

Bank Name	ES - Banco Santander, S.A.
LEI Code	5493006QMFDDMYWIAM13



Summary Adverse Scenario

ES - Banco Santander, S.A.

Actual figures as of 31 December 2013	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 (1)	56,086
Total Risk Exposure (1)	540,248
Common Equity Tier 1 ratio, % (1)	10.4%

Outcome of the adverse scenario as of 31 December 2016	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 (1)	50,426
Total Risk Exposure (1)	563,935
Common Equity Tier 1 ratio, % (1)	8.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	31,016
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	4,102
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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



2014 EU-wide Stress Test

Summary Baseline Scenario

ES - Banco Santander, S.A.

Actual figures as of 31 December 2013	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 (1)	56,086
Total Risk Exposure (1)	540,248
Common Equity Tier 1 ratio, % (1)	10.4%

Outcome of the baseline scenario as of 31 December 2016	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 (1)	66,063
Total Risk Exposure (1)	551,008
Common Equity Tier 1 ratio, % (1)	12.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	44,081

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

⁽²⁾ Conversions not considered for CET1 computation

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

EBA ====	2014 EU-wide Stress Test Credit Rick	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) Baseline Scenario F-305 Acris 51A Acris 51	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 as of 31/12/2016 impairment Stock of Coverage impairment Stock of Coverage impairment Stock of Coverage
ES - Banco Santander, S.A.	(min DUA, %) central banks and central governments institutions promotes. Of Which Specialized Lending Compostes. Of Which Specialized Lending Compostes. Of Which SPE Retail - Sociuted on real estable property Retail - Sociuted on real estable property Retail - Sociuted on real estable property Retail - Coultifus providing Retail - Other Retail - Of Which SPE Retail - Other Reta	0 0 15.541 112 136.572 9 0 0 0 4.371 22 3.102 14 0 0 88 32 0 5 0.15% 58 0.15% 58 0.15% 59 0 0 0.9554 3 5.864 1 1 0 0 88 32 0 5 0.00% 64 21.55% 0.00% 57 130.01% 0.02% 57 130.01%	
Spain Spain (7) Males to the part of Secuntations exposure that is disablined from co	(on LUA, %) Control banks and central governments contitutions Corporates Corporates Corporates Corporates Corporates Real Secured on real estate property Real Secured on real estate property Real Secured on real estate property of Real Collection Secured on Real estate property of Real Collection Real of Which: Secured Secu	0 0 15.094 111 36.079 9 0 0 4.087 21 41 14 0 0 0 87 32 0 5 0.01% 64 32.88% 0.20% 64 32.88% 0.20% 64 32.88% 0.20% 65 33.89% 0.2	### Adverses Scenario* ### as of 31/12/2014 ### as of 31/12/2014 ### as of 31/12/2014 ### as of 31/12/2014 ### as of 31/12/2015 ### as of 31/12/2015
United Kingdom United Kingdom Fig. 10 of the control of the cont	(min IUI, %) Central banks and central governments institutions composites - Of Which: Specialised Lending Composites - Of Which: SHE Retail - Secured on real estable property Retail - Secured on real estable property Retail - Secured on real estable property - Of Retail - Secured on real estable property - Of Retail - Secured on real estable property - Of Retail - Secured on real estable property - Of Retail - Secured on real estable property - Of Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Securitisation Which - Central - Of Which: SHE Securitisation Which - Central - Of Which: SHE Securitisation Securitisation Securitisation - Securitisation special selected from capital pulse states to secure - Securitisations	0 0 0 34.890 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverses Scenario as of 31/12/2015 as of 31/12
Brazil S O (1) Makes to this part of Securitation requires that is disclaimed from Car	(min RJR, %) Central banks and central governments ristifutions Corporates Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - South of or positions of the Retail - South of or positions Retail - Couler Retail - Of Which - SHE Retail - Coller Retail - Of Which - SHE Retail - Coller Retail - Of Which - SHE Copulty	0 0 0 0 4.472 0 0 0 0 1.8539 198 15.601 477 0 0 0 10.463 0 0 0 0 0 0 0 0 2 0 0 0 0 0 2 53.27% 0.00% 2 45.18% 0 0 0 0 0 10.463 31 14.601 525 0 0 0 0 0 0 371 1.135 1.44% 1.255 5.18% 0.00% 2 45.18% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	## A ST 31/12/2014 ## A ST 31/12/2015 ## A ST 31/12/2016 ## A ST 31/12
Chile Chile (1) Malors to the part of Securitization engagement that is deshibited from a control of the cont	(oin EUE, %) Control banks and central governments control banks and central governments composition. Composition of Which: Specialised Lending Composition of Which: Specialised Lending Composition of Which: Specialised Lending Composition of Lending Retail - Special or neal estable property Retail - Special or neal estable property of Retail - Specialised and estable property of Retail - Composition Revolved Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other R	0 0 0 3.196 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	### Section Se
Mexico Mexico Fig. 17 Index to the part of Securitarities requires that is declared to too.	(nin EUR, *u) Central banks and central governments institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estable property Retail - Secured on real estable property - Of Retail - Secured on real estable property - Of Retail - Secured on real estable property - Of Retail - Outailfying Revolving Retail - Other Retail - Of Which: SPE Gould's - Other Retail - Of Which: SPE Gould's - Corporate - Of	9.327 345 0 0 2.662 87 5.432 0 0 0 0 2.500 5 45 139 0 0 8 6 0.33% 27 3.458% 0.33% 273 3.458% 0.39% 373 45.66% 0.0 0 0 1.100 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	## Adverse Scenario ## as of 31/12/2015 ## as of 31/12/2016 ## as of

EBA same	2014 EU-wide Stress Test Credit Risk	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) Baseline Scenario Science Scie	ense Scenario s of 31/12/2015 as of 31/12/2016
United States (1) Makins to the part of Securitations represent that is defined.	(on RUE, %) Control banks and central governments Institutions Corporates Corporates Corporates Corporates Of Which: Socialised Lending Corporates - Of Which: SHE Retail Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Securitisation Other non-credit colligation assets TOTAL Securitisation and resecuritations positions deducted from capital	Non-defaulted Defaulted Defaulted Non-defaulted Defaulted Defa	
	(nin EUR, %) Central banks and central governments Institutions	FibS A-169 STA FibS A	serie Scenario sof 31/12/2015 soc 31
Portugal	Corporates Comporates - Of Which: Specialised Lending Comporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Charles - Secured on real estate property - Of Retail - Onther Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SPE Security Security Security Security TOTAL TOTAL	0 0 0 6,161 744 2,227 304 0 0 4,675 143 2,010 112 0 0 76 232 21 63 1,69% 6 1,01% 627 31,43% 1,02% 707 31,27% 1,25% 583 33,35% 1,40% 1,21% 0 0 0 0 0,55% 1 1,01% 627 31,43% 1,02% 707 31,27% 1,25% 583 33,35% 1,40% 1,21%	703 33.72% 1.59% 822 33.565% 67 20.52% 22 25.85% 1.79% 268 26.24% 25.85% 1.79% 268 26.24% 25.85% 1.79% 268 26.24% 25.85% 1.00% 269 691 41.65% 574 42.23% 0.65% 691 41.72% 42.32% 0.65% 691 41.72% 42.32% 0.65% 691 41.72% 42.32% 0.65% 591 511 51.51% 177 62.15% 24.7% 195 50.01%
(*) Refers to the part of Securitization exposure that is deducted	percentifications and pre-event assistant productions greaters of from capital form capital and is not included in 190A. (entit EUR, %)	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) Seeding Scenario Seeding Scenar	verse Scenario of 33/12/2015 2004 Of General Debugger State - Carlos State - C
Germany	Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Outer Retail - One Retail - Of Which: SPE Retail - Other Retail - Other Retail - Of Which: SPE Retail - Other Retail - Other Retail - Of Which: SPE Retail - Other Retail - Other Retail - Of Which: SPE Retail - Other Retail - Other Retail - Of Which: SPE Retail - Other Retail - Other Retail - Of Which: SPE Retail - Other Retail - Other Retail - OT Which: SPE Retail - Other Retail - Other Retail - OT Which: SPE Retail - OTHER - OT	0 0 0 0 0 0 0 13134 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 21.08% 0.02% 0 1 21.08% 0 5 3 20.37% 0.21% 102 42.92% 0 0 1 487 68.86% 0.88% 1.274 65.10% 106 37.59% 0.64% 144 36.27% 0 0 0 1 457 68.86% 0.68% 1444 36.27%
(*) Refers to the part of Securitization exposure that is deducted.	of from capital and is not included in 1907A. (mits EUR, %)		ense Scenario el 31/12/2015 sol 31/12/2016 sol 31/12/2016 sol commage impairment Stock of Coverage Provisions Ratio Clais sol command Stock of Coverage Provisions Ratio Clais
Poland	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Offer Retail - Offer Retail - Offer Retail Retail - Other Retail - Off Which: SPE Retail - Other Retail - Off Which: SPE Retail - Other Retail - Offer Retail - Offer Retail - Other Retail -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	701 49.45% 0.57% 744 47.57% 0 0 0 0
(*) Refers to the part of Securitization exposure that is deducted	pocumination and re-decurracisions positions deducted from capital of tem capital and is not recluded in 800A.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	vene Scenario of 31/12/2015 Sock of Coverage Insurance Stack of Coverage
Please, select the country	(min IR. %) Central banks and central governments Institutions Corporates Retail Ret	Non-defaulted Non-defaulte	DOUGHOS Mark Order Ord



P&L			Baseline Scenari	0	ı	Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income		27,668	26,728	25,480	25,878	22,747	19,988
Net trading income		660	1,102	1,322	385	937	1,213
of which trading losses from stress scenarios		-1,105	-663	-442	-1,379	-828	-552
Other operating income	3,130	-571	-571	-571	-571	-571	-571
Operating profit before impairments	22,620	17,567	17,326	16,299	15,278	12,978	10,532
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
Operating profit after impairments from stress scenarios	7,698	7,966	8,867	8,367	2,630	137	-640
Other Income and expenses	100	0	0	0	0	0	0
Pre-Tax profit	7,797	7,966	8,867	8,367	2,630	137	-640
Tax	-2,276	-2,390	-2,660	-2,510	-789	-41	0
Net income	5,522	5,576	6,207	5,857	1,841	96	-640
Attributable to owners of the parent	4,370	4,554	5,285	5,132	1,041	-451	-961
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.



RWA		Baseline Scenario		Adverse Scenario			
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	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
Total Risk exposure amount	540,248	544,990	548,010	551,008	556,256	560,935	563,935



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

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG counting value gross		OSITIONS (gross e			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
	of p		visions) (1)	is a maturity matching) (1)				tives with positive fair value at 31/12/2013 Derivatives with negative 31/12/2013			nt Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Austria	2 27 0 1 43 28 50	0 0 0 0 0 0	2 27 -26 1 5 -39 20	2 0 0 0 0 0 0	0 0 0 0 0 0	0 27 -26 1 5 -39 20	0 0 0 0 0 0	0 0 0 0 0 0	0 0 100 0 0 0 0	0 0 -6 0 0 0	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	42 18 0 10 39 52 24 185	0 0 0 0 0	42 18 -28 -220 7 20 -8 -169	10 0 0 0 0 0 0	0 0 0 0 0	32 18 -28 -220 7 20 -8 -179	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	29 0 0 191 0 0 220	0 0 5 0 0 0	-29 0 0 -42 0 0 - 71	0 0 0 -1 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 - 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 - 3M [[3M - 1 Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [3M - 1 Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	Denmark	5 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0	0 0 0 0 0	0 0 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 0 0 0	0 0 0 0 22 0	0 0 0 0 0 0	0 0 0 0 -22 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Finland	0 2 0 5 2 48 9 66	0 0 0 0 0	0 0 2 -17 5 -2 23 2	0 0 0 0 0	0 0 0 0 0	0 2 -17 5 -2 23 2	0 110 210 450 0 0 150 0	1 5 8 0 0 21 0	0 0 0 0 361 0 0 0	0 0 0 -2 0 0	0 0 0 0 0 22 0 0	0 0 0 0 0	0 0 0 0 0 -22 0 0	0 0 0 0 0 0
Tot [0 - 3M [[3M - 1Y [France	5 50 121 58 118 147 110 609	0 0 0 0 0	13 5 -112 -174 -363 -196 -82 6	0 0 0 70 0 0 0	0 0 0 0 0	13 5 -112 -244 -363 -196 -82 6 -986	920 0 2 1 3 2 30 394 430	0 0 0 0 0 0	0 0 0 0 0 0 0	-2 0 0 0 0 0 0 0	22 104 243 360 426 59 0 0	0 0 1 1 1 0 0 0	-22 -104 -36 -36 -103 15 0	0 0 0 0 -1 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross e ereign debt to oth			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	is a maturity matching) (1)					th negative fair value at L/12/2013	Derivatives with at 31/2	positive fair value 12/2013	Derivatives wit value at 31			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [Germany	18 188 424 294 617 482 60 2,083	0 0 0 0 0 0	18 187 -425 177 -94 -56 14	0 0 0 0 0 0	0 0 0 0 0 0	18 187 -425 177 -94 -56 14	0 0 110 150 0 0 350 610	0 0 4 12 0 0 68 84	0 0 0 0 0 0 771 50 821	0 0 0 0 0 -71 -5	163 0 0 36 22 0	0 0 0 0 0 0 0	-163 0 0 -54 -22 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 - 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 - 3M [Hungary	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	59 0 0 0 0 0	0 0 0 0 0 0	131 0 0 0 0 0 0 0	-2 0 0 0 0	0 -3 0 0 0 0	0 0 0 0 0 0	0 3 0 0 0	0 0 0 0 0 0
Tot [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 0 0 0	0 0 0 0 0 0
[0 - 3M [Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	370 1,000 600 750 1,350 744 0 4,814	6 16 23 34 100 22 0	0 108 0 0 0 0 0	0 -1 0 0 0 0	0 0 4 0 0 0	0 0 0 0 0 0	0 0 -4 0 0 0	0 0 0 0 0 0
[0 - 3M [Italy	50 1,324 647 276 148 146 56 2,648	0 0 0 0 0 0	50 1,249 94 39 36 -78 -5 1,387	0 0 0 77 0 0 0	0 0 0 0 0	50 1,249 94 -38 36 -78 -5 1,310	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 193 87 -71 -18 0 0	0 1 1 3 0 0	0 -270 -160 91 115 0 0	0 -1 -1 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 - 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

	(mln EUR)		V	ALUES AS C	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross e ereign debt to oth			DIRECT	r sovereign exposi	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		of prov	visions) (1)	is a maturity matching) (1)			Derivatives with po 31/12/				t Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Luxembourg	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 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
To - 3M	Netherlands	20 19 62 70 49 75 3	0 0 0 0 0	20 19 46 60 -13 41 -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	20 19 46 60 -13 41 -58	742 1,122 2,802 1,496 12,333 0 0	17 19 107 91 932 0 0 1,166	500 917 2,753 0 1,750 6,635 3,431 15,986	-12 -13 -95 0 -105 -598 -513 -1,337	30 4 0 0 11 0 45	0 0 0 0 0	-30 -4 0 0 -11 0 -45	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	Norway	96 0 0 0 0 0 0	0 0 0 0 0 0	96 0 0 0 0 0 0	96 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Poland	1,424 494 567 249 917 1,079 349 5,079	3 1 1 7 10 8 6	1,424 494 567 249 893 1,053 349 5,030	1,373 474 497 221 863 1,037 305 4,770	0 0 0 0 0 0	48 17 70 21 20 3 38 216	101 0 83 0 0 0	1 0 8 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Portugal	327 774 59 109 663 774 102 2,808	43 24 17 109 162 127 101 583	327 774 59 109 663 774 102 2,808	278 634 17 0 501 647 0 2,076	0 0 0 0 0	6 117 25 0 0 0 1	0 8 0 0 0 0 10	0 0 0 0 0	0 16 0 0 0 0 0 14 30	0 0 0 0 0	0 -7 -163 0 0 0	0 0 2 0 0 0	0 7 145 0 0 0 0	0 0 -2 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more	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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0

	(mln EUR)		v	ALUES AS C	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross of		net of cash short	DIRECT	T SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	is a maturity matching) (1)						th negative fair value at L/12/2013		positive fair value 12/2013		Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Spain	1,035 3,331 1,771 4,384 6,436 17,841 5,647 40,446	869 475 344 2,183 3,266 2,561 2,022 11,720	1,035 3,312 1,474 4,154 5,841 17,607 4,943 38,367	0 0 131 1,702 2,507 13,717 3,087 21,144	123 67 49 308 461 362 285 1,655	43 2,579 128 -89 -473 968 -452 2,704	1,656 499 753 1,158 2,324 2,433 1,643 10,466	32 11 29 42 128 108 267 617	1,444 361 191 372 553 1,910 1,332 6,162	-17 -2 -5 -22 -20 -434 -271	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Sweden	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	204 99 5 2,322 889 1,287 506	0 0 0 0 0	-510 -110 -172 1,862 307 1,185 -160	204 0 0 1,958 874 741 0	0 0 0 0 0	-714 -110 -172 -96 -567 444 -160	0 0 0 18 10 0 0 30 58	0 0 1 1 0 0 5	12 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 47 36 0 0 0	0 0 1 1 0 0	0 0 0 -47 -36 0 0	0 0 0 -1 -1 0 0
Tot [0 - 3M [[3M - 1Y [Australia	5,312 0 0 0 0 0 0 0	0 0 0 0 0 0	2,402 0 0 0 0 0 0 0	3,777 0 0 0 0 0 0 0	0 0 0 0 0 0	-1,375 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [Canada	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Hong Kong	599 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	599 0 0 0 0 0 0	599 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot [0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more	Japan	599 4,453 108 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	599 4,453 108 0 0 0 0	599 0 0 0 0 0 0	0 0 0 0 0	4,453 108 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot [0 - 3M [[3M - 1Y [u.s.	4,561 795 28 466 21 36 652 1,243 3,241	9 14 11 8 49	4,561 795 28 381 9 28 193 1,237 2,671	0 761 26 0 1 0 81 1,220 2,089	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4,561 30 0 379 0 15 102 -6 519	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 100 0 -75 -50 0 0	0 0 0 0 0 0	0 -100 0 75 50 0 0	0 0 0 0 0 0



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

Notes and definitions

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

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

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

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



2014 EU-wide Stress Test Capital

		Сарісаі			Baseline Scenario	,		Adverse Scenario			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	63,219	67,718	71,329	74,605	64,111	62,226	58,967	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	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 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	41,782	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 (l) of CRF
	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 (I) of CR8
	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	326	326	326	326	326	326	326	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	379	303	227	152	2,192	1,249	949	_	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-26,739	-25,974	-25,209	-24,444	-25,974	-25,209	-24,444	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
		(-) DTAs that rely on future profitability and do not arise from temporary								1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	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
OWN FUNDS	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(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3 of CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 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) an 48(2) of CRR
	A.1.18	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	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
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	30	562	1,292	1,756	562	1,292	1,755	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	56,115	60,930	64,540	67,819	57,324	55,437	52,182	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,104	6,787	6,789	6,786	6,787	6,789	6,785	CA1 {1.2}	Article 71 of CRR
	В	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	540,248	544,990	548,010	551,008	556,256	560,935	563,935	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 35(1) points (a) and (i): Article 38 and Article 48.
	B.1 B.2	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+) of which: stemming from GVA capital requirements (+)	18,466 1,625								Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR Article 381 to 386 of CRR
OWN FUNDS	В.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
REQUIREMENTS	B.4	of which: stemming from the application of the supporting factor to increase lending to SMRs (-)	-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
	C.1	Common Equity Tier 1 Capital ratio	10.38%	11.08%	11.54%	11.99%	10.20%	9.65%	8.94%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	10.39%	11.18%	11.78%	12.31%	10.31%	9.88%	9.25%	CA3 {3}	-
	C.3	Total Capital ratio	11.70%	12.43%	13.02%	13.54%	11.53%	11.09%	10.46%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		43,599	43,841	44,081	30,594	30,851	31,016		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					4,102	4,102	4,102		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				10.57%			7.33%		

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



2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



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

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



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