



2014 EU-wide Stress Test

Bank Name	UK - HSBC Holdings plc
LEI Code	MLU0ZO3ML4LN2LL2TL39

2014 EU-wide Stress Test Summary Adverse Scenario

UK - HSBC Holdings plc	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	21,675
Impairment losses on financial and non-financial assets in the banking book	5,787
Common Equity Tier 1 capital ⁽¹⁾	94,725
Total Risk Exposure ⁽¹⁾	880,965
Common Equity Tier 1 ratio, % ⁽¹⁾	10.8%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	49,316
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	38,107
3 yr cumulative losses from the stress in the trading book	5,210
Valuation losses due to sovereign shock after tax and prudential filters	630
Common Equity Tier 1 capital ⁽¹⁾	101,167
Total Risk Exposure ⁽¹⁾	1,092,835
Common Equity Tier 1 ratio, % ⁽¹⁾	9.3%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	60,106
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

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

⁽²⁾ Conversions not considered for CET1 computation

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

2014 EU-wide Stress Test Summary Baseline Scenario

UK - HSBC Holdings plc	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	21,675
Impairment losses on financial and non-financial assets in the banking book	5,787
Common Equity Tier 1 capital ⁽¹⁾	94,725
Total Risk Exposure ⁽¹⁾	880,965
Common Equity Tier 1 ratio, % ⁽¹⁾	10.8%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	54,549
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	20,166
3 yr cumulative losses from the stress in the trading book	3,625
Common Equity Tier 1 capital ⁽¹⁾	111,603
Total Risk Exposure ⁽¹⁾	933,191
Common Equity Tier 1 ratio, % ⁽¹⁾	12.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	74,655

⁽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.

Table for UK - HSBC Holdings plc showing Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes categories like Central banks and central governments, Retail, and Equity.

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

Table for UK - HSBC Holdings plc showing Baseline Scenario and Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for UK - HSBC Holdings plc showing Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for United Kingdom showing Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes categories like Central banks and central governments, Retail, and Equity.

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

Table for United Kingdom showing Baseline Scenario and Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for United Kingdom showing Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Hong Kong showing Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes categories like Central banks and central governments, Retail, and Equity.

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

Table for Hong Kong showing Baseline Scenario and Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Hong Kong showing Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for China showing Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes categories like Central banks and central governments, Retail, and Equity.

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

Table for China showing Baseline Scenario and Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for China showing Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for United States showing Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes categories like Central banks and central governments, Retail, and Equity.

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

Table for United States showing Baseline Scenario and Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for United States showing Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for France showing Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes categories like Central banks and central governments, Retail, and Equity.

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

Table for France showing Baseline Scenario and Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for France showing Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

	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	12,446	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	2,424	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	27,881	262	0	0	0	0	1,695	0	0	0	0	0	0	125	107	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	18,471	81	811	0	0	0	3,146	316	608	0	0	0	50	0	5	0	0
Retail - Secured on real estate property	50.0%	0	15,344	63	0	0	0	0	1,678	172	0	0	0	0	18	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	50.0%	0	15,344	63	0	0	0	0	1,678	172	0	0	0	0	18	0	0	0	0
Retail - Other Retail	0	0	720	2	0	0	0	0	208	24	0	0	0	0	5	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	2,407	45	811	0	0	0	1,059	100	608	0	0	0	28	0	5	0	0
Retail - Other Retail - Of Which: non-SME	0	0	419	6	0	0	0	0	800	94	608	0	0	0	21	0	0	0	0
Equity	0	0	1,988	9	611	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	659	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	1,105	0	0	0	0	0	470	0	0	0	0	0	0	0	0
TOTAL	0	0	68,881	383	2,328	0	0	0	19,868	892	1,679	0	0	0	177	107	5	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWK

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	48.53%	0.01%	0	48.53%	0.01%	0	48.53%	0.01%	0	48.53%
0.05%	1	27.67%	0.05%	1	27.90%	0.05%	2	27.88%	0.05%	3	28.77%
0.09%	333	35.71%	0.09%	433	35.62%	0.09%	514	35.22%	0.09%	612	34.91%
0.18%	97	15.81%	0.15%	127	19.39%	0.14%	156	21.35%	0.14%	184	23.75%
0.30%	35	7.39%	0.06%	45	9.34%	0.05%	55	10.10%	0.15%	77	12.95%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.15%	99	16.00%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.15%	117	16.99%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.15%	130	18.98%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.15%	143	20.85%
0.30%	28	21.57%	0.33%	34	24.98%	0.30%	40	26.85%	0.30%	48	27.78%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.30%	431	30.36%	0.28%	562	31.20%	0.24%	672	31.37%	0.43%	874	36.42%

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
0.02%	0	48.53%	0.02%	0	48.53%	0.01%	0	48.53%	0.01%	0	48.53%
0.08%	1	27.58%	0.09%	2	28.77%	0.05%	3	28.77%	0.05%	3	28.77%
0.09%	388	35.35%	0.01%	612	39.41%	0.03%	721	38.78%	0.03%	721	38.78%
0.18%	97	15.81%	0.15%	127	19.39%	0.14%	156	21.35%	0.14%	184	23.75%
0.30%	35	7.39%	0.06%	45	9.34%	0.05%	55	10.10%	0.15%	77	12.95%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.15%	99	16.00%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.15%	117	16.99%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.15%	130	18.98%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.15%	143	20.85%
0.30%	28	21.57%	0.33%	34	24.98%	0.30%	40	26.85%	0.30%	48	27.78%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.30%	431	30.36%	0.28%	562	31.20%	0.24%	672	31.37%	0.43%	874	36.42%

	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	7,098	0	0	0	0	0	1,230	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	1,811	5	213	0	0	0	747	5	54	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	19,352	168	0	0	0	0	20,864	252	0	0	0	0	261	96	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	51.0%	0	0	0	0	8,107	137	0	0	0	5,954	205	0	0	0	0	439	478	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	2,022	14	0	0	0	1,569	21	0	0	0	0	0	0	0
Retail - Qualifying Revolving	51.0%	0	0	0	0	5	0	0	0	0	3	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	1,981	0	0	0	0	0	1,307	0	0	0	0	0	0	0	0
TOTAL	0	0	8,909	5	29,659	305	0	0	1,977	5	28,285	457	0	0	0	0	699	574	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWK

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
0.18%	12	40.00%	0.18%	22	40.00%	0.18%	37	40.00%	0.18%	59	40.00%
0.54%	9	45.00%	0.54%	17	45.00%	0.38%	24	45.00%	0.38%	24	45.00%
0.79%	469	35.27%	0.80%	580	31.54%	0.83%	689	29.50%	0.83%	689	29.50%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
2.55%	2,059	56.52%	2.28%	2,727	54.33%	2.05%	3,286	52.74%	2.55%	3,286	52.74%

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
0.49%	33	40.00%	0.49%	66	40.00%	0.50%	99	40.00%	0.50%	99	40.00%
1.40%	23	45.00%	1.39%	45	45.00%	1.05%	61	45.00%	1.05%	61	45.00%
1.03%	565	39.70%	1.56%	799	34.23%	1.71%	1,023	31.76%	1.71%	1,023	31.76%
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
0.00%	0	-	0.00%	0	-	0.00%	0	-	0.00%	0	-
6.27%	3,630	67.82%	4.77%	5,017	64.37%	3.20%	5,727	60.21%	6.27%	5,727	60.21%

	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													

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	28,981	28,939	28,981	28,981	28,981	28,981	28,981
Net trading income		1,688	2,413	2,776	896	1,938	2,459
of which trading losses from stress scenarios		-1,812	-1,087	-725	-2,605	-1,563	-1,042
Other operating income	3,195	1,274	1,274	1,274	1,274	1,274	1,274
Operating profit before impairments	21,675	17,351	18,363	18,834	15,461	16,617	17,239
Impairment of financial assets (-)	-5,766	-5,354	-4,819	-4,370	-13,497	-10,411	-7,734
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-4,876	-5,354	-4,819	-4,370	-13,497	-10,411	-7,734
Impairment Financial assets designated at fair value through P&L (-)	-890	0	0	0	0	0	0
Impairment on non financial assets (-)	-21	-5,659	-34	69	-6,176	-224	-64
Operating profit after impairments from stress scenarios	15,888	6,339	13,510	14,533	-4,212	5,981	9,440
Other Income and expenses	30	0	0	0	0	0	0
Pre-Tax profit	15,917	6,339	13,510	14,533	-4,212	5,981	9,440
Tax	-3,561	-1,902	-4,053	-4,360	1,263	-1,794	-2,832
Net income	12,357	4,437	9,457	10,173	-2,948	4,187	6,608
Attributable to owners of the parent	11,200	3,771	8,736	9,374	-3,585	3,467	5,877
of which carried over to capital through retained earnings	6,133	1,745	4,077	4,121	-4,001	1,709	3,058
of which distributed as dividends	5,066	2,026	4,659	5,253	415	1,758	2,818

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	727,747	774,862	775,889	779,972	913,887	949,327	918,621
Risk exposure amount Securitisation and re-securitisations	46,185	48,166	53,529	55,121	65,430	79,743	84,529
Risk exposure amount Other credit risk	681,562	726,696	722,360	724,852	848,457	869,585	834,091
Risk exposure amount for market risk	66,781	66,781	66,781	66,781	88,086	88,296	87,777
Risk exposure amount for operational risk	86,437	86,437	86,437	86,437	86,437	86,437	86,437
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)							
Total Risk exposure amount	880,965	928,081	929,108	933,191	1,088,410	1,124,061	1,092,835

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		as of 31/12/2013	Baseline scenario			Adverse scenario		
			31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	34,412						
	Trading Book (excl. correlation trading positions under CRM)	1,904						
	Correlation Trading Portfolio (CRM)	0						
	Total	36,316						
Risk exposure values	Banking Book	43,287	44,381	49,298	50,838	60,780	74,197	78,960
	Trading Book (excl. correlation trading positions under CRM)	2,898	3,785	4,231	4,283	4,650	5,546	5,569
	Total	46,185	48,166	53,529	55,121	65,430	79,743	84,529
Impairments	Hold to Maturity portfolio	16	17	17	17	17	17	17
	Available for Sale portfolio	184	292	357	400	649	813	922
	Held for trading portfolio							
	Total	200	308	373	416	666	830	939

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M]		1	0	1	0	0	1	0	0	0	0	10	0	43	0
[3M - 1Y]		0	0	0	0	0	0	0	0	200	-6	230	2	186	-1
[1Y - 2Y]		72	0	72	0	0	72	20	3	0	0	577	8	598	-10
[2Y - 3Y]		43	0	38	26	0	12	61	5	695	-13	532	6	452	-19
[3Y - 5Y]		266	0	266	107	0	159	72	22	0	0	600	13	822	-27
[5Y - 10Y]		384	60	384	133	0	191	875	38	37	-6	89	3	88	-3
[10Y - more]		278	0	278	0	0	278	10	1	37	-14	0	0	0	0
Tot		1,044	60	1,038	266	0	712	1,038	70	969	-39	2,037	32	2,189	-61
[0 - 3M]		185	185	185	0	0	0	0	0	0	0	17	0	15	0
[3M - 1Y]		117	0	117	49	0	68	0	0	0	0	54	0	25	0
[1Y - 2Y]		182	153	153	0	0	0	0	0	0	0	513	3	143	-4
[2Y - 3Y]		234	172	234	0	0	61	0	0	0	0	368	7	268	-5
[3Y - 5Y]		254	51	254	150	0	52	0	0	0	0	684	14	888	-17
[5Y - 10Y]		438	38	438	0	0	400	0	0	0	0	0	0	0	0
[10Y - more]		406	0	404	0	0	404	0	0	0	0	0	0	0	0
Tot		1,815	600	1,785	200	0	985	0	0	0	0	1,636	24	1,339	-27
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	36	1	36	-1
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	55	1	47	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	114	2	116	-1
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	283	10	194	-10
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	158	18	107	-16
[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	646	31	500	-29
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	1	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	4	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	5	0	0	0
[0 - 3M]		112	0	112	110	0	0	0	0	0	0	34	0	34	0
[3M - 1Y]		119	0	119	119	0	0	0	0	0	0	89	1	66	0
[1Y - 2Y]		19	19	19	0	0	0	0	0	0	0	171	1	94	-1
[2Y - 3Y]		65	18	65	47	0	0	0	0	0	0	273	4	573	-9
[3Y - 5Y]		127	21	127	107	0	0	0	0	0	0	283	4	125	-2
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	39	1	21	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		443	58	443	383	0	0	0	0	0	0	888	11	913	-13
[0 - 3M]		11	9	11	0	0	2	1,754	6	1,026	-1	0	0	7	0
[3M - 1Y]		0	0	0	0	0	0	1,263	2	1,196	-1	6	0	29	0
[1Y - 2Y]		126	0	126	104	0	22	713	39	176	-2	413	2	86	-1
[2Y - 3Y]		63	0	63	51	0	13	20	7	205	-4	135	1	251	-1
[3Y - 5Y]		0	0	0	0	0	0	793	52	100	-2	18	0	18	0
[5Y - 10Y]		0	0	0	0	0	0	347	28	677	-71	0	0	0	0
[10Y - more]		0	0	0	0	0	0	404	73	753	-34	0	0	0	0
Tot		201	9	201	155	0	37	5,295	206	4,133	-114	572	3	391	-3
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	4	0	4	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	4	0	4	0
[0 - 3M]		11	0	4	0	0	4	499	11	250	-6	0	0	0	0
[3M - 1Y]		5	0	0	0	0	0	210	5	6,166	-165	26	0	36	0
[1Y - 2Y]		24	0	0	0	0	0	2,069	24	1,770	-34	54	0	36	0
[2Y - 3Y]		90	0	31	29	0	2	1,578	59	2,649	-67	392	1	98	-1
[3Y - 5Y]		424	0	419	181	0	238	1,914	119	870	-5	172	1	209	-2
[5Y - 10Y]		683	16	556	284	0	255	1,941	128	5,050	-633	15	0	6	0
[10Y - more]		155	0	147	28	0	119	679	8	3,740	-546	0	0	0	0
Tot		1,392	16	1,158	522	0	619	8,891	353	20,495	-1,456	658	2	386	-3
[0 - 3M]		23,865	22,356	23,865	1,324	0	185	1,684	34	2,533	-159	38	0	38	0
[3M - 1Y]		894	30	860	351	0	478	576	7	1,643	-109	133	0	268	0
[1Y - 2Y]		1,893	157	1,823	1,353	0	313	95	2	0	0	849	2	681	-1
[2Y - 3Y]		2,450	377	2,414	2,037	0	310	263	1	8	0	714	1	1,065	-2
[3Y - 5Y]		2,433	1,208	2,366	946	0	212	1	7	76	-4	1,320	7	2,353	-14
[5Y - 10Y]		841	62	673	0	0	611	56	5	191	-28	358	15	328	-14
[10Y - more]		2,867	35	2,805	0	0	2,770	221	32	187	-19	0	0	0	0
Tot		35,242	24,224	34,805	6,011	0	4,570	2,896	88	4,637	-318	3,412	25	4,733	-32

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013					
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)		
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0	0	18	1	15	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	36	1	37	-1		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	66	1	73	-1		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	93	1	97	-3		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	178	2	278	-6		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	17	2	7	-2		
[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	408	8	507	-13	
[0 - 3M]		Luxembourg	971	971	971	0	0	9	0	0	0	0	0	0	0	0	0
[3M - 1Y]			9	0	9	0	0	9	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	22		0	22	0	0	22	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]	316		0	316	0	0	316	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]	448		0	448	226	0	221	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	497		0	489	52	0	438	0	0	0	0	0	0	0	0	0	
[10Y - more]	201		0	201	0	0	201	0	0	0	0	0	0	0	0	0	
Tot	2,464		971	2,456	278	0	1,208	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Malta		1	0	1	1	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			131	22	110	110	0	22	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		95	0	95	95	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		78	0	78	78	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		224	0	224	224	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		75	0	75	75	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		604	22	582	582	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		Netherlands	9	0	9	0	0	9	2,469	5	70	-2	20	0	17	0	
[3M - 1Y]			105	1	105	102	3	3	4,799	53	685	-9	42	0	97	0	
[1Y - 2Y]	233		1	233	208	24	24	3,313	148	2,016	-98	114	1	49	0		
[2Y - 3Y]	51		0	51	51	0	0	5,464	315	320	-34	439	2	168	-2		
[3Y - 5Y]	1,077		20	1,077	1,057	0	0	8,267	558	2,124	-210	612	2	676	-2		
[5Y - 10Y]	72		0	72	72	0	0	8,826	213	11,013	-822	44	1	108	-2		
[10Y - more]	14		0	14	14	0	0	400	1	1,749	-420	0	0	0	0		
Tot	1,562		22	1,562	1,417	0	122	33,538	1,295	17,976	-1,594	1,271	5	1,114	-6		
[0 - 3M]	Norway		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			40	0	40	40	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		73	0	73	73	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		316	0	316	308	0	7	0	0	0	0	123	0	82	0		
[3Y - 5Y]		78	0	78	78	0	0	0	0	0	0	47	0	180	-1		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	29	0	33	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		507	1	507	499	0	7	0	0	0	0	199	1	294	-2		
[0 - 3M]		Poland	307	28	278	278	0	0	0	0	0	0	18	0	19	0	
[3M - 1Y]			23	0	23	23	0	0	0	0	0	0	130	1	95	-1	
[1Y - 2Y]	118		0	118	118	0	0	0	0	0	0	343	5	304	-4		
[2Y - 3Y]	1		0	1	0	0	1	0	0	0	0	640	11	652	-13		
[3Y - 5Y]	71		0	71	71	0	0	0	0	0	0	535	11	710	-14		
[5Y - 10Y]	3		0	3	0	0	3	0	0	0	0	51	1	61	-1		
[10Y - more]	0		0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	523		28	495	491	0	4	0	0	0	0	1,717	30	1,841	-33		
[0 - 3M]	Portugal		0	0	0	0	0	0	0	0	0	0	39	0	73	0	
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	68	0	52	0	
[1Y - 2Y]		2	0	2	0	0	2	0	0	0	0	458	11	428	-10		
[2Y - 3Y]		3	0	3	0	0	3	0	0	0	0	223	10	212	-10		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	391	32	265	-22		
[5Y - 10Y]		6	0	6	0	0	6	186	7	361	-2	155	23	220	-32		
[10Y - more]		5	0	5	0	0	5	0	0	0	0	0	0	0	0		
Tot		17	0	17	0	0	17	186	7	361	-2	1,334	77	1,250	-75		
[0 - 3M]		Romania	55	0	55	0	0	55	0	0	0	0	107	2	105	-2	
[3M - 1Y]			505	0	505	0	0	505	0	0	0	0	117	1	69	-1	
[1Y - 2Y]	62		0	62	0	0	62	0	0	0	0	94	2	156	-2		
[2Y - 3Y]	245		0	245	0	0	245	0	0	0	0	153	2	182	-2		
[3Y - 5Y]	155		0	155	0	0	155	0	0	0	0	223	7	401	-12		
[5Y - 10Y]	341		0	341	0	0	341	0	0	0	0	0	0	0	0		
[10Y - more]	333		0	333	0	0	333	0	0	0	0	0	0	0	0		
Tot	1,695		0	1,695	0	0	1,695	0	0	0	0	694	14	914	-19		
[0 - 3M]	Slovakia		0	0	0	0	0	0	0	0	0	0	73	0	73	0	
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	64	0	36	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	142	2	162	-2		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	265	3	483	-7		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	164	4	273	-5		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		3	0	3	0	0	3	0	0	0	0	0	0	0	0		
Tot		3	0	3	0	0	3	0	0	0	0	708	9	1,027	-15		

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	63	0	63	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	54	0	54	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	73	1	42	-1	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	190	3	150	-2	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	306	10	371	-13	
[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	686	15	679	-17
[0 - 3M]		Spain	0	0	0	0	0	0	0	0	0	0	23	0	23	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	85	0	123	0
[1Y - 2Y]	1		0	1	0	1	0	1	0	0	0	1,057	8	797	-7	
[2Y - 3Y]	3		0	3	0	3	0	3	0	0	0	621	4	873	-9	
[3Y - 5Y]	6		0	6	0	6	0	6	0	0	0	2,197	32	2,039	-34	
[5Y - 10Y]	11		0	11	0	11	0	11	0	0	0	209	9	123	-6	
[10Y - more]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	21		0	21	0	21	0	21	0	0	0	4,193	54	3,977	-56	
[0 - 3M]	Sweden		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	42	0	42	0
[1Y - 2Y]		201	2	201	199	0	0	0	0	0	0	64	0	38	0	
[2Y - 3Y]		72	0	72	0	0	0	0	0	0	0	385	1	100	-1	
[3Y - 5Y]		74	0	74	74	0	0	0	0	0	0	339	2	225	-2	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	13	0	44	-1	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		347	2	347	345	0	0	0	0	0	0	843	4	449	-5	
[0 - 3M]		United Kingdom	7	7	7	0	0	0	1	0	13	-12	609	19	439	-21
[3M - 1Y]			378	1	378	0	377	0	0	0	22	-22	1,623	76	677	-19
[1Y - 2Y]	0		0	0	0	0	0	0	0	8	-8	438	21	479	-16	
[2Y - 3Y]	2,168		261	2,168	1,907	0	0	0	0	0	0	124	8	177	-6	
[3Y - 5Y]	7,062		18	7,062	7,045	0	0	0	0	2	-2	542	42	453	-24	
[5Y - 10Y]	14,914		106	14,914	6,781	8,028	0	0	0	0	0	2	0	54	-2	
[10Y - more]	519		0	519	519	0	0	0	0	0	0	0	0	0	0	
Tot	25,049		393	25,049	16,251	8,404	0	1	0	45	-44	3,338	166	2,280	-89	
[0 - 3M]	Australia		128	0	128	128	0	0	0	0	0	0	1	0	12	0
[3M - 1Y]			24	0	24	24	0	0	0	0	45	0	45	0	39	0
[1Y - 2Y]		3	0	3	0	3	0	3	0	0	0	4	0	35	-1	
[2Y - 3Y]		8	0	8	0	8	0	8	0	0	0	68	2	107	-3	
[3Y - 5Y]		149	0	149	123	26	0	26	0	0	0	64	2	51	-1	
[5Y - 10Y]		16	0	16	0	16	0	16	0	0	0	0	0	0	0	
[10Y - more]		49	0	49	0	49	0	49	0	0	0	0	0	0	0	
Tot		376	0	376	274	102	0	102	0	45	0	182	4	243	-5	
[0 - 3M]		Canada	1,281	0	1,281	1,236	44	0	370	0	29	-17	0	0	0	0
[3M - 1Y]			2,107	0	2,067	1,814	253	0	0	0	56	0	0	0	0	0
[1Y - 2Y]	1,452		0	1,416	1,040	376	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]	980		0	804	871	-67	0	68	2	186	-9	0	0	0	0	
[3Y - 5Y]	1,565		0	1,268	1,296	-28	0	0	0	655	-43	0	0	0	0	
[5Y - 10Y]	1,906		0	1,436	1,235	202	0	163	97	5	-2	0	0	0	0	
[10Y - more]	231		0	23	0	23	0	136	10	222	-27	0	0	0	0	
Tot	9,521		0	8,293	7,491	802	0	741	110	1,152	-98	0	0	0	0	
[0 - 3M]	Hong Kong		31,481	0	31,481	29,626	1,855	0	0	1,439	-60	0	0	0	0	
[3M - 1Y]			7,499	0	7,499	6,330	1,169	0	0	23	-1	0	0	0	0	
[1Y - 2Y]		230	0	230	0	230	0	0	108	-4	0	0	7	0		
[2Y - 3Y]		250	0	250	4	246	0	0	0	0	7	0	4	0		
[3Y - 5Y]		186	0	186	0	186	0	0	37	-5	0	0	0	0		
[5Y - 10Y]		333	0	333	0	333	0	150	11	411	-27	0	0	0		
[10Y - more]		40	0	40	0	40	0	337	34	94	-4	0	0	0		
Tot		40,020	0	40,020	35,960	4,060	0	486	46	2,113	-100	7	0	11	0	
[0 - 3M]		Japan	5,461	0	5,461	2,790	2,670	0	0	0	0	0	0	0	33	0
[3M - 1Y]			2,339	0	2,339	2,339	0	0	0	0	0	0	71	0	71	-1
[1Y - 2Y]	804		0	804	767	37	0	0	0	0	0	113	2	153	-2	
[2Y - 3Y]	1,716		0	1,716	1,716	0	0	0	0	0	0	357	8	285	-6	
[3Y - 5Y]	258		0	258	112	147	0	0	0	0	0	337	7	258	-5	
[5Y - 10Y]	55		0	55	0	55	0	0	0	0	0	47	1	64	-2	
[10Y - more]	12		0	12	0	12	0	0	0	0	0	0	0	0	0	
Tot	10,645		0	10,645	7,724	2,921	0	0	0	0	0	926	18	864	-15	
[0 - 3M]	U.S.		2,366	21	2,040	957	1,083	0	-174	3	0	0	126	0	54	0
[3M - 1Y]			10,408	0	8,920	8,523	397	0	0	0	0	0	157	1	205	-4
[1Y - 2Y]		11,672	0	9,743	9,552	191	0	0	0	0	0	592	7	520	-5	
[2Y - 3Y]		7,672	1	6,408	6,287	120	0	0	0	0	0	1,364	15	720	-10	
[3Y - 5Y]		6,386	0	5,545	5,243	302	0	0	0	0	0	271	1	354	-9	
[5Y - 10Y]		13,880	131	12,629	4,975	7,523	0	0	0	0	0	77	1	65	-1	
[10Y - more]		15,127	0	14,118	14,086	32	0	0	0	0	0	0	0	0	0	
Tot		67,511	153	59,404	49,624	9,648	0	-174	3	0	0	2,587	25	1,917	-28	

(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	6,759	0	6,759	5,009	0	1,750	0	0	0	0	0	0	4	0
[3M - 1Y]		3,564	0	3,564	3,127	0	437	0	0	0	0	13	0	16	0
[1Y - 2Y]		3,387	0	3,387	2,622	0	765	0	0	0	0	97	1	13	0
[2Y - 3Y]		815	0	815	707	0	108	0	0	0	0	37	1	84	-1
[3Y - 5Y]		483	0	483	479	0	4	0	0	0	0	157	3	70	-2
[5Y - 10Y]		53	0	53	0	0	53	0	0	0	0	18	1	4	0
[10Y - more]		3	0	3	0	0	3	0	0	0	0	0	0	0	0
Tot		15,064	0	15,064	11,944	0	3,120	0	0	0	0	322	6	190	-4
[0 - 3M]	Switzerland	273	0	273	273	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]		57	57	57	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		329	57	329	273	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	6,022	1	6,021	5,973	0	48	5,319	37	2,910	-39	38	0	18	0
[3M - 1Y]		7,847	1	7,847	6,880	0	966	1,700	40	1,033	-17	54	0	65	-1
[1Y - 2Y]		1,544	1	1,544	1,129	0	415	0	0	0	0	190	2	180	-2
[2Y - 3Y]		320	7	320	177	0	134	0	0	0	0	330	6	399	-18
[3Y - 5Y]		519	0	519	297	0	222	24	0	134	-2	420	5	304	-4
[5Y - 10Y]		846	2	846	0	0	844	25	1	0	0	161	1	212	-18
[10Y - more]		198	0	198	0	0	198	0	0	0	0	0	0	0	0
Tot		17,295	11	17,294	14,456	0	2,827	7,068	79	4,076	-59	1,193	15	1,179	-44
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	723	23	379	-4
[3M - 1Y]		2	2	2	0	0	0	0	0	0	0	353	3	374	-3
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	704	10	632	-8
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	1,715	27	1,411	-19
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	3,331	124	3,175	-124
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	477	49	474	-50
[10Y - more]		2	0	2	2	0	0	0	0	0	0	0	0	0	0
Tot		4	2	4	2	0	0	0	0	0	7,303	235	6,445	-209	
[0 - 3M]	Middle East	4,979	777	4,202	4,169	0	33	0	0	0	0	76	2	106	-1
[3M - 1Y]		3,291	162	3,291	3,031	0	99	0	0	0	0	102	3	125	-2
[1Y - 2Y]		339	5	339	331	0	2	0	0	0	0	191	7	276	-9
[2Y - 3Y]		192	52	151	125	0	15	86	1	0	0	349	16	338	-18
[3Y - 5Y]		390	107	284	239	0	44	0	0	0	0	343	20	718	-28
[5Y - 10Y]		12	0	12	0	0	12	0	0	0	0	29	1	80	-1
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		9,203	1,102	8,279	7,895	0	206	86	1	0	1,088	49	1,643	-60	
[0 - 3M]	Latin America and the Caribbean	3,996	261	3,823	1,726	0	1,836	0	0	0	0	1,697	43	1,662	-31
[3M - 1Y]		5,088	3	5,088	1,277	0	3,808	0	0	0	0	3,002	44	2,744	-42
[1Y - 2Y]		2,467	13	2,467	1,877	0	581	0	0	0	0	5,145	175	4,951	-179
[2Y - 3Y]		3,684	85	3,599	2,430	0	1,169	0	0	0	0	4,170	281	5,701	-311
[3Y - 5Y]		2,823	24	2,823	2,290	0	521	0	0	0	0	7,394	372	8,051	-443
[5Y - 10Y]		507	6	507	442	0	60	127	10	0	0	1,530	162	1,488	-158
[10Y - more]		249	8	249	196	0	45	0	0	0	0	75	7	48	-2
Tot		18,814	400	18,556	10,238	0	8,019	127	10	0	23,014	1,082	24,645	-1,167	
[0 - 3M]	Africa	397	2	397	395	0	0	0	0	0	0	4	0	0	0
[3M - 1Y]		511	11	511	500	0	0	0	0	0	0	20	0	11	0
[1Y - 2Y]		206	0	206	203	0	3	0	0	0	0	64	3	61	-2
[2Y - 3Y]		81	1	81	80	0	0	0	0	0	0	191	14	134	-10
[3Y - 5Y]		5	0	5	5	0	0	0	0	0	0	532	24	488	-18
[5Y - 10Y]		29	0	29	29	0	0	0	0	0	0	72	8	72	-8
[10Y - more]		31	31	31	0	0	0	0	0	0	0	0	0	0	0
Tot		1,261	45	1,261	1,213	0	3	0	0	0	884	49	766	-38	
[0 - 3M]	Others	5,649	85	5,649	2,760	0	2,767	14	0	0	0	768	8	921	-28
[3M - 1Y]		5,976	10	5,976	2,676	0	3,290	66	1	0	0	918	14	1,010	-10
[1Y - 2Y]		1,908	12	1,908	1,718	0	178	0	0	0	0	833	16	982	-18
[2Y - 3Y]		1,180	17	1,180	1,074	0	88	0	0	0	0	2,194	75	1,548	-53
[3Y - 5Y]		2,213	11	2,213	2,058	0	145	0	4	0	0	4,872	189	4,845	-241
[5Y - 10Y]		6,885	196	6,885	604	0	6,085	0	0	0	0	638	126	331	-24
[10Y - more]		211	31	211	3	0	177	0	0	0	0	43	16	0	0
Tot		24,022	363	24,022	10,893	0	12,730	81	1	4	10,266	443	9,636	-375	

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

		Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION	
(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			
CRR / CRDIV DEFINITION OF CAPITAL											
OWN FUNDS	A	OWN FUNDS	130,941	133,787	135,287	135,896	127,540	126,216	125,453	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	94,725	101,404	106,926	111,603	95,164	97,858	101,167	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)	13,391	13,892	14,393	14,894	13,892	14,393	14,894	CA1 (1.1.1.1)	Articles 26(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	91,769	93,514	97,591	101,712	87,769	89,478	92,536	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-2,581	-347	-204	-112	-1,959	-1,270	-848	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	515	515	515	515	-268	-738	-1,051	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-1,328	-1,812	-2,103	-2,296	-2,553	-3,369	-3,913	-	-
	A.1.4	Other Reserves	15,889	13,308	12,961	12,756	13,308	11,349	10,880	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	2,642	2,838	3,051	3,285	2,830	3,041	3,256	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	-806	-1,839	-1,872	-1,887	-2,085	-2,106	-2,125	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	-515	-515	-309	-206	215	442	421	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-18,055	-12,492	-12,492	-12,492	-12,096	-12,096	-12,096	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	-493	-373	-326	-331	-685	-749	-1,150	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	-4,333	-4,427	-4,611	-4,735	-4,413	-4,136	-3,524	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-1,255	-1,249	-1,256	-1,262	-751	-690	-278	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(136), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iii) 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	-929	-906	0	0	-863	0	0	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.6)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.8)	Articles 479 and 480 of CRR	
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	-929	-906	0	0	-863	0	0	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,447	9,281	8,039	6,756	9,276	8,035	6,749	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)	105,172	110,684	114,964	118,359	104,439	105,893	107,915	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	25,769	23,103	20,323	17,538	23,101	20,323	17,538	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	880,965	928,081	929,108	933,191	1,088,410	1,124,061	1,092,835	CA2 (1)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	28,071								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	22,280								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 (+)	13,980								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-1,731								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 (-)	-493								-
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	10.75%	10.93%	11.51%	11.96%	8.74%	8.71%	9.26%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	11.94%	11.93%	12.37%	12.68%	9.60%	9.42%	9.87%	CA3 (3)	-
	C.3	Total Capital ratio	14.86%	14.42%	14.56%	14.56%	11.72%	11.23%	11.48%	CA3 (5)	-
Memorandum items	D	Common Equity Tier 1 Capital Threshold		74,246	74,329	74,655	59,863	61,823	60,106		
	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)				11.96%			9.26%			

(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			0
2014	0	0	0	0	0
2015	0	0	0	0	0
2016	0	0	0	0	0
Total	0	0	0	0	



2014 EU-wide Stress Test

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

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

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

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	4,219

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	-38
Other material losses and provisions from 1 January to 30 September 2014 (-)	-872