



2014 EU-wide Stress Test

Bank Name *	UK - Royal Bank of Scotland Group plc
LEI Code	2138005O9XJIJN4JPN90

(*) On 21 November 2014, the Royal Bank of Scotland Group plc ("RBS") updated some components of the results of the 2014 EU wide stress test. In particular, RBS recognised an error in its calculation of the modelled Common Equity Tier 1 ratio ("CET1") originally published on 26 October 2014. In its calculations, RBS had correctly recognised tax relief on the theoretical stress losses incurred during the 2014-16 period. However, RBS modelled capital deduction for its Deferred Tax Assets did not adequately reflect these cumulative tax credits in the capital template. In addition, RBS made a small number of immaterial adjustments to its capital and RWA templates. Consequently, using the UK Prudential Regulation Authority's capital definitions, which do not allow any recognition of Deferred Tax Assets within CET1, RBS's full year 2016 CET1 under the modelled adverse scenario reduces by approximately 100 bps to 5.7% CET1 from 6.7% CET1.

2014 EU-wide Stress Test Summary Adverse Scenario

UK - Royal Bank of Scotland Group plc	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	6,126
Impairment losses on financial and non-financial assets in the banking book	10,136
Common Equity Tier 1 capital ⁽¹⁾	44,104
Total Risk Exposure ⁽¹⁾	514,739
Common Equity Tier 1 ratio, % ⁽¹⁾	8.6%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	8,179
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	20,010
3 yr cumulative losses from the stress in the trading book	4,166
Valuation losses due to sovereign shock after tax and prudential filters	284
Common Equity Tier 1 capital ⁽¹⁾	26,968
Total Risk Exposure ⁽¹⁾	477,214
Common Equity Tier 1 ratio, % ⁽¹⁾	5.7%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	26,247
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

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

⁽²⁾ Conversions not considered for CET1 computation

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

2014 EU-wide Stress Test Summary Baseline Scenario

UK - Royal Bank of Scotland Group plc	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	6,126
Impairment losses on financial and non-financial assets in the banking book	10,136
Common Equity Tier 1 capital ⁽¹⁾	44,104
Total Risk Exposure ⁽¹⁾	514,739
Common Equity Tier 1 ratio, % ⁽¹⁾	8.6%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	12,262
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	10,252
3 yr cumulative losses from the stress in the trading book	2,452
Common Equity Tier 1 capital ⁽¹⁾	43,685
Total Risk Exposure ⁽¹⁾	451,585
Common Equity Tier 1 ratio, % ⁽¹⁾	9.7%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	36,127

⁽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-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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	68.217	0	88.886	0	0	0	5.490	0	98	0	0	0	14	0	1	0	0
Institutions	0	0	45.676	81	3.603	0	0	0	13.776	0	1.211	0	0	0	34	34	0	0	0
Corporates	0	0	220.720	24.947	100.018	13.824	0	0	136.279	43	94.708	969	0	0	1.112	22.851	130	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	34.602	13.144	0	0	0	0	34.611	0	0	0	405	6.260	0	0	0
Corporates - Of Which: SME	0	0	42.485	7.370	372	0	0	0	24.899	0	0	0	0	0	242	4.506	0	0	0
Retail	0	0	194.242	12.219	59.444	768	0	0	53.492	8.916	34.515	848	0	0	1.410	4.178	180	109	0
Retail - Secured on real estate property	0.0%	0	146.832	7.080	42.969	655	0	0	30.215	6.478	21.287	710	0	0	678	1.262	107	99	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	146.832	7.080	42.969	655	0	0	30.215	6.478	21.287	710	0	0	678	1.262	107	99	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	68.0%	0	30.354	1.101	1.464	37	0	0	10.280	533	1.098	23	0	0	400	7.133	39	0	0
Retail - Other Retail - Of Which: SME	0.0%	0	17.056	4.038	15.911	97	0	0	12.998	1.905	11.630	114	0	0	331	2.203	35	10	0
Retail - Other Retail - Of Which: non-SME	0.0%	0	11.464	2.158	2.644	30	0	0	7.177	920	1.994	43	0	0	167	979	0	0	0
Equity	1.961	28	238	0	0	0	0	0	3.416	0	0	0	0	25	21	0	1	1	0
Securitisation	26.137	4	0	0	0	0	0	0	5.492	3	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	2.230	4	14.353	0	0	0	4.680	3	11.232	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	0
TOTAL	28.028	32	546.314	37.453	266.304	14.532	8.908	3	214.064	8.962	141.364	1.816	25	21	7.569	27.063	111	110	0

[*] 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-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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	1.950	0	77.695	0	0	0	160	0	8	0	0	0	0	0	0	0	0
Institutions	0	0	5.678	0	214	0	0	0	853	0	327	0	0	0	1	0	0	0	0
Corporates	0	0	103.202	6.833	30.699	8.847	0	0	59.422	26	29.007	166	0	0	544	7.549	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	21.290	8.722	0	0	0	0	22.866	0	0	0	244	4.078	0	0	0
Corporates - Of Which: SME	0	0	3.919	3.089	363	0	0	0	364	0	0	0	0	0	137	1.530	0	0	0
Retail	0	0	175.093	7.615	15.175	258	0	0	35.486	5.518	8.294	283	0	0	810	2.690	0	0	0
Retail - Secured on real estate property	0.0%	0	139.425	3.047	10.551	212	0	0	13.646	3.616	4.828	219	0	0	152	1.366	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	139.425	3.047	10.551	212	0	0	13.646	3.616	4.828	219	0	0	152	1.366	0	0	0
Retail - Qualifying Revolving	0	0	29.452	1.055	0	0	0	0	9.754	519	0	0	0	0	372	682	0	0	0
Retail - Other Retail	63.0%	0	15.236	3.513	4.623	45	0	0	12.086	1.394	3.465	64	0	0	286	1.871	0	0	0
Retail - Other Retail - Of Which: SME	0	0	10.849	1.766	2.085	24	0	0	6.512	431	1.564	35	0	0	133	734	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	5.387	1.747	2.538	21	0	0	5.574	983	1.902	29	0	0	153	1.138	0	0	0
Equity	535	0	0	0	0	0	0	0	1.565	0	0	0	0	14	5	0	0	0	0
Securitisation	8.549	0	0	0	0	0	0	0	2.982	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	5.477	4	10.258	0	0	0	3.762	3	6.919	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	0
TOTAL	5.085	2	200.511	14.451	132.009	5.105	4.546	0	100.207	5.548	44.791	449	14	5	1.355	10.339	0	0	0

[*] 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-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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	29.195	0	7.567	0	0	0	1.029	0	19	0	0	0	2	0	1	0	0
Institutions	0	0	3.122	0	497	0	0	0	853	0	327	0	0	0	1	0	0	0	0
Corporates	0	0	31.655	153	44.142	664	0	0	14.729	0	38.409	533	0	0	60	145	128	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	1.027	292	0	0	0	0	934	0	0	0	10	89	0	0	0
Corporates - Of Which: SME	0	0	246	246	0	0	0	0	246	0	0	0	0	0	0	0	0	0	0
Retail	0	0	203	8	37.655	462	0	0	31	7	15.144	484	0	0	1	2	180	109	0
Retail - Secured on real estate property	0.0%	0	139	5	26.393	413	0	0	12	6	14.046	461	0	0	0	0	107	99	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	139	5	26.393	413	0	0	12	6	14.046	461	0	0	0	0	107	99	0
Retail - Qualifying Revolving	0	0	55	1	1.464	16	0	0	11	0	1.098	23	0	0	1	39	0	0	0
Retail - Other Retail	67.0%	0	0	0	9.798	34	0	0	7	1	9.798	34	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	4	1	0	0	0	0	3	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	4	1	0	0	0	0	1	35	10	0	0
Equity	997	0	0	0	0	0	0	0	541	0	7.010	25	0	0	2	0	0	0	0
Securitisation	6.676	0	0	0	0	0	0	0	1.039	1	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	4.238	0	0	0	5	0	3.362	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	0
TOTAL	7.673	0	64.179	167	94.099	1.126	1.580	1	16.648	7	64.762	1.042	2	0	6	147	0	0	110

[*] 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-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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	751	0	0	0	0	0	237	0	0	0	0	0	1	0	0	0	0
Institutions	0	0	5.678	0	214	0	0	0	853	0	327	0	0	0	1	0	0	0	0
Corporates	0	0	8.148	13.977	1.329	198	0	0	9.237	17	4.331	200	0	0	149	11.086	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	33	0	0	0	3	0	0	0	0
Corporates - Of Which: SME	0	0	8.148	13.977	1.329	198	0	0	9.237	17	4.331	200	0	0	149	11.086	0	0	0
Retail	0	0	17.779	4.549	224	11	0	0	17.752	3.354	146	16	0	0	523	1.469	32	70	0
Retail - Secured on real estate property	0.0%	0	16.561	4.008	79	4	0	0	16.590	2.832	22	4	0	0	529	1.125	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	16.561	4.008	79	4	0	0	16.590	2.832	22	4	0	0	529	1.125	0	0	0
Retail - Qualifying Revolving	0	0	464	34	0	0	0	0	422	9	0	0	0	0	25	123	0	0	0
Retail - Other Retail	109.0%	0	754	206	145	0	0	0	640	514	124	12	0	0	44	321	64	62	0
Retail - Other Retail - Of Which: SME	0	0	584	385	109	0	0	0	646	487	94	1	0	0	33	242	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	170	122	36	0	0	0	194	26	31	11	0	0	10	79	0	0	0
Equity	5	0	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0
Securitisation	503	0	0	0	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
France																			
Central banks and central governments																			
Institutions																			
Corporates																			
Corporates - Of Which: Specialised Lending																			
Corporates - Of Which: SME																			
Retail																			
Retail - Secured on real estate property																			
Retail - Secured on real estate property - Of																			
Retail - Qualifying Revolving																			
Retail - Other Retail																			
Retail - Other Retail - Of Which: SME																			
Retail - Other Retail - Of Which: non-SME																			
Equity																			
Securitisation																			
Other non-credit obligation assets																			
TOTAL																			
Securitisation and re-securitisation positions deducted from capital																			

[7] Refers to the part of Securitisation exposure that is deducted from capital and is not included in RW.

	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
Spain																			
Central banks and central governments																			
Institutions																			
Corporates																			
Corporates - Of Which: Specialised Lending																			
Corporates - Of Which: SME																			
Retail																			
Retail - Secured on real estate property																			
Retail - Secured on real estate property - Of																			
Retail - Qualifying Revolving																			
Retail - Other Retail																			
Retail - Other Retail - Of Which: SME																			
Retail - Other Retail - Of Which: non-SME																			
Equity																			
Securitisation																			
Other non-credit obligation assets																			
TOTAL																			
Securitisation and re-securitisation positions deducted from capital																			

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	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
China																			
Central banks and central governments																			
Institutions																			
Corporates																			
Corporates - Of Which: Specialised Lending																			
Corporates - Of Which: SME																			
Retail																			
Retail - Secured on real estate property																			
Retail - Secured on real estate property - Of																			
Retail - Qualifying Revolving																			
Retail - Other Retail																			
Retail - Other Retail - Of Which: SME																			
Retail - Other Retail - Of Which: non-SME																			
Equity																			
Securitisation																			
Other non-credit obligation assets																			
TOTAL																			
Securitisation and re-securitisation positions deducted from capital																			

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	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
Australia																			
Central banks and central governments																			
Institutions																			
Corporates																			
Corporates - Of Which: Specialised Lending																			
Corporates - Of Which: SME																			
Retail																			
Retail - Secured on real estate property																			
Retail - Secured on real estate property - Of																			
Retail - Qualifying Revolving																			
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Retail - Other Retail - Of Which: SME																			
Retail - Other Retail - Of Which: non-SME																			
Equity																			
Securitisation																			
Other non-credit obligation assets																			
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	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
India																			
Central banks and central governments																			
Institutions																			
Corporates																			
Corporates - Of Which: Specialised Lending																			
Corporates - Of Which: SME																			
Retail																			
Retail - Secured on real estate property																			
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Retail - Qualifying Revolving																			
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Equity																			
Securitisation																			
Other non-credit obligation assets																			
TOTAL																			
Securitisation and re-securitisation positions deducted from capital																			

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Baseline Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.01%	0	20.67%	0.01%	0	26.67%	0.01%	0	30.00%
0.03%	8	27.53%	0.03%	12	37.08%	0.03%	16	42.46%
0.33%	305	50.98%	0.20%	325	51.00%	0.20%	340	51.14%
0.82%	66	43.85%	0.25%	69	43.85%	0.25%	72	43.85%
1.06%	4	40.48%	0.89%	4	40.42%	0.86%	5	40.09%
0.89%	4	31.14%	0.78%	6	33.28%	0.65%	6	35.10%
0.81%	1	9.85%	0.69%	1	13.61%	0.52%	1	15.77%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.81%	1	9.85%	0.69%	1	13.61%	0.52%	1	15.77%
1.04%	2	55.29%	0.91%	3	60.12%	0.82%	3	63.69%
0.88%	2	53.80%	0.72%	2	53.10%	0.69%	2	53.91%
1.15%	1	50.32%	0.98%	1	50.44%	0.90%	1	50.37%
0.74%	1	59.44%	0.67%	1	61.50%	0.65%	1	62.55%
1.47%	4	45.00%	0.64%	6	68.42%	0.61%	7	73.88%
0.21%	372	49.85%	0.16%	349	50.20%	0.12%	370	50.56%

Adverse Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.05%	0	20.00%	0.05%	1	26.58%	0.05%	1	29.92%
0.04%	8	27.53%	0.05%	15	35.85%	0.05%	21	46.78%
0.57%	328	51.55%	0.57%	376	53.94%	0.37%	405	55.96%
1.18%	74	42.25%	1.13%	85	43.85%	0.73%	91	43.27%
1.45%	4	39.04%	2.48%	5	38.56%	2.74%	6	39.52%
1.11%	5	29.47%	1.21%	7	30.97%	1.07%	8	34.17%
1.09%	1	10.65%	1.16%	2	14.65%	0.80%	2	17.66%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
1.09%	1	10.65%	1.16%	2	14.65%	0.80%	2	17.66%
1.23%	2	53.69%	1.37%	3	57.66%	1.51%	4	59.33%
0.88%	2	53.10%	1.00%	2	52.51%	0.87%	2	54.89%
1.50%	1	49.40%	1.91%	1	48.21%	1.74%	1	48.27%
0.77%	1	59.00%	0.85%	1	59.64%	0.73%	1	61.92%
1.79%	5	45.00%	0.97%	7	66.00%	0.79%	8	73.88%
0.33%	347	50.23%	0.32%	405	52.59%	0.22%	443	54.59%

Baseline Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.20%	0	20.00%	0.20%	0	26.69%	0.20%	0	30.04%
0.00%	6	31.85%	0.00%	6	37.60%	0.00%	7	43.05%
1.04%	753	49.01%	0.85%	821	50.43%	0.54%	863	51.65%
2.21%	477	50.23%	2.22%	506	51.62%	1.39%	524	52.74%
0.12%	0	35.02%	0.11%	0	47.15%	0.10%	0	53.91%
1.00%	7	16.61%	0.89%	11	19.93%	0.74%	14	22.05%
0.96%	4	11.35%	0.87%	7	15.55%	0.71%	10	17.98%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.98%	4	11.35%	0.87%	7	15.55%	0.71%	10	17.98%
1.20%	2	55.94%	1.04%	2	60.53%	0.93%	3	63.55%
1.17%	1	53.58%	0.98%	2	54.73%	0.89%	2	55.30%
2.63%	1	38.91%	1.88%	1	40.43%	1.46%	1	41.10%
0.80%	1	68.15%	0.75%	1	65.50%	0.76%	1	68.52%
17.58%	7	45.00%	16.99%	10	62.14%	13.94%	12	72.49%
0.88%	773	48.05%	0.72%	848	49.44%	0.47%	897	50.64%

Adverse Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
1.00%	1	19.51%	1.09%	1	26.49%	1.12%	2	30.25%
0.00%	6	31.44%	0.00%	6	36.36%	0.00%	7	41.36%
1.61%	817	50.57%	1.61%	964	55.18%	0.88%	1,036	58.29%
3.08%	511	52.59%	3.00%	524	52.74%	2.26%	602	58.86%
0.16%	0	35.13%	0.16%	0	46.86%	0.16%	0	52.73%
1.04%	7	16.61%	1.08%	12	19.65%	1.05%	17	21.74%
0.99%	4	11.34%	1.03%	8	15.50%	0.96%	12	17.98%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.99%	4	11.34%	1.03%	8	15.50%	0.96%	12	17.98%
1.41%	2	54.14%	1.55%	2	57.27%	1.69%	3	60.07%
1.40%	1	51.60%	1.45%	2	51.51%	1.15%	2	53.02%
3.71%	1	36.76%	3.58%	1	37.42%	2.52%	1	39.11%
0.83%	1	67.88%	0.96%	1	67.15%	0.85%	1	68.01%
24.47%	8	45.00%	29.75%	12	60.90%	21.27%	15	74.00%
1.33%	830	49.53%	1.33%	996	53.88%	0.75%	1,077	56.76%

Baseline Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.01%	0	20.00%	0.01%	0	26.67%	0.01%	0	30.00%
0.08%	8	35.84%	0.08%	12	49.30%	0.07%	16	57.07%
0.27%	10	21.35%	0.26%	15	25.80%	0.26%	19	28.71%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.23%	0	32.09%	0.20%	0	32.42%	0.18%	0	32.41%
0.05%	1	3.69%	0.05%	0	4.55%	0.04%	0	5.02%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.05%	0	3.69%	0.05%	0	4.55%	0.04%	0	5.02%
0.20%	0	47.59%	0.20%	0	52.12%	0.19%	0	54.93%
0.21%	0	61.70%	0.17%	0	60.38%	0.14%	0	58.60%
0.70%	0	17.64%	0.65%	0	24.19%</			

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	13,171	12,930	12,828	9,547	12,301	11,602	9,067
Net trading income		1,597	2,088	2,333	740	1,573	1,990
of which trading losses from stress scenarios		-1,226	-736	-490	-2,083	-1,250	-833
Other operating income	1,462	1,462	1,462	1,504	1,462	1,462	1,471
Operating profit before impairments	6,126	4,418	4,807	3,037	2,932	3,067	2,181
Impairment of financial assets (-)	-10,114	-5,730	-2,623	-1,834	-7,898	-7,265	-4,783
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-10,114	-5,659	-2,580	-1,806	-7,773	-7,190	-4,732
Impairment Financial assets designated at fair value through P&L (-)	0	-71	-43	-29	-125	-74	-50
Impairment on non financial assets (-)	-22	-22	-22	-22	-22	-22	-22
Operating profit after impairments from stress scenarios	-4,010	-1,333	2,163	1,181	-4,988	-4,220	-2,624
Other Income and expenses	-5,085	-2,009	-6,248	-457	-2,024	-10,352	-152
Pre-Tax profit	-9,094	-3,342	-4,086	724	-7,012	-14,572	-2,776
Tax	659	1,003	1,226	-217	2,104	4,372	832
Net income	-8,436	-2,339	-2,860	507	-4,908	-10,199	-1,943
Attributable to owners of the parent	-8,580	-2,339	-3,091	405	-4,908	-10,268	-2,045
of which carried over to capital through retained earnings	-9,057	-3,156	-3,524	-1,513	-5,724	-10,269	-2,116
of which distributed as dividends	477	816	433	1,917	816	1	70

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	408,244	414,759	363,061	350,949	422,910	392,855	361,286
Risk exposure amount Securitisation and re-securitisations	28,566	33,228	32,227	32,886	35,715	35,726	37,020
Risk exposure amount Other credit risk	379,678	381,531	330,834	318,063	387,195	357,130	324,266
Risk exposure amount for market risk	56,357	56,362	56,371	56,376	74,795	70,744	70,801
Risk exposure amount for operational risk	50,138	50,138	45,436	44,261	50,832	46,227	45,128
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)							
Total Risk exposure amount	514,739	521,259	464,868	451,585	548,536	509,826	477,214

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	24,505						
	Trading Book (excl. correlation trading positions under CRM)	1,481						
	Correlation Trading Portfolio (CRM)	0						
	Total	25,986						
Risk exposure values	Banking Book	12,837	14,191	12,446	12,531	17,628	17,983	19,439
	Trading Book (excl. correlation trading positions under CRM)	15,729	19,037	19,781	20,355	18,086	17,743	17,581
	Total	28,566	33,228	32,227	32,886	35,715	35,726	37,020
Impairments	Hold to Maturity portfolio	52	118	119	121	148	153	162
	Available for Sale portfolio	190	206	214	214	216	232	232
	Held for trading portfolio							
	Total	243	324	333	335	364	385	393

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	261	14	0	0	43	8	43	-8
[3M - 1Y [		36	0	20	0	0	20	541	12	243	-5	283	11	217	-16
[1Y - 2Y [		4	0	0	0	0	0	3,990	6	0	0	380	14	419	-13
[2Y - 3Y [		2	0	0	0	0	0	3,138	3	0	0	237	7	420	-12
[3Y - 5Y [		30	0	2	2	0	0	49	3	498	-100	1,131	37	720	-24
[5Y - 10Y [		181	0	38	0	0	38	4,185	114	0	0	235	8	241	-9
[10Y - more		341	0	341	341	0	0	1,479	165	7	-3	0	0	0	0	
Tot		594	0	402	343	0	59	13,643	317	749	-108	2,310	85	2,060	-82	
[0 - 3M [Belgium	5	0	0	0	0	0	0	0	0	0	51	0	33	0
[3M - 1Y [301	0	0	0	0	0	122	4	752	-33	152	4	210	-3
[1Y - 2Y [	40		0	0	0	0	0	446	22	84	-7	469	17	316	-11
[2Y - 3Y [	1		0	0	0	0	0	7	0	0	0	455	21	463	-17
[3Y - 5Y [	332		0	240	121	0	119	73	14	1,873	-366	534	27	653	-29
[5Y - 10Y [	140		0	0	410	0	0	483	89	0	0	177	9	308	-10
[10Y - more	462		0	462	410	0	52	448	82	0	0	0	0	0	0	
Tot	1,281		0	702	531	0	170	1,572	211	2,710	-406	1,838	78	1,982	-70	
[0 - 3M [Bulgaria		0	0	0	0	0	0	0	0	0	0	11	0	7	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	3	0	7	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	2	0	5	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	48	1	6	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	36	1	35	-1
[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	101	2	61	-1	
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [1	0	1	0	0	1	0	0	0	0	0	0	0	0
[1Y - 2Y [	1		0	1	0	0	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
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	3	0	3	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	2		0	2	0	0	2	0	0	0	0	3	0	3	0	
[0 - 3M [Czech Republic		0	0	0	0	0	0	0	0	0	0	0	0	7	0
[3M - 1Y [0	0	0	0	0	0	0	1	0	0	22	0	27	0
[1Y - 2Y [		8	0	8	8	0	0	215	22	0	0	36	0	14	0
[2Y - 3Y [		6	0	6	6	0	0	0	0	0	0	11	0	7	0
[3Y - 5Y [		53	0	53	53	0	0	0	0	0	0	0	0	7	0
[5Y - 10Y [		71	0	70	70	0	0	107	24	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		138	0	137	137	0	0	321	47	0	0	68	1	62	0	
[0 - 3M [Denmark	0	0	0	0	0	0	0	0	0	0	13	8	13	-8
[3M - 1Y [0	0	0	0	0	0	0	0	104	-4	104	3	97	-2
[1Y - 2Y [	0		0	0	0	0	0	0	0	243	-15	132	7	124	-7
[2Y - 3Y [	1		0	1	0	0	1	0	0	203	-21	324	6	340	-5
[3Y - 5Y [	0		0	0	0	0	0	0	0	185	-23	91	0	143	-1
[5Y - 10Y [	0		0	0	0	0	0	99	4	88	-1	58	1	73	-1
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	1		0	1	0	0	1	99	4	824	-65	722	26	791	-25	
[0 - 3M [Estonia		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	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 [Finland	0	0	0	0	0	0	223	4	0	0	0	0	0	0
[3M - 1Y [3	1	0	0	0	0	389	10	0	0	62	3	53	-2
[1Y - 2Y [	263		0	263	0	0	263	204	12	272	-20	332	8	234	-8
[2Y - 3Y [	8		0	4	0	0	4	671	67	108	-3	244	5	279	-5
[3Y - 5Y [	314		3	271	7	264	978	129	683	177	-52	177	1	189	-1
[5Y - 10Y [	352		5	312	0	312	1,012	180	146	180	-18	39	0	75	0
[10Y - more	78		78	0	414	0	0	414	69	940	-55	0	0	0	0	
Tot	1,019		88	849	7	842	0	3,892	470	2,149	-149	853	17	830	-16	
[0 - 3M [France		12	0	0	0	0	0	1,903	50	2,119	-16	178	17	123	-10
[3M - 1Y [2,941	0	2,920	391	0	2,528	1,770	39	2,049	-75	264	4	324	-3
[1Y - 2Y [		373	0	157	157	0	0	275	16	474	-11	1,004	18	873	-12
[2Y - 3Y [		53	0	24	24	0	0	315	25	4	-11	1,240	103	1,225	-10
[3Y - 5Y [		741	29	0	0	0	0	567	49	533	-119	1,666	135	1,469	-48
[5Y - 10Y [		389	85	112	112	0	0	831	150	100	-1	598	42	456	-26
[10Y - more		1,107	376	732	319	0	413	631	207	422	-36	32	13	17	-10	
Tot		5,615	490	3,944	1,003	0	2,941	6,293	536	5,701	-260	4,982	333	4,488	-119	

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	17	-2	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 [		6	0	6	0	0	6	0	0	0	0	116	6	44	-2
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		6	0	6	0	0	6	0	0	17	-2	119	6	47	-2	
[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	30	0	18	18	0	0	195	7	973	-17	13	8	13	-8
[3M - 1Y [137	0	121	52	70	70	3,198	130	195	-4	376	36	186	-2
[1Y - 2Y [	924		0	924	157	766	766	4,651	365	3,649	-309	286	13	352	-19
[2Y - 3Y [	72		0	70	0	70	70	179	8	3,893	-455	295	5	244	-8
[3Y - 5Y [	818		0	758	480	278	278	6,546	481	6,649	-1,100	279	10	524	-13
[5Y - 10Y [	819		0	233	233	0	0	6,128	151	3,741	-341	261	12	191	-12
[10Y - more	246		0	249	246	4	4	973	5	6,931	-2,148	0	0	0	0	
Tot	3,045		0	2,373	1,185	0	1,187	21,869	1,147	26,030	-4,375	1,510	84	1,510	-63	
[0 - 3M [Norway		0	0	0	0	0	0	0	0	93	-4	0	0	0	0
[3M - 1Y [1	0	1	0	1	1	0	0	145	-9	202	3	53	-2
[1Y - 2Y [		0	0	0	0	0	0	0	0	29	-2	144	5	137	-4
[2Y - 3Y [		0	0	0	0	0	0	0	0	105	-11	102	1	93	-1
[3Y - 5Y [		1	0	1	0	1	1	0	0	128	-15	6	0	3	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		2	0	2	0	2	2	0	0	500	-41	514	16	507	-15	
Tot		4	0	4	0	4	4	0	0	0	0	7	0	7	0	
[0 - 3M [Poland	5	0	5	5	0	0	0	0	0	0	7	0	15	0
[3M - 1Y [1	0	0	0	0	0	21	0	0	0	6	0	25	0
[1Y - 2Y [	4		0	4	0	4	4	0	0	0	0	27	1	28	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	22	1	10	0
[3Y - 5Y [	2		0	2	0	2	2	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	16		0	14	5	0	10	21	0	0	0	70	1	85	-1	
[0 - 3M [Portugal		0	0	0	0	0	0	0	0	0	0	337	5	258	0
[3M - 1Y [1	0	0	0	0	0	0	0	0	0	252	5	266	-7
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	715	20	621	-16
[2Y - 3Y [		72	0	46	0	46	46	0	0	0	0	597	39	663	-42
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	1,741	545	1,318	-179
[5Y - 10Y [		14	0	11	0	11	11	237	17	0	0	491	75	480	-71
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		88	0	56	0	56	56	237	17	0	0	4,133	688	3,605	-315	
[0 - 3M [Romania	48	1	47	46	0	1	0	0	0	0	0	0	6	0
[3M - 1Y [31	0	31	26	0	5	0	0	0	0	0	0	0	0
[1Y - 2Y [	10		0	10	10	0	0	0	0	0	0	68	3	78	-2
[2Y - 3Y [	18		0	18	10	0	8	0	0	0	0	6	0	5	0
[3Y - 5Y [	5		0	5	0	0	5	0	0	0	0	159	8	45	-3
[5Y - 10Y [	2		0	2	0	2	2	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	114		1	113	91	0	22	0	0	0	0	233	11	134	-5	
[0 - 3M [Slovakia		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	20	0	40	-1
[3Y - 5Y [		0	0	0	0	0	0	263	15	0	0	17	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	81	8	0	0	0	0	25	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	344	23	0	0	39	1	68	-1	

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 [	Slovenia	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	7	0	6	0	-1	
[0 - 3M [	Spain	13	0	0	0	0	0	0	0	0	0	117	0	52	0	-1
[3M - 1Y [		891	0	822	0	822	0	75	2	114	-2	544	19	444	19	-27
[1Y - 2Y [		239	0	56	0	56	0	0	0	45	-9	740	13	1,129	13	-36
[2Y - 3Y [		258	0	199	53	146	0	33	3	0	0	893	6	711	6	-5
[3Y - 5Y [		223	0	0	0	0	0	0	0	0	0	4,101	1,150	3,135	71	-166
[5Y - 10Y [		191	0	0	0	0	0	0	0	0	0	747	71	799	71	-84
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		1,815	0	1,077	53	1,024	157	13	208	-15	7,142	1,260	6,271	319	-319		
[0 - 3M [	Sweden	259	127	132	0	0	132	98	7	110	-4	34	8	38	8	-8
[3M - 1Y [		18	0	17	0	17	0	218	7	699	-94	266	17	188	17	-19
[1Y - 2Y [		5	0	2	2	0	0	72	6	196	-11	257	7	273	7	-8
[2Y - 3Y [		62	0	62	12	50	0	41	2	105	-8	297	6	291	6	-5
[3Y - 5Y [		23	0	4	4	0	0	44	7	745	-74	118	1	174	1	-3
[5Y - 10Y [		139	21	77	0	77	0	363	15	651	-39	80	7	42	7	-3
[10Y - more		141	0	0	0	0	0	663	57	292	-24	0	0	0	0	0	0
Tot		647	289	294	18	276	1,499	99	2,799	-254	1,053	46	1,006	46	-45		
[0 - 3M [	United Kingdom	170	128	30	30	0	0	0	0	76	-36	0	0	0	0	0
[3M - 1Y [		485	16	469	271	198	0	71	1	21	-6	51	3	42	3	-2
[1Y - 2Y [		907	10	341	336	0	0	78	1	133	-18	156	7	163	7	-8
[2Y - 3Y [		620	9	611	449	0	0	29	0	23	-1	58	4	58	4	-4
[3Y - 5Y [		1,601	98	1,382	1,365	0	0	17	1	16	-1	3	0	3	0	0
[5Y - 10Y [		5,001	53	4,107	3,799	0	0	301	7	0	0	3	0	3	0	0
[10Y - more		9,164	1,789	7,376	1,471	5,905	0	0	0	0	0	0	0	0	0	0	0
Tot		17,948	2,103	14,314	7,720	0	6,583	329	10	-62	270	15	268	15	-14		
[0 - 3M [	Australia	65	0	65	65	0	0	0	0	493	-25	0	0	0	0	0
[3M - 1Y [		236	0	236	236	0	0	44	1	184	-3	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	1	0	1	0	0
[2Y - 3Y [		4	0	4	0	0	0	0	0	63	-5	25	1	27	1	-1
[3Y - 5Y [		716	715	1	0	0	0	1	0	6	-1	0	0	0	0	0
[5Y - 10Y [		2	0	0	0	0	0	193	57	441	-76	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	57	7	0	0	0	0	0	0	0	
Tot		1,023	715	306	301	0	294	64	1,187	-110	26	1	27	1	-1		
[0 - 3M [	Canada	108	0	108	108	0	108	0	0	0	0	0	0	0	0	0
[3M - 1Y [		12	7	5	4	1	0	1	0	0	0	0	0	0	0	0
[1Y - 2Y [		1	0	1	0	0	0	0	0	58	-3	0	0	0	0	0
[2Y - 3Y [		20	0	20	0	20	0	0	0	146	-7	0	0	0	0	0
[3Y - 5Y [		8	0	0	0	0	0	362	27	125	-14	0	0	0	0	0
[5Y - 10Y [		130	0	103	0	103	0	19	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	65	21	0	0	0	0	0	0	0	
Tot		279	7	237	4	234	446	49	329	-24	0	0	0	0	0		
[0 - 3M [	Hong Kong	548	0	548	548	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2	0	2	2	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
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	1	0	1	0	0
[3Y - 5Y [		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
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		551	0	551	551	0	0	0	0	0	2	0	2	0	0		
[0 - 3M [	Japan	73	0	73	71	2	2	2	0	8	0	0	0	0	0	0
[3M - 1Y [		31	0	31	14	17	0	205	1	71	-1	0	0	0	0	0
[1Y - 2Y [		67	0	67	0	67	0	318	3	289	-6	59	1	59	1	-1
[2Y - 3Y [		28	0	0	0	0	0	356	21	87	-15	141	3	101	3	-2
[3Y - 5Y [		333	0	18	0	18	0	339	25	487	-41	46	1	49	1	-1
[5Y - 10Y [		1,511	0	0	0	0	0	717	52	142	-2	0	0	0	0	0
[10Y - more		811	0	0	0	0	0	327	17	528	0	0	0	0	0	0	
Tot		2,855	0	190	85	104	2,265	120	1,612	-66	245	5	209	5	-4		
[0 - 3M [	U.S.	485	4	0	0	0	0	0	0	0	0	125	0	56	0	0
[3M - 1Y [		2,953	12	2,158	880	1,277	0	0	0	0	0	149	0	107	0	0
[1Y - 2Y [		4,043	191	2,723	654	2,069	0	0	0	0	0	235	0	241	0	0
[2Y - 3Y [		5,881	16	3,377	3,179	198	0	0	0	0	0	455	1	178	1	0
[3Y - 5Y [		3,673	2	2,675	2,564	110	0	0	0	0	0	271	1	794	1	-4
[5Y - 10Y [		3,830	11	2,569	2,382	187	0	0	0	0	0	160	1	146	1	-1
[10Y - more		1,384	145	264	125	139	0	0	0	0	0	0	0	0	0	0	
Tot		22,250	380	13,765	9,784	0	3,981	0	0	0	1,395	3	1,522	3	-6		

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	1,965	14	3,948	-138	4	0	7	0
[3M - 1Y [		0	0	0	0	0	0	0	0	135	-10	21	0	21	0
[1Y - 2Y [		173	0	173	173	0	0	18	0	0	0	144	2	173	-2
[2Y - 3Y [		13	0	13	13	0	0	7	0	28	-1	59	1	77	-1
[3Y - 5Y [		0	0	0	0	0	0	14	0	586	-19	86	2	87	-2
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	4	0	15	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		186	0	186	186	0	0	2,004	15	4,697	-167	318	5	379	-5
[0 - 3M [	Switzerland	127	0	127	127	0	0	18	0	13	-1	58	0	0	0
[3M - 1Y [		407	0	407	0	0	407	1	0	33	-2	0	0	18	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	25	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		61	0	61	61	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	-15	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		595	0	595	188	0	392	20	0	46	-2	58	0	44	0
[0 - 3M [	Other advanced economies non EEA	46	0	46	44	0	0	0	0	0	0	16	0	2	0
[3M - 1Y [		255	0	255	255	0	0	0	0	0	0	12	0	52	0
[1Y - 2Y [		14	0	14	14	0	0	0	0	0	0	36	0	57	-1
[2Y - 3Y [		10	0	10	0	0	0	0	0	0	0	155	3	127	-2
[3Y - 5Y [		4	0	4	0	0	0	0	0	0	0	52,965	52,483	52,810	-52,435
[5Y - 10Y [		1	0	1	0	0	0	0	0	0	0	392	6	334	-42
[10Y - more		144	0	144	0	119	0	0	0	0	0	0	0	0	0
Tot		474	0	449	314	0	119	0	0	0	0	53,577	52,493	53,383	-52,480
[0 - 3M [	Other Central and eastern Europe countries non EEA	16	0	16	14	0	1	0	0	0	0	7	0	0	0
[3M - 1Y [		96	0	96	36	0	58	0	0	0	0	41	1	49	-1
[1Y - 2Y [		30	15	16	1	0	10	0	0	0	0	67	1	50	-1
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	77	2	69	-2
[3Y - 5Y [		40	40	0	0	0	0	0	0	0	0	120	7	115	-6
[5Y - 10Y [		26	26	0	0	0	-1	0	0	0	0	9	1	2	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		207	80	127	52	0	68	0	0	0	0	321	11	285	-10
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	13	0	13	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	4	0	15	0
[1Y - 2Y [		0	0	0	0	0	-1	0	0	0	0	19	0	48	-2
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	20	0	16	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	141	-7	24	1	47	-2
[5Y - 10Y [		2	0	1	0	0	1	0	0	0	0	11	0	4	-1
[10Y - more		0	0	0	0	0	0	101	50	0	0	0	0	0	0
Tot		2	0	1	0	0	0	101	50	141	-7	90	1	142	-4
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	420	2	409	-1
[3M - 1Y [		314	0	314	0	0	62	0	0	0	0	582	9	604	-7
[1Y - 2Y [		6	6	0	0	0	0	0	0	0	0	399	15	392	-14
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	508	29	516	-29
[3Y - 5Y [		10	10	0	0	0	0	0	0	0	0	694	62	705	-62
[5Y - 10Y [		1	0	1	0	0	0	0	0	0	0	113	19	111	-19
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		331	16	315	0	0	62	0	0	0	0	2,717	135	2,737	-133
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	4	0	4	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	4	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	4	0	4	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	1	0	1	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	3	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 - 3M [	Others	160	15	145	145	0	0	483	8	1,449	-23	319	1	222	-1
[3M - 1Y [		557	215	342	342	0	0	160	1	653	-13	92	1	127	-2
[1Y - 2Y [		211	0	212	206	1	3	8	0	100	0	256	2	346	-4
[2Y - 3Y [		56	20	36	36	0	0	31	7	93	-2	235	6	242	-7
[3Y - 5Y [		414	30	384	252	124	8	30	1	993	-48	279	12	343	-16
[5Y - 10Y [		147	95	48	26	0	19	31	2	39	-2	21	1	17	-1
[10Y - more		73	51	14	0	0	8	0	0	0	-8	0	0	0	0
Tot		1,618	425	1,193	1,008	125	38	742	19	3,327	-96	1,202	24	1,296	-31

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	69,755	68,090	64,264	61,050	63,683	50,400	44,187	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1 COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	44,104	43,422	43,375	43,685	39,015	29,559	26,968	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)	32,464	32,976	33,100	33,222	32,976	33,100	33,222	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	612	612	612	612	612	612	612	-	-
	A.1.2 Retained earnings	1,040	-2,116	-5,640	-7,152	-4,684	-14,953	-17,068	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	2,201	4,770	4,736	5,235	3,660	3,986	2,951	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	-24	-24	-24	-24	-696	-344	-474	-	-
	A.1.3.2 Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-370	-107	37	133	-1,108	-1,565	-1,870	-	-
	A.1.4 Other Reserves	26,641	26,642	26,642	26,642	26,642	26,642	26,642	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5 Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6 Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 (1.1.1.7)	Article 84 of CRR
	A.1.7 Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	589	-188	-38	-188	-189	-187	-188	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8 Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	19	14	10	557	206	190	-	-
	A.1.9 (-) Intangible assets (including Goodwill)	-14,818	-15,205	-10,876	-9,808	-15,205	-9,464	-8,026	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	-2,711	-3,242	-4,300	-3,986	-4,305	-8,478	-9,201	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	-1,023	0	0	0	0	0	0	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12 (-) Defined benefit pension fund assets	-206	-234	-263	-290	-234	-263	-290	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	-73	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	-203	-1,030	-1,264	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	0	0	0	0	0	0	0	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 (+/-)	0	0	0	0	0	0	0	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 (+/-)	0	0	0	0	0	0	0	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)	9,092	9,231	7,978	6,716	9,231	7,978	6,716	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)	53,196	52,653	51,353	50,401	48,246	37,537	33,684	CA1 (1.1)	Article 25 of CRR	
A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments)	16,559	15,436	12,911	10,649	15,437	12,862	10,503	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B TOTAL RISK EXPOSURE AMOUNT	514,739	521,259	464,868	451,585	548,536	509,826	477,214	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 (+)	6,811								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2 of which: stemming from CVA capital requirements (+)	20,062								Article 381 to 386 of CRR
	B.3 of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4 of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-5,557								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 (-)	-3,966								-
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	8.57%	8.33%	9.33%	9.67%	7.11%	5.80%	5.65%	CA3 (1)	-
	C.2 Tier 1 Capital ratio	10.33%	10.10%	11.05%	11.16%	8.80%	7.36%	7.06%	CA3 (3)	-
	C.3 Total Capital ratio	13.55%	13.06%	13.82%	13.52%	11.61%	9.89%	9.26%	CA3 (5)	-
D Common Equity Tier 1 Capital Threshold		41,701	37,189	36,127	30,169	28,040	26,247			
Memorandum items	E Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
	F Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1 Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G Fully Loaded Common Equity Tier 1 Capital ratio (3)				9.67%			5.65%		

(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	-118	0	-127	0	Citizens partial IPO
2015	788	-58,099	437	-57,599	Citizens partial IPO
2016	1,303	-13,445	1,662	-13,157	Citizens and W&G IPO
Total	1,973	-71,544	1,972	-70,756	



2014 EU-wide Stress Test

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

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	462
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) (-)	-693
Other material losses and provisions from 1 January to 30 September 2014 (-)	-1,088