

COMUNICATO STAMPA

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

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

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

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

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

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

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

(1) Voce A6 dell’allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE (che, secondo i criteri dell’esercizio, non include il *capital gain* derivante dalla partecipazione in Banca d’Italia anche se è stato registrato nell’esercizio 2013)

(2) Voce C1 dell’allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

(3) Voce H dell’allegato *template* Risultati del *Comprehensive Assessment*

(4) Considerando l’impatto che porta al livello di capitale più basso nell’arco del triennio 2014-2016

(5) Voce I dell’allegato *template* Risultati del *Comprehensive Assessment*

(6) Voce B3 dell’allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

(7) Voce B5 dell’allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

(8) Voce B7 dell’allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

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

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

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

(9) Riga D1 e colonna D.C dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

(10) Riga D1 e colonna D.D dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

(11) Riga D1 e colonna D.E dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

(12) Riga D11 e colonna D.I dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

(13) Riga D12 e colonna D.I dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

(14) Voce F1 dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

(15) Voce F3 dell'allegato *template 2014 COMPREHENSIVE ASSESSMENT OUTCOME* predisposto dalla BCE

Risultati del Comprehensive Assessment

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

⁽¹⁾ Capital gain sulla quota detenuta in Banca d'Italia

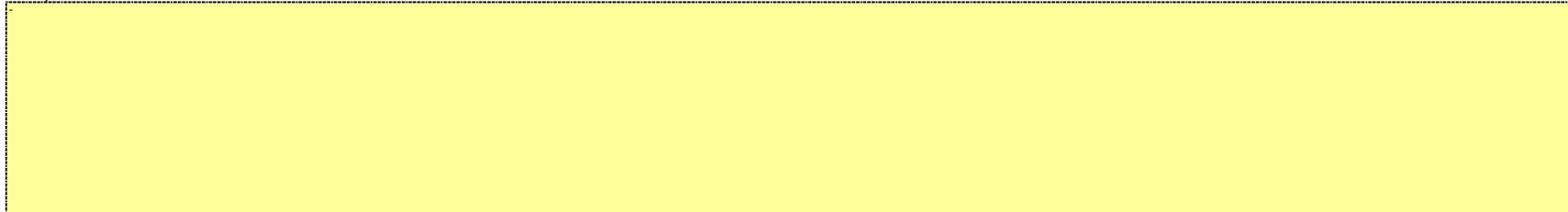
⁽²⁾ Cessione di attività 363 €mln (partecipazione Pirelli, SIA, NH Italia e Lauro 61) e validazione di modelli interni 54 €mln

Introduction to the Comprehensive Assessment disclosure templates

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

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

Bank-specific notes



Sheet descriptions

Main Results and Overview

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

Detailed AQR Results

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

Approved Restructuring Results

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

Section descriptions

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

Source of key figures / drivers of key results

B MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)			
B1	CET1 Ratio at year end 2013 including retained earnings / losses of 2013 B1 = A6	%	10.00%
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%

For illustrative purposes only

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%)

2014 COMPREHENSIVE ASSESSMENT OUTCOME

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

1 Main Results and Overview

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

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

B MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)

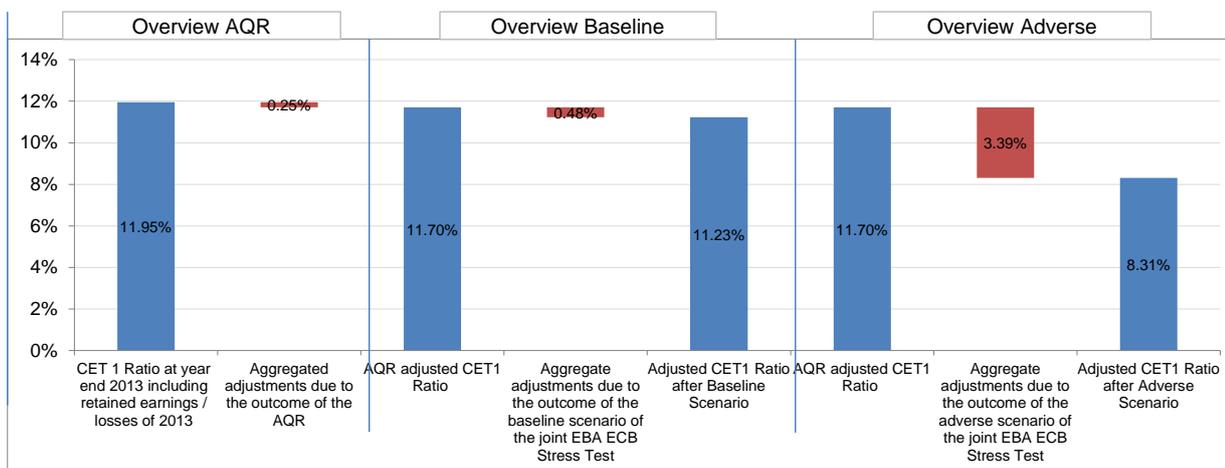
CET1 Ratio			
B1	at year end 2013 including retained earnings / losses of 2013 B1 = A6	%	11.95%
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-25
B3	AQR adjusted CET1 Ratio B3 = B1 + B2	%	11.70%
B4	Aggregate adjustments due to the outcome of the baseline scenario of the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

Capital Shortfall

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

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

¹ RWA used corresponds to relevant scenario in worst case year



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

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

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>

AQR breakdown →

↓ Asset class breakdown

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

Units of Measurement

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		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

	Units of Measurement	D .G	D .H	D .I	
		Portfolio size Carrying Amount	Portfolio selection	Impact on CET1 before any offsetting impact	
		Mill. EUR	% selected in Phase 1	Basis points	Mill. EUR
D11	CVA			0	0.00
D12	Fair Value review			0	-0.65
D13	Non derivative exposures review	<i>Please refer to Definitions and Explanations sheet</i>			
D14	Bonds	1435.84	20 - 40%	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

D20 Gross impact on capital
D21 Offsetting impact due to risk protection
D22 Offsetting tax impact

Basis points ²	Mill. EUR
-34	-972.84
0	0.00
11	310.82

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)

-25	
-----	--

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	%
	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	2	21.09%
	-	0	0	

Coverage Ratio

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

- E10 **Total credit exposure**
- E11 **Sovereigns and Supranational non-governmental organisation**
- E12 **Institutions**
- E13 **Retail**
- E14 *thereof SME*
- E15 *thereof Residential Real Estate (RRE)*
- E16 *thereof Other Retail*
- E17 **Corporates**
- E18 **Other Assets**

	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%	/
	-	0.00%	0.00%	/		/
	-	0.00%	0.00%	/		/
	23.00%	0.01%	0.00%	0.00%	23.01%	/
	-	/	/	0.00%		/
	23.00%	0.01%	0.00%	0.00%	23.01%	/
	-	/	/	0.00%		/
	42.37%	0.88%	0.02%	/	43.27%	11.72%
	-	0.00%	0.00%	/		/

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

3. Definitions and Explanations

Reference	Name	Definition or further explanation
A. MAIN INFORMATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (end 2013)		
A1	Total Assets (based on prudential scope of consolidation)	Sum of on balance positions. Note that for this and all following positions the scope of consolidation follows Article 18 CRR (therefore direct comparison with financial accounts based on accounting scope of consolidation will result in differences). Year-end 2013.
A2	Net (+) Profit/ (-) Loss of 2013 (based on prudential scope of consolidation)	Net profits (positive number) or net losses (negative number) in the year 2013. After taxes. Exclusive Other Comprehensive Income. The scope of consolidation follows Article 18 CRR (therefore direct comparison with financial accounts based on accounting scope of consolidation will result in differences).
A3	Common Equity Tier 1 Capital	At year-end 2013, according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014, Article 50 CRR. The only exception to national transitional arrangements is sovereign AFS losses (Article 467 CRR) where a harmonised approach is taken with a 20% deduction irrespective of national discretion concerning phase-in. This exception is necessary to be consistent with EBA's CET1 definition applied in the stress test exercise. This includes losses of 2013 or retained earnings of 2013 subject to Article 26.2 CRR.
A4	Total risk exposure	Article 92.3 CRR, "total RWA", as of year-end 2013, according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014.
A5	Total exposure measure according to Article 429 CRR	Denominator of leverage ratio (A9), "leverage exposure", according to Article 429 CRR.
A6	CET1 ratio	A6=A3/A4, Article 92.1a CRR, figures as of year-end 2013. With national transitional arrangements as per 1 January 2014. The only exception to national transitional arrangements is sovereign AFS losses (Article 467 CRR) where a harmonised approach is taken with a 20% deduction irrespective of national discretion concerning phase-in. This exception is necessary to be consistent with EBA's CET1 definition applied in the stress test exercise.
A7	Tier 1 Ratio	Unadjusted Basel II figure as of 31.12.2013 as reported by the bank
A8	Core Tier one ratio	Unadjusted Basel II figure as of 31.12.2013 as reported by the bank
A9	Leverage ratio at year end 2013	See EBA Implementing Technical Standards for Supervisory Reporting (Legal basis: Article 99 of Regulation (EU) No 575/2013 and ITS on Supervisory Reporting of institutions published in the Official Journal of the European Commission on 28/06/2014) module for leverage ratio: - Annex X - Leverage ratio templates - Annex XI - Instructions on Leverage (Part II 2.12)
A10	Non-performing exposures ratio	Numerator: Exposure (book value plus CCF-weighted off-balance exposure) that is non-performing according to the simplified NPE definition (see Section 2.4.4. of the AQR Phase 2 manual) at year end 2013 (total of consolidated bank): An NPE is defined as: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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	<p>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)</p> <p>Denominator: the non-performing exposure (numerator of A10)</p> <p>As of year-end 2013 and total of consolidated bank.</p>
A12	Level 3 instruments on total assets	<p>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</p>
B. MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)		
B1	CET1 Ratio	B1=A6
B2	Aggregated adjustments due to the outcome of the AQR	This is the sum of all AQR results impacting (from an accounting or prudential perspective) the CET1 ratio. The split into its components is provided in the sheet "Detailed AQR Results". In basis points, marginal effect.
B3	AQR adjusted CET1 Ratio	B3 = B1 + B2 based on year-end 2013 figures and CRR/CRDIV phase-in as of 1 January 2014
B4	Aggregate adjustments due to the outcome of the baseline scenario of the joint EBA ECB Stress Test	Additional adjustments due to baseline scenario to lowest capital level over the 3-year period. Note that this also includes phasing-in effects of CRR and CRD 4 as of arrangements of respective national jurisdiction. In line with EBA disclosure.
B5	Adjusted CET1 Ratio after Baseline Scenario	B5= B4 + B3 Note that this is an estimate of the outcome of a hypothetical scenario and refers to a future point in time. It should not be confused with the bank's forecast or multi year plan.
B6	Aggregate adjustments due to the outcome of the adverse scenario of the joint EBA ECB Stress Test	Additional adjustments due to adverse scenario to lowest capital level over the 3-year period. Note that this also includes phasing-in effects of CRR and CRDIV as of arrangements of respective national jurisdiction. In line with EBA disclosure.
B7	Adjusted CET1 Ratio after Adverse Scenario	B7 = B5 + B6 Note that this is an estimate of the outcome of an adverse hypothetical scenario and refers to a future point in time. It should not be confused with the bank's forecast or multi-year plan.
B8	Shortfall to threshold of 8% for AQR adjusted CET1 Ratio	$B8=(8-B3)*100$ (if $B3<8$, otherwise 0)
B9	Shortfall to threshold of 8% in Baseline Scenario	$B9=(8-B5)*100$ (if $B5<8$, otherwise 0)
B10	Shortfall to threshold of 5.5% in Adverse Scenario	$B10=(5.5-B7)*100$ (if $B7<5.5$, otherwise 0)
B11	Aggregated Capital Shortfall of the Comprehensive Assessment	B11= max(B8, B9, B10) B11 will be capital shortfall coming out of the comprehensive assessment. For details on which measures are considered eligible to mitigate the shortfall see the accompanying Aggregated Report.

C. Memorandum Items		
Please refer to the bank specific notes on the first sheet for details on any capital raising that is already reflected in the dynamic balance sheet of the Stress Test		
C1	Raising of capital instruments eligible as CET1 capital (+)	Changes to CET1 due to new issuances of common equity.
C2	Repayment of CET1 capital, buybacks (-)	Changes to CET1 due to repayment or reduction of CET1 (i.e. buybacks).
C3	Conversion to CET1 of existing hybrid instruments (+)	Changes to CET1 due to conversion of existing hybrid instruments into CET1 which took place between 1 January 2014 and 30 September 2014.
C4	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 5.5% and below 6%	Net issuance of AT1 Instruments (Article 52 CRR) with a trigger at or above 5.5% and below 6% between 1 January 2014 and 30 September 2014, expressed in terms of RWA. AT1 instruments which have been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.
C5	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 6% and below 7%	Net issuance of AT1 Instruments (Article 52 CRR) with a trigger at or above 6% and below 7% between 1 January 2014 and 30 September 2014, expressed in terms of RWA. AT1 instruments which have been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.
C6	Net Issuance of Additional Tier 1 Instruments with a trigger at or above 7%	Net issuance of AT1 Instruments (Article 52 CRR) with a trigger at or above 7% CET1 between 1 January 2014 and 30 September 2014, expressed in terms of RWA. AT1 instruments which have been converted into CET1 are not to be accounted for in this cell to avoid double counting with C3.
C7	Incurred fines/litigation costs from January to September 2014 (net of provisions)	Incurred fines/litigation costs from 1 January to September 2014 (net of provisions). Only litigation costs with a realized loss > 1 Basis Point of CET1 (as of 1.1.2014) are in scope.
D. Matrix Breakdown of AQR Result		
Asset class	Corporates	Asset class is an aggregated of the AQR sub-asset classes Project finance, Shipping, Aviation, Commercial real estate (CRE), Other real estate, Large corporates (non real estate) and Large SME (non real estate)
D .A	Credit Risk RWA year end 2013	Total credit risk weighted assets including off balance sheet items.
D .B	Portfolio selected	Indication of the fraction of the overall RWA per asset class that was selected in Phase 1 of the AQR. This follows a "bucketing approach" rather than disclosing the precise figures. Buckets are defined as follows: "Not relevant" ; 0% ; < 20% ; 20-40% ; 40-60% ; 60-80% ; 80-100% ; 100%
D .C	Adjustments to provisions on sampled files	Amount of adjustments to specific provisions on the credit file samples. This includes all files from the single credit file review (on a technical note: also the prioritized files).
D .D	Adjustments to provisions due to projection of findings	Amount of adjustments to specific provisions based on the projection of findings of the credit file review to the wider portfolio (negative numbers).
D .E	Adjustment to provisions due to collective provisioning review	Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.
D .F	Adjustments on CET1 before offsetting impact	Gross amount of the aggregated adjustments disclosed in D.C - D.E before the offsetting impact of risk protection and tax (negative numbers).
D.G	Portfolio size Carrying Amount	Portfolio size - Level 3 Carrying Amount
D .H	Portfolio selection	Indication of the carrying amount (gross mark-to-market as of year-end 2013, before AQR adjustment) of Level 3 position that has been reviewed by NCA Bank Team divided by total level 3 carrying amount (gross mark-to-market as of year-end 2013, before AQR adjustment and before PP&A) for this asset class.
D .I	Adjustments on CET1 before offsetting impact	Amount of adjustments resulting from: - CVA Challenger model (D11). - the different components of the fair value exposures review (D13-D19), as well as the fair value review as a whole (D12) .

D10	Additional information on portfolios with largest adjustments accounting for (at least) 30% of total banking book AQR adjustment:	This breakdown is omitted where the overall AQR impact (B2) is less than 10 basis points CET1 and single rows are omitted where they have an impact of less than 1 basis point CET1. Note this adjustment is already reflected in the asset class break down of D1 to D9 and displayed here only on a more granular level.
D11	CVA	Adjustments resulting from CVA challenger model. CVA see Article 383 CRR CVA, calculated as the market loss-given-default multiplied by the sum of expected losses at each point in time. The expected loss at each point in time <i>i</i> is calculated as the product of the PD factor at that point in time and the Exposure factor at that point in time
D12	Adjustments to fair value assets in the banking and trading book	Split of the aggregated adjustment from the fair value review, excluding the adjustment to CVA (D11)
D13	Non derivative exposures review	This includes changes in scope of exposure following PP&A. Note this includes accrual accounted real estate positions and portfolios accounted at cost.
D20	Sum of D.F1, D.I 11 and D.I 12	Gross amount of the aggregated CET1 adjustment based on the AQR before offsetting impact of asset protection, insurance and tax (negative number).
D21	Offsetting impact due to risk protection	Aggregated estimated impact of asset protection schemes (e.g. portfolio guarantees) and insurance effects that may apply to applicable portfolios (positive number).
D22	Offsetting tax impact	The offsetting tax impact includes the assumed creation of DTAs, which accounts for limitations imposed by accounting rules. Appropriate CRRIV DTA deductions are made for any tax offsets.
D23	Net total impact of AQR results on CET1	Net amount of the aggregated CET1 adjustment based on the AQR after offsetting impact of risk protection and tax (negative number). Sums the impact from D20, D21, D22, and incorporates the effect of changing RWA.
E. Matrix Breakdown of Asset Quality Indicators		
<ul style="list-style-type: none"> • 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	<p><u>Numerator:</u> 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.</p> <p><u>Denominator:</u> total exposure (performing and non-performing). Same exposure definition as above.</p>
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 exposures which were originally marked as NPE pre-AQR.
E .F	Changes due to the single credit file review	Amount of adjustments to provisions based on single credit file review.
E .G	Changes due to the projection of findings	Amount of adjustments to provisions based on the projection of findings of the credit file review to the wider portfolio.
E .H	Changes due to the collective provisioning review on non-performing exposures	Amount of adjustments to collective provisions as determined based on the challenger model in cases where the bank's collective provisioning model is found to be out of line with the standards expressed in the AQR Manual.
E .I	AQR - adjusted ratio of provisions on NPE to NPE	Coverage ratio adjusted for AQR findings.
E .J	Coverage ratio for exposures newly classified as NPE during the AQR	Additional provisions specified for exposure newly classified as non-performing during the AQR

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

2014 EU-wide Stress Test Summary Adverse Scenario

IT - Intesa Sanpaolo S.p.A.

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

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

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

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

EBA 2014 EU-wide Stress Test Credit Risk

Table for Italy: Exposure values, Risk exposure amounts, and Value adjustments and provisions (as of 31/12/2013). Includes sub-sections for Central banks and central governments, Credit risk, Retail, Equity, and Other non-credit obligation assets.

IT refers to the part of Resolutions report that is not included in the consolidated Resolutions Report.

Table for Italy: Exposure values, Risk exposure amounts, and Value adjustments and provisions (as of 31/12/2013). Includes sub-sections for Central banks and central governments, Credit risk, Retail, Equity, and Other non-credit obligation assets.

IT refers to the part of Resolutions report that is not included in the consolidated Resolutions Report.

Table for United Kingdom: Exposure values, Risk exposure amounts, and Value adjustments and provisions (as of 31/12/2013). Includes sub-sections for Central banks and central governments, Credit risk, Retail, Equity, and Other non-credit obligation assets.

UK refers to the part of Resolutions report that is not included in the consolidated Resolutions Report.

Table for United States: Exposure values, Risk exposure amounts, and Value adjustments and provisions (as of 31/12/2013). Includes sub-sections for Central banks and central governments, Credit risk, Retail, Equity, and Other non-credit obligation assets.

US refers to the part of Resolutions report that is not included in the consolidated Resolutions Report.

Table for Slovakia: Exposure values, Risk exposure amounts, and Value adjustments and provisions (as of 31/12/2013). Includes sub-sections for Central banks and central governments, Credit risk, Retail, Equity, and Other non-credit obligation assets.

SK refers to the part of Resolutions report that is not included in the consolidated Resolutions Report.

Table for Italy: Baseline Scenario (as of 31/12/2013). Shows Coverage Ratio, Stock of Provisions, and Coverage Ratio (Default Stock) for various asset classes.

Table for Italy: Baseline Scenario (as of 31/12/2013). Shows Coverage Ratio, Stock of Provisions, and Coverage Ratio (Default Stock) for various asset classes.

Table for Italy: Baseline Scenario (as of 31/12/2013). Shows Coverage Ratio, Stock of Provisions, and Coverage Ratio (Default Stock) for various asset classes.

Table for Italy: Baseline Scenario (as of 31/12/2013). Shows Coverage Ratio, Stock of Provisions, and Coverage Ratio (Default Stock) for various asset classes.

Table for Italy: Baseline Scenario (as of 31/12/2013). Shows Coverage Ratio, Stock of Provisions, and Coverage Ratio (Default Stock) for various asset classes.

Table for Italy: Adverse Scenario (as of 31/12/2013). Shows Coverage Ratio, Stock of Provisions, and Coverage Ratio (Default Stock) for various asset classes.

Table for Italy: Adverse Scenario (as of 31/12/2013). Shows Coverage Ratio, Stock of Provisions, and Coverage Ratio (Default Stock) for various asset classes.

Table for Italy: Adverse Scenario (as of 31/12/2013). Shows Coverage Ratio, Stock of Provisions, and Coverage Ratio (Default Stock) for various asset classes.

Table for Italy: Adverse Scenario (as of 31/12/2013). Shows Coverage Ratio, Stock of Provisions, and Coverage Ratio (Default Stock) for various asset classes.

Table for Italy: Adverse Scenario (as of 31/12/2013). Shows Coverage Ratio, Stock of Provisions, and Coverage Ratio (Default Stock) for various asset classes.

LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)					Risk exposure amounts (as of 31/12/2013)					Value adjustments and provisions (as of 31/12/2013)							
	FIRB		A-IRB		SIA	FIRB		A-IRB		SIA	FIRB		A-IRB		SIA			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted				
Central banks and central governments	0	0	0	0	3,141	4	0	0	0	0	149	4	0	0	0	0	16	0
Debtsecurities	0	0	0	0	246	30	0	0	0	0	186	30	0	0	0	0	2	247
Comercbank	0	0	0	0	1,870	392	0	0	0	0	1,870	392	0	0	0	0	50	247
Comercbank - OF W/wh: Securitised Lending	0	0	0	0	152	29	0	0	0	0	152	29	0	0	0	0	2	29
Comercbank - OF W/wh: SME	0	0	0	0	1,618	263	0	0	0	0	1,618	263	0	0	0	0	48	218
Retail	0	0	0	0	951	192	0	0	0	0	898	200	0	0	0	0	26	189
Retail - Secured on real estate security	0.53	0	0	0	3,137	241	0	0	0	0	3,137	241	0	0	0	0	4	245
Retail - Secured on real estate security - Other Retail	0.50	0	0	0	1,105	180	0	0	0	0	1,105	180	0	0	0	0	4	184
Retail - Secured on real estate security - Other Retail - OF W/wh: SME	0.50	0	0	0	45	0	0	0	0	0	45	0	0	0	0	0	0	0
Retail - Secured on real estate security - Other Retail - OF W/wh: non-SME	0.50	0	0	0	2,052	180	0	0	0	0	2,052	180	0	0	0	0	4	184
Retail - Quasi-Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - OF W/wh: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - OF W/wh: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	5,376	556	0	0	0	0	5,376	556	0	0	0	0	80	556

17 Refer to the partial securitisation response that is included from capital and subordinated items.

LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)					Risk exposure amounts (as of 31/12/2013)					Value adjustments and provisions (as of 31/12/2013)							
	FIRB		A-IRB		SIA	FIRB		A-IRB		SIA	FIRB		A-IRB		SIA			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted				
Central banks and central governments	0	0	0	0	120	0	0	0	0	0	0	0	0	0	0	0	0	0
Debtsecurities	0	0	0	0	4,820	0	0	0	0	0	236	0	0	0	0	0	0	0
Comercbank	0	0	0	0	3,620	36	0	0	0	0	2,039	454	0	0	0	16	50	3
Comercbank - OF W/wh: Securitised Lending	0	0	0	0	409	0	0	0	0	0	205	0	0	0	0	0	0	0
Comercbank - OF W/wh: SME	0	0	0	0	14	26	0	0	0	0	17	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate security	0.50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate security - Other Retail	0.50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate security - Other Retail - OF W/wh: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate security - Other Retail - OF W/wh: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Quasi-Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - OF W/wh: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - OF W/wh: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	4,820	36	0	0	0	0	2,480	1,053	0	0	0	16	50	3

17 Refer to the partial securitisation response that is included from capital and subordinated items.

LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)					Risk exposure amounts (as of 31/12/2013)					Value adjustments and provisions (as of 31/12/2013)							
	FIRB		A-IRB		SIA	FIRB		A-IRB		SIA	FIRB		A-IRB		SIA			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted				
Central banks and central governments	0	0	0	0	1,767	0	0	0	0	0	117	0	0	0	0	0	0	0
Debtsecurities	0	0	0	0	1,134	0	0	0	0	0	426	0	0	0	0	0	0	0
Comercbank	0	0	0	0	86	0	0	0	0	0	69	0	0	0	0	0	0	0
Comercbank - OF W/wh: Securitised Lending	0	0	0	0	1,134	0	0	0	0	0	426	0	0	0	0	0	0	0
Comercbank - OF W/wh: SME	0	0	0	0	1,088	0	0	0	0	0	400	0	0	0	0	0	0	0
Retail	0	0	0	0	498	171	0	0	0	0	170	166	0	0	0	11	48	0
Retail - Secured on real estate security	0.46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate security - Other Retail	0.53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate security - Other Retail - OF W/wh: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate security - Other Retail - OF W/wh: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Quasi-Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - OF W/wh: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - OF W/wh: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	3,162	171	0	0	0	0	3,162	166	0	0	0	11	48	0

17 Refer to the partial securitisation response that is included from capital and subordinated items.

LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)					Risk exposure amounts (as of 31/12/2013)					Value adjustments and provisions (as of 31/12/2013)							
	FIRB		A-IRB		SIA	FIRB		A-IRB		SIA	FIRB		A-IRB		SIA			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted				
Central banks and central governments	0	0	0	0	340	0	0	0	0	0	426	0	0	0	0	0	0	0
Debtsecurities	0	0	0	0	2,727	34	0	0	0	0	1,281	34	0	0	0	12	6	0
Comercbank	0	0	0	0	2,336	34	0	0	0	0	1,281	34	0	0	0	12	6	0
Comercbank - OF W/wh: Securitised Lending	0	0	0	0	41	0	0	0	0	0	81	0	0	0	0	0	0	0
Comercbank - OF W/wh: SME	0	0	0	0	9	0	0	0	0	0	5	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate security	0.50	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate security - Other Retail	0.50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate security - Other Retail - OF W/wh: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate security - Other Retail - OF W/wh: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Quasi-Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - OF W/wh: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - OF W/wh: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	3,162	34	0	0	0	0	3,162	34	0	0	0	12	6	0

17 Refer to the partial securitisation response that is included from capital and subordinated items.

LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)					Risk exposure amounts (as of 31/12/2013)					Value adjustments and provisions (as of 31/12/2013)							
	FIRB		A-IRB		SIA	FIRB		A-IRB		SIA	FIRB		A-IRB		SIA			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted				
Central banks and central governments	0	0	0	0	2,807	0	0	0	0	0	0	0	0	0	0	0	0	0
Debtsecurities	0	0	0	0	2,182	34	0	0	0	0	642	34	0	0	0	2	2	0
Comercbank	0	0	0	0	684	21	0	0	0	0	626	31						



2014 EU-wide Stress Test

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



2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	243,683	247,919	249,795	250,710	258,935	258,205	259,937
Risk exposure amount Securitisation and re-securitisations	6,884	8,378	9,213	9,760	9,941	11,632	12,797
Risk exposure amount Other credit risk	236,799	239,542	240,581	240,951	248,994	246,573	247,140
Risk exposure amount for market risk	18,036	18,036	18,036	18,036	26,066	26,541	26,975
Risk exposure amount for operational risk	22,737	22,737	22,737	22,737	22,737	22,737	22,737
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	325	325	325	325	325	325	325
Total Risk exposure amount	284,781	289,018	290,893	291,809	308,064	307,808	309,974



2014 EU-wide Stress Test

Securitisation

(mln EUR)

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

2014 EU-wide Stress Test - Sovereign Exposure

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

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013					
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances	of which: FVO (designated at fair value through profit&loss) banking book	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)	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				
							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 ┆	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 3M - 1Y ┆		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 1Y - 2Y ┆		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 2Y - 3Y ┆		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 3Y - 5Y ┆		9	4	9	0	0	5	0	0	0	0	0	0	0	0	0	
┆ 5Y - 10Y ┆		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		17	12	17	0	0	5	0	0	0	0	0	0	0	0	0	
┆ 0 - 3M ┆		France	3	0	3	0	0	0	0	0	0	0	73	0	73	0	0
┆ 3M - 1Y ┆			21	1	19	0	0	18	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆	31		1	26	0	0	24	0	0	0	0	91	0	91	0	0	
┆ 2Y - 3Y ┆	72		1	70	0	0	63	0	0	0	0	373	0	316	0	0	
┆ 3Y - 5Y ┆	8		3	8	0	0	6	0	0	0	0	819	2	801	-2	0	
┆ 5Y - 10Y ┆	130		7	101	0	0	1	0	0	0	0	0	0	0	0	0	
┆ 10Y - more	22		4	-10	0	0	-29	0	0	0	0	0	0	0	0	-2	
Tot	287		17	163	3	0	34	0	0	0	0	1,356	2	1,281	-2	0	
┆ 0 - 3M ┆	Germany		57	0	57	21	0	36	0	0	0	0	18	0	18	0	0
┆ 3M - 1Y ┆			79	0	72	30	0	42	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		33	0	12	0	0	12	0	0	0	0	36	0	152	0	0	
┆ 2Y - 3Y ┆		81	0	44	25	0	-20	0	0	0	0	149	1	65	0	0	
┆ 3Y - 5Y ┆		28	0	9	0	0	9	0	0	0	0	0	0	7	0	0	
┆ 5Y - 10Y ┆		75	0	33	0	0	33	0	0	0	0	0	0	0	0	0	
┆ 10Y - more		45	0	42	0	0	-1	0	0	0	0	0	0	0	0	0	
Tot		399	0	269	119	0	112	0	0	0	0	203	1	243	-1	0	
┆ 0 - 3M ┆		Croatia	231	1	231	0	0	156	0	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆			364	13	364	0	0	343	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆	335		219	335	0	0	56	0	0	0	0	0	0	0	0	0	
┆ 2Y - 3Y ┆	184		178	184	0	0	7	0	0	0	0	0	0	0	0	0	
┆ 3Y - 5Y ┆	246		159	246	0	0	3	0	0	0	0	15	1	0	0	0	
┆ 5Y - 10Y ┆	413		405	412	0	0	0	0	0	0	0	7	1	0	0	0	
┆ 10Y - more	99		99	99	0	0	0	0	297	34	0	0	0	0	0	0	0
Tot	1,871		1,074	1,871	0	0	565	11	297	34	0	22	3	0	0	0	0
┆ 0 - 3M ┆	Greece		28	0	28	0	0	28	0	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆			5	0	5	0	0	5	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 2Y - 3Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 3Y - 5Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 5Y - 10Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 10Y - more		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0
Tot		34	0	34	0	0	34	0	0	0	0	0	0	0	0	0	0
┆ 0 - 3M ┆		Hungary	922	0	922	900	0	4	0	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆			25	6	25	0	0	19	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆	9		0	9	0	0	0	0	0	0	0	7	0	4	0	0	
┆ 2Y - 3Y ┆	44		0	44	43	0	0	0	0	0	0	17	0	21	0	0	
┆ 3Y - 5Y ┆	32		1	31	0	0	1	0	0	0	0	7	0	7	0	0	
┆ 5Y - 10Y ┆	21		15	21	0	0	6	0	0	0	0	0	0	0	0	0	
┆ 10Y - more	195		194	195	0	0	1	0	0	0	0	0	0	0	0	0	0
Tot	1,249		225	1,248	943	0	32	0	0	0	0	32	1	32	-1	0	0
┆ 0 - 3M ┆	Iceland		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 2Y - 3Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 3Y - 5Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 5Y - 10Y ┆		3	0	3	0	0	3	0	0	0	0	0	0	0	0	0	
┆ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		3	0	3	0	0	3	0	0	0	0	0	0	0	0	0	0
┆ 0 - 3M ┆		Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆	0		0	0	0	0	0	0	0	0	0	22	0	22	0	0	
┆ 2Y - 3Y ┆	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
┆ 3Y - 5Y ┆	0		0	-11	0	0	-11	0	0	0	0	0	0	0	0	0	
┆ 5Y - 10Y ┆	0		0	0	0	0	0	0	0	0	0	18	0	18	0	0	
┆ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	-11	0	0	0	0	40	1	40	-1	0	0
┆ 0 - 3M ┆	Italy		10,232	3	10,184	8,293	0	1,886	0	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆			24,897	2,911	24,647	19,044	0	2,672	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		11,513	2,806	11,256	8,150	24	2,672	3	53	-1	0	0	0	1	0	0	
┆ 2Y - 3Y ┆		9,963	2,741	9,517	6,860	0	-84	1	8	-7	0	96	1	46	-1	0	
┆ 3Y - 5Y ┆		7,323	3,953	6,473	2,835	23	2,835	8	1	0	0	155	4	230	-17	0	
┆ 5Y - 10Y ┆		6,005	3,188	5,809	5,809	0	239	57	155	-9	0	219	22	44	-4	0	
┆ 10Y - more		7,338	4,475	7,185	1,076	0	1,600	9,810	3,423	96	-10	303	75	989	-174	0	
Tot		77,271	20,077	75,072	47,216	47	4,804	10,142	3,484	312	-26	773	102	1,308	-196	0	0

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

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			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)	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	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
┆ 0 - 3M ┆	Romania	2	0	2	2	0	0	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆		44	2	44	42	0	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		28	2	28	16	0	1	0	0	0	0	0	0	0	0
┆ 2Y - 3Y ┆		59	2	59	58	0	0	0	0	0	0	0	0	0	0
┆ 3Y - 5Y ┆		28	3	25	25	0	-1	0	0	0	0	0	0	0	0
┆ 5Y - 10Y ┆		9	8	9	0	0	1	0	0	0	0	0	0	0	0
┆ 10Y - more ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		170	15	168	143	0	0	0	0	0	0	0	0	0	0
┆ 0 - 3M ┆	Slovakia	403	4	403	0	0	7	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆		86	17	86	0	0	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		416	12	416	391	0	13	0	0	0	0	0	0	0	0
┆ 2Y - 3Y ┆		585	32	585	553	0	0	0	0	0	0	0	0	0	0
┆ 3Y - 5Y ┆		417	17	417	247	0	0	0	0	0	0	0	0	0	0
┆ 5Y - 10Y ┆		394	32	394	82	0	0	0	0	0	0	0	0	0	0
┆ 10Y - more ┆		124	21	124	0	0	0	0	0	0	0	0	0	0	0
Tot		2,425	135	2,425	1,274	0	20	0	0	0	0	0	0	0	0
┆ 0 - 3M ┆	Slovenia	110	0	110	0	0	0	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆		85	0	85	25	0	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		48	1	48	47	0	0	0	0	0	0	0	0	0	0
┆ 2Y - 3Y ┆		69	34	69	35	0	0	0	0	0	7	0	7	0	0
┆ 3Y - 5Y ┆		8	1	7	8	0	-1	0	0	0	0	0	0	0	0
┆ 5Y - 10Y ┆		48	23	48	25	0	0	0	0	0	0	0	0	0	0
┆ 10Y - more ┆		50	39	50	12	0	0	0	0	0	0	0	0	0	0
Tot		334	181	332	152	0	-1	0	0	0	7	0	7	0	0
┆ 0 - 3M ┆	Spain	91	14	88	0	0	22	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆		278	35	275	0	0	240	0	0	0	0	89	0	125	-1
┆ 1Y - 2Y ┆		75	57	67	0	0	9	0	0	0	366	2	0	330	-2
┆ 2Y - 3Y ┆		210	33	208	0	0	175	0	0	0	622	3	0	605	-1
┆ 3Y - 5Y ┆		575	171	558	0	0	33	0	0	0	723	14	0	721	-13
┆ 5Y - 10Y ┆		147	144	145	0	0	0	0	0	0	36	1	0	36	-1
┆ 10Y - more ┆		33	41	42	0	0	8	0	0	0	0	0	0	0	0
Tot		1,420	488	1,382	0	0	488	0	0	0	1,836	20	0	1,818	-18
┆ 0 - 3M ┆	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 2Y - 3Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 3Y - 5Y ┆		36	0	36	0	0	36	0	0	0	0	0	0	0	0
┆ 5Y - 10Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 10Y - more ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		37	0	37	0	0	37	0	0	0	0	0	0	0	0
┆ 0 - 3M ┆	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		0	0	0	0	0	0	0	0	0	141	2	0	141	-2
┆ 2Y - 3Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 3Y - 5Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 5Y - 10Y ┆		6	1	0	0	0	1	0	0	0	0	0	0	0	0
┆ 10Y - more ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		6	0	0	0	0	1	0	0	0	141	2	0	149	-2
┆ 0 - 3M ┆	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 2Y - 3Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 3Y - 5Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 5Y - 10Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 10Y - more ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0
┆ 0 - 3M ┆	Canada	117	0	117	0	0	117	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆		613	0	613	0	0	613	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 2Y - 3Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 3Y - 5Y ┆		202	0	202	26	0	176	0	0	0	0	0	0	0	0
┆ 5Y - 10Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 10Y - more ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		932	0	932	26	0	906	0	0	0	0	0	0	0	0
┆ 0 - 3M ┆	Hong Kong	47	0	47	0	0	47	0	0	0	0	0	0	0	0
┆ 3M - 1Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 1Y - 2Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 2Y - 3Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 3Y - 5Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 5Y - 10Y ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
┆ 10Y - more ┆		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		47	0	47	0	0	47	0	0	0	0	0	0	0	0

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

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

Notes and definitions

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

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

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

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

2014 EU-wide Stress Test
Capital

CRR / CRDIV DEFINITION OF CAPITAL	Baseline Scenario							Adverse Scenario			COREP CODE	REGULATION
	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					
OWN FUNDS	43,147	42,120	40,948	39,264	39,120	35,937	31,945	CA1 (1)	Articles 4(118) and 72 of CRR			
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	33,333	33,623	33,233	32,764	30,855	28,538	25,772	CA1 (1.1.1)	Article 50 of CRR			
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	38,940	38,940	38,940	38,940	38,940	38,940	38,940	CA1 (1.1.1.1)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR			
Of which: CET1 Instruments subscribed by Government	0	0	0	0	0	0	0	-	-			
Retained earnings	4,686	4,685	4,683	4,682	2,157	502	-1,312	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR			
Accumulated other comprehensive income	-1,074	-1,150	-1,196	-1,226	-2,237	-2,046	-2,200	CA1 (1.1.1.3)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR			
Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-8	-8	-8	-8	-976	-667	-743	-	-			
Of which: arising from unrealised gains/losses from the rest of AFS portfolio	371	295	249	219	176	59	-20	-	-			
Other Reserves	0	0	0	0	0	0	0	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR			
Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR			
Minority interest given recognition in CET1 capital	84	84	84	84	84	84	84	CA1 (1.1.1.7)	Article 84 of CRR			
Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	-1,588	-1,619	-1,655	-1,690	-1,619	-1,655	-1,690	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR			
Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	6	6	5	3	781	400	297	-	-			
(-) Intangible assets (including Goodwill)	-7,376	-7,177	-7,067	-6,957	-7,177	-7,067	-6,957	CA1 (1.1.1.10 + 1.1.1.13)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (g) and 57 point (e) of CRR			
(-) 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 (h) and 89 to 91 of CRR; Articles 36(1) point (i) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (j) (ii) and 379(3) of CRR; Articles 36(1) point (k) (i), and 473(3) of CRR and 478 and 481 of CRR			
Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (h) (i), 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 (h); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR			
(-) Amount exceeding 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 477, 478 and 481 of CRR			
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,150	1,397	1,388	1,414	1,304	1,258	1,256	CA1 (1.1.2)	Article 61 of CRR			
Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-			
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	34,483	35,019	34,620	34,178	32,159	29,796	27,028	CA1 (1.1)	Article 25 of CRR			
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,663	7,101	6,328	5,086	6,961	6,141	4,917	CA1 (1.2)	Article 71 of CRR			
TOTAL RISK EXPOSURE AMOUNT	284,781	289,018	290,893	291,809	308,064	307,808	309,974	CA2 (1)	Articles 92(3), 95, 96 and 98 of CRR			
of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	11,581	0	0	0	0	0	0	-	Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR			
of which: stemming from 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 (46) of CRR			
of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0	0	0	0	0	0	0	-	-			
of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0	-	Article 124 to 164 of CRR			
Common Equity Tier 1 Capital ratio	11.70%	11.63%	11.42%	11.23%	10.02%	9.27%	8.31%	CA3 (1)	-			
Tier 1 Capital ratio	12.11%	12.12%	11.90%	11.71%	10.44%	9.68%	8.72%	CA3 (3)	-			
Total Capital ratio	15.15%	14.57%	14.08%	13.46%	12.70%	11.68%	10.31%	CA3 (5)	-			
Common Equity Tier 1 Capital Threshold		23,121	23,271	23,345	16,944	16,929	17,049					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014-2016 period (cumulative conversions) (1)		0	0	0	0	0	0					
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0					
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0					
Fully Loaded Common Equity Tier 1 Capital ratio (3)				10.84%			7.83%					

26/01

neted CRR/CRDIV 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 Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



2014 EU-wide Stress Test

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

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



2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	1,756
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

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