



## 2014 EU-wide Stress Test

<b>Bank Name</b>	IE - Allied Irish Banks plc
<b>LEI Code</b>	3U8WV1YX2VMUHH7Z1Q21

## 2014 EU-wide Stress Test Summary Adverse Scenario

IE - Allied Irish Banks plc	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	207
Impairment losses on financial and non-financial assets in the banking book	2,169
Common Equity Tier 1 capital <sup>(1)</sup>	8,923
Total Risk Exposure <sup>(1)</sup>	60,958
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>14.6%</b>
<b>Outcome of the adverse scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	-508
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	4,196
3 yr cumulative losses from the stress in the trading book	326
Valuation losses due to sovereign shock after tax and prudential filters	-35
Common Equity Tier 1 capital <sup>(1)</sup>	4,620
Total Risk Exposure <sup>(1)</sup>	66,744
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>6.9%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	3,671
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) <sup>(2)</sup>	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>(3)</sup>	1,600
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>(3)</sup>	1,600

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

<sup>(2)</sup> Conversions not considered for CET1 computation

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

## 2014 EU-wide Stress Test Summary Baseline Scenario

IE - Allied Irish Banks plc	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	207
Impairment losses on financial and non-financial assets in the banking book	2,169
Common Equity Tier 1 capital <sup>(1)</sup>	8,923
Total Risk Exposure <sup>(1)</sup>	60,958
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>14.6%</b>
<b>Outcome of the baseline scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	19
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,703
3 yr cumulative losses from the stress in the trading book	125
Common Equity Tier 1 capital <sup>(1)</sup>	7,668
Total Risk Exposure <sup>(1)</sup>	61,684
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>12.4%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	4,935

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

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments		38,946	0	0	0	16,044	0	0	0	60	0	0	0	0	0	0	0	0	0
Institutions		17,053	0	0	0	377	0	0	0	1,791	0	0	0	115	0	0	0	0	0
Corporates		2,445	3,493	0	0	13,951	7,317	8,781	0	0	0	11,246	8,587	99	1,940	0	615	9,297	0
Corporates - Of Which: Specialised Lending		324	67	0	0	0	0	0	0	395	0	0	0	0	4	34	0	0	0
Corporates - Of Which: SME		2,522	2,496	0	0	4,579	2,887	3,268	0	0	0	4,599	3,318	6	1,409	0	233	3,526	0
Retail		0	0	19,014	5,056	15,711	3,124	0	0	8,458	3,305	8,458	3,189	0	0	344	1,744	343	2,867
Retail - Secured on real estate property		0	0	19,014	5,056	11,538	2,616	0	0	8,458	3,305	5,276	2,574	0	0	344	1,744	224	1,590
Retail - Secured on real estate property - Of	113.7%	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	113.7%	0	0	19,014	5,056	11,537	2,616	0	0	8,458	3,305	5,276	2,574	0	0	344	1,744	224	1,590
Retail - Other Retail		0	0	0	0	3,503	499	0	0	0	0	2,627	602	0	0	0	0	69	1,274
Retail - Other Retail - Of Which: SME		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	3,503	499	0	0	0	0	2,627	602	0	0	0	0	69	1,274
Equity		0	0	0	0	387	2	0	0	0	0	851	3	0	0	0	0	0	0
Securitisation		884	0	0	0	80	0	399	0	0	0	334	0	0	50	0	0	53	0
Other non-credit obligation assets		7	0	0	0	1,678	7	0	0	0	0	187	0	0	0	0	0	0	0
TOTAL		64,035	3,493	19,014	5,056	46,230	10,463	10,638	0	8,458	3,305	22,710	11,772	99	1,997	344	1,744	1,011	12,164
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

\* 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	0.00%	0.00%	0	0.00%	0	0.00%	0	
0.01%	8	251.39%	0.01%	9	160.86%	0.01%	10	123.04%	10	132.67%	0.01%	11
1.53%	12,240	54.03%	1.20%	12,451	54.34%	1.17%	12,650	54.11%	12,650	54.11%	12,650	54.11%
-	0	-	-	0	-	-	0	-	0	-	0	
-	0	-	-	0	-	-	0	-	0	-	0	
1.27%	5,723	40.60%	0.96%	6,025	40.27%	0.83%	6,295	40.56%	1.57%	6,623	40.66%	1.47%
1.00%	4,246	34.45%	0.76%	4,463	34.19%	0.64%	4,642	34.01%	1.30%	4,500	34.45%	1.19%
1.00%	4,246	34.45%	0.76%	4,463	34.19%	0.64%	4,642	34.01%	1.30%	4,500	34.45%	1.19%
1.00%	4,246	34.45%	0.76%	4,463	34.19%	0.64%	4,642	34.01%	1.30%	4,500	34.45%	1.19%
3.59%	1,463	75.39%	2.83%	1,554	74.14%	2.54%	1,632	73.27%	3.90%	1,506	76.35%	3.79%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	
0.68%	17,971	49.48%	0.51%	18,404	49.02%	0.46%	18,955	48.68%	1.11%	18,954	49.88%	1.12%

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	
0.27%	111	40.00%	0.27%	221	40.00%	0.27%	332	40.00%	0.27%	11	132.67%	0.04%
0.02%	11	132.67%	0.04%	15	74.56%	0.02%	18	65.09%	0.02%	18	65.09%	0.02%
2.86%	12,810	55.34%	3.28%	13,624	55.80%	2.70%	14,152	55.80%	2.70%	14,152	55.80%	2.70%
-	0	-	-	0	-	-	0	-	0	-	0	
-	0	-	-	0	-	-	0	-	0	-	0	
1.57%	6,023	40.66%	1.47%	6,301	40.29%	1.41%	6,496	39.88%	1.57%	6,623	40.66%	1.47%
1.30%	4,500	34.45%	1.19%	4,829	34.07%	1.17%	5,150	33.73%	1.30%	4,500	34.45%	1.19%
1.30%	4,500	34.45%	1.19%	4,829	34.07%	1.17%	5,150	33.73%	1.30%	4,500	34.45%	1.19%
1.30%	4,500	34.45%	1.19%	4,829	34.07%	1.17%	5,150	33.73%	1.30%	4,500	34.45%	1.19%
3.90%	1,506	76.35%	3.79%	1,645	75.00%	3.73%	1,764	74.63%	3.90%	1,506	76.35%	3.79%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	
1.11%	18,954	49.88%	1.12%	20,360	49.85%	1.00%	21,448	49.44%	1.11%	18,954	49.88%	1.12%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments		29,810	0	0	0	16,044	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		231	0	0	0	302	0	184	0	0	72	0	0	7	0	0	0	0	0
Corporates		5,088	3,266	0	0	4,799	5,093	5,905	2	0	0	4,854	5,949	83	1,885	0	503	7,298	0
Corporates - Of Which: Specialised Lending		91	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		2,522	2,496	0	0	432	1,857	3,268	0	0	0	452	1,119	61	1,409	0	100	2,491	0
Retail		0	0	19,014	5,056	12,981	2,841	0	0	8,458	3,305	7,130	2,889	0	0	344	1,744	299	2,618
Retail - Secured on real estate property		0	0	19,014	5,056	9,248	2,383	0	0	8,458	3,305	4,311	2,333	0	0	344	1,744	247	1,460
Retail - Secured on real estate property - Of	113.9%	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	113.9%	0	0	19,014	5,056	9,248	2,383	0	0	8,458	3,305	4,311	2,333	0	0	344	1,744	247	1,460
Retail - Other Retail		0	0	0	0	3,118	458	0	0	0	0	461	1	0	0	0	0	22	1,158
Retail - Other Retail - Of Which: SME		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	3,118	458	0	0	0	0	461	1	0	0	0	0	22	1,158
Equity		0	0	0	0	378	2	0	0	0	0	840	3	0	0	0	0	52	1,158
Securitisation		140	0	0	0	80	0	188	0	0	0	334	0	0	50	0	0	53	0
Other non-credit obligation assets		7	0	0	0	1,459	7	0	0	0	0	741	0	0	0	0	0	0	0
TOTAL		35,288	3,266	19,014	5,056	36,044	7,937	6,284	2	8,458	3,305	13,971	8,841	83	1,942	344	1,744	655	9,016
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

\* 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	0.00%	0.00%	0	0.00%	0	0.00%	0	
0.08%	7	1426.72%	0.04%	7	929.81%	0.03%	8	743.12%	0.11%	8	1127.39%	0.09%
1.69%	9,026	57.62%	1.17%	10,026	57.35%	0.92%	10,104	57.15%	2.51%	10,287	58.74%	2.27%
-	0	-	-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	-	0	-	
1.15%	5,364	40.23%	0.84%	5,609	39.85%	0.68%	5,807	39.59%	1.44%	5,631	40.27%	1.38%
0.90%	4,044	34.46%	0.65%	4,210	34.11%	0.52%	4,342	33.86%	1.20%	4,274	34.43%	1.13%
0.90%	4,044	34.46%	0.65%	4,210	34.11%	0.52%	4,342	33.86%	1.20%	4,274	34.43%	1.13%
0.90%	4,044	34.46%	0.65%	4,210	34.11%	0.52%	4,342	33.86%	1.20%	4,274	34.43%	1.13%
0.76%	5	54.61%	0.34%	7	53.23%	0.23%	8	52.72%	0.86%	8	86.73%	0.64%
3.47%	1,315	73.94%	2.70%	1,392	72.78%	2.32%	1,456	71.97%	3.68%	1,349	74.97%	3.78%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-	
0.67%	15,207	50.38%	0.47%	15,643	49.82%	0.37%	16,108	49.49%	1.02%	16,104	50.88%	0.95%

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	
0.29%	108	40.00%	0.29%	216	40.00%	0.29%	324	40.00%	0.29%	108	132.67%	0.04%
0.11%	8	1127.39%	0.09%	8	572.14%	0.08%	8	413.70%	0.11%	8	1127.39%	0.09%
2.51%	10,287	58.74%	2.27%	10,736	59.85%	2.13%	11,006	60.05%	2.51%	10,287	58.74%	2.27%
-	0	-	-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	-	0	-	
1.44%	5,631	40.27%	1.38%	6,046	39.87%	1.30%	6,443	39.43%	1.44%	5,631	40.27%	1.38%
1.20%	4,274	34.43%	1.13%	4,555	33.97%	1.14%	4,838	33.58%	1.20%	4,274	34.43%	1.13%
1.20%	4,274	34.43%	1.13%	4,555	33.97%	1.14%	4,838	33.58%	1.20%	4,274	34	



## 2014 EU-wide Stress Test

P&L (mln EUR)	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
<b>Net interest income</b>	<b>1,347</b>	<b>1,347</b>	<b>1,347</b>	<b>1,347</b>	<b>1,347</b>	<b>1,260</b>	<b>1,144</b>
<b>Net trading income</b>		-112	-87	-74	-212	-147	-115
of which trading losses from stress scenarios		-62	-37	-25	-163	-98	-65
<b>Other operating income</b>	-149	-163	-165	-166	-164	-166	-167
<b>Operating profit before impairments</b>	<b>207</b>	<b>-13</b>	<b>12</b>	<b>20</b>	<b>-126</b>	<b>-150</b>	<b>-232</b>
Impairment of financial assets (-)	-2,153	-703	-523	-461	-1,686	-1,406	-1,089
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-2,162	-703	-523	-461	-1,686	-1,406	-1,088
Impairment Financial assets designated at fair value through P&L (-)	9	0	0	0	0	0	0
Impairment on non financial assets (-)	-15	-15	0	0	-15	0	0
<b>Operating profit after impairments from stress scenarios</b>	<b>-1,962</b>	<b>-732</b>	<b>-511</b>	<b>-440</b>	<b>-1,828</b>	<b>-1,556</b>	<b>-1,320</b>
Other Income and expenses	45	45	45	45	44	44	44
<b>Pre-Tax profit</b>	<b>-1,916</b>	<b>-686</b>	<b>-466</b>	<b>-395</b>	<b>-1,784</b>	<b>-1,512</b>	<b>-1,276</b>
Tax	119	206	140	119	535	454	383
<b>Net income</b>	<b>-1,797</b>	<b>-480</b>	<b>-326</b>	<b>-277</b>	<b>-1,249</b>	<b>-1,058</b>	<b>-893</b>
<b>Attributable to owners of the parent</b>	<b>-1,797</b>	<b>-480</b>	<b>-326</b>	<b>-277</b>	<b>-1,249</b>	<b>-1,058</b>	<b>-893</b>
of which carried over to capital through retained earnings	-1,797	-480	-326	-277	-1,249	-1,058	-893
of which distributed as dividends	0	0	0	0	0	0	0

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

## 2014 EU-wide Stress Test

RWA  (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	56,490	57,202	57,095	57,216	61,129	61,933	62,275
Risk exposure amount Securitisation and re-securitisations	733	1,103	1,322	1,464	1,620	2,149	2,482
Risk exposure amount Other credit risk	55,757	56,099	55,773	55,752	59,509	59,784	59,793
Risk exposure amount for market risk	1,220	1,220	1,220	1,220	1,220	1,220	1,220
Risk exposure amount for operational risk	3,174	3,174	3,174	3,174	3,174	3,174	3,174
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
<b>Total Risk exposure amount</b>	<b>60,958</b>	<b>61,670</b>	<b>61,563</b>	<b>61,684</b>	<b>65,597</b>	<b>66,401</b>	<b>66,744</b>













2014 EU-wide Stress Test - Sovereign Exposure

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

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

(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION
			As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016		
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>10,297</b>	<b>9,589</b>	<b>8,883</b>	<b>8,106</b>	<b>8,773</b>	<b>6,938</b>	<b>5,080</b>	CA1 (1)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>8,923</b>	<b>8,533</b>	<b>8,227</b>	<b>7,668</b>	<b>7,700</b>	<b>6,260</b>	<b>4,620</b>	CA1 (1.1.1)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,134	4,134	4,134	4,134	4,134	4,134	4,134	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	8,750	8,750	8,750	8,750	8,750	8,750	8,750	-	-
	A.1.2	Retained earnings	-112	-592	-918	-1,195	-1,360	-2,419	-3,312	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	160	234	258	227	-357	-116	-159	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	644	644	644	644	-21	150	59	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-2	-15	-24	-29	-57	-89	-111	-	-
	A.1.4	Other Reserves	2,611	2,611	2,611	2,611	2,611	2,611	2,611	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	-34	-34	-34	-34	-34	-34	-34	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	-644	-644	-386	-258	17	-90	-24	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-178	-178	-178	-178	-178	-178	-178	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	-3,838	-4,028	-4,155	-4,264	-4,351	-4,784	-5,148	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	-54	-50	-50	-52	-111	-213	-283	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	6,879	7,080	6,946	6,627	7,330	7,349	7,014	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	3,500	3,500	3,500	3,500	3,500	3,500	3,500	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 (+/-)	3,379	3,580	3,446	3,127	3,830	3,849	3,514	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	CA1 (1.1.2)	Article 61 of CRR	
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>8,923</b>	<b>8,533</b>	<b>8,227</b>	<b>7,668</b>	<b>7,700</b>	<b>6,260</b>	<b>4,620</b>	CA1 (1.1)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,374</b>	<b>1,056</b>	<b>657</b>	<b>438</b>	<b>1,072</b>	<b>678</b>	<b>459</b>	CA1 (1.2)	Article 71 of CRR	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>60,958</b>	<b>61,670</b>	<b>61,563</b>	<b>61,684</b>	<b>65,597</b>	<b>66,401</b>	<b>66,744</b>	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	772								
	B.2	of which: stemming from from CVA capital requirements (+)	1,036								
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	319								
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0								
	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 (-)	-3,836								
B.6	of which: others subject to the discretion of National Competent Authorities	0									
<b>CAPITAL RATIOS (%) - Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>	<b>14.64%</b>	<b>13.84%</b>	<b>13.36%</b>	<b>12.43%</b>	<b>11.74%</b>	<b>9.43%</b>	<b>6.92%</b>	CA3 (1)	-
	<b>C.2</b>	<b>Tier 1 Capital ratio</b>	<b>14.64%</b>	<b>13.84%</b>	<b>13.36%</b>	<b>12.43%</b>	<b>11.74%</b>	<b>9.43%</b>	<b>6.92%</b>	CA3 (3)	-
	<b>C.3</b>	<b>Total Capital ratio</b>	<b>16.89%</b>	<b>15.55%</b>	<b>14.43%</b>	<b>13.14%</b>	<b>13.37%</b>	<b>10.45%</b>	<b>7.61%</b>	CA3 (5)	-
<b>D</b>	<b>Common Equity Tier 1 Capital Threshold</b>		<b>4,934</b>	<b>4,925</b>	<b>4,935</b>	<b>3,608</b>	<b>3,652</b>	<b>3,671</b>			
<b>Memorandum items</b>	<b>E</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	<b>F</b>	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					<b>0</b>	<b>0</b>	<b>1,600</b>		
	<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					<b>0</b>	<b>0</b>	<b>1,600</b>		
	<b>G</b>	<b>Fully Loaded Common Equity Tier 1 Capital ratio (3)</b>				<b>1.69%</b>			<b>-3.59%</b>		

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

## 2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
<b>2013</b>	0	0			<p>It has not been possible to dis aggregate the Restructuring Plan into discrete transactions or portfolios; The plan represents the forecast trajectory of the bank as the bank restructures its impaired book and restores viability to its performing assets and funding position.</p> <p>The key drivers of the RWA reduction are net redemptions and the significant restructuring of the Non Performing book (per restructuring plan). This has a knock on impact on impairment charges which positively benefits CT1 levels.</p>
<b>2014</b>	219	-2,085	41	-2,327	
<b>2015</b>	440	-2,121	390	-4,459	
<b>2016</b>	778	-2,060	652	-3,148	
<b>Total</b>	1,436	-6,266	1,083	-9,934	

## 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)							
<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	8,923	8,515	8,633	8,806	7,745	6,730	5,831
<b>TOTAL RISK EXPOSURE AMOUNT</b>	60,958	59,585	57,358	55,418	63,271	59,615	56,810
<b>COMMON EQUITY TIER 1 RATIO</b>	14.64%	14.29%	15.05%	15.89%	12.24%	11.29%	10.26%

# 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 (+/-)	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