



## 2014 EU-wide Stress Test

<b>Bank Name</b>	AT - Erste Group Bank AG
<b>LEI Code</b>	PQOH26KWDF7CG10L6792

## 2014 EU-wide Stress Test Summary Adverse Scenario

AT - Erste Group Bank AG	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	2,723
Impairment losses on financial and non-financial assets in the banking book	3,625
Common Equity Tier 1 capital <sup>(1)</sup>	10,173
Total Risk Exposure <sup>(1)</sup>	101,730
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.0%</b>
<b>Outcome of the adverse scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	5,253
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7,719
3 yr cumulative losses from the stress in the trading book	569
Valuation losses due to sovereign shock after tax and prudential filters	284
Common Equity Tier 1 capital <sup>(1)</sup>	8,304
Total Risk Exposure <sup>(1)</sup>	109,571
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>7.6%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	6,026
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>	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>(3)</sup>	0

<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

AT - Erste Group Bank AG	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	2,723
Impairment losses on financial and non-financial assets in the banking book	3,625
Common Equity Tier 1 capital <sup>(1)</sup>	10,173
Total Risk Exposure <sup>(1)</sup>	101,730
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.0%</b>
<b>Outcome of the baseline scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	6,589
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,765
3 yr cumulative losses from the stress in the trading book	438
Common Equity Tier 1 capital <sup>(1)</sup>	11,573
Total Risk Exposure <sup>(1)</sup>	103,582
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>11.2%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	8,287

<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.

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
<b>Central banks and central governments</b>	2,989	3	0	0	43,232	41	381	0	0	1,815	50	0	3	0	0	1	2		
<b>Institutions</b>	17,451	68	0	0	6,953	121	4,168	0	0	495	151	0	58	0	0	0	0		
<b>Corporates</b>	42,265	3,295	0	0	23,031	3,063	11,942	0	0	19,494	824	322	1,726	0	0	383	2,569		
Corporates - Of Which: Specialised Lending	0	0	0	0	14,200	147	0	0	0	0	0	0	0	0	0	68	1,169		
Corporates - Of Which: SME	21,291	1,978	0	0	3,407	561	15,600	0	0	2,835	519	150	1,068	0	0	192	1,261		
<b>Retail</b>	0	0	56,094	3,622	6,422	723	0	0	14,589	538	3,448	64	0	289	2,019	179	788		
Retail - Secured on real estate property	63.6%	0	0	35,728	2,225	3,689	556	0	0	8,450	324	1,630	491	0	170	909	85	403	
Retail - Secured on real estate property - Of	63.6%	0	0	1,833	185	469	169	0	0	486	86	220	159	0	23	91	25	177	
Retail - Secured on real estate property - Of	63.6%	0	0	33,895	2,040	3,221	387	0	0	7,964	238	1,410	332	0	147	68	226	226	
Retail - Qualifying Revolving	0	0	0	873	11	0	0	0	0	247	5	0	0	0	2	8	0	0	
Retail - Other Retail	0	0	19,462	1,387	2,732	168	0	0	5,892	209	1,819	170	0	117	1,102	94	383		
Retail - Other Retail - Of Which: SME	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	2,567	213	513	80	0	0	470	44	258	83	0	23	170	15	188		
<b>Equity</b>	351	0	0	0	1,201	0	1,029	0	0	1,773	0	0	0	0	0	0	0		
Equity - Of Which: SME	0	0	0	0	0	0	649	229	0	0	0	0	0	0	0	0	0		
Equity - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Other non-credit obligation assets</b>	1,511	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>TOTAL</b>	64,567	3,348	56,094	3,622	90,889	3,948	37,762	272	14,599	538	11,236	1,735	322	1,283	282	2,019	588	3,398	
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	

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

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
<b>Central banks and central governments</b>	2,989	3	0	0	43,232	41	381	0	0	1,815	50	0	3	0	0	1	2		
<b>Institutions</b>	17,451	68	0	0	6,953	121	4,168	0	0	495	151	0	58	0	0	0	0		
<b>Corporates</b>	42,265	3,295	0	0	23,031	3,063	11,942	0	0	19,494	824	322	1,726	0	0	383	2,569		
Corporates - Of Which: Specialised Lending	0	0	0	0	14,200	147	0	0	0	0	0	0	0	0	0	68	1,169		
Corporates - Of Which: SME	21,291	1,978	0	0	3,407	561	15,600	0	0	2,835	519	150	1,068	0	0	192	1,261		
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Retail - Secured on real estate property	63.6%	0	0	35,728	2,225	3,689	556	0	0	8,450	324	1,630	491	0	170	909	85	403	
Retail - Secured on real estate property - Of	63.6%	0	0	1,833	185	469	169	0	0	486	86	220	159	0	23	91	25	177	
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<b>Equity</b>	351	0	0	0	1,201	0	1,029	0	0	1,773	0	0	0	0	0	0	0		
Equity - Of Which: SME	0	0	0	0	0	0	649	229	0	0	0	0	0	0	0	0	0		
Equity - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Other non-credit obligation assets</b>	1,511	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>TOTAL</b>	64,567	3,348	56,094	3,622	90,889	3,948	37,762	272	14,599	538	11,236	1,735	322	1,283	282	2,019	588	3,398	
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	

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

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
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<b>Equity</b>	351	0	0	0	1,201	0	1,029	0	0	1,773	0	0	0	0	0	0	0		
Equity - Of Which: SME	0	0	0	0	0	0	649	229	0	0	0	0	0	0	0	0	0		
Equity - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Other non-credit obligation assets</b>	1,511	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>TOTAL</b>	64,567	3,348	56,094	3,622	90,889	3,948	37,762	272	14,599	538	11,236	1,735	322	1,283	282	2,019	588	3,398	
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	

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

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted</																	



## 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>4,677</b>	<b>4,481</b>	<b>4,399</b>	<b>4,284</b>	<b>4,456</b>	<b>4,173</b>	<b>3,852</b>
<b>Net trading income</b>		-78	10	54	-143	-29	28
of which trading losses from stress scenarios		-219	-132	-88	-284	-171	-114
<b>Other operating income</b>	-43	-177	-183	-182	-302	-299	-298
<b>Operating profit before impairments</b>	<b>2,723</b>	<b>2,220</b>	<b>2,219</b>	<b>2,150</b>	<b>1,950</b>	<b>1,783</b>	<b>1,520</b>
Impairment of financial assets (-)	-3,241	-1,893	-1,006	-766	-2,724	-2,183	-1,907
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,144	-1,839	-958	-719	-2,648	-2,119	-1,799
Impairment Financial assets designated at fair value through P&L (-)	-96	-54	-49	-47	-76	-63	-108
Impairment on non financial assets (-)	-384	-33	-33	-33	-739	-83	-83
<b>Operating profit after impairments from stress scenarios</b>	<b>-902</b>	<b>294</b>	<b>1,180</b>	<b>1,350</b>	<b>-1,514</b>	<b>-483</b>	<b>-470</b>
Other Income and expenses	-124	-42	-42	-42	-42	-42	-42
<b>Pre-Tax profit</b>	<b>-1,026</b>	<b>252</b>	<b>1,137</b>	<b>1,308</b>	<b>-1,556</b>	<b>-525</b>	<b>-513</b>
Tax	143	-76	-341	-392	193	158	60
<b>Net income</b>	<b>-883</b>	<b>176</b>	<b>796</b>	<b>915</b>	<b>-1,363</b>	<b>-368</b>	<b>-453</b>
<b>Attributable to owners of the parent</b>	<b>-1,019</b>	<b>174</b>	<b>788</b>	<b>907</b>	<b>-1,351</b>	<b>-364</b>	<b>-449</b>
of which carried over to capital through retained earnings	-1,187	115	616	713	-1,351	-364	-449
of which distributed as dividends	168	59	172	194	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	86,038	86,832	87,397	87,889	88,697	90,891	92,540
Risk exposure amount Securitisation and re-securitisations	809	1,203	1,439	1,594	2,237	3,093	3,652
Risk exposure amount Other credit risk	85,228	85,629	85,958	86,295	86,460	87,797	88,888
Risk exposure amount for market risk	4,392	4,392	4,392	4,392	5,497	5,637	5,731
Risk exposure amount for operational risk	10,523	10,523	10,523	10,523	10,523	10,523	10,523
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	777	777	777	777	777	777	777
<b>Total Risk exposure amount</b>	<b>101,730</b>	<b>102,524</b>	<b>103,089</b>	<b>103,582</b>	<b>105,494</b>	<b>107,828</b>	<b>109,571</b>

## 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
<b>Exposure values</b>	Banking Book	1,303						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	<b>Total</b>	<b>1,303</b>						
<b>Risk exposure values</b>	Banking Book	809	1,203	1,439	1,594	2,237	3,093	3,652
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	<b>Total</b>	<b>809</b>	<b>1,203</b>	<b>1,439</b>	<b>1,594</b>	<b>2,237</b>	<b>3,093</b>	<b>3,652</b>
<b>Impairments</b>	Hold to Maturity portfolio	4	4	4	4	9	9	9
	Available for Sale portfolio	30	30	30	30	53	53	53
	Held for trading portfolio							
	<b>Total</b>	<b>33</b>	<b>33</b>	<b>33</b>	<b>33</b>	<b>63</b>	<b>63</b>	<b>63</b>













**2014 EU-wide Stress Test**  
Capital

		Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION	
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016			
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>14,410</b>	<b>14,665</b>	<b>15,102</b>	<b>15,499</b>	<b>14,156</b>	<b>13,572</b>	<b>12,829</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>10,173</b>	<b>10,375</b>	<b>10,969</b>	<b>11,573</b>	<b>9,637</b>	<b>9,039</b>	<b>8,304</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)	7,184	7,184	7,184	7,184	7,184	7,184	7,184	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	3,385	3,700	4,316	5,028	2,234	1,869	1,420	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	-820	-859	-882	-897	-1,687	-1,612	-1,750	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	271	271	271	271	-382	-192	-249	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	155	113	90	75	-61	-177	-258	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	2,566	2,566	2,566	2,566	2,566	2,566	2,566	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	-161	-161	-161	-161	-161	-161	-161	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	-36	-36	-36	-36	-36	-36	-36	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-2,404	-2,404	-2,404	-2,404	-1,586	-1,586	-1,586	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	-202	-202	-202	-202	-202	-202	-146	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	-284	-170	-97	-49	-172	-110	-78	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	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	745	757	685	544	1,487	1,127	890	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 (+/-)	571	571	428	286	571	428	286	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 (+/-)	174	186	257	258	926	699	605	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>10,173</b>	<b>10,375</b>	<b>10,969</b>	<b>11,573</b>	<b>9,637</b>	<b>9,039</b>	<b>8,304</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>4,237</b>	<b>4,290</b>	<b>4,134</b>	<b>3,926</b>	<b>4,518</b>	<b>4,533</b>	<b>4,525</b>	CA1 (1.2)	Article 71 of CRR	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>101,730</b>	<b>102,524</b>	<b>103,089</b>	<b>103,582</b>	<b>105,494</b>	<b>107,828</b>	<b>109,571</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 (+)	1,760								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	1,540								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 (+)	901								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-2,150								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	290								Article 124 to 164 of CRR	
<b>CAPITAL RATIOS (%) - Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>	<b>10.00%</b>	<b>10.12%</b>	<b>10.64%</b>	<b>11.17%</b>	<b>9.14%</b>	<b>8.38%</b>	<b>7.58%</b>	CA3 (1)	-
	<b>C.2</b>	<b>Tier 1 Capital ratio</b>	<b>10.00%</b>	<b>10.12%</b>	<b>10.64%</b>	<b>11.17%</b>	<b>9.14%</b>	<b>8.38%</b>	<b>7.58%</b>	CA3 (3)	-
	<b>C.3</b>	<b>Total Capital ratio</b>	<b>14.16%</b>	<b>14.30%</b>	<b>14.65%</b>	<b>14.96%</b>	<b>13.42%</b>	<b>12.59%</b>	<b>11.71%</b>	CA3 (5)	-
<b>D</b>	<b>Common Equity Tier 1 Capital Threshold</b>		<b>8,202</b>	<b>8,247</b>	<b>8,287</b>	<b>5,802</b>	<b>5,931</b>	<b>6,026</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)		0	0	0	0	0	0		
	<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)					0	0	0		
	<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	<b>G</b>	<b>Fully Loaded Common Equity Tier 1 Capital ratio (3)</b>				<b>10.65%</b>			<b>6.77%</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)					
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
<b>Total</b>	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 (+/-)	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 (-)	-2,070