



## 2014 EU-wide Stress Test

<b>Bank Name</b>	UK - HSBC Holdings plc
<b>LEI Code</b>	MLU0ZO3ML4LN2LL2TL39

## 2014 EU-wide Stress Test Summary Adverse Scenario

UK - HSBC Holdings plc	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	21,675
Impairment losses on financial and non-financial assets in the banking book	5,787
Common Equity Tier 1 capital <sup>(1)</sup>	94,725
Total Risk Exposure <sup>(1)</sup>	880,965
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.8%</b>
<b>Outcome of the adverse scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	49,316
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	38,107
3 yr cumulative losses from the stress in the trading book	5,210
Valuation losses due to sovereign shock after tax and prudential filters	630
Common Equity Tier 1 capital <sup>(1)</sup>	101,167
Total Risk Exposure <sup>(1)</sup>	1,092,835
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>9.3%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	60,106
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>	0
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

UK - HSBC Holdings plc	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	21,675
Impairment losses on financial and non-financial assets in the banking book	5,787
Common Equity Tier 1 capital <sup>(1)</sup>	94,725
Total Risk Exposure <sup>(1)</sup>	880,965
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.8%</b>
<b>Outcome of the baseline scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	54,549
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	20,166
3 yr cumulative losses from the stress in the trading book	3,625
Common Equity Tier 1 capital <sup>(1)</sup>	111,603
Total Risk Exposure <sup>(1)</sup>	933,191
<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>	74,655

<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.

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	251,057	3	164,879	8	0	0	35,531	0	1,088	2	0	0	1	1	0	0	
Institutions	0	0	142,573	69	91,977	8	0	0	37,969	31	12,607	12	0	0	1	42	0	0	
Corporates	19,107	262	498,532	4,917	166,388	501	11,030	206,907	2,081	194,666	572	45	96	809	2,248	2,449	1,972	0	
Corporates - Of Which: Specialised Lending	0	0	23,687	55	0	0	0	0	17,512	0	0	0	0	100	526	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	313,714	7,503	69,859	1,768	0	99,967	992	118,829	1,480	51	0	2,559	1,187	1,480	51	0	
Retail - Secured on real estate property	0.0%	0	0	0	219,257	6,057	36,285	547	0	75,129	247	17,105	589	0	1,964	656	376	0	
Retail - Secured on real estate property - Of	0.0%	0	0	0	945	84	1,420	1	0	266	14	492	1	0	2	8	0	0	
Retail - Secured on real estate property - Of	0.0%	0	0	0	216,313	5,973	34,865	545	0	75,863	234	16,613	587	0	1,962	648	376	0	
Retail - Other Retail	49.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	48,431	126	3,755	172	0	11,097	98	2,816	259	0	0	274	33	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	46,025	1,320	29,820	1,049	0	12,741	246	22,347	338	0	0	321	498	1,104	51	0	
Retail - Other Retail - Of Which: non-SME	0	0	12,511	936	3,925	144	0	4,988	42	2,686	215	0	0	189	358	7	2	0	
Equity	0	0	33,534	384	25,895	905	0	7,753	204	19,661	1,202	0	0	152	139	1,096	49	0	
Equity - Other Retail - Of Which: SME	0	0	0	0	2,410	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity - Other Retail - Of Which: non-SME	0	0	0	0	2,548	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	35,239	0	290	0	0	0	0	44,627	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	63,593	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	19,107	262	1,151,196	12,492	558,321	7,346	11,030	447,760	7,204	261,829	2,940	45	96	3,369	3,478	3,572	2,023	0	

[7] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario		Adverse Scenario						
as of 31/12/2014	as of 31/12/2015	as of 31/12/2014	as of 31/12/2015					
Impairment rate	Stock of Provisions	Impairment rate	Stock of Provisions					
0.05%	104	41.08%	0.05%	204	40.84%	0.05%	303	40.74%
0.11%	165	34.62%	0.10%	271	35.86%	0.10%	378	36.43%
0.20%	8,837	40.88%	0.23%	10,609	38.50%	0.20%	12,244	37.16%
0.48%	774	38.03%	0.43%	873	37.18%	0.46%	978	36.54%
0.77%	9,099	39.11%	0.69%	11,873	42.19%	0.63%	14,302	43.68%
0.38%	4,200	25.74%	0.33%	5,101	28.67%	0.30%	5,924	30.34%
0.37%	26	9.10%	0.26%	41	10.78%	0.17%	55	12.31%
0.38%	4,173	36.24%	0.37%	5,061	29.24%	0.30%	5,869	30.05%
1.60%	1,570	72.19%	1.58%	2,405	77.33%	1.48%	3,175	79.56%
1.45%	3,330	51.21%	1.31%	4,267	49.83%	1.17%	5,263	48.88%
2.77%	1,173	51.67%	2.38%	1,535	50.79%	2.06%	1,840	50.29%
1.13%	2,157	50.00%	1.06%	2,831	49.23%	0.97%	3,423	48.05%
0.00%	0	0.00%	0	0	0.00%	0	0	0.00%
0.41%	18,205	39.52%	0.36%	22,960	40.25%	0.33%	27,286	40.31%

Baseline Scenario		Adverse Scenario						
as of 31/12/2014	as of 31/12/2015	as of 31/12/2014	as of 31/12/2015					
Impairment rate	Stock of Provisions	Impairment rate	Stock of Provisions					
0.10%	240	40.23%	0.10%	452	40.33%	0.10%	659	40.22%
0.31%	379	37.73%	0.25%	648	38.10%	0.20%	861	37.90%
0.71%	12,731	43.74%	0.56%	15,991	41.89%	0.47%	18,642	41.00%
1.66%	1,546	51.84%	1.10%	1,789	49.94%	0.91%	1,986	49.17%
1.30%	12,641	46.18%	1.31%	15,148	43.58%	1.07%	17,300	54.40%
0.48%	5,006	28.98%	0.64%	7,592	37.49%	0.51%	9,296	39.74%
0.44%	30	9.34%	0.41%	50	11.03%	0.39%	73	12.74%
0.48%	4,078	29.57%	0.64%	7,543	38.12%	0.52%	9,223	40.61%
2.82%	2,345	82.35%	2.82%	3,911	86.66%	2.37%	5,149	87.86%
3.00%	5,290	57.11%	2.63%	7,645	59.13%	2.14%	9,256	58.64%
5.94%	1,780	58.53%	3.83%	2,348	58.01%	2.36%	2,834	55.55%
2.27%	3,530	56.17%	2.33%	5,077	59.20%	2.10%	6,622	60.19%
0.00%	0	0.00%	0	0	0.00%	0	0	0.00%
0.75%	25,921	44.66%	0.68%	36,238	46.80%	0.50%	43,854	47.11%

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	15,865	2	97,833	0	0	0	2,072	0	0	0	0	0	0	0	0	0	
Institutions	0	0	27,374	69	39,196	0	0	0	9,761	24	1,641	0	0	66	0	0	0	0	
Corporates	202	0	120,415	3,028	6,240	0	143	66,956	1,505	5,455	0	0	185	1,543	78	6	0	0	
Corporates - Of Which: Specialised Lending	0	0	15,019	44	0	0	0	11,961	0	0	0	0	0	97	522	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	148,333	1,157	39,962	20	0	18,996	275	418	25	0	487	285	3	0	0	0	
Retail - Secured on real estate property	0.0%	0	108,813	638	367	0	0	6,014	75	238	0	0	46	154	1	0	0	0	
Retail - Secured on real estate property - Of	0.0%	0	55	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of	46.0%	0	108,758	635	367	0	0	5,993	61	238	0	0	48	154	1	0	0	0	
Retail - Other Retail	0	0	26,631	121	36	5	0	5,630	74	64	8	0	213	24	0	0	0	0	
Retail - Qualifying Revolving	0	0	12,689	399	139	15	0	7,353	127	116	17	0	236	106	2	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	7,238	266	0	0	0	3,133	17	0	0	0	125	62	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	5,651	133	139	15	0	4,220	110	136	17	0	111	45	2	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	28,966	0	0	0	0	40,438	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	8,097	0	0	0	0	4,883	0	0	0	0	0	0	0	0	
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	202	0	340,953	5,247	151,699	20	143	137,177	1,805	12,177	25	0	682	1,846	84	6	0	0	

[7] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario		Adverse Scenario						
as of 31/12/2014	as of 31/12/2015	as of 31/12/2014	as of 31/12/2015					
Impairment rate	Stock of Provisions	Impairment rate	Stock of Provisions					
0.05%	11	41.22%	0.01%	22	42.04%	0.01%	33	42.27%
0.28%	43	24.21%	0.22%	66	27.36%	0.23%	87	29.11%
0.65%	2,562	34.07%	0.63%	3,210	32.77%	0.63%	3,844	31.97%
0.76%	752	38.38%	0.68%	846	37.55%	0.74%	945	36.91%
0	0	0	0	0	0	0	0	0
0.31%	1,240	36.64%	0.31%	1,692	39.00%	0.30%	2,130	41.39%
0.01%	212	9.54%	0.01%	216	7.45%	0.01%	222	6.17%
0	0	0	0	0	0	0	0	0
0.01%	212	9.54%	0.01%	216	7.45%	0.01%	222	6.17%
0.89%	475	75.40%	0.90%	713	77.59%	0.90%	947	78.39%
1.60%	553	52.81%	1.23%	763	53.70%	1.03%	960	54.09%
1.44%	281	50.10%	1.46%	377	48.05%	1.45%	463	46.23%
1.78%	273	54.98%	1.80%	387	62.59%	1.79%	497	

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	12,446	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	2,424	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	27,881	262	0	0	0	0	1,695	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	18,471	81	811	0	0	0	3,146	316	608	0	0	0	50	0	5	0	0
Retail - Secured on real estate property	50.0%	0	15,344	63	0	0	0	0	1,678	172	0	0	0	0	18	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0.0%	0	15,344	63	0	0	0	0	1,678	172	0	0	0	0	18	0	0	0	0
Retail - Other Retail	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	419	6	0	0	0	0	800	94	608	0	0	0	21	0	5	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	68,881	383	2,328	0	0	0	19,868	892	1,679	0	0	0	177	0	107	5	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(\*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWK

Baseline Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.01%	0	48.53%	0.01%	0	48.53%	0.01%	0	48.53%
0.05%	1	27.67%	0.05%	1	27.90%	0.05%	2	27.88%
0.09%	333	35.71%	0.37%	433	35.62%	0.32%	514	35.22%
0.18%	97	15.81%	0.15%	127	19.39%	0.14%	156	21.35%
0.00%	35	7.39%	0.06%	45	9.34%	0.05%	55	10.10%
0.00%	35	7.39%	0.06%	45	9.24%	0.05%	55	10.10%
0.81%	21	63.61%	0.72%	32	69.38%	0.68%	42	73.30%
0.40%	40	21.38%	0.40%	50	25.02%	0.37%	58	27.24%
0.86%	12	20.68%	0.75%	15	25.11%	0.71%	18	28.05%
0.37%	28	21.75%	0.33%	34	24.98%	0.30%	40	26.85%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.30%	431	30.36%	0.28%	562	31.20%	0.24%	672	31.37%

Adverse Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.02%	0	48.53%	0.02%	0	48.53%	0.01%	0	48.53%
0.08%	1	27.58%	0.09%	2	28.77%	0.05%	3	28.77%
0.49%	388	35.35%	0.61%	612	39.41%	0.43%	721	38.78%
0.18%	97	15.81%	0.14%	127	23.75%	0.14%	156	31.29%
0.00%	35	7.39%	0.06%	45	12.95%	0.04%	59	16.00%
0.00%	35	7.39%	0.06%	45	12.95%	0.04%	59	16.00%
1.82%	42	77.29%	1.59%	66	84.46%	1.36%	87	88.98%
0.87%	65	28.95%	0.79%	84	30.89%	0.69%	105	35.80%
1.24%	18	24.79%	1.21%	23	30.89%	1.30%	30	37.86%
0.79%	48	27.68%	0.70%	61	30.89%	0.57%	75	35.02%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.43%	574	31.80%	0.48%	864	36.06%	0.36%	1,033	36.42%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	7,098	0	0	0	0	0	1,230	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	1,811	5	213	0	0	0	747	5	54	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	19,352	168	0	0	0	0	20,864	252	0	0	0	0	0	261	96
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	51.0%	0	0	0	8,107	137	0	0	0	0	5,954	205	0	0	0	0	0	439	478
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	51.0%	0	0	0	2,028	14	0	0	0	0	1,566	21	0	0	0	0	0	0	0
Retail - Other Retail	0.0%	0	0	0	774	77	0	0	0	0	408	116	0	0	0	0	0	439	478
Retail - Other Retail - Of Which: SME	0.0%	0	0	0	5,301	46	0	0	0	0	3,676	69	0	0	0	0	0	439	478
Retail - Other Retail - Of Which: non-SME	0.0%	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	8,909	5	29,659	305	0	0	1,977	5	28,285	457	0	0	0	0	0	699	574
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(\*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWK

Baseline Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.18%	12	40.00%	0.18%	22	40.00%	0.18%	37	40.00%
0.54%	9	45.00%	0.54%	17	45.00%	0.38%	24	45.00%
0.79%	469	35.27%	0.80%	580	31.54%	0.83%	689	29.50%
0.00%	0	-	0.00%	0	-	0.00%	0	-
7.87%	1,569	70.43%	7.40%	2,105	68.30%	6.94%	2,547	67.40%
0.10%	7	62.84%	0.09%	8	56.56%	0.08%	9	53.04%
0.10%	7	62.84%	0.09%	8	56.56%	0.08%	9	53.04%
10.17%	426	86.10%	9.94%	609	85.93%	9.70%	767	87.21%
0.00%	0	-	0.00%	0	-	0.00%	0	-
1.136	427	60.64%	12.39%	608	59.49%	12.10%	745	59.01%
12.88%	427	60.64%	12.39%	608	59.49%	12.10%	745	59.01%
6.34%	710	70.21%	6.59%	880	65.70%	6.45%	1,025	63.45%
0.00%	0	-	0.00%	0	-	0.00%	0	-
2.55%	2,059	56.52%	2.28%	2,727	54.33%	2.05%	3,286	52.74%

Adverse Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.49%	33	40.00%	0.49%	66	40.00%	0.50%	99	40.00%
1.40%	23	45.00%	1.39%	45	45.00%	1.05%	61	45.00%
1.03%	565	39.70%	1.56%	799	34.21%	1.71%	1,023	31.76%
0.00%	0	-	0.00%	0	-	0.00%	0	-
20.83%	1,009	79.56%	18.02%	4,107	78.53%	12.55%	4,544	76.29%
0.22%	12	89.38%	0.23%	16	78.22%	0.27%	20	72.50%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.27%	12	89.38%	0.23%	16	78.22%	0.27%	20	72.50%
26.91%	859	102.25%	26.39%	1,254	102.66%	21.57%	1,496	102.05%
23.96%	2,137	73.55%	21.78%	2,828	71.52%	16.38%	3,028	68.07%
33.52%	902	71.32%	33.37%	1,226	70.93%	26.65%	1,277	67.09%
17.53%	1,238	75.51%	16.71%	1,602	72.02%	13.11%	1,762	68.83%
0.00%	0	-	0.00%	0	-	0.00%	0	-
6.27%	3,630	67.82%	4.77%	5,017	64.37%	3.20%	5,727	60.21%

## 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>28,981</b>	<b>28,939</b>	<b>28,981</b>	<b>28,981</b>	<b>28,981</b>	<b>28,981</b>	<b>28,981</b>
<b>Net trading income</b>		1,688	2,413	2,776	896	1,938	2,459
of which trading losses from stress scenarios		-1,812	-1,087	-725	-2,605	-1,563	-1,042
<b>Other operating income</b>	3,195	1,274	1,274	1,274	1,274	1,274	1,274
<b>Operating profit before impairments</b>	<b>21,675</b>	<b>17,351</b>	<b>18,363</b>	<b>18,834</b>	<b>15,461</b>	<b>16,617</b>	<b>17,239</b>
Impairment of financial assets (-)	-5,766	-5,354	-4,819	-4,370	-13,497	-10,411	-7,734
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-4,876	-5,354	-4,819	-4,370	-13,497	-10,411	-7,734
Impairment Financial assets designated at fair value through P&L (-)	-890	0	0	0	0	0	0
Impairment on non financial assets (-)	-21	-5,659	-34	69	-6,176	-224	-64
<b>Operating profit after impairments from stress scenarios</b>	<b>15,888</b>	<b>6,339</b>	<b>13,510</b>	<b>14,533</b>	<b>-4,212</b>	<b>5,981</b>	<b>9,440</b>
Other Income and expenses	30	0	0	0	0	0	0
<b>Pre-Tax profit</b>	<b>15,917</b>	<b>6,339</b>	<b>13,510</b>	<b>14,533</b>	<b>-4,212</b>	<b>5,981</b>	<b>9,440</b>
Tax	-3,561	-1,902	-4,053	-4,360	1,263	-1,794	-2,832
<b>Net income</b>	<b>12,357</b>	<b>4,437</b>	<b>9,457</b>	<b>10,173</b>	<b>-2,948</b>	<b>4,187</b>	<b>6,608</b>
<b>Attributable to owners of the parent</b>	<b>11,200</b>	<b>3,771</b>	<b>8,736</b>	<b>9,374</b>	<b>-3,585</b>	<b>3,467</b>	<b>5,877</b>
of which carried over to capital through retained earnings	6,133	1,745	4,077	4,121	-4,001	1,709	3,058
of which distributed as dividends	5,066	2,026	4,659	5,253	415	1,758	2,818

## 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	727,747	774,862	775,889	779,972	913,887	949,327	918,621
Risk exposure amount Securitisation and re-securitisations	46,185	48,166	53,529	55,121	65,430	79,743	84,529
Risk exposure amount Other credit risk	681,562	726,696	722,360	724,852	848,457	869,585	834,091
Risk exposure amount for market risk	66,781	66,781	66,781	66,781	88,086	88,296	87,777
Risk exposure amount for operational risk	86,437	86,437	86,437	86,437	86,437	86,437	86,437
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)							
<b>Total Risk exposure amount</b>	<b>880,965</b>	<b>928,081</b>	<b>929,108</b>	<b>933,191</b>	<b>1,088,410</b>	<b>1,124,061</b>	<b>1,092,835</b>

## 2014 EU-wide Stress Test

### Securitisation

(mln EUR)

		as of 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>Exposure values</b>	Banking Book	34,412						
	Trading Book (excl. correlation trading positions under CRM)	1,904						
	Correlation Trading Portfolio (CRM)	0						
	<b>Total</b>	<b>36,316</b>						
<b>Risk exposure values</b>	Banking Book	43,287	44,381	49,298	50,838	60,780	74,197	78,960
	Trading Book (excl. correlation trading positions under CRM)	2,898	3,785	4,231	4,283	4,650	5,546	5,569
	<b>Total</b>	<b>46,185</b>	<b>48,166</b>	<b>53,529</b>	<b>55,121</b>	<b>65,430</b>	<b>79,743</b>	<b>84,529</b>
<b>Impairments</b>	Hold to Maturity portfolio	16	17	17	17	17	17	17
	Available for Sale portfolio	184	292	357	400	649	813	922
	Held for trading portfolio							
	<b>Total</b>	<b>200</b>	<b>308</b>	<b>373</b>	<b>416</b>	<b>666</b>	<b>830</b>	<b>939</b>

(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 ]	Austria	1	0	1	0	0	1	0	0	0	0	10	0	43	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	200	-6	230	2	186	-1	
[ 1Y - 2Y ]		72	0	72	0	0	72	20	3	0	0	577	8	598	-10	
[ 2Y - 3Y ]		43	0	38	26	0	12	61	5	695	-13	532	6	452	-19	
[ 3Y - 5Y ]		266	0	266	107	0	159	72	22	0	0	600	13	822	-27	
[ 5Y - 10Y ]		384	60	384	133	0	191	875	38	37	-6	89	3	88	-3	
[ 10Y - more ]		278	0	278	0	0	278	10	1	37	-14	0	0	0	0	
Tot		<b>1,044</b>	<b>60</b>	<b>1,038</b>	<b>266</b>	<b>0</b>	<b>712</b>	<b>1,038</b>	<b>70</b>	<b>969</b>	<b>-39</b>	<b>2,037</b>	<b>32</b>	<b>2,189</b>	<b>-61</b>	
[ 0 - 3M ]		Belgium	185	185	185	0	0	0	0	0	0	0	17	0	15	0
[ 3M - 1Y ]			117	0	117	49	0	68	0	0	0	0	54	0	25	0
[ 1Y - 2Y ]	182		153	153	0	0	0	0	0	0	0	513	3	143	-4	
[ 2Y - 3Y ]	234		172	234	0	0	61	0	0	0	0	368	7	268	-5	
[ 3Y - 5Y ]	254		51	254	150	0	52	0	0	0	0	684	14	888	-17	
[ 5Y - 10Y ]	438		38	438	0	0	400	0	0	0	0	0	0	0	0	
[ 10Y - more ]	406		0	406	0	0	404	0	0	0	0	0	0	0	0	
Tot	<b>1,815</b>		<b>600</b>	<b>1,785</b>	<b>200</b>	<b>0</b>	<b>985</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,636</b>	<b>24</b>	<b>1,339</b>	<b>-27</b>	
[ 0 - 3M ]	Bulgaria		0	0	0	0	0	0	0	0	0	0	36	1	36	-1
[ 3M - 1Y ]			0	0	0	0	0	0	0	0	0	0	55	1	47	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	114	2	116	-1	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	283	10	194	-10	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	158	18	107	-16	
[ 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		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>646</b>	<b>31</b>	<b>500</b>	<b>-29</b>	
[ 0 - 3M ]		Cyprus	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	1	0	0	0
[ 1Y - 2Y ]	0		0	0	0	0	0	0	0	0	0	4	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	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Czech Republic		112	0	112	110	0	0	0	0	0	0	34	0	34	0
[ 3M - 1Y ]			119	0	119	119	0	0	0	0	0	0	89	1	66	0
[ 1Y - 2Y ]		19	19	19	0	0	0	0	0	0	0	171	1	94	-1	
[ 2Y - 3Y ]		65	18	65	47	0	0	0	0	0	0	273	4	573	-9	
[ 3Y - 5Y ]		127	21	127	107	0	0	0	0	0	0	283	4	125	-2	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	39	1	21	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		<b>443</b>	<b>58</b>	<b>443</b>	<b>383</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>888</b>	<b>11</b>	<b>913</b>	<b>-13</b>	
[ 0 - 3M ]		Denmark	11	9	11	0	0	2	1,754	6	1,026	-1	0	0	7	0
[ 3M - 1Y ]			0	0	0	0	0	0	1,263	2	1,196	-1	6	0	29	0
[ 1Y - 2Y ]	126		0	126	104	0	22	713	39	176	-2	413	2	86	-1	
[ 2Y - 3Y ]	63		0	63	51	0	13	20	7	205	-4	135	1	251	-1	
[ 3Y - 5Y ]	0		0	0	0	0	0	793	52	100	-2	18	0	18	0	
[ 5Y - 10Y ]	0		0	0	0	0	0	347	28	677	-71	0	0	0	0	
[ 10Y - more ]	0		0	0	0	0	0	404	73	753	-34	0	0	0	0	
Tot	<b>201</b>		<b>9</b>	<b>201</b>	<b>155</b>	<b>0</b>	<b>37</b>	<b>5,295</b>	<b>206</b>	<b>4,133</b>	<b>-114</b>	<b>572</b>	<b>3</b>	<b>391</b>	<b>-3</b>	
[ 0 - 3M ]	Estonia		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	4	0	4	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		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0</b>	
[ 0 - 3M ]		Finland	11	0	4	0	0	4	499	11	250	-6	0	0	0	0
[ 3M - 1Y ]			5	0	0	0	0	0	210	5	6,166	-165	26	0	36	0
[ 1Y - 2Y ]	24		0	0	0	0	0	2,069	24	1,770	-34	54	0	36	0	
[ 2Y - 3Y ]	90		0	31	29	0	2	1,578	59	2,649	-67	392	1	98	-1	
[ 3Y - 5Y ]	424		0	419	181	0	238	1,914	119	870	-5	172	1	209	-2	
[ 5Y - 10Y ]	683		16	556	284	0	255	1,941	128	5,050	-633	15	0	6	0	
[ 10Y - more ]	155		0	147	28	0	119	679	8	3,740	-546	0	0	0	0	
Tot	<b>1,392</b>		<b>16</b>	<b>1,158</b>	<b>522</b>	<b>0</b>	<b>619</b>	<b>8,891</b>	<b>353</b>	<b>20,495</b>	<b>-1,456</b>	<b>658</b>	<b>2</b>	<b>386</b>	<b>-3</b>	
[ 0 - 3M ]	France		23,865	22,356	23,865	1,324	0	185	1,684	34	2,533	-159	38	0	38	0
[ 3M - 1Y ]			894	30	860	351	0	478	576	2	1,643	-109	133	0	268	0
[ 1Y - 2Y ]		1,893	157	1,823	1,353	0	313	95	7	0	0	849	2	681	-1	
[ 2Y - 3Y ]		2,450	377	2,414	2,037	0	310	263	1	8	0	714	1	1,065	-2	
[ 3Y - 5Y ]		2,433	1,208	2,366	946	0	212	1	7	76	-4	1,320	7	2,353	-14	
[ 5Y - 10Y ]		841	62	673	0	0	611	56	5	191	-28	358	15	328	-14	
[ 10Y - more ]		2,867	35	2,805	0	0	2,770	221	32	187	-19	0	0	0	0	
Tot		<b>35,242</b>	<b>24,224</b>	<b>34,805</b>	<b>6,011</b>	<b>0</b>	<b>4,570</b>	<b>2,896</b>	<b>88</b>	<b>4,637</b>	<b>-318</b>	<b>3,412</b>	<b>25</b>	<b>4,733</b>	<b>-32</b>	





(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 ]	Lithuania	0	0	0	0	0	0	0	0	0	0	18	1	15	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	36	1	37	-1		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	66	1	73	-1		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	93	1	97	-3		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	178	2	278	-6		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	17	2	7	-2		
[ 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	408	8	507	-13	
[ 0 - 3M ]		Luxembourg	971	971	971	0	0	9	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			9	0	9	0	0	9	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	22		0	22	0	0	22	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]	316		0	316	0	0	316	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]	448		0	448	226	0	221	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]	497		0	489	52	0	438	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	201		0	201	0	0	201	0	0	0	0	0	0	0	0	0	
Tot	2,464		971	2,456	278	0	1,208	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Malta		1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			131	22	110	110	0	22	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		95	0	95	95	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		78	0	78	78	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		224	0	224	224	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		75	0	75	75	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		604	22	582	582	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]		Netherlands	9	0	9	0	0	9	2,469	5	70	-2	20	0	17	0	
[ 3M - 1Y ]			105	1	105	102	3	3	4,799	53	685	-9	42	0	97	0	
[ 1Y - 2Y ]	233		1	233	208	24	24	3,313	148	2,016	-98	114	1	49	0		
[ 2Y - 3Y ]	51		0	51	51	0	0	5,464	315	320	-34	439	2	168	-2		
[ 3Y - 5Y ]	1,077		20	1,077	1,057	0	0	8,267	558	2,124	-210	612	2	676	-2		
[ 5Y - 10Y ]	72		0	72	72	0	0	8,826	213	11,013	-822	44	1	108	-2		
[ 10Y - more ]	14		0	14	14	0	0	400	1	1,749	-420	0	0	0	0		
Tot	1,562		22	1,562	1,417	0	122	33,538	1,295	17,976	-1,594	1,271	5	1,114	-6		
[ 0 - 3M ]	Norway		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			40	0	40	40	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		73	0	73	73	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		316	0	316	308	0	7	0	0	0	0	123	0	82	0		
[ 3Y - 5Y ]		78	0	78	78	0	0	0	0	0	0	47	0	180	-1		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	29	0	33	0		
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		507	1	507	499	0	7	0	0	0	0	199	1	294	-2		
[ 0 - 3M ]		Poland	307	28	278	278	0	0	0	0	0	0	18	0	19	0	
[ 3M - 1Y ]			23	0	23	23	0	0	0	0	0	0	130	1	95	-1	
[ 1Y - 2Y ]	118		0	118	118	0	0	0	0	0	0	343	5	304	-4		
[ 2Y - 3Y ]	1		0	1	0	0	1	0	0	0	0	640	11	652	-13		
[ 3Y - 5Y ]	71		0	71	71	0	0	0	0	0	0	535	11	710	-14		
[ 5Y - 10Y ]	3		0	3	0	0	3	0	0	0	0	51	1	61	-1		
[ 10Y - more ]	0		0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	523		28	495	491	0	4	0	0	0	0	1,717	30	1,841	-33		
[ 0 - 3M ]	Portugal		0	0	0	0	0	0	0	0	0	0	39	0	73	0	
[ 3M - 1Y ]			0	0	0	0	0	0	0	0	0	0	68	0	52	0	
[ 1Y - 2Y ]		2	0	2	0	0	2	0	0	0	0	458	11	428	-10		
[ 2Y - 3Y ]		3	0	3	0	0	3	0	0	0	0	223	10	212	-10		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	391	32	265	-22		
[ 5Y - 10Y ]		6	0	6	0	0	6	186	7	361	-2	155	23	220	-32		
[ 10Y - more ]		5	0	5	0	0	5	0	0	0	0	0	0	0	0		
Tot		17	0	17	0	0	17	186	7	361	-2	1,334	77	1,250	-75		
[ 0 - 3M ]		Romania	55	0	55	0	0	55	0	0	0	0	107	2	105	-2	
[ 3M - 1Y ]			505	0	505	0	0	505	0	0	0	0	117	1	69	-1	
[ 1Y - 2Y ]	62		0	62	0	0	62	0	0	0	0	94	2	156	-2		
[ 2Y - 3Y ]	245		0	245	0	0	245	0	0	0	0	153	2	182	-2		
[ 3Y - 5Y ]	155		0	155	0	0	155	0	0	0	0	223	7	401	-12		
[ 5Y - 10Y ]	341		0	341	0	0	341	0	0	0	0	0	0	0	0		
[ 10Y - more ]	333		0	333	0	0	333	0	0	0	0	0	0	0	0		
Tot	1,695		0	1,695	0	0	1,695	0	0	0	0	694	14	914	-19		
[ 0 - 3M ]	Slovakia		0	0	0	0	0	0	0	0	0	0	73	0	73	0	
[ 3M - 1Y ]			0	0	0	0	0	0	0	0	0	0	64	0	36	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	142	2	162	-2		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	265	3	483	-7		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	164	4	273	-5		
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]		3	0	3	0	0	3	0	0	0	0	0	0	0	0		
Tot		3	0	3	0	0	3	0	0	0	0	708	9	1,027	-15		

# 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 ]	Slovenia	0	0	0	0	0	0	0	0	0	0	63	0	63	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	54	0	54	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	73	1	42	-1	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	190	3	150	-2	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	306	10	371	-13	
[ 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	686	15	679	-17	
[ 0 - 3M ]	Spain	0	0	0	0	0	0	0	0	0	0	23	0	23	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	85	0	123	0	
[ 1Y - 2Y ]		1	0	1	0	1	0	0	0	0	0	1,057	8	797	-7	
[ 2Y - 3Y ]		3	0	3	0	3	0	0	0	0	0	621	4	873	-9	
[ 3Y - 5Y ]		6	0	6	0	6	0	0	0	0	0	2,197	32	2,039	-34	
[ 5Y - 10Y ]		11	0	11	0	11	0	0	0	0	0	209	9	123	-6	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		21	0	21	0	21	0	0	0	0	0	4,193	54	3,977	-56	
[ 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	42	0	42	0	
[ 1Y - 2Y ]		201	2	201	199	0	0	0	0	0	0	64	0	38	0	
[ 2Y - 3Y ]		72	0	72	0	0	0	0	0	0	0	385	1	100	-1	
[ 3Y - 5Y ]		74	0	74	74	0	0	0	0	0	0	339	2	225	-2	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	13	0	44	-1	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		347	2	347	345	0	0	0	0	0	0	843	4	449	-5	
[ 0 - 3M ]	United Kingdom	7	7	7	0	0	0	1	0	13	-12	609	19	439	-21	
[ 3M - 1Y ]		378	1	378	0	377	0	0	0	22	-22	1,623	76	677	-19	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	8	-8	438	21	479	-16	
[ 2Y - 3Y ]		2,168	261	2,168	1,907	0	0	0	0	0	0	124	8	177	-6	
[ 3Y - 5Y ]		7,062	18	7,062	7,045	0	0	0	0	2	-2	542	42	453	-24	
[ 5Y - 10Y ]		14,914	106	14,914	6,781	8,028	0	0	0	0	0	2	0	54	-2	
[ 10Y - more ]		519	0	519	519	0	0	0	0	0	0	0	0	0	0	
Tot		25,049	393	25,049	16,251	8,404	1	0	45	-44	3,338	166	2,280	-89		
[ 0 - 3M ]	Australia	128	0	128	128	0	0	0	0	0	0	1	0	12	0	
[ 3M - 1Y ]		24	0	24	24	0	0	0	0	45	0	45	0	39	0	
[ 1Y - 2Y ]		3	0	3	0	3	0	0	0	0	0	4	0	35	-1	
[ 2Y - 3Y ]		8	0	8	0	8	0	0	0	0	0	68	2	107	-3	
[ 3Y - 5Y ]		149	0	149	123	26	0	0	0	0	0	64	2	51	-1	
[ 5Y - 10Y ]		16	0	16	0	16	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		49	0	49	0	49	0	0	0	0	0	0	0	0	0	
Tot		376	0	376	274	102	0	0	45	0	182	4	243	-5		
[ 0 - 3M ]	Canada	1,281	0	1,281	1,236	44	0	370	0	29	-17	0	0	0	0	
[ 3M - 1Y ]		2,107	0	2,067	1,814	253	0	0	0	56	0	0	0	0	0	
[ 1Y - 2Y ]		1,452	0	1,416	1,040	376	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		980	0	804	871	-67	0	0	0	2	186	0	0	0	0	
[ 3Y - 5Y ]		1,565	0	1,268	1,296	-28	0	0	0	655	-43	0	0	0	0	
[ 5Y - 10Y ]		1,906	0	1,436	1,235	202	0	0	0	163	97	0	0	0	0	
[ 10Y - more ]		231	0	23	0	23	0	0	0	136	10	222	0	0	0	
Tot		9,521	0	8,293	7,491	802	741	110	1,152	-98	0	0	0	0		
[ 0 - 3M ]	Hong Kong	31,481	0	31,481	29,626	1,855	0	1,439	0	1,439	-60	0	0	0	0	
[ 3M - 1Y ]		7,499	0	7,499	6,330	1,169	0	0	0	23	-1	0	0	0	0	
[ 1Y - 2Y ]		230	0	230	0	230	0	0	0	108	-4	0	0	7	0	
[ 2Y - 3Y ]		250	0	250	4	246	0	0	0	0	0	7	0	4	0	
[ 3Y - 5Y ]		186	0	186	0	186	0	0	0	37	-5	0	0	0	0	
[ 5Y - 10Y ]		333	0	333	0	333	0	0	0	411	-27	0	0	0	0	
[ 10Y - more ]		40	0	40	0	40	0	0	0	94	-4	0	0	0	0	
Tot		40,020	0	40,020	35,960	4,060	486	46	2,113	-100	7	0	11	0		
[ 0 - 3M ]	Japan	5,461	0	5,461	2,790	2,670	0	0	0	0	0	0	0	33	0	
[ 3M - 1Y ]		2,339	0	2,339	2,339	0	0	0	0	0	0	71	0	71	-1	
[ 1Y - 2Y ]		804	0	804	767	37	0	0	0	0	0	113	2	153	-2	
[ 2Y - 3Y ]		1,716	0	1,716	1,716	0	0	0	0	0	0	357	8	285	-6	
[ 3Y - 5Y ]		258	0	258	112	147	0	0	0	0	0	337	7	258	-5	
[ 5Y - 10Y ]		55	0	55	0	55	0	0	0	0	0	47	1	64	-2	
[ 10Y - more ]		12	0	12	0	12	0	0	0	0	0	0	0	0	0	
Tot		10,645	0	10,645	7,724	2,921	0	0	0	0	926	18	864	-15		
[ 0 - 3M ]	U.S.	2,366	21	2,040	957	1,083	0	-174	3	0	0	126	0	54	0	
[ 3M - 1Y ]		10,408	0	8,920	8,523	397	0	0	0	397	0	157	1	205	-4	
[ 1Y - 2Y ]		11,672	0	9,743	9,552	191	0	0	0	0	0	592	7	520	-5	
[ 2Y - 3Y ]		7,672	1	6,408	6,287	120	0	0	0	0	0	1,364	15	720	-10	
[ 3Y - 5Y ]		6,386	0	5,545	5,243	302	0	0	0	0	0	271	1	354	-9	
[ 5Y - 10Y ]		13,880	131	12,629	4,975	7,523	0	0	0	0	0	77	1	65	-1	
[ 10Y - more ]		15,127	0	14,118	14,086	32	0	0	0	0	0	0	0	0	0	
Tot		67,511	153	59,404	49,624	9,648	-174	3	0	0	2,587	25	1,917	-28		

# 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 ]	China	6,759	0	6,759	5,009	0	1,750	0	0	0	0	0	0	4	0
[ 3M - 1Y ]		3,564	0	3,564	3,127	0	437	0	0	0	0	13	0	16	0
[ 1Y - 2Y ]		3,387	0	3,387	2,622	0	765	0	0	0	0	97	1	13	0
[ 2Y - 3Y ]		815	0	815	707	0	108	0	0	0	0	37	1	84	-1
[ 3Y - 5Y ]		483	0	483	479	0	4	0	0	0	0	157	3	70	-2
[ 5Y - 10Y ]		53	0	53	0	0	53	0	0	0	0	18	1	4	0
[ 10Y - more ]		3	0	3	0	0	3	0	0	0	0	0	0	0	0
Tot		15,064	0	15,064	11,944	0	3,120	0	0	0	0	322	6	190	-4
[ 0 - 3M ]	Switzerland	273	0	273	273	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 ]		57	57	57	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		329	57	329	273	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Other advanced economies non EEA	6,022	1	6,021	5,973	0	48	5,319	37	2,910	-39	38	0	18	0
[ 3M - 1Y ]		7,847	1	7,847	6,880	0	966	1,700	40	1,033	-17	54	0	65	-1
[ 1Y - 2Y ]		1,544	1	1,544	1,129	0	415	0	0	0	0	190	2	180	-2
[ 2Y - 3Y ]		320	7	320	177	0	134	0	0	0	0	330	6	399	-18
[ 3Y - 5Y ]		519	0	519	297	0	222	24	0	134	-2	420	5	304	-4
[ 5Y - 10Y ]		846	2	846	0	0	844	25	1	0	0	161	1	212	-18
[ 10Y - more ]		198	0	198	0	0	198	0	0	0	0	0	0	0	0
Tot		17,295	11	17,294	14,456	0	2,827	7,068	79	4,076	-59	1,193	15	1,179	-44
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	723	23	379	-4
[ 3M - 1Y ]		2	2	2	0	0	0	0	0	0	0	353	3	374	-3
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	704	10	632	-8
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	1,715	27	1,411	-19
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	3,331	124	3,175	-124
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	477	49	474	-50
[ 10Y - more ]		2	0	2	2	0	0	0	0	0	0	0	0	0	0
Tot		4	2	4	2	0	0	0	0	0	7,303	235	6,445	-209	
[ 0 - 3M ]	Middle East	4,979	777	4,202	4,169	0	33	0	0	0	0	76	2	106	-1
[ 3M - 1Y ]		3,291	162	3,291	3,031	0	99	0	0	0	0	102	3	125	-2
[ 1Y - 2Y ]		339	5	339	331	0	2	0	0	0	0	191	7	276	-9
[ 2Y - 3Y ]		192	52	151	125	0	15	86	1	0	0	349	16	338	-18
[ 3Y - 5Y ]		390	107	284	239	0	44	239	0	0	0	343	20	718	-28
[ 5Y - 10Y ]		12	0	12	0	0	12	0	0	0	0	29	1	80	-1
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		9,203	1,102	8,279	7,895	0	206	86	1	0	1,088	49	1,643	-60	
[ 0 - 3M ]	Latin America and the Caribbean	3,996	261	3,823	1,726	0	1,836	0	0	0	0	1,697	43	1,662	-31
[ 3M - 1Y ]		5,088	3	5,088	1,277	0	3,808	0	0	0	0	3,002	44	2,744	-42
[ 1Y - 2Y ]		2,467	13	2,467	1,877	0	581	0	0	0	0	5,145	175	4,951	-179
[ 2Y - 3Y ]		3,684	85	3,599	2,430	0	1,169	0	0	0	0	4,170	281	5,701	-311
[ 3Y - 5Y ]		2,823	24	2,823	2,290	0	521	0	0	0	0	7,394	372	8,051	-443
[ 5Y - 10Y ]		507	6	507	442	0	60	127	10	0	0	1,530	162	1,488	-158
[ 10Y - more ]		249	8	249	196	0	45	0	0	0	0	75	7	48	-2
Tot		18,814	400	18,556	10,238	0	8,019	127	10	0	23,014	1,082	24,645	-1,167	
[ 0 - 3M ]	Africa	397	2	397	395	0	0	0	0	0	0	4	0	0	0
[ 3M - 1Y ]		511	11	511	500	0	0	0	0	0	0	20	0	11	0
[ 1Y - 2Y ]		206	0	206	203	0	3	0	0	0	0	64	3	61	-2
[ 2Y - 3Y ]		81	1	81	80	0	0	0	0	0	0	191	14	134	-10
[ 3Y - 5Y ]		5	0	5	5	0	0	0	0	0	0	532	24	488	-18
[ 5Y - 10Y ]		29	0	29	29	0	0	0	0	0	0	72	8	72	-8
[ 10Y - more ]		31	31	31	0	0	0	0	0	0	0	0	0	0	0
Tot		1,261	45	1,261	1,213	0	3	0	0	0	884	49	766	-38	
[ 0 - 3M ]	Others	5,649	85	5,649	2,760	0	2,767	14	0	0	0	768	8	921	-28
[ 3M - 1Y ]		5,976	10	5,976	2,676	0	3,290	66	1	0	0	918	14	1,010	-10
[ 1Y - 2Y ]		1,908	12	1,908	1,718	0	178	0	0	0	0	833	16	982	-18
[ 2Y - 3Y ]		1,180	17	1,180	1,074	0	88	0	0	0	0	2,194	75	1,548	-53
[ 3Y - 5Y ]		2,213	11	2,213	2,058	0	145	0	4	0	0	4,872	189	4,845	-241
[ 5Y - 10Y ]		6,885	196	6,885	604	0	6,085	0	0	0	0	638	126	331	-24
[ 10Y - more ]		211	31	211	3	0	177	0	0	0	0	43	16	0	0
Tot		24,022	363	24,022	10,893	0	12,730	81	1	4	10,266	443	9,636	-375	

### 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>	<b>130,941</b>	<b>133,787</b>	<b>135,287</b>	<b>135,896</b>	<b>127,540</b>	<b>126,216</b>	<b>125,453</b>	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>	<b>94,725</b>	<b>101,404</b>	<b>106,926</b>	<b>111,603</b>	<b>95,164</b>	<b>97,858</b>	<b>101,167</b>	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)	13,391	13,892	14,393	14,894	13,892	14,393	14,894	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	91,769	93,514	97,591	101,712	87,769	89,478	92,536	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	-2,581	-347	-204	-112	-1,959	-1,270	-848	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	515	515	515	515	-268	-738	-1,051	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-1,328	-1,812	-2,103	-2,296	-2,553	-3,369	-3,913	-	-
	A.1.4	Other Reserves	15,889	13,308	12,961	12,756	13,308	11,349	10,880	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	2,642	2,838	3,051	3,285	2,830	3,041	3,256	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	-806	-1,839	-1,872	-1,887	-2,085	-2,106	-2,125	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	-515	-515	-309	-206	215	442	421	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-18,055	-12,492	-12,492	-12,492	-12,096	-12,096	-12,096	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	-493	-373	-326	-331	-685	-749	-1,150	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	-4,333	-4,427	-4,611	-4,735	-4,413	-4,136	-3,524	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-1,255	-1,249	-1,256	-1,262	-751	-490	-278	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	0	0	0	0	0	0	0	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(136), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iii) and 379(3) 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	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 46(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	-929	-906	0	0	-863	0	0	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 (+/-)	0	0	0	0	0	0	0	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 (+/-)	-929	-906	0	0	-863	0	0	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>10,447</b>	<b>9,281</b>	<b>8,039</b>	<b>6,756</b>	<b>9,276</b>	<b>8,035</b>	<b>6,749</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>105,172</b>	<b>110,684</b>	<b>114,964</b>	<b>118,359</b>	<b>104,439</b>	<b>105,893</b>	<b>107,915</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>25,769</b>	<b>23,103</b>	<b>20,323</b>	<b>17,538</b>	<b>23,101</b>	<b>20,323</b>	<b>17,538</b>	CA1 (1.2)	Article 71 of CRR	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>880,965</b>	<b>928,081</b>	<b>929,108</b>	<b>933,191</b>	<b>1,088,410</b>	<b>1,124,061</b>	<b>1,092,835</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 (+)	28,071								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	22,280								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 (+)	13,980								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-1,731								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 (-)	-493								-
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>10.75%</b>	<b>10.93%</b>	<b>11.51%</b>	<b>11.96%</b>	<b>8.74%</b>	<b>8.71%</b>	<b>9.26%</b>	CA3 (1)	-
	<b>C.2</b>	<b>Tier 1 Capital ratio</b>	<b>11.94%</b>	<b>11.93%</b>	<b>12.37%</b>	<b>12.68%</b>	<b>9.60%</b>	<b>9.42%</b>	<b>9.87%</b>	CA3 (3)	-
	<b>C.3</b>	<b>Total Capital ratio</b>	<b>14.86%</b>	<b>14.42%</b>	<b>14.56%</b>	<b>14.56%</b>	<b>11.72%</b>	<b>11.23%</b>	<b>11.48%</b>	CA3 (5)	-
<b>Memorandum items</b>	<b>D</b>	<b>Common Equity Tier 1 Capital Threshold</b>		<b>74,246</b>	<b>74,329</b>	<b>74,655</b>	<b>59,863</b>	<b>61,823</b>	<b>60,106</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)					0	0	0		
	<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>11.96%</b>			<b>9.26%</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			0
2014	0	0	0	0	0
2015	0	0	0	0	0
2016	0	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

<b>Issuance of CET 1 Instruments</b>	<b>Impact on Common Equity Tier 1 Million EUR</b>
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

<b>Net issuance of Additional Tier 1 and T2 Instruments</b>	<b>Impact on Additional Tier 1 and Tier 2 Million EUR</b>
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 (+/-)	4,219

<b>Losses</b>	<b>Million EUR</b>
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	-38
Other material losses and provisions from 1 January to 30 September 2014 (-)	-872