



2014 EU-wide Stress Test

Bank Name	FR - RCI Banque
LEI Code	96950001WI712W7PQG45

2014 EU-wide Stress Test Summary Adverse Scenario

FR - RCI Banque	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	765
Impairment losses on financial and non-financial assets in the banking book	94
Common Equity Tier 1 capital ⁽¹⁾	2,562
Total Risk Exposure ⁽¹⁾	21,890
Common Equity Tier 1 ratio, % ⁽¹⁾	11.7%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	1,563
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,375
3 yr cumulative losses from the stress in the trading book	3
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital ⁽¹⁾	2,038
Total Risk Exposure ⁽¹⁾	22,283
Common Equity Tier 1 ratio, % ⁽¹⁾	9.1%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,226
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

FR - RCI Banque	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	765
Impairment losses on financial and non-financial assets in the banking book	94
Common Equity Tier 1 capital ⁽¹⁾	2,562
Total Risk Exposure ⁽¹⁾	21,890
Common Equity Tier 1 ratio, % ⁽¹⁾	11.7%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	1,927
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,837
3 yr cumulative losses from the stress in the trading book	2
Common Equity Tier 1 capital ⁽¹⁾	2,699
Total Risk Exposure ⁽¹⁾	22,283
Common Equity Tier 1 ratio, % ⁽¹⁾	12.1%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,783

⁽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.

	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	1,188	0	0	0	0	0	0	253	0	0	0	0	0	0	0
Institutions	0	0	0	0	1,298	0	0	0	0	0	0	552	0	0	0	0	0	0	0
Corporates	228	0	7,302	245	3,464	144	232	0	2,894	5	3,581	210	0	0	31	36	36	30	30
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	2,419	111	13	30	0	793	3	13	46	0	0	13	19	0	0	2	2
Retail	0	0	12,433	430	3,967	29	0	4,592	181	2,975	29	0	89	383	49	81	0	0	0
Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: 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 - 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	12,433	430	3,967	29	0	4,592	181	2,975	29	0	89	383	49	81	0	0	0
Retail - Other Retail - Of Which: SME	0	0	1,674	76	432	4	0	761	31	324	5	0	17	65	2	12	0	12	12
Retail - Other Retail - Of Which: non-SME	0	0	10,759	354	3,535	25	0	3,831	150	2,651	25	0	72	317	47	69	0	0	0
Equity	0	0	0	0	6	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	228	0	19,736	655	10,242	173	232	0	7,487	186	7,479	739	0	120	418	172	112	112	112
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 BVA

Baseline Scenario													
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016					
Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock		
0.00%	0	-	0.00%	0	-	0.00%	0	0.00%	0	-	0.00%	0	-
0.34%	4	8.33%	0.30%	8	18.44%	0.84%	12	8.42%	12	8.42%	12	8.42%	17
0.71%	354	17.02%	0.20%	457	18.44%	0.84%	525	19.45%	525	19.45%	600	20.54%	694
0.80%	52	13.62%	0.53%	80	15.09%	0.85%	102	15.95%	102	15.95%	126	16.96%	156
1.27%	917	45.35%	1.40%	1,444	74.00%	1.45%	1,984	79.82%	1,984	79.82%	2,389	85.56%	2,969
1.80%	142	62.95%	2.07%	233	72.02%	2.40%	328	74.98%	328	74.98%	401	78.01%	488
2.12%	67	65.80%	1.31%	1,211	74.43%	1.32%	1,656	80.90%	1,656	80.90%	1,996	87.22%	2,416
0.00%	0	-	0.00%	0	-	0.00%	0	-	0	-	0.00%	0	-
0.98%	1,275	41.34%	1.06%	1,809	45.83%	1.12%	2,371	48.05%	2,371	48.05%	2,969	51.97%	3,607

Adverse Scenario													
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016					
Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock		
0.00%	0	-	0.00%	0	-	0.00%	0	0.00%	0	-	0.00%	0	-
0.42%	5	8.47%	0.42%	11	8.69%	0.46%	17	9.03%	17	9.03%	24	9.37%	31
0.81%	401	17.13%	0.51%	551	19.89%	0.60%	704	20.34%	704	20.34%	858	21.66%	1,012
0.95%	55	13.62%	0.98%	85	15.57%	1.00%	109	16.96%	109	16.96%	133	18.58%	167
1.50%	1,011	65.92%	1.78%	1,733	79.51%	1.87%	2,389	85.56%	2,389	85.56%	2,969	93.25%	3,649
1.80%	158	65.25%	2.61%	278	78.88%	2.97%	377	81.01%	377	81.01%	461	83.63%	545
2.14%	67	65.80%	1.31%	1,211	74.43%	1.32%	1,656	80.90%	1,656	80.90%	1,996	87.22%	2,416
0.00%	0	-	0.00%	0	-	0.00%	0	-	0	-	0.00%	0	-
1.14%	1,418	41.60%	1.33%	2,205	49.55%	1.43%	3,110	51.97%	3,110	51.97%	3,969	56.19%	4,838

	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	909	0	0	0	0	0	13	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	464	0	0	0	0	0	338	0	0	0	0	0	0	0	0
Corporates	228	0	4,672	100	472	1	232	0	2,217	4	472	1	0	14	14	0	0	1	1
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	660	0	1	0	0	0	792	0	1	0	0	2	2	0	0	0	0
Retail	0	0	4,339	226	241	7	0	1,634	102	181	7	0	34	194	1	11	0	0	0
Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	4,339	226	241	7	0	1,634	102	181	7	0	34	194	1	11	0	0	0
Retail - Other Retail - Of Which: SME	0	0	1,018	41	9	0	0	462	17	7	0	0	9	31	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	3,321	185	232	7	0	1,172	85	174	7	0	26	163	1	11	0	0	0
Equity	0	0	0	0	6	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	228	0	5,011	326	2,265	8	232	0	3,859	106	1,076	8	0	48	208	16	17	17	17
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 BVA

Baseline Scenario													
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016					
Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock		
0.00%	0	-	0.00%	0	-	0.00%	0	0.00%	0	-	0.00%	0	-
1.01%	4	8.33%	0.30%	8	18.44%	0.84%	12	8.42%	12	8.42%	17	9.03%	24
1.00%	85	15.67%	1.07%	153	19.92%	1.29%	228	20.54%	228	20.54%	280	21.80%	348
1.16%	13	25.37%	1.16%	21	27.19%	1.16%	30	27.51%	30	27.51%	39	28.92%	49
1.54%	325	68.99%	1.73%	462	70.34%	2.05%	625	71.77%	625	71.77%	777	79.54%	962
1.54%	325	68.99%	1.73%	462	70.34%	2.05%	625	71.77%	625	71.77%	777	79.54%	962
1.83%	361	73.44%	2.30%	515	80.33%	2.70%	707	80.33%	707	80.33%	891	83.63%	1,113
2.12%	62	54.48%	2.44%	107	61.89%	3.05%	157	64.43%	157	64.43%	199	69.00%	253
1.37%	263	73.45%	1.52%	355	73.37%	1.78%	468	74.68%	468	74.68%	589	76.24%	747
0.00%	0	-	0.00%	0	-	0.00%	0	-	0	-	0.00%	0	-
1.14%	415	41.31%	1.24%	619	40.12%	1.40%	857	39.65%	857	39.65%	1,113	42.58%	1,463

Adverse Scenario													
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016					
Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Deficit/Stock		
0.00%	0	-	0.00%	0	-	0.00%	0	0.00%	0	-	0.00%	0	-
1.25%	6	8.45%	1.07%	1									

(m 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	15	0	0	0	0	5	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	56	0	0	0	0	31	0	0	0	0	0	0	0	0	
Corporates	0	0	512	35	191	0	0	0	0	144	1	191	0	0	7	5	0	4	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	365	23	0	0	0	0	0	102	1	0	0	0	6	0	0	0	
Retail	0	0	1,106	68	4	0	0	0	0	327	28	3	0	0	13	79	0	0	
Retail - Secured on real estate property	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 - Of	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 - Of	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	1,106	68	4	0	0	0	0	327	28	3	0	0	13	79	0	0	
Retail - Other Retail - Of Which: SME	0	0	92	14	2	0	0	0	0	41	7	2	0	0	3	16	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	1,013	54	2	0	0	0	0	285	21	1	0	0	10	63	0	0	
Equity	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	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	0	0	1,618	103	270	0	0	0	0	471	28	33	0	0	20	84	2	4	
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 RW

Baseline Scenario									Adverse Scenario								
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		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio			
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-			
0.00%	21	16.50%	0.76%	27	16.09%	0.66%	32	16.28%	0.78%	22	16.09%	0.76%	28	15.98%			
1.00%	12	13.36%	1.13%	18	14.37%	0.99%	21	15.08%	1.10%	13	13.01%	1.13%	18	14.28%			
0.70%	99	94.95%	0.85%	131	100.60%	0.80%	156	104.24%	0.81%	104	94.31%	0.96%	139	99.16%			
0.70%	99	94.95%	0.85%	131	100.60%	0.80%	156	104.24%	0.81%	104	94.31%	0.96%	139	99.16%			
1.57%	19	77.64%	2.33%	29	100.42%	2.23%	34	104.14%	3.58%	25	82.41%	3.40%	35	99.82%			
0.58%	81	99.91%	0.72%	102	100.66%	0.68%	122	104.27%	0.55%	80	98.22%	0.75%	104	98.93%			
0.67%	120	56.94%	0.78%	158	55.42%	0.72%	189	55.69%	0.77%	126	56.01%	0.85%	167	55.38%			

Baseline Scenario									Adverse Scenario								
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		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio			
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-			
0.00%	21	16.50%	0.76%	27	16.09%	0.66%	32	16.28%	0.78%	22	16.09%	0.76%	28	15.98%			
1.00%	12	13.36%	1.13%	18	14.37%	0.99%	21	15.08%	1.10%	13	13.01%	1.13%	18	14.28%			
0.81%	104	94.31%	0.85%	131	100.60%	0.80%	156	104.24%	0.81%	104	94.31%	0.96%	139	99.16%			
0.81%	104	94.31%	0.85%	131	100.60%	0.80%	156	104.24%	0.81%	104	94.31%	0.96%	139	99.16%			
3.58%	25	82.41%	3.40%	35	104.14%	2.74%	38	94.37%	0.55%	80	98.22%	0.75%	104	98.93%			
0.55%	80	98.22%	0.75%	104	98.93%	0.65%	125	102.76%	0.55%	80	98.22%	0.75%	104	98.93%			
0.77%	126	56.01%	0.85%	167	55.38%	0.75%	196	54.67%	0.77%	126	56.01%	0.85%	167	55.38%			

(m 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	5	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	96	0	0	0	0	19	0	0	0	0	0	0	0	0	
Corporates	0	0	0	0	9	0	0	0	0	9	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	
Corporates - Of Which: SME	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail	0	0	905	25	44	0	0	0	0	478	14	33	0	0	2	24	3	1	
Retail - Secured on real estate property	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 - Of	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 - Of	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	905	25	44	0	0	0	0	478	14	33	0	0	2	24	3	1	
Retail - Other Retail - Of Which: SME	0	0	25	2	0	0	0	0	0	16	1	0	0	0	2	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	880	23	43	0	0	0	0	462	13	33	0	0	2	22	3	1	
Equity	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	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	0	0	905	25	153	0	0	0	0	478	14	61	0	0	2	24	4	1	
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 RW

Baseline Scenario									Adverse Scenario								
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		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio			
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-			
0.00%	0	8.33%	0.89%	0	8.17%	0.95%	0	8.42%	1.14%	0	8.47%	1.26%	0	8.69%			
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-			
2.49%	58	77.26%	2.72%	94	81.34%	2.08%	125	87.20%	3.32%	72	79.12%	3.39%	113	80.89%			
2.49%	58	77.26%	2.72%	94	81.34%	2.08%	125	87.20%	3.32%	72	79.12%	3.39%	113	80.89%			
1.70%	2	85.76%	1.48%	3	81.63%	1.40%	3	82.46%	2.11%	2	86.53%	1.33%	2	78.61%			
2.51%	56	76.92%	2.75%	91	81.33%	2.10%	122	87.33%	3.56%	69	76.85%	3.45%	111	80.95%			
2.24%	58	76.22%	2.44%	94	80.00%	1.86%	125	85.69%	2.95%	72	77.98%	3.04%	113	79.56%			

Baseline Scenario									Adverse Scenario								
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		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio			
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-			
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-			
1.14%	0	8.47%	1.26%	0	8.69%	1.00%	0	9.03%	1.14%	0	8.47%	1.26%	0	8.69%			
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-			
3.32%	72	79.12%	3.39%	113	80.89%	2.52%	148	87.38%	3.32%	72	79.12%	3.39%	113	80.89%			
3.32%	72	79.12%	3.39%	113	80.89%	2.52%	148	87.38%	3.32%	72	79.12%	3.39%	113	80.89%			
2.11%	2	86.53%	1.33%	2	78.61%	1.33%	3	81.20%	2.11%	2	86.53%	1.33%	2	78.61%			
3.56%	69	76.85%	3.45%	111	80.95%	2.56%	145	87.52%	3.56%	69	76.85%	3.45%	111	80.95%			
2.95%	72	77.98%	3.04%	113	79.56%	2.24%	149	86.25%	2.95%	72	77.98%	3.04%	113	79.56%			

(m 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</																	

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	921	811	813	791	755	723	667
Net trading income		-1	0	0	-1	-1	0
of which trading losses from stress scenarios		-1	-1	0	-2	-1	-1
Other operating income	223	217	217	210	189	189	174
Operating profit before impairments	765	650	653	624	565	534	463
Impairment of financial assets (-)	-94	-541	-634	-662	-684	-877	-815
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-94	-541	-634	-662	-684	-877	-815
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	671	109	19	-38	-118	-343	-352
Other Income and expenses	66	66	66	66	66	66	66
Pre-Tax profit	737	175	85	28	-52	-276	-285
Tax	-231	-55	-27	-9	0	0	0
Net income	506	120	59	19	-52	-276	-285
Attributable to owners of the parent	469	112	54	18	-48	-256	-265
of which carried over to capital through retained earnings	259	55	27	9	-48	-256	-265
of which distributed as dividends	210	56	27	9	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 - 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	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 [	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	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

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	2,638	2,696	2,702	2,709	2,593	2,315	2,048	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,562	2,670	2,692	2,699	2,567	2,305	2,038	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)	814	814	814	814	814	814	814	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	805	860	887	896	757	500	236	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	-125	-125	-125	-125	-125	-125	-125	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	0	0	0	0	0	0	0	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	1,203	1,203	1,203	1,203	1,203	1,203	1,203	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	0	0	0	0	0	0	0	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	-5	-5	-5	-5	-5	-5	-5	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)	-89	-89	-89	-89	-89	-89	-89	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	-79	-43	-23	-7	-43	-23	-7	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	-53	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) (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
	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	91	55	30	12	55	30	12	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 (+/-)	12	12	9	6	12	9	6	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 (+/-)	79	43	21	6	43	21	6	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)	2,562	2,670	2,692	2,699	2,567	2,305	2,038	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	76	26	10	10	26	10	10	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	21,890	22,283	22,283	22,283	22,283	22,283	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 (+)	393								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 (-)	-337								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 (-)	-28								-
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	11.70%	11.98%	12.08%	12.11%	11.52%	10.34%	9.15%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	11.70%	11.98%	12.08%	12.11%	11.52%	10.34%	9.15%	CA3 (3)	-
	C.3	Total Capital ratio	12.05%	12.10%	12.13%	12.16%	11.64%	10.39%	9.19%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		1,783	1,783	1,783	1,226	1,226	1,226			
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)				12.06%			9.10%		

(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

	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 (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

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