Bank of Cyprus Group

Announcement

2014 ECB Comprehensive Assessment

- Bank of Cyprus successfully passes the 2014 ECB Comprehensive Assessment following share capital increase of €1 bn in September 2014
- Significant pre-emptive strengthening of the Bank's capital position ensured that the Bank was well positioned for the Comprehensive Assessment

Nicosia, 26 October 2014

Group Profile

Founded in 1899, Bank of Cyprus Group is the leading banking and financial services group in Cyprus. The Group provides a wide range of financial products and services which include retail and commercial banking, finance, factoring, investment banking, brokerage, fund management, private banking, life and general insurance. The Group operates through a total of 280 branches, of which 144 operate in Russia, 130 in Cyprus, 1 in Romania, 4 in the United Kingdom and 1 in the Channel Islands. Bank of Cyprus also has representative offices in Russia, Ukraine and China. The Bank of Cyprus Group employs 6.747 staff worldwide. At 30 June 2014, the Group's Total Assets amounted to €28,6 bn and Total Equity was €2,8 bn.

Bank of Cyprus Public Company Ltd ("Bank") has successfully passed the 2014 ECB Comprehensive Assessment ("Comprehensive Assessment") conducted by the European Central Bank ("ECB") in cooperation with the European Banking Authority ("EBA") and the Central Bank of Cyprus ("CBC"). Decisive pre-emptive action to raise €1 bn equity capital in September 2014 ensured that the Bank was well capitalized for the Comprehensive Assessment.

The Bank notes the announcements made today by the ECB, the EBA and the CBC on the Comprehensive Assessment and fully acknowledges the outcome of this exercise.

The Comprehensive Assessment was performed by the ECB prior to assuming full responsibility for supervision under the Single Supervisory Mechanism ("SSM") in November 2014 in collaboration with National Competent Authorities ("NCAs") of the Member States participating in the SSM and was supported at all levels by independent third parties.

The Comprehensive Assessment comprised of two main pillars:

- an asset quality review (AQR) – to enhance the transparency of bank balance sheets by reviewing the quality of banks' assets, including the adequacy of asset and collateral valuation and related provisions;

- the 2014 EU-wide stress test – performed in close cooperation with the EBA. This examined the resilience of banks' balance sheets to stress scenarios using a common methodology developed by the EBA and applied across all participating banks. The outcomes of the stress test reflect the predefined baseline and adverse stress test scenarios and are not forecasts of financial performance nor forecasts of capital ratios. A stress testing exercise does not provide forecasts of expected outcomes since the adverse scenarios are designed as "what-if" scenarios including plausible but extreme assumptions, which are therefore not very likely to materialise. Different stresses may produce different outcomes depending on the circumstances of each institution and provide important prudential information for supervisors. The 2014 EU-wide stress test of the Bank has been carried out on a dynamic[1] balance sheet assumption starting end December 2013, over a 3-year time horizon.

The Comprehensive Assessment was based on a capital benchmark of 8% Common Equity Tier 1 (CET1) ratio, including transitional arrangements of CRR/CRD IV, for both the AQR and the Baseline stress test scenario. For the purposes of the EU-wide stress test the minimum ratios applied across all participating banks were set at 8% CET1 ratio for the Baseline scenario and 5,5% CET1 ratio for the Adverse scenario.

As shown on the table below, as a result of the application of the AQR and the stress test, the AQR Adjusted CET1 ratio (based on transitional arrangements as of 1.1.2014) of the Bank is estimated at 7,28%, the Adjusted CET1 ratio after the Baseline Scenario is estimated at 7,73% and the Adjusted CET1 ratio after the Adverse Scenario is estimated at 1,51%. Based on these estimated capital ratios, the theoretical Aggregated Capital Shortfall of the Comprehensive Assessment is estimated at €919 mn. Taking into account the successful capital increase of €1 bn completed on 18 September 2014, the theoretical shortfall is amply covered leading to a capital surplus of €81 mn and, therefore, the Bank is not obliged to proceed with any capital enhancing actions. As such, adjusting the above mentioned ratios for the capital increase, the AQR Adjusted CET1 ratio (based on transitional arrangements as of 1.1.2014) rises to 11,53%, the Adjusted CET1 ratio after the Baseline Scenario rises to 11,62% and the Adjusted CET1 ratio after the Adverse Scenario rises to 5,85%.

	As included in the ECB template	Adjusted for the capital increase
AQR adjusted CET1 ratio	7,28%	11,53%
Adjusted CET1 ratio after Baseline Scenario	7,73%	11,62%
Adjusted CET1 ratio after Adverse Scenario	1,51%	5,85%

[1] Applicable to banks with approved restructuring plans prior to 31 December 2013.

It is noted that the reported CET1 ratio of the Bank as at 30 June 2014 stood at 11,3% whereas, after taking into account the €1 bn capital increase, the Bank's pro-forma CET1 ratio as at 30 June 2014 (based on transitional arrangements as of 1.1.2014) reached 15,6%.

As part of Phase 3 of its Share Capital Increase[2], the Bank intends to proceed with a Retail Offer of up to €100 mn of new ordinary shares for subscription by existing shareholders prior to any listing of its shares on the Cyprus Stock Exchange and the Athens Exchange. Subject to obtaining the relevant approvals, the Bank anticipates that the Retail Offer and the listing will take place by year-end 2014.

The Comprehensive Assessment was a very thorough exercise which was carried out across 130 banks covering approximately 85% of total euro area banking system assets and took 12 months to be completed. This Comprehensive Assessment is considerably broader and tougher than any previous exercises and is an important first step towards restoring trust and confidence in the banking sector by bringing greater transparency of the banks' balance sheets and consistency of supervisory practices in Europe, identifying problems and implementing necessary corrective actions and thus assuring stakeholders that banks are fundamentally sound and trustworthy.

Dr Christis Hassapis, Chairman of the Board of Directors of the Bank of Cyprus Group, commented: *"The positive result of the Comprehensive Assessment reaffirms the solid capital position of the Bank, even under the most extreme, severe theoretical stress conditions. It also reflects the pro-activeness of the Group in raising adequate capital in advance of the Comprehensive Assessment. Today's result is another milestone for the Bank and will further strengthen the confidence of depositors and other stakeholders towards the Bank. As the leading bank in Cyprus, the Bank will contribute to and benefit significantly from improving economic fundamentals and confidence in its home market."*

John Hourican, CEO of the Bank of Cyprus Group, commented: *"We are pleased that the well-timed and deliberate actions taken during 2014, and in particular the pre-emptive €1 bn share capital increase, have ensured a positive result in the ECB's Comprehensive Assessment. The share capital increase has generated a significant capital buffer, ensuring that the Bank could weather even the adverse stress scenario envisaged by the authorities. The Bank will continue to ensure that appropriate capital levels are maintained reflecting the economic environment and the challenges we are faced with. We remain committed and focused on the implementation of our restructuring and we are gradually and steadily becoming a stronger, better bank for our customers, our shareholders, our employees and for Cyprus as a whole. A stronger Bank will be better positioned to support the economic recovery in Cyprus, leading to increased prosperity in the country. We want to thank all our stakeholders for the trust they continue to place with us and assure them that the Bank will continue to ensure this trust is well justified."*

Notes to editors

Further details on the results of the AQR and the stress test under the baseline and adverse scenarios, as well as information on the Bank's credit exposures and exposures to central and local governments, are provided in the disclosure tables based on the common format provided by the ECB and EBA, which are attached herein.

The Comprehensive Assessment is prudential in nature. Accounting rules were an important consideration. For the purposes of the exercise, the ECB was not bound by accounting rules where the application of prudential or economic judgment led to an alternative result. It should also be noted, that because the exercise is prudential it does not necessitate accounting changes.

The stress test was carried out based on the EBA common methodology and key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures) as published in the EBA Methodology. Therefore, the information relative to the scenarios is provided only for comparison purposes.

See more details on the methodology on the EBA website https://www.eba.europa.eu/-/eba-publishes-common-methodology-and-scenario-for-2014-eu-banks-stress-test

[2] The Share Capital Increase was approved by the Bank's shareholders at an Extraordinary General Meeting on 28th August 2014 and Phases 1 and 2 were completed on 18th September 2014.

2014 COMPREHENSIVE ASSESSMENT OUTCOME

ECB PUBLIC

NAME OF THE ENTITY	CYBOCG	Bank of Cyprus Public Company Ltd

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	29.660,77
A2	Net (+) Profit/ (-) Loss of 2013 (based on prudential scope of consolidation)	Mill. EUR	-2.138,18
A3	Common Equity Tier 1 Capital according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014	Mill. EUR	2.449,56
A4	Total risk exposure * according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014	Mill. EUR	23.530,00
A5	Total exposure measure according to Article 429 CRR "Leverage exposure"	Mill. EUR	30.628,00
A6	CET1 ratio according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014 A6=A3/A4	%	10,41%
A7	Tier 1 Ratio (where available) according to CRD3 definition, as of 31.12.2013 as reported by the bank	%	10,20%
A8	Core Tier 1 Ratio (where available) according to EBA definition	%	10,17%
A9	Leverage ratio	%	8,00%
A10	Non-performing exposures ratio	%	44,74%
A11	Coverage ratio for non-performing exposure	%	34,08%
A12	Level 3 instruments on total assets	%	0,35%

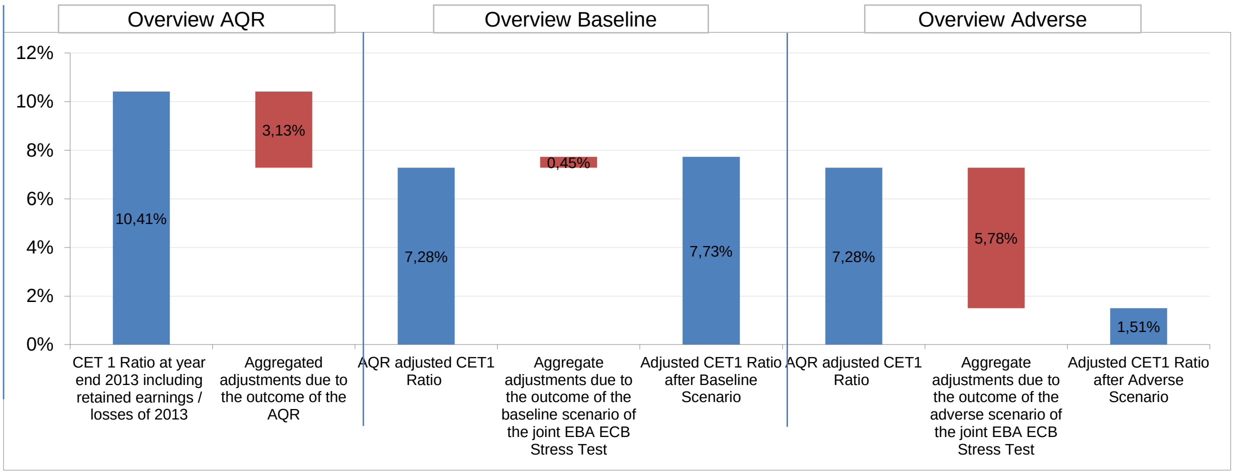
B MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)

B1	**CET1 Ratio** **at year end 2013 including retained earnings / losses of 2013** **B1 = A6**	%	**10,41%**
B2	Aggregated adjustments due to the outcome of the AQR	Basis Points Change	-313
B3	**AQR adjusted CET1 Ratio** **B3 = B1 + B2**	%	**7,28%**
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	45
B5	**Adjusted CET1 Ratio after Baseline Scenario** **B5 = B3 + B4**	%	**7,73%**
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	-578
B7	**Adjusted CET1 Ratio after Adverse Scenario** **B7 = B3 + B6**	%	**1,51%**

Capital Shortfall

		Basis Points [1]	Mill. EUR
B8	to threshold of 8% for AQR adjusted CET1 Ratio	72	168,29
B9	to threshold of 8% in Baseline Scenario	27	68,80
B10	to threshold of 5.5% in Adverse Scenario	399	919,22
B11	**Aggregated Capital Shortfall of the Comprehensive Assessment** **B11 = max(B8, B9, B10)**	399	919,22

* 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	1.000,00
C2	Repayment of CET1 capital, buybacks	
C3	Conversion to CET1 of hybrid instruments becoming effective between January and September 2014	
	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%	
C5	with a trigger at or above 6% and below 7%	
C6	with a trigger at or above 7%	
	Fines/Litigation costs	*Million EUR*
C7	Incurred fines/litigation costs from January to September 2014 (net of provisions)	

2014 COMPREHENSIVE ASSESSMENT OUTCOME

ECB PUBLIC

NAME OF THE ENTITY	CYBOCG	Bank of Cyprus Public Company Ltd

2. Detailed AQR Results

D. Matrix Breakdown of AQR Result (B2)

Note:

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

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

AQR breakdown →

Asset class breakdown ↓

		D .A	D .B	D .C		D .D		D .E		D .F	
		Credit Risk RWA year end 2013	Portfolio selected in Phase 1	Adjustments to provisions on sampled files		Adjustments to provisions due to projection of findings		Adjustment to provisions due to collective provisioning review		Impact on CET1 capital before any offsetting impact	
	Units of Measurement	Mill. EUR	% of RWA selected in Phase 1	Basis Points	Mill. EUR	Basis Points	Mill. EUR	Basis Points	Mill. EUR	Basis Points	Mill. EUR
D1	**Total credit exposure**	**21.372,04**	**60 - 80%**	**68**	**159,61**	**50**	**117,26**	**193**	**454,46**	**-311**	**-731,33**
D2	**Sovereigns and Supranational non-governmental organisations**	44,74	0%	0	0,00	0	0,00	0	0,00	0	0,00
D3	**Institutions**	726,34	0%	0	0,00	0	0,00	0	0,00	0	0,00
D4	**Retail**	5.205,81	60 - 80%	0	0,00	0	0,00	102	240,03	-102	-240,03
D5	*thereof SME*	*1.192,82*	*20 - 40%*					*37*	*87,10*	*-37*	*-87,10*
D6	*thereof Residential Real Estate (RRE)*	*1.666,04*	*60 - 80%*	*0*	*0,00*	*0*	*0,00*	*0*	*0,00*	*0*	*0,00*
D7	*thereof Other Retail*	*2.346,95*	*60 - 80%*					*65*	*152,93*	*-65*	*-152,93*
D8	**Corporates**	13.901,77	80 - 100%	68	159,61	50	117,26	91	214,43	-209	-491,30
D9	**Other Assets**	1.493,38	0%	0	0,00	0	0,00	0	0,00	0	0,00

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

Asset Class	*Geography*	D .A	D .B	D .C Basis Points	D .C Mill. EUR	D .D Basis Points	D .D Mill. EUR	D .E Basis Points	D .E Mill. EUR	D .F Basis Points	D .F Mill. EUR
Real estate related	CYPRUS	1.294,42		17	40,33	27	64,30	26	61,35	-71	-165,99
Large corporates (non real estate)	CYPRUS	1.055,97		12	27,22	14	32,21	33	78,56	-59	-137,99
SME	RUSSIAN FEDERATION	848,19			0,00		0,00	37	87,10	-37	-87,10

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

		D .G	D .H	D .I	
		Portfolio size Carrying Amount	Portfolio selection	Impact on CET1 before any offsetting impact	
	Units of Measurement	Mill. EUR	% selected in Phase 1	Basis points	Mill. EUR
D11	CVA			-2	-4,10
D12	**Fair Value review**			0	0,00
D13	Non derivative exposures review *Please refer to Definitions and Explanations sheet*	0,00	0%	0	0,00
D14	*Bonds*	*0,00*	-	*0*	*0,00*
D15	*Securitisations*	*0,00*	-	*0*	*0,00*
D16	*Loans*	*0,00*	-	*0*	*0,00*
D17	*Equity (Investment in PE and Participations)*	*0,00*	*0%*	*0*	*0,00*
D18	*Investment Properties / Real Estate / Other*	*0,00*	*0%*	*0*	*0,00*
D19	Derivatives Model Review			0	0,00

		Basis points [2]	Mill. EUR
D20	Gross impact on capital	-313	-735,43
D21	Offsetting impact due to risk protection	0	0,00
D22	Offsetting tax impact	0	0,00
D23	Net total impact of AQR results on CET1 ratio	-313	

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

E. Matrix Breakdown of Asset Quality Indicators

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

[2] Basis point impact includes adjustment to RWA

Information reported only for portfolios subject to detailed review in AQR

Asset quality indicators

Based on EBA simplified definition

Non-Performing Exposure Ratio

		E .A	E .B	E .C	E .D
		unadjusted NPE Level year end 2013	Changes due to the credit file review	Changes due to the projection of findings	**AQR-adjusted NPE Level**
	Units of Measurement	%	Basis Points	Basis Points	%
E1	**Total credit exposure**	**65,15%**	**-101**	**-346**	**60,68%**
E2	**Sovereigns and Supranational non-governmental organisations**	-	0	0	
E3	**Institutions**	-	0	0	
E4	**Retail**	40,27%	-13	-647	**33,66%**
E5	*thereof SME*	*38,99%*			
E6	*thereof Residential Real Estate (RRE)*	*38,30%*	*-21*	*-1032*	***27,77%***
E7	*thereof Other Retail*	*44,31%*			
E8	**Corporates**	77,53%	-144	-197	**74,12%**
E9	**Other Assets**	-	0	0	

Coverage Ratio

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

		E .E	E .F	E .G	E .H	E .I	E.J
		unadjusted coverage ratio of non-performing exposure, year end 2013	Changes due to the credit file review	Changes due to the projection of findings	Changes due to the collective provisioning review on non-performing exposures	**AQR - adjusted ratio of provisions on NPE to NPE**	**Coverage ratio for exposures newly classified as NPE during the AQR**
	Units of Measurement	%	%	%	%	%	%
E10	**Total credit exposure**	**20,94%**	**1,71%**	**2,51%**	**1,46%**	**26,62%**	
E11	**Sovereigns and Supranational non-governmental organisation**	-	0,00%	0,00%			
E12	**Institutions**	-	0,00%	0,00%			
E13	**Retail**	25,62%	0,13%	5,94%	7,88%	39,57%	
E14	*thereof SME*	*15,92%*			*43,58%*	*59,50%*	
E15	*thereof Residential Real Estate (RRE)*	*15,98%*	*0,14%*	*7,42%*	*0,00%*	*23,53%*	
E16	*thereof Other Retail*	*43,31%*			*11,82%*	*55,13%*	
E17	**Corporates**	19,74%	2,08%	1,86%		23,67%	17,62%
E18	**Other Assets**	-	0,00%	0,00%			

For information purposes only

F. LEVERAGE RATIO IMPACT OF THE COMPREHENSIVE ASSESSMENT

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

F1	Leverage Ratio at year end 2013		%	8,00%
		Please refer to Definitions and Explanations sheet		
		F1 = A9		
F2	Aggregated adjustments to Leverage Ratio due to the outcome of the **AQR**		Basis Points	-240
		F2 = (D20+D21+D22)/A5		
F3	AQR adjusted Leverage Ratio		%	5,60%
		F3 = F1 + F2		

3. Definitions and Explanations

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

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

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

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

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

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

2014 EU-wide Stress Test

Summary Adverse Scenario

CY - Bank of Cyprus Public Company Ltd

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	799
Impairment losses on financial and non-financial assets in the banking book	2.097
Common Equity Tier 1 capital (1)	1.714
Total Risk Exposure (1)	23.530
Common Equity Tier 1 ratio, % (1)	**7,3%**

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1.319
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1.552
3 yr cumulative losses from the stress in the trading book	85
Valuation losses due to sovereign shock after tax and prudential filters	3
Common Equity Tier 1 capital (1)	346
Total Risk Exposure (1)	23.011
Common Equity Tier 1 ratio, % (1)	**1,5%**

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1.266
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) **(2)**	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event **(3)**	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario **(3)**	0

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

(2) Conversions not considered for CET1 computation

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

2014 EU-wide Stress Test

Summary Baseline Scenario

CY - Bank of Cyprus Public Company Ltd

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	799
Impairment losses on financial and non-financial assets in the banking book	2.097
Common Equity Tier 1 capital (1)	1.714
Total Risk Exposure (1)	23.530
Common Equity Tier 1 ratio, % (1)	**7,3%**

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	3.059
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	448
3 yr cumulative losses from the stress in the trading book	2
Common Equity Tier 1 capital (1)	2.978
Total Risk Exposure (1)	23.011
Common Equity Tier 1 ratio, % (1)	**12,9%**

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1.841

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

2014 EU-wide Stress Test

Credit Risk

CY - Bank of Cyprus Public Company Ltd

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		0	0	0	0	4.449	0	0	0	0	0	45	0	0	0	0	0	3	0
Institutions		0	0	0	0	1.694	0	0	0	0	0	726	0	0	0	0	0	0	0
Corporates		0	0	0	0	6.578	6.597	0	0	0	0	5.754	8.148	0	0	0	0	500	3.654
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	4.687	5.433	0	0	0	0	3.984	6.752	0	0	0	0	413	2.832
Retail		0	0	0	0	5.909	2.666	0	0	0	0	2.531	2.675	0	0	0	0	170	1.324
Retail - Secured on real estate property	0.60	0	0	0	0	3.533	1.342	0	0	0	0	1.077	966	0	0	0	0	16	300
Retail - Secured on real estate property - Of	0,50	0	0	0	0	441	296	0	0	0	0	155	222	0	0	0	0	2	78
Retail - Secured on real estate property - Of	0,61	0	0	0	0	3.092	1.046	0	0	0	0	922	744	0	0	0	0	14	222
Retail - Qualifying Revolving		0	0	0	0	267	105	0	0	0	0	131	139	0	0	0	0	18	98
Retail - Other Retail		0	0	0	0	2.108	1.219	0	0	0	0	1.322	1.570	0	0	0	0	136	926
Retail - Other Retail - Of Which: SME		0	0	0	0	405	432	0	0	0	0	268	548	0	0	0	0	43	297
Retail - Other Retail - Of Which: non-SME		0	0	0	0	1.703	787	0	0	0	0	1.054	1.022	0	0	0	0	93	629
Equity		0	0	0	0	91	0	0	0	0	0	91	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	1.580	0	0	0	0	0	1.403	0	0	0	0	0	0	0
TOTAL		0	0	0	0	20.301	9.264	0	0	0	0	10.549	10.823	0	0	0	0	673	4.978
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments	0.00%	22	-	0.00%	22	40.00%	0.00%	22	40.00%	2.26%	94	40.01%	2.04%	155	40.01%	1.18%	191	40.01%
Institutions	1.41%	76	40.00%	1.10%	95	40.00%	0.89%	110	40.00%	1.55%	78	40.00%	1.27%	100	40.00%	1.06%	118	40.00%
Corporates	4.70%	4865	37.98%	4.75%	5072	38.01%	4.46%	4860	36.83%	7.41%	5006	37.98%	9.20%	5380	37.89%	9.57%	5212	36.85%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	2.90%	1850	34.35%	2.26%	1969	34.81%	1.28%	1894	33.09%	4.13%	1970	36.30%	3.42%	2131	36.61%	2.42%	2048	34.11%
Retail - Secured on real estate property	1.23%	431	21.63%	0.72%	462	20.46%	0.43%	484	20.09%	2.05%	487	24.47%	1.12%	515	22.38%	1.35%	567	22.47%
Retail - Secured on real estate property - Of	1,20%	154	29,63%	0,70%	156	28,82%	0,42%	158	28,25%	1,74%	164	31,85%	1,20%	161	29,54%	1,07%	165	28,87%
Retail - Secured on real estate property - Of	1,24%	277	19,11%	0,73%	306	18,12%	0,44%	326	17,90%	2,08%	323	22,17%	1,11%	355	20,42%	1,38%	403	20,82%
Retail - Qualifying Revolving	8.71%	162	52.67%	6.64%	182	53.88%	4.04%	193	54.44%	9.26%	164	52.90%	8.40%	189	54.41%	5.96%	204	55.19%
Retail - Other Retail	4.78%	1257	41.32%	4.03%	1325	43.91%	2.35%	1218	41.68%	6.77%	1319	42.70%	6.41%	1427	45.45%	3.85%	1277	41.58%
Retail - Other Retail - Of Which: SME	3.98%	374	41.50%	3.08%	384	41.40%	1.87%	390	41.21%	4.42%	378	41.80%	4.10%	390	41.60%	2.94%	400	41.41%
Retail - Other Retail - Of Which: non-SME	4.96%	883	41.24%	4.23%	941	45.04%	2.47%	827	41.91%	7.28%	941	43.07%	6.92%	1037	47.08%	4.08%	877	41.66%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	2.96%	6812	36.90%	2.47%	7158	37.07%	1.74%	6885	35.73%	4.80%	7148	37.52%	4.63%	7767	37.58%	3.42%	7569	36.16%
Securitisation and re-securitisations positions deducted from capital *																		

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

Cyprus

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		0	0	0	0	3.150	0	0	0	0	0	1	0	0	0	0	0	3	0
Institutions		0	0	0	0	220	0	0	0	0	0	71	0	0	0	0	0	0	0
Corporates		0	0	0	0	4.593	5.499	0	0	0	0	4.010	6.801	0	0	0	0	357	2.909
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	3.519	4.731	0	0	0	0	2.972	5.856	0	0	0	0	334	2.473
Retail		0	0	0	0	4.920	2.246	0	0	0	0	1.976	2.243	0	0	0	0	157	1.108
Retail - Secured on real estate property	0.60	0	0	0	0	3.135	1.138	0	0	0	0	950	813	0	0	0	0	13	256
Retail - Secured on real estate property - Of	0,49	0	0	0	0	420	281	0	0	0	0	148	208	0	0	0	0	2	74
Retail - Secured on real estate property - Of	0,61	0	0	0	0	2.715	857	0	0	0	0	802	605	0	0	0	0	11	182
Retail - Qualifying Revolving		0	0	0	0	266	102	0	0	0	0	130	135	0	0	0	0	18	96
Retail - Other Retail		0	0	0	0	1.519	1.006	0	0	0	0	895	1.295	0	0	0	0	126	756
Retail - Other Retail - Of Which: SME		0	0	0	0	396	421	0	0	0	0	263	535	0	0	0	0	43	293
Retail - Other Retail - Of Which: non-SME		0	0	0	0	1.123	585	0	0	0	0	633	760	0	0	0	0	83	463
Equity		0	0	0	0	89	0	0	0	0	0	89	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	1.129	0	0	0	0	0	1.019	0	0	0	0	0	0	0
TOTAL		0	0	0	0	14.102	7.745	0	0	0	0	7.166	9.043	0	0	0	0	516	4.018
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments	0.00%	22	-	0.00%	22	40.00%	0.00%	22	40.00%	2.26%	94	40.01%	2.04%	155	40.01%	1.18%	191	40.01%
Institutions	1.97%	5	40.00%	1.79%	9	40.00%	1.61%	13	40.00%	2.07%	5	40.00%	1.95%	10	40.00%	1.79%	14	40.00%
Corporates	4.48%	4002	36.97%	4.30%	4150	36.23%	3.57%	4249	35.96%	7.07%	4113	36.83%	8.32%	4369	35.98%	7.73%	4532	35.71%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	2.66%	1400	33.47%	1.91%	1496	32.39%	1.16%	1554	32.01%	3,41%	1440	34.31%	2.86%	1574	33.48%	2.23%	1681	33.31%
Retail - Secured on real estate property	1.17%	309	19.45%	0.68%	338	18.18%	0.41%	358	17.89%	2.00%	338	21.17%	1.40%	384	20.25%	1.31%	433	20.47%
Retail - Secured on real estate property - Of	1,26%	80	18,86%	0,71%	83	18,18%	0,42%	84	17,96%	1,81%	82	19,29%	1,21%	86	18,77%	1,08%	90	18,63%
Retail - Secured on real estate property - Of	1,16%	229	19,67%	0,67%	255	18,19%	0,41%	273	17,86%	2,02%	255	21,87%	1,42%	298	20,72%	1,34%	343	21,02%
Retail - Qualifying Revolving	8.70%	159	52.90%	6.63%	179	54.07%	4.03%	190	54.62%	9.25%	161	53.13%	8.38%	186	54.59%	5.95%	201	55.35%
Retail - Other Retail	4.72%	932	41.74%	3.63%	979	41.36%	2.23%	1006	41.19%	5.31%	941	41.99%	4.90%	1004	41.73%	3.55%	1046	41.70%
Retail - Other Retail - Of Which: SME	4.18%	352	40.48%	3.20%	363	40.17%	1.95%	369	40.03%	4.64%	353	40.58%	4.25%	368	40.32%	3.05%	377	40.23%
Retail - Other Retail - Of Which: non-SME	4.91%	580	42.55%	3.78%	616	42.09%	2.33%	637	41.90%	5.55%	587	42.89%	5.12%	636	42.60%	3.72%	669	42.58%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	2.70%	5428	35.98%	2.14%	5676	35.12%	1.48%	5837	34.80%	4.43%	5652	36.19%	4.22%	6109	35.38%	3.13%	6418	35.16%
Securitisation and re-securitisations positions deducted from capital *																		

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

Russian Federation

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		0	0	0	0	56	0	0	0	0	0	29	0	0	0	0	0	0	0
Institutions		0	0	0	0	111	0	0	0	0	0	20	0	0	0	0	0	0	0
Corporates		0	0	0	0	706	155	0	0	0	0	698	217	0	0	0	0	74	145
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	633	151	0	0	0	0	629	213	0	0	0	0	72	143
Retail		0	0	0	0	414	96	0	0	0	0	262	118	0	0	0	0	2	80
Retail - Secured on real estate property	0.62	0	0	0	0	106	27	0	0	0	0	33	22	0	0	0	0	0	6
Retail - Secured on real estate property - Of	0,71	0	0	0	0	3	3	0	0	0	0	1	3	0	0	0	0	0	1
Retail - Secured on real estate property - Of	0,61	0	0	0	0	103	24	0	0	0	0	32	18	0	0	0	0	0	5
Retail - Qualifying Revolving		0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	308	68	0	0	0	0	229	95	0	0	0	0	2	73
Retail - Other Retail - Of Which: SME		0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	308	67	0	0	0	0	228	94	0	0	0	0	2	73
Equity		0	0	0	0	1	0	0	0	0	0	1	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	212	0	0	0	0	0	151	0	0	0	0	0	0	0
TOTAL		0	0	0	0	1.500	250	0	0	0	0	1.161	334	0	0	0	0	76	225
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	0.33%	0	40.00%	0.09%	0	40.00%	0.49%	1	40.00%	0.38%	0	40.00%	0.11%	0	40.00%	0.70%	2	40.00%
Corporates	6.11%	330	75.40%	6.42%	377	59.00%	19.18%	33	81.54%	8.89%	358	75.95%	12.23%	442	58.21%	36.54%	75	122.13%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	6.98%	277	84.40%	6.66%	301	79.85%	2.59%	156	125.15%	14.79%	320	88.05%	14.31%	363	83.70%	4.45%	154	108.89%
Retail - Secured on real estate property	2.20%	78	111.23%	1.34%	80	95.92%	0.92%	80	106.49%	3.21%	80	108.68%	2.42%	82	91.36%	2.10%	82	105.34%
Retail - Secured on real estate property - Of	0,13%	71	964,97%	0,07%	71	926,29%	0,04%	71	906,57%	0,39%	71	963,06%	0,66%	71	919,55%	0,94%	71	890,63%
Retail - Secured on real estate property - Of	2,25%	8	16,47%	1,37%	9	15,92%	0,96%	9	17,82%	3,28%	9	18,25%	2,46%	11	18,07%	2,15%	11	21,00%
Retail - Qualifying Revolving	12.04%	1	44.40%	9.18%	1	47.72%	5.57%	1	49.45%	12.76%	1	44.70%	11.55%	1	48.79%	8.20%	1	51.18%
Retail - Other Retail	8.59%	198	77.58%	8.45%	220	75.88%	7.51%	75	170.85%	18.69%	239	83.64%	19.01%	281	82.19%	14.24%	71	118.14%
Retail - Other Retail - Of Which: SME	4.69%	18	1483.92%	3.59%	18	1395.31%	2.18%	18	1351.14%	5.18%	18	1476.54%	4.72%	18	1369.64%	3.37%	18	1310.99%
Retail - Other Retail - Of Which: non-SME	8.59%	180	71.05%	8.46%	202	70.50%	7.65%	57	121.22%	18.72%	221	78.34%	19.04%	263	78.06%	14.63%	53	76.67%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	5.97%	608	79.06%	5.96%	678	66.16%	6.94%	190	112.56%	9.95%	678	81.08%	11.72%	806	66.94%	12.24%	230	111.52%
Securitisation and re-securitisations positions deducted from capital *																		

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

United Kingdom

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		0	0	0	0	549	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	356	0	0	0	0	0	66	0	0	0	0	0	0	0
Corporates		0	0	0	0	204	268	0	0	0	0	184	331	0	0	0	0	1	14
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	131	210	0	0	0	0	125	257	0	0	0	0	0	9
Retail		0	0	0	0	279	227	0	0	0	0	124	213	0	0	0	0	6	89
Retail - Secured on real estate property	0.59	0	0	0	0	182	140	0	0	0	0	57	105	0	0	0	0	1	28
Retail - Secured on real estate property - Of	0,59	0	0	0	0	17	10	0	0	0	0	6	10	0	0	0	0	0	1
Retail - Secured on real estate property - Of	0,59	0	0	0	0	165	129	0	0	0	0	51	95	0	0	0	0	1	27
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	97	87	0	0	0	0	66	108	0	0	0	0	5	61
Retail - Other Retail - Of Which: SME		0	0	0	0	7	8	0	0	0	0	5	12	0	0	0	0	0	2
Retail - Other Retail - Of Which: non-SME		0	0	0	0	90	79	0	0	0	0	61	96	0	0	0	0	5	59
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	25	0	0	0	0	0	24	0	0	0	0	0	0	0
TOTAL		0	0	0	0	1.413	495	0	0	0	0	398	544	0	0	0	0	7	103
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments	0.00%	0	-	0.00%	0	40.00%	0.00%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%	0.01%	0	40.00%
Institutions	0.03%	0	40.00%	0.03%	0	40.00%	0.03%	0	40.00%	0.05%	0	40.00%	0.07%	0	40.00%	0.06%	1	40.00%
Corporates	0.09%	13	3.25%	1.10%	10	22.74%	0.96%	10	21.63%	0.14%	13	3.28%	1.95%	10	22.89%	1.84%	10	21.72%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	2.60%	119	27.11%	2.31%	125	29.59%	1.83%	132	28.90%	3,40%	152	34.04%	1.26%	138	30.35%	3.69%	151	29.62%
Retail - Secured on real estate property	2.08%	32	16.29%	1.49%	33	18.83%	0.88%	34	18.80%	2.73%	58	29.19%	-7.10%	36	20.40%	1.98%	39	20.76%
Retail - Secured on real estate property - Of	0,23%	1	5,61%	0,44%	0	5,60%	0,26%	0	5,60%	0,55%	9	70,82%	0,97%	1	68,61%	0,96%	1	67,26%
Retail - Secured on real estate property - Of	2,27%	32	17,01%	1,49%	33	18,98%	0,88%	34	18,95%	2,95%	49	26,33%	-7,15%	35	19,85%	1,99%	37	20,24%
Retail - Qualifying Revolving	10.87%	0	47.10%	8.28%	0	48.89%	5.03%	0	49.80%	11.47%	0	47.30%	10.38%	0	49.50%	7.37%	0	50.74%
Retail - Other Retail	2.85%	86	36.76%	2.60%	91	37.80%	2.18%	97	35.92%	3.72%	94	38.15%	4.45%	101	37.07%	4.39%	112	34.87%
Retail - Other Retail - Of Which: SME	0.47%	2	16.30%	0.49%	1	15.03%	0.43%	1	13.99%	0.68%	4	26.45%	0.91%	1	22.41%	0.95%	1	19.66%
Retail - Other Retail - Of Which: non-SME	2.94%	84	38.13%	2.66%	90	38.28%	2.22%	96	36.38%	3.84%	90	38.91%	4.54%	100	37.38%	4.48%	111	35.20%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	1.28%	132	16.08%	1.28%	135	28.98%	1.00%	142	28.28%	1.69%	165	20.04%	0.74%	148	29.73%	1.94%	162	29.00%
Securitisation and re-securitisations positions deducted from capital *																		

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

Romania

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	222	0	0	0	0	0	212	0	0	0	0	0	0	0
Corporates		0	0	0	0	559	213	0	0	0	0	541	288	0	0	0	0	0	149
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	48	72	0	0	0	0	47	105	0	0	0	0	0	81
Retail		0	0	0	0	38	10	0	0	0	0	26	14	0	0	0	0	2	3
Retail - Secured on real estate property	0.62	0	0	0	0	8	0	0	0	0	0	3	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0,00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0,62	0	0	0	0	8	0	0	0	0	0	3	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	30	9	0	0	0	0	23	13	0	0	0	0	2	3
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	30	9	0	0	0	0	23	13	0	0	0	0	2	3
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	3	0	0	0	0	0	3	0	0	0	0	0	0	0
TOTAL		0	0	0	0	828	222	0	0	0	0	781	302	0	0	0	0	2	152
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	0.32%	33	40.00%	0.29%	34	40.00%	0.22%	35	40.00%	0.37%	33	40.00%	0.37%	34	40.00%	0.29%	35	40.00%
Corporates	6.17%	160	36.21%	5.05%	168	34.36%	4.37%	172	33.46%	7.95%	170	37.60%	7.29%	180	35.60%	6.90%	185	34.65%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.18%	3	36.48%	0.11%	3	35.30%	0.07%	3	34.30%	0.25%	4	43.41%	0.19%	4	41.31%	0.17%	4	39.37%
Retail - Secured on real estate property	0.45%	0	7.61%	0.22%	0	9.12%	0.12%	0	9.82%	0.65%	0	10.44%	0.39%	0	12.94%	0.32%	0	15.31%
Retail - Secured on real estate property - Of	0,00%	0	0,10%	0,00%	0	0,10%	0,00%	0	0,10%	0,00%	0	0,18%	0,00%	0	0,17%	0,00%	0	0,17%
Retail - Secured on real estate property - Of	0,46%	0	7,62%	0,22%	0	9,13%	0,12%	0	9,82%	0,66%	0	10,45%	0,39%	0	12,96%	0,33%	0	15,34%
Retail - Qualifying Revolving	10.76%	0	29.75%	8.21%	0	30.87%	4.99%	0	31.47%	10.82%	0	29.84%	10.25%	0	31.22%	7.27%	0	32.05%
Retail - Other Retail	0.08%	3	37.87%	0.07%	3	36.72%	0.05%	3	35.68%	0.11%	4	45.14%	0.12%	4	43.00%	0.12%	4	40.91%
Retail - Other Retail - Of Which: SME	0.03%	1	23.87%	0.02%	1	23.26%	0.01%	1	22.68%	0.03%	1	32.69%	0.02%	1	31.35%	0.01%	1	29.96%
Retail - Other Retail - Of Which: non-SME	0.12%	2	51.62%	0.11%	2	49.64%	0.09%	2	47.93%	0.18%	2	57.32%	0.20%	2	54.05%	0.20%	2	51.01%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	3.28%	197	36.24%	2.01%	205	34.45%	1.34%	210	33.58%	4.20%	207	37.72%	2.75%	219	35.76%	1.81%	224	34.83%
Securitisation and re-securitisations positions deducted from capital *																		

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

France

(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		0	0	0	0	477	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	46	0	0	0	0	0	9	0	0	0	0	0	0	0
Corporates		0	0	0	0	3	0	0	0	0	0	3	0	0	0	0	0	1	0
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0,67	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0,00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0,67	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	526	0	0	0	0	0	12	0	0	0	0	0	1	0
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	0.03%	0	40.00%	0.03%	0	40.00%	0.03%	0	40.00%	0.07%	0	40.00%	0.09%	0	40.00%	0.08%	0	40.00%
Corporates	11.60%	1	78.96%	11.39%	1	79.03%	10.05%	1	79.04%	17.34%	1	79.01%	19.65%	2	79.05%	17.78%	2	79.06%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	1.60%	0	18.24%	1.14%	0	17.03%	0.69%	0	16.69%	2.35%	0	20.20%	1.89%	0	19.49%	1.53%	0	19.53%
Retail - Secured on real estate property	0.81%	0	8.30%	0.49%	0	7.75%	0.30%	0	7.69%	1.65%	0	10.81%	1.15%	0	10.87%	1.06%	0	11.47%
Retail - Secured on real estate property - Of	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of	0,81%	0	8,30%	0,49%	0	7,75%	0,30%	0	7,69%	1,65%	0	10,81%	1,15%	0	10,87%	1,06%	0	11,47%
Retail - Qualifying Revolving	12.17%	0	38.89%	9.28%	0	41.66%	5.64%	0	43.07%	12.82%	0	39.13%	11.60%	0	42.49%	8.22%	0	44.37%
Retail - Other Retail	3.13%	0	46.00%	2.40%	0	38.96%	1.46%	0	36.65%	3.59%	0	46.42%	3.32%	0	39.03%	2.41%	0	36.71%
Retail - Other Retail - Of Which: SME	13.13%	0	88.68%	9.99%	0	88.63%	6.07%	0	88.63%	13.81%	0	88.63%	12.48%	0	88.65%	8.82%	0	88.63%
Retail - Other Retail - Of Which: non-SME	3.12%	0	45.99%	2.40%	0	38.95%	1.46%	0	36.64%	3.59%	0	46.42%	3.31%	0	39.02%	2.41%	0	36.69%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.81%	1	57.84%	0.62%	1	61.61%	0.44%	2	63.15%	1.23%	1	62.41%	0.99%	2	64.92%	0.63%	2	65.19%
Securitisation and re-securitisations positions deducted from capital *																		

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

	(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Greece	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	125	0	0	0	0	0	218	0	0	0	0	0	0	0
	Corporates		0	0	0	0	207	56	0	0	0	0	207	64	0	0	0	0	59	103
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	109	28	0	0	0	0	109	41	0	0	0	0	0	10
	Retail		0	0	0	0	125	6	0	0	0	0	91	5	0	0	0	0	0	4
	Retail - Secured on real estate property	0.37	0	0	0	0	3	4	0	0	0	0	1	3	0	0	0	0	0	1
	Retail - Secured on real estate property - Of	0,58	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	0,44	0	0	0	0	3	3	0	0	0	0	1	2	0	0	0	0	0	1
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	122	2	0	0	0	0	91	2	0	0	0	0	0	2
	Retail - Other Retail - Of Which: SME		0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	121	1	0	0	0	0	90	2	0	0	0	0	0	2
	Equity		0	0	0	0	1	0	0	0	0	0	1	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	156	0	0	0	0	0	156	0	0	0	0	0	0	0
	TOTAL		0	0	0	0	615	62	0	0	0	0	672	69	0	0	0	0	59	107
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

	Baseline Scenario									Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	6.40%	9	40.00%	6.51%	16	40.00%	6.02%	22	40.00%	6.83%	9	40.00%	7.33%	18	40.00%	7.10%	24	40.00%
Corporates	7.36%	125	55.28%	4.19%	130	59.63%	3.65%	134	61.61%	12.15%	109	58.30%	13.44%	124	62.85%	12.05%	133	64.51%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	2.39%	6	30.96%	2.67%	9	29.66%	3.40%	13	29.01%	5.11%	10	32.76%	5.09%	15	32.30%	5.05%	20	32.20%
Retail - Secured on real estate property	0.99%	1	26.97%	0.56%	2	26.20%	0.33%	2	25.83%	1.86%	2	27.36%	1.41%	2	26.79%	1.40%	2	27.25%
Retail - Secured on real estate property - Of	0,00%	0	26,42%	0,00%	0	25,94%	0,00%	0	25,69%	0,00%	0	26,40%	0,00%	0	25,85%	0,00%	0	25,46%
Retail - Secured on real estate property - Of	1,07%	1	27,07%	0,61%	1	26,25%	0,36%	1	25,86%	2,01%	1	27,55%	1,53%	1	26,97%	1,52%	1	27,57%
Retail - Qualifying Revolving	11.60%	0	46.14%	8.83%	0	48.15%	5.36%	0	49.16%	12.21%	0	46.31%	11.04%	0	48.75%	7.82%	0	50.10%
Retail - Other Retail	2.40%	5	31.91%	2.70%	8	30.01%	3.46%	11	29.16%	5.17%	8	33.70%	5.16%	13	32.84%	5.13%	18	32.52%
Retail - Other Retail - Of Which: SME	0.77%	0	1.32%	0.59%	0	1.73%	0.36%	0	1.93%	0.89%	0	1.44%	0.80%	0	1.96%	0.57%	0	2.25%
Retail - Other Retail - Of Which: non-SME	2.41%	5	34.06%	2.72%	8	31.20%	3.48%	11	29.95%	5.20%	8	35.04%	5.19%	13	33.66%	5.16%	18	33.15%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	5.63%	140	49.40%	4.44%	156	50.75%	4.30%	169	50.65%	8.46%	128	51.28%	8.74%	157	52.91%	7.80%	177	52.92%
Securitisation and re-securitisations positions deducted from capital *																		

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

	(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Ukraine	Central banks and central governments		0	0	0	0	10	0	0	0	0	0	15	0	0	0	0	0	0	0
	Institutions		0	0	0	0	11	0	0	0	0	0	2	0	0	0	0	0	0	0
	Corporates		0	0	0	0	70	126	0	0	0	0	33	152	0	0	0	0	0	74
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	52	122	0	0	0	0	33	147	0	0	0	0	0	73
	Retail		0	0	0	0	51	33	0	0	0	0	22	41	0	0	0	0	2	16
	Retail - Secured on real estate property	0,63	0	0	0	0	41	5	0	0	0	0	16	4	0	0	0	0	2	2
	Retail - Secured on real estate property - Of	0,58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
	Retail - Secured on real estate property - Of	0,63	0	0	0	0	41	4	0	0	0	0	16	4	0	0	0	0	2	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	10	28	0	0	0	0	6	37	0	0	0	0	0	14
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	10	28	0	0	0	0	6	37	0	0	0	0	0	13
	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	55	0	0	0	0	0	50	0	0	0	0	0	0	0
	TOTAL		0	0	0	0	198	159	0	0	0	0	122	193	0	0	0	0	2	90
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

	Baseline Scenario									Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	6.63%	11	40.00%	6.95%	17	40.00%	7.27%	20	40.00%	7.48%	12	40.00%	8.65%	19	40.00%	9.83%	23	40.00%
Corporates	0.00%	74	40.37%	-42.55%	53	35.52%	0.00%	53	35.08%	0.00%	74	39.98%	-49.30%	53	34.77%	0.03%	53	34.22%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.62%	17	8.07%	2.30%	7	28.00%	1.38%	7	27.96%	0.78%	17	8.12%	3.35%	7	28.53%	2.59%	7	28.65%
Retail - Secured on real estate property	0.32%	2	27.29%	1.12%	2	26.35%	0.67%	2	25.94%	0.48%	2	28.05%	1.95%	2	27.40%	1.71%	2	27.20%
Retail - Secured on real estate property - Of	2,51%	2	78,99%	1,42%	2	78,04%	0,84%	2	77,55%	3,33%	2	79,09%	2,17%	2	78,10%	1,87%	2	77,44%
Retail - Secured on real estate property - Of	0,30%	1	9,99%	1,11%	1	10,17%	0,66%	1	10,33%	0,45%	1	11,04%	1,94%	1	11,72%	1,70%	1	12,44%
Retail - Qualifying Revolving	7.70%	0	50.18%	5.94%	0	50.26%	3.63%	0	50.33%	9.05%	0	50.47%	8.41%	0	50.81%	6.16%	0	51.11%
Retail - Other Retail	1.81%	15	7.24%	5.02%	4	28.43%	3.05%	4	28.63%	1.98%	15	7.25%	6.55%	4	28.67%	4.69%	4	29.00%
Retail - Other Retail - Of Which: SME	13.12%	1	98.77%	9.99%	1	98.76%	6.06%	1	98.76%	13.81%	1	98.77%	12.48%	1	98.76%	8.83%	1	98.76%
Retail - Other Retail - Of Which: non-SME	1.81%	14	6.95%	5.02%	4	25.14%	3.05%	4	25.39%	1.98%	14	6.96%	6.55%	4	25.41%	4.68%	4	25.81%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	3.87%	102	24.39%	0.08%	76	35.59%	5.38%	79	35.45%	4.38%	103	24.44%	1.18%	79	35.25%	7.51%	83	35.09%
Securitisation and re-securitisations positions deducted from capital *																		

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

	(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United States	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	198	0	0	0	0	0	40	0	0	0	0	0	0	0
	Corporates		0	0	0	0	1	11	0	0	0	0	0	11	0	0	0	0	1	6
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	8	6	0	0	0	0	3	5	0	0	0	0	0	3
	Retail - Secured on real estate property	0.50	0	0	0	0	5	3	0	0	0	0	2	2	0	0	0	0	0	1
	Retail - Secured on real estate property - Of	0,00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	0,50	0	0	0	0	5	3	0	0	0	0	2	2	0	0	0	0	0	1
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	2	3	0	0	0	0	1	3	0	0	0	0	0	1
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	2	3	0	0	0	0	1	3	0	0	0	0	0	1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation		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	207	17	0	0	0	0	43	16	0	0	0	0	1	9
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

	Baseline Scenario									Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	0.03%	0	40.00%	0.03%	0	40.00%	0.02%	0	40.00%	0.03%	0	40.00%	0.04%	0	40.00%	0.04%	0	40.00%
Corporates	0.50%	7	36.60%	0.38%	7	36.23%	0.15%	7	36.07%	1.72%	7	36.65%	2.24%	7	36.15%	2.00%	7	35.94%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	1.66%	3	29.00%	1.01%	3	27.95%	0.61%	3	27.47%	2.23%	3	29.36%	1.66%	3	28.42%	1.43%	3	28.10%
Retail - Secured on real estate property	1.86%	1	27.04%	1.04%	2	26.00%	0.61%	2	25.53%	2.55%	2	27.62%	1.76%	2	26.83%	1.60%	2	26.68%
Retail - Secured on real estate property - Of	-	0	27,53%	-	0	27,53%	-	0	27,53%	-	0	27,53%	-	0	27,53%	-	0	27,53%
Retail - Secured on real estate property - Of	1,86%	1	27,02%	1,04%	1	25,94%	0,61%	1	25,45%	2,55%	1	27,62%	1,76%	2	26,80%	1,60%	2	26,65%
Retail - Qualifying Revolving	12.53%	0	35.13%	9.54%	0	37.46%	5.79%	0	38.65%	13.19%	0	35.33%	11.92%	0	38.15%	8.44%	0	39.76%
Retail - Other Retail	1.02%	2	31.42%	0.79%	2	30.32%	0.48%	2	29.80%	1.33%	2	31.49%	1.26%	2	30.30%	0.92%	2	29.73%
Retail - Other Retail - Of Which: SME	13.12%	0	27.06%	9.99%	0	28.44%	6.06%	0	29.17%	13.81%	0	27.17%	12.48%	0	28.87%	8.83%	0	29.87%
Retail - Other Retail - Of Which: non-SME	1.01%	2	31.43%	0.78%	2	30.32%	0.48%	2	29.80%	1.32%	2	31.50%	1.25%	2	30.31%	0.91%	2	29.73%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.09%	10	33.97%	0.06%	10	33.29%	0.04%	10	32.99%	0.13%	10	34.13%	0.10%	11	33.43%	0.09%	11	33.15%
Securitisation and re-securitisations positions deducted from capital *																		

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

	(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Please, select the country	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0,00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	0,00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	0,00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

	Baseline Scenario									Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation and re-securitisations positions deducted from capital *																		

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

	(mln EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Please, select the country	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0,00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	0,00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	0,00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

	Baseline Scenario									Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation and re-securitisations positions deducted from capital *																		

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

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	**1.110**	**1.211**	**1.253**	**1.055**	**775**	**735**	**491**
Net trading income		7	7	8	-34	-17	-9
of which trading losses from stress scenarios		-1	-1	0	-42	-25	-17
Other operating income	-51,056	61	13	15	57	8	39
Operating profit before impairments	**799**	**1.036**	**1.076**	**947**	**513**	**477**	**328**
Impairment of financial assets (-)	-2021,013824	-380	-388	244	-709	-658	172
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-2023,498824	-309	-346	273	-644	-619	198
Impairment Financial assets designated at fair value through P&L (-)	2,485	-72	-43	-29	-65	-39	-26
Impairment on non financial assets (-)	-76	25	25	25	-119	-119	-119
Operating profit after impairments from stress scenarios	**-1.298**	**681**	**713**	**1.217**	**-315**	**-300**	**381**
Other Income and expenses	-1586,051	-365	-133	-363	-387	-175	-647
Pre-Tax profit	**-2.884**	**316**	**580**	**854**	**-702**	**-475**	**-266**
Tax	11,226	-95	-174	-256	0	0	0
Net income	**-2.873**	**221**	**406**	**598**	**-702**	**-475**	**-266**
Attributable to owners of the parent	**-2.862**	**220**	**396**	**597**	**-703**	**-484**	**-266**
of which carried over to capital through retained earnings	-2.862	220	396	597	-703	-484	-266
of which distributed as dividends	0	0	0	0	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	21.372	23.149	22.271	20.853	23.017	22.031	20.776
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	21.372	23.149	22.271	20.853	23.017	22.031	20.776
Risk exposure amount for market risk	97	97	97	97	97	97	97
Risk exposure amount for operational risk	2.061	2.498	2.137	2.061	2.061	2.061	2.061
Transitional floors for Risk exposure amount	0	0	0	0	568	316	76
AQR Adjustments	0	0	0	0	0	0	0
Total Risk exposure amount	**23.530**	**25.743**	**24.505**	**23.011**	**25.743**	**24.505**	**23.011**

2014 EU-wide Stress Test

Securitisation

(mln EUR)

			Baseline scenario			Adverse scenario		
		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	0						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	**0**						
Risk exposure values	Banking Book	0	0	0	0	0	0	0
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Impairments	Hold to Maturity porfolio	0	0	0	0	0	0	0
	Available for Sale porfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)

Residual Maturity	Country / Region	VALUES AS OF 31/12/2013: GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	VALUES AS OF 31/12/2013: DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1): Derivatives with positive fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (+)	Derivatives with negative fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (-)	VALUES AS OF 31/12/2013: INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet): Derivatives with positive fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (+)	Derivatives with negative fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	Austria	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 [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		11	0	11	11	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		32	0	32	32	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		**42**	**0**	**42**	**42**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria	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 [	Cyprus	232	0	232	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		1.831	0	1.831	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		145	0	145	0	6	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		83	0	83	0	9	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 [		386	89	386	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		**2.677**	**89**	**2.677**	**0**	**15**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		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 [	Denmark	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 [	Estonia	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 [	Finland	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 [	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		198	0	198	198	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 [		85	0	85	85	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		193	0	193	193	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		**477**	**0**	**477**	**477**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany	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 [		46	0	46	46	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		**46**	**0**	**46**	**46**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Croatia	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 [	Greece	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 [	Hungary	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 [	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		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 [		16	0	16	16	0	0	0	0	0	0	0	0	0	0

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)

Residual Maturity	Country / Region	VALUES AS OF 31/12/2013: GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	VALUES AS OF 31/12/2013: DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) - Derivatives with positive fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (+)	Derivatives with negative fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (-)	VALUES AS OF 31/12/2013: INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) - Derivatives with positive fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (+)	Derivatives with negative fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (-)
[3M - 1Y [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		33	0	33	33	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		**49**	**0**	**49**	**49**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	11	0	11	11	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		21	0	21	21	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		11	0	11	11	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		10	0	10	10	0	0	0	0	0	0	0	0	0	0
Tot		**52**	**0**	**52**	**52**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latvia	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 [	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	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 [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Netherlands	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 [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	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 [	Poland	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 [	Portugal	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 [	Romania	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 [	Slovakia	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 [	Slovenia	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 [		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

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)

Residual Maturity	Country / Region	VALUES AS OF 31/12/2013: GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	VALUES AS OF 31/12/2013: GROSS DIRECT LONG EXPOSURES: of which: loans and advances	VALUES AS OF 31/12/2013: NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	NET DIRECT POSITIONS: of which: AFS banking book	NET DIRECT POSITIONS: of which: FVO (designated at fair value through profit&loss) banking book	NET DIRECT POSITIONS: of which: Financial assets held for trading (2)	VALUES AS OF 31/12/2013: DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1): Derivatives with positive fair value at 31/12/2013: Notional value	Derivatives with positive fair value at 31/12/2013: Fair-value at 31/12/2013 (+)	Derivatives with negative fair value at 31/12/2013: Notional value	Derivatives with negative fair value at 31/12/2013: Fair-value at 31/12/2013 (-)	VALUES AS OF 31/12/2013: INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet): Derivatives with positive fair value at 31/12/2013: Notional value	Derivatives with positive fair value at 31/12/2013: Fair-value at 31/12/2013 (+)	Derivatives with negative fair value at 31/12/2013: Notional value	Derivatives with negative fair value at 31/12/2013: Fair-value at 31/12/2013 (-)
[1Y - 2Y [	Spain	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 [	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 [		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 [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	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 [	Australia	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 [	Canada	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 [	Hong Kong	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 [	Japan	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 [	U.S.	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 [	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	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 Central and eastern Europe countries non EEA	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 [	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 [		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 [		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

EBA EUROPEAN BANKING AUTHORITY

2014 EU-wide Stress Test - Sovereign Exposure

Residual Maturity	Country / Region (mln EUR)	VALUES AS OF 31/12/2013: GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)				VALUES AS OF 31/12/2013: DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) — Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		VALUES AS OF 31/12/2013: INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) — Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[2Y - 3Y [	Africa	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 [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2	2	2	2	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		**2**	**2**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Notes and definitions

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

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

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

2014 EU-wide Stress Test

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	Baseline Scenario As of 31/12/2014	Baseline Scenario As of 31/12/2015	Baseline Scenario As of 31/12/2016	Adverse Scenario As of 31/12/2014	Adverse Scenario As of 31/12/2015	Adverse Scenario As of 31/12/2016	COREP CODE	REGULATION
OWN FUNDS	**1.760**	**1.991**	**2.401**	**2.978**	**1.061**	**619**	**346**	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	**1.714**	**1.991**	**2.401**	**2.978**	**1.061**	**619**	**346**	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4.677	4.677	4.677	4.677	4.677	4.677	4.677	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	-2.916	-2.696	-2.299	-1.702	-3.619	-4.103	-4.369	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	0	50	94	91	23	80	76	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	-22	-5	-5	-	-
Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	-2	-4	-4	-6	-10	-12	-	-
Other Reserves	-35	-35	-35	-35	-35	-35	-35	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	67	67	67	67	67	67	67	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	-55	-53	-53	-53	-50	-49	-50	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (l) of CRR
Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	17	3	2	-	
(-) Intangible assets (including Goodwill)	-24	-24	-24	-24	-24	-24	-24	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	5	3	2	6	4	3	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and
Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	-29	-46	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Transitional adjustments	0	0	0	0	0	0	0	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 (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	0	0	0	0	0	0	0	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)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	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)	**1.714**	**1.991**	**2.401**	**2.978**	**1.061**	**619**	**346**	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	**45**	**0**	**0**	**0**	**0**	**0**	**0**	CA1 {1.2}	Article 71 of CRR
TOTAL RISK EXPOSURE AMOUNT	**23.530**	**25.743**	**24.505**	**23.011**	**25.743**	**24.505**	**23.011**	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 (+)	**0**	**0**	**0**	**0**	**0**	**0**	**0**		Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
of which: stemming from from CVA capital requirements (+)	**0**	**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 (-)	**0**	**0**	**0**	**0**	**0**	**0**	**0**		Recital (44) of CRR
of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	**0**	**0**	**0**	**0**	**0**	**0**	**0**		-
of which: others subject to the discretion of National Competent Authorities	**0**	**0**	**0**	**0**	**0**	**0**	**0**		Article 124 to 164 of CRR
Common Equity Tier 1 Capital ratio	**7,29%**	**7,73%**	**9,80%**	**12,94%**	**4,12%**	**2,53%**	**1,51%**	**CA3 {1}**	**-**
Tier 1 Capital ratio	**7,29%**	**7,73%**	**9,80%**	**12,94%**	**4,12%**	**2,53%**	**1,51%**	**CA3 {3}**	-
Total Capital ratio	**7,48%**	**7,73%**	**9,80%**	**12,94%**	**4,12%**	**2,53%**	**1,51%**	**CA3 {5}**	-
Common Equity Tier 1 Capital Threshold		**2059**	**1960**	**1841**	**1416**	**1348**	**1266**		
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)				**12,94%**			**1,51%**		

utation

ented CRR/CRD IV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

2014 EU-wide Stress Test - Restructuring scenarios

(mln EUR)	Effects of mandatory restructuring plans publicly announced before 31st December 2013 and formally agreed with the European Commission.				
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
2013	-45,70653	2,91038E-11			0
2014	-3,153008167	-221,6347499	7,432089139	-82,68300751	0
2015	21,2526601	-1670,065305	27,329403	-1375,202487	0
2016	6,138306447	-3242,890767	66,27579368	-2897,090428	0
Total	-21,46857162	-5134,590822	101,0372858	-4354,975922	

2014 EU-wide Stress Test☐

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

(mln EUR)		Baseline scenario			Adverse scenario		
	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)							
TOTAL RISK EXPOSURE AMOUNT							
COMMON EQUITY TIER 1 RATIO	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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 (+)	1000
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

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 (-)	0