



## 2014 EU-wide Stress Test

<b>Bank Name</b>	FR - Groupe BPCE
<b>LEI Code</b>	9695005MSX1OYEMGDF46

## 2014 EU-wide Stress Test Summary Adverse Scenario

FR - Groupe BPCE	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	6,200
Impairment losses on financial and non-financial assets in the banking book	3,530
Common Equity Tier 1 capital <sup>(1)</sup>	41,199
Total Risk Exposure <sup>(1)</sup>	410,521
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.0%</b>
<b>Outcome of the adverse scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	6,679
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	14,309
3 yr cumulative losses from the stress in the trading book	2,215
Valuation losses due to sovereign shock after tax and prudential filters	776
Common Equity Tier 1 capital <sup>(1)</sup>	32,058
Total Risk Exposure <sup>(1)</sup>	458,147
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>7.0%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	25,198
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

FR - Groupe BPCE	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	6,200
Impairment losses on financial and non-financial assets in the banking book	3,530
Common Equity Tier 1 capital <sup>(1)</sup>	41,199
Total Risk Exposure <sup>(1)</sup>	410,521
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.0%</b>
<b>Outcome of the baseline scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	12,387
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5,968
3 yr cumulative losses from the stress in the trading book	1,195
Common Equity Tier 1 capital <sup>(1)</sup>	42,935
Total Risk Exposure <sup>(1)</sup>	423,903
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.1%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	33,912

<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.

	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, %)																			
<b>Central banks and central governments</b>																			
Institutions	28,968	40	51,823	51	166,808	9	356	0	267	0	12,038	12	0	0	4	51	35	6	
Corporates	9,422	48	35,209	361	34,424	60	4,512	0	8,388	0	7,780	91	77	44	13	227	5	73	
Corporates - Of Which: Specialised Lending	41,776	2,297	83,983	4,385	85,611	2,809	34,604	0	33,661	0	76,485	3,411	77	1,230	416	1,556	227	2,273	
Corporates - Of Which: SME	46	2	14,207	1,854	11,689	294	40	0	1,614	0	11,995	384	0	94	521	26	273	0	
Retail	15,690	998	273,794	9,669	62,551	2,245	0	45,699	0	1,037	219	24,448	855	43	395	13	159	60	
Retail - Secured on real estate property	0	0	161,466	3,098	49,011	1,666	0	26,580	0	1,336	231	1,994	0	561	431	88	289	0	
Retail - Secured on real estate property - Of	69.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of	69.2%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	104,821	5,773	12,162	545	0	14,62	0	1,463	51	0	0	23	137	0	66	0	
Retail - Other Retail	0	0	104,821	5,773	12,162	545	0	14,62	0	1,463	51	0	0	23	137	0	66	0	
Retail - Other Retail - Of Which: SME	0	0	24,619	2,911	2,607	227	0	6,224	0	892	239	0	0	177	1,764	0	376	0	
Retail - Other Retail - Of Which: non-SME	0	0	161,466	3,098	9,555	318	0	11,433	0	772	6,100	358	0	131	1,538	0	27	0	
Retail - Other Retail - Of Which: non-SME	0	0	2,447	199	1,378	34	0	1,462	0	1,033	51	0	0	23	137	0	66	0	
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Retail - Other Retail - Of Which: non-SME	0	0	104,821	5,773	12,162	545	0	14,62	0	1,463	51								

	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	50	0	1,191	0	1,113	0	0	0	0	7	0	0	0	0	0	0	0	0	0
Institutions	169	0	2,461	0	350	0	80	0	141	0	0	0	0	0	0	0	0	0	0
Corporates	3,895	1	825	503	217	0	1,833	0	401	7	187	0	0	1	5	65	0	77	0
Corporates - Of Which: Specialised Lending	0	0	0	485	7	0	0	0	46	7	0	0	0	0	0	51	0	0	0
Corporates - Of Which: SME	1	0	209	0	0	0	1	0	2	0	0	0	0	0	0	0	0	0	0
Retail	0	0	4	2	7	0	0	0	2	1	4	0	0	0	1	0	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	0
Retail - Other Retail	0.0%	0	0	4	2	7	0	0	2	1	4	0	0	0	1	0	0	0	0
Retail - Other Retail - Of Which: SME	0.0%	0	0	4	2	7	0	0	2	1	4	0	0	0	1	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	116	0	0	0	650	0	36	0	0	0	325	0	0	0	0	0	1	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	4,236	1	4,481	505	2,338	0	1,964	0	1,046	7	664	0	0	1	5	67	1	77	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	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	0.00%	0	0	0.00%	0	0	0.00%
0.06%	2	40.16%	0.07%	4	40.07%	0.08%	6	40.05%	0.09%	7	40.04%
0.18%	158	22.76%	0.18%	167	22.16%	0.18%	176	21.63%	0.19%	188	21.63%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
1.00%	2	51.23%	1.00%	2	45.22%	0.94%	2	41.99%	0.94%	2	40.83%
0.00%	0	99.83%	0.01%	0	99.34%	0.02%	0	98.55%	0.01%	0	97.50%
0.00%	0	99.83%	0.01%	0	99.34%	0.02%	0	98.55%	0.01%	0	97.50%
1.07%	1	48.75%	1.07%	2	42.96%	0.95%	2	39.52%	1.13%	1	38.82%
1.07%	1	48.75%	1.07%	2	42.96%	0.95%	2	39.52%	1.13%	1	38.82%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.11%	161	23.02%	0.11%	171	22.51%	0.11%	184	22.08%	0.13%	197	21.12%

as of 31/12/2014			Adverse Scenario			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
0.01%	0	38.21%	0.01%	0	38.21%	0.01%	0	38.21%	0.01%	0	38.21%
0.06%	2	40.15%	0.07%	4	40.06%	0.08%	6	40.04%	0.09%	7	40.04%
0.22%	161	23.07%	0.22%	175	22.93%	0.22%	188	22.64%	0.23%	202	22.64%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
1.12%	2	50.80%	1.19%	2	44.46%	1.03%	2	40.83%	1.03%	2	40.83%
0.01%	0	99.70%	0.03%	0	98.70%	0.05%	0	97.50%	0.05%	0	97.50%
0.01%	0	99.70%	0.03%	0	98.70%	0.05%	0	97.50%	0.05%	0	97.50%
1.13%	1	48.34%	1.21%	2	42.25%	1.04%	2	38.82%	1.13%	1	38.82%
1.13%	1	48.34%	1.21%	2	42.25%	1.04%	2	38.82%	1.13%	1	38.82%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.13%	164	23.33%	0.15%	181	23.20%	0.16%	197	23.12%	0.17%	214	23.12%

	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	13	0	106	0	984	0	2	0	59	0	0	0	0	0	0	0	0	0	0
Institutions	463	0	362	0	86	0	173	0	199	0	63	0	0	0	0	0	0	0	0
Corporates	291	15	2,734	894	248	0	2,744	0	1,715	464	248	0	0	4	16	218	0	5	0
Corporates - Of Which: Specialised Lending	0	0	894	186	0	0	0	0	453	0	0	0	0	4	69	0	0	0	0
Corporates - Of Which: SME	26	7	22	265	3	0	29	0	32	17	3	0	0	3	41	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	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	0
Retail - Other Retail	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	155	0	0	0	4,508	0	143	0	0	0	9,052	0	0	0	0	0	52	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	4,232	15	3,206	894	6,052	0	561	0	1,922	464	9,422	14	0	4	16	218	52	18	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	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	0.00%	0	0	0.00%	0	0	0.00%
0.34%	3	40.57%	0.36%	6	40.27%	0.39%	10	40.18%	0.41%	14	40.16%
0.46%	262	25.10%	0.48%	279	25.20%	0.49%	295	25.21%	0.51%	313	25.21%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.27%	14	46.52%	0.25%	15	44.40%	0.22%	15	42.80%	0.21%	14	42.80%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.27%	14	46.52%	0.25%	15	44.40%	0.22%	15	42.80%	0.21%	14	42.80%
0.81%	1	33.26%	0.81%	1	26.33%	0.78%	1	23.74%	0.83%	1	23.56%
0.33%	14	47.31%	0.17%	14	45.22%	0.15%	14	45.38%	0.30%	21	100.00%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.34%	272	25.80%	0.35%	300	26.00%	0.36%	320	26.00%	0.38%	340	26.00%

as of 31/12/2014			Adverse Scenario			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
1.01%	11	35.34%	1.04%	22	39.24%	1.07%	34	39.24%	1.10%	46	39.24%
0.34%	3	40.57%	0.39%	7	40.27%	0.43%	11	40.16%	0.46%	15	40.16%
0.69%	285	26.91%	0.84%	313	27.17%	0.86%	341	27.32%	0.88%	369	27.32%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.37%	21	69.16%	0.52%	31	93.08%	0.60%	33	90.83%	0.63%	34	90.83%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%		

## 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>10,462</b>	<b>10,180</b>	<b>9,119</b>	<b>9,060</b>	<b>8,350</b>	<b>7,843</b>	<b>7,982</b>
<b>Net trading income</b>		-1,076	-837	-718	-1,587	-1,144	-922
of which trading losses from stress scenarios		-597	-358	-239	-1,108	-665	-443
<b>Other operating income</b>	1,820	1,905	1,905	1,905	1,759	1,759	1,759
<b>Operating profit before impairments</b>	<b>6,200</b>	<b>4,657</b>	<b>3,835</b>	<b>3,896</b>	<b>2,149</b>	<b>2,085</b>	<b>2,445</b>
Impairment of financial assets (-)	-3,522	-2,193	-1,977	-1,797	-4,718	-4,541	-4,464
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,481	-1,951	-1,832	-1,700	-4,258	-4,265	-4,276
Impairment Financial assets designated at fair value through P&L (-)	-41	-242	-145	-97	-460	-277	-187
Impairment on non financial assets (-)	-8	0	0	0	-293	-176	-117
<b>Operating profit after impairments from stress scenarios</b>	<b>2,670</b>	<b>2,463</b>	<b>1,858</b>	<b>2,099</b>	<b>-2,862</b>	<b>-2,632</b>	<b>-2,136</b>
Other Income and expenses	548	177	177	177	-266	-172	-124
<b>Pre-Tax profit</b>	<b>3,217</b>	<b>2,641</b>	<b>2,035</b>	<b>2,276</b>	<b>-3,128</b>	<b>-2,804</b>	<b>-2,260</b>
Tax	-1,305	-792	-610	-683	938	841	678
<b>Net income</b>	<b>1,912</b>	<b>1,849</b>	<b>1,424</b>	<b>1,593</b>	<b>-2,190</b>	<b>-1,963</b>	<b>-1,582</b>
<b>Attributable to owners of the parent</b>	<b>1,607</b>	<b>1,511</b>	<b>1,096</b>	<b>1,251</b>	<b>-1,918</b>	<b>-1,807</b>	<b>-1,590</b>
of which carried over to capital through retained earnings	689	622	182	303	-2,382	-2,225	-1,870
of which distributed as dividends	918	888	914	949	464	418	280

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	346,460	352,605	356,489	359,400	373,008	382,506	386,779
Risk exposure amount Securitisation and re-securitisations	24,006	28,420	30,876	32,596	36,738	44,144	49,239
Risk exposure amount Other credit risk	322,454	324,185	325,613	326,805	336,270	338,363	337,540
Risk exposure amount for market risk	25,052	25,190	25,341	25,494	29,458	31,002	31,951
Risk exposure amount for operational risk	37,871	37,871	37,871	37,871	37,871	37,871	37,871
Transitional floors for Risk exposure amount	0	0	0	0	0	0	408
AQR adjustments (for SSM countries only)	1,138	1,138	1,138	1,138	1,138	1,138	1,138
<b>Total Risk exposure amount</b>	<b>410,521</b>	<b>416,803</b>	<b>420,839</b>	<b>423,903</b>	<b>441,475</b>	<b>452,518</b>	<b>458,147</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	21,870						
	Trading Book (excl. correlation trading positions under CRM)	3,441						
	Correlation Trading Portfolio (CRM)	0						
	<b>Total</b>	<b>25,311</b>						
<b>Risk exposure values</b>	Banking Book	21,155	24,547	26,647	28,112	31,792	38,217	42,611
	Trading Book (excl. correlation trading positions under CRM)	2,851	3,873	4,230	4,484	4,946	5,927	6,628
	<b>Total</b>	<b>24,006</b>	<b>28,420</b>	<b>30,876</b>	<b>32,596</b>	<b>36,738</b>	<b>44,144</b>	<b>49,239</b>
<b>Impairments</b>	Hold to Maturity portfolio	180	194	195	196	582	703	733
	Available for Sale portfolio	150	150	150	150	150	151	151
	Held for trading portfolio							
	<b>Total</b>	<b>330</b>	<b>344</b>	<b>346</b>	<b>347</b>	<b>732</b>	<b>854</b>	<b>884</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		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	68	68	68	-68
[ 3M - 1Y [		2	0	2	0	0	0	0	0	0	33	33	33	-33	
[ 1Y - 2Y [		106	0	96	53	-10	0	0	0	0	31	31	31	-31	
[ 2Y - 3Y [		111	0	-150	55	0	-261	0	500	-56	0	0	0	0	
[ 3Y - 5Y [		292	0	195	0	0	166	0	0	0	36	37	36	-37	
[ 5Y - 10Y [		109	0	55	30	0	-5	0	100	-3	65	67	65	-67	
[ 10Y - more		24	0	15	0	0	15	60	1	0	0	0	0	0	
<b>Tot</b>		<b>645</b>	<b>0</b>	<b>213</b>	<b>138</b>	<b>0</b>	<b>-93</b>	<b>60</b>	<b>1</b>	<b>600</b>	<b>-59</b>	<b>233</b>	<b>236</b>	<b>233</b>	<b>-236</b>
[ 0 - 3M [		110	100	99	0	-1	0	0	323	-1	0	0	0	0	
[ 3M - 1Y [		205	0	-3	0	0	-55	0	0	0	7	7	7	-7	
[ 1Y - 2Y [		224	0	223	44	1	5	176	13	0	40	40	11	-11	
[ 2Y - 3Y [		431	0	431	0	0	431	0	0	0	18	18	18	-18	
[ 3Y - 5Y [		937	0	920	175	4	124	1,431	37	50	58	58	0	0	
[ 5Y - 10Y [		155	0	114	45	0	52	223	44	0	0	0	0	0	
[ 10Y - more		62	0	16	24	0	50	10	0	0	0	0	0	0	
<b>Tot</b>		<b>2,124</b>	<b>100</b>	<b>1,799</b>	<b>288</b>	<b>5</b>	<b>549</b>	<b>1,881</b>	<b>105</b>	<b>373</b>	<b>-4</b>	<b>123</b>	<b>124</b>	<b>36</b>	<b>-36</b>
[ 0 - 3M [		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	
[ 1Y - 2Y [		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	
[ 3Y - 5Y [		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	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Tot</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>0</b>	<b>0</b>	<b>3</b>	<b>4</b>	<b>-4</b>
[ 0 - 3M [		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	
[ 1Y - 2Y [		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	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		52	0	52	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	
<b>Tot</b>		<b>52</b>	<b>0</b>	<b>52</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>0</b>	<b>0</b>
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		14	0	14	14	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		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	
[ 3Y - 5Y [		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	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Tot</b>		<b>14</b>	<b>0</b>	<b>14</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>-2</b>	
[ 0 - 3M [		44	0	44	38	0	1	155	9	0	0	0	0	0	
[ 3M - 1Y [		48	0	48	36	0	0	95	2	213	-14	0	0	0	
[ 1Y - 2Y [		6	2	6	0	0	4	84	1	150	-6	0	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	40	-4	0	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	100	-16	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Tot</b>		<b>98</b>	<b>2</b>	<b>98</b>	<b>74</b>	<b>0</b>	<b>5</b>	<b>333</b>	<b>12</b>	<b>503</b>	<b>-40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M [		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	
[ 1Y - 2Y [		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	
[ 3Y - 5Y [		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	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Tot</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>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M [		0	0	0	0	0	0	0	0	201	-7	0	0	0	
[ 3M - 1Y [		3	0	3	0	0	3	300	12	123	0	7	7	7	
[ 1Y - 2Y [		0	0	0	0	0	0	250	2	0	0	18	18	18	
[ 2Y - 3Y [		0	0	0	0	0	0	640	18	170	0	0	0	0	
[ 3Y - 5Y [		29	0	27	0	0	27	320	7	250	-26	0	0	0	
[ 5Y - 10Y [		0	0	-2	0	0	-2	430	3	195	-14	0	0	0	
[ 10Y - more		1	0	0	0	0	0	395	4	280	-10	0	0	0	
<b>Tot</b>		<b>34</b>	<b>0</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>29</b>	<b>2,335</b>	<b>47</b>	<b>1,219</b>	<b>-58</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>-25</b>
[ 0 - 3M [		226	22	191	0	0	169	967	10	280	-4	0	0	0	
[ 3M - 1Y [		1,301	382	986	11	2	430	578	7	26	-2	0	0	29	
[ 1Y - 2Y [		52,887	47,687	50,176	3,230	16	-965	215	5	62	-3	0	0	0	
[ 2Y - 3Y [		4,915	342	4,338	2,937	3	-795	148	5	818	-107	0	0	0	
[ 3Y - 5Y [		4,364	335	3,106	2,392	4	-488	332	21	357	-59	25	25	83	
[ 5Y - 10Y [		12,584	203	6,714	8,370	17	-4,651	280	40	436	-30	0	0	0	
[ 10Y - more		6,700	718	2,089	1,036	2	-296	952	196	531	-58	0	0	0	
<b>Tot</b>		<b>82,977</b>	<b>49,689</b>	<b>67,602</b>	<b>17,976</b>	<b>44</b>	<b>-5,005</b>	<b>3,472</b>	<b>283</b>	<b>2,509</b>	<b>-264</b>	<b>25</b>	<b>25</b>	<b>112</b>	<b>-112</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	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	117	126	56	-57
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	9	9	110	-111
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	1	1	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	33	36	26	-27
[ 5Y - 10Y [		18	0	18	0	0	18	0	0	52	-50	164	147	66	66	-56
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		18	0	18	0	0	18	0	0	52	-50	323	318	258	258	-250
[ 0 - 3M [		Luxembourg	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 [	10		0	10	10	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	10		0	10	10	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
[ 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 [		Netherlands	19	0	-4	0	-4	4,622	8	1,505	-19	0	0	0	0	0
[ 3M - 1Y [			259	0	224	0	224	3,286	18	844	-10	73	73	36	-36	
[ 1Y - 2Y [	10		10	-159	0	-169	540	20	2,882	-68	18	18	18	-18		
[ 2Y - 3Y [	203		0	201	50	152	1,329	82	692	-2	0	0	0	0		
[ 3Y - 5Y [	682		0	534	268	179	3,704	259	2,548	-117	0	0	36	-36		
[ 5Y - 10Y [	426		0	199	17	48	8,997	187	11,422	-475	0	0	0	0		
[ 10Y - more	0		0	-44	0	-44	1,650	66	1,055	-163	0	0	0	0		
Tot	1,599		10	951	334	385	24,128	641	20,948	-854	91	91	91	-91		
[ 0 - 3M [	Norway		0	0	0	0	0	4	0	189	-10	0	0	0	0	
[ 3M - 1Y [			0	0	0	0	0	74	4	165	-5	36	36	36	-36	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		0	0	0	0	0	169	13	0	0	0	0	0			
[ 3Y - 5Y [		0	0	0	0	0	7	1	0	0	0	0	0			
[ 5Y - 10Y [		0	0	0	0	0	2	2	222	-3	0	0	0			
[ 10Y - more		0	0	0	0	0	235	2	222	-3	0	0	0			
Tot		0	0	0	0	0	488	20	575	-17	36	36	36	-36		
[ 0 - 3M [		Poland	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		
[ 1Y - 2Y [	10		0	10	0	10	0	0	0	0	0	0	3	-3		
[ 2Y - 3Y [	3		0	3	0	3	0	0	0	0	0	1	0	0		
[ 3Y - 5Y [	0		0	-3	0	-3	0	0	0	0	0	3	1	-1		
[ 5Y - 10Y [	26		0	9	0	9	0	0	0	0	0	1	-2	-2		
[ 10Y - more	367		0	359	0	-6	0	0	0	0	0	0	0	0		
Tot	406		0	378	0	13	0	0	0	0	0	4	6	-6		
[ 0 - 3M [	Portugal		0	0	0	0	0	0	0	0	0	18	18	18	-18	
[ 3M - 1Y [			41	0	41	34	7	0	0	0	0	7	7	7	-7	
[ 1Y - 2Y [		29	0	29	0	0	0	0	0	0	93	92	93	-92		
[ 2Y - 3Y [		1	0	1	0	1	0	0	0	0	0	0	0	0		
[ 3Y - 5Y [		2	0	2	0	2	0	0	0	0	0	0	0	0		
[ 5Y - 10Y [		19	0	19	15	4	0	0	0	0	55	48	55	-48		
[ 10Y - more		2	0	2	0	2	0	0	0	0	0	0	0	0		
Tot		95	0	95	49	6	11	0	0	0	173	165	173	-165		
[ 0 - 3M [		Romania	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	7	-7	
[ 1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	3	-3		
[ 2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	1	0	0		
[ 3Y - 5Y [	0		0	0	0	0	0	0	0	0	7	10	1	-1		
[ 5Y - 10Y [	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		
Tot	0		0	0	0	0	0	0	0	0	7	11	11	-11		
[ 0 - 3M [	Slovakia		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	
[ 1Y - 2Y [		113	0	113	49	0	0	0	0	0	7	7	7	-7		
[ 2Y - 3Y [		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		
[ 5Y - 10Y [		0	0	-1	0	-1	0	0	0	0	20	20	20	-20		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		113	0	113	49	-1	-1	0	0	0	27	27	27	-27		



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	18	18	18	-18
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	29	29	51	-51
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	4	-4
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	47	48	73	-74	
[ 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 [		551	551	551	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 [		83	83	83	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		41	41	41	0	0	0	0	0	0	0	0	0	0	0	
Tot		675	675	675	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	1	0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	11	13	20	-20
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	145	136	145	-136
[ 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	156	150	165	-157	
[ 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 [		4	4	4	0	0	0	0	0	0	0	0	32	31	140	-140
[ 3Y - 5Y [		36	0	29	0	0	29	0	0	0	0	0	76	77	54	-54
[ 5Y - 10Y [		32	16	27	0	0	11	0	0	0	0	0	224	225	222	-218
[ 10Y - more		13	1	-2	0	0	-4	0	0	0	0	0	104	97	98	-92
Tot		85	22	59	0	36	0	0	0	0	0	658	654	714	-704	
[ 0 - 3M [	Middle East	628	628	628	0	0	0	0	0	0	52	0	0	0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	78	1	29	-2	0	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	5	
[ 2Y - 3Y [		36	24	36	0	0	12	0	0	0	0	0	7	10	13	
[ 3Y - 5Y [		0	0	-4	0	0	-4	0	0	0	0	0	7	16	14	
[ 5Y - 10Y [		60	51	32	0	0	-19	0	0	0	0	0	1	1	1	
[ 10Y - more		22	21	0	0	0	21	0	0	0	0	0	0	0	0	
Tot		747	704	714	0	10	0	78	1	80	-2	15	26	34	-35	
[ 0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		11	8	11	0	0	3	0	0	0	0	0	56	54	128	
[ 2Y - 3Y [		26	26	26	0	0	0	0	0	0	0	0	29	27	91	
[ 3Y - 5Y [		31	29	31	0	0	2	0	0	0	0	0	126	124	86	
[ 5Y - 10Y [		186	77	171	0	1	93	0	0	0	0	0	311	295	378	
[ 10Y - more		38	0	20	0	3	17	0	0	0	0	0	295	279	331	
Tot		294	142	261	0	3	115	0	0	0	0	993	958	1,084	-1,007	
[ 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 [		29	29	27	0	0	-2	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		15	15	15	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		129	125	129	0	0	4	0	0	0	0	0	0	0	0	
Tot		173	169	171	0	2	0	0	0	0	0	0	0	0		
[ 0 - 3M [	Others	12	2	12	10	0	0	0	0	0	0	0	118	118	52	
[ 3M - 1Y [		8	1	8	6	0	0	0	0	0	0	0	124	124	209	
[ 1Y - 2Y [		13	3	13	4	0	5	0	0	0	0	0	62	62	87	
[ 2Y - 3Y [		22	8	22	14	0	0	0	0	0	0	0	47	50	30	
[ 3Y - 5Y [		10	1	10	7	0	1	0	0	0	0	0	244	257	343	
[ 5Y - 10Y [		145	79	118	0	0	39	0	0	0	0	0	80	76	20	
[ 10Y - more		105	0	25	0	0	24	0	0	0	0	0	0	0	0	
Tot		314	94	207	43	0	70	0	0	0	0	675	687	741	-732	

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			COREP CODE	REGULATION	
(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			
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>51,454</b>	<b>50,935</b>	<b>49,762</b>	<b>49,424</b>	<b>46,798</b>	<b>42,302</b>	<b>38,547</b>	CA1 (1)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>41,199</b>	<b>42,013</b>	<b>42,551</b>	<b>42,935</b>	<b>37,875</b>	<b>35,091</b>	<b>32,058</b>	CA1 (1.1.1)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,231	20,231	20,231	20,231	20,231	20,231	20,231	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	24,728	25,350	25,531	25,834	22,346	20,121	18,251	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	184	-49	-188	-281	-1,603	-1,628	-2,023	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	-268	-268	-268	-268	-1,464	-1,135	-1,294	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	1,319	1,087	947	854	729	374	138	-	-
	A.1.4	Other Reserves	-1,167	-1,167	-1,167	-1,167	-1,167	-1,167	-1,167	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	3,855	4,112	4,277	4,432	4,025	4,079	4,087	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	322	322	322	322	322	322	322	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	214	214	161	107	1,171	681	517	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-5,343	-5,343	-5,343	-5,343	-5,095	-4,946	-4,847	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	-2,289	-1,855	-1,431	-990	-3,038	-3,535	-4,091	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	-1,467	-1,365	-1,287	-1,182	-1,557	-1,526	-1,340	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, Articles 36(1) point (k) (v) 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	-136	-369	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	-135	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	1,931	1,562	1,445	971	2,240	2,595	2,621	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 (+/-)	1,500	1,565	1,272	923	1,147	735	490	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 (+/-)	430	-4	173	49	1,093	1,860	2,132	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,319</b>	<b>4,319</b>	<b>3,481</b>	<b>3,190</b>	<b>4,319</b>	<b>3,481</b>	<b>3,190</b>	CA1 (1.1.2)	Article 61 of CRR	
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>45,518</b>	<b>46,332</b>	<b>46,031</b>	<b>46,125</b>	<b>42,195</b>	<b>38,571</b>	<b>35,248</b>	CA1 (1.1)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,936</b>	<b>4,603</b>	<b>3,730</b>	<b>3,299</b>	<b>4,603</b>	<b>3,730</b>	<b>3,299</b>	CA1 (1.2)	Article 71 of CRR	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>410,521</b>	<b>416,803</b>	<b>420,839</b>	<b>423,903</b>	<b>441,475</b>	<b>452,518</b>	<b>458,147</b>	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 (+)	12,731								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	9,408								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 (+)	2,595								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-4,511								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 (-)	-155								-
B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR	
<b>CAPITAL RATIOS (%) - Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>	<b>10.04%</b>	<b>10.08%</b>	<b>10.11%</b>	<b>10.13%</b>	<b>8.58%</b>	<b>7.75%</b>	<b>7.00%</b>	CA3 (1)	-
	<b>C.2</b>	<b>Tier 1 Capital ratio</b>	<b>11.09%</b>	<b>11.12%</b>	<b>10.94%</b>	<b>10.88%</b>	<b>9.56%</b>	<b>8.52%</b>	<b>7.69%</b>	CA3 (3)	-
	<b>C.3</b>	<b>Total Capital ratio</b>	<b>12.53%</b>	<b>12.22%</b>	<b>11.82%</b>	<b>11.66%</b>	<b>10.60%</b>	<b>9.35%</b>	<b>8.41%</b>	CA3 (5)	-
<b>D</b>	<b>Common Equity Tier 1 Capital Threshold</b>		<b>33,344</b>	<b>33,667</b>	<b>33,912</b>	<b>24,281</b>	<b>24,888</b>	<b>25,198</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)		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	<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)					<b>0</b>	<b>0</b>	<b>0</b>		
	<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					<b>0</b>	<b>0</b>	<b>0</b>		
	<b>G</b>	<b>Fully Loaded Common Equity Tier 1 Capital ratio (3)</b>				<b>9.90%</b>			<b>6.43%</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 (+)	1,105
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