



2014 EU-wide Stress Test

Bank Name	FR - Groupe Crédit Agricole
LEI Code	969500TJ5KRTCJQWXH05

2014 EU-wide Stress Test Summary Adverse Scenario

FR - Groupe Crédit Agricole	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	10,003
Impairment losses on financial and non-financial assets in the banking book	5,430
Common Equity Tier 1 capital ⁽¹⁾	58,831
Total Risk Exposure ⁽¹⁾	544,976
Common Equity Tier 1 ratio, % ⁽¹⁾	10.8%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	15,072
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	25,138
3 yr cumulative losses from the stress in the trading book	2,339
Valuation losses due to sovereign shock after tax and prudential filters	97
Common Equity Tier 1 capital ⁽¹⁾	54,891
Total Risk Exposure ⁽¹⁾	621,404
Common Equity Tier 1 ratio, % ⁽¹⁾	8.8%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	34,177
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⁾	718
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	718

⁽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 - Groupe Crédit Agricole	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	10,003
Impairment losses on financial and non-financial assets in the banking book	5,430
Common Equity Tier 1 capital ⁽¹⁾	58,831
Total Risk Exposure ⁽¹⁾	544,976
Common Equity Tier 1 ratio, % ⁽¹⁾	10.8%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	22,749
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	10,366
3 yr cumulative losses from the stress in the trading book	1,838
Common Equity Tier 1 capital ⁽¹⁾	68,178
Total Risk Exposure ⁽¹⁾	572,838
Common Equity Tier 1 ratio, % ⁽¹⁾	11.9%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	45,827

⁽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																			
Institutions	70,057	0	91,237	72	57,198	4	815	0	1,116	0	9,451	0	11,116	0	76	14	0	14	
Corporates	49,614	102	47,063	421	112,147	9	11,478	0	6,563	1	22,814	35	18	16	178	170	0	292	
Corporates - Of Which: Specialised Lending	88,005	3,433	149,973	2,779	78,126	2,498	62,273	0	94,628	128	74,510	7,427	3,309	2,467	1,253	1,654	156	1,541	
Corporates - Of Which: SME	0	0	41,921	1,107	0	0	0	0	10,378	0	0	0	0	0	96	270	0	0	
Retail	28,406	1,770	260	15	9,061	946	24,691	0	132	10	8,654	1,210	743	1,259	0	46	565	0	
Retail - Secured on real estate property	0	0	445,943	13,813	38,915	1,111	0	90,691	459	24,494	1,233	0	0	3,455	8,881	325	1,888	0	
Retail - Secured on real estate property - Of	66.8%	0	257,599	4,686	13,771	380	0	42,116	44	5,712	442	0	0	1,078	1,526	36	146	0	
Retail - Secured on real estate property - Of	0.0%	0	15,533	729	723	9	0	4,310	0	315	9	0	0	0	0	0	0	0	
Retail - Other Retail	0.0%	0	242,266	3,956	13,048	371	0	37,806	44	5,397	432	0	0	1,078	1,526	36	146	0	
Retail - Qualifying Revolving	0	0	13,203	617	6,413	138	0	3,481	0	4,809	138	0	0	86	394	89	515	0	
Retail - Other Retail	0	0	175,141	10,509	19,732	612	0	44,744	415	13,973	743	0	0	2,292	6,971	200	1,196	0	
Retail - Other Retail - Of Which: SME	0	0	80,052	5,045	4,794	344	0	21,709	288	2,822	459	0	0	1,407	3,644	18	273	0	
Retail - Other Retail - Of Which: non-SME	0	0	95,089	5,465	14,938	268	0	22,756	147	11,550	183	0	0	865	3,328	182	924	0	
Equity	19,073	0	0	0	2,236	0	66,858	0	3,611	0	0	0	617	0	0	0	199	0	
Securitisation	0	0	36,084	104	317	0	0	4,891	299	229	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	28	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	726,248	3,535	720,300	19,189	317,088	16,413	141,422	0	157,888	887	166,032	8,700	1,726	3,099	4,952	10,562	481	4,088	
Securitisation and re-securitisation positions deducted from capital	0	0	1,176	114	0	0	0	0	0	0	0	0	0	1,116	114	0	0	0	

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

		Baseline Scenario						Adverse Scenario						
		as of 31/12/2014			as of 31/12/2015			as of 31/12/2014			as of 31/12/2015			
Impairment rate	Stock of Provisions	Coverage Ratio	Stock of Provisions	Coverage Ratio	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.00%	62	28.5%	0.00%	62	25.5%	0.00%	63	23.10%	0.00%	63	23.10%	0.04%	115	37.1%
0.01%	497	73.8%	0.01%	509	71.4%	0.01%	518	69.45%	0.04%	633	56.8%	0.06%	780	52.01%
0.02%	9,500	51.7%	0.02%	10,868	49.51%	0.03%	12,150	45.23%	0.04%	11,217	56.99%	0.04%	11,610	50.82%
0.03%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.04%	16,805	46.60%	0.04%	18,800	41.13%	0.03%	20,725	37.65%	0.05%	18,378	50.29%	0.06%	22,041	43.29%
0.05%	4,073	31.26%	0.05%	4,369	25.51%	0.05%	4,657	22.19%	0.04%	4,512	33.35%	0.02%	5,547	28.84%
0.06%	946	57.24%	0.02%	939	42.54%	0.01%	1,051	35.21%	0.04%	1,022	59.75%	0.04%	1,181	46.57%
0.07%	3,128	27.41%	0.02%	3,370	22.77%	0.00%	3,606	20.03%	0.12%	3,490	29.54%	0.20%	4,366	26.23%
0.08%	1,406	75.12%	0.01%	1,720	72.39%	0.01%	2,039	70.06%	0.08%	1,492	87.37%	0.03%	1,924	75.55%
0.09%	11,325	51.52%	0.08%	12,702	45.81%	0.06%	14,028	42.36%	0.09%	12,374	55.60%	0.13%	14,573	48.15%
0.10%	5,285	48.20%	0.04%	5,690	40.60%	0.04%	6,248	36.31%	0.06%	5,657	49.97%	0.07%	6,303	46.11%
0.11%	6,040	54.53%	0.04%	6,940	50.69%	0.03%	7,780	48.18%	0.12%	6,717	60.92%	0.14%	8,270	55.87%
0.12%	5,000	52.8	0.00%	5,28	0.00%	5,28	0.00%	5,28	0.00%	5,28	0.00%	5,28	0.00%	5,28
0.20%	77,401	49.41%	0.20%	80,757	43.94%	0.22%	83,984	40.69%	0.20%	80,872	53.16%	0.48%	97,131	46.72%

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

		Baseline Scenario						Adverse Scenario						
		as of 31/12/2014			as of 31/12/2015			as of 31/12/2014			as of 31/12/2015			
Impairment rate	Stock of Provisions	Coverage Ratio	Stock of Provisions	Coverage Ratio	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.05%	115	101.82%	0.00%	13	82.05%	0.00%	13	69.00%	0.05%	66	79.48%	0.04%	120	53.89%
0.06%	137	63.46%	0.01%	129	59.46%	0.00%	124	55.89%	0.02%	137	47.05%	0.02%	181	45.23%
0.07%	5,437	57.40%	0.03%	6,247	51.52%	0.04%	6,993	48.21%	0.04%	6,193	62.96%	0.08%	7,481	55.52%
0.08%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.09%	12,892	47.17%	0.02%	12,809	38.79%	0.02%	13,833	32.22%	0.06%	12,892	47.17%	0.04%	14,969	38.12%
0.10%	3,749	34.30%	0.01%	4,002	27.41%	0.01%	4,244	23.52%	0.13%	4,144	36.07%	0.22%	4,996	29.93%
0.11%	982	22.14%	0.01%	924	20.28%	0.00%	964	20.08%	0.04%	956	24.24%	0.05%	1,101	24.20%
0.12%	2,807	29.50%	0.00%	3,078	24.13%	0.00%	3,281	21.01%	0.11%	3,188	31.30%	0.20%	3,896	26.57%
0.13%	551	62.57%	0.00%	702	56.70%	0.01%	860	53.72%	0.12%	592	63.93%	0.13%	794	58.44%
0.14%	7,453	49.82%	0.01%	8,185	41.03%	0.05%	8,729	35.99%	0.04%	7,453	53.06%	0.06%	9,179	42.41%
0.15%	4,229	47.99%	0.03%	4,478	38.38%	0.03%	4,718	32.88%	0.05%	4,515	49.63%	0.07%	4,939	38.29%
0.16%	3,224	52.05%	0.08%	3,627	44.24%	0.06%	4,011	39.77%	0.08%	3,641	57.30%	0.05%	4,240	47.58%
0.17%	415	0.00%	0.00%	415	0.00%	415	0.00%	415	0.00%	415	0.00%	415	0.00%	415
0.21%	17,211	49.12%	0.23%	18,604	41.32%	0.22%	21,278	36.89%	0.20%	19,203	52.22%	0.36%	23,153	43.23%

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

	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																			
Institutions	70,057	0	9,805	72	34,219	2	815	0	725	0	4,837	2	0	0	76	14	0	10	
Corporates	49,614	102	35,224	126	74,703	0	11,478	0	5,709	1	13,935	11	18	16	178	170	0	286	
Corporates - Of Which: Specialised Lending	88,005	3,433	71,144	1,060	49,942	530	62,273	0	23,433	39	49,103	5,086	1,309	2,467	1,253	716	30	421	
Corporates - Of Which: SME	0	0	24,189	500	0	0	0	0	5,983	15	0	0	0	96	178	0	0		
Retail	28,406	1,770	212	15	2,288	17	24,691	0	111	10	2,288	21	743	1,259	0	46	565	0	
Retail - Secured on real estate property	0	0	402,940	11,408	7,345	150	0	75,456	0.23%	5,269	215	0	0	3,183	7,073	62	299	0	
Retail - Secured on real estate property - Of	67.0%	0	242,641	4,168	254	0	40,062	0	92	59	0	0	1,078	1,468	14	50	0		
Retail - Secured on real estate property - Of	0.0%	0	14,085	536	0	0	0	3,901	0	32,800	56	0	0	0	0	0	0	0	
Retail - Other Retail	0.0%	0	228,556	3,632	254	0	36,161	0	2,682	100	0	0	1,078	1,468	14	50	0		
Retail - Qualifying Revolving	0	0	11,666	278	3,176	100	0	2,594	0	2,682	100	0	0	49	156	36	139	0	
Retail - Other Retail	0	0	148,533	6,562	2,915	51	0	24,862	0	24,862	549	12	110	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	74,891	3,867	2,471	3	0	19,439	0	14,142	5	0	0	1,407	3,068	0	34	0	
Retail - Other Retail - Of Which: non-SME	0	0	73,742	3,094	1,445	47	0	13,361	23	1,083	52	0	0	649	2,811	12	76	0	
Equity	15,164	0	1,447	0	1,085	0	55,582	0	0	0	0	0	588	0	0	0	170	0	
Securitisation	0	0	30,253	11	156	0													

	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	28	0	3,847	0	0	0	0	12	0	0	0	0	0	0	0	0	0
Corporates	0	0	927	0	588	66	0	0	265	0	408	0	0	0	0	0	0	1	71
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	7,445	272	7,819	133	0	0	1,344	431	3,933	163	0	0	0	33	16	64	0
Retail - Secured on real estate property	76.7%	0	0	3,858	47	5,940	66	0	0	395	44	2,632	66	0	0	6	0	12	0
Retail - Secured on real estate property - Of Which: SME	0.0%	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0.0%	0	0	3,857	47	5,939	66	0	0	395	44	2,631	66	0	0	6	0	12	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	3,587	236	1,879	68	0	0	948	388	1,302	97	0	0	27	16	52	0
Retail - Other Retail - Of Which: non-SME	0.0%	0	0	1,212	119	602	62	0	0	667	288	344	91	0	0	12	12	48	0
Equity	0.0%	0	0	2,375	107	1,277	6	0	0	282	120	958	6	0	0	15	4	4	0
Securitisation	0.0%	0	0	0	0	7	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	0
TOTAL	0.0%	0	0	8,402	272	14,136	199	0	0	1,609	431	4,885	209	0	0	33	16	136	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	0

*Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

	Baseline Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)
0.00%	0	1.00%	0.00%	0	1.00%	0.00%	0	1.00%	0.00%
0.05%	15	29.50%	0.05%	16	10.07%	0.05%	18	10.37%	0.05%
0.10%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.15%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.20%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.25%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.30%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.35%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.40%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.45%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.50%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.55%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.60%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.65%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.70%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.75%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.80%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.85%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.90%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.95%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
1.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.00%	16	2.20%	0.01%	17	2.47%	0.01%	18	2.64%	0.01%

	Adverse Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)
0.00%	0	1.00%	0.00%	0	1.00%	0.00%	0	1.00%	0.00%
0.05%	1	29.96%	0.03%	2	29.96%	0.03%	2	29.96%	0.03%
0.10%	23	13.89%	0.19%	29	16.39%	0.12%	32	16.61%	0.16%
0.15%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.20%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.25%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.30%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.35%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.40%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.45%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.50%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.55%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.60%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.65%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.70%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.75%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.80%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.85%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.90%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.95%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
1.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.00%	25	3.71%	0.02%	32	4.81%	0.02%	35	5.23%	0.02%

	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	20,342	0	1	0	0	0	5	0	4	0	0	0	0	0	0	0	0
Corporates	0	0	798	0	41	0	0	0	63	0	8	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	3,658	92	67	0	0	0	1,050	0	24	0	0	0	0	0	71	0	0
Corporates - Of Which: SME	0	0	1,263	13	0	0	0	0	228	0	0	0	0	0	0	0	12	0	0
Retail	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	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: SME	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: non-SME	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%	45	0	0	0	28	0	0	166	0	0	29	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	0
Other non-credit obligation assets	0.0%	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0.0%	45	0	24,720	92	173	0	0	166	0	118	0	106	0	0	71	0	0	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	0

*Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

	Baseline Scenario								
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Stock)
0.00%	0	1.02%	0.00%	0	1.02%	0.00%	0	1.04%	0.00%
0.05%	2	22.42%	0.02%	3	22.23%	0.02%	3	21.99%	0.02%
0.10%	96	52.46%	0.20%	105	45.79%	0.17%	112	42.11%	0.17%
0.15%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.20%	0	1.17%	0.00%	0	1.17%	0.00%	0	1.17%	0.00%
0.25%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.30%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.35%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.40%	0	1.17%	0.00%	0	1.17%	0.00%	0	1.17%	0.00%
0.45%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.50%	0	1.17%	0.00%	0	1.17%	0.00%	0	1.17%	0.00%
0.55%	0	0.00%	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
Net interest income	15,836	14,877	14,662	14,451	13,793	13,185	12,914
Net trading income		110	478	662	-140	328	561
of which trading losses from stress scenarios		-919	-552	-368	-1,170	-702	-468
Other operating income	1,426	527	527	527	413	374	375
Operating profit before impairments	10,003	7,487	7,643	7,619	5,286	4,895	4,890
Impairment of financial assets (-)	-5,405	-3,663	-3,426	-3,277	-7,367	-6,465	-6,072
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-5,138	-3,567	-3,368	-3,239	-7,048	-6,274	-5,944
Impairment Financial assets designated at fair value through P&L (-)	-266	-97	-58	-39	-319	-192	-128
Impairment on non financial assets (-)	-25	0	0	0	-2,617	-2,602	-15
Operating profit after impairments from stress scenarios	4,573	3,824	4,218	4,341	-4,698	-4,172	-1,197
Other Income and expenses	1,146	1,096	1,096	1,096	1,012	1,012	1,012
Pre-Tax profit	5,719	4,920	5,313	5,437	-3,685	-3,159	-184
Tax	-1,106	-1,156	-1,264	-1,300	572	437	0
Net income	4,613	3,764	4,049	4,137	-3,114	-2,723	-184
Attributable to owners of the parent	4,257	3,407	3,692	3,780	-3,470	-3,080	-541
of which carried over to capital through retained earnings	3,547	3,044	3,191	3,262	-3,720	-3,300	-541
of which distributed as dividends	709	363	502	518	250	221	0

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

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	475,206	487,703	495,216	502,662	505,317	543,758	548,186
Risk exposure amount Securitisation and re-securitisations	5,593	6,962	7,567	8,005	10,524	12,560	13,140
Risk exposure amount Other credit risk	469,613	480,741	487,649	494,657	494,793	531,198	535,046
Risk exposure amount for market risk	27,660	28,034	28,050	28,066	29,841	31,986	31,108
Risk exposure amount for operational risk	41,183	41,183	41,183	41,183	41,183	41,183	41,183
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	927	927	927	927	927	927	927
Total Risk exposure amount	544,976	557,847	565,376	572,838	577,268	617,854	621,404

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		as of 31/12/2013	Baseline scenario			Adverse scenario		
			31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	36,449						
	Trading Book (excl. correlation trading positions under CRM)	55						
	Correlation Trading Portfolio (CRM)	0						
	Total	36,504						
Risk exposure values	Banking Book	5,418	6,782	7,383	7,820	10,328	12,351	12,922
	Trading Book (excl. correlation trading positions under CRM)	175	180	183	186	196	209	218
	Total	5,593	6,962	7,567	8,005	10,524	12,560	13,140
Impairments	Hold to Maturity portfolio	0	12	24	36	12	25	37
	Available for Sale portfolio	1,303	1,293	1,293	1,293	1,303	1,303	1,303
	Held for trading portfolio							
	Total	1,303	1,305	1,316	1,328	1,315	1,328	1,340

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013							
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013							
						Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)						
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		164	0	93	2	0	91	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		24	0	7	24	0	-17	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		11	0	-79	11	0	-90	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		258	0	239	15	0	212	0	220	-23	0	0	-1	0	0	1	0	0	0
[5Y - 10Y]		448	0	93	67	0	17	0	0	0	100	-7	0	0	0	0	0	0	0
[10Y - more]		460	0	234	0	0	233	0	0	0	0	0	0	0	0	0	0	0	0
Tot		1,365	0	588	119	0	447	0	320	-29	-1	0	1	0	1	0	0	0	0
[0 - 3M]		Belgium	171	0	105	79	0	21	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			531	0	367	188	0	179	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	418		0	325	281	0	44	993	85	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]	418		0	122	355	0	-233	700	76	0	0	12	0	0	0	0	0	0	
[3Y - 5Y]	1,326		0	1,045	697	0	286	768	50	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	778		0	317	441	0	-155	0	0	0	0	5	1	0	15	0	0	0	
[10Y - more]	374		0	250	90	0	160	0	0	0	0	0	0	0	0	0	0	0	
Tot	4,017		0	2,531	2,132	5	301	2,461	211	0	0	17	1	15	0	0	0	0	
[0 - 3M]	Bulgaria		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	
[0 - 3M]		Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	27	-1	0	0	0	0	0	0	
[1Y - 2Y]	2		0	2	0	0	2	0	0	77	-5	0	0	0	0	0	0		
[2Y - 3Y]	0		0	0	0	0	0	0	0	27	-3	0	0	0	0	0	0		
[3Y - 5Y]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]	0		0	0	0	0	0	0	0	200	-24	0	0	0	0	0	0		
[10Y - more]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	2		0	2	0	0	2	0	0	330	-33	0	0	0	0	0	0		
[0 - 3M]	Estonia		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]		Finland	0	0	0	0	0	0	300	4	0	0	0	0	0	0	0	0	
[3M - 1Y]			11	0	11	10	0	1	568	7	0	0	0	0	0	0	0		
[1Y - 2Y]	6		0	-1	0	0	-1	335	3	0	0	0	0	0	0	0			
[2Y - 3Y]	0		0	-353	0	0	-353	100	12	200	0	0	0	0	0	0			
[3Y - 5Y]	361		0	231	0	0	220	1,179	89	577	-43	0	0	0	0	0			
[5Y - 10Y]	232		0	185	0	0	185	2,465	107	1,113	-28	0	0	0	0	0			
[10Y - more]	257		0	117	18	0	99	443	17	655	-58	0	0	0	0	0			
Tot	867		0	190	28	0	151	5,391	240	2,545	-129	0	0	0	0	0			
[0 - 3M]	France		3,871	69	3,539	3,298	96	139	250	2	0	0	0	0	0	0	0		
[3M - 1Y]			8,589	79	8,263	6,143	0	1,976	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		6,499	222	4,869	4,710	0	3	129	11	0	0	0	0	0	0	0			
[2Y - 3Y]		4,230	414	3,304	3,319	0	-285	0	0	500	-67	0	0	0	0				
[3Y - 5Y]		12,732	0	10,663	10,425	0	-744	70	11	0	0	0	0	0	0				
[5Y - 10Y]		10,694	0	9,064	7,443	0	-549	0	0	0	0	474	552	0	0				
[10Y - more]		4,106	0	2,621	2,191	0	-355	1,918	146	708	-4	0	0	0	0				
Tot		50,721	784	42,323	37,530	96	186	2,367	170	1,208	-71	474	552	0	0				

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [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	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 [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 [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 [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	50	0	27	0	27	0	0	0	0	0	0	0	0	0
[3M - 1Y [124	0	30	77	-48	1,432	54	0	0	0	0	0	0	0
[1Y - 2Y [		206	0	-23	47	-70	1,153	86	1,290	-83	0	0	0	0
[2Y - 3Y [		267	0	102	0	102	1,508	110	0	0	0	0	0	0
[3Y - 5Y [		267	0	203	0	203	1,975	159	531	-89	0	0	0	0
[5Y - 10Y [		295	0	28	0	17	0	0	1,213	-226	0	0	0	0
[10Y - more		154	0	-41	0	-41	0	0	1,342	-402	0	0	0	0	
Tot	1,363	0	326	124	0	6,068	408	4,376	-800	0	0	0	0		
[0 - 3M [Norway	2	2	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	107	-7	0	0	0	0
[2Y - 3Y [		1	1	0	0	0	0	0	119	-10	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	
Tot	3	3	0	0	0	0	0	226	-17	0	0	0	0		
[0 - 3M [Poland	1	0	1	0	1	0	0	0	0	0	0	0	0	0
[3M - 1Y [		33	3	30	4	26	0	0	0	0	0	0	0	0
[1Y - 2Y [		21	0	21	21	0	0	0	0	0	21	0	10	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	32	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	7	0	7	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	
Tot	55	3	53	25	28	0	0	0	0	60	1	17	0		
[0 - 3M [	Portugal	25	0	25	0	25	0	278	14	0	0	0	0	0
[3M - 1Y [		58	0	-60	4	-64	408	11	0	0	0	0	0	
[1Y - 2Y [		3	0	-2	0	-2	450	30	0	0	45	1	40	-1
[2Y - 3Y [		2	1	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		19	0	-5	0	-5	0	0	0	0	0	0	0	0
[5Y - 10Y [		48	0	-9	3	-12	0	0	100	-10	0	0	0	0
[10Y - more		21	0	21	0	21	0	0	0	0	0	0	0	0	
Tot	177	1	-30	7	-37	1,136	54	100	-10	45	1	40	-1		
[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	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	12	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	17	0	7	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	
Tot	0	0	0	0	0	0	0	0	0	30	0	7	0		
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	-1	0	-1	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	7	0	7	0
[2Y - 3Y [		2	0	2	0	2	0	0	0	0	0	0	0	0
[3Y - 5Y [		15	0	15	0	15	0	0	0	0	0	0	0	0
[5Y - 10Y [		5	0	4	0	4	0	0	0	0	0	0	0	0
[10Y - more		4	0	-2	0	-2	0	0	0	0	0	0	0	0	
Tot	26	0	18	0	18	0	0	0	0	7	0	7	0		

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013					
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013					
						Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)				
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	-4	0	0	-4	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		24	0	7	0	0	7	0	0	0	0	0	0	0	0	0	0
[10Y - more		7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		32	0	2	0	0	2	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Slovenia	55	0	-457	0	12	-469	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		722	0	557	0	0	557	0	0	0	0	-1	0	0	20	0	0
[1Y - 2Y [		1,013	0	10	0	0	10	264	1	825	-29	0	0	0	0	0	0
[2Y - 3Y [		507	80	214	0	0	214	166	8	900	-19	32	0	0	0	0	0
[3Y - 5Y [		206	0	-519	20	0	-540	301	7	1,500	-72	0	0	0	0	0	0
[5Y - 10Y [		722	0	331	28	0	227	51	2	1,450	-219	11	0	-10	-1	0	0
[10Y - more		421	0	-42	0	0	-44	0	0	0	0	0	0	0	0	0	0
Tot		3,647	80	93	48	13	-45	783	18	4,675	-339	43	1	10	-1	0	
[0 - 3M [	Spain	12	3	9	0	9	0	543	3	263	-9	0	0	0	0	0	0
[3M - 1Y [		36	0	36	36	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	28	-2	0	0	0	0	0	0
[2Y - 3Y [		36	0	33	0	0	33	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		7	0	7	0	0	7	0	0	56	-7	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		91	3	85	36	9	40	543	3	348	-18	0	0	0	0	0	
[0 - 3M [	Sweden	1	1	0	0	0	0	133	6	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	79	1	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	79	1	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		1	1	0	0	0	0	291	8	0	0	4	4	0	0	0	
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	4	0	4	0	0	
[0 - 3M [	Canada	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		4	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		9	3	5	0	0	5	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Hong Kong	1,556	0	728	1,295	0	-567	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		872	0	649	135	0	514	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		211	0	117	0	0	117	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		235	0	70	0	0	70	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		121	0	-105	0	0	-105	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		150	0	22	0	0	22	0	0	0	0	0	0	0	0	0	0
[10Y - more		25	0	-9	0	0	-9	0	0	0	0	0	0	0	0	0	0
Tot		3,170	0	1,472	1,429	0	42	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Japan	38	0	38	34	0	3	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		96	0	92	3	0	89	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		999	0	921	849	0	72	0	0	0	0	0	0	0	1	0	0
[2Y - 3Y [		258	25	225	175	0	50	0	0	0	0	0	1	22	0	0	0
[3Y - 5Y [		130	0	1	5	0	-4	0	0	0	0	0	0	4	0	0	0
[5Y - 10Y [		676	0	155	7	0	148	0	0	0	0	22	23	0	0	0	0
[10Y - more		494	0	-115	0	0	-115	0	0	0	0	0	0	0	0	0	0
Tot		2,691	25	1,318	1,073	0	245	0	0	0	0	22	24	26	0	0	
[0 - 3M [	U.S.	647	0	67	0	0	67	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2,555	0	996	0	0	996	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		3,218	0	1,929	315	0	1,614	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		870	0	351	0	0	351	0	0	0	0	0	0	0	66	-68	0
[3Y - 5Y [		721	0	64	0	0	64	0	0	0	0	0	0	12	-11	0	0
[5Y - 10Y [		874	0	41	125	0	-85	0	0	0	0	61	60	0	0	0	0
[10Y - more		96	0	-2	0	0	-2	0	0	0	0	29	39	0	0	0	0
Tot		8,980	0	3,445	441	0	3,005	0	0	0	90	99	78	-79	0	0	

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		47	0	47	47	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 [		1	0	1	0	0	1	0	0	0	0	36	1	48	-16
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	10	0	13	0
[5Y - 10Y [		1	0	1	0	0	1	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		50	0	50	47	0	2	0	0	0	0	46	1	61	-16
[0 - 3M [		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 [		236	0	236	141	0	94	0	0	0	0	2	0	2	0
[3M - 1Y [		768	12	756	417	0	339	0	0	0	0	16	0	22	0
[1Y - 2Y [		192	0	192	40	0	152	0	0	0	0	18	0	19	0
[2Y - 3Y [		59	0	59	0	0	59	0	0	0	0	6	0	85	-65
[3Y - 5Y [		27	0	27	0	0	27	0	0	0	0	69	48	588	-46
[5Y - 10Y [		67	0	67	0	0	67	0	0	0	0	21	5	93	-23
[10Y - more		10	0	10	0	0	10	0	0	0	0	1	0	0	0
Tot		1,358	12	1,346	598	0	748	0	0	0	0	133	54	810	-135
[0 - 3M [		12	3	9	9	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		39	18	21	21	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		18	18	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		16	16	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		18	18	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		3	0	2	0	0	2	0	0	0	0	0	0	0	0
[10Y - more		0	0	-3	0	0	-3	0	0	0	0	0	0	0	0
Tot		106	73	29	30	0	-1	0	0	0	0	0	0	0	0
[0 - 3M [		6	6	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		24	23	-2	0	0	-2	0	0	0	0	0	0	0	0
[1Y - 2Y [		17	17	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		14	14	0	0	0	0	0	0	0	0	-7	0	1	0
[3Y - 5Y [		19	19	0	0	0	0	0	0	0	0	-24	2	93	-1
[5Y - 10Y [		1	0	-1	0	0	-1	0	0	0	0	0	0	0	0
[10Y - more		15	15	0	0	0	0	0	0	0	0	0	0	0	0
Tot		97	95	-3	0	0	-3	0	0	0	0	-31	2	93	-1
[0 - 3M [		4	4	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		103	88	15	0	0	15	0	0	0	0	0	0	7	0
[1Y - 2Y [		61	61	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		112	112	0	0	0	0	0	0	0	0	81	1	74	-1
[3Y - 5Y [		263	263	0	0	0	0	0	0	0	0	18	1	10	0
[5Y - 10Y [		63	63	0	0	0	0	0	0	0	0	26	5	-16	-3
[10Y - more		565	565	0	0	0	0	0	0	0	0	0	0	0	0
Tot		1,171	1,156	15	0	0	15	0	0	0	0	125	7	75	-4
[0 - 3M [		443	18	424	260	0	164	0	0	0	0	0	0	0	0
[3M - 1Y [		431	19	411	407	0	5	0	0	0	0	0	0	0	0
[1Y - 2Y [		203	7	196	185	0	11	0	0	0	0	0	0	0	0
[2Y - 3Y [		86	7	79	75	0	4	0	0	0	0	10	1	0	0
[3Y - 5Y [		87	6	81	81	0	0	0	0	0	0	13	0	0	0
[5Y - 10Y [		3	1	2	0	0	1	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		1,253	58	1,195	1,009	0	186	0	0	0	0	22	1	0	0
[0 - 3M [		18	18	0	0	0	0	0	0	0	0	11	0	11	0
[3M - 1Y [		49	49	0	0	0	0	0	0	0	0	11	0	27	0
[1Y - 2Y [		85	85	0	0	0	0	0	0	0	0	16	0	16	0
[2Y - 3Y [		63	63	0	0	0	0	0	0	0	0	47	0	15	0
[3Y - 5Y [		112	112	0	0	0	0	0	0	0	0	106	3	98	-3
[5Y - 10Y [		94	94	0	0	0	0	0	0	0	0	72	6	0	-5
[10Y - more		7	7	0	0	0	0	0	0	0	0	0	0	0	0
Tot		426	426	0	0	0	0	0	0	0	0	264	10	167	-9

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	80,733	83,670	85,402	87,001	79,230	76,702	73,715	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	58,831	61,769	65,030	68,178	57,328	56,329	54,891	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)	24,089	24,089	24,089	24,089	24,089	24,089	24,089	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	47,843	50,886	54,077	57,339	44,122	40,822	40,281	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	2,873	2,391	2,103	1,910	283	546	152	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	420	420	420	420	-1,100	-196	-162	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	2,769	2,287	1,998	1,806	1,699	1,058	630	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,900	1,938	1,965	1,992	1,575	2,065	2,085	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	-131	-131	-132	-133	-131	-132	-133	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	-336	-336	-252	-168	880	118	65	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-16,423	-16,423	-16,423	-16,423	-13,843	-11,264	-11,264	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	-198	-168	-138	-108	-682	-1,068	-1,336	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	-325	-452	-641	-651	-315	-309	-305	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	-461	-25	383	332	950	1,463	1,258	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 (+/-)	1,106	1,091	812	538	1,061	752	501	CA1 (1.1.1.8)	Articles 479 and 480 of CRR	
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	-1,567	-1,115	-429	-205	-110	711	757	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)	5,700	5,700	5,206	4,713	5,700	5,206	4,713	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)	64,531	67,469	70,236	72,891	63,028	61,536	59,604	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	16,202	16,201	15,166	14,110	16,201	15,166	14,110	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	544,976	557,847	565,376	572,838	577,268	617,854	621,404	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 (+)	15,263								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	17,106								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 (+)	3,800								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-3,400								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 (-)	-805								-
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	10.80%	11.07%	11.50%	11.90%	9.93%	9.12%	8.83%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	11.84%	12.09%	12.42%	12.72%	10.92%	9.96%	9.59%	CA3 (3)	-
	C.3	Total Capital ratio	14.81%	15.00%	15.11%	15.19%	13.72%	12.41%	11.86%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		44,628	45,230	45,827	31,750	33,982	34,177			
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	718		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	718		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				11.84%			8.63%		

(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 (+)	627
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 (+/-)	3,933
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