = A6	%	10.00%
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-100
B3	AQR adjusted CET1 Ratio B3 = B1 + B2	%	9.00%
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
B5	Adjusted CET1 Ratio after Baseline Scenario B5 = B3 + B4	%	7.00%
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
B7	Adjusted CET1 Ratio after Adverse Scenario B7 = B3 + B6	%	5.00%

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 - sourced from D23, the net AQR impact after tax and risk protection netting effects

B3 = B1 + B2

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

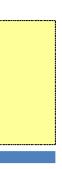
Note - this information comes from the EBA transparency templates. The key fields in these templates are the baseline figures in the "Capital" sheet, section C.1

B5 = B3 + B4 (note the starting point for this adjustment is the AQR adjusted CET1%)

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 = B3 + B6 (note the starting point for this adjustment is the AQR adjusted CET1%)

For illustrative purposes only



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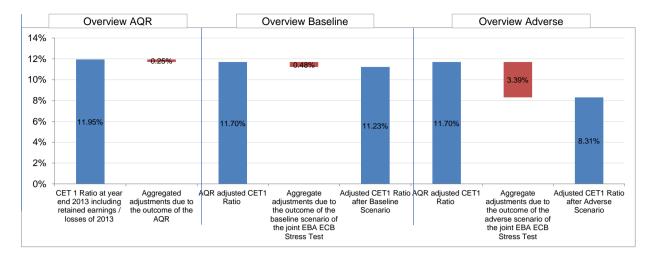
	<u>2014 C</u>	OMPREHEN <u>SIVE</u>	ASSESSMENT OUTCOME		
				ECB P	UBLIC
	NAME OF THE ENTITY	ITISP	Intesa Sanpa	aolo S.p.A.	
1	Main Results and Ov	verview			
Α	MAIN INFORMATION ON THE	BANK BEFORE THE	COMPREHENSIVE ASSESSMEN	IT (end 2013)	
					END 2013
A1	Total Assets (based on prudential so	ope of consolidation)		Mill. EUR	536,620.00
A2	Net (+) Profit/ (-) Loss of 2013 (base	d on prudential scope o	f consolidation)	Mill. EUR	-3,858.86
A3	Common Equity Tier 1 Capital according to CRDIV/CRR definition,	transitional arrangemer	nts as of 1.1.2014	Mill. EUR	33,992.49
A4	Total risk exposure * according to CRDIV/CRR definition,	transitional arrangemer	nts as of 1.1.2014	Mill. EUR	284,456.00
A5	Total exposure measure according t "Leverage exposure"	o Article 429 CRR		Mill. EUR	563,172.94
A6	CET1 ratio according to CRDIV/CRR definition, A6=A3/A4	transitional arrangemer	nts as of 1.1.2014	%	11.95%
A7	Tier 1 Ratio (where available) according to CRD3 definition, as of 3	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 e	kposure		%	46.04%
A12	Level 3 instruments on total assets			%	1.12%

B MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)

B2Aggregated adjustments due to the outcome of the AQRBasis Points Change25B3AQR adjusted CET1 Ratio B3 = B1 + B2%11.70%B4Aggregate adjustments due to the outcome of to lowest capital level over the 3-year periodBasis Points Change-48B5Adjusted CET1 Ratio after Baseline Scenario B5 = B3 + B4%11.23%B6Aggregate adjustments due to the outcome of the adverse scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year periodBasis Points Change-339B7Adjusted CET1 Ratio after Adverse Scenario B7 = B3 + B6%8.31%	B1	CET1 Ratio at year end 2013 including retained earnings / losses of 2013 B1 = A6	%	11.95%
B3 B3 = B1 + B2 % 11.70% Aggregate adjustments due to the outcome of Basis Points -48 B4 the baseline scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period Basis Points -48 B5 Adjusted CET1 Ratio after Baseline Scenario % 11.23% B6 the adverse scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period Basis Points -339 B6 the adverse scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period Basis Points -339 B7 Adjusted CET1 Ratio after Adverse Scenario % 8 31%	B2	Aggregated adjustments due to the outcome of the AQR		-25
B4 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 the adverse scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period Basis Points Change -48 B7 Adjusted CET1 Ratio after Baseline Scenario % 11.23% B7 Adjusted CET1 Ratio after Adverse Scenario % 8 31%	В3	•	%	11.70%
B5 B5 = B3 + B4 % 11.23% B6 Aggregate adjustments due to the outcome 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 % 8 31%	B4	the baseline scenario of the joint EBA ECB Stress Test		-48
B6 the <u>adverse</u> scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period Adjusted CET1 Ratio after Adverse Scenario	B5	•	%	11.23%
B7 · % 831%	B6	the adverse scenario of the joint EBA ECB Stress Test		-339
	В7	•	%	8.31%

Cap	ital 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

lssu	ance 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	ssuance 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
Fine	s/Litigation costs	Million EUR
C7	Incurred fines/litigation costs from January to September 2014 (net of provisions)	0.00

2014 COMPREHENSIVE ASSESSMENT OUTCOME					
			ECB PUBLIC		
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

			D.A	D.B	D	.C	D	.D		D.E	[).F
\downarrow	AQR breakdown Asset class breakdown		Credit Risk RWA year end 2013	Portfolio selected in Phase 1	Adjustments to	provisions on sampled files	s to	provisions are to projection of findings	Adjustment to provisions	d re	Impact on CET1 capital	before any offsetting impact
		Units of Measurement		% 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%	111	111	11	111	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		10	111	111	111	0	0.00	0	0.00
D8	Corporates		136,048.06		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		
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 -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	.1
			Portfolio size Carrying Amount	Portfolio selection	Impact on CET1 be imp	, ,
		Units of Measurement	Mill. EUR	% selected in	Pooio pointo	Mill. EUR
		Office of Medsurement	IVIIII. EUR	Phase 1	Basis points	-
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
-34	-972.84
0	0.00
11	310.82

-25

D20 Gross impact on capital

D21 Offsetting impact due to risk protection

D22 Offsetting tax impact

D23 Net total impact of AQR results on CET1 ratio

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 across 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

E1 Total credit exposure

E2 Sovereigns and Supranational non-governmental organisations

- E3 Institutions
- E4 Retail
- E5 thereof SME
- E6 thereof Residential Real Estate (RRE)
- E7 thereof Other Retail
- E8 Corporates
- E9 Other Assets

	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	%
modelation	16.85%	41	2	17.27%
	-	0	0	
	-	0	0	
	7.05%	1	0	7.06%
	-			
	7.05%	1	0	7.06%
	- 20.51%	55	/////	21.09%
	- 20.51%	0	0	21.09%

	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	%	%	%	%	%	%
	40.17%	0.78%	0.02%	0.00%	40.96%	11111
	-	0.00%	0.00%			
	-	0.00%	0.00%			
	23.00%	0.01%	0.00%	0.00%	23.01%	$\mu\mu$
	-	/////		0.00%		HH
	23.00%	0.01%	0.00%	0.00% 0.00%	23.01%	HH
	42.37%	0.88%	0.02%		43.27%	11.72%
		0.00%	0.00%	11/////	40.2170	IIII

E10	Total	credit	exposure	

Coverage Ratio

E11 Sovereigns and Supranational non-governmental organisation

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

- E12 Institutions
- E13 Retail
- E13 Retain E14 thereof SME
- E15 thereof Residential Real Estate (RRE) E16 thereof Other Retail
- E17 Corporates
- E18 Other Assets

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 Explanation	ons sheet	
	F1 = A9		
F2	Aggregated adjustments to Leverage Ratio due to the outcome of the AQR	Basis Points	-12
	F2 = (D20+D21+D22)/A5		L
F3	AQR adjusted Leverage Ratio	%	6.12%
	F3 = F1 + F2		

3. Definitions and Explanations

Reference	Name	Definition or further explanation
A. MAIN INFO	RMATION 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 RE B1	ESULTS OF THE COMPREHENSIVE ASSE	SSMENT (CA)
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.
В3	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.
В6	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.

joint EBA ECB Stress Test	respective national jurisdiction. In line with EBA disclosure.
Adjusted CET1 Ratio after Adverse	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

T1 Ratio after Adverse		
TT Ralio aller Auverse	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.	

В8	Shortfall to threshold of 8% for AQR adjusted CET1 Ratio	B8=(8-B3)*100 (if B3<8, otherwise 0)
В9	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.

В7

C. Memorand	um Items	
Please refer to Stress Test	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
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).
СЗ	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 Brea	akdown 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).

E. Matrix I	Breakdown of Asset Quality Indicators	
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.
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.
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).
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).
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.
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)
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
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.

• 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. <u>Denominator:</u> 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. LEVERAG	E RATIO IMPACT OF THE COMPREHE	NSIVE 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



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	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:

(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.

E	BA Internet	2014 EU-wide Stress Test																										
					Exposure value	(as of 31/12/2	013)			Risk ex	posure amoun	ts (as of 31/1	2/2013)			Value adju	stments and pro	wisions (as of :	31/12/2013)					-	iseline Scen	rio		
				1-388		- 1985	2		1-8	RB	A 8	12	51		P-	388 1	A	185	3	TA		as of 31/1	2/2014		is of 31/12/	:015		of 31/12/20
			LTV % (as of 31/12/2013)	Non-defaulted Default	id Non-defaults	d Defaulted	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Impairmen	Stock of Provision		lo Impairmen	Stock of Provisions	Coverage Ratio -	Impairment ratio	Stock of Provisions
		(mh B.R, %)																										
IT - Intesa Sanpac		Cardial last a grand genomenas Handman Caronana - Of Wesh Standard Lashin Caronana - Of Wesh Standard Lashin Caronana - Of Wesh Standard Lashin Caronana - Of Wesh Standard Lashin Mark - Scale and an unart Annon Mark - Scale and Annon M	820 940 820		0 0 0 147 15.45 47 0 75.75 0 65.33 0 5,33 0 60,25 0 10.44 0 10.44 0 10.44 0 10.44 0 10.45 0 10.45 0 10.45 1	5 2.576 3 20,764 5 10,158 5 1,568 5 1,368 1 3,801 0 0 2 4,989	106.843 80.531 31.160 1.1885 5.533 5.533 1.793 3.538 0 20.703 3.517 2.517 2.567 2.267 2.267 2.267	29 642 2,633 516 1,540 2,678 301 434 0 1,943 437 1,516 8 0 7 7 7 5097	0 3.132 884 684 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 105.922 13.695 % 161 13.494 10.494 9.565 0 2.910 2.910 0 0 0 0 1 119.327	0 0 0 4 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 218 32.045 34.138 1 380 2.2655 2.2655 829 1,437 0 2.267 19.332 2.067 19.332 1.770 3.343 3.343 3.343	31 749 2.856 524 1.684 2.986 611 203 318 0 2.235 406 1.759 10 0 9 9 6.501	0 66 27 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 1.527 241 173 69 104 0 151 151 151 151 0 0 122 0 0 125	0 15.386 594 10.953 1.392 3.377 1.014 0 3.383 3.383 0 0 0 0 20.162	25 233 334 25 177 288 35 23 23 23 22 201 0 253 52 201 0 0 57 52 20 25 20 25 20 25 20 25 20 25 20 25 20 25 25 25 25 25 25 25 25 25 25 25 25 25	18 225 522 1 708 3.734 3.33 157 177 0 3.400 604 2.705 604 2.705 57 57 53 53	0.12% 0.16% 1.23% 0.49% 0.49% 0.49% 0.29% 1.58% 2.12% 1.39% 1.39%	100 669 2373 1 10399 2448 822 1611 1 7955 4588 3377 3 3	- 48.76% 28.97% 31.92% 27.72% - 61.06% 62.44%	0.11% 0.15% 1.05% 0.41% 0.44% 0.26% 1.39% 1.39% 1.18%	162 787 26312 0 0 111321 2803 958 12465 0 8517 4819 3609 50	41.33% 28.09% 40.64% - - - 46.84% 20.15% 20.15% 20.25% 52.65% 58.03% 59.63% 59.63% 59.63% 59.63%	0.11% 0.13% 0.99% 0.64% 0.31% 1.49% 0.20% 1.63% 1.04% 0.63%	220 886 28569 0 12017 3025 1076 0 8992 5020 3972 62 41754
		Securitisation and re-securitisations positions deducted from capital *		0	0	0 0	Ó	0							0	0	0	Ô	0	Ŏ.								

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1/12/:	/12/2016		as of	31/12/20	14		of 31/12/:	2015	as of 31/12/2016					
ck of teions	Coverage Ratio - Default Stock			Stack of Provisions	Coverage Ratio - Default Stock		Stock of Provisions	Coverage Ratio - Default Stock		Stock of Provisions	Coverage Ratio - Default Stoc			
220	41.45%		0.64%	384	40.24%	0.63%	718	40.32%	0.63%	1046				
886	27.57%		0.19%	707	29.77%	0.19%	879	29.33%	0.20%	1051	29.39%			
\$569	39.69%		1.58%	25550	43.51%	1.50%	29447	42.49%	1.50%	33690	42.59%			
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2017	45.27%		1.34%	11361	49.88%	1.29%	13212	48.34%	1.31%	14962	47.57%			
3025	28.64%		0.82%	2911	31.55%	0.82%	3847	33.82%	0.79%	4676	35.47%			
1049	32,76%		3.33%	956	35.32%	2.72%	1208	38.92%	2.75%	1435	41.40%			
1976	26.87%		0.55%	1956	30.05%	0.63%	2639	31.96%	0.60%	3241	33.39%			
Ó				0			0	-		0				
8992	55.90%		2.23%	8450	61.95%	2.14%	9365	58.39%	2.26%	10307	56.13%			
5020	57.66%		2.87%	4746	62.45%	2.12%	5023	59.19%	2.37%	5331	56.85%			
3972	53,79%		1.90%	3704	61.30%	2.15%	4342	57.47%	2.21%	4975	55.36%			
62	25.66%		2.03%	40	24.89%	1.49%	58	26.65%	1.54%	77	28.16%			
1754	40.85%		1.16%	38042	41,91%	1.11%	44313	43.75%	1.10%	50847	43.56%			

Impairment Stock of Ratio -

0.74% 0.33% 1.70%

601 39.97% 675 27.72% 25295 42.24%

0 -10863 47,62% 3218 31,02% 1054 36,23% 2204 30,32% 0 -7666 59,51% 4680 58,05% 2065 60,42% 30 19,08%

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t site Stock of Ratio -

0.74% 0.33% 1.83%

1.16% 0.76% 3.32% 0.49% -1.08% 2.83% 1.42% 1.45%

311 39.94% 535 27.45% 21990 43.16%

0 -9455 49.07% 2421 29.70% 2437 32.27% 1633 28.62% 0 -7034 62.61% 4443 62.14% 2591 63.44% 15 14.34% -1.10% 0.76% 2.75% 0.56% --1.82% 2.03% 1.69%

Adverse Scenario

		LTV % (as of		98	A-	95	5	TA	N	915	A.0	12 12	51	A	N	12	A-1	85	1	ATA.		s of 31/12/2	1014	-	is of 3:
	(nh B.R. %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted			overage Ratio - Default Stock	Impairment rate	Sto Prov
Italy	Central lanks and cathory anovemests Houseway Consolate. Of Which Seculations Consolate. Of Which Seculations Read Controls. Seculation and an exercise Read Controls. Seculation and an exercise Read Controls and an exercise Read Control Read Control and an exercise Read Control Read Control and an exercise Read Control Read Control R	0.52 0.46 0.53	0	000000000000000000000000000000000000000	0 137.402 12.434 51.654 72.779 62.337 5,113 57,224 0 10.442 10.442 0 0 0 3 210.274	0 33.911 2.479 20.7749 5.060 1,368 3,693 4.989 4.989 0 0 0 0 3 3 44.043	460 6.022 23.894 2.647 1,239 1,468 0 21.247 2.264 18.983 1.328 2.569 2.569 2.569 2.569 2.569 2.569	16 613 870 69 1803 364 256 159 0 1.439 317 1.122 2 0 0 3.304	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 87.015 10.270 33.091 12.840 9.935 9.002 0 2.910 2.910 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	366 20.282 11.413 465 15.931 1.056 639 0 14.876 1.179 13.607 1.568 2.002 20.742 20.742	23 719 1.015 7 2.043 359 204 154 0 1.684 352 1.332 1.332 3 0 0 3.804	0 0 0 0 0 0 0 0 0 0		0 1.369 209 598 313 262 69 93 0 151 151 151 0 0 0 0 1.662 0 0 0 0 0 0 0 0 0 0 0 0 0	0 14.973 565 10.242 4.747 3.77 987 0 3.383 3.383 3.383 3.383 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 10 13 146 13 13 130 130 130 101 0 0 0 0 101 101	10 223 598 0 502 2540 75 36 2564 474 2,090 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.10% 0.33% 1.46% - 0.79% 0.46% 2.35% 0.26% - 1.46% 1.05% 1.23%	55 508 20665 0 6732 2050 6772 4303 2429 13 2429 13 30022	3365% 26.49% 41.93% 48.41% 22.04% 22.74% 62.25% 61.82% 13.05%	0.10% 0.28% 1.28% 0.67% 0.38% 1.89% 0.22% 1.29% 1.79% 0.97% 1.15%	2
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0					41117

29.TR_Credit MA

					0.00	erne soen	er10						ADVE								
			is of 31/12	/2014		of 31/12/	2015		of 31/12/	2016	as of	31/12/20	14		5						
Nefaulted		Impeirment nate	Stock of Provisions	Coverage Ratio - Default Stock		Stock of Provisions	Coverage Ratio - Datash Savek	Impairment nabe	Stock of Provisions	Coverage Ratio - Defedi Grok	Imperment rate	Stock of Provisions	Coverage Ratio - Defect Grove	Impairment rate							
0 0		0.01%	0	40.20%	0.01%	0	40.20%	0.01%	0	40.03%	0.01%	0 4	40.20%	0.01%							
15		0.02%	82	31.80%	0.02%	93	33.42%	0.02%	96	35.02%	0.01%	89	32.38%	0.03%							
0		0.36%	0	20.67%	0.32%	0	21.11%	0.27%	0	20.98%	0.52%	ő	22.40%	0.63%							
0		0.24%	1	18.54%	0.21%	1	18.81%	0.16%	1	18.52%	0.37%	1	20.30%	0.45%							
0		0.00% 0.24%	0	18.54%	0.00%	0	18.81%	0.00%	0	18.52%	0.00%	0	20.30%	0.27% 0.45%							
0		0.78%	0	38.41%	0.73%	0	34,25%	0.66%	0	32.52%	1.05%	0	37.72%	1.28%							
0		0.00%	0	95.65% 38.04%	0.00%	0	95.65% 34.01%	0.00%	0	95.65% 32.34%	0.00%	0	95.83% 37.40%	0.00%							
ő		0.33%	ő	23.72%	0.30%	ő	24.17%	0.27%	ő	24.44%	0.39%	ő	24.43%	0.39%							
0																					
15		0.01%	94	31.32%	0.01%	98	32.60%	0.01%	102	33.85%	0.01%	94	31.68%	0.01%	ł						

 Link G
 Entropy
 Parameter
 Par

Coverage Ratio Impairment Stock of Ratio

 100
 Protector
 6.201 (2016)

 0.209
 1.2
 9.2019

 0.249
 660
 26.10%

 1.24%
 2.902
 9.251%

 0.50%
 9.009
 44.80%

 0.50%
 9.009
 44.80%

 0.50%
 9.009
 44.81%

 0.50%
 9.009
 44.81%

 0.10%
 52.52
 22.20%

 1.50%
 881
 30.54%

 0.10%
 52.52
 22.63%

 0.10%
 63.73%
 63.74%

 0.65%
 9.006
 57.21%

 0.65%
 9.006
 57.21%

 0.65%
 9.006
 57.21%

 0.65%
 9.006
 57.21%

 0.65%
 9.72%
 55.72%

 1.66%
 32.74%
 53.74%

				-	posure values	as or 31/12/2	013)			Rak e	xposure amour	nts (als of 31/1	(2) 2013)			value adju	soments and pro	TO EBJ EPOCEN	1/12/2013)		1 1			-
		LTV % (as of	F	398	A.	IRB	গ	A	F.	R8	A.	318	1 1	TA	RI RI	188	A	IRB		ITA	1 1		as of 31/12	2/2014
	(mh B.R, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted		Impeirment nabe	Stock of Provisions	Cove - De
United Kingdom	Central Analysis of Lancowski (Lancowski) Hermitian Caracterian (Lancowski) Caracterian (Lanc	0.51 0.14 0.51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 2586 209 0 32 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 170 179 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 01 12 0 2 0 9 0 9 6 0 2	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1337 265 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 2065 0 2085 0 6 0 6 0 0 1 1 0 0 1 1 0 0 0 5 0 0 0 5 0 0 0 5 0 0 0 2 0 2 0 2 0 2 0 0 0 0 0 0				0 0 28 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 <u>0</u> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0.02% 0.02% 0.36% 0.24% 0.00% 0.24% 0.00% 0.24% 0.00% 0.35% 0.35%	0 4 99 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

in.	arto							Advi	irse Scenar	10			
4	2015		0131/12/	2016	as c	131/12/20	4		of 31/12/	2015		of 31/12/	2016
f M	Coverage Ratio -	Impairment nabe	Stock of Provisions	Coverage Ratio -	Impairment rate	Stock of Provisions	Coverage Ratio -	Impairment rate	Stock of Provisions	Coverage Ratio -	Impairment rate	Stock of Provisions	Covera Ratio
ń	16.67%	0.00%	ń	16.61%	0.00%	â	16.06%	0.00%	6	16.23%	0.01%	1	16.48
2	14 81%	0.01%	2	14 05%	0.02%	2	16 50%	0.02%	2	16.13%	0.02%	4	16.15
n	64 2166	0.02%	74	52.65%	0.02%	20	61 00%	0.0%6	25	55.85%	0.05%	50	50.8%
n		-	0	-				-		-	-	6	
n		-	0	-				-		-	-	6	
n	27 0246.	0.03%	0	37 0146.	0.06%		39.57%	0.08%		41 73%	0.08%	6	43.265
n	20 77%	0.00%	0	30.03%	0.01%		31.42%	0.01%		35.37%	0.01%	6	38 10
0		-	0	-		0		-	0	-	-	0	
ò.	29,77%	0.00%	0	30.03%	0.01%	0	31.42%	0.01%	0	35,37%	0.01%	0	38.19
'n.		-	n.	-						-	-		
0	44 50%	0.18%	0	44.05%	0.34%		45,49%	0.41%	0	46.88%	0.41%	0	47.24
0			0						0			0	
6	44,45%	0.18%	0	44.03%	0.34%		05.00%	0.41%		46.85%	0.41%	0	47.21
6			0									0	
14	5h 46%.	0.01%	77	48 376	0.02%	77	57.16%	0.02%	28	55.73%	0.04%	67	45.50

	(mh BJR, %)		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		5	inpairment nate	Sto Pros
Central be	hanks and central ovversments		6	6	ů.	۵	2.645	6	0	6	6	Ó.	142	0	Ó.	0	Ó.	6	0	٥	1 6	0.00%	
Testituties			0	6	0	6	2.600	6	0	6	0	6	681	0	0	0	0		1			0.01%	
Converte			0	6	7 583	21	901	1	0	6	3 257	6	502	1	0	0	26	10	21	11		0.02%	
			6	6	401	6	0	6	0	6	490	6	0	0	0	0	5		6			-	
			0	6	23	á.	4	1	0	0	0	6	4	1	n	0	0	2	0				
Butuit			ń	6	11	6	٩	ń	n	n n	2	6	1	n	0	n	n.	6	ń			0.04%	
		0.48	ń	6	11	6	n	ń	n	n n	2	6	0	n	0	n	n.	6	ń			0.00%	
		0.00	0	0	0	0	0	0	0	0	0	0	0	Ó	0	0	0	0	0	0		-	
United States		0.48	0	0	11	0	0	0	0	0	2	0	0	Ó	0	0	0	0	0	0		0.00%	
United States	Retail - Osalibino Bevoluino		ń	6	n	6	n	ń	n	n n	6	6	0	n	0	n	n.	6	ń			-	
	Batail - Other Batail		6	6	n	6	2	ń	n	ń	6	ń	1	n	n	n	n	6	n			0.3.68 C	
			n	6	n	6	0	n	0	0	0	6	0	n	0	0	ń	6	n	0		-	
			n	6	n	6	2	n	0	0	0	6	1	n	0	0	ń	6	n	0		0.3.68 C	
Facility			5	6	n	6	37	n	0	0	0	6	32	n	0	0	ń	6	n	0			_
Kerveilies			27	6	n	6	15/1	n	205	0	0	6	104	n	0	0	ń	6	n	0			
	n.readit ablination assats		n.	6	n	۵	19	ń	n	n	6	n	13	n	n	0	n	6	6	0			
TOTAL			32	6	7 505		6.430	1	8/14	Ó.	3 255	Ô.	1 526	1	0	0	36.	10	22	12		0.02%	_
Securitisate	tion and re-securitisations positions deducted from capital *		0	0	0	Ô	0	0				_		_	0	0	0	0	0	0			_

Exposure values (as of 31/12/2013)

				posure values (ixposure amou							ovisions (as of :				
	LTV % (as of	1-0	8	A-	195	5	TA .		185	*	312	5	IA	N	1925	A	-185	3	FTA.		
(mb RJR, %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defiaulted	Defaulted	Non-defieabed	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Impeirment rabe
Calculation backward and under demonstrations Calculation and the second and the	0.67 0.59 0.67		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 201 201 2,813 2,813 0 2,813 0 0 2,813 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2.802 191 549 565 1155 1.851 0 0 1.652 1.654 1.654 0 0 0 262 5.165	0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 6 6 537 537 537 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		6 539 56 215 140 0 1407 1407 1407 1407 1407 1407 140	00000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	00000000000000000000000000000000000000		0 0 0 25 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 3 3 0 0 3 6 0 0 0 0 3 6 4 3 1 0 0 0 3 6 4 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 22 0 0 0 81 0 0 0 0 81 111 71 0 0 3 107		0.00% 0.04% 0.39% - 0.90% 0.26% 0.26% 0.26% 1.86% 1.07% 1.96% -
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0		0	0	0	5	i i

		as of 31/12	/2014		of 31/12/	2015	-	s of 31/12/	2016	as of	131/12
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio -	Impairment rate	Stock of Provisions	Coverage Ratio -	Impairment rate	Stock Provisi
0	0.00%	1	48.09%	0.00%	1	48.09%	0.05%	2	44.05%	0.10%	
0	0.04%	1	28.03%	0.04%	1	29.09%	0.04%	1	29.50%	0.16%	
2	0.38%	149	42,96%	0.33%	171	49.13%	0.33%	192	48.71%	0.46%	
0	-	0		-	0	-	-	0	-		
0	-	0		-	0	-	-	0	-		
12	0.90%	278	53.96%	0.89%	343	55.30%	0.88%	407	56.48%	1.31%	
0	0.26%	51	31.13%	0.27%	66	34.14%	0.27%	81	36.26%	0.39%	
0	0.40%	0	75.62%	0.34%	0	78.58%	0.35%	1	80.85%	1.24%	
0	0.26%	51	31.05%	0.27%	65	34.06%	0.27%	80	36.17%	0.39%	
0	-	0		-	0	-	-	0	-		
12	1.86%	227	64.06%	1.85%	277	64.58%	1.86%	326	65.34%	2.69%	
12	1.07%	21	86.38%	1.19%	25	87.40%	1.21%	29	88.28%	1.87%	
12	1.96%	206	62.53%	1.94%	252	63.03%	1.94%	297	63.78%	2.80%	
0	-	0		-	0		-	0			
0											
3											
12	0.58%	429	52,72%	0.55%	516	53.37%	0.54%	602	53.99%	0.81%	

				inse Scenar				
as of	31/12/20	14		of 31/12/:	2015		e of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Defect Street	Impairment rate	Stock of Provisions	Coverage Ratio - Defeith Dovb	Impairment nate	Stock of Provisions	Cove Rat
0.10%	2	40.00%	0.10%	3	40.00%	0.10%	4	40.
0.16%	1	18,98%	0.16%	2	19,11%	0.16%	2	19.
0.45%	160	51.04%	0.54%	196	49,89%	0.55%	235	50.
-	0		-	0		-	0	
	0		-	0		-	0	
1.31%	315	59,19%	1.46%	425	63.67%	1.59%	551	67:
0.39%	64	36.18%	0.46%	92	42.85%	0.46%	125	48.
1,24%	1	111.52%	1.00%	1	125.33%	1.18%	1	139
0.39%	63	36.04%	0.46%	92	42,69%	0.46%	124	48.
	0			0		-	0	
2.69%	251	69.36%	3.03%	333	72,78%	3.42%	426	76.
1.87%	24	95.39%	2.09%	31	101.70%	2.28%	40	108
2,80%	227	67.59%	3.15%	301	70.84%	3.57%	386	74.
	0		-	0		-	0	
0.81%	477	56.47%	0.91%	626	58,92%	0.97%	791	61.

France

29.TR_Credit MAN

				sposure values	(as of 31/12/2				Risk e	xposure amoun'	ts (as of 31/12	2/2013)			Value adj	ustments and pr	ovisions (as of	31/12/2013)						Saseline Sce				
	LTV % (as of		548	A	-IRB	1	ita.	F.	-IRB	A1	18	ST	A	ř.	398	A	IRB	5	TA		as of 31/3	2/2014		as of 31/12,			s of 31/12/	
(mh BJR, %)	31/12/2013)	Non-defaulte	d Defaulted	Non-defaulted		Non-defaulted		Non-defaulted		Non-definabled		Non-defaulted				Non-defaulted		Non-defaulted	Defaulted	Impeirmer rate	t Stock of Provision	Coverage Rati		nt Stock of Provisions	Coverage Ratio -	Impairment nabe	Stock of Provisions	
CROATIA (local name Hrvatska) Retail - Ocalifvino Revolvino Retail - Ocalifvino Revolvino Retail - Other Retail Retail - Other Retail	antiashtr nail eitilei sociertr - nail eitilei sociertr - I - Of Which: SME - Of Which: non SME	153 100 253				0 3.144 0 284 0 1.800 0 903 0 903 0 3.157 0 1.105 0 0 1.105 0 0 0 0 2.052 0 2.052 0 111 0 0 361 0 361 0 38299	4 0 302 299 192 243 62 0 62 0 180 180 0 180 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 412 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	149 184 1.919 102 898 424 0 424 0 1.544 0 1.544 8 0 1.544 4 372	4 0 3335 2300 2311 0 51 0 51 0 0 1800 0 1800 0 0 0 571	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 16 0 1 0 52 0 25 0 16 0 16 0 4 0 0 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 247 28 164 227 26 0 265 0 265 0 205 0 0 205 0 0 205 0 0 205 0 0 205 0 0 205 0 0 205 0 0 205 0 205 0 205 205	0.44% 0.06% 1.42% 0.33% 0.33% 1.18% 0.35% 0.35%	2 35 4 4 24 24 24	7 34,79% 3 75,04% 0 37,50% 0 - 6 44,38% 3 28,28% 0 - 3 28,29% 0 - 3 28,29% 0 - 3 - 3 28,28% 0 - 0	0.44% 0.05% 117% 0.85% 0.73% 0.73% 0.92% 0.82% 0.82%	35 3886 6 6 3346 53 6 255 6 2252 6 2252 6 2253 6 2253 6 2253 6 2253 746	37.16% 30.46% 36.71% 3.6.71% 4.1.69% 27.63% 27.63% 27.63% 3.27.63% 3.1.85% 31.85% 33.88%	0.62% 0.85% 1.73% 0.85% 0.81%	50 3 401 0 0 337 59 0 59 0 59 0 228 0 228 0 228 0 228 0 228 0 228	38. 367. 36. 36. 36. 36. 36. 36. 36. 36

n capital and is not included in KWA																				_							
																				_							
				opsure values					Riske	ocposure amou	nts (as of 31/1	2/2013)			Value adju	ustments and po	ovisions (as of	31/12/2013)							seline Scenar		
	LTV % (as of	F-	31B	A	-IRB	\$	TA	F.	-IRB	*	318		TA	6	318	A-	IRB	S	TA		/	as of 31/12	2014		s of 31/12/20		85
	31/12/2013)																				Incoment	Sheek of	Coverage Ratio	Impairment	Stock of	Coverage	Impairment
(mb B.R. %)				Non-defaulted		Non-defaulted		Non-defaulted		Non-definated		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted			ride	Provisions					side:
Central banks and central opvernments						120															0.00%	-	40.00%	0.00%	-	40.00%	0.00%
		0			0	4,920			0	0	0		0	0				0		0	0.00%	0	11.82%	0.00%	1	12,24%	0.00%
Institutions Corporates		0		3.620		4.520			0	2.039	0	724	1	0				2		0	0.13%	2	62.18%	0.12%		62,30%	0.11%
Corporates Corposites - Of Which: Specialised Lending		0		629	76	00/			0	2.059	0	454	0	0		10	54	3		0	0.1376	10	02.10%	0.12%	~ ~ ·	62.30%	0.1176
Corposition - Of Which: SME		0		010	0	0			0	100	0	0	0	0				0				0					
Cereonidas - Of Which: SME Retail		0	0	14	0	26		0	0	17	0	1	0	0		0		0		0		0	67.12%		• •	66.51%	
		0	0	8	0	4		0	0	1	0	2	0	0		0		0		1	0.24%	1	20.93%	0.22%	1 1	22,43%	0.20%
Retail - Secured on real estate property Retail - Secured on real estate property -	0.50	0	0	8	0	1		0	0	1	0	0	0	0		0		0		0	0.07%	0	20.93%	0.06%	• •	22.43%	0.06%
	0.00	0	0	0	0	0		0	0	0	0	0	0	0		0	9	0		0		0			0		
Retail - Secured on real estate property - Retail - Qualifying Revolving	0.50	0	0	8	0	1		0	0	1	0	0	0	0		0	9	0		0	0.07%	0	20.93%	0.06%	0	22.43%	0.06%
		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	2	0	0		0		0		1	0.75%	1	82.60%	0.68%	1 1	81.19%	0.60%
Rutal - Other Retail - Of Which: SME		0	0	0	0	1		0	0	0	0	0	0	0		0		0		0	0.00%	0		0.00%	• •		0.00%
Rutal - Other Ratal - Of Which: non-SME		0	0	0	0	3		0	0	0	0	2	0	0		0		0		1	0.90%	1	82.60%	0.82%	1 1	81.19%	0.73%
Equity		0	d	0	0	0	c	0	0	0	0	0	0	0	0	0	a	0		0	/ • ·	0		<u> </u>	0		
Securitisation		12	0	0	0	0	e .	3	0	0	0	0	0	0		0	0	0		0				(
Other non-credit obligation assets		0	d	0	0	0	c	0	0	0	0	0	0	0	0	0	a	0		0	_			(1		
TOTAL		12	0	3.628	78	5.712	1	3	0	2.040	0	1.181	1	0	6	16	50	8		1	0.06%	81	61.07%	0.05%	88	60.74%	0.05%
Securitisation and re-securitisations positions deducted from capital *																											

							Adv	inte Sotnar	10			
	of 31/12/	2016		as o	31/12/20	14		of 31/12/2	2015		of 31/12/	1016
Impairment natie	Stock of Provisions	Coverage Ratio - Defedi Grok	In	spairment sate	Stock of Provisions	Coverage Ratio - Defect Cove	Impairment rate	Stock of Provisions	Coverage Ratio - Data:0 Drvé	Impeirment rate	Stock of Provisions	Coverage Ratio -
0.00%	0	40.00%		0.05%	0	40.01%	0.05%	0	39,99%	0.05%	0	40.00%
0.00%	6	13.36%		0.01%	6	13.83%	0.01%	8	14.62%	0.01%	8	15.15%
0.11%	89	62.82%		0.19%	80	62.48%	0.19%	90	61.96%	0.19%	101	62.91%
-	0	-		-	0		-	0	-	-	0	
-	0	-		-	0		-	0	-	-	0	
0.20%	1	65.68%		0.35%	1	69.52%	0.42%	1	69.98%	0.43%	1	70.55%
0.06%	0	23.10%		0.11%	0	23.71%	0.14%	0	28.35%	0.15%	0	32.20%
-	0	-		-	0		-	0	-	-	0	
0.06%	0	23.10%		0.11%	0	23.71%	0.14%	0	28.35%	0.15%	0	32.20%
-	0	-		-	0		-	0	-	-	0	
0.60%	1	79.77%		1.02%	1	85.01%	1.21%	1	84.05%	1.25%	1	83.49%
0.00%	0	-		0.02%	0	50.00%	0.00%	0	26.03%	0.00%	0	22.92%
0.73%	1	79.77%		1.22%	1	85.02%	1.46%	1	84.07%	1.52%	1	83.52%
-	0	-		-	0		-	0	-	-	0	
0.05%	95	60.96%		0.10%	87	60,70%	0.02%	22	59,22%	0.10%	111	59,39%

46 37.81% 1.15% 3 76.06% 0.06% 496 44.15% 4.53%

2.62% 2.61% -2.61% -2.63% 5.30% 2.63% 2.63% 1.15% 38.20% 0 . 311 52.75% 0 36.73% 311 52.75% 0 20.33%

49.21% 38.20% 0 391 79

1.15% 0.07% 3.50%

2.69% 2.36% -2.36% -2.87% 4.73% 4.73% 2.87% 1.12%

1 99% 0 94% 5 12%

2 08% 2 47% 2.47% 2.47%

. 3.33% 6.10% 3.00%

as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 Stock of Coverage Impairment Stock of Coverage Impairment Stock of Coverage Impairment Stock of Rado ... Provision Rado ... rate Provision Parts ... rote Provision Rado ... retere Provision Rado ...

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n . 947 57.22% 14.58% 0.13.07% 26.14.58% 0... 311 74.82% 45.72.21% 286 75.17% . 2.44% 2.44% 2.44% 2.44% . 6.52% 12.08% 5.94%

1.15% 0.06% 1.18%

. 2.20% 2.19% . 2.19% . 2.21% 4.72% 2.21% 1.22%

103 39.22% 4 68.94% 633 41.22%

0 -0 -530 41.93% 131 35.63% 0 -131 35.63% 0 -400 44.42% 0 24.46%

n . 410 582564 17 18 63% 0 1656% 0 1656% 0 . 373 7436% 52 72,19% 0 .

Stock of Ratio -

40.00% 29.24% 33.27%

-89.45% 92.92% 92.93% 20.00% -40.60% 100.00% 40.56% 26.70%

34.54%

				5	posure values	(as of 31/12/20	013)			Risk e	eposure amoun	ts (as of 31/1	2/2013)			Value adju	stments and pro	to as) anotaive	31/12/2013)				
		LTV % (as of		148	~	1985	2	IA .	R.	915	A-1	12	5	IA .	N	185	A-	185	2	TA	as of	31/12/2014	
	(m) B.6. (b)	31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-definated		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	Defaulted		ock of Coverag	ge Ratio In dt Stock
	Control banks and control meanments Institutions		0		0	<u>_</u>	1 987	0	0	0	0	0	110	1	0	0	0		0	7	48%	10 433	22%
	Comorabas Comorabas - Of Which: Sourialisant Landins		1	a a	1%4 80	3	1 078	771 456	1	0	166	0	1 895	724 463	0	0	4	3	10 12	815 478	80%	071 52 C	aser
	Creevoulus - Of Which: SMF Butuit		0	a a	2	0 0	507 1 180	107	n n	n n	1	0	436	300 168	n n	0	n n	a a	2	258 234	-		- 9396
	Batail - Sarssrad on real astate remembe Butail - Sarseoi on real astate remembe -	0.46	0	0	0	0	485	121	0	0	0	0	120	47	0	0	0	0	0	n 0	80%	9 62 0 5.2	22%
Hungary	Butai - Sanani na sail actata sanaste - Retail - Qualifying Revolving	0.53	0	0	0	0	484 0	120	0	0	0	0	169	42	0	0	0	0	0	0	.80%	9 6.2 0 ·	
	Retail - Other Retail Rotail - Other Retail - Of Which: SME		0	0	0	0	605 74	121 17	0	0	0	0	520 54	155 19	0	0	0	0	6	234 30	 .80%	34 63.3	.30% .72%
	Ratal - Other Ratal - Of Which: non-SME Eouity		0	0	0	0	621 0	105	0	0	0	0	465	136	0	0	0	0	6	204 0	.54%	229 66.3	.71%
	Securitisation Other non-credit oblication assets		0	0	0	0	0 515	0	0	0	0	0	0 448	0	0	0	0	0	0 55	0			
	TOTAL Securitisation and re-securitisations positions deducted from capital *		1	0	134	3	5.111	972	1	0	166	0	3.156	922	0	0	4	3	81 0	1.046	.42%	1253 52.3	23%

				posure values (xboenus autonu,						istments and pro				
	LTV % (as of	7	98	A-1	98	ST	A	1-0	85	A.5	12 12	51	A	N9	12	A-1	85	2	A	
(mh BJR, %)	31/12/2013)			Non-defaulted		Non-defaulted		Non-defaulted		Non-deficited		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		
Germany German	0.50 0.00 0.50	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000	0 2538 43 9 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0032022202000000000	345 2,737 386 2 1 48 48 1 0 0 47 0 47 0 0	001100000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 1.283 87 5 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 425 285 35 0 0 0 35 0 25 0 0 25 0 0	001000000000000000000000000000000000000	00000000000000000		0 0 0 11 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 % 1 0 0 1 0 0 0 1 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

				poure values						xposure amou							ovaiona (aa or				
	LTV % (as of		98		185	8	A		185		-0425	3	IA		312	A	185	3	TA		
(mh D.R. %)	31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-deficited	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Impeirme nabe	
Control lanks and or chord anormanis. Control lanks and the second of t	0.60 1.00 0.46	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 684 32 0 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.867 2.182 581 0 2 4 0 0 0 4 4 0 4 4 74 5.995 0 0 0	0 2 39 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 647 638 0 2 3 0 0 0 0 3 3 64 0 0 3 3 64 0 0 3 3 64 0 0 3 3 64 5 7 0 0 0 0 0 0 0 2 2 0 0 0 0 2 3 0 0 0 0 0	2 51 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 31 0 6 6 6 6 0 0 0 0 0 0 1 1 0	0.02%	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

				5	posure values	(as of 31/12/2	013)			Risk e	ocposure amou	nts (as of 31/1	2/2013)			Value adju	ustments and pr	ovalons (as of :	31/12/2013)			
		LTV % (as of	14	18	~	985	8	IA .	- F-	185	*	348	510	A	P.	345	A	-185	3	STA		
	(mh BJR, %)	31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-deficuted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		1	Impain nið
	Central banks and central neueroments		ń	â	ń	6	1 274	ń	0	ń	۵	6	58	ń	ń	6	n 6	۵	ń			ń
	Institutions		6		0	n	100	ń	0	ń	A	6	40	n	n	6	n n	A	1			ń
	Conversion		155	0	19	0	1.486	233	195	0	10	0	1 033	258	8	6	1 1	n	22	1.46		1
	Crementes - Of Which: Sourialised Lending		30	0	0	0	5	n	68	0	n	0	5	0	2	6	n n	n	0			
	Cremental - Of Which: SME		0	0	0	0	1.460	233	0	0	n	0	1.016	258	0	6	n n	n	21	143		
	Butal		0	0	1	0	1 185	50	0	0	n	0	603	72	0	6	n n	n	18	65		
	Batail - Sarurari on real estate nonnerte	0.9		0	1	0	302	4	0	0	n	0	25	б	0	6	n n	n	0			
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Serbia	Batal - Served on real estate remerte -	0.9	0	0	1	0	202	4	0	0	0	0	75	6	0	0	0 0	0	0	3		
001010	Batail - Osalifvinn Beachvinn		0	0	0	0	n	n	0	0	n	0	6	0	0	6	n n	n	0			
	Batail - Other Batail		0	0	0	0	083	54	0	0	n	0	616	67	0	6	n n	n	18	(A		
	Baral - Orkar Baral - Of Which-SME		0	0	0	0	941	28	0	0	n	0	200	36	0	6	n n	n	6	20		
	Butal - Other Butal - Of Which: www.SMF		0	0	0	0	642	27	0	0	n	0	417	81	0	6	n n	n	6	34		
	Family		0	0	0	0	n	n	0	0	n	0	6	0	0	6	n n	n	0			
	Securitiestics		0	0	0	0	n	n	0	0	n	0	6	0	0	6	n n	n	0			
	Other non-credit obligation assets		0	0	0	0	104	n	0	0	n	0	81	0	0	6	n n	n	0			
	TOTAL		155	0	14	<u>^</u>	4 230	202	185	0	10	6	1.863	331	3	(1 1	<u>^</u>	36	214	_	t
	Securitisation and re-securitisations positions deducted from capital *																					

				seline Sceni									ine Scenar				
	is of 31/12	/2014		of 31/12/2			of 31/12/			st 31/12/20			of 31/12/			of 31/12/	
Impairment nabe	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Defect Stock	Impairment nate	Stock of Provisions	Coverage Ratio -	Impairment rate	Stock of Provisions	Coverage Ratio - Defect Sove	broainment rate	Stock of Provisions	Coverage Ratio - Defect David	Impairment rate	Stock of Provisions	
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	
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	ł
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	
-	0	-	-	0		-	0	-		0	-	-	0	-	-	0	ł
-	0	-	-	0		-	0	-		0	-	-	0	-	-	0	
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	
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	
-	0	-	-	0		-	0	-		0	-	-	0	-	-	0	ł
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	ł
-	0	-	-	0		-	0	-		0	-	-	0	-	-	0	ł
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	ł
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	ł
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	ł
-	0			0		-	0			0		-	0	-		0	
																	l
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	ļ

2014 Rock of Coverage Ratio Impairment 40.00% 42.96% 36.98%

> 91.99% 92.93% 92.93% 0.65% 0.00%

> 42.60% 100.00% 42.46% 23.70% 0.87% 0.87% 0.87% 0.88%

of Coverage Ratio

48.67% 81.01% 33.28% 0 10% 0 00% 1 40% 4

-98 80%. 97 69%. -37,63% -98 80%. 40 99%. 95 60%.

0.01% 0.00% 0.53%

iment Stock of

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la - Derek	Impairment rate	Stock of Provisions	Ratio -	rate	Stock of Provisions	Ratio -	Impairment rate	Stock of Provisions	Ratio -
0%	0.01%	0	40.04%	0.01%	0	39,94%	0.01%	0	39.97%
26	0.06%	4	45.14%	0.06%	6	45.44%	0.07%	8	46.30%
26	0.08%	22	19.14%	0.07%	25	18.82%	0.07%	28	19.05%
	-	0			0	-		0	
	-	0			0	-		0	
6	0.35%	3	43.02%	0.55%	3	53.72%	0.14%	4	56.74%
6	0.08%	1	25.40%	0.10%	1	28.81%	0.09%	1	31.42%
		0		-	0	-	-	0	
	0.08%	1	25.40%	0.10%	1	28.81%	0.09%	1	31.42%
		0		-	0	-	-	0	
L.	0.40%	2	82.29%	0.62%	3	106.35%	0.15%	3	107.61%
L	0.20%	0	78.36%	0.00%	0	78.32%	0.07%	0	78.69%
L.	0.40%	2	83.07%	0.62%	3	111.45%	0.15%	3	112.50%
L		0			0			0	
L.									
	0.07%	29	22.34%	0.07%	34	23,24%	0.07%	39	23.97%

-2 80% 2.89% 2.89% -4.60% 8.45% 4.18%

%5.90%. R 16% 7.29% 8.17%

0 . 299 75.25% 39 73.27% 260 75.56%

51/12/	2015	-	s of 31/12/	2016	as o	131/12/20	14		s of 31/12/	2015		s of 2
ock of visions	Coverage Ratio -	Impairment rate	Stock of Provisions	Coverage Ratio - Defect Stret	Impairment rate	Stock of Provisions	Coverage Ratio - Defect Street	årspainment rate	Stock of Provisions	Coverage Ratio - Default Strek	Impairment rate	St: Pro
0	40.00%	0.01%	1	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	
4	35.52%	0.00%	4	31.14%	0.01%	5	42.50%	0.01%	5	34.09%	0.01%	
71	34.96%	0.45%	78	34.17%	0.83%	68	36.55%	0.90%	80	33.81%	0.72%	
0	-	-	0	-	-	0	-	-	0	-	-	
0	-	-	0	-	-	0	-	-	0	-	-	
6	91.17%	0.58%	6	90.46%	0.93%	6	91.80%	1.11%	6	90.59%	1.17%	
6	92.93%	0.00%	6	92.93%	0.01%	6	92.92%	0.02%	6	92.91%	0.01%	
6	92.93%	-	6	92.93%	-	6	92.93%	-	6	92.93%	-	
0	16.69%	0.00%	0	16.28%	0.01%	0	16.67%	0.02%	0	23.08%	0.01%	
0	-	-	0	-	-	0	-	-	0	-	-	
0	39.56%	0.78%	0	38.33%	1.23%	0	43.08%	1.48%	0	40.85%	1.57%	
0	100.00%	-	0	100.00%	-	0	100.00%	-	0	100.00%	-	
0	39.48%	0.78%	0	38.27%	1.23%	0	42.96%	1.48%	0	40,79%	1.57%	
1	24.21%	0.81%	2	24.44%	1.12%	1	24.54%	1.15%	2	25.54%	1.22%	
83	37.04%	0.10%	91	35.72%	0.19%	80	39.30%	0.20%	94	35.65%	0.16%	-
_												

						Advi	inse Scenar	10			
	s of 31/12/	2016	as of	31/12/20	14		of 31/12/:	2015		of 31/12/	2016
pairment nate	Stock of Provisions	Coverage Ratio - Defect Servic	Impairment rate	Stock of Provisions	Coverage Ratio - Defenit Grove	Impairment rate	Stock of Provisions	Coverage Ratio - Defect Once	Impairment rate	Stock of Provisions	Coverage Ratio -
0.00%	9	48.6%6	£13%	1	50.41%	0.1%6.	2	50.03%	0.19%	Ŷ	51 52%
0.0686	4	64.89%	0.11%	4	81.05%	0.11%	4	71 9346	0.11%	4	646686
1.23%	245	31 1146.	415%	905	90.45%	6 70%	411	35.25%	7.84%	500	33.26%
	0			۵		-		-	-	0	
	0			۵		-		-	-	0	
0.0096	80	31.07%	0.84%	108	45.61%	0.84%	127	37.63%	0.58%	1 98	20 52%
0.0096	9	22 206.	0.00%	é.	56 03%	0.00%	á.	46.45%	0.00%	6	38 57%
	0			0		-	0	-	-	0	
0.00%	3	33.35%	0.00%	6	56.93%	0.00%	6	45.40%	0.00%	6	38.57%
	0			6		-			-	0	
0.0096	26	30 0446.	1.01%	102	45.05%	1.02%	120	37 2046	0.71%	1 81	20 12%
100%	26	33526	0.82%	45	45 02%	0.78%	40	35.42%	0.68%	51	26.63%
0.0096	41	28 50%	1 1 1 %	58	45 21%	1 14%	21	RR QENL	0.84%	80	31 57%
	0			۵		-		-	-	0	
0.52%	841	31 36%	2 11%	418	41.02%	3.09%	6.4.4	35.85%	2.82%	654	33 1 396



P&L		E	Baseline Scenari	0		Adverse Scenari)
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	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



RWA			Baseline Scenario			Adverse Scenario	
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	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

EBA EUROPEAN BANKING AUTHORITY	2014 EU-wide Stress Test							
AUTHORITY	Securitisation			Baseline scenario)		Adverse scenario	
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
	Banking Book	3,659						
Francisco de la composición de la compo	Trading Book (excl. correlation trading positions under CRM)	1,244						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	4,903						
	Banking Book	5,318	6,122	6,716	7,102	7,304	8,526	9,382
Risk exposure values	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
	Hold to Maturity porfolio	3,608	3,608	3,608	3,608	3,615	3,623	3,633
Transiumente	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	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)		v	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	;
			LONG EXPOSURES	NET DIRECT P	OSITIONS (gross (exposures (long) n	et of cash short nly where there is		CT SOVEREIGN EXPOS			INDIRECT SOVE	EREIGN EXPOSURES	(3) (on and off b	palance sheet)
			gross of provisions) (1)		a maturit	y matching) (1)		Derivatives with po 31/12/	sitive fair value at /2013	Derivatives wi	th negative fair value at 1/12/2013	Derivatives with at 31/:	positive fair value 12/2013	Derivatives wit value at 31	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(·)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 10 1 0 8 3 23	0 0 0 0 0 0 0 0 0	0 8 0 1 0 8 3 21	0 3 0 1 0 0 0 4	0 0 0 0 0 0 0 0 0	0 5 0 0 0 8 0 14	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 20 15 0 1 11	0 0 1 0 0 0 0 2	0 69 35 7 0 111	0 0 -1 -1 0 0 0 -2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Belgium	17 7 16 2 0 58 0 101	0 0 0 0 0 0 0 0	17 7 16 2 -2 58 0 99	0 3 2 0 58 0 63	0 0 0 0 0 0 0 0	17 7 13 0 -2 1 0 36	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	36 0 65 112 0 0 214	0 0 1 3 0 0 0 3	36 0 65 112 0 0 214	0 0 -1 -3 0 0 0 - 4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Bulgaria	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Cyprus	0 6 3 0 0 0 0 9	0 0 0 0 0 0 0 0	0 6 3 0 0 0 0 9	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Czech Republic	0 0 1 26 18 11 56	0 0 0 18 11 29	0 0 1 26 18 11 56	0 0 26 0 26 0 26	0 0 0 0 0 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 7 0 0 0 7	0 0 0 0 0 0	0 0 7 0 0 0 7	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Estonia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		v	ALUES AS C	F 31/12/20:	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
			ONG EXPOSURES	NET DIRECT P	OSITIONS (gross e ereign debt to othe	exposures (long) r	et of cash short nly where there is	DIRE	CT SOVEREIGN EXPOS	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	EREIGN EXPOSURES	6 (3) (on and off b	palance sheet)
			gross of provisions) 1)		a maturity	(matching) (1)		Derivatives with po 31/12/	sitive fair value at /2013	Derivatives wi 3	th negative fair value at 1/12/2013	Derivatives with at 31/:	positive fair value 12/2013	Derivatives wit value at 31	h negative fair ./12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	0 2 2 2 9 2 0 17	0 2 2 2 4 2 0 12	0 2 2 9 2 0 17	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 5 0 0 5	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	France	3 21 31 72 8 130 22 287	0 1 1 3 7 4 17	3 19 26 14 8 101 -10 163	3 0 0 0 0 0 3	0 0 0 0 0 0 0	0 18 24 13 6 1 -29 34	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	73 0 91 373 819 0 0 1,356	0 0 0 2 0 0 2	73 0 91 316 801 0 0 1,281	0 0 -2 0 - 2
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	57 79 33 81 28 75 45 399	0 0 0 0 0 0 0	57 72 12 44 9 33 42 269	21 30 0 25 0 0 43 119	0 0 0 0 0 0 0	36 42 12 -20 9 33 -1 112	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	18 0 36 149 0 0 0 203	0 0 1 0 0 0 1	18 0 152 65 7 0 0 243	0 0 0 0 0 0 0 -1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia	231 364 335 184 246 413 99 1,871	1 13 219 178 159 405 99 1,074	231 364 335 184 246 412 99 1,871		156 343 56 7 3 0 0 565	0 8 2 0 0 0 0 0	0 0 0 0 0 0 297 297 297	0 0 0 0 0 34			0 0 0 15 7 0	0 0 0 1 1 1 2		
Tot [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Greece	28 5 0 0 0 0 1		28 5 0 0 0 0 1 34			28 5 0 0 0 1 34								
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary	922 25 9 44 32 21 195 1,249	0 6 9 0 1 15 194 225	922 25 9 44 31 21 195 1,248	900 0 43 0 0 0 943		4 19 0 1 6 1 32					0 0 7 17 7 0 0 32		0 0 4 21 7 0 32	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Iceland	0 0 0 0 0 0 3 0 2		000000000000000000000000000000000000000			0 0 0 0 3 0							0 0 0 0 0 0 0 0	
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Ireland	3 0 0 0 0 0 0 0 0		3 0 0 0 -11 0 0			3 0 0 -11 0 0					0 0 22 0 18 0 40	0 0 0 0 0 0 0	0 0 22 0 18 0 40	
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	0 10.232 24.897 11.513 9.963 7.323 6,005 7.338 77,271	3 2.911 2.806 2.7741 3,953 3,188 4.475 20,077	-11 10.184 24.647 11.256 9,517 6,473 5,809 7.185 75,072	8.293 19.044 8.150 6.860 2.835 959 1.076 47,216	0 0 24 0 23 0 0 47	-11 1.886 2.672 267 -84 -337 239 160 4,804	0 2 68 1 8 253 9,810 10,142	0 0 3 1 57 3,423 3,484	0 0 53 8 0 155 96 312	0 0 -1 -7 0 -9 -10 -26	40 0 0 96 155 219 303 773	1 0 0 1 4 22 75 102	40 0 1 46 230 44 989 1,308	-1 0 0 -1 -17 -4 -174 -174 -196

	(mln EUR)		V	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	3
		GROSS DIRECT L		NET DIRECT P	POSITIONS (gross e ereign debt to othe	exposures (long) r er counte <u>rpaties o</u>	net of cash short nly where <u>there is</u>	DIRE	CT SOVEREIGN EXPOS	URES IN DERIVAT	IVES (1)	INDIRECT SOVI	EREIGN EXPOSURES	6 (3) (on and off b	balance sheet)
		(accounting value (pross of provisions) 1)		a maturity	y matching) (1)		Derivatives with po 31/12,	sitive fair value at /2013	Derivatives wi 3	th negative fair value at 1/12/2013	Derivatives with at 31/:	positive fair value 12/2013	Derivatives wit value at 31	h negative fair 1/12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013(-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latvia	1 3 4 3 33 17 12 73	1 3 4 3 7 17 12 47	1 3 4 3 33 17 12 73	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 7	0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 7	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y more	Liechtenstein	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
Tot Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10-more Tot	Lithuania	0 0 20 0 20 20	0 0 0 0 0 0 0 0 0	0 0 0 20 0 20	0 0 0 20 0 0 20	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 7 0 0 0 7	0 0 0 0 0 0 0 0	0 0 7 0 0 0 7	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Luxembourg	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Maita	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Netherlands	3 46 43 0 0 0 0 93	0 0 0 0 0 0 0	3 46 33 0 0 0 0 8 2	0 30 3 0 0 0 0 34	0 0 0 0 0 0 0 0	3 15 30 0 0 0 0 49	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 105 0 4 0 0 109	0 0 0 0 0 0 0 0	0 36 69 0 4 0 0 109	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Norway	0 0 0 41 5 46	0 0 0 0 0 0 0	0 0 -1 0 0 41 5 45	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 -1 0 0 41 5 45	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
Tot [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Poland	34 3 0 10 0 0 15 61	0 0 0 0 0 0 0 0 0	34 3 0 10 0 15 61		0 0 0 0 0 0 0 0	34 3 0 0 0 0 0 36			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 7		0 0 7 0 0 0 0 7	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Portugal	0 1 0 11 10 7 31	0 0 0 1 6 7 15	0 1 0 0 11 10 7 30	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 1 0 10 5 0 15	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 53 54 4 18 18 0 147	0 0 1 0 1 3 0 5	0 53 54 4 18 18 0 147	0 0 -1 0 -1 -2 0 -5

	(mln EUR)		v	ALUES AS O	F 31/12/201	13			VALUES AS OF	31/12/201	3	v	ALUES AS OF	31/12/2013	6
		GROSS DIRECT LO		NET DIRECT P	OSITIONS (gross e ereign debt to othe	exposures (long) r er counterpati <u>es o</u>	net of cash short nly where there is	DIRE	CT SOVEREIGN EXPOS	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	EREIGN EXPOSURES	(3) (on and off b	palance sheet)
		(accounting value gi (1			a maturity	(matching) (1)		Derivatives with po 31/12/	sitive fair value at 2013	Derivatives wi 3	th negative fair value at 1/12/2013	Derivatives with at 31/:	positive fair value 12/2013	Derivatives wit value at 31	h negative fair /12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Romania	2 44 28 59 28 9 0 170	0 2 2 3 8 0 15	2 44 28 59 26 9 0 168	2 42 16 58 25 0 0 143	0 0 0 0 0 0 0 0	0 0 1 0 -1 1 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot [0-3M]	Slovakia	403 86 416 585 417 394 124 2,425	4 17 12 32 17 32 21 135	403 86 416 585 417 394 124 2,425	0 0 391 553 247 82 0 1,274	0 0 0 0 0 0 0 0	7 0 13 0 0 0 0 20	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovenia	0 110 48 69 8 48 50 334	0 85 1 34 1 23 39 181	0 110 48 69 7 48 50 332	0 25 47 35 8 25 12 12 152	0 0 0 0 0 0	0 0 0 -1 0 -1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 7 0 0 0 7	0 0 0 0 0 0	0 0 7 0 0 0 7	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Spain	91 279 75 210 575 147 42 1,420	14 35 57 33 171 144 33 488	88 275 67 208 558 145 41 1,382			22 240 9 175 33 0 8 488		0 0 0 0 0 0 0			0 89 366 622 723 36 0 1,836	0 0 2 3 14 1 0 20	0 125 330 605 721 36 0 1,818	0 -1 -2 -1 -13 -1 0 -18
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Sweden	0 0 0 36 0 3 7		0 0 0 36 0 37			0 0 0 36 0 37								
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	United Kingdom	0 0 0 0 0 6 6		0 0 0 0 1 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000						0 0 141 0 0 0 0 141	0 0 2 0 0 0 0 0 2	0 0 141 7 0 0 0 149	0 0 -2 0 0 0 0 0 -2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia			-1 0 0 0 0 0											
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Tot	Canada	117 613 0 202 0 0 9 32	0 0 0 0 0 0 0 0	-1 117 613 0 0 202 0 0 9 32	0 0 0 26 0 0 26		-1 117 613 0 0 176 0 0 906			000000000000000000000000000000000000000					
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Hong Kong	47 0 0 0 0 0 0 47	0 0 0 0 0 0 0 0 0	932 47 0 0 0 0 0 0 47	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	47 0 0 0 0 0 0 47	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0

	(mln EUR)	VALUES AS OF 31/12/2013					VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
			ONG EXPOSURES	NET DIRECT P	POSITIONS (gross e ereign debt to othe	exposures (long) r er counterpaties o	et of cash short nly where there is	DIRE	CT SOVEREIGN EXPOSI	URES IN DERIVAT	IVES (1)	INDIRECT SOVI	EREIGN EXPOSURES	6 (3) (on and off b	palance sheet)
		(accounting value gross of provisions) (1)			a maturity matching) (1)			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	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013(+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Japan	21 0 0 0 0 0 21	0 0 0 0 0 0 0 0 0	21 0 0 0 0 0 21	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	21 0 0 0 0 0 21	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	U.S.	1 0 514 3 89 33 73 73 712	0 0 0 0 0 0 0	1 0 514 3 88 31 73 709	0 1 1 16 6 28 51	0 0 0 0 0 0 0	1 0 513 0 34 -2 0 546	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 50 20 0 0 70	0 0 0 0 0 0 0	0 0 20 0 0 0 20	0 0 0 0 0 0 0
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland														
Tot [0-3M] [3M]-1Y[[1Y-2Y] [1Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	6 19 0 5 4 0 33		6 19 0 5 4 0 0 33			6 19 0 5 4 0 0 33								
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Other Central and eastern Europe countries non EEA	86 249 297 95 126 35 8 896	1 17 26 15 41 21 0 120	86 249 296 95 125 33 8 893	41 137 194 30 0 0 5 407	0 0 0 0 0 0	9 0 0 -1 -1 2 10					5 0 7 15 22 0 0 49		5 0 0 15 22 0 0 41	0 0 0 -1 0 -2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East														
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tet	Latin America and the Caribbean	0 9 12 1 8 3 39		0 9 3 0 7 1 38 59	0 0 0 3 0 17		0 9 3 0 3 1 20 38					0 0 7 7 7 0 0		0 0 7 7 7 0 0	
Tot [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	71 1.046 61 30 6 52 4 20 1,220	0 11 9 2 2 4 1 0 27	59 1.046 61 30 6 52 4 20 1,219	21 986 53 28 4 28 4 20 1,123	0 0 0 0 0 0 0 0 0	38 49 0 -1 0 0 0 49	U 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	U 0 0 0 0 0 0 0 0 0	22 0 0 11 0 0 0 11	0 0 0 0 0 0 0 0 0 0	22 0 0 11 0 0 0 11	0 0 0 0 0 0 0 0 0

	(mln EUR)	VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
	Country / Region		ONG EXPOSURES				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		(accounting value ((gross of provisions) 1)		a maturity	matching) 1)	ny mere enere is						positive fair value 12/2013 Derivatives with negative value at 31/12/2013		
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Others	107 34 38 2 5 7 6 199	98 0 0 0 0 0 0 98	107 34 38 2 -1 3 3 185	9 22 29 0 0 0 0 61	0 0 0 0 0 0 0	0 11 8 2 -1 3 3 26	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 15 22 0 3 6	0 0 0 0 0 0 0 0 0	15 22 0 18 0 0 54	0 0 0 0 0 0 0 0 0 0

Notes and definitions
(1) The exosures recorded cover only exosures to central. recional and local advernments on immediate borrower basis, and do not include exosures to other counterparts with full or partial overnment aurantees
(2) The banks disclose the exosures in the "Financial assets held for trading" portfolio after offsettino the cash short costions having the same maturities.
(3) The exposures recorder include the positors towards counterparts (other than sovereign) on sovereign credit risk (a.C.D.S., financial aurantees) booked in all the accounting portfolio (on-off balance sheet).
"Irrespective of the denomination and or accounterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
or the other sources 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

34.TR_Capital

2014 EU-wide Stress Test Capital

Capital			Baseline Scenario			Adverse Scenario		1	
CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015				As of 31/12/2016	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	33,333	33,623	33,233	32,764	30,855	28,538	25,772	CA1 (1.1.1)	Article 50 of CRR
transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own	38,940	38,940	38,940	38,940	38,940	38,940	38,940	CA1 (1.1.1)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f)
capital instruments)	0	0	0	0	0	0	0	-	and 42 of CRR
Of which: CET1 instruments subscribed by Government	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
Retained earnings	-1,074	-1,150	-1,196	-1,226	-2,237	-2,046	-2,200	CA1 (1.1.1.3)	CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Accumulated other comprehensive income 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 Other Reserves	371	295	249	219	176	59	-20	- CA1 (1.1.1.4)	
		0	0		0	0			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 Adjustments to CET1 due to prudential filters excluding those from unrealised	84	84	84	84	84	84	84	CA1 {1.1.1.7}	Article 84 of CRR
gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	-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 (I) of CRR
Sovereign Exposure in AFS portfolio	6	6	5	3	781	400	297	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
(-) Intangible assets (including Goodwill)	-7,376	-7,177	-7,067	-6,957	-7,177	-7,067	-6,957	1.1.1.11}	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 CR8- Articles 36(1) point k) (iv) and 153(8) of CR8 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 institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) 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 institution 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 of which: stemming from exposures that fall below the 10% / 15% limits for	284,781 11,581	289,018 0	290,893 0	291,809 0	308,064 0	<u>307,808</u> 0	<u>309,974</u> 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of COP
CET1 deduction (+) 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 Common Equity Tier 1 Capital ratio	0	0	0	0	0	0 9.27%	0 8.31%	CA3 (1)	Article 124 to 164 of CRR
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%		

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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

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



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

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



Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	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