



2014 EU-wide Stress Test

Bank Name	SE - Nordea Bank AB (publ)
LEI Code	6SCPQ280AIY8EP3XFW53

2014 EU-wide Stress Test Summary Adverse Scenario

SE - Nordea Bank AB (publ)	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	4,489
Impairment losses on financial and non-financial assets in the banking book	711
Common Equity Tier 1 capital ⁽¹⁾	22,244
Total Risk Exposure ⁽¹⁾	163,722
Common Equity Tier 1 ratio, % ⁽¹⁾	13.6%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	5,938
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7,838
3 yr cumulative losses from the stress in the trading book	1,317
Valuation losses due to sovereign shock after tax and prudential filters	118
Common Equity Tier 1 capital ⁽¹⁾	20,875
Total Risk Exposure ⁽¹⁾	173,515
Common Equity Tier 1 ratio, % ⁽¹⁾	12.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	9,543
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

SE - Nordea Bank AB (publ)	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	4,489
Impairment losses on financial and non-financial assets in the banking book	711
Common Equity Tier 1 capital ⁽¹⁾	22,244
Total Risk Exposure ⁽¹⁾	163,722
Common Equity Tier 1 ratio, % ⁽¹⁾	13.6%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	10,018
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,271
3 yr cumulative losses from the stress in the trading book	800
Common Equity Tier 1 capital ⁽¹⁾	25,016
Total Risk Exposure ⁽¹⁾	164,134
Common Equity Tier 1 ratio, % ⁽¹⁾	15.2%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	13,131

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

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	0	0	84,049	3	0	0	0	0	0	598	4	0	0	0	0	0	0
Institutions	41,093	1	0	0	4,442	0	0	0	0	0	0	642	0	0	0	0	0	0	0
Corporates	160,778	6,109	0	0	3,795	0	0	0	0	0	0	3,789	27	305	1,902	0	0	0	5
Corporates - Of Which: Specialised Lending	1,268	43	0	0	302	0	0	0	0	0	0	302	0	1	0	0	0	0	0
Corporates - Of Which: SME	49,483	3,554	0	0	157,195	2,275	15,280	290	0	15,234	4,389	10,693	405	0	44	787	0	0	0
Retail	0	0	0	0	132,332	1,340	7,347	14	0	9,328	1,776	4,744	11	0	8	49	9	0	0
Retail - Secured on real estate property	63.7%	0	0	0	1,455	43	519	0	0	239	94	182	0	0	0	3	0	0	0
Retail - Secured on real estate property - Of	34.9%	0	0	0	139,878	1,297	6,628	14	0	9,090	1,682	4,562	11	0	8	46	0	0	0
Retail - Secured on real estate property - Of	64.1%	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	24,863	935	7,933	276	0	5,996	2,604	5,949	394	0	153	279	51	105	0
Retail - Other Retail	0	0	0	0	1,362	109	1,565	21	0	529	293	1,174	30	0	5	36	3	8	0
Retail - Other Retail - Of Which: SME	0	0	0	0	23,501	825	6,368	255	0	5,467	2,311	4,776	364	0	147	242	48	97	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
Equity	0	0	0	0	858	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	1,528	5	0	0	1,832	8	1,316	5	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	203,299	6,114	157,195	2,275	110,250	321	94,380	5	15,234	4,389	19,520	448	355	1,902	160	328	128	109	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

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

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock
0.00%	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
0.00%	23	30.80%	0.00%	46	31.15%	0.04%	0.00%	65	31.14%	0.00%	0.00%
0.20%	2,805	30.00%	0.20%	6	20.12%	0.22%	0.36%	3,585	28.36%	0.20%	0.36%
0.50%	18	18.20%	0.70%	29	22.82%	0.69%	0.99%	39	25.05%	0.99%	1.41%
0.32%	1,007	22.4%	0.29%	1,157	22.50%	0.25%	0.25%	1,280	22.41%	0.25%	0.25%
0.19%	1,004	19.80%	0.17%	1,303	20.76%	0.16%	0.16%	1,590	21.44%	0.16%	0.16%
0.10%	201	8.18%	0.09%	310	9.55%	0.09%	0.09%	420	10.56%	0.09%	0.09%
0.24%	8	11.04%	0.22%	12	11.90%	0.20%	0.20%	15	12.60%	0.20%	0.20%
0.10%	193	8.08%	0.09%	298	9.47%	0.08%	0.08%	405	10.50%	0.08%	0.08%
0.56%	803	35.11%	0.51%	993	36.71%	0.47%	0.47%	1,169	37.76%	0.47%	0.47%
0.90%	79	34.60%	0.80%	103	35.03%	0.82%	0.82%	127	35.35%	0.82%	0.82%
0.57%	724	35.17%	0.48%	890	36.96%	0.44%	0.44%	1,043	38.11%	0.44%	0.44%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%
0.17%	3,833	26.58%	0.15%	4,569	26.15%	0.14%	0.14%	5,240	25.80%	0.14%	0.14%

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock
0.02%	16	0.00%	0.02%	32	0.00%	0.02%	0.02%	48	0.00%	0.02%	0.02%
0.08%	49	31.24%	0.12%	123	31.79%	0.09%	0.09%	164	32.19%	0.08%	0.08%
0.21%	4,420	38.24%	1.04%	6,004	37.27%	0.68%	0.68%	7,266	37.14%	0.68%	0.68%
1.64%	45	26.65%	2.75%	94	33.55%	1.41%	1.41%	113	34.34%	1.41%	1.41%
1.01%	1,846	30.82%	1.46%	2,400	33.53%	0.91%	0.91%	3,235	33.98%	0.91%	0.91%
0.30%	1,386	22.93%	0.37%	2,247	25.93%	0.32%	0.32%	2,828	26.64%	0.32%	0.32%
0.18%	422	12.57%	0.24%	860	16.68%	0.21%	0.21%	1,132	17.58%	0.21%	0.21%
0.43%	15	14.88%	0.61%	31	18.87%	0.50%	0.50%	40	19.59%	0.50%	0.50%
0.17%	407	12.49%	0.23%	820	16.60%	0.20%	0.20%	1,092	17.51%	0.20%	0.20%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%
0.81%	963	37.21%	0.96%	1,387	40.18%	0.82%	0.82%	1,696	41.36%	0.82%	0.82%
1.30%	101	36.34%	1.62%	157	37.77%	1.41%	1.41%	197	38.08%	1.41%	1.41%
1.76%	862	37.33%	0.90%	1,230	40.24%	0.76%	0.76%	1,590	41.87%	0.76%	0.76%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%
0.17%	5,020	33.77%	0.52%	9,097	33.33%	0.30%	0.30%	10,806	33.31%	0.30%	0.30%

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	0	0	15,825	2	0	0	0	0	27	2	0	0	0	0	0	0	0
Institutions	15,140	1	0	0	1,287	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	34,363	3,322	0	0	100	0	0	0	0	0	0	100	0	121	1,027	0	0	0	0
Corporates - Of Which: Specialised Lending	7	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	16,310	2,640	0	0	1	0	0	0	0	0	0	1	0	12	659	0	0	0	0
Retail	0	0	49,856	1,293	841	17	0	0	0	6,677	1,293	6,277	17	0	34	262	6	4	4
Retail - Secured on real estate property	69.4%	0	0	37,710	695	0	0	0	0	3,546	823	53	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	41.7%	0	0	165	4	0	0	0	0	29	4	53	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	69.5%	0	0	37,545	689	0	0	0	0	3,517	819	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	12,146	598	841	17	0	0	0	3,131	1,310	574	17	0	34	239	0	0	0
Retail - Other Retail - Of Which: SME	0	0	411	39	76	1	0	0	0	99	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	11,735	558	765	16	0	0	0	3,033	1,273	574	16	0	34	219	0	0	0
Equity	0	0	0	0	277	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	280	0	0	0	669	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	49,789	3,322	49,856	1,293	17,211	18	18,516	0	6,677	7,134	1,061	20	121	1,027	34	262	6	4	4
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock
0.00%	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
0.00%	4	31.27%	0.00%	9	35.39%	0.00%	0.00%	12	31.24%	0.00%	0.00%
0.38%	1,273	30.27%	0.28%	1,375	29.63%	0.22%	0.22%	1,453	29.02%	0.22%	0.22%
0.00%	0	0.00%	0.00%	0	0.52%	0.08%	0.08%	0	0.81%	0.08%	0.08%
0.47%	619	20.60%	0.28%	629	20.68%	0.29%	0.29%	644	21.19%	0.29%	0.29%
0.02%	416	20.89%	0.19%								

	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	5,296	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	1,235	0	0	0	2	0	272	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	1,746	36	0	0	0	0	937	0	0	0	0	0	0	5	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	224	17	0	0	0	0	81	0	0	0	0	0	0	2	0	0	0	0	0
Retail	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	1	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
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	2,982	36	0	0	5,300	0	1,210	0	0	0	1	0	0	5	0	0	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

* 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	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.00%	0	0.00%	0	0	0.00%	0	0	0.00%
0.03%	0	32.21%	0.03%	1	32.30%	0.03%	1	32.36%
0.15%	9	17.77%	0.14%	11	19.49%	0.12%	13	20.49%
0.30%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.43%	3	11.86%	0.39%	3	11.52%	0.31%	3	11.20%
0.55%	0	0.00%	0.54%	0	0.00%	0.54%	0	0.00%
0.70%	0	0.00%	0.70%	0	0.00%	0.70%	0	0.00%
0.85%	0	0.00%	0.85%	0	0.00%	0.85%	0	0.00%
1.00%	0	0.00%	1.00%	0	0.00%	1.00%	0	0.00%
1.15%	0	0.00%	1.15%	0	0.00%	1.15%	0	0.00%
1.30%	0	0.00%	1.30%	0	0.00%	1.30%	0	0.00%
1.45%	0	0.00%	1.45%	0	0.00%	1.45%	0	0.00%
1.60%	0	0.00%	1.60%	0	0.00%	1.60%	0	0.00%
1.75%	0	0.00%	1.75%	0	0.00%	1.75%	0	0.00%
1.90%	0	0.00%	1.90%	0	0.00%	1.90%	0	0.00%
2.05%	0	0.00%	2.05%	0	0.00%	2.05%	0	0.00%
2.20%	0	0.00%	2.20%	0	0.00%	2.20%	0	0.00%
2.35%	0	0.00%	2.35%	0	0.00%	2.35%	0	0.00%
2.50%	0	0.00%	2.50%	0	0.00%	2.50%	0	0.00%
2.65%	0	0.00%	2.65%	0	0.00%	2.65%	0	0.00%
2.80%	0	0.00%	2.80%	0	0.00%	2.80%	0	0.00%
2.95%	0	0.00%	2.95%	0	0.00%	2.95%	0	0.00%
3.10%	0	0.00%	3.10%	0	0.00%	3.10%	0	0.00%
3.25%	0	0.00%	3.25%	0	0.00%	3.25%	0	0.00%
3.40%	0	0.00%	3.40%	0	0.00%	3.40%	0	0.00%
3.55%	0	0.00%	3.55%	0	0.00%	3.55%	0	0.00%
3.70%	0	0.00%	3.70%	0	0.00%	3.70%	0	0.00%
3.85%	0	0.00%	3.85%	0	0.00%	3.85%	0	0.00%
4.00%	0	0.00%	4.00%	0	0.00%	4.00%	0	0.00%
4.15%	0	0.00%	4.15%	0	0.00%	4.15%	0	0.00%
4.30%	0	0.00%	4.30%	0	0.00%	4.30%	0	0.00%
4.45%	0	0.00%	4.45%	0	0.00%	4.45%	0	0.00%
4.60%	0	0.00%	4.60%	0	0.00%	4.60%	0	0.00%
4.75%	0	0.00%	4.75%	0	0.00%	4.75%	0	0.00%
4.90%	0	0.00%	4.90%	0	0.00%	4.90%	0	0.00%
5.05%	0	0.00%	5.05%	0	0.00%	5.05%	0	0.00%
5.20%	0	0.00%	5.20%	0	0.00%	5.20%	0	0.00%
5.35%	0	0.00%	5.35%	0	0.00%	5.35%	0	0.00%
5.50%	0	0.00%	5.50%	0	0.00%	5.50%	0	0.00%
5.65%	0	0.00%	5.65%	0	0.00%	5.65%	0	0.00%
5.80%	0	0.00%	5.80%	0	0.00%	5.80%	0	0.00%
5.95%	0	0.00%	5.95%	0	0.00%	5.95%	0	0.00%
6.10%	0	0.00%	6.10%	0	0.00%	6.10%	0	0.00%
6.25%	0	0.00%	6.25%	0	0.00%	6.25%	0	0.00%
6.40%	0	0.00%	6.40%	0	0.00%	6.40%	0	0.00%
6.55%	0	0.00%	6.55%	0	0.00%	6.55%	0	0.00%
6.70%	0	0.00%	6.70%	0	0.00%	6.70%	0	0.00%
6.85%	0	0.00%	6.85%	0	0.00%	6.85%	0	0.00%
7.00%	0	0.00%	7.00%	0	0.00%	7.00%	0	0.00%
7.15%	0	0.00%	7.15%	0	0.00%	7.15%	0	0.00%
7.30%	0	0.00%	7.30%	0	0.00%	7.30%	0	0.00%
7.45%	0	0.00%	7.45%	0	0.00%	7.45%	0	0.00%
7.60%	0	0.00%	7.60%	0	0.00%	7.60%	0	0.00%
7.75%	0	0.00%	7.75%	0	0.00%	7.75%	0	0.00%
7.90%	0	0.00%	7.90%	0	0.00%	7.90%	0	0.00%
8.05%	0	0.00%	8.05%	0	0.00%	8.05%	0	0.00%
8.20%	0	0.00%	8.20%	0	0.00%	8.20%	0	0.00%
8.35%	0	0.00%	8.35%	0	0.00%	8.35%	0	0.00%
8.50%	0	0.00%	8.50%	0	0.00%	8.50%	0	0.00%
8.65%	0	0.00%	8.65%	0	0.00%	8.65%	0	0.00%
8.80%	0	0.00%	8.80%	0	0.00%	8.80%	0	0.00%
8.95%	0	0.00%	8.95%	0	0.00%	8.95%	0	0.00%
9.10%	0	0.00%	9.10%	0	0.00%	9.10%	0	0.00%
9.25%	0	0.00%	9.25%	0	0.00%	9.25%	0	0.00%
9.40%	0	0.00%	9.40%	0	0.00%	9.40%	0	0.00%
9.55%	0	0.00%	9.55%	0	0.00%	9.55%	0	0.00%
9.70%	0	0.00%	9.70%	0	0.00%	9.70%	0	0.00%
9.85%	0	0.00%	9.85%	0	0.00%	9.85%	0	0.00%
10.00%	0	0.00%	10.00%	0	0.00%	10.00%	0	0.00%

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
0.02%	1	0.00%	0.02%	2	0.00%	0.02%	4	0.00%
0.06%	1	32.55%	0.10%	3	32.84%	0.07%	4	32.93%
0.35%	18	26.55%	0.54%	31	32.44%	0.41%	39	34.56%
0.50%	0	0.00%	0.50%	0	0.00%	0.50%	0	0.00%
0.60%	6	21.69%	1.12%	8	21.76%	0.75%	8	20.58%
0.75%	0	0.00%	0.86%	0	0.00%	0.80%	0	0.00%
0.90%	0	0.00%	0.90%	0	0.00%	0.90%	0	0.00%
1.05%	0	0.00%	1.05%	0	0.00%	1.05%	0	0.00%
1.20%	0	0.00%	1.20%	0	0.00%	1.20%	0	0.00%
1.35%	0	0.00%	1.35%	0	0.00%	1.35%	0	0.00%
1.50%	0	0.00%	1.50%	0	0.00%	1.50%	0	0.00%
1.65%	0	0.00%	1.65%	0	0.00%	1.65%	0	0.00%
1.80%	0	0.00%	1.80%	0	0.00%	1.80%	0	0.00%
1.95%	0	0.00%	1.95%	0	0.00%	1.95%	0	0.00%
2.10%	0	0.00%	2.10%	0	0.00%	2.10%	0	0.00%
2.25%	0	0.00%	2.25%	0	0.00%	2.25%	0	0.00%
2.40%	0	0.00%	2.40%	0	0.00%	2.40%	0	0.00%
2.55%	0	0.00%	2.55%	0	0.00%	2.55%	0	0.00%
2.70%	0	0.00%	2.70%	0	0.00%	2.70%	0	0.00%
2.85%	0	0.00%	2.85%	0	0.00%	2.85%	0	0.00%
3.00%	0	0.00%	3.00%	0	0.00%	3.00%	0	0.00%
3.15%	0	0.00%	3.15%	0	0.00%	3.15%	0	0.00%
3.30%	0	0.00%	3.30%	0	0.00%	3.30%	0	0.00%
3.45%	0	0.00%	3.45%	0	0.00%	3.45%	0	0.00%
3.60%	0	0.00%	3.60%	0	0.00%	3.60%	0	0.00%
3.75%	0	0.00%	3.75%	0	0.00%	3.75%	0	0.00%
3.90%	0	0.00%	3.90%	0	0.00%	3.90%	0	0.00%
4.05%	0	0.00%	4.05%	0				

2014 EU-wide Stress Test

P&L

(mln EUR)

	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	5,516	4,813	4,763	4,830	4,260	3,952	3,810
Net trading income		343	503	583	84	348	479
of which trading losses from stress scenarios		-400	-240	-160	-659	-395	-263
Other operating income	1,134	651	651	651	409	409	409
Operating profit before impairments	4,489	3,217	3,327	3,474	2,012	1,968	1,958
Impairment of financial assets (-)	-711	-864	-736	-671	-2,952	-3,176	-1,710
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-769	-864	-736	-671	-2,952	-3,176	-1,710
Impairment Financial assets designated at fair value through P&L (-)	58	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	3,778	2,353	2,591	2,803	-939	-1,209	248
Other Income and expenses	66	53	53	53	46	46	46
Pre-Tax profit	3,844	2,405	2,643	2,855	-894	-1,163	294
Tax	-969	-722	-793	-857	0	0	-88
Net income	2,875	1,684	1,850	1,999	-894	-1,163	206
Attributable to owners of the parent	2,875	1,684	1,850	1,999	-894	-1,163	206
of which carried over to capital through retained earnings	1,141	741	814	879	-894	-1,163	103
of which distributed as dividends	1,734	943	1,036	1,119	0	0	103

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	134,108	134,175	134,362	134,508	141,782	145,044	139,672
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	134,108	134,175	134,362	134,508	141,782	145,044	139,672
Risk exposure amount for market risk	12,819	12,830	12,830	12,830	17,047	17,047	17,047
Risk exposure amount for operational risk	16,796	16,796	16,796	16,796	16,796	16,796	16,796
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)							
Total Risk exposure amount	163,722	163,801	163,988	164,134	175,624	178,886	173,515

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 [		1	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		1	0	1	0	1	0	0	0	250	-6	0	0	0	0
[1Y - 2Y [		34	0	34	27	7	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		90	0	90	0	0	90	259	19	440	-14	7	0	7	0
[3Y - 5Y [		195	0	195	0	0	195	0	0	200	-20	0	0	0	0
[5Y - 10Y [		145	0	145	145	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	38	-3	0	0	0	0
Tot		464	0	464	172	0	292	259	19	928	-44	7	0	7	0
[0 - 3M [		1	0	0	0	0	0	0	0	266	-4	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		52	0	52	18	0	34	0	0	0	0	0	0	0	0
[2Y - 3Y [		81	0	81	81	0	0	0	0	0	0	18	0	18	0
[3Y - 5Y [		418	0	418	418	0	0	1,529	32	0	0	1	0	1	0
[5Y - 10Y [		99	0	99	99	0	0	1,400	37	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	319	22	0	0	0	0	0	0
Tot		651	0	650	616	0	34	3,249	91	266	-4	20	0	20	0
[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 [		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 [		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 [		9,238	0	6,667	46	0	6,621	1,079	13	1,874	-30	0	0	0	0
[3M - 1Y [		936	0	936	0	0	936	522	20	647	-32	0	0	0	0
[1Y - 2Y [		157	0	157	0	0	157	1,043	72	915	-33	0	0	0	0
[2Y - 3Y [		483	0	483	0	0	483	706	34	230	-29	0	0	0	0
[3Y - 5Y [		205	0	205	0	0	205	1,269	64	180	-12	0	0	0	0
[5Y - 10Y [		931	0	931	321	0	610	871	61	1,132	-144	0	0	0	0
[10Y - more		4	0	4	0	0	4	2,771	257	1,546	-50	0	0	0	0
Tot		11,954	0	9,384	367	0	9,017	8,261	521	6,524	-330	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	10	0	9	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	10	0	9	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	52	1	0	0	0	0	0	0
[3M - 1Y [		594	0	594	155	0	439	697	17	60	0	0	0	0	0
[1Y - 2Y [		78	0	78	0	0	78	423	12	121	-4	0	0	0	0
[2Y - 3Y [		178	0	178	0	0	178	325	29	1,413	-73	0	0	0	0
[3Y - 5Y [		783	0	783	77	0	706	3,372	73	4,629	-223	0	0	0	0
[5Y - 10Y [		1,468	0	1,468	958	0	510	7,948	449	6,234	-591	0	0	0	0
[10Y - more		84	0	84	0	0	84	4,484	61	3,118	-234	0	0	0	0
Tot		3,184	0	3,184	1,190	0	1,994	17,302	642	15,575	-1,125	0	0	0	0
[0 - 3M [		98	0	0	0	0	0	635	6	168	-1	0	0	0	0
[3M - 1Y [		256	0	256	0	0	256	0	0	0	0	0	0	0	0
[1Y - 2Y [		198	0	198	0	0	198	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	12	0	13	0
[3Y - 5Y [		151	0	151	151	0	0	0	0	0	0	45	0	45	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		703	0	605	151	0	454	635	6	168	-1	57	0	58	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 [	China	0	0	0	0	0	0	278	3	2,215	-43	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	619	-152	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	278	3	2,834	-195	0	0	0	0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	21	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	21	0	0	0	0	0	0	0
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Middle East	0	0	0	0	0	0	6	0	486	-19	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	6	0	486	-19	0	0	0	0
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Others	0	0	0	0	0	0	10	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	10	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).
*Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2014 EU-wide Stress Test
Capital

		Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION	
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016			
OWN FUNDS	A	OWN FUNDS	28,358	29,560	29,600	29,246	28,273	26,467	25,105	CA1 (1)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	22,244	23,521	24,250	25,016	22,234	21,117	20,875	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)	5,130	5,130	5,130	5,130	5,130	5,130	5,130	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	20,756	21,497	22,311	23,190	19,862	18,700	18,802	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	255	248	228	209	213	152	-272	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	-41	-41	-41	-41	-234	-176	-197	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	144	0	0	7	0	0	-303	-	-
	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	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	19	19	51	76	19	206	312	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	33	24	16	188	106	79	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-2,987	-2,987	-2,987	-2,987	-2,987	-2,987	-2,987	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	0	0	0	0	0	0	0	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	-738	-228	-318	-428	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	-190	-190	-190	-190	-190	-190	-190	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	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)	1,576	1,576	1,379	788	1,576	1,379	788	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)	23,821	25,098	25,629	25,804	23,811	22,496	21,663	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,537	4,462	3,971	3,442	4,462	3,971	3,442	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	163,722	163,801	163,988	164,134	175,624	178,886	173,515	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 (+)	495								
	B.2	of which: stemming from from CVA capital requirements (+)	4,066								
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	2,228								
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-1,734								
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								
B.6	of which: others subject to the discretion of National Competent Authorities	0									
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	13.59%	14.36%	14.79%	15.24%	12.66%	11.80%	12.03%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	14.55%	15.32%	15.63%	15.72%	13.56%	12.58%	12.48%	CA3 (3)	-
	C.3	Total Capital ratio	17.32%	18.05%	18.05%	17.82%	16.10%	14.80%	14.47%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		13,104	13,119	13,131	9,659	9,839	9,543			
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)				15.24%			12.03%		

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum item based on a fully implemented CRR/CRDIV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



2014 EU-wide Stress Test

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

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	1,180

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