



2014 EU-wide Stress Test

Bank Name	ES - Cajas Rurales Unidas, Sociedad Cooperativa de Crédito
LEI Code	635400CE9HHFB55PEY43

2014 EU-wide Stress Test Summary Adverse Scenario

ES - Cajas Rurales Unidas, Sociedad Cooperativa de Crédito	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	434
Impairment losses on financial and non-financial assets in the banking book	679
Common Equity Tier 1 capital ⁽¹⁾	2,198
Total Risk Exposure ⁽¹⁾	22,098
Common Equity Tier 1 ratio, % ⁽¹⁾	9.9%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	674
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,157
3 yr cumulative losses from the stress in the trading book	19
Valuation losses due to sovereign shock after tax and prudential filters	137
Common Equity Tier 1 capital ⁽¹⁾	1,900
Total Risk Exposure ⁽¹⁾	23,789
Common Equity Tier 1 ratio, % ⁽¹⁾	8.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,308
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

ES - Cajas Rurales Unidas, Sociedad Cooperativa de Crédito	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	434
Impairment losses on financial and non-financial assets in the banking book	679
Common Equity Tier 1 capital ⁽¹⁾	2,198
Total Risk Exposure ⁽¹⁾	22,098
Common Equity Tier 1 ratio, % ⁽¹⁾	9.9%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	851
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	569
3 yr cumulative losses from the stress in the trading book	13
Common Equity Tier 1 capital ⁽¹⁾	2,382
Total Risk Exposure ⁽¹⁾	23,332
Common Equity Tier 1 ratio, % ⁽¹⁾	10.2%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,867

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

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	61.6%	0	0	0	0	21,353	1,544	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	63.1%	0	0	0	0	14,475	953	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	61.5%	0	0	0	0	703	129	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	37,083	3,728	0	0	0	0	0	0	0	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 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	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.01%	0	2.07%	0.01%	0	3.60%	0.01%	0	4.83%	0	0	0
0.01%	8	52.23%	0.01%	8	52.07%	0.01%	9	51.87%	9	51.87%	9
-3.38%	1,912	39.08%	0.84%	1,950	38.91%	0.76%	1,980	38.77%	1,980	38.77%	1,980
0	0	0	0	0	0	0	0	0	0	0	0
0.41%	1,177	36.45%	0.34%	1,269	35.08%	0.31%	1,363	34.46%	1,363	34.46%	1,363
0.19%	440	25.72%	0.15%	474	24.85%	0.11%	514	24.89%	514	24.89%	514
0.63%	101	38.27%	0.45%	111	37.42%	0.36%	120	37.37%	120	37.37%	120
0.17%	338	23.49%	0.13%	363	22.60%	0.10%	394	22.66%	394	22.66%	394
0.74%	8	90.57%	0.88%	10	90.03%	0.85%	11	88.73%	11	88.73%	11
0.87%	729	49.15%	0.78%	785	46.93%	0.73%	838	45.23%	838	45.23%	838
0.95%	562	48.12%	0.84%	630	45.84%	0.82%	675	44.13%	675	44.13%	675
0.61%	147	53.75%	0.64%	155	52.00%	0.64%	163	50.57%	163	50.57%	163
0.00%	0	0.00%	0	0	0.00%	0	0	0.00%	0	0.00%	0
-0.14%	3,026	38.06%	0.35%	3,227	37.33%	0.31%	3,352	36.01%	3,352	36.01%	3,352

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
1.06%	11	35.51%	1.06%	21	37.59%	1.06%	32	38.34%	32	38.34%	32
0.19%	14	42.79%	0.19%	24	45.23%	0.19%	34	46.31%	34	46.31%	34
-2.66%	1,974	39.95%	2.03%	2,043	39.45%	2.04%	2,110	39.13%	2,110	39.13%	2,110
0	0	0	0	0	0	0	0	0	0	0	0
0.65%	1,304	39.01%	0.66%	1,462	37.63%	0.65%	1,619	36.72%	1,619	36.72%	1,619
0.38%	483	26.80%	0.43%	556	26.43%	0.43%	632	26.45%	632	26.45%	632
0.88%	103	37.92%	0.74%	115	36.80%	0.60%	131	38.17%	131	38.17%	131
0.30%	380	24.91%	0.42%	441	24.71%	0.42%	502	24.56%	502	24.56%	502
1.14%	9	96.68%	1.36%	12	97.50%	1.27%	14	95.53%	14	95.53%	14
1.23%	812	53.92%	1.13%	895	51.32%	1.13%	973	49.27%	973	49.27%	973
1.32%	638	53.86%	1.24%	707	49.27%	1.26%	772	47.25%	772	47.25%	772
0.90%	174	63.09%	0.79%	188	60.79%	0.70%	201	59.03%	201	59.03%	201
0.00%	0	0.00%	0	0	0.00%	0	0	0.00%	0	0.00%	0
0.19%	3,303	39.58%	0.78%	3,551	38.71%	0.70%	3,724	38.12%	3,724	38.12%	3,724

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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Retail - Secured on real estate property	61.6%	0	0	0	0	21,353	1,544	0	0	0	0	0	0	0	0	0	0	0	0
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Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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0.01%	8	52.23%	0.01%	8	52.07%	0.01%	9	51.87%	9	51.87%	9
-3.38%	1,912	39.08%	0.84%	1,950	38.91%	0.76%	1,980	38.77%	1,980	38.77%	1,980
0	0	0	0	0	0	0	0	0	0	0	0
0.41%	1,177	36.45%	0.34%	1,269	35.08%	0.31%	1,363	34.46%	1,363	34.46%	1,363
0.19%	440	25.72%	0.15%	474	24.85%	0.11%	514	24.89%	514	24.89%	514
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0.61%	147	53.75%	0.64%	155	52.00%	0.64%	163	50.57%	163	50.57%	163
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-0.14%	3,026	38.06%	0.35%	3,227	37.33%	0.31%	3,352	36.01%	3,352	36.01%	3,352

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			

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	626	493	521	491	463	472	468
Net trading income		-4	-2	0	-7	-3	-2
of which trading losses from stress scenarios		-7	-4	-3	-9	-6	-4
Other operating income	159	126	130	133	119	119	118
Operating profit before impairments	434	268	304	278	221	229	224
Impairment of financial assets (-)	-557	-60	-131	-125	-267	-249	-243
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-557	-60	-131	-125	-267	-249	-243
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	-122	-96	-84	-72	-151	-132	-114
Operating profit after impairments from stress scenarios	-245	112	89	81	-197	-153	-133
Other Income and expenses	15	15	15	15	6	6	6
Pre-Tax profit	-230	127	104	96	-191	-146	-127
Tax	89	-38	-31	-29	58	44	38
Net income	-141	89	72	67	-133	-102	-89
Attributable to owners of the parent	-141	89	72	67	-133	-102	-89
of which carried over to capital through retained earnings	-216	33	9	1	-134	-103	-90
of which distributed as dividends	75	56	63	66	1	1	1

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

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	20,377	20,998	21,336	21,612	21,049	21,582	22,068
Risk exposure amount Securitisation and re-securitisations	159	185	201	212	217	253	276
Risk exposure amount Other credit risk	20,218	20,812	21,135	21,400	20,832	21,329	21,792
Risk exposure amount for market risk	0	0	0	0	0	0	0
Risk exposure amount for operational risk	1,646	1,646	1,646	1,646	1,646	1,646	1,646
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	75	75	75	75	75	75	75
Total Risk exposure amount	22,098	22,718	23,056	23,332	22,769	23,302	23,789

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		Baseline scenario				Adverse scenario		
		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	211						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	211						
Risk exposure values	Banking Book	159	185	201	212	217	253	276
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	159	185	201	212	217	253	276
Impairments	Hold to Maturity portfolio	1	1	2	2	2	2	3
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	1	1	2	2	2	2	3

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

*Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2014 EU-wide Stress Test
Capital

		Baseline Scenario				Adverse Scenario					
(mln EUR)		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	
CRR / CRDIV DEFINITION OF CAPITAL											
OWN FUNDS	A	OWN FUNDS	2,262	2,349	2,366	2,403	2,130	2,024	1,921	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,198	2,311	2,346	2,382	2,092	2,004	1,900	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)	2,341	2,341	2,341	2,341	2,341	2,341	2,341	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	130	163	173	174	-4	-107	-197	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	10	-1	-7	-11	-353	-249	-280	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	-2	-2	-2	-2	-341	-223	-244	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	12	2	-5	-9	-12	-26	-36	-	-
	A.1.4	Other Reserves	71	71	71	71	71	71	71	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	0	0	0	0	0	0	0	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	2	0	0	0	282	145	108	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-289	-241	-193	-145	-223	-158	-92	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	-252	-178	-97	-28	-199	-144	-93	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	0	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	-1	-1	-1	-1	-1	-1	-1	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	-54	-54	-54	-54	-54	-54	-54	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 (-)	-54	-54	-54	-54	-54	-54	-54	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	241	210	113	36	232	160	97	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 (+/-)	241	210	113	36	232	160	97	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 (1.1.2)	Article 61 of CRR	
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,198	2,311	2,346	2,382	2,092	2,004	1,900	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	63	38	20	20	38	20	20	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	22,098	22,718	23,056	23,332	22,769	23,302	23,789	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 (+)	347								
	B.2	of which: stemming from from CVA capital requirements (+)	121								
	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								
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-1,130								
	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	9.95%	10.17%	10.17%	10.21%	9.19%	8.60%	7.99%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	9.95%	10.17%	10.17%	10.21%	9.19%	8.60%	7.99%	CA3 (3)	-
	C.3	Total Capital ratio	10.23%	10.34%	10.26%	10.30%	9.35%	8.69%	8.07%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		1,817	1,844	1,867	1,252	1,282	1,308			
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)				10.06%			7.58%		

(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

(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 (+)	50
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

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