

Bank Name	GR - Alpha Bank, S.A.
LEI Code	5299009N55YRQC69CN08



Summary Adverse Scenario

GR - Alpha Bank, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,070
Impairment losses on financial and non-financial assets in the banking book	3,168
Common Equity Tier 1 capital (1)	7,269
Total Risk Exposure (1)	51,754
Common Equity Tier 1 ratio, % (1)	14.0%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	2,366
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5,029
3 yr cumulative losses from the stress in the trading book	207
Valuation losses due to sovereign shock after tax and prudential filters	-48
Common Equity Tier 1 capital (1)	4,189
Total Risk Exposure (1)	51,918
Common Equity Tier 1 ratio, % (1)	8.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	2,856
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.



2014 EU-wide Stress Test

Summary Baseline Scenario

GR - Alpha Bank, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,070
Impairment losses on financial and non-financial assets in the banking book	3,168
Common Equity Tier 1 capital (1)	7,269
Total Risk Exposure (1)	51,754
Common Equity Tier 1 ratio, % (1)	14.0%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	3,000
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,346
3 yr cumulative losses from the stress in the trading book	112
Common Equity Tier 1 capital (1)	7,216
Total Risk Exposure (1)	52,261
Common Equity Tier 1 ratio, % (1)	13.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	4,181

⁽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:

⁽²⁾ Conversions not considered for CET1 computation

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

EBA 2014 EU	J-wide Stress Test Credit Risk	LTV % (as of 31/12/2013)	F-IRB Non-defaulted De	Exposure val	ues (as of 31/12/; A-IRB ulted Defaulted	2013) STi Non-defaulted	L Defaulted Non-	F-IRB	isk exposure amo	unts (as of 31/: A-IRB ed Defaulted	12/2013) ST Non-defaulted	IA Defaulted	F-IF Non-defaulted		eents and prov A-16 Non-defaulted	isions (as of 31 B	/12/2013) STA on-defaulted Dr	Defaulted	Impairmen rate	as of 31/12	Coverage Ratio	as o	eline Scenario of 31/12/201! Stock of Provisions		as of 31/	12/2016 Of Coverage ons Stool	as Impairment r	s of 31/12/:	2014 Coverage 18 Structo - Defaulto Structo	as of	ie Scenario 3 31/12/2015 Stock of rovisions Cove Ratio -	rage Default	as of 31/12/2	D16 Coverage latio - Default Stock
Corporates - Retail Retail - Sec Retail - Sec Retail - Sec Retail - Que Retail - Que	Of Which: Specialised Lending Of Which: SPE used on real estate property statal - Scuced on real estate property - Of statal - Scuced on real estate property - Of silfying Recolving res Retail statal - Other Retail - Of Which: SME statal - Other Retail - Of Which: non-SME	76.0% 56.9% 79.9%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10.816 6,873 21,860 0 9,333 20,992 15,028 1,928 13,100 1,098 4,865 967 3,898 331 32 4,318 65,223	0 9 2,347 0 1,681 7,881 6,026 1,520 65 1,790 693 1,097 0 0 0 10,238	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	438 961 19,148 0 7,105 12,579 7,638 1,224 6,414 874 4,066 581 3,485 331 234 4,702 38,393	0 9 2,643 0 1,784 6,389 4,460 1,171 3,290 87 1,841 711 1,130 0 0 0 9,041	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 314 977 651 124 527 0 326 114	8 19 3,427 0 2,214 5,957 2,924 1,424 1,424 1,500 382 2,652 976 1.676 0 0 0 9,411 0	2.72% 0.02% 0.93% - 2.94% 7.22% 1.99% 3.45% 5.68% 0.00%	5,112 0 7,850 4,268 1,696 2,572 420 3,163 1,151 2,011 0	43.03% 64.71% 46.13% - 42.26% 33.46% 46.55% 52.22% 58.69% 57.18% 59.60% -	2.91% 0.02% 0.74% - - 2.78% 6.35% 1.73% 4.02% 3.94% 6.15% 0.00%	120 4 73 6 5,253 4 0 0 8.387 4 4,574 1,798 4 2,776 2 461 7 3,352 5 1,209 5	1.53% 3. 2.64% 0. 3.21% 0. - 0.84% 2. 2.03% 1. 5.17% 5. 6.58% 1. 9.65% 5. 7.81% 4. 6.00% 7. 8.89% 4.	.14% 17/ .02% 75 .60% 5,36 - 0 - 8.86 .90% 4,86 .46% 1,86 .48% 2,93 .35% 51: .94% 3,57 .32% 1.22 .42% 2.30 .00% 0	41.02% 60.85% 0 41.36% - - 4 39.88% 2 31.03% 7 44.18% 5 25.76% 7 7.10% 0 56.94% 7 54.76%	4.78% 0.02% 1.44% 1.44% 1.563% 4.54% 1.65% 3.69% 8.16% 7.59% 0.00% 3.18%	0 9.133 5.270 1,863 3,407 471 3,392 1,219 2,174 0	41.74% 64.48% 45.24% - - 48.00% 41.24% 50.57% 37.25% 81.77% 59.29% 57.39%	5.27% 4.24% 10.01% 3.48% 8.16% 7.67% 11.14% 6.88% 0.00%	205 40.8 74 62.6 5,478 41.3 0 0 10.112 46.8 5,827 39.8 2,017 49.8 3,810 35.5 550 79.8	86% 6.29% 0.03% 88% 1.36%	% 303 % 76 % 5,708 0 0 % 10.904 % 6.268 2,123 % 4,145 % 620 % 4,016 3,75 % 2,641	40.56% 59.92% 38.78% - 45.98% 38.91% 48.91% 35.08% 78.30% 58.46% 55.55% 60.10% -
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EBA	2014 EU-wide Stress Test Credit Risk	LTV % (as of 31/12/2013)	F-IRB	A	(as of 31/12/2013) -IRB 1 Defaulted Non-	STA -defaulted Defaulted	F-I	Risk exposure	e amounts (as of 3 A-IRB defaulted Default	S	TA Defaulted	F-IRB		s and provisions (as A-IRB defaulted Defaulted	Ś	TA .	as of 31/12/2014 Impairment Stock of Cover rate Provisions 7	as	eline Scenario of 31/12/2015 Stock of Coverage	as of 31/1 as Impairment Stock or rate Provision	2/2016 Coverage	as of 31/12/ Impairment rate Possion		Adverse Scenario as of 31/12/201 cairment Stock of Cairment Stock of Ra		as of 31/12/2016 int Stock of Coverage Provisions Ratio - Default
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Institution Corporate Retail Please, select the country Equity Securities	tes Corporates - Of Which: Socialised Lending Retail - Sociated on real estate property - Of Retail - Other Retail - Sociated on real estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME sation on-credit obligation assets stion and re-securitations positions deducted from capital **	LTV % (ss of 31/12/2013) N	F325 0	A	(as of 31/12/2013) -Tes -Defaulted Non- 0	STA Defaulted 0 Operation 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Defaulted Non-o	### a mounts (as of 5	5	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	V.V. F5/88 Non-defaulted		and provisions (a)	of 31/12/2013) 3 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		as of 31/12/2014 Impairment Stock of Cover rate Provisions Defs of Cover of	Base as	edine Scenario of 31/12/2015 Stock of Coverage S	as of 31/1 a Impairment Stock or state Provision of 30 / 10 / 10 / 10 / 10 / 10 / 10 / 10 /	Ratio Default	as of 31/12/ Impairment rate of the provision of the prov	of Coverage in Sale Default in Sale Default in Sale In	Adverse Scenario as of 31/11/201 as of 31/11/2		es of 31/12/2016 es of 31/12/2016 es of 31/12/2016 es of 201/12/2016 es of 31/12/2016 es of 31/12
Institute Corporate Retail Please, select the country Equity Security Other ne	tes Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - O	177 % (se of 31/12/2013) N	5:15 Pofsul on-defoulted Pofsul of Control o	A ultred Non-defaulted Non-def	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51A -defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0		Risk exposure Defaulted Non- 0 0 0 0 0 0 0 0 0 0 0 0 0	A-1-RB Secfaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		TA Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F188 Non-defaulted	Defaulted Non-	Actor Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	## of 31/12/2016 Impairment Stock of Cover rate Provisors Octo - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Base Andrew Tropomorent and Base Andrew Control Con	dine Scenario of 31 / 32 / 20 5 Social Provisions O	as of 31/3 Impairment Stock Calc Provided Calc Provided Calc Calc Calc Calc Calc Calc Calc Calc	of Coverage Ratio - Default Struck	## of 31/32/2 Impairment rate	of Coverage of Ratio Default im	Arberta Scenation And State S	Towerage Impairment rable stock	ss of 31/12/2015 ## Social Command Productions Section O
Institute Composat Retail Please, select the country Equity Securities	Comportes - Of Which: Specialised Lending Comportes - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Of Secured on real estate property - Of Retail - Of Secured on real estate property - Of Retail - Of Secured on real estate property - Of Retail - Of Secured on real estate property - Of Retail - Of Secured on	LTV % (no of 31/12/2013) N	F-IRB On-defaulted 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	A	-IRB	STA		Defaulted Non-C	A-152 Defaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A-305 Socialized Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5		as of 31/12/2014 Imparment Stock of Court rate Provisions One - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	ses Radio Impairment radio in discus radio in	0 33/13/2015 Stock of Ratio - Certrage Provisions 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	as of 31/1 impairment Stock file Provision - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0		as of 31/12/20 Impairment rate Stock - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0		as of 31/11/200 salmment Scot of the second	Core and a second	sax of 31/12/2016 Stock of Such Processors 0 0
Central Instituts Corporat	(min EUR, %)) banks and central governments ions tes Corporates – Of Which: Specialised Lending Corporates – Of Which: SAFE	LTV % (as of 31/12/2013)	F-IRB on-defaulted Defau 0 0 0 0	Exposure values A Ulted Non-defaulted 0 0 0 0 0 0	-IRB	STA -defaulted Defaultec 0 0 0 0 0 0 0 0 0		Defaulted Non-o	e amounts (as of 3 A-IRB defaulted Default 0 0 0 0 0 0 0 0 0	5		F-IRB		A-IRB	of 31/12/2013) S Non-defaulted 0 0 0	IA .	as of 31/12/2014 Impairment Stock of Government Stock of John Defa 0 0 0 0 0 0	Bas ase ase Ratio - Impairment rate	eline Scenario of 31/12/2015 Stock of Provisions 0 0 0 - 0 - 0	as of 31/1 Impairment Stock to rate Provision - 0 - 0 - 0	2/2016 Coverage Ratio - Default Strick	as of 31/12/ Impairment rate Stock (Provisio - 0 - 0 0 0	2014 Coverage Imm Ratio - Default Covris	Adverse Scenario as of 31/12/201 cairment stock of rate 0 0 0 0 0	Loverage Impairment rate	as of 31/12/2016 ent Stock of Coverage Provisions 0 0 - 0 - 0 - 0 - 0

		LTV % (as of	1.5	TRU	A.	IND	2		1.5	IND .	AC.	IND .	,		1-4	ind)	A-1	IND	,	
	(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	
	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	0.0%	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	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Please, select the country	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ricase, select the country	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
	Securitication and re-congritications positions deducted from capital *																			

				eline Scen				
a	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
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-		0	-	- 1	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

				rse Scena										
as of	31/12/20	14	as	of 31/12/	2015	as	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						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	- 1	-	0	- 1						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						



P&L		E	Baseline Scenari	0	ı	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	1,878	1,871	1,860	1,824	1,867	1,762	1,504
Net trading income		2	24	35	-46	-4	16
of which trading losses from stress scenarios		-56	-33	-22	-104	-62	-41
Other operating income	97	51	51	51	12	12	12
Operating profit before impairments	1,070	1,001	1,012	987	910	846	610
Impairment of financial assets (-)	-3,097	-881	-734	-661	-2,308	-1,342	-1,121
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,097	-881	-734	-661	-2,308	-1,342	-1,121
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	-71	-35	-21	-14	-129	-77	-52
Operating profit after impairments from stress scenarios	-2,098	85	257	312	-1,527	-573	-563
Other Income and expenses	3,214	-11	-11	-11	-11	-11	-11
Pre-Tax profit	1,117	73	246	300	-1,538	-584	-575
Tax	986	-22	-74	-90	462	175	172
Net income	2,103	51	172	210	-1,077	-409	-402
Attributable to owners of the parent	2,103	51	172	210	-1,077	-409	-402
of which carried over to capital through retained earnings	2,103	51	172	210	-1,077	-409	-402
of which distributed as dividends	0	0	0	0	0	0	0

In the figures above, the original (official published) 2013 P&L figures may have been adjusted as part of the ECB Comprehensive Assessment join-up calculation.



RWA			Baseline Scenario			Adverse Scenario	
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	47,435	48,054	47,909	47,942	47,807	47,633	47,440
Risk exposure amount Securitisation and re-securitisations	234	235	235	236	236	236	237
Risk exposure amount Other credit risk	47,200	47,819	47,674	47,706	47,571	47,397	47,203
Risk exposure amount for market risk	1,177	1,177	1,177	1,177	1,335	1,335	1,335
Risk exposure amount for operational risk	3,143	3,143	3,143	3,143	3,143	3,143	3,143
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	51,754	52,373	52,228	52,261	52,285	52,112	51,918



EBA BANKING AUTHORITY	Securitisation			Baseline scenario			Adverse scenario	
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
	Banking Book	32						
Evenesive values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	32						
	Banking Book	234	235	235	236	236	236	237
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
•	Total	234	235	235	236	236	236	237
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Turneimmente	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	0	0	0	0	0	0	0

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/201	13		,	VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECT					net of cash short	DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		of provision (1)	ons)	positions of sort	is a maturit		omy mere arere	Derivatives with po 31/12/		Derivatives wit	h negative fair value at /12/2013	Derivatives with at 31/1	positive fair value 12/2013	Derivatives with value at 31	h negative fair /12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M[[3M-1Y[[1Y-2Y] [2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Tot	Austria	0 0 0 0 0 0 15	0 0 0 0 0 0	0 0 0 0 0 0 15	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Belgium	0 0 0 20 0 0 0	0 0 0 0 0 0	0 0 0 20 0 0 0 0	0 0 0 20 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Cyprus	14 0 0 1 0 0 0 0	0 0 0 0 0 0	14 0 0 1 0 0 0	14 0 0 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M[[3M - 1Y [Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Denmark	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Estonia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	(mln EUR)		V	ALUES AS C	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross overeign debt to oth			DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	positions of sov	is a maturit	ty matching)	only where there	Derivatives with po 31/12/		Derivatives wit	h negative fair value at ./12/2013	Derivatives with at 31/3	positive fair value 12/2013	Derivatives wit value at 31	h negative fair ./12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Greece	1,419 1,998 0 0 0 49 757	0 0 0 0 0 0	1,419 1,998 0 0 0 49 757 4,224	1,419 1,107 0 0 0 49 751 3,325	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1,489 900 200 383 2,751 5,723	0 0 178 148 15 34 175 549	0 0 317 1,877 0 0 400 2,594	0 0 -6 -51 0 0 -13	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
T 0 - 3M	Hungary	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Iceland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Ireland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Italy	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latvia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIR					net of cash short only where there	DIRECT	SOVEREIGN EXPOS	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provi	isions)	posicions of sov	is a maturit	ry matching) 1)	only where there	Derivatives with po 31/12/		Derivatives wit	h negative fair value at ./12/2013	Derivatives with at 31/2	positive fair value 12/2013	Derivatives wit value at 31	h negative fair 1/12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [Lithuania	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Tot	Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Netherlands	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Norway	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Poland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Portugal	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Romania	59 119 32 54 0 0	0 0 0 0 0 0	59 119 32 54 0 0 0	59 119 32 54 0 0 264	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross of		net of cash short	DIRECT	SOVEREIGN EXPOS	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		posicions of sov	is a maturit	ry matching) 1)	only where there	Derivatives with po 31/12/		Derivatives wit	h negative fair value at ./12/2013	Derivatives with at 31/3	positive fair value 12/2013	Derivatives wit value at 31	h negative fair ./12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [Slovenia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Spain	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1 Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	Sweden	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [United Kingdom	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1 Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Canada	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more	Japan	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	u.s.	21 0 0 0 0 0 0	0 0 0 0 0	21 0 0 0 0 0 0	21 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/201	3
		GROSS DI			OSITIONS (gross e		net of cash short only where there	DIRECT	SOVEREIGN EXPOSE	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		of prov		positions of sort	is a maturit	ty matching) (1)	om , m ere arere	Derivatives with po 31/12/			h negative fair value at /12/2013		positive fair value 12/2013	Derivatives wit value at 31	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [China	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Switzerland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Other Central and eastern Europe countries non EEA	48 123 52 12 19 122 0	0 8 0 0 0 0 115 0	48 123 52 12 19 122 0	38 84 49 8 14 5 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0
[0 - 3M [Middle East	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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

					Baseline Scenario			Adverse Scenario			
(mln EUR)	[CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	А	OWN FUNDS	7,427	7,500	7,407	7,363	6,331	5,434	4,337	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,269	7,319	7,242	7,216	6,150	5,270	4,189	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	7,489	7,489	7,489	7,489	7,489	7,489	7,489	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	4,517	-4,466	-4,294	-4,084	-5,594	-6,003	-6,406	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	3,183	3,183	3,183	3,169	2,989	2,865	2,690	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	-194	-124	-132	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	-14	0	0	-43	-	-
	A.1.4	Other Reserves	368	368	368	368	368	368	368	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1	1	1	1	1	1	1	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	21	21	21	27	21	21	38	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	155	191	180	-	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-203	-203	-203	-203	-203	-203	-203	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) or CCR Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs (-) 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
	A.1.11		0	0	0	0	0	0	0	CAI (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12 A.1.13	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14} CA1 {1.1.1.15}	Articles 4(109), 36(1) point (e) and 41 of CRR Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	U	U	0	0	0	0	0	CAI {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 or CRK
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	-134	-134	-96	-59	-134	-96	-59	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR Articles 4(36), 36(1) point (k) (j) and 89 to 91 of CRR;
	A.1.15	(·) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	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) (iii) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) an 79 of CRR
	A.1.17	(·) Deductible DTAs that rely on future profitability and arise from temporary differences	-2,242	-2,214	-2,123	-2,019	-2,895	-3,173	-3,416	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution 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
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	3,303	3,274	2,897	2,528	3,953	3,811	3,507	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	940	940	940	940	940	940	940	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	16	16	12	8	16	12	8	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	2,347	2,318	1,945	1,580	2,997	2,859	2,559	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	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
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,269	7,319	7,242	7,216	6,150	5,270	4,189	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	158	181	164	148	181	164	148	CA1 (1.2)	Article 71 of CRR
	B B.1 B.2	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	51,754 0 0	52,373	52,228	52,261	52,285	52,112	51,918	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR Article 381 to 386 of CRR
OWN FUNDS	B.3	of which: stemming from higher asset correlation parameter against exposures	0								Articles 153(2) of CRR
REQUIREMENTS	B.4	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	0								Recital (44) of CRR
	B.5	lendino to SMEs (-) 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								-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	0 14.04%	13.98%	13.87%	13.81%	11.76%	10.11%	8.07%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	14.04%	13.98%	13.87%	13.81%	11.76%	10.11%	8.07%	CA3 (3)	-
porton	C.3	Total Capital ratio	14.35%	14.32%	14.18%	14.09%	12.11%	10.43%	8.35%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		4,190	4,178	4,181	2,876	2,866	2,856		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				8.97%			1.31%		

⁽¹⁾ Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandom tem based on a fluly implemented CRR/CRD IV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio



2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory re	estructuring plans pu	ıblicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	267	3,694	227	3,782	
2015	195	1,841	125	1,870	
2016	378	1,519	462	1,745	
Total	839	7,054	813	7,397	



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

	_		Baseline scenario			Adverse scenario	
(mln EUR)	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,269	7,580	7,694	8,042	6,387	5,631	5,013
TOTAL RISK EXPOSURE AMOUNT	51,754	56,067	57,764	59,316	56,067	57,764	59,316
COMMON EQUITY TIER 1 RATIO	14.04%	13.52%	13.32%	13.56%	11.39%	9.75%	8.45%



Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	1,200
Repayment of CET1 capital, buybacks (-)	-940
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