



2014 EU-wide Stress Test

Bank Name	HU - OTP Bank Ltd
LEI Code	529900W3MOO00A18X956

2014 EU-wide Stress Test Summary Adverse Scenario

HU - OTP Bank Ltd	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	1,370
Impairment losses on financial and non-financial assets in the banking book	1,020
Common Equity Tier 1 capital ⁽¹⁾	3,894
Total Risk Exposure ⁽¹⁾	24,478
Common Equity Tier 1 ratio, % ⁽¹⁾	15.9%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	2,840
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,655
3 yr cumulative losses from the stress in the trading book	18
Valuation losses due to sovereign shock after tax and prudential filters	-34
Common Equity Tier 1 capital ⁽¹⁾	3,070
Total Risk Exposure ⁽¹⁾	25,702
Common Equity Tier 1 ratio, % ⁽¹⁾	11.9%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,414
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

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

⁽²⁾ Conversions not considered for CET1 computation

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

2014 EU-wide Stress Test Summary Baseline Scenario

HU - OTP Bank Ltd	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	1,370
Impairment losses on financial and non-financial assets in the banking book	1,020
Common Equity Tier 1 capital ⁽¹⁾	3,894
Total Risk Exposure ⁽¹⁾	24,478
Common Equity Tier 1 ratio, % ⁽¹⁾	15.9%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	3,383
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,103
3 yr cumulative losses from the stress in the trading book	8
Common Equity Tier 1 capital ⁽¹⁾	4,346
Total Risk Exposure ⁽¹⁾	25,512
Common Equity Tier 1 ratio, % ⁽¹⁾	17.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	2,041

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

(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	0	0	7,913	1	0	0	0	0	0	0	733	1	0	0	0	0	3
Institutions	0	0	0	0	2,226	0	0	0	0	0	0	0	804	5	0	0	0	0	3
Corporates	0	0	0	0	7,382	408	0	0	0	0	0	0	426	1,086	0	0	0	0	3
Corporates - Of Which: Specialised Lending	0	0	0	0	1,088	52	0	0	0	0	0	0	221	172	0	0	0	0	1
Corporates - Of Which: SME	0	0	0	0	1,399	127	0	0	0	0	0	0	22	279	0	0	0	0	2
Retail	0	0	0	0	11,003	1,002	0	0	0	0	0	0	325	2,621	0	0	0	0	3
Retail - Secured on real estate property	90.0%	0	0	0	6,853	825	0	0	0	0	0	0	83	1,069	0	0	0	0	3
Retail - Secured on real estate property - Of	69.8%	0	0	0	6,829	824	0	0	0	0	0	0	9	1,062	0	0	0	0	3
Retail - Secured on real estate property - Of	90.1%	0	0	0	3,194	799	0	0	0	0	0	0	1,260	31	0	0	0	0	3
Retail - Qualifying Revolving	0	0	0	0	1,680	30	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	4,569	146	0	0	0	0	0	0	3,327	150	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	317	32	0	0	0	0	0	0	138	35	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	4,252	114	0	0	0	0	0	0	194	1,132	0	0	0	0	0
Equity	0	0	0	0	305	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	2,336	0	0	0	0	0	0	0	1,361	0	0	0	0	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	32,955	1,413	0	0	0	0	0	0	18,081	1,405	0	0	0	0	0
TOTAL	0	0	0	0	32,955	1,413	0	0	0	0	0	0	18,081	1,405	0	0	0	0	3
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 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
Central banks and central governments	0	0	0	0	6,272	1	0	0	0	0	0	0	175	1	0	0	0	0	3
Institutions	0	0	0	0	1,379	3	0	0	0	0	0	0	279	5	0	0	0	0	3
Corporates	0	0	0	0	3,206	35	0	0	0	0	0	0	3,022	35	0	0	0	0	180
Corporates - Of Which: Specialised Lending	0	0	0	0	416	22	0	0	0	0	0	0	415	22	0	0	0	0	50
Corporates - Of Which: SME	0	0	0	0	792	13	0	0	0	0	0	0	792	13	0	0	0	0	130
Retail	0	0	0	0	5,898	543	0	0	0	0	0	0	2,607	566	0	0	0	0	1,015
Retail - Secured on real estate property	86.8%	0	0	0	3,937	459	0	0	0	0	0	0	1,592	423	0	0	0	0	562
Retail - Secured on real estate property - Of	71.2%	0	0	0	4	0	0	0	0	0	0	0	4	0	0	0	0	0	349
Retail - Secured on real estate property - Of	86.9%	0	0	0	1,589	423	0	0	0	0	0	0	1,589	423	0	0	0	0	562
Retail - Qualifying Revolving	0	0	0	0	695	16	0	0	0	0	0	0	521	16	0	0	0	0	104
Retail - Other Retail	0	0	0	0	3,266	69	0	0	0	0	0	0	850	67	0	0	0	0	349
Retail - Other Retail - Of Which: SME	0	0	0	0	217	6	0	0	0	0	0	0	63	6	0	0	0	0	47
Retail - Other Retail - Of Which: non-SME	0	0	0	0	1,049	63	0	0	0	0	0	0	786	61	0	0	0	0	302
Equity	0	0	0	0	104	0	0	0	0	0	0	0	104	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	
Other non-credit obligation assets	0	0	0	0	578	0	0	0	0	0	0	0	330	0	0	0	0	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	35,437	582	0	0	0	0	0	0	6,873	547	0	0	0	0	337
TOTAL	0	0	0	0	35,437	582	0	0	0	0	0	0	6,873	547	0	0	0	0	337
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 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
Central banks and central governments	0	0	0	0	429	0	0	0	0	0	0	0	3	0	0	0	0	0	0
Institutions	0	0	0	0	61	0	0	0	0	0	0	0	25	0	0	0	0	0	0
Corporates	0	0	0	0	1,071	33	0	0	0	0	0	0	1,035	37	0	0	0	0	94
Corporates - Of Which: Specialised Lending	0	0	0	0	247	0	0	0	0	0	0	0	247	0	0	0	0	0	12
Corporates - Of Which: SME	0	0	0	0	824	33	0	0	0	0	0	0	788	33	0	0	0	0	82
Retail	0	0	0	0	2,299	151	0	0	0	0	0	0	1,405	143	0	0	0	0	82
Retail - Secured on real estate property	100.0%	0	0	0	1,039	121	0	0	0	0	0	0	439	110	0	0	0	0	7
Retail - Secured on real estate property - Of	67.8%	0	0	0	126	69	0	0	0	0	0	0	54	3	0	0	0	0	205
Retail - Secured on real estate property - Of	100.0%	0	0	0	995	120	0	0	0	0	0	0	433	109	0	0	0	0	198
Retail - Qualifying Revolving	0	0	0	0	68	0	0	0	0	0	0	0	51	0	0	0	0	0	1
Retail - Other Retail	0	0	0	0	1,221	39	0	0	0	0	0	0	916	31	0	0	0	0	73
Retail - Other Retail - Of Which: SME	0	0	0	0	100	26	0	0	0	0	0	0	75	29	0	0	0	0	70
Retail - Other Retail - Of Which: non-SME	0	0	0	0	1,121	4	0	0	0	0	0	0	841	4	0	0	0	0	429
Equity	0	0	0	0	14	0	0	0	0	0	0	0	14	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	
Other non-credit obligation assets	0	0	0	0	338	0	0	0	0	0	0	0	234	0	0	0	0	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	4,212	384	0	0	0	0	0	0	2,737	180	0	0	0	0	801
TOTAL	0	0	0	0	4,212	384	0	0	0	0	0	0	2,737	180	0	0	0	0	801
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 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
Central banks and central governments	0	0	0	0	229	0	0	0	0	0	0	0	120	0	0	0	0	0	0
Institutions	0	0	0	0	136	0	0	0	0	0	0	0	30	0	0	0	0	0	0
Corporates	0	0	0	0	354	1	0	0	0	0	0	0	354	1	0	0	0	0	15
Corporates - Of Which: Specialised Lending	0	0	0	0	65	1	0	0	0	0	0	0	65	1	0	0	0	0	2
Corporates - Of Which: SME	0	0	0	0	289	0	0	0	0	0	0	0	289	0	0	0	0	0	13
Retail	0	0	0	0	2,162	48	0	0	0	0	0	0	1,622	50	0	0	0	0	82
Retail - Secured on real estate property	74.0%	0	0	0	98	10	0	0	0	0	0	0	73	13	0	0	0	0	454
Retail - Secured on real estate property - Of	74.0%	0	0	0															

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
Net interest income	2,201	2,139	2,059	1,994	2,150	2,041	1,941
Net trading income		17	18	19	12	15	17
of which trading losses from stress scenarios		-4	-2	-2	-9	-5	-4
Other operating income	172	173	173	173	117	117	117
Operating profit before impairments	1,370	1,201	1,123	1,059	1,050	944	846
Impairment of financial assets (-)	-916	-719	-667	-623	-1,124	-1,222	-1,189
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-916	-719	-667	-623	-1,124	-1,222	-1,189
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	-104	-94	0	0	-112	-7	-2
Operating profit after impairments from stress scenarios	351	388	456	435	-186	-285	-344
Other Income and expenses	-48	-36	-36	-36	-41	-41	-41
Pre-Tax profit	302	352	420	399	-227	-326	-386
Tax	-71	-106	-126	-120	0	0	0
Net income	232	247	294	280	-227	-326	-386
Attributable to owners of the parent	232	247	294	280	-227	-326	-386
of which carried over to capital through retained earnings	95	101	121	115	-227	-326	-386
of which distributed as dividends	137	145	173	165	0	0	0

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	19,486	20,189	20,365	20,520	20,221	20,470	20,710
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	19,486	20,189	20,365	20,520	20,221	20,470	20,710
Risk exposure amount for market risk	1,611	1,611	1,611	1,611	1,611	1,611	1,611
Risk exposure amount for operational risk	3,381	3,381	3,381	3,381	3,381	3,381	3,381
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)							
Total Risk exposure amount	24,478	25,182	25,358	25,512	25,213	25,462	25,702

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other Central and eastern Europe countries non EEA	31	0	31	8	0	7	0	0	0	0	0	0	0	0
[3M - 1Y [		14	1	14	11	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		5	0	5	0	0	5	0	0	0	0	0	0	0	0
[2Y - 3Y [		1	0	1	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		7	0	7	0	0	5	0	0	0	0	0	0	0	0
[5Y - 10Y [		2	0	2	0	0	2	0	0	0	0	0	0	0	0
[10Y - more		39	39	39	0	0	0	0	0	0	0	0	0	0	0
Tot		99	40	99	19	0	18	0	0	0	0	0	0	0	0
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Others	99	0	99	80	0	19	0	0	0	0	19	20	0	0
[3M - 1Y [		33	0	33	29	0	4	0	0	0	5	4	0	0	
[1Y - 2Y [		8	0	8	7	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1	0	1	0	1	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		11	0	11	11	0	0	0	0	0	0	0	0	0	
Tot		151	0	151	127	1	23	0	0	0	0	24	24	0	0

Notes and definitions

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

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

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

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

2014 EU-wide Stress Test
Capital

		Baseline Scenario				Adverse Scenario					
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	4,790	4,856	4,886	4,932	4,528	4,110	3,656	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,894	4,088	4,228	4,346	3,760	3,452	3,070	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)	-93	-93	-93	-93	-93	-93	-93	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	4,413	4,514	4,634	4,749	4,185	3,859	3,473	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	-35	-35	-35	-35	-35	-35	-35	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	34	34	34	34	34	34	34	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	9	9	9	9	9	9	9	-	-
	A.1.4	Other Reserves	307	307	307	307	307	307	307	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	3	3	3	3	3	3	3	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	-8	-8	-8	-8	-8	-8	-8	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	0	0	0	0	0	0	0	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-652	-559	-559	-559	-559	-559	-559	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	-10	-10	-10	-10	-10	-10	-10	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	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	0	0	0	0	0	0	0	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) (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 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	-31	-31	-12	-8	-31	-12	-8	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 (+/-)	10	10	8	5	10	8	5	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 (+/-)	-41	-41	-19	-13	-41	-19	-13	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 (1.1.2)	Article 61 of CRR	
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,894	4,088	4,228	4,346	3,760	3,452	3,070	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	896	768	658	586	768	658	586	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	24,478	25,182	25,358	25,512	25,213	25,482	25,702	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	0								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	0								Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0								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	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	15.91%	16.23%	16.67%	17.04%	14.91%	13.56%	11.95%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	15.91%	16.23%	16.67%	17.04%	14.91%	13.56%	11.95%	CA3 (3)	-
	C.3	Total Capital ratio	19.57%	19.29%	19.27%	19.33%	17.96%	16.14%	14.23%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		2,015	2,029	2,041	1,387	1,400	1,414			
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				17.07%			11.98%		

(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	
Total	0	0	0	0	



2014 EU-wide Stress Test

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

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

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

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 (+/-)	
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 (+/-)	

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	
Other material losses and provisions from 1 January to 30 September 2014 (-)	-595