



## 2014 EU-wide Stress Test

<b>Bank Name</b>	IT - UniCredit S.p.A.
<b>LEI Code</b>	549300TRUWO2CD2G5692

## 2014 EU-wide Stress Test Summary Adverse Scenario

IT - UniCredit S.p.A.	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	9,119
Impairment losses on financial and non-financial assets in the banking book	24,294
Common Equity Tier 1 capital <sup>(1)</sup>	39,164
Total Risk Exposure <sup>(1)</sup>	408,904
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>9.6%</b>
<b>Outcome of the adverse scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	15,678
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	25,199
3 yr cumulative losses from the stress in the trading book	2,096
Valuation losses due to sovereign shock after tax and prudential filters	830
Common Equity Tier 1 capital <sup>(1)</sup>	29,419
Total Risk Exposure <sup>(1)</sup>	433,431
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>6.8%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	23,839
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

IT - UniCredit S.p.A.	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	9,119
Impairment losses on financial and non-financial assets in the banking book	24,294
Common Equity Tier 1 capital <sup>(1)</sup>	39,164
Total Risk Exposure <sup>(1)</sup>	408,904
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>9.6%</b>
<b>Outcome of the baseline scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	18,529
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	12,187
3 yr cumulative losses from the stress in the trading book	1,609
Common Equity Tier 1 capital <sup>(1)</sup>	39,764
Total Risk Exposure <sup>(1)</sup>	413,825
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>9.6%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	33,106

<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
<b>Central banks and central governments</b>	4,300	0	7,383	12	180,896	97	529	0	3,46	0	23,522	83	0	0	1	11	64	36	
<b>Institutions</b>	2,827	2	41,370	161	31,000	321	949	0	10,376	2	10,297	242	0	17	119	148	99	99	
<b>Corporates</b>	15,987	1,605	181,072	35,992	79,799	9,853	12,411	0	91,336	188	73,900	10,374	73	900	1,520	17,275	601	5,270	
Corporates - Of Which: Specialised Lending	2,597	405	19,812	3,189	2,284	210	2,203	0	9,328	24	2,124	168	16	161	160	1,153	10	126	
Corporates - Of Which: SME	6,370	814	50,134	18,396	22,880	4,704	5,289	0	25,699	40	20,736	5,231	40	462	548	9,052	298	2,681	
<b>Retail</b>	0	1	112,967	23,373	62,973	4,027	0	23,439	109	42,602	3,815	0	0	634	12,696	705	730	7,382	
Retail - Secured on real estate property	0	0	74,663	17,016	41,674	2,601	0	11,674	16	8,082	346	0	0	299	2,964	80	495	495	
Retail - Secured on real estate property - Of Which: Specialised Lending	43.7%	0	1,925	515	1,909	168	0	517	5	862	146	0	0	16	173	8	52	52	
Retail - Secured on real estate property - Of Which: SME	40.0%	0	72,737	7,896	35,107	234	0	11,157	11	7,220	202	0	0	283	2,790	71	443	443	
Retail - Qualifying Revolving	0	0	4,811	508	7,444	365	0	690	58	5,749	238	0	0	24	494	106	237	237	
Retail - Other Retail	0	0	33,494	14,452	38,514	3,611	0	11,075	35	28,170	321	0	0	311	928	520	6,650	6,650	
Retail - Other Retail - Of Which: SME	0	0	21,086	13,318	11,528	975	0	6,277	20	8,246	912	0	0	237	8,541	141	894	894	
Retail - Other Retail - Of Which: non-SME	0	0	12,407	1,134	26,985	2,286	0	4,798	16	19,924	239	0	0	74	697	378	5,765	5,765	
<b>Equity</b>	1,192	25	0	0	7,395	439	3,151	0	0	0	0	0	0	0	0	0	1	0	
<b>Securitisation</b>	2,752	0	6,124	0	257	0	842	0	2,296	0	389	0	0	0	0	0	0	0	
<b>Other non-credit obligation assets</b>	49	0	1,012	0	23,190	129	180	0	830	0	16,864	74	0	0	0	99	20	0	
<b>TOTAL</b>	26,726	1,634	351,528	59,538	380,511	14,869	18,027	0	128,818	799	172,567	15,134	73	900	2,172	30,551	1,700	12,806	
Securitisation and re-securitisation positions deducted from capital	245	0	251	0	56	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 MVA

(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
<b>Central banks and central governments</b>	0	0	379	1	76,951	50	0	52	0	18,792	80	0	0	1	0	52	25	25	
<b>Institutions</b>	463	0	5,587	0	4,869	154	308	0	2,205	168	0	0	0	5	2	121	58	58	
<b>Corporates</b>	8	0	66,945	26,552	24,018	4,097	6	0	21,066	4,891	0	0	0	1,064	1,665	197	2,109	2,109	
Corporates - Of Which: Specialised Lending	0	0	2,190	299	53	0	0	0	1,005	0	0	0	0	6	99	0	0	0	
Corporates - Of Which: SME	0	0	25,009	16,234	18,030	2,816	6	0	18,630	3,386	0	0	0	18	469	7,848	112	1,867	
<b>Retail</b>	0	0	65,728	21,289	17,270	1,968	0	11,991	0	12,387	2,155	0	0	440	11,374	190	4,868	4,868	
Retail - Secured on real estate property	34.0%	0	43,651	7,512	10,786	269	0	5,278	0	457	251	0	0	194	2,668	5	332	332	
Retail - Secured on real estate property - Of Which: Specialised Lending	27.0%	0	445	239	797	124	0	23	0	350	114	0	0	7	115	17	13	13	
Retail - Secured on real estate property - Of Which: SME	34.0%	0	43,206	7,172	279	135	0	5,328	0	108	137	0	0	187	2,553	3	319	319	
Retail - Qualifying Revolving	0	0	94	1	1,858	64	0	0	33	0	1,434	74	0	1	1	29	45	45	
Retail - Other Retail	0	0	21,983	13,776	14,325	1,635	0	5,679	0	10,995	1,826	0	0	245	8,706	157	4,652	4,652	
Retail - Other Retail - Of Which: SME	0	0	18,682	13,063	4,660	565	0	3,329	0	3,147	645	0	0	223	8,329	32	459	459	
Retail - Other Retail - Of Which: non-SME	0	0	3,302	713	9,676	1,070	0	2,350	0	7,349	1,180	0	0	22	377	125	4,033	4,033	
<b>Equity</b>	64	0	0	0	3,364	115	139	0	0	0	0	0	0	0	0	0	0	0	
<b>Securitisation</b>	1,693	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Other non-credit obligation assets</b>	0	0	0	0	12,307	80	0	0	0	0	0	0	0	0	0	0	7	20	
<b>TOTAL</b>	2,778	0	140,377	47,444	140,640	6,464	625	0	60,927	0	76,768	7,566	0	1,612	24,042	567	7,080	7,080	
Securitisation and re-securitisation positions deducted from capital	195	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 MVA

(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
<b>Central banks and central governments</b>	25	0	39	0	47,342	9	0	0	0	0	0	0	0	0	0	0	0	7	
<b>Institutions</b>	156	0	5,587	0	4,869	4	32	0	2,205	168	0	0	0	5	2	121	58	58	
<b>Corporates</b>	39	0	55,895	4,771	3,331	648	28	0	19,450	8	2,591	656	0	233	2,627	34	98	98	
Corporates - Of Which: Specialised Lending	0	0	6,531	824	0	0	0	0	3,951	0	0	0	0	116	322	0	0	0	
Corporates - Of Which: SME	0	0	25,009	16,234	18,030	2,816	6	0	18,630	3,386	0	0	0	18	469	7,848	112	1,867	
<b>Retail</b>	0	0	29,229	897	1,989	31	0	1,302	4	5,721	4	26	0	82	416	15	57	57	
Retail - Secured on real estate property	45.0%	0	20,928	505	534	0	0	3,314	2	212	0	0	0	42	153	0	0	0	
Retail - Secured on real estate property - Of Which: Specialised Lending	27.0%	0	101	53	26	0	0	10	0	10	0	0	0	4	19	0	0	0	
Retail - Secured on real estate property - Of Which: SME	45.0%	0	20,827	496	508	0	0	3,292	2	202	0	0	0	42	149	0	0	0	
Retail - Qualifying Revolving	0	0	2,634	35	81	1	0	0	0	61	1	0	0	0	25	0	4	4	
Retail - Other Retail	0	0	1,666	156	1,374	30	0	0	1,020	30	238	15	0	38	15	53	0	0	
Retail - Other Retail - Of Which: SME	0	0	1,395	77	123	9	0	0	481	1	84	7	0	0	8	52	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	4,271	279	1,251	20	0	1,547	1	946	17	0	0	22	186	15	44	44	
<b>Equity</b>	59	0	0	0	219	219	144	0	0	0	0	0	0	0	0	0	0	0	
<b>Securitisation</b>	0	0	6,124	0	30	0	0	0	2,296	0	23	0	0	0	0	0	0	0	
<b>Other non-credit obligation assets</b>	0	0	1,012	0	2,233	80	0	0	0	0	0	0	0	0	0	0	0	0	
<b>TOTAL</b>	269	0	67,886	5,668	60,003	812	204	0	29,056	12	6,524	902	0	320	3,042	62	163	163	
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	

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

(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
<b>Central banks and central governments</b>	0	0	35	0	19,060	16	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Institutions</b>	46	0	1,800	7	2,622	0	14	0	250	0	539	0	0	0	1	0	0	0	
<b>Corporates</b>	3	0	23,050	1,649	3,588	123	1	0	7,768	134	3,534	79	0	144	1,242	20	91	91	
Corporates - Of Which: Specialised Lending	0	0	3,364	56	0	0	0	0	363	2	0	0	0	21	7	0	0	0	
Corporates - Of Which: SME	0	0	6,689	782	2,127	73	0	0	4,689	803	73	0	0	42	601	9			

	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	0	0	1,727	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	4	0	236	5	9,241	0	2	0	0	206	0	546	0	0	0	3	0	0	0
Corporates	4	0	2,421	12	9,299	177	4	0	0	789	1	206	1	0	14	6	117	214	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	2	0	2	0	1,945	86	2	0	0	2	0	1,907	86	0	0	0	47	96	0
Retail	0	0	12	0	3,262	23	0	0	1	1	0	2,227	24	0	0	0	59	183	0
Retail - Secured on real estate property	38.0%	0	0	10	0	561	0	0	0	0	0	193	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	34.0%	0	0	0	0	0	0	0	0	0	0	77	2	0	0	0	0	0	0
Retail - Secured on real estate property - Of	38.0%	0	0	0	0	546	0	0	0	0	1	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	103	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	2,699	21	0	0	0	0	0	1,956	21	0	0	0	55	171	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	2,699	19	0	0	0	0	0	1,948	19	0	0	0	55	163	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	244	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	8	0	2,669	17	15,493	200	6	0	0	996	1	3,138	201	0	0	14	0	136	397
Securitisation and re-securitisations 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 RW.

as of 31/12/2014			Baseline Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)
0.0%	0	28.20%	0.0%	1	28.20%	0.0%	1	28.20%	0.0%	1	28.20%
0.5%	8	52.96%	0.5%	13	51.76%	0.5%	18	51.37%	0.5%	20	51.37%
0.60%	431	55.15%	0.50%	504	55.22%	0.53%	571	55.19%	0.5%	626	55.19%
0	0	-	0	0	-	0	0	-	0	0	-
0.93%	282	79.01%	0.79%	314	73.74%	0.78%	344	69.84%	1.00%	297	82.60%
0.47%	3	14.41%	0.31%	4	13.29%	0.31%	6	12.70%	0.50%	3	15.33%
0.52%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.50%	0	11.42%
0.47%	3	14.49%	0.30%	4	13.32%	0.31%	6	12.83%	0.50%	3	15.41%
2.94%	20	81.61%	2.25%	22	80.34%	2.09%	25	79.44%	3.30%	21	86.47%
0.94%	260	83.64%	0.83%	287	79.96%	0.83%	313	76.95%	1.07%	273	82.75%
0.61%	9	75.74%	0.62%	9	74.96%	0.64%	9	73.81%	0.67%	9	79.45%
0.95%	251	94.01%	0.83%	278	80.16%	0.83%	304	77.00%	1.07%	264	88.12%
0.6%	0	48.14%	0.62%	0	48.89%	0.64%	0	49.22%	0.69%	0	51.50%
0.62%	772	63.04%	0.56%	831	61.16%	0.54%	934	59.80%	0.73%	777	66.33%

as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)
0.5%	1	28.25%	0.0%	1	28.10%	0.0%	2	28.59%	0.5%	1	28.59%
0.76%	11	55.19%	0.97%	20	55.74%	1.15%	32	55.70%	0.7%	32	55.70%
0.71%	468	58.44%	0.84%	626	63.56%	0.89%	744	63.43%	0.7%	468	63.43%
0	0	-	0	0	-	0	0	-	0	0	-
0	0	-	0	0	-	0	0	-	0	0	-
1.00%	297	82.60%	1.06%	365	82.25%	1.11%	410	77.14%	0.5%	3	15.33%
0.50%	3	15.33%	0.49%	6	14.67%	0.49%	8	14.41%	0.50%	3	15.33%
0.50%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.50%	0	11.42%
0.50%	3	15.41%	0.45%	6	14.73%	0.45%	8	14.47%	0.50%	3	15.41%
3.30%	21	86.47%	2.94%	25	82.75%	2.84%	29	81.05%	3.30%	21	86.47%
1.07%	273	82.75%	1.11%	314	80.86%	1.17%	373	80.85%	1.07%	273	82.75%
0.67%	9	79.45%	0.78%	9	84.16%	0.82%	10	82.49%	0.67%	9	79.45%
1.07%	264	88.12%	1.11%	324	90.09%	1.17%	362	85.96%	1.07%	264	88.12%
0.69%	0	51.50%	0.87%	0	57.40%	0.90%	0	57.89%	0.69%	0	51.50%
0.73%	777	66.33%	0.83%	1,012	69.21%	0.89%	1,188	67.29%	0.73%	777	66.33%

	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	3,960	0	29	0	654	0	454	0	5	0	55	0	0	0	0	0	0	0	0
Institutions	1,214	0	124	0	20	0	184	0	24	0	5	0	0	0	0	0	0	0	0
Corporates	6,223	288	833	12	607	22	4,832	0	212	0	603	15	39	183	5	7	2	51	0
Corporates - Of Which: Specialised Lending	1,868	113	601	0	0	0	1,474	0	96	0	0	0	11	40	4	0	0	0	0
Corporates - Of Which: SME	1,918	116	88	7	227	10	1,798	0	69	1	218	10	21	103	1	7	1	50	0
Retail	0	0	2	0	1,835	34	0	0	0	0	1,008	40	0	0	0	0	35	49	0
Retail - Secured on real estate property	54.0%	0	0	1	0	322	0	0	0	0	322	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	46.0%	0	0	1	0	12	0	0	0	0	4	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	54.0%	0	0	1	0	920	0	0	0	0	331	0	0	0	0	0	21	0	0
Retail - Qualifying Revolving	0	0	0	0	28	1	0	0	0	0	22	1	0	0	0	0	0	0	0
Retail - Other Retail	0	0	1	0	874	33	0	0	0	0	652	39	0	0	0	0	12	40	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	97	3	0	0	0	0	4	5	0
Retail - Other Retail - Of Which: non-SME	0	0	1	0	333	28	0	0	0	0	555	37	0	0	0	0	8	35	0
Equity	80	0	0	0	1	0	243	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	235	2	0	0	0	0	207	3	0	0	0	0	0	0	0
TOTAL	11,426	288	988	12	3,193	58	5,713	0	241	1	1,828	58	11	183	5	7	37	107	0
Securitisation and re-securitisations 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 RW.

as of 31/12/2014			Baseline Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)
0.0%	2	47.75%	0.0%	3	47.00%	0.0%	3	46.57%	0.0%	2	46.57%
0.03%	0	22.61%	0.0%	1	22.15%	0.0%	1	22.01%	0.0%	0	22.01%
0.82%	370	58.18%	0.75%	439	54.79%	0.71%	503	52.73%	1.00%	410	63.57%
0	0	-	0	0	-	0	0	-	0	0	-
0	0	-	0	0	-	0	0	-	0	0	-
2.05%	125	50.26%	1.7%	159	49.51%	1.60%	189	48.99%	2.51%	138	53.89%
0.1%	23	8.04%	0.0%	24	7.81%	0.0%	24	7.69%	0.30%	24	8.29%
1.06%	0	16.10%	0.84%	1	17.41%	0.75%	1	18.46%	1.29%	0	17.81%
0.14%	23	7.71%	0.0%	23	7.37%	0.0%	24	7.18%	0.17%	23	8.41%
3.27%	12	63.7%	2.2%	13	66.63%	2.4%	14	66.85%	3.52%	13	102.96%
4.05%	90	54.09%	3.70%	122	53.99%	3.46%	150	53.94%	4.98%	101	58.09%
6.10%	18	61.58%	5.46%	25	64.86%	4.97%	32	66.48%	7.64%	20	67.13%
3.65%	72	52.71%	3.35%	97	51.87%	3.18%	119	51.47%	4.45%	81	56.37%
0.82%	1	64.80%	0.82%	1	65.72%	0.85%	2	66.28%	1.05%	1	69.22%
0.82%	497	56.12%	0.72%	602	53.30%	0.67%	698	51.62%	1.03%	551	59.07%

as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)
0.0%	1	40.00%	0.0%	1	40.00%	0.0%	1	40.00%	0.0%	1	40.00%
0.05%	0	23.57%	0.0%	1	24.08%	0.1%	2	24.81%	0.0%	0	24.81%
1.00%	410	63.57%	1.44%	602	63.18%	1.41%	770	6			

## 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>12,990</b>	<b>12,417</b>	<b>12,247</b>	<b>12,338</b>	<b>11,841</b>	<b>11,979</b>	<b>11,872</b>
<b>Net trading income</b>		148	470	631	-96	324	533
of which trading losses from stress scenarios		-804	-483	-322	-1,048	-629	-419
<b>Other operating income</b>	1,573	222	222	222	197	197	197
<b>Operating profit before impairments</b>	<b>9,119</b>	<b>5,969</b>	<b>6,129</b>	<b>6,432</b>	<b>4,944</b>	<b>5,334</b>	<b>5,401</b>
Impairment of financial assets (-)	-14,631	-5,110	-3,571	-2,815	-8,403	-8,634	-6,623
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-14,631	-5,110	-3,571	-2,815	-8,021	-8,405	-6,471
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	-381	-229	-153
Impairment on non financial assets (-)	-9,663	-317	-264	-109	-591	-567	-381
<b>Operating profit after impairments from stress scenarios</b>	<b>-15,175</b>	<b>541</b>	<b>2,293</b>	<b>3,508</b>	<b>-4,050</b>	<b>-3,868</b>	<b>-1,603</b>
Other Income and expenses	-1,040	-54	-54	-54	-54	-54	-54
<b>Pre-Tax profit</b>	<b>-16,215</b>	<b>487</b>	<b>2,239</b>	<b>3,454</b>	<b>-4,104</b>	<b>-3,922</b>	<b>-1,657</b>
Tax	1,897	-146	-672	-1,036	1,231	1,177	497
<b>Net income</b>	<b>-14,317</b>	<b>341</b>	<b>1,567</b>	<b>2,418</b>	<b>-2,873</b>	<b>-2,745</b>	<b>-1,160</b>
<b>Attributable to owners of the parent</b>	<b>-14,699</b>	<b>-41</b>	<b>1,185</b>	<b>2,036</b>	<b>-3,064</b>	<b>-2,936</b>	<b>-1,351</b>
of which carried over to capital through retained earnings	-14,876	-41	648	1,137	-3,064	-2,936	-1,351
of which distributed as dividends	176	0	537	899	0	0	0

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

## 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	335,469	337,691	339,017	339,894	341,703	347,912	350,943
Risk exposure amount Securitisation and re-securitisations	3,648	5,870	7,196	8,074	9,882	13,617	15,993
Risk exposure amount Other credit risk	331,821	331,821	331,821	331,821	331,821	334,294	334,950
Risk exposure amount for market risk	21,106	21,576	21,546	21,531	30,565	29,797	30,089
Risk exposure amount for operational risk	52,013	52,013	52,037	52,082	52,013	52,071	52,081
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	317	317	317	317	317	317	317
<b>Total Risk exposure amount</b>	<b>408,904</b>	<b>411,597</b>	<b>412,917</b>	<b>413,825</b>	<b>424,598</b>	<b>430,097</b>	<b>433,431</b>

## 2014 EU-wide Stress Test

### Securitisation

(mln EUR)

		Baseline scenario				Adverse scenario		
		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
<b>Exposure values</b>	Banking Book	9,133						
	Trading Book (excl. correlation trading positions under CRM)	291						
	Correlation Trading Portfolio (CRM)	0						
	<b>Total</b>	<b>9,424</b>						
<b>Risk exposure values</b>	Banking Book	3,527	5,558	6,766	7,564	9,270	12,719	14,898
	Trading Book (excl. correlation trading positions under CRM)	121	312	431	510	613	898	1,095
	<b>Total</b>	<b>3,648</b>	<b>5,870</b>	<b>7,196</b>	<b>8,074</b>	<b>9,882</b>	<b>13,617</b>	<b>15,993</b>
<b>Impairments</b>	Hold to Maturity portfolio	60	72	69	67	87	110	129
	Available for Sale portfolio	9	4	4	4	5	6	7
	Held for trading portfolio							
	<b>Total</b>	<b>69</b>	<b>76</b>	<b>73</b>	<b>71</b>	<b>92</b>	<b>116</b>	<b>136</b>

## 2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[ 0 - 3M ]	Austria	1,275	1,274	1,275	0	0	1	0	0	25	-1	1,136	29	-1,017	-87	
[ 3M - 1Y ]		123	19	123	72	0	32	0	0	0	0	364	3	-468	-4	
[ 1Y - 2Y ]		365	50	365	315	0	1	0	0	0	0	453	8	-404	-24	
[ 2Y - 3Y ]		392	229	392	151	0	1	3	0	0	0	3	1	-9	0	
[ 3Y - 5Y ]		3,231	207	3,231	3,012	0	2	11	3	3	0	-5	2	-40	-10	
[ 5Y - 10Y ]		3,232	0	3,231	3,127	0	22	60	5	0	0	138	10	-125	-6	
[ 10Y - more ]		4,218	3,427	4,197	352	232	125	25	11	17	-7	23	22	-4	-10	
Tot		<b>12,836</b>	<b>5,207</b>	<b>12,814</b>	<b>7,029</b>	<b>232</b>	<b>182</b>	<b>99</b>	<b>19</b>	<b>44</b>	<b>-8</b>	<b>2,111</b>	<b>76</b>	<b>-2,065</b>	<b>-142</b>	
[ 0 - 3M ]		Belgium	3	0	3	0	0	3	0	0	0	0	145	0	-11	0
[ 3M - 1Y ]			0	0	0	0	0	0	0	0	0	0	51	0	-71	0
[ 1Y - 2Y ]	24		0	21	24	0	-2	0	0	0	0	132	2	-230	-4	
[ 2Y - 3Y ]	3		0	3	0	0	3	0	0	0	0	26	1	-28	-1	
[ 3Y - 5Y ]	83		0	83	82	0	1	0	0	0	0	-51	0	50	0	
[ 5Y - 10Y ]	28		0	27	20	0	7	0	0	0	0	65	2	-62	-5	
[ 10Y - more ]	182		0	178	0	0	178	0	0	0	0	7	6	-7	-19	
Tot	<b>322</b>		<b>0</b>	<b>315</b>	<b>125</b>	<b>0</b>	<b>191</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>375</b>	<b>12</b>	<b>-359</b>	<b>-30</b>	
[ 0 - 3M ]	Bulgaria		11	0	11	10	0	0	0	0	0	0	4	0	-4	0
[ 3M - 1Y ]			67	0	67	67	0	1	0	0	0	0	31	0	-71	-1
[ 1Y - 2Y ]		161	0	161	96	1	3	0	0	0	0	15	1	33	0	
[ 2Y - 3Y ]		42	0	42	42	0	0	0	0	0	0	-15	0	11	0	
[ 3Y - 5Y ]		126	7	122	112	0	0	0	0	0	0	-25	2	31	-1	
[ 5Y - 10Y ]		151	16	151	129	0	1	0	0	0	0	0	0	0	0	
[ 10Y - more ]		143	143	143	0	0	0	0	0	0	0	0	0	0	0	
Tot		<b>701</b>	<b>167</b>	<b>697</b>	<b>455</b>	<b>1</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>3</b>	<b>1</b>	<b>-3</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	0	0	11	-1
[ 1Y - 2Y ]	0		0	0	0	0	0	0	0	0	0	-44	6	15	-2	
[ 2Y - 3Y ]	0		0	0	0	0	0	0	0	0	0	-2	0	7	-1	
[ 3Y - 5Y ]	0		0	0	0	0	0	0	0	0	0	0	0	10	-2	
[ 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>-46</b>	<b>7</b>	<b>43</b>	<b>-7</b>	
[ 0 - 3M ]	Czech Republic		146	0	146	55	91	0	140	6	0	0	18	0	-36	0
[ 3M - 1Y ]			435	9	435	267	112	46	200	2	0	0	7	0	-7	0
[ 1Y - 2Y ]		412	0	412	374	0	38	0	0	46	-4	-62	1	101	-1	
[ 2Y - 3Y ]		128	1	128	106	0	21	0	0	0	0	-10	0	20	-2	
[ 3Y - 5Y ]		300	2	300	279	0	20	2	0	0	0	-76	1	57	-1	
[ 5Y - 10Y ]		1,064	1	1,034	1,038	0	-5	2	0	0	0	0	0	0	0	
[ 10Y - more ]		24	6	22	7	0	8	6	1	100	-1	0	0	0	0	
Tot		<b>2,509</b>	<b>19</b>	<b>2,477</b>	<b>2,126</b>	<b>203</b>	<b>128</b>	<b>350</b>	<b>8</b>	<b>146</b>	<b>-5</b>	<b>-122</b>	<b>2</b>	<b>135</b>	<b>-4</b>	
[ 0 - 3M ]		Denmark	1	1	1	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			0	0	0	0	0	0	0	0	0	0	6	0	-6	0
[ 1Y - 2Y ]	0		0	0	0	0	0	0	0	0	0	4	0	-15	0	
[ 2Y - 3Y ]	33		0	33	0	0	33	0	0	0	0	3	0	8	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>35</b>		<b>1</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>0</b>	<b>-13</b>	<b>0</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	-3	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>-3</b>	<b>0</b>	<b>4</b>	<b>0</b>	
[ 0 - 3M ]		Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			0	0	-3	0	0	-3	0	0	0	0	6	0	-6	0
[ 1Y - 2Y ]	0		0	0	0	0	0	0	0	0	0	4	0	-15	0	
[ 2Y - 3Y ]	0		0	0	0	0	0	0	0	0	0	3	0	8	0	
[ 3Y - 5Y ]	0		0	-1	0	0	-1	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]	7		0	7	0	0	7	37	1	37	-7	0	0	0	0	
[ 10Y - more ]	0		0	-3	0	0	-3	0	0	51	-16	1	2	-2	-4	
Tot	<b>7</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>37</b>	<b>1</b>	<b>88</b>	<b>-23</b>	<b>14</b>	<b>2</b>	<b>-15</b>	<b>-5</b>	
[ 0 - 3M ]	France		171	0	157	0	0	157	0	0	0	0	239	0	-196	0
[ 3M - 1Y ]			313	0	312	0	286	26	0	0	0	0	59	0	-43	0
[ 1Y - 2Y ]		571	0	566	0	0	2	0	0	0	0	123	4	-177	-10	
[ 2Y - 3Y ]		199	0	196	0	198	-2	0	0	0	0	25	2	39	-1	
[ 3Y - 5Y ]		15	0	14	10	0	4	0	0	0	0	-113	3	64	-2	
[ 5Y - 10Y ]		172	0	159	163	0	-4	0	0	0	0	-76	5	98	-1	
[ 10Y - more ]		198	0	196	40	0	156	0	0	0	0	34	31	-35	-96	
Tot		<b>1,638</b>	<b>0</b>	<b>1,601</b>	<b>213</b>	<b>484</b>	<b>340</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>290</b>	<b>45</b>	<b>-250</b>	<b>-110</b>	





## 2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013						
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)			
[ 0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		11	10	11	0	0	1	0	0	0	0	0	-43	1	0	46	-3	
[ 5Y - 10Y [		3	0	2	0	0	2	0	0	0	0	0	-6	0	0	6	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		14	10	13	0	0	4	0	0	0	0	0	-111	2	109	-3		
[ 0 - 3M [		Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Malta		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	-15	1	15	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	-15	1	15	0	0	
[ 0 - 3M [		Netherlands	2	0	2	0	0	2	0	0	0	0	0	65	0	-40	0	0
[ 3M - 1Y [			1	0	0	0	0	-1	0	0	0	0	0	153	0	-161	0	0
[ 1Y - 2Y [	2		0	-21	0	0	-23	0	0	0	0	0	63	1	-63	-1	0	
[ 2Y - 3Y [	13		0	12	13	0	-1	0	0	0	0	0	3	1	-29	-1	0	
[ 3Y - 5Y [	5		0	3	0	0	3	0	0	0	0	0	38	1	-43	-1	0	
[ 5Y - 10Y [	2		0	-2	0	0	-2	0	0	0	0	0	71	2	-51	-3	0	
[ 10Y - more	3		0	0	0	0	0	0	0	0	0	0	9	8	-9	-25	0	
Tot	29		0	-6	13	0	-22	0	0	0	0	0	402	12	-396	-31	0	
[ 0 - 3M [	Norway		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	6	0	-6	0	0
[ 1Y - 2Y [		1	0	1	0	0	1	0	0	0	0	0	4	0	-15	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	3	0	8	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		1	0	1	0	0	1	0	0	0	0	0	13	0	-13	0	0	
[ 0 - 3M [		Poland	325	11	325	288	0	25	0	0	0	0	0	76	1	-98	-1	0
[ 3M - 1Y [			205	27	167	16	0	-24	0	0	0	0	0	56	1	-51	-3	0
[ 1Y - 2Y [	531		41	525	395	0	31	0	0	0	0	0	10	1	9	0	0	
[ 2Y - 3Y [	961		58	954	711	0	-2	0	0	0	0	0	67	2	-47	-2	0	
[ 3Y - 5Y [	2,600		221	2,574	2,054	0	50	0	0	0	0	0	13	2	-14	-2	0	
[ 5Y - 10Y [	2,226		0	2,177	1,648	0	-5	0	0	0	0	0	0	0	-7	-1	0	
[ 10Y - more	1,649		1,198	1,643	135	0	-2	0	0	0	0	0	0	0	0	0	0	
Tot	8,498		1,556	8,365	5,247	0	73	0	0	0	0	0	222	6	-208	-9	0	
[ 0 - 3M [	Portugal		0	0	0	0	0	0	0	0	0	0	0	36	0	-18	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	500	500	-1	1	184	-1	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	20	0	0	-392	10	416	-6	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	-571	16	535	-19	0	
[ 3Y - 5Y [		30	0	30	30	0	0	0	0	0	0	0	-441	26	425	-25	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	-434	44	469	-48	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		30	0	30	30	0	0	500	20	500	-1	-1,995	97	2,010	-99	0		
[ 0 - 3M [		Romania	168	2	168	159	0	7	0	0	0	0	0	10	0	-6	0	0
[ 3M - 1Y [			295	2	295	284	0	8	0	0	0	0	0	70	1	-87	-1	0
[ 1Y - 2Y [	243		4	243	213	0	27	0	0	0	0	0	-16	0	0	-23	0	
[ 2Y - 3Y [	325		19	325	287	0	19	0	0	0	0	0	-28	1	25	-23	0	
[ 3Y - 5Y [	154		6	154	135	0	13	0	0	0	0	0	-39	1	49	-13	0	
[ 5Y - 10Y [	140		20	139	103	0	16	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	75		65	75	11	0	11	0	0	0	0	0	0	0	0	0	0	
Tot	1,400		118	1,399	1,191	0	90	0	0	0	0	0	-5	3	-20	-61	0	
[ 0 - 3M [	Slovakia		0	0	0	0	0	0	0	0	0	0	0	22	0	-22	0	0
[ 3M - 1Y [			46	1	46	10	0	0	0	0	0	0	0	18	0	-25	0	0
[ 1Y - 2Y [		1	0	1	0	0	1	0	0	0	0	0	-46	0	55	-1	0	
[ 2Y - 3Y [		69	1	71	69	0	1	0	0	0	0	0	-60	0	101	-1	0	
[ 3Y - 5Y [		234	6	240	231	0	3	0	0	0	0	0	-55	1	38	-2	0	
[ 5Y - 10Y [		355	12	360	335	0	6	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		53	1	57	55	0	1	0	0	0	0	0	0	1	-1	-2	0	
Tot		757	20	775	701	0	12	0	0	0	0	0	-121	2	147	-6	0	

## 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					
[ 0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		40	36	40	2	0	2	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		41	41	41	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		77	3	77	66	0	1	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		70	9	68	54	0	-1	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		58	23	57	34	0	-1	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		126	123	126	3	0	1	0	0	0	0	0	0	0	0	0	0	
Tot		411	234	408	159	0	2	0	0	0	0	0	-33	0	36	-1	0	
[ 0 - 3M [		Spain	0	0	0	0	0	0	0	0	0	0	0	87	0	-56	0	0
[ 3M - 1Y [			67	0	67	0	7	60	0	0	75	-5	279	1	-265	-1	-1	-1
[ 1Y - 2Y [	128		0	117	16	112	-10	0	0	0	0	287	2	-300	-2	-2	-2	
[ 2Y - 3Y [	230		0	219	0	212	8	0	0	0	0	61	5	-59	-6	-6	-6	
[ 3Y - 5Y [	43		0	43	0	43	0	0	0	0	0	223	9	-233	-8	-8	-8	
[ 5Y - 10Y [	30		0	29	0	29	0	0	0	0	0	-18	1	28	-1	-1	-1	
[ 10Y - more	20		0	20	0	20	0	0	0	0	0	22	19	-22	-60	-60	-60	
Tot	517		0	495	16	393	86	0	0	75	-5	940	37	-908	-78	-78	-78	
[ 0 - 3M [	Sweden		0	0	0	0	0	0	0	0	0	0	0	40	0	-22	0	0
[ 3M - 1Y [			1	0	1	0	0	1	0	0	0	0	152	1	-143	-1	-1	-1
[ 1Y - 2Y [		1	0	1	0	0	0	0	0	0	0	71	1	-112	-1	-1	-1	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	3	0	15	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	68	3	-68	-3	-3	-3	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		2	0	2	0	0	2	0	0	0	0	334	5	-329	-5	-5	-5	
[ 0 - 3M [		United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	6	0	-6	0	0
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	4	0	-4	0	0	0	
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	3	0	-3	0	0	0	
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	-15	0	0	0	0	0	
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	0	0	0	0	0	-1	0	2	0	0	0	
[ 0 - 3M [	Australia		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	1		0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Hong Kong		3	0	3	0	3	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		6	3	6	0	3	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	0	0	0	0	0	-33	0	47	0	0	0	
[ 0 - 3M [	U.S.		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			11	0	11	11	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		63	0	63	63	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		77	0	77	76	0	1	0	0	0	0	0	1	0	0	0	0	

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 [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		81	0	81	0	81	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		20	0	20	0	20	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		161	0	161	0	161	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	-3	0	7	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		262	0	262	0	262	0	0	0	0	0	-3	0	7	0
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	47	0	-24	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	160	5	-132	-22
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	-4	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		3	0	3	0	3	3	0	0	0	0	0	0	0	0
Tot		3	0	3	0	3	3	0	0	0	0	206	5	-159	-22
[ 0 - 3M [		3	0	3	0	3	0	50	1	212	-2	0	0	0	0
[ 3M - 1Y [		12	0	12	0	12	0	0	0	0	0	0	0	-5	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		2	0	2	0	2	0	0	0	0	0	-12	0	12	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	-27	1	31	-1
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		23	23	23	0	23	0	0	0	0	0	0	0	0	0
Tot		39	23	39	2	3	0	50	1	212	-2	-39	1	38	-1
[ 0 - 3M [		463	27	463	205	0	12	0	0	0	0	100	3	-97	-2
[ 3M - 1Y [		349	33	348	203	0	17	0	0	0	0	129	8	-114	-15
[ 1Y - 2Y [		502	42	494	447	0	4	0	0	0	0	-934	9	934	-10
[ 2Y - 3Y [		279	28	274	241	0	5	0	0	0	0	-771	20	805	-21
[ 3Y - 5Y [		611	92	596	264	0	100	0	0	0	0	-1,330	50	1,281	-53
[ 5Y - 10Y [		1,686	133	1,659	1,399	0	69	0	0	0	0	-41	7	132	-10
[ 10Y - more		877	294	847	148	0	22	0	0	0	0	0	0	0	0
Tot		4,767	648	4,681	2,907	0	229	0	0	0	0	-2,847	97	2,940	-110
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		9	9	9	0	0	0	0	0	0	0	0	0	-2	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	-106	0	106	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	-41	1	41	-1
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	-94	3	95	-3
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	0	0
Tot		10	10	10	0	0	0	0	0	0	0	-241	4	240	-3
[ 0 - 3M [		17	17	17	0	0	0	0	0	0	0	0	0	-41	0
[ 3M - 1Y [		156	156	156	0	0	0	0	0	0	0	7	3	-5	-12
[ 1Y - 2Y [		2	2	2	0	0	0	3	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 [		8	8	7	0	0	0	0	0	0	0	-16	6	62	-9
[ 5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		81	81	81	0	0	0	0	0	0	0	0	0	0	0
Tot		264	263	264	0	0	0	3	0	0	0	-8	9	16	-22
[ 0 - 3M [		1	0	1	0	0	1	0	0	0	0	15	0	-15	0
[ 3M - 1Y [		1	0	1	0	0	0	0	0	0	0	26	0	-25	0
[ 1Y - 2Y [		8	3	8	0	0	6	0	0	0	0	-84	0	84	0
[ 2Y - 3Y [		22	22	22	0	0	0	0	0	0	0	-23	0	23	0
[ 3Y - 5Y [		26	21	26	0	0	5	0	0	0	0	-80	4	90	-5
[ 5Y - 10Y [		52	46	51	0	0	5	0	0	0	0	0	0	0	0
[ 10Y - more		226	226	218	0	0	-7	0	0	0	0	0	0	0	0
Tot		337	319	329	0	0	10	0	0	0	0	-146	5	157	-6
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	-3	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	7	0	-14	0
[ 1Y - 2Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		63	63	63	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		88	88	88	0	0	0	0	0	0	0	-2	1	28	-1
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		593	593	593	0	0	0	0	0	0	0	0	0	0	0
Tot		746	746	746	0	0	0	0	0	0	0	4	1	11	-1

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					
(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	COREP CODE	REGULATION	
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>									
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>									
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	35,050	35,050	35,050	35,050	35,050	35,050	35,050	CA1 (1.1.1.1)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	6,001	5,960	6,608	7,745	2,937	1	-1,350	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	-1,586	-1,593	-1,598	-1,601	-3,913	-3,238	-3,387	CA1 (1.1.1.3)	Articles 4(100), 24(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	140	140	140	140	-1,979	-1,284	-1,384	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	483	475	471	468	274	255	206	-	-
	A.1.4	Other Reserves	5,946	5,946	5,946	5,946	5,946	5,946	5,946	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	1,337	1,337	1,337	1,337	1,337	1,337	1,337	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	-2,290	-2,289	-2,290	-2,291	-2,289	-2,290	-2,291	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	-140	-140	-140	-140	1,583	770	554	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-5,482	-5,482	-5,482	-5,482	-5,482	-5,482	-5,482	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	-278	-278	-278	-278	-510	-683	-683	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	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	-1,415	-1,377	-1,339	-1,301	-915	-415	0	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	-552	-552	-552	-552	-552	-552	-552	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (iii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 379(3) of CRR, Articles 36(1) point (k) (v) and 379(3) of CRR
	A.1.15.1	Of which: from securitisation positions (-)	-552	-552	-552	-552	-552	-552	-552	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	-79	-205	-256	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 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	-1,213	-970	-919	CA1 (1.1.1.25)	Article 470 of CRR
A.1.20	Transitional adjustments	2,575	2,512	1,959	1,330	3,639	2,458	1,452	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 (+/-)	1,268	1,267	973	687	1,267	973	687	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 (+/-)	1,306	1,245	986	643	2,372	1,485	765	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>										
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>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>										
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>									
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	14,094								Articles 92(3), 95, 96 and 98 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	3,354								Articles 36(1) points (a) and (f); Article 38 and Article 48 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 (+)	2,184								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-5,210								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
	B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>									
	C.2	<b>Tier 1 Capital ratio</b>									
	C.3	<b>Total Capital ratio</b>									
<b>D</b>	<b>Common Equity Tier 1 Capital Threshold</b>										
<b>Memorandum items</b>	<b>E</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)	0	0	0	0	0	0			
	<b>F</b>	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0			
	<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0			
	<b>G</b>	<b>Fully Loaded Common Equity Tier 1 Capital ratio (3)</b>									

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

## 2014 EU-wide Stress Test - Restructuring scenarios

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



## 2014 EU-wide Stress Test

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

	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
(mln EUR)							
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)							
TOTAL RISK EXPOSURE AMOUNT							
COMMON EQUITY TIER 1 RATIO							

# 2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	1,235
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 (+/-)	n/a
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 (+/-)	n/a

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 (-)	n/a