



2014 EU-wide Stress Test

Bank Name	ES - Banco Santander, S.A.
LEI Code	5493006QMFDDMYWIAM13

2014 EU-wide Stress Test Summary Adverse Scenario

ES - Banco Santander, S.A.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	22,620
Impairment losses on financial and non-financial assets in the banking book	14,922
Common Equity Tier 1 capital ⁽¹⁾	56,086
Total Risk Exposure ⁽¹⁾	540,248
Common Equity Tier 1 ratio, % ⁽¹⁾	10.4%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	38,788
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	36,661
3 yr cumulative losses from the stress in the trading book	2,758
Valuation losses due to sovereign shock after tax and prudential filters	1,424
Common Equity Tier 1 capital ⁽¹⁾	50,426
Total Risk Exposure ⁽¹⁾	563,935
Common Equity Tier 1 ratio, % ⁽¹⁾	8.9%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	31,016
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⁾	4,102
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 - Banco Santander, S.A.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	22,620
Impairment losses on financial and non-financial assets in the banking book	14,922
Common Equity Tier 1 capital ⁽¹⁾	56,086
Total Risk Exposure ⁽¹⁾	540,248
Common Equity Tier 1 ratio, % ⁽¹⁾	10.4%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	51,192
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	25,991
3 yr cumulative losses from the stress in the trading book	2,209
Common Equity Tier 1 capital ⁽¹⁾	66,063
Total Risk Exposure ⁽¹⁾	551,008
Common Equity Tier 1 ratio, % ⁽¹⁾	12.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	44,081

⁽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	7,568	0	0	0	0	0	257	0	0	0	0	0	0	0	0
Corporates	0	0	6,750	0	6,316	0	0	0	0	0	1,126	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	15,909	265	15,909	265	0	0	0	0	4,020	0	0	0	0	0	0	0	160
Corporates - Of Which: SME	0	0	1,120	0	1,120	0	0	0	0	0	1,120	0	0	0	0	0	0	0	0
Retail	0	0	0	0	31,179	528	0	0	0	0	15,732	531	0	0	0	0	0	344	443
Retail - Secured on real estate property	61.1%	0	0	0	17,020	324	0	0	0	0	5,074	327	0	0	0	0	0	203	134
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	61.1%	0	0	0	17,020	324	0	0	0	0	5,074	327	0	0	0	0	0	203	134
Retail - Other Retail	0	0	0	0	146	0	0	0	0	0	109	0	0	0	0	0	0	0	2
Retail - Other Retail - Of Which: SME	0	0	0	0	14,013	203	0	0	0	0	10,948	203	0	0	0	0	0	136	308
Retail - Other Retail - Of Which: non-SME	0	0	0	0	14,013	203	0	0	0	0	10,948	203	0	0	0	0	0	136	308
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	47	0	0	0	0	0	0	0	0	0	369	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	1,675	0	0	0	0	0	507	0	0	0	0	0	0	1	0
TOTAL	47	0	6,750	0	5,700	47	0	0	0	4,224	769	0	0	0	0	0	60	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	38,218	889	0	0	0	0	0	406	624

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

as of 31/12/2014			Baseline Scenario			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	Impairment rate	Stock of Provisions	Coverage Ratio
0.01%	0	40.86%	0.01%	0	40.87%	0.01%	0	40.87%	0.01%	0	40.87%
0.02%	1	21.88%	0.01%	1	21.68%	0.01%	2	21.75%	0.01%	2	21.75%
0.20%	206	32.39%	0.18%	246	28.32%	0.18%	286	25.53%	0.18%	286	25.53%
0.04%	0	27.88%	0.05%	0	25.80%	0.06%	0	24.50%	0.06%	0	24.50%
2.41%	1,549	49.87%	2.24%	2,215	50.37%	2.01%	2,785	50.52%	2.00%	1,708	50.73%
0.16%	364	29.75%	0.21%	400	30.09%	0.20%	434	30.20%	0.20%	393	30.96%
0.16%	364	29.75%	0.21%	400	30.09%	0.20%	434	30.20%	0.20%	393	30.96%
6.73%	17	77.67%	6.85%	26	77.52%	6.70%	34	77.12%	7.77%	18	77.61%
5.10%	1,169	55.46%	4.91%	1,789	54.50%	4.62%	2,317	54.13%	5.97%	1,297	56.37%
5.10%	1,169	55.46%	4.91%	1,789	54.50%	4.62%	2,317	54.13%	5.97%	1,297	56.37%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
1.32%	1,756	46.24%	1.31%	2,462	46.20%	1.07%	3,072	45.86%	1.72%	2,093	50.12%

as of 31/12/2014			Adverse Scenario			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	Impairment rate	Stock of Provisions	Coverage Ratio
0.01%	0	39.82%	0.01%	0	39.82%	0.01%	0	39.82%	0.01%	0	39.82%
0.04%	2	21.76%	0.03%	4	21.83%	0.02%	5	21.85%	0.02%	5	21.85%
0.57%	383	48.38%	0.92%	587	41.16%	0.88%	777	37.92%	0.57%	383	48.38%
0.21%	2	37.92%	0.51%	0	36.49%	0.39%	0	35.61%	0.21%	2	37.92%
2.90%	1,708	50.73%	3.13%	2,637	51.46%	2.79%	3,407	51.25%	2.90%	1,708	50.73%
0.33%	393	30.96%	0.53%	482	32.05%	0.66%	591	32.74%	0.33%	393	30.96%
0.33%	393	30.96%	0.53%	482	32.05%	0.66%	591	32.74%	0.33%	393	30.96%
7.77%	18	77.61%	8.02%	29	77.49%	7.32%	37	77.12%	7.77%	18	77.61%
5.97%	1,297	56.37%	6.62%	2,126	56.01%	5.98%	2,779	55.67%	5.97%	1,297	56.37%
5.97%	1,297	56.37%	6.62%	2,126	56.01%	5.98%	2,779	55.67%	5.97%	1,297	56.37%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
1.72%	2,093	50.12%	1.94%	3,228	48.92%	1.73%	4,189	47.81%	1.72%	2,093	50.12%

	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	0	0	247	0	6,117	0	0	0	0	0	34	0	0	0	0	0	1	0	0
Institutions	0	0	1,057	2	190	0	0	0	0	0	84	0	0	0	0	0	1	0	0
Corporates	0	0	6,161	744	2,227	304	0	0	0	0	760	0	0	0	0	0	76	292	21
Corporates - Of Which: Specialised Lending	0	0	0	0	632	218	0	0	0	0	581	0	0	0	0	0	7	38	63
Corporates - Of Which: SME	0	0	2,509	307	425	0	0	0	0	0	1,989	50	0	0	0	0	53	73	7
Retail	0	0	17,897	948	928	39	0	0	0	0	4,065	133	0	0	0	0	106	458	13
Retail - Secured on real estate property	63.6%	0	0	0	1	1	0	0	0	0	2,959	68	0	0	0	0	57	198	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	169	7	0	0	0	0	5	19	0
Retail - Qualifying Revolving	63.6%	0	0	0	14,901	574	52	20	0	0	2,959	68	25	31	0	0	57	198	0
Retail - Other Retail	0	0	2,538	339	875	18	0	0	0	0	997	58	629	19	0	0	45	241	13
Retail - Other Retail - Of Which: SME	0	0	691	144	140	14	0	0	0	0	321	33	78	4	0	0	17	108	0
Retail - Other Retail - Of Which: non-SME	0	0	1,846	195	735	14	0	0	0	0	676	25	551	15	0	0	27	133	13
Equity	0	0	0	0	105	0	0	0	0	0	105	0	0	0	0	0	0	0	0
Securitisation	87	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	87	0	75,362	1,605	11,552	294	0	0	0	9,784	276	5,137	415	0	0	184	720	34	11
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

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

as of 31/12/2014			Baseline Scenario			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	Impairment rate	Stock of Provisions	Coverage Ratio
0.02%	4	39.32%	0.03%	7	39.68%	0.04%	11	39.99%	0.02%	4	39.32%
0.01%	1	2.70%	0.01%	1	3.56%	0.01%	1	3.98%	0.01%	1	3.98%
1.09%	542	31.96%	1.01%	627	31.43%	1.02%	707	31.27%	1.09%	542	31.96%
0.03%	49	15.28%	0.05%	51	15.47%	0.02%	55	17.36%	0.05%	49	15.28%
1.20%	170	24.23%	1.17%	204	24.62%	1.17%	235	24.74%	1.20%	170	24.23%
0.62%	807	45.34%	0.65%	958	42.50%	0.65%	1,082	40.02%	0.62%	807	45.34%
0.20%	377	35.64%	0.20%	475	25.03%	0.46%	549	33.36%	0.20%	377	35.64%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.39%	377	35.71%	0.45%	475	35.06%	0.46%	549	33.38%	0.39%	377	35.71%
1.79%	32	45.13%	1.72%	39	41.44%	1.62%	46	39.51%	1.80%	32	45.13%
1.48%	397	60.87%	1.42%	444	55.29%	1.39%	487	51.82%	1.48%	397	60.87%
2.20%	355	67.25%	2.18%	172	62.56%	2.20%	189	59.45%	2.20%	355	67.25%
1.27%	242	57.18%	1.18%	271	51.31%	1.13%	298	47.76%	1.27%	242	57.18%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.72%	1,354	38.63%	0.73%	1,593	37.34%	0.72%	1,801	36.04%	0.72%	1,354	38.63%

as of 31/12/2014			Adverse Scenario			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	Impairment rate	Stock of Provisions	Coverage Ratio
1.39%	20	36.39%	1.74%	29	38.17%	1.12%	59	40.02%	1.39%	20	36.39%
0.02%	1	3.28%	0.02%	2	4.01%	0.03%	2	4.36%	0.02%	1	3.28%
1.25%	583	33.59%									

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	27,671	27,668	26,728	25,480	25,878	22,747	19,988
Net trading income		660	1,102	1,322	385	937	1,213
of which trading losses from stress scenarios		-1,105	-663	-442	-1,379	-828	-552
Other operating income	3,130	-571	-571	-571	-571	-571	-571
Operating profit before impairments	22,620	17,567	17,326	16,299	15,278	12,978	10,532
Impairment of financial assets (-)	-14,495	-9,376	-8,323	-7,841	-11,883	-12,382	-10,866
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-14,262	-9,374	-8,322	-7,841	-11,852	-12,363	-10,854
Impairment Financial assets designated at fair value through P&L (-)	-234	-2	-1	-1	-31	-19	-13
Impairment on non financial assets (-)	-427	-225	-135	-90	-765	-459	-306
Operating profit after impairments from stress scenarios	7,698	7,966	8,867	8,367	2,630	137	-640
Other Income and expenses	100	0	0	0	0	0	0
Pre-Tax profit	7,797	7,966	8,867	8,367	2,630	137	-640
Tax	-2,276	-2,390	-2,660	-2,510	-789	-41	0
Net income	5,522	5,576	6,207	5,857	1,841	96	-640
Attributable to owners of the parent	4,370	4,554	5,285	5,132	1,041	-451	-961
of which carried over to capital through retained earnings	3,526	3,643	4,228	4,106	833	-451	-961
of which distributed as dividends	844	911	1,057	1,026	208	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	442,467	447,108	450,128	453,127	450,657	455,336	458,398
Risk exposure amount Securitisation and re-securitisations	5,656	7,834	8,565	9,051	10,008	12,041	13,377
Risk exposure amount Other credit risk	436,810	439,274	441,563	444,075	440,648	443,295	445,021
Risk exposure amount for market risk	31,546	31,646	31,646	31,646	39,363	39,363	39,301
Risk exposure amount for operational risk	65,943	65,943	65,943	65,943	65,943	65,943	65,943
Transitional floors for Risk exposure amount	293	293	293	293	293	293	293
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	540,248	544,990	548,010	551,008	556,256	560,935	563,935

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	4,884						
	Trading Book (excl. correlation trading positions under CRM)	810						
	Correlation Trading Portfolio (CRM)	0						
	Total	5,694						
Risk exposure values	Banking Book	3,571	5,274	5,766	6,093	7,106	8,697	9,740
	Trading Book (excl. correlation trading positions under CRM)	2,086	2,560	2,798	2,958	2,902	3,344	3,637
	Total	5,656	7,834	8,565	9,051	10,008	12,041	13,377
Impairments	Hold to Maturity portfolio	0	0	0	0	0	0	0
	Available for Sale portfolio	43	50	55	59	54	65	73
	Held for trading portfolio							
	Total	43	50	55	59	54	65	73

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[0 - 3M]	Austria	2	0	2	2	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		27	0	27	0	0	27	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	-26	0	0	-26	0	0	100	0	-6	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		43	0	5	0	0	5	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		28	0	-39	0	0	-39	0	0	0	0	0	0	0	0	0
[10Y - more]		50	0	20	0	0	20	0	0	0	0	0	0	0	0	0
Tot	151	0	-11	2	0	-13	0	0	100	0	-6	0	0	0	0	
[0 - 3M]	Belgium	42	0	42	10	0	32	0	0	0	0	29	0	0	-29	
[3M - 1Y]		18	0	18	0	0	18	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	-28	0	0	-28	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		10	0	-220	0	0	-220	0	0	0	0	191	5	0	-42	-1
[3Y - 5Y]		39	0	7	0	0	7	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		52	0	20	0	0	20	0	0	0	0	0	0	0	0	0
[10Y - more]		24	0	-8	0	0	-8	0	0	0	0	0	0	0	0	0
Tot	185	0	-169	10	0	-179	0	0	0	0	220	5	0	-71	-1	
[0 - 3M]	Bulgaria	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]	Cyprus	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]	Czech Republic	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]	Denmark	5	0	5	0	0	5	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	22	0	0	-22	
[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	5	0	5	0	0	5	0	0	0	0	22	0	0	-22		
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Finland	0	0	0	0	0	0	110	1	0	0	0	0	0	0	
[3M - 1Y]		2	0	2	0	0	2	210	5	0	0	0	0	0	0	
[1Y - 2Y]		0	0	-17	0	0	-17	450	8	0	0	0	0	0	0	
[2Y - 3Y]		5	0	5	0	0	5	0	0	361	-2	0	0	0	0	
[3Y - 5Y]		2	0	-2	0	0	-2	0	0	0	0	22	0	0	-22	
[5Y - 10Y]		48	0	23	0	0	23	150	21	0	0	0	0	0	0	
[10Y - more]		9	0	2	0	0	2	0	0	0	0	0	0	0	0	
Tot	66	0	13	0	0	13	920	35	361	-2	22	0	0	-22		
[0 - 3M]	France	5	0	5	0	0	5	0	0	0	0	104	0	0	-104	
[3M - 1Y]		50	0	-112	0	0	-112	2	0	0	0	243	1	0	-36	
[1Y - 2Y]		121	0	-174	70	0	-244	1	0	0	0	360	1	0	-36	
[2Y - 3Y]		58	0	-363	0	0	-363	3	0	0	0	426	1	0	-103	
[3Y - 5Y]		118	0	-196	0	0	-196	2	0	0	0	59	0	0	15	
[5Y - 10Y]		147	0	-82	0	0	-82	30	0	0	0	0	0	0	0	
[10Y - more]		110	0	6	0	0	6	394	0	0	0	0	0	0	0	
Tot	609	0	-916	70	0	-986	430	0	0	0	1,192	3	0	-265		

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		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013			
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)		
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Spain	1,035	869	1,035	0	123	43	1,656	32	1,444	0	0	0	0	0	0
[3M - 1Y [3,331	475	3,312	0	67	2,579	499	11	361	0	0	0	0	0	0
[1Y - 2Y [	1,771		344	1,474	131	49	128	753	29	191	0	0	0	0	0	0
[2Y - 3Y [	4,384		2,183	4,154	1,702	308	-89	1,158	42	372	0	0	0	0	0	0
[3Y - 5Y [	6,436		3,266	5,841	2,507	461	-473	2,324	128	553	0	0	0	0	0	0
[5Y - 10Y [	17,841		2,561	17,607	13,717	362	968	2,433	108	1,910	0	0	0	0	0	0
[10Y - more	5,647		2,022	4,943	3,087	285	-452	1,643	267	1,332	0	0	0	0	0	0	
Tot	40,446		11,720	38,367	21,144	1,655	2,704	10,466	617	6,162	0	0	0	0	0	0	
[0 - 3M [Sweden		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
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [United Kingdom	204	0	-510	204	0	-714	0	0	12	0	0	0	0	0	0
[3M - 1Y [99	0	-110	0	0	-110	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	5		0	-172	0	0	-172	18	1	0	47	1	-47	-1	-1	
[2Y - 3Y [	2,322		0	1,862	1,958	0	-96	10	1	0	36	1	-36	-1	-1	
[3Y - 5Y [	889		0	307	874	0	-567	0	0	0	0	0	0	0	0	
[5Y - 10Y [	1,287		0	1,185	741	0	444	0	0	0	0	0	0	0	0	
[10Y - more	506		0	-160	0	0	-160	30	5	0	0	0	0	0	0		
Tot	5,312		0	2,402	3,777	0	-1,375	58	7	12	83	2	-83	-2	-2		
[0 - 3M [Australia		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
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Canada	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
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Hong Kong		599	0	599	599	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
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		599	0	599	599	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Japan	4,453	0	4,453	0	0	4,453	0	0	0	0	0	0	0	0	0
[3M - 1Y [108	0	108	0	0	108	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	4,561		0	4,561	0	0	4,561	0	0	0	0	0	0	0	0	0	
[0 - 3M [U.S.		795	4	795	761	0	30	0	0	0	0	0	100	0	-100	0
[3M - 1Y [28	2	28	26	0	2	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		466	1	381	0	0	379	0	0	0	0	0	-75	0	75	0
[2Y - 3Y [		21	9	9	1	0	0	0	0	0	0	0	-50	0	50	0
[3Y - 5Y [		36	14	28	0	0	15	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		652	11	193	81	0	102	0	0	0	0	0	0	0	0	0
[10Y - more		1,243	8	1,237	1,220	0	-6	0	0	0	0	0	0	0	0	0	
Tot		3,241	49	2,671	2,089	0	519	0	0	0	-25	0	25	0	0		

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013					
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)		
[0 - 3M [	China	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	407	0	407	0	0	407	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		244	0	244	0	0	244	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	652	0	652	0	0	652	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	0
[3M - 1Y [		4	0	4	0	0	4	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	4	0	4	0	0	4	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	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	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	5,097	264	3,453	495	1	2,693	515	3	763	-20	0	0	-73	0	0	
[3M - 1Y [		4,418	144	4,009	866	1	2,998	168	2	2,938	-116	138	1	-645	-4	-4	
[1Y - 2Y [		4,710	105	3,760	2,012	0	1,643	41	0	17	0	155	5	-1,479	-13	-13	
[2Y - 3Y [		5,621	664	3,752	709	2	2,377	192	22	41	0	-564	24	-1,216	-21	-21	
[3Y - 5Y [		8,153	994	7,617	5,467	4	1,153	68	6	298	-16	86	9	-90	-7	-7	
[5Y - 10Y [		3,361	779	2,703	1,634	3	287	19	7	0	0	0	0	0	0	0	
[10Y - more		2,964	615	2,779	1,736	2	425	8	0	68	-2	0	0	0	0	0	
Tot	34,324	3,566	28,074	12,919	13	11,576	1,010	40	4,125	-155	-185	39	-3,503	-45	-45		
[0 - 3M [	Africa	8	7	8	0	0	8	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		4	4	4	0	0	4	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		3	3	3	0	0	3	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		19	18	19	0	1	19	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		29	27	29	0	1	29	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		22	22	22	0	1	22	0	0	0	0	0	0	0	0	0	0
[10Y - more		18	17	18	0	1	18	0	0	0	0	0	0	0	0	0	0
Tot	103	99	103	0	4	103	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Others	4	4	4	0	0	4	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2	2	2	0	0	2	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		2	1	2	0	0	2	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		10	9	10	0	0	10	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		14	14	14	0	1	14	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		11	11	11	0	0	11	0	0	0	0	0	0	0	0	0	0
[10Y - more		9	9	9	0	0	9	0	0	0	0	0	0	0	0	0	0
Tot	52	49	52	0	2	52	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)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	63,219	67,718	71,329	74,605	64,111	62,226	58,967	CA1 (1)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	56,086	60,368	63,248	66,063	56,762	54,146	50,426	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)	42,390	42,390	42,390	42,390	42,390	42,390	42,390	42,390	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	41,762	45,425	49,653	53,759	42,615	42,164	41,202	41,202	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	-15,386	-15,275	-15,045	-15,025	-16,647	-15,675	-16,123	-16,123	CA1 (1.1.1.3)	Articles 4(100), 26(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	-379	-379	-379	-379	-2,740	-2,081	-2,373	-2,373	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	425	384	291	229	-35	-309	-493	-493	-	-
	A.1.4	Other Reserves	0	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	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	6,012	6,390	6,733	7,003	6,308	6,511	6,630	6,630	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	326	326	326	326	326	326	326	326	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	379	303	227	152	2,182	1,249	949	949	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-26,739	-25,974	-25,209	-24,444	-25,974	-25,209	-24,444	-24,444	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	-4,828	-4,801	-4,760	-4,749	-4,720	-4,642	-4,649	-4,649	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	0	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-148	-158	-201	-334	-338	-1,045	-1,620	-1,620	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	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	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	-70	-70	-70	-70	-70	-70	-70	-70	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	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	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	-2,320	-1,813	-1,242	-754	-2,962	-2,945	-3,267	-3,267	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	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	0	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	14,688	13,625	10,445	7,810	13,642	11,092	9,102	9,102	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	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 (+/-)	2,242	2,348	1,832	1,258	2,325	1,786	1,207	1,207	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 (+/-)	12,446	11,277	8,613	6,551	11,317	9,306	7,894	7,894	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)	30	562	1,292	1,756	562	1,292	1,755	1,755	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	0	-	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	56,115	60,930	64,540	67,819	57,324	55,437	52,182	52,182	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,104	6,787	6,789	6,786	6,787	6,789	6,785	6,785	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	540,248	544,990	548,010	551,008	556,256	560,935	563,935	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 (+)	18,466									Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	1,625									Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0									Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-7,785									Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0									-
B.6	of which: others subject to the discretion of National Competent Authorities	0									Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	10.38%	11.08%	11.54%	11.99%	10.20%	9.65%	8.94%	CA3 (1)	-	
	C.2	Tier 1 Capital ratio	10.39%	11.18%	11.78%	12.31%	10.31%	9.88%	9.25%	CA3 (3)	-	
	C.3	Total Capital ratio	11.70%	12.43%	13.02%	13.54%	11.53%	11.09%	10.46%	CA3 (5)	-	
D	Common Equity Tier 1 Capital Threshold		43,599	43,841	44,081	30,594	30,851	31,016				
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)					4,102	4,102	4,102			
	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)				10.57%			7.33%			

(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 (+)	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 (+/-)	4,192

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