

2016 EU-wide Stress Test

Bank Name	La Banque Postale
LEI Code	96950066U5XAAIRCPA78
Country Code	FR



2016 EU-wide Stress Test: Summary

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		7,870.52	7,714.75
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		-33.76	-272.72
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-564.86	-1,155.24
Cumulative 3y: Profit or (-) loss for the year		752.58	-355.81
Coverage ratio - Default stock	45.11%	28.06%	33.71%
Common Equity Tier 1 capital	7,154.81	8,168.53	6,486.93
Total Risk exposure amount	54,208.32	55,340.52	66,755.08
Common Equity Tier 1 ratio, %	13.2%	14.8%	9.7%
Fully loaded Common Equity Tier 1 ratio, %	14.5%	14.9%	9.8%
Tier 1 capital	7,954.81	8,968.53	7,286.93
Total leverage ratio exposures	227,550.40	227,550.40	227,550.40
Leverage ratio, %	3.5%	3.9%	3.2%
Fully loaded leverage ratio, %	3.8%	3.9%	3.2%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			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
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



La Banque Postale

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-II	18	F-I	IRB	A-l	IRB	F-IF	88	A-	IRB	F-I	RB	Coverage Ratio -
		Non-defection	Non-defaulted Defaulted		Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	(min EUR, %)	Norroelauteu	Delauteu	Non-defaulted	Delauteu	Norruelaulteu	Delaulieu	Norredauted	Delautieu	Norroelauteu	Delauteu	Non-delauted	Delaukeu	
	Control basis and control governments Institutions Cornorates Cornorates Cornorates of Whitch Socialized Lending Cornorates - Of Whitch SHE Retail Retail - Socured on real estate property	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	- - - - - - - - -
La Banque Postale	Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	- - - - - - -
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0		1 -
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0		0	
	IRB TOTAL	0	0	0	0	0	0	Ō	ō	0	0	0	0	

*Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-I	RB	F-	IRB	A-	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
France	Central basis and central revenuents Institution Contracts Retail Reta			0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0
	IRB TOTAL			0	0	0	0	0	0	0	0	0		0

| Exposure values | Exposure v

		31/12/2015													
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions			
		A-I	88	F-)	RB	A-1	IRB	F-IR	RB	A-I	RB	F-I	RB	Coverage Ratio -	
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹											
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0		
	Institutions	0		0	0	0	0	0	0	0	0	0	0	-	
	Corporates	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	-	
	Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	-	
	Retail	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	-	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	-	
Germany	Retail - Secured on real estate property - Of Which: non-SME	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	-	
	Retail - Other Retail	0		0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	9	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	9	0	0	0	0		0	0	0	0	0		
	Equity Securitisation	0		0	0	0	0		0		0				
			_						_						
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0			
Computed as: Stock of provisions for defaulted stock /	IRB TOTAL	0		0	0	0	0	0	0	0	0	0	0		



La Banque Postale

							31/12/2015						
		Exposur	values			Risk expo	sure amounts			Stock	of provisions		
	A-IR	В	F-I	RB	A-1	IRB	F-IF	RB	A-	IRB	F-1	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		
Institutions	0	ō	ō	0	ō	0	0	0	ō	0	ō	0	
Corporates	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	-
Corporates - Of Which: SME	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	-
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0		0	U	0	0	0	0	0	0	0	0	3
ketaii - Quaintying kevolving Retaii - Other Retaii	0		0		0	0	0	0	0	0	0		1
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	ō	ō	0	ō	0	0	0	ō	0	ō	0	
Equity	0	ō	0	ō	o o	0	0	o o	ō	0	o o	ō	
Securitisation													
Other non-credit obligation assets	0		0		0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	<u> </u>

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-I	IRB	A-	-IRB	F-IR	:B	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments Institutions	()	0	0	0	0	0	0	0	0	0	0	-
Institutions Corporates	9		0	0	0	0	0	0	0	0	0	0	. :
Corporates - Of Which: Specialised Lending	Č		0	0	0	ő	ő	0	i i	0	o o	0	
Corporates - Of Which: SME	(0	0	0	0	0	0	0	0	0	0	
Retail	(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	-
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0			0	0		
Retail - Qualifying Revolving			0	0	0		ő		i i	0	0	0	/
Retail - Other Retail			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	-
Retail - Other Retail - Of Which: non-SME Equity			0	0	0	0	0	0	0	0	0	0	-
Securitisation	,		0	0	0		0	0	0	0	0	0	
Other non-credit obligation assets			0	0	0		0	0	0	0	0	0	Λ -
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	

IRB TOTAL

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

							31/12/2015						
		Exposur	e values				sure amounts			Stock	of provisions		
	A-I	RB	F-	IRB	A-	IRB	F-IF	88	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0		
Corporates Corporates - Of Which: Specialised Lending	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			
Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		i :
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		1 1
Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		: -
Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	ő	0	0	0	0	i i	
Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0		i I
Securitisation Other non-credit obligation assets	0		0	0	0	0		0	0	0			
IRB TOTAL	0	ō	0	0	0	0	0	0	0	0	0		4 -

TRE TOTAL

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

							31/12/2015						
		Exposure	e values			Risk expo	sure amounts			Stock	of provisions		
	A-II	B .	F-I	RB	A-1	IRB	F-IF	88	A-l	IRB	F-I	IRB	Coverage Ratio -
(min EUR. %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments		0	0	0	0	0	0	0	0	0	0		1
Institutions	0	0	0	0	0	0	0	0	0	0	0	,	-
Comparates	U	0	U	U	0	0	0	0	U	0	0	,	-
Cornorates - Of Which: Specialised Lendino									U	U			1
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	,	-
Retail		U	U	U	0				U	U			
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	,	-
Retail - Secured on real estate property - Of Which: SME		U	U	U	0				U	U			1
Retail - Senared on real estate anonemy - Of Which: non-SMF	0	0	0	0	0	0	0	0	0	0	0		-
Retail - Oualifying Revolving	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		-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	,	-
Retail - Other Retail - Of Which: non-SME		U	U	U	0				U	U			
Faulty	0	0	0	0	0	0	0	- 0		0	0		
Securitisation										_			
Other non-credit obligation assets	0	0	0	- 0	0	0	0	- 0	0	0	0		
IRB TOTAL	0	0	0	0	0	0		0		0	0		

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-IF	В	F-I	RB	A-I	RB	F-IF	RB	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR. %)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central banks and central enverments Institutions Commonter. of Whith Consistent endos Retail Secured on real estate recentry. Of Whith CME Retail Secured on real estate encounty. Of Whith CME Retail Consistent endos in Reta	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
Securitisation													
Other non-credit obligation assets	0	- 0	0		0	- 0	0	0	0	0	0		
IRB TOTAL	0		0		0					0)

Ī							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-I	88	F	RB	A-I	RB	F-IR	:8	A-I	RB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Federal Naviks and rendri dissurements. Institutions Cultivaria Cultivaria Cultivaria Cultivaria Cultivaria Cultivaria Cultivaria Retail Secured on real state recently and real recently Retail Secured on real state recently Retail Secured on real state and extent of the real recently Retail Secured on real state recently of Which 59E Retail Cultivaria	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)											·		•

							31/12/2015						
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-I	RB	A-	IRB	F-IR	88	A-	IRB	FE	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(
Institutions	0	0	0	0	0	0	0	0	0	0	0	(-
Comorates	0	0	0	0	0	0	0	0	0	0	0	9	3
Corporates - Of Which: Specialised Lendina Corporates - Of Which: SME	0		0	0	0	0		0	0	0		,	1
Corporates - Or Which: SME	0	0	0	0	0	0	ı ő	0	0	0	0	,	1
Retail - Secured on real estate property	0	ō	ō	ō	ō	ō	ō	ō	0	ō	ō	ō	-
Retail - Secured on real estate noncerty - OF Which: SMF	0	0	0	0	0	0	0	0	0	0	0	(-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	9	-
Retail - Qualifying Revolving Retail - Other Retail	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		3
Retail - Other Retail - Of Which: non-SMF	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	i	
Equity	0	0	0	0	0	0	0	0	0	0	0	(
Securitisation													
Other non-credit obligation assets	0	0	0		0	0	0	0	0	0	0		
IRB TOTAL	0		0	0	0		0		0	0	0		-



(min EUR, %) rate Provisions Default Stock* rate Provisions De									
Impairment Stock of rate Provisions Default Stock of rate Real Stock of Coverage Ratio- Impairment Stock of rate Real Stock of Real Stock of Real Real Stock of Real Stock of Real Real Real Real Real Real Real Real						Baseline Sce	nario		
(with EUR, %) rate Provisions Default Stock* rate Provisions D				31/12/20	16	31/12/20	17	31/12/20	18
Central banks and central governments Institutions Companies - Of Which Secretaries Companies Companies - Of Which Secretaries Compa		(min EUR. %)		Stock of Provisions					Coverage Ratio
Other Individual Configuration assets - 0 0 0	La Banque Postale	Central banks and central governments Institutions Connostes Connostes - Of Which: Specialised Lending Connostes - Of Which: Specialised Lending Connostes - Of Which: Specialised Lending Retail Secured on real estate property Retail - Courted on real estate property - Of Which: SPE Retail - Courted for real estate property - Of Which: SPE Retail - Coultifring Revolving Retail - Chuer Retail - Of Which: SPE Re	-	000000000000000000000000000000000000000	-	 000000000000000000000000000000000000000	-	 000000000000000000000000000000000000000	

	Adverse Scenario											
	31/12/2016			31/12/20	17		31/12/20:	18				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock 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	-				

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates	-	0	-	-	0	-	-	0	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	U	-	-	0		-	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0		1	0	
France	Retail - Secured on real estate property - Of Which: non-SME		0	_		0			0	
Trance	Retail - Qualifying Revolving		0	_		0			0	
	Retail - Other Retail		0	_	_	0			ő	
	Retail - Other Retail - Of Which: SMF		0	_	_	0			0	
	Retail - Other Retail - Of Which: non-SME		ō	-	-	ō	-	-	ō	
	Equity		0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL		0			0		•	0	

				Adverse Sce	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock 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	-		

						Baseline Sco	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of			Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Belgium	Control to Nocks and rowted annountments. Commontation of Which Secusional Landina Commontation of Which Secusional Landina Commontation of Which Secusional Retail - Secured on real estable sourcet v Retail - Secured on real estable sourcet v Retail - Secured on real estable sourcet v Retail - Securional Control Landina Revolvior Retail - Securional Control Landina Revolvior Retail - Commontation Retail - Of Which son-SME Securities Retail - Commontation Retail - Of Which son-SME Securities Retail - Commontation Retail - Of Which son-SME Securities Retail - Commontation Retail - Of Which son-SME Securities Retail - Commontation Retail - Of Which son-SME Securities Retail - Commontation Retail - Of Which son-SME Securities Retail - Commontation Retail - Of Which son-SME		0 0 0 0 0 0 0 0		-	000000000000000000000000000000000000000	-	-	000000000000000000000000000000000000000	
	IRB TOTAL		0			0		-	0	

	Adverse Scenario										
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock 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				

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	-	0	-	-	0			0	-
	Institutions	l-	0	-	-	0	-	-	0	-
	Corporates	ŀ	0	-	-	0		-	0	-
	Corporates - Of Which: Specialised Lending	l-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	ŀ	0	-	-	0		-	0	-
	Retail	l-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	ŀ	0	-	-	0		-	0	-
	Retail - Secured on real estate property - Of Which: SME	I-	0	-	-	0	-	-	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	l-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	ŀ	0	-	-	0		-	0	-
	Retail - Other Retail	l-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	ŀ	0	-	-	0		-	0	-
	Retail - Other Retail - Of Which: non-SME	l-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0		-	0	-
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
	IRB TOTAL	-	0	-	-	0		-	0	-
1 Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

	Adverse Scenario									
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock 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	-	ŀ	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-		0	-		0	-		
i -	0	-	-	0	-	-	0	-		



La Banque Postale

Beseine Scenario 31/12/2016 31/12/2016 31/12/2016 31/12/2016 Impairment Stock of Coverage Ratio - Impairment Stock of	
	Coverage Ratio
The state of the s	overage Ratio
(mln EUR, %) rate Provisions Default Stock rate Provisions Default Stock rate Provisions	Default Stock ¹
Central banks and central governments - 0 0 0	
Institutions - 0 0	
Corporates - 0 0 0	
Corporates - Of Which: Specialised Lending - 0 0	
Corporates - Of Which: SME - 0 0	
Retail - 0 0	
Retail - Secured on real estate property - 0 0	
Retail - Secured on real estate property - Of Which: SME - 0 0	
Retail - Secured on real estate property - Of Which: non-SME - 0 0	
Retail - Qualifying Revolving - 0 0	
Retail - 0 - 0 0	
Retail - Other Retail - Of Which: SME - 0 0	
Retail - Other Retail - Of Which: non-SME - 0 0	
Equity - 0 0	
Securitisation Securitisation	
Other non-credit obligation assets	
IRB TOTAL - 0 0 0	

				Adverse Scen	nario				
	31/12/20	16		31/12/20	17	31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock 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		

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0			0			0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0		-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	
Retail - Qualifying Revolving	-	0	-	-	0		-		
Retail - Other Retail	-	0	-	-	0		-		
Retail - Other Retail - Of Which: SME	-	0	-	-	0		-		
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0		-		
Equity		0	_	-	0				
Securitisation					_				
Other non-credit obligation assets		0			0			0	
IRB TOTAL	-	0	-	-	0			0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		18	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock 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	1		0	-
-	0	-		0	1		0	-
			-			-		
	0			0			0	
-	Ö	-		ŏ			ŏ	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		- 0	-	-	0	-	-	0	
Institutions		- 0	-	-	0	-	-	0	
Corporates		- 0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending		- 0	-	-	0	-	-	0	
Corporates - Of Which: SME		- 0	-	-	0	-	-	0	
Retail		- 0	-	-	0	-	-	0	
Retail - Secured on real estate property		- 0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME		- 0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-S	ME	- 0	-	-	0	-	-	0	
Retail - Qualifying Revolving		- 0	-	-	0	-	-	0	
Retail - Other Retail		- 0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SMF		- 0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME		- 0	-	-	0	-	-	0	
Equity		- 0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		- 0			0			0	
IRB TOTAL		- 0			0			0	
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario			
	31/12/20	16	31/12/2017				31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock 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	
-	U	-	-	U	-	-	U	
-	0	-	-	0	-	-	0	
-	0			0	-	1	0	
-	U	-			1	1	U	
-	0	-	-	0	-	-	0	
-				0			0	
	0			0			0	
	0			ő			0	

					Baseline Sce	enario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0	-	-	0	-		0	
Institutions	-	0	-	-	0	-	-	0	
Corporates		0	-	-	0	-	-	0	
Comprates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail		0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: pop-SMF	-	0	-	-	0	-	-	0	
Retail - Oualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Fauity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets	-	0	-		0	-		0	
IRB TOTAL		0	-		0		-	0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	-
1	0	1		0			0	
-	ő	-	-	0		-	0	_
-	ō	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	
	0	1		0			0	
-	ō	-	-	ō	-	-	ō	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	
	0						0	
	0			0			0	

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



						Baseline Sce	nario			
			31/12/20	016		31/12/20	17		31/12/20	18
		Impairment	Stock of		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
	ral banks and central governments		0	-		0		-	0	
	tutions	-	0	-	-	0	-	-	0	
Corpo	orates	-	0	-	-	0	-	-	0	
		-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail		-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Retail - Oualifvina Revolvina	-	0	-	-	0	-	-	0	
	Retail - Other Retail	-		-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME	-		-	-	0	-	-	0	
Equit		-			-	0		-	0	
	ritisation									
	r non-credit obligation assets	-	-	-	-	0		_	0	
IRB T	TOTAL			-		0	-	1 -	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/2017 31/12/2018			18	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	U		-	U	-
-	0	-	-	0		-	0	-
1	0			0		1	0	
-	0	_		0	_		0	
-	ō	-	-	ō	-	-	ō	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	-
	0			0			0	
	0			0			0	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0			0		-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-		0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-		0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-		0	
Retail - Secured on real estate property	-	0	-	-	0	-		0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-		0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-		0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-		0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0		-	0		-	. 0	
TOR TOTAL									

				Adverse Sce	nario				
	31/12/20:	16		31/12/20	17	31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock 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		

		31/12/20							
			116		31/12/20:	17		31/12/20:	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Central banks and central governments		0			0			0	
Institutions		0	-	-	0	-	-	0	
Comprates		. 0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME		. 0	-	-	0	-	-	0	
Retail		0	-	-	0	-	-	0	
Retail - Secured on real estate property		. 0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME		. 0	-	-	0	-	-	0	
Retail - Qualifying Revolving		0	-	-	0	-	-	0	
Retail - Other Retail		0	-	-	0	_		0	
Retail - Other Retail - Of Which: SME		ō	-	-	ō	-	-	ō	
Retail - Other Retail - Of Which: non-SME		0	-	-	0	_		0	
Equity					0	_		0	l
Securitisation									
Other non-credit obligation assets		0	-	-	0	-		0	
IRB TOTAL		Ō	-		ō			0	

	Adverse Scenario												
	31/12/20	16		31/12/20	17	31/12/2018							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					
-	0	-		0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
- 1	0	-		0		1	0	1					
-	ō	-	-	ō		-	ō						
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
	0	1		0			0						
-	ő	-	-	ő	-	-	ő	-					
-	0	-	-	0	-	-	0	-					
	0	-	-	0		-	0						
	0			0			0						
	0		-	0		- :	0						



					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	108,791	0	102	0	0	23	100.0%
	Regional governments or local authorities	5,076	0	1,015	0	0	0	0.0%
	Public sector entities	166	0	40	0	0	0	0.0%
	Multilateral Development Banks	182	0	0	0	0	0	0.0%
	International Organisations	431	0	0	0	0	0	0.0%
	Institutions	9,517	0	3,859	0	0	0	0.0%
	Corporates	7,570	6	5,523	9	0	3	34.1%
	of which: SME	1,803	5	1,514	7	0	3	38.2%
	Retail	7,639	211	5,670	265	28	269	56.0%
La Banque Postale	of which: SME	513	9	326	13		8	45.4%
La Darique l'Ostale	Secured by mortgages on immovable property	53,870	264	17,861	292	17	101	27.7%
	of which: SME	679	21	235	24	0	10	33.1%
	Items associated with particularly high risk	433	0	649	0	0	0	0.0%
	Covered bonds	4,251	0	426	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	526	0	526	0	0	0	0.0%
	Equity	3,552	0	3,570	0	0	0	0.0%
	Securitisation							
	Other exposures	3,862	0	3,685	0	0	0	0.0%
	Standardised Total	205,867	482	42,925	565	45	396	45.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	101,042	0	0	0	0	0	0.0%
	Regional governments or local authorities	5,076	0	1,015	0	0	0	0.0%
	Public sector entities	166	0	39	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	4,977	0	1,699	0	0	0	0.0%
	Corporates	6,923	6	4,928	9	0	3	34.1%
	of which: SME	1,787	5	1,498	7	0	3	38.2%
	Retail	7,623	211	5,657	264	28	269	56.0%
France	of which: SME	512	9	325	13	0	8	45.4%
Trance	Secured by mortgages on immovable property	53,830	263	17,845	290	17	100	27.6%
	of which: SME	676	21	234	24	0	10	33.1%
	Items associated with particularly high risk	413	0	620	0	0	0	0.0%
	Covered bonds	2,695	0	269	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	261	0	261	0	0	0	0.0%
	Equity	3,552	0	3,570	0	0	0	0.0%
	Securitisation							
	Other exposures	3,862	0	3,685	0	0	0	0.0%
	Standardised Total	190,420	480	39,589	563	44	373	43.7%

		Exposure	values	Risk exposu	re amounts	Stock of p	Coverage Ratio -	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	2,842	0	0	0	0	0	0.09
	Regional governments or local authorities	0	0	0	. 0	0	0	0.09
	Public sector entities	0	0	0	. 0	0	0	0.09
	Multilateral Development Banks	0	0	0	. 0	0	0	0.09
	International Organisations	0	0	0	. 0	0	0	0.09
	Institutions	148	0	74	. 0	0	0	0.09
	Corporates	10	0	10	0	0	0	0.09
	of which: SME	0	0	0	0	0	0	0.09
	Retail	0	0	0	0	0	0	0.09
Belgium	of which: SME	0	0	0	0	0	0	0.09
Deigium	Secured by mortgages on immovable property	5	0	2	. 0	0	0	0.09
	of which: SME	0	0	0	0	0	0	0.09
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%

Securitisation
Other exposures
Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



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					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	2,179	(0		0	(0.0%
	Regional governments or local authorities	0	0	0	(0	(0.0%
	Public sector entities	0	0	0		0	(0.0%
	Multilateral Development Banks	0		0		0	(0.0%
	International Organisations	0	0 0 0 0 224 0	0	(0.0%		
	Institutions	452		0 224 0 0 0 0 0.0% 0 41 0 0 0 0 0.0% 0 0 0 0 0 0 0.0%				
Corporates	41		0	(
		0		0	(
		0	0	0	0	0	(0.0%
Germany	of which: SME	0	0	0	0	0	(0.0%
Cermany	Secured by mortgages on immovable property	1	0	0	0	0	(0.0%
	of which: SME	0	0	0	0	0	(0.0%
	Items associated with particularly high risk	0	0	0	0	0	(0.0%
	Covered bonds	36	0	4	9	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0		0		0		0.0%
	Collective investments undertakings (CIU)	0		0		0		0.0%
	Equity	0		0		0		0.0%
	Securitisation							0.000
	Other exposures	2740		0		0		0.0%
	Standardised Total	2,710	0	269	0	0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

_							
				31/12/2015			
	Exposure	values	Risk exposu	ıre amounts	Stock of provisions		Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	(0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0		0	0	0.0%
Institutions	0	0	0		0	0	0.0%
Corporates	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Retail	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Secured by mortgages on immovable property	0	0	0	C	0	0	0.0%
of which: SME	0	0	0	C	0	0	0.0%
Items associated with particularly high risk	0	0	0		0	0	0.0%
Covered bonds	0	0	0		0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0		0	0	0.0%
Securitisation							
Other exposures	0	0	0		0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



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				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.09
Regional governments or local authorities	0	0	0	0	0	0	0.09
Public sector entities	0	0	0	0	0	0	0.09
Multilateral Development Banks	0	0	0	0	0	0	0.09
International Organisations	0	0	0	0	0	0	0.09
Institutions	0	0	0	0	0	0	0.09
Corporates	o o	o o	0	o o	0	0	0.09
of which: SME	0	0	0	0	0	0	0.09
Retail	0	0	0	0	0	0	0.09
of which: SME	0	0	0	0	0	0	0.09
Secured by mortgages on immovable property	i i		i i		0		0.09
of which: SME	o o	i i	ŏ	i i	ő	0	0.09
Items associated with particularly high risk	0	0	0	0	0	0	0.09
Covered bonds	i i		i i		0		0.09
Claims on institutions and corporates with a ST credit assessment	o o	i i	ŏ	i i	ő	0	0.09
Collective investments undertakings (CIU)	o o	i i	ŏ	i i	ő	0	0.09
Equity	i i		i i		0		0.09
Securitisation	· ·	, and a	Ů		Ů		0.07
Other exposures	0				0	0	0.09
Other Exposures Standardised Total	ő	Ö	ŏ	0	ŏ	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							0.00/
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total		0	0		0	. 0	0.0%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



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				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0		0	0	0.0%
Regional governments or local authorities	0	0	0		0	0	0.0%
Public sector entities	0	0	0		0	0	0.0%
Multilateral Development Banks	0	0	0		0	0	0.0%
International Organisations	0	0	0		0	0	0.0%
Institutions	0	0	0		0	0	0.0%
Corporates	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Retail	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Secured by mortgages on immovable property	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Items associated with particularly high risk	0	0	0		0	0	0.0%
Covered bonds	0	0	0		0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.0%
Collective investments undertakings (CIU)	0	0	0		0	0	0.0%
Equity	0	0	0		0		0.0%
Securitisation							
Other exposures	0	0	0		0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).



						Baseline Sce	nario			
			31/12/2016 31/12/2017						31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.0%	31	70.7%	0.0%	40	60.6%	0.0%	49	55.5%
	Regional governments or local authorities	0.0%	2	40.0%	0.0%	4	40.0%	0.0%	6	40.0%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	3	29.3%	0.0%	5	29.2%	0.0%	7	29.2%
	Corporates	0.2%	18	27.7%	0.2%	31	27.0%	0.2%	43	26.6%
	of which: SME	0.4%	10	26.7%	0.3%	16	25.3%	0.3%		24.5%
	Retail	1.0%	419	55.6%	1.0%	535	55.3%	1.0%	650	55.1%
La Banque Postale	of which: SME	0.9%	13	46.8%	0.9%	17	46.7%	0.9%	22	46.7%
La Danque Fostale	Secured by mortgages on immovable property	0.1%	160	15.9%	0.1%	203	12.8%	0.1%	243	11.4%
	of which: SME	0.1%	11	28.9%	0.1%	12	25.9%	0.1%	13	23.8%
	Items associated with particularly high risk	0.2%	0	31.5%	0.2%	0	31.5%	0.2%	0	31.5%
	Covered bonds	0.0%	0	9.0%	0.0%	0	9.0%	0.0%	1	9.0%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.1%	3	40.0%	0.1%	5	40.0%	0.1%	8	40.0%
	Securitisation									
	Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0.0%
	Standardised Total	0.1%	636	34.0%	0.1%	823	30.1%	0.1%	1,006	28.1%

rate	Provisions	Default Stock	rate	Provisions	Default Stock	rate	Provisions	Default Stock
0.0%	72	49.4%	0.0%	120	45.1%	0.0%	169	43.5%
0.1%	3	46.0%	0.1%	7	46.0%	0.1%	10	46.0%
0.0%	0	46.0%	0.0%	0	46.0%	0.0%	0	46.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.1%	5	29.1%	0.1%	9	29.2%	0.0%	12	29.4%
0.3%	26	28.7%	0.4%	51	28.7%	0.3%	75	28.4%
0.6%	14	26.7%	0.7%	26	25.7%	0.7%	38	25.29
1.9%	563	63.5%	2.0%	804	63.6%	1.8%	1,015	63.5%
1.6%		55.1%	1.8%	28	55.2%	1.6%	36	55.1%
0.1%	172	16.2%	0.1%	236	13.5%	0.1%	304	12.59
0.1%	12	28.9%	0.2%	13	26.1%	0.2%	14	24.29
0.3%	0	36.2%	0.4%	0	36.2%	0.3%	0	36.29
0.0%	0	9.0%	0.0%	0	9.0%	0.0%	1	9.0%
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.1%	4	40.0%	0.1%	7	40.0%	0.1%	11	40.09
0.0%		0.0%	0.0%	0	0.0%	0.0%	0	0.09
0.2%	844	38 6%	0.2%	1 235	35 5%	0.2%	1 596	33 7%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	8
						Coverage Ratio -	Impairment		Coverage Ratio -	
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	8	40.0%	0.0%	15	40.0%	0.0%	22	40.0%
	Regional governments or local authorities	0.0%	2	40.0%	0.0%	4	40.0%	0.0%	6	40.0%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	2	30.1%	0.0%	4	30.1%	0.0%	5	30.1%
	Corporates	0.2%	18	27.8%	0.2%	30		0.2%	42	26.6%
	of which: SME	0.4%	10	26.8%	0.3%	16		0.3%	21	24.6%
	Retail	1.0%	419	55.6%	1.0%	535	55.3%	1.0%	649	55.1%
France	of which: SME	0.9%	13	46.8%	0.9%	17		0.9%	22	46.7%
Trance	Secured by mortgages on immovable property	0.1%	159	15.9%	0.1%	202		0.1%	242	11.4%
	of which: SME	0.1%	11	28.9%	0.1%	12		0.1%	13	23.8%
	Items associated with particularly high risk	0.2%	0	31.5%	0.2%	0	31.5%	0.2%	0	31.5%
	Covered bonds	0.0%	0	9.0%	0.0%	0	9.0%	0.0%	1	9.0%
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)		0		-	0	-	-	0	-
	Equity	0.1%	3	40.0%	0.1%	5	40.0%	0.1%	8	40.0%
	Securitisation									
	Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Standardised Total	0.1%	610	33.2%	0.1%	795	29.4%	0.1%	975	27.6%

Adverse Scenario											
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹			
0.0%	46	40.0%	0.0%	91	40.0%	0.0%	136	40.0%			
0.1%	3	46.0%	0.1%	7	46.0%	0.1%	10	46.0%			
0.0%	0	46.0%	0.0%	0	46.0%	0.0%	0	46.0%			
-	0	-	-	0	-	-	0	-			
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%			
0.1%	3	30.2%	0.1%	6	30.3%	0.0%	8	30.3%			
0.3%	25	28.9%	0.4%	50	28.7%	0.3%	73	28.4%			
0.6%	14	26.8%	0.7%	26	25.7%	0.7%	38	25.2%			
1.9%	563	63.5%	2.0%	803	63.6%	1.8%	1,014	63.5%			
1.6%	18	55.1%	1.8%	28	55.2%	1.6%	36	55.1%			
0.1%	171	16.1%	0.1%	235	13.5%	0.1%	303	12.5%			
0.1%	12	29.0%	0.2%	13	26.1%	0.2%	14	24.2%			
0.3%	0	36.2%	0.4%	0	36.2%	0.3%	0	36.2%			
0.0%	0	9.0%	0.0%	0	9.0%	0.0%	1	9.0%			
-	0		-	0	-		0				
-	0	-	-	0	-	-	0	-			
0.1%	4	40.0%	0.1%	7	40.0%	0.1%	11	40.0%			
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%			
0.2%	815	37.9%	0.2%	1,201	35.0%	0.2%	1,556	33.4%			

			Baseline Scenario							
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	Regional governments or local authorities		0	-	-	0	-	-	0	-
	Public sector entities		0			0	-	-	0	
	Multilateral Development Banks		0			0	-	-	0	
	International Organisations		0	-		0			0	
	Institutions	-	0	-		0	-		0	
	Corporates	0.3%	0	35.9%	0.3%	0	35.9%	0.3%	0	35.9%
	of which: SME	0.1%	0	13.5%	0.1%	0	13.5%	0.1%	0	13.5%
	Retail	0.3%	0	31.8%	0.3%	0	31.4%	0.3%	0	31.3%
Belgium	of which: SME	-	0	-		0	-		0	
belgiuiii	Secured by mortgages on immovable property	0.1%	0	12.1%	0.1%	0	12.0%	0.1%	0	11.9%
	of which: SME	0.1%	0	12.1%	0.1%	0	12.0%	0.1%	0	11.9%
	Items associated with particularly high risk	-	0	-		0	-		0	
	Covered bonds	-	0	-		0	-		0	
	Claims on institutions and corporates with a ST credit assessment		0	-		0			0	
	Collective investments undertakings (CIU)		0			0	-	-	0	
	Equity		0			0	-	-	0	
	Securitisation									
	Other exposures		0			0	-		0	
	Standardised Total	0.0%	0	37.1%	0.0%	0	37.0%	0.0%	1	37.1%

				Adverse Sce	nario				
	31/12/20	16		31/12/20	17	31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			Coverage Ratio - Default Stock ¹	
0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.09	
	0	-	-	0	-		0		
-	0	-	-	0	-		0		
	0		-	0	-		0		
	0		-	0	-		0		
	0	-	-	0	-		0		
0.4%	0	41.2%	0.4%	0	41.2%	0.4%	0	41.2%	
0.2%	0	15.5%	0.2%	0	15.5%	0.2%	0	15.5%	
0.5%	0	41.6%	0.5%	0	43.4%	0.5%	0	43.0%	
	0	-	-	0	-		0		
0.2%	0	13.9%	0.2%	0	15.2%	0.2%	0	15.8%	
0.2%	0	13.9%	0.2%	0	15.2%	0.2%	0	15.8%	
	0		-	0	-		0		
	0	-	-	0	-		0		
	0		-	0	-		0		
	0	-	-	0	-		0		
	0	-	-	0	-		0		
	0			0			0		
0.0%	1	39.2%	0.1%	1	39.2%	0.0%	2	39.2%	



						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions	Default Stock ¹	rate		Default Stock ¹
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities		0		-	0	-	-	0	-
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0		-	0	-	-	0	-
	Institutions	0.0%	0	20.5%	0.0%	0	20.5%	0.0%	0	20.5%
	Corporates	0.1%	0	36.0%	0.1%	0	36.0%	0.1%	0	36.0%
	of which: SME		0	-	-	0	-	-	0	-
	Retail	0.4%	0	38.8%	0.4%	0	38.5%	0.4%	0	38.2%
Germany	of which: SME		0	-	-	0	-	-	0	-
Germany	Secured by mortgages on immovable property	0.1%	0	11.6%	0.1%	0	11.6%	0.1%	0	11.6%
	of which: SME	0.1%	0	11.8%	0.1%	0	11.8%	0.1%	0	11.8%
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds		0		-	0		-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0		-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity		0	-	-	0	-	-	0	
	Securitisation									
	Other exposures		0	-	-	0	-	-	0	
	Standardised Total	0.0%	0	34.2%	0.0%	0	34.1%	0.0%	1	34.1%

				Adverse Sce	nario				
	31/12/20	16		31/12/20	17	31/12/2018			
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
-	0		-	0		-	0	-	
-	0		-	0		-	0		
-	0		-	0		-	0	-	
-	0		-	0		-	0		
0.0%	0	20.5%	0.0%	0	20.5%	0.0%	0	20.5%	
0.1%	0	41.4%	0.1%	0	41.4%	0.1%	0	41.4%	
-	0		-	0		-	0		
0.6%	0	46.6%	0.8%	0	47.8%	0.8%	0	47.6%	
-	0		-	0		-	0		
0.2%	0	14.3%	0.2%	0	14.4%	0.2%	0	14.3%	
0.2%	0	14.5%	0.2%	0	14.7%	0.2%	0	14.5%	
-	0	-	-	0	-		0	-	
-	0			0			0		
-	0		-	0		-	0		
-	0		-	0		-	0		
-	0		-	0		-	0		
-	0		-	0		-	0		
0.0%	0	31.7%	0.0%	1	32,4%	0.0%	1	33.1%	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Impairment Stock of Coverage Ratio - Impairment Stock of Coverage Ratio - Impairment Stock of								
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0			0			0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities		0	-	-	0	-		0	-
Multilateral Development Banks		0	-	-	0	-		0	-
International Organisations		0	-	-	0	-		0	-
Institutions		0	-	-	0	-		0	-
Corporates		0	-	-	0	-		0	-
of which: SME		0	-	-	0	-		0	-
Retail	-	0	-	-	0	-		0	-
of which: SME		0	-	-	0	-		0	
Secured by mortgages on immovable property		0	-	-	o	-		0	-
of which: SME	-	0	-	-	0	-		0	-
Items associated with particularly high risk		0	-	-	0	-		0	
Covered bonds		0	-	-	0	-		0	
Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-		0	-
Collective investments undertakings (CIU)		0	-	-	0	-		0	-
Equity		0	-	-	0	-		0	-
Securitisation									
Other exposures	-	0		-	0			0	
Standardiced Total		0			0			0	-

				Adverse Scer	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock 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	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	i									
						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -				Impairment		Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	nments or central banks	-	0	-	-	0	-	-	0	-
	ernments or local authorities	-	0	-	-	0	-	-	0	-
Public sector	entities	-	0	-	-	0	-	-	0	-
Multilateral D	Development Banks	-	0	-	-	0	-	-	0	-
International	Organisations	-	0	-	-	0	-		0	-
Institutions		-	0	-	-	0	-		0	-
Corporates		-	0	-	-	0	-		0	-
of which: SN	ME	-	Ó	-	-	0	-	-	0	-
Retail		-	0	-	-	0	-	-	0	-
of which: SN	ME	-	0	-	-	0	-	-	0	-
Secured by m	ortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SN	ME	-	0	-	-	0	-	-	0	-
Items associa	ated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bond	ds	-	0	-	-	0	-		0	-
	titutions and corporates with a ST credit assessment	-	0	-	-	0	-		0	-
Collective inv	estments undertakings (CIU)	-	0	-	-	0	-		0	-
Equity		-	0	-	-	0	-		0	-
Securitisation	1									
Other exposu	ires	-	0			0			0	
Standardised	Total	-	0	-		0			0	

	Adverse Scenario											
	31/12/20	16		31/12/20	17	31/12/2018						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock 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					

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	overnments or central banks	-	0	-	-	0	-	-	0	
	governments or local authorities	-	0	-	-	0	-	-	0	
Public sec	tor entities	-	0	-	-	0	-	-	0	
Multilater	al Development Banks	-	0	-	-	0	-	-	0	
Internation	onal Organisations	-	0	-	-	0	-	-	0	
Institutio	ns	-	0		-	0	-	-	0	
Corporate	es	-	0	-	-	0	-	-	0	
of which	h: SME	-	0		-	0	-	-	0	
Retail		-	0		-	0	-	-	0	
of which	h: SME	-	0		-	0	-	-	0)
Secured b	y mortgages on immovable property	-	0	-	-	0		-	0	
of which		-	Ó		-	0	-	-	0	
Items ass	ociated with particularly high risk	-	0	-	-	0		-	0	
Covered b		-	0		-	0		-	o	
Claims on	institutions and corporates with a ST credit assessment	-	Ó		-	0	-	-	0	
	investments undertakings (CIU)	-	Ó		-	0	-	-	0	
Equity		-	0		-	0	-	-	0	
Securitisa	tion									
Other exp	osures		0		-	0		-	0	
Standardi		-	ō		-	0		-	ō	

				Adverse Sce	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock 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			

Statitual discu Total	
Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note).	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Items associated with particularly high risk	-	0	-	-	0	-	-	0	
Covered bonds	-	0	-	-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity		0		-	0		-	0	
Securitisation									
Other exposures	-	0			0			0	
Standardised Total		0	-	-	0	-	-	0	

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate					Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
-	0			0			0			
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-			-	U		-	0	-		
-				0			0			
				0			0			
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	l ő			0			0			
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-	0		-	0			0			
-	0	-	-	0		-	0	-		
-	0		-	0			0			
	0			0			0			

Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities		0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations		0	-	-	0	-	-	0	-
Institutions		0	-	-	0		-	0	-
Corporates		0	-	-	0	-	-	0	-
of which: SME		0	-	-	0	-	-	0	-
Retail		0	-	-	0		-	0	_
of which: SME		Ó	-	-	0	-	-	0	-
Secured by mortgages on immovable property		0	-	-	0	-	-	0	-
of which: SME		0	-	-	0		-	0	_
Items associated with particularly high risk		0	-	-	0		-	0	_
Covered bonds		0			0			0	
Claims on institutions and corporates with a ST credit assessment		ō	-	-	ō	-	-	Õ	-
Collective investments undertakings (CIU)		0	-	-	0		-	0	_
Equity		0	-		0		-	0	_
Securitisation									
Other exposures		0		-	0		-	0	-
Standardised Total	-	0	-		0	-	-	0	-

				Adverse Sce	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio		
-	0	-		0	-		0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
	0	-	-	0	-		0			
-	0	-	-	0	-		0			
-	0	-	-	0	-	-	0			
	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 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					Baseline Sce	enario			
		31/12/20	116		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0		-	0	-	-	()
Regional governments or local authorities		0		-	0	-	-	()
Public sector entities		0		-	0	-	-	()
Multilateral Development Banks		0		-	0	-	-	()
International Organisations		0		-	0	-	-	(1
Institutions		0		-	0		-	()
Corporates		0		-	0	-	-	()
of which: SME		0		-	0	-	-	()
Retail		0		-	0		-	()
of which: SME		0		-	0)
Secured by mortgages on immovable property		0		-	0		-)
of which: SME		0		-	0)
Items associated with particularly high risk		0		-	0		-)
Covered bonds		0		-	0		-)
Claims on institutions and corporates with a ST credit assessment		0		-	0)
Collective investments undertakings (CIU)		0		-	0		-	()
Equity		0		-	0		-	()
Securitisation Securitisation									
Other exposures		0		-	0				
Standardised Total		0	-	-	0	-	-		

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Coverage Ratio -			
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock 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			
-	ō			0		-	0			

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20:	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0		-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0		-	0	-	-	0	-
Corporates	-	0		-	0	-	-	0	-
of which: SME	-	0		-	0	-	-	0	-
Retail	-	0		-	0	-	-	0	-
of which: SME	-	0		-	0	-	-	0	-
Secured by mortgages on immovable property	-	0		-	0	-	-	0	-
of which: SME	-	0		-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	
Covered bonds	-	0		-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0		-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity	-	Ó		-	o	-	-	0	-
Securitisation									
Other exposures	-	0		-	0	-	-	0	
Standardised Total	-	0	-	-	0	-		0	

				Adverse Sce	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate					Impairment rate	Coverage Ratio - Default Stock 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			

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



2016 EU-wide Stress Test: Securitisations

		24/42/2015		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	STA	174						
Exposure values	IRB Total	0 174						
	STA	55	55	55	55	55	95	95
Risk exposure amounts	IRB	0	0	0	0	0	0	0
	Total	55	55	55	55	55	95	95
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 26 35 548 702 1,130 0 2,441	0 26 35 548 702 1,130 0 2,441	0 0 35 40 6 765 0 847	0 0 0 0 0	0 0 0 0 0 0	0 26 0 507 696 305 0 1,534	0 0 0 0 0 61 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 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 0 0
[0 - 3M [Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [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 - 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	IRES IN DERIVATIVI	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [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 - 3M [France	548 808 1.402 1,567 4.464 11,264 81,285 101,337	548 808 1.402 1,567 4.464 11,264 81,285 101,337	0 0 37 0 47 318 760 1,162	0 0 0 0 0	64 162 0 0 0 0 0 0 226	484 646 1.365 1,139 4.222 10,755 223 18,833	0 0 0 428 195 191 80,302 81,116	0 0 0 0 0 400 200 600	0 0 0 0 25 8 33	0 0 0 0 0 300 50 350	0 0 0 0 -5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Germany	441 532 569 451 61 207 0	441 532 569 451 61 207 0 2,261	0 0 0 0 32 157 0	0 0 0 0 0	0 0 0 0 0	441 532 569 451 29 0	0 0 0 0 50 50	0 0 0 55 0 1.100 93 1,248	0 0 0 0 0 16 0	0 0 11 0 953 106	0 0 0 0 -10 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 0 0 0 0	0 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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	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
10t 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	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 0 0 0 0	0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Italy	0 185 0 292 58 0 0	0 185 0 292 58 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 185 0 292 58 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [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 - 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 - 3M [Luxembourg	0 0 0 0 21 0	0 0 0 0 21 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 3M [Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Netherlands	0 0 0 30 0 0 378 0	0 0 30 0 0 0 378 0	0 0 30 0 0 378 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 400	0 0 0 0 0 0 4	0 0 0 0 0 0 200 0	0 0 0 0 0 0 -1 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	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 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[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 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] [5Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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 [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 - 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 - 3M [Spain	0 291 0 0 0 0 0	0 291 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 291 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 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)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[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 0 0 0	0 0 0 0 0 0
[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 - 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
[0 - 3M [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 - 3M [Canada	0 258 0 187 394 86 0	0 258 0 187 394 86 0	0 0 0 0 0 86	0 0 0 0 0	0 0 0 0 0	0 258 0 187 394 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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	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 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 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	Japan	0 0 0 0 0 328 0 0	0 0 0 0 0 328 0 0	0 0 0 0 0 328 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [u.s.	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 59 59	0 0 0 0 0 0	0 0 0 0 0 0 19 19	0 0 0 0 0 0	0 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 [China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Switzerland	140 0 0 0 0 0 0 0	140 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	140 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [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 - 3M [Other Central and eastern Europe countries 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
TO - 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 0 0 0 0 0	0 0 0 0 0



La Banque Postale

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value of (1	gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Africa	0 0 0 0 0 0 0 23 23	0 0 0 0 0 0 23 23	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 23 23	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [23 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 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, definitions and regions:

Notes, definitions and reaions:
(1) The exosors reported cover only exosures to central, recional and local covernments on immediate borrower basis, and do not include exosoures to other counterparts with full or partial covernment ouarantees. Exosoures to central banks should not be included here.
(2) For positions in HPT this should include cross exosoures (now) net of cash after to coster counterparts on where there is a maturity matching.
(2) For positions in HPT this should include cross exosoures (now) net of cash after to coster counterparts on where there is a maturity matching of the denomination and or accounting dassification of the positions.
Other advanced non EEA: Jabania. Bosin is and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Verneu. Linket Azin Berintelse Svina: Oxidan Saud Azinab. Asinca Foundaria. Libra Lebaniana. Libra L



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario			Adverse scenario	
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	43,547	43,922	44,304	44,679	53,003	55,701	56,093
Risk exposure amount for securitisations and re-securitisations	55	55	55	55	55	95	95
Risk exposure amount other credit risk	43,492	43,867	44,249	44,624	52,948	55,606	55,999
Risk exposure amount for market risk	1,483	1,483	1,483	1,483	1,483	1,483	1,483
Risk exposure amount for operational risk	9,179	9,179	9,179	9,179	9,179	9,179	9,179
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	54,208	54,583	54,965	55,341	63,664	66,362	66,755



2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	3,117	2,812	2,607	2,451	2,706	2,617	2,391
Interest income	4,781	4,676	5,033	5,266	4,613	4,338	4,784
(Interest expense)	-1,665	-1,864	-2,426	-2,815	-1,907	-1,721	-2,393
Dividend income	21	21	21	21	17	17	17
Net fee and commission income	2,454	2,454	2,454	2,454	2,454	2,454	2,454
Gains or (-) losses on financial assets and liabilities held for trading, net	-78	-11	-11	-11	-250	-11	-11
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				0		
Other operating income not listed above, net	191	-58	-61	-64	-68	-61	-64
Total operating income, net	5,705	5,218	5,010	4,850	4,859	5,016	4,787
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-185	-195	-187	-182	-404	-391	-360
Other income and expenses not listed above, net	-4,463	-4,482	-4,479	-4,477	-4,606	-4,614	-4,639
Profit or (-) loss before tax from continuing operations	1,057	540	344	191	-151	11	-212
(Tax expenses or (-) income related to profit or loss from continuing operations)	-327	-162	-103	-57	0	-3	0
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	730	378	241	134	-151	7	-212
Attributable to owners of the parent	707	366	233	129	-151	7	-212
Amount of dividends paid	318	165	105	58	0	3	0
Attributable to owners of the parent net of estimated dividends	389	202	128	71	-151	4	-212

⁽¹⁾ Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(mln EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	10,115	10,586	10,886	11,128	9,676	9,669	9,447
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,155	7,626	7,926	8,169	6,716	6,710	6,487
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,063	4,063	4,063	4,063	4,063	4,063	4,063
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	1,219	1,420	1,549	1,620	1,067	1,071	860
	A.1.3	Accumulated other comprehensive income	854	854	854	854	-59	-59	-59
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	201	201	201	201	-41	-41	-41
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	658	658	658	658	-14	-14	-14
	A.1.4	Other Reserves	2,323	2,323	2,323	2,323	2,314	2,314	2,314
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-166	-166	-166	-166	-166	-166	-166
	A.1.8	(-) Intangible assets (including Goodwill)	-520	-520	-520	-520	-520	-520	-520
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-13	-13	-13	-13	-13	-13	-13
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) 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
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	-605	-336	-164	8	29	19	8
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-192	-80	-40	0	16	8	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-421	-263	-132	0	5	3	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	8	8	8	8	8	8	8
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	8	8	8	8	8	8	8
	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	800	800	800	800	800	800	800
	A.2.1	Additional Tier 1 Capital instruments	800	800	800	800	800	800	800
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,955	8,426	8,726	8,969	7,516	7,510	7,287
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,160	2,160	2,160	2,160	2,160	2,160	2,160
	A.4.1	Tier 2 Capital instruments	1,500	1,500	1,500	1,500	1,500	1,500	1,500
	A.4.2	Other Tier 2 Capital components and deductions	-12	-12	-12	-12	-12	-12	-12
	A.4.3	Tier 2 transitional adjustments	672	672	672	672	672	672	672
TOTAL RISK EXPOSURE AMOUNT	В	TOTAL RISK EXPOSURE AMOUNT	54,208	54,583	54,965	55,341	63,664	66,362	66,755
	B.1	Of which: Transitional adjustments included	747	747	747	747	747	747	747
CAPITAL RATIOS (%)	C.1	Common Equity Tier 1 Capital ratio	13.20%	13.97%	14.42%	14.76%	10.55%	10.11%	9.72%
Transitional period	C.2	Tier 1 Capital ratio	14.67%	15.44%	15.87%	16.21%	11.81%	11.32%	10.92%
	C.3	Total Capital ratio	18.66%	19.39%	19.80%	20.11%	15.20%	14.57%	14.15%
CAPITAL RATIOS (%)	D.1	Common Equity Tier 1 Capital ratio (1)	14.51%	14.79%	14.92%	14.95%	10.63%	10.20%	9.82%
Fully loaded	D.2	Tier 1 Capital ratio (2)	16.01%	16.27%	16.40%	16.41%	11.90%	11.42%	11.03%
	D.3	Total Capital ratio (3) Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	18.80%	19.04%	19.14%	19.14%	14.27%	13.68%	13.28%
	E	(cumulative conversions) (4) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into	0	0	0	0	0	0	0
	F	Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
Mamanada	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	227,550	227,550	227,550	227,550	227,550	227,550	227,550
	G.2	Total leverage ratio exposures (fully loaded)	228,156	228,156	228,156	228,156	228,156	228,156	228,156
	G.3	Leverage ratio (transitional)	3.50%	3.70%	3.83%	3.94%	3.30%	3.30%	3.20%
	G.4	Leverage ratio (fully loaded) 1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]	3.75%	3.84%	3.90%	3.93%	3.28%	3.28%	3.19%

⁽¹⁾ Eully loaded CETL capital ratio estimation: [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0)/y[B-8.1]
(2) Eully loaded T1 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.3.3,0)/y[B-8.1]
(3) Eully loaded T2 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.3.3,0)/y[B-8.1]
(3) Eully loaded T2 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.4-A.4.4.3.0]/[B-8.1]. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.
(4) Conversions not considered for CETL capital ratio estimation: [A.1-A.1.21+A.2-A.2.4-A.4.4.3.0]/[B-8.1]. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.
(5) Excluding instruments included in row E



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

				31/12/	2015			
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial	
		and <=90 days Of which:						
(min EUR)				Of which: defaulted		exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	2,722	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	
General governments	888	0	0 0		0	0	0	
Credit institutions	682	0	0	0	0	0	0	
Other financial corporations	435	0	0	0	0	0	0	
Non-financial corporations	718	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	154,455	164	989	988	49	392	321	
Central banks	3,600	0	0	0	0	0	0	
General governments	80,502	1	1	0	0	0	0	
Credit institutions	2,610	0	0	0	0	0	0	
Other financial corporations	3,403	0	0	0	0	0	0	
Non-financial corporations	5,663	17	59	59	0	33	3	
Households	58,677	146	929	929	49	360	318	
DEBT INSTRUMENTS other than HFT	157,178	164	989	988	49	392	321	
OFF-BALANCE SHEET EXPOSURES	29,061		19	19	0	0	0	

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



2016 EU-wide Stress Test

Information on forborne exposures¹

			31/12/2015		
	Gross carrying am with forbearance		Accumulated impairn changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	240	193	35	34	98
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	19	7	2	2	4
Households	221	186	33	32	94
DEBT INSTRUMENTS other than HFT	240	193	35	34	98
Loan commitments given	0	0	0	0	0

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30