



## 2014 EU-wide Stress Test

<b>Bank Name</b>	ES - Banco Santander, S.A.
<b>LEI Code</b>	5493006QMFDDMYWIAM13

## 2014 EU-wide Stress Test Summary Adverse Scenario

ES - Banco Santander, S.A.	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	22,620
Impairment losses on financial and non-financial assets in the banking book	14,922
Common Equity Tier 1 capital <sup>(1)</sup>	56,086
Total Risk Exposure <sup>(1)</sup>	540,248
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.4%</b>
<b>Outcome of the adverse scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	38,788
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	36,661
3 yr cumulative losses from the stress in the trading book	2,758
Valuation losses due to sovereign shock after tax and prudential filters	1,424
Common Equity Tier 1 capital <sup>(1)</sup>	50,426
Total Risk Exposure <sup>(1)</sup>	563,935
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>8.9%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	31,016
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) <sup>(2)</sup>	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 <sup>(3)</sup>	4,102
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>(3)</sup>	0

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

<sup>(2)</sup> Conversions not considered for CET1 computation

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

## 2014 EU-wide Stress Test Summary Baseline Scenario

ES - Banco Santander, S.A.	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	22,620
Impairment losses on financial and non-financial assets in the banking book	14,922
Common Equity Tier 1 capital <sup>(1)</sup>	56,086
Total Risk Exposure <sup>(1)</sup>	540,248
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.4%</b>
<b>Outcome of the baseline scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	51,192
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	25,991
3 yr cumulative losses from the stress in the trading book	2,209
Common Equity Tier 1 capital <sup>(1)</sup>	66,063
Total Risk Exposure <sup>(1)</sup>	551,008
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>12.0%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	44,081

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



Table for United States showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for various categories like Central banks, Institutions, Corporates, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for Portugal showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for various categories like Central banks, Institutions, Corporates, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for Germany showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for various categories like Central banks, Institutions, Corporates, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for Poland showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for various categories like Central banks, Institutions, Corporates, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for 'Please, select the country' showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for various categories like Central banks, Institutions, Corporates, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for United States showing Baseline Scenario and Adverse Scenario for 2014, 2015, and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Portugal showing Baseline Scenario and Adverse Scenario for 2014, 2015, and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Germany showing Baseline Scenario and Adverse Scenario for 2014, 2015, and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Poland showing Baseline Scenario and Adverse Scenario for 2014, 2015, and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for 'Please, select the country' showing Baseline Scenario and Adverse Scenario for 2014, 2015, and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for 'Please, select the country' showing Baseline Scenario and Adverse Scenario for 2014, 2015, and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

## 2014 EU-wide Stress Test

### P&L

(mln EUR)

	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
<b>Net interest income</b>	<b>27,671</b>	<b>27,668</b>	<b>26,728</b>	<b>25,480</b>	<b>25,878</b>	<b>22,747</b>	<b>19,988</b>
<b>Net trading income</b>		660	1,102	1,322	385	937	1,213
of which trading losses from stress scenarios		-1,105	-663	-442	-1,379	-828	-552
<b>Other operating income</b>	3,130	-571	-571	-571	-571	-571	-571
<b>Operating profit before impairments</b>	<b>22,620</b>	<b>17,567</b>	<b>17,326</b>	<b>16,299</b>	<b>15,278</b>	<b>12,978</b>	<b>10,532</b>
Impairment of financial assets (-)	-14,495	-9,376	-8,323	-7,841	-11,883	-12,382	-10,866
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-14,262	-9,374	-8,322	-7,841	-11,852	-12,363	-10,854
Impairment Financial assets designated at fair value through P&L (-)	-234	-2	-1	-1	-31	-19	-13
Impairment on non financial assets (-)	-427	-225	-135	-90	-765	-459	-306
<b>Operating profit after impairments from stress scenarios</b>	<b>7,698</b>	<b>7,966</b>	<b>8,867</b>	<b>8,367</b>	<b>2,630</b>	<b>137</b>	<b>-640</b>
Other Income and expenses	100	0	0	0	0	0	0
<b>Pre-Tax profit</b>	<b>7,797</b>	<b>7,966</b>	<b>8,867</b>	<b>8,367</b>	<b>2,630</b>	<b>137</b>	<b>-640</b>
Tax	-2,276	-2,390	-2,660	-2,510	-789	-41	0
<b>Net income</b>	<b>5,522</b>	<b>5,576</b>	<b>6,207</b>	<b>5,857</b>	<b>1,841</b>	<b>96</b>	<b>-640</b>
<b>Attributable to owners of the parent</b>	<b>4,370</b>	<b>4,554</b>	<b>5,285</b>	<b>5,132</b>	<b>1,041</b>	<b>-451</b>	<b>-961</b>
of which carried over to capital through retained earnings	3,526	3,643	4,228	4,106	833	-451	-961
of which distributed as dividends	844	911	1,057	1,026	208	0	0

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

## 2014 EU-wide Stress Test

RWA  (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	442,467	447,108	450,128	453,127	450,657	455,336	458,398
Risk exposure amount Securitisation and re-securitisations	5,656	7,834	8,565	9,051	10,008	12,041	13,377
Risk exposure amount Other credit risk	436,810	439,274	441,563	444,075	440,648	443,295	445,021
Risk exposure amount for market risk	31,546	31,646	31,646	31,646	39,363	39,363	39,301
Risk exposure amount for operational risk	65,943	65,943	65,943	65,943	65,943	65,943	65,943
Transitional floors for Risk exposure amount	293	293	293	293	293	293	293
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
<b>Total Risk exposure amount</b>	<b>540,248</b>	<b>544,990</b>	<b>548,010</b>	<b>551,008</b>	<b>556,256</b>	<b>560,935</b>	<b>563,935</b>

## 2014 EU-wide Stress Test

### Securitisation

(mln EUR)

		Baseline scenario				Adverse scenario		
		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
<b>Exposure values</b>	Banking Book	4,884						
	Trading Book (excl. correlation trading positions under CRM)	810						
	Correlation Trading Portfolio (CRM)	0						
	<b>Total</b>	<b>5,694</b>						
<b>Risk exposure values</b>	Banking Book	3,571	5,274	5,766	6,093	7,106	8,697	9,740
	Trading Book (excl. correlation trading positions under CRM)	2,086	2,560	2,798	2,958	2,902	3,344	3,637
	<b>Total</b>	<b>5,656</b>	<b>7,834</b>	<b>8,565</b>	<b>9,051</b>	<b>10,008</b>	<b>12,041</b>	<b>13,377</b>
<b>Impairments</b>	Hold to Maturity portfolio	0	0	0	0	0	0	0
	Available for Sale portfolio	43	50	55	59	54	65	73
	Held for trading portfolio							
	<b>Total</b>	<b>43</b>	<b>50</b>	<b>55</b>	<b>59</b>	<b>54</b>	<b>65</b>	<b>73</b>

## 2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M ]		2	0	2	2	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		27	0	27	0	0	27	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	-26	0	0	-26	0	0	100	-6	0	0	0	0
[ 2Y - 3Y ]		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		43	0	5	0	0	5	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		28	0	-39	0	0	-39	0	0	0	0	0	0	0	0
[ 10Y - more ]		50	0	20	0	0	20	0	0	0	0	0	0	0	0
Tot		151	0	-11	2	0	-13	0	0	100	-6	0	0	0	0
[ 0 - 3M ]		42	0	42	10	0	32	0	0	0	0	29	0	-29	0
[ 3M - 1Y ]		18	0	18	0	0	18	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	-28	0	0	-28	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		10	0	-220	0	0	-220	0	0	0	0	191	5	-42	-1
[ 3Y - 5Y ]		39	0	7	0	0	7	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		52	0	20	0	0	20	0	0	0	0	0	0	0	0
[ 10Y - more ]		24	0	-8	0	0	-8	0	0	0	0	0	0	0	0
Tot		185	0	-169	10	0	-179	0	0	0	0	220	5	-71	-1
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]		5	0	5	0	0	5	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	22	0	-22	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		5	0	5	0	0	5	0	0	0	0	22	0	-22	0
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]		0	0	0	0	0	0	110	1	0	0	0	0	0	0
[ 3M - 1Y ]		2	0	2	0	0	2	210	5	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	-17	0	0	-17	450	8	0	0	0	0	0	0
[ 2Y - 3Y ]		5	0	5	0	0	5	0	0	361	-2	0	0	0	0
[ 3Y - 5Y ]		2	0	-2	0	0	-2	0	0	0	0	22	0	-22	0
[ 5Y - 10Y ]		48	0	23	0	0	23	150	21	0	0	0	0	0	0
[ 10Y - more ]		9	0	2	0	0	2	0	0	0	0	0	0	0	0
Tot		66	0	13	0	0	13	920	35	361	-2	22	0	-22	0
[ 0 - 3M ]		5	0	5	0	0	5	0	0	0	0	104	0	-104	0
[ 3M - 1Y ]		50	0	-112	0	0	-112	2	0	0	0	243	1	-36	0
[ 1Y - 2Y ]		121	0	-174	70	0	-244	1	0	0	0	360	1	-36	0
[ 2Y - 3Y ]		58	0	-363	0	0	-363	3	0	0	0	426	1	-103	-1
[ 3Y - 5Y ]		118	0	-196	0	0	-196	2	0	0	0	59	0	15	0
[ 5Y - 10Y ]		147	0	-82	0	0	-82	30	0	0	0	0	0	0	0
[ 10Y - more ]		110	0	6	0	0	6	394	0	0	0	0	0	0	0
Tot		609	0	-916	70	0	-986	430	0	0	0	1,192	3	-265	-1







### 2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)

Residual Maturity	Country / Region	VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013				
Notional value	Fair-value at 31/12/2013 (+)					Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)					
[ 0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [		Spain	1,035	869	1,035	0	123	43	1,656	32	1,444	-17	0	0	0	0
[ 3M - 1Y [	3,331		475	3,312	0	67	2,579	67	499	11	361	-2	0	0	0	0
[ 1Y - 2Y [	1,771		344	1,474	131	49	128	753	42	191	-5	0	0	0	0	0
[ 2Y - 3Y [	4,384		2,183	4,154	1,702	308	-89	1,158	372	0	-22	0	0	0	0	0
[ 3Y - 5Y [	6,436		3,266	5,841	2,507	461	-473	2,324	128	553	-20	0	0	0	0	0
[ 5Y - 10Y [	17,841		2,561	17,607	13,717	362	968	2,433	108	1,910	-434	0	0	0	0	0
[10Y - more	5,647		2,022	4,943	3,087	285	-452	1,643	267	1,332	-271	0	0	0	0	0
Tot	40,446		11,720	38,367	21,144	1,655	2,704	10,466	617	6,162	-771	0	0	0	0	0
[ 0 - 3M [	Sweden		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [		United Kingdom	204	0	-510	204	0	-714	0	0	12	0	0	0	0	0
[ 3M - 1Y [	99		0	-110	0	0	-110	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	5		0	-172	0	0	-172	18	1	0	0	47	1	-47	-1	-1
[ 2Y - 3Y [	2,322		0	1,862	1,958	0	-96	10	-96	1	0	36	1	-36	-1	-1
[ 3Y - 5Y [	889		0	307	874	0	-567	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [	1,287		0	1,185	741	0	444	0	0	0	0	0	0	0	0	0
[10Y - more	506		0	-160	0	0	-160	30	5	0	0	0	0	0	0	0
Tot	5,312		0	2,402	3,777	0	-1,375	58	7	12	0	83	2	-83	-2	-2
[ 0 - 3M [	Australia		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [		Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Hong Kong		599	0	599	599	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		599	0	599	599	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [		Japan	4,453	0	4,453	0	0	4,453	0	0	0	0	0	0	0	0
[ 3M - 1Y [	108		0	108	0	0	108	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	4,561		0	4,561	0	0	4,561	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	U.S.		795	4	795	761	0	30	0	0	0	0	100	0	-100	0
[ 3M - 1Y [		28	2	28	26	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		466	1	381	0	0	379	0	0	0	0	-75	0	75	0	0
[ 2Y - 3Y [		21	9	9	1	0	0	0	0	0	0	-50	0	50	0	0
[ 3Y - 5Y [		36	14	28	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		652	11	193	81	0	102	0	0	0	0	0	0	0	0	0
[10Y - more		1,243	8	1,237	1,220	0	-6	0	0	0	0	0	0	0	0	0
Tot		3,241	49	2,671	2,089	0	519	0	0	0	0	-25	0	25	0	0

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013					
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013				
									Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[ 0 - 3M ]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Switzerland	407	0	407	0	407	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		244	0	244	0	244	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	652	0	652	0	652	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
[ 3M - 1Y ]		4	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	4	0	4	0	4	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
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Latin America and the Caribbean	5,097	264	3,453	495	1	2,693	515	3	763	-20	0	0	-73	0	0	
[ 3M - 1Y ]		4,418	144	4,009	866	1	2,998	168	2	2,938	-116	138	1	-645	-4	0	
[ 1Y - 2Y ]		4,710	105	3,760	2,012	0	1,643	41	0	17	0	155	5	-1,479	-13	0	
[ 2Y - 3Y ]		5,621	664	3,752	709	2	2,377	192	22	41	0	-564	24	-1,216	-21	0	
[ 3Y - 5Y ]		8,153	994	7,617	5,467	4	1,153	68	6	298	-16	86	9	-90	-7	0	
[ 5Y - 10Y ]		3,361	779	2,703	1,634	3	287	19	7	0	0	0	0	0	0	0	
[ 10Y - more ]		2,964	615	2,779	1,736	2	425	8	0	68	-2	0	0	0	0	0	
Tot	34,324	3,566	28,074	12,919	13	11,576	1,010	40	4,125	-155	-185	39	-3,503	-45	0		
[ 0 - 3M ]	Africa	8	7	8	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		19	18	19	0	1	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		29	27	29	0	1	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		22	22	22	0	1	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		18	17	18	0	1	0	0	0	0	0	0	0	0	0	0	0
Tot	103	99	103	0	4	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Others	4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		2	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		10	9	10	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		14	14	14	0	1	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		11	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		9	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	52	49	52	0	2	0	0	0	0	0	0	0	0	0	0	0	

**Notes and definitions**

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

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

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

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

		Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION	
(mln EUR)		As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016			
		CRR / CRDIV DEFINITION OF CAPITAL									
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	63,219	67,718	71,329	74,605	64,111	62,226	58,967	CA1 (1)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	56,086	60,368	63,248	66,063	56,762	54,146	50,426	CA1 (1.1.1)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	42,390	42,390	42,390	42,390	42,390	42,390	42,390	CA1 (1.1.1.1)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	41,762	45,425	49,653	53,759	42,615	42,164	41,202	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-15,386	-15,275	-15,045	-15,025	-16,647	-15,675	-16,123	CA1 (1.1.1.3)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-379	-379	-379	-379	-2,740	-2,081	-2,373	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	425	384	291	229	-35	-309	-493	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	6,012	6,390	6,733	7,003	6,308	6,511	6,630	CA1 (1.1.1.7)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	326	326	326	326	326	326	326	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	379	303	227	152	2,182	1,249	949	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-26,739	-25,974	-25,209	-24,444	-25,974	-25,209	-24,444	CA1 (1.1.1.10 + 1.1.1.11)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-4,828	-4,801	-4,760	-4,749	-4,720	-4,642	-4,649	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-148	-158	-201	-334	-338	-1,045	-1,620	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-70	-70	-70	-70	-70	-70	-70	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (iii) and 379(3) of CRR, Article 36(1) point (k) (iv), and 153(2) of CRR
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-2,320	-1,813	-1,242	-754	-2,962	-2,945	-3,267	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	14,688	13,625	10,445	7,810	13,642	11,092	9,102	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.6)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	2,242	2,348	1,832	1,258	2,325	1,786	1,207	CA1 (1.1.1.8)	Articles 479 and 480 of CRR	
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	12,446	11,277	8,613	6,551	11,317	9,306	7,894	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>30</b>	<b>562</b>	<b>1,292</b>	<b>1,756</b>	<b>562</b>	<b>1,292</b>	<b>1,755</b>	CA1 (1.1.2)	Article 61 of CRR	
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>56,115</b>	<b>60,930</b>	<b>64,540</b>	<b>67,819</b>	<b>57,324</b>	<b>55,437</b>	<b>52,182</b>	CA1 (1.1)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>7,104</b>	<b>6,787</b>	<b>6,789</b>	<b>6,786</b>	<b>6,787</b>	<b>6,789</b>	<b>6,785</b>	CA1 (1.2)	Article 71 of CRR	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>540,248</b>	<b>544,990</b>	<b>548,010</b>	<b>551,008</b>	<b>556,256</b>	<b>560,935</b>	<b>563,935</b>	CA2 (1)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	18,466								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from CVA capital requirements (+)	1,625								Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-7,785								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR	
<b>CAPITAL RATIOS (%) - Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>	<b>10.38%</b>	<b>11.08%</b>	<b>11.54%</b>	<b>11.99%</b>	<b>10.20%</b>	<b>9.65%</b>	<b>8.94%</b>	CA3 (1)	-
	<b>C.2</b>	<b>Tier 1 Capital ratio</b>	<b>10.39%</b>	<b>11.18%</b>	<b>11.78%</b>	<b>12.31%</b>	<b>10.31%</b>	<b>9.88%</b>	<b>9.25%</b>	CA3 (3)	-
	<b>C.3</b>	<b>Total Capital ratio</b>	<b>11.70%</b>	<b>12.43%</b>	<b>13.02%</b>	<b>13.54%</b>	<b>11.53%</b>	<b>11.09%</b>	<b>10.46%</b>	CA3 (5)	-
<b>D</b>	<b>Common Equity Tier 1 Capital Threshold</b>		<b>43,599</b>	<b>43,841</b>	<b>44,081</b>	<b>30,594</b>	<b>30,851</b>	<b>31,016</b>			
<b>Memorandum items</b>	<b>E</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
	<b>F</b>	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)					4,102	4,102	4,102		
	<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	<b>G</b>	<b>Fully Loaded Common Equity Tier 1 Capital ratio (3)</b>				<b>10.57%</b>			<b>7.33%</b>		

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

## 2014 EU-wide Stress Test - Restructuring scenarios

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



## 2014 EU-wide Stress Test

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

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

# 2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

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

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	4,192

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