



2014 EU-wide Stress Test

Bank Name	GR - Eurobank Ergasias, S.A.
LEI Code	JEUVK5RWVJEN8W0C9M24

2014 EU-wide Stress Test Summary Adverse Scenario

GR - Eurobank Ergasias, S.A.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	212
Impairment losses on financial and non-financial assets in the banking book	3,456
Common Equity Tier 1 capital ⁽¹⁾	2,979
Total Risk Exposure ⁽¹⁾	38,114
Common Equity Tier 1 ratio, % ⁽¹⁾	7.8%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	306
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5,291
3 yr cumulative losses from the stress in the trading book	189
Valuation losses due to sovereign shock after tax and prudential filters	-94
Common Equity Tier 1 capital ⁽¹⁾	-2,493
Total Risk Exposure ⁽¹⁾	38,828
Common Equity Tier 1 ratio, % ⁽¹⁾	-6.4%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	2,136
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

GR - Eurobank Ergasias, S.A.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	212
Impairment losses on financial and non-financial assets in the banking book	3,456
Common Equity Tier 1 capital ⁽¹⁾	2,979
Total Risk Exposure ⁽¹⁾	38,114
Common Equity Tier 1 ratio, % ⁽¹⁾	7.8%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	902
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,223
3 yr cumulative losses from the stress in the trading book	156
Common Equity Tier 1 capital ⁽¹⁾	774
Total Risk Exposure ⁽¹⁾	38,198
Common Equity Tier 1 ratio, % ⁽¹⁾	2.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	3,056

⁽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-RRB		A-RRB		STA		F-RRB		A-RRB		STA		F-RRB		A-RRB		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	15,515	5	0	0	0	0	0	629	6	0	0	0	85	0	
Institutions	0	0	0	0	15,025	1	0	0	0	0	0	906	1	0	0	0	0	0	
Corporates	8,382	4,533	0	0	5,478	1,054	11,366	0	0	0	3,560	509	240	2,030	0	164	920		
Corporates - Of Which: Specialised Lending	0	0	0	0	1,495	635	1,553	0	0	0	0	0	0	0	0	51	134		
Corporates - Of Which: SME	3,583	3,746	0	0	0	0	4,497	0	0	0	103	1,667	0	0	0	0	0		
Retail	0	0	15,314	6,330	9,308	1,631	0	5,266	0	5,154	1,545	0	155	2,552	178	2,078	0		
Retail - Secured on real estate property	0	0	10,862	3,730	6,087	1,064	0	3,758	0	2,625	948	0	0	133	1,000	31	510		
Retail - Secured on real estate property - Of	0.0%	0	2,227	1,981	438	186	0	700	0	0	236	189	0	0	51	7	59		
Retail - Secured on real estate property - Of	0.0%	0	8,635	1,749	5,649	878	0	3,058	0	2,389	759	0	0	82	43	24	450		
Retail - Qualifying Revolving	0	0	2,010	1,110	437	31	0	737	0	334	32	0	0	7	773	1	107		
Retail - Other Retail	0	0	2,442	1,491	2,864	536	0	771	0	2,195	565	0	15	774	145	1,462	0		
Retail - Other Retail - Of Which: SME	0	0	1,038	1,016	292	123	0	377	0	127	131	0	12	624	8	180	0		
Retail - Other Retail - Of Which: non-SME	0	0	1,404	475	2,572	414	0	394	0	1,568	434	0	0	150	137	1,282	0		
Equity	51	0	0	0	242	0	0	150	0	0	254	0	0	0	0	12	0		
Securitisation	331	0	0	0	0	0	0	83	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	2,344	0	0	0	0	0	4,177	0	0	0	0	0	0		
TOTAL	8,764	4,533	15,314	6,330	52,923	2,691	11,999	0	5,266	0	14,680	2,061	249	2,030	155	2,552	492	2,999	
Securitisation and re-securitisations positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(*) Refers to the part of securitisation exposure that is deducted from capital and is not included in MVA.

	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-RRB		A-RRB		STA		F-RRB		A-RRB		STA		F-RRB		A-RRB		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	5,883	3	0	0	0	0	18	5	0	0	0	0	85	0	
Institutions	0	0	0	0	493	14	0	0	0	0	222	0	0	0	0	0	0	0	
Corporates	8,382	4,534	0	0	2,403	708	11,366	0	0	0	941	66	249	2,030	0	128	511		
Corporates - Of Which: Specialised Lending	0	0	0	0	1,495	635	1,553	0	0	0	0	0	0	0	0	51	134		
Corporates - Of Which: SME	3,583	3,746	0	0	0	0	4,497	0	0	0	103	1,667	0	0	0	0	0		
Retail	0	0	15,314	6,330	9,578	1,109	0	5,266	0	5,154	996	0	155	2,552	158	1,585	0		
Retail - Secured on real estate property	0.0%	0	10,862	3,730	4,021	690	0	3,758	0	1,639	566	0	133	1,005	25	338	0		
Retail - Secured on real estate property - Of	92.0%	0	2,227	1,981	37	24	0	771	0	41	16	0	51	572	6	3	0		
Retail - Secured on real estate property - Of	77.4%	0	8,635	1,749	3,983	666	0	3,058	0	1,099	540	0	82	433	20	335	0		
Retail - Qualifying Revolving	0	0	2,010	1,110	110	11	0	737	0	82	11	0	7	773	0	46	0		
Retail - Other Retail	0	0	2,442	1,491	1,948	408	0	771	0	1,286	420	0	15	774	133	1,261	0		
Retail - Other Retail - Of Which: SME	0	0	1,038	1,016	131	48	0	377	0	43	49	0	12	624	5	43	0		
Retail - Other Retail - Of Which: non-SME	0	0	1,404	475	1,717	359	0	394	0	1,354	371	0	2	150	128	1,158	0		
Equity	27	0	0	0	149	0	0	158	0	0	83	0	0	0	0	0	0		
Securitisation	41	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	6,357	0	0	0	0	0	3,402	0	0	0	0	0	0		
TOTAL	8,640	4,534	15,314	6,330	21,263	1,820	11,461	0	5,266	0	7,659	1,068	249	2,030	155	2,552	371	2,096	
Securitisation and re-securitisations positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(*) Refers to the part of securitisation exposure that is deducted from capital and is not included in MVA.

	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-RRB		A-RRB		STA		F-RRB		A-RRB		STA		F-RRB		A-RRB		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	440	0	0	0	0	0	69	0	0	0	0	0	0	0	
Institutions	0	0	0	0	5	1	0	0	0	0	22	1	0	0	0	0	0	0	
Corporates	0	0	0	0	778	104	0	0	0	0	631	106	0	0	0	10	119		
Corporates - Of Which: Specialised Lending	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		
Retail	0	0	15,314	6,330	12,577	185	0	5,266	0	6,687	189	0	0	0	0	8	161		
Retail - Secured on real estate property	0.0%	0	10,862	3,730	8,133	136	0	3,758	0	3,699	138	0	0	0	3	51	0		
Retail - Secured on real estate property - Of	92.0%	0	2,227	1,981	1,408	408	0	771	0	1,286	420	0	0	0	11	13	0		
Retail - Secured on real estate property - Of	0.0%	0	8,635	1,749	6,725	95	0	3,058	0	2,833	95	0	0	0	2	40	0		
Retail - Qualifying Revolving	0	0	2,010	1,110	97	3	0	737	0	73	3	0	0	0	0	7	0		
Retail - Other Retail	0	0	2,442	1,491	4,244	46	0	771	0	246	47	0	0	0	0	103	0		
Retail - Other Retail - Of Which: SME	0	0	1,038	1,016	80	0	0	377	0	49	32	0	0	0	1	55	0		
Retail - Other Retail - Of Which: non-SME	0	0	1,404	475	4,164	15	0	394	0	197	15	0	0	0	4	48	0		
Equity	1	0	0	0	10	0	0	10	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		
Other non-credit obligation assets	15	0	0	0	356	0	0	298	0	0	0	0	0	0	0	0	0		
TOTAL	15	0	15,314	6,330	21,263	200	7	0	0	8,696	205	0	0	0	0	0	0	220	
Securitisation and re-securitisations positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(*) Refers to the part of securitisation exposure that is deducted from capital and is not included in MVA.

	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-RRB		A-RRB		STA		F-RRB		A-RRB		STA		F-RRB		A-RRB		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	256	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	31	0	0	0	0	0	7	0	0	0	0	0	0	0	
Corporates	0	0	0	0	573	62	0	0	0	0	598	137	0	0	0	5	30		
Corporates - Of Which: Specialised Lending	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		
Retail	0	0	15,314	6,330	12,577	185	0	5,266	0	6,687	189	0	0	0	0	8	161		
Retail - Secured on real estate property	0.0%	0	10,862	3,730	8,133	136	0	3,758	0	3,699	138	0	0	0	3	51	0		
Retail - Secured on real estate property - Of	0.0%	0	2,227	1,981	1,408	408	0	771	0	1,286	420	0	0	0	11	13	0		
Retail - Secured on real estate property - Of	0.0%	0	8,635	1,749	6,725	95	0	3,058	0	2,833	95	0	0	0	2	40	0		
Retail - Qualifying Revolving	0	0	2,010	1,110	97	3	0	737	0	73	3	0	0	0	0	7	0		
Retail - Other Retail	0	0	2,442	1,491	4,244	46	0	771	0	246	47	0	0	0	0	103	0		
Retail - Other Retail - Of Which: SME	0	0	1,038	1,016	80	0	0	377	0	49	32	0	0	0	1	55	0		
Retail - Other Retail - Of Which: non-SME	0	0	1,404	475	4,164	15	0	394	0	197	15	0	0	0	4	48	0		
Equity	15	0	0	0	28	0	0	28	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		
Other non-credit obligation assets	0	0	0	0	12	0	0	7	0	0	0	0	0	0	0	0	0		
TOTAL	15	0	15,314	6,330	21,263	62	7	0	0	8,661	137								

	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, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		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
Retail - Secured on real estate property	0.0%	0	0	0	0	1320	221	0	0	0	780	235	0	0	0	0	6	231	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	805	148	0	0	385	163	0	0	0	0	2	41	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	107	69	0	0	64	79	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	698	80	0	0	322	84	0	0	0	0	0	1	32	0
Retail - Other Retail		0	0	0	0	189	36	0	0	148	18	0	0	0	0	0	1	54	0
Retail - Other Retail - Of Which: SME		0	0	0	0	326	56	0	0	246	54	0	0	0	0	4	136	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	57	21	0	0	7	10	0	0	0	0	0	1	71	0
Equity		0	0	0	0	269	35	0	0	240	44	0	0	0	0	0	4	65	0
Equity - Of Which: SME		1	0	0	0	36	0	0	0	36	0	0	0	0	0	0	0	0	0
Equity - Of Which: non-SME		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	455	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL		1	0	0	0	3475	350	0	0	342	0	0	0	0	0	0	14	468	0
Securitisation and re-securitisation positions deducted from capital		0	0	0	0	0	0	1	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 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
0.29%	1	40.00%	0.81%	2	40.00%	0.83%	3	40.00%	1.42%	2	40.00%
0.25%	0	80.00%	0.25%	1	60.00%	0.25%	1	53.33%	0.64%	1	40.00%
1.60%	197	51.79%	1.41%	207	48.16%	1.34%	216	45.49%	2.84%	263	66.34%
2.50%	290	53.31%	2.20%	318	52.76%	2.00%	342	52.49%	3.88%	368	65.47%
0.74%	49	21.71%	0.56%	53	21.66%	0.49%	57	21.62%	2.02%	90	37.85%
1.61%	111	12.68%	1.26%	121	13.18%	1.05%	131	13.54%	4.16%	211	22.11%
0.61%	38	27.63%	0.46%	41	27.01%	0.37%	43	26.61%	1.69%	69	47.12%
4.43%	70	84.33%	4.20%	78	82.63%	4.05%	84	81.40%	5.81%	81	95.38%
5.66%	171	72.60%	5.31%	187	71.17%	5.06%	201	70.28%	7.34%	197	82.68%
8.59%	76	71.95%	8.28%	80	69.09%	8.08%	83	67.22%	10.83%	88	82.31%
5.03%	95	73.16%	4.78%	107	72.90%	4.62%	118	72.73%	6.59%	109	83.00%
2.00%	480	52.66%	1.80%	528	50.80%	1.66%	561	49.49%	3.30%	633	65.66%

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
1.42%	2	40.00%	1.48%	4	40.00%	1.53%	5	40.00%	1.42%	2	40.00%
0.64%	1	40.00%	0.91%	1	40.00%	0.93%	1	40.00%	0.64%	1	40.00%
2.84%	263	66.34%	3.14%	284	59.55%	4.02%	308	54.45%	4.16%	211	22.11%
3.88%	368	65.47%	4.30%	421	64.11%	4.50%	472	63.11%	5.81%	81	95.38%
2.02%	90	37.85%	2.09%	106	37.70%	2.28%	122	37.59%	2.02%	90	37.85%
4.16%	211	22.11%	4.32%	251	24.56%	4.47%	291	25.62%	4.16%	211	22.11%
1.69%	69	47.12%	1.77%	81	45.32%	1.99%	93	43.99%	1.69%	69	47.12%
5.81%	81	95.38%	6.94%	93	93.01%	7.44%	105	91.31%	5.81%	81	95.38%
7.34%	107	82.68%	8.48%	122	80.82%	8.81%	145	79.77%	7.34%	107	82.68%
10.83%	88	82.31%	12.19%	94	78.39%	12.70%	98	75.95%	10.83%	88	82.31%
6.59%	109	83.00%	7.83%	129	82.77%	8.37%	148	82.61%	6.59%	109	83.00%
3.30%	633	65.66%	3.65%	710	61.95%	4.05%	787	59.11%	3.30%	633	65.66%

	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, %)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		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
Retail - Secured on real estate property	0.0%	0	0	0	0	178	69	0	0	131	70	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	129	67	0	0	102	67	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	51	21	0	0	35	21	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	6	45	0	0	67	46	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	33	2	0	0	3	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	39	2	0	0	27	2	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	6	0	0	0	2	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
Equity - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity - Of Which: non-SME		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
TOTAL		0	0	0	0	178	69	0	0	102	67	0	0	0	0	0	0	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

[*] 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
2.07%	2	40.00%	2.18%	3	40.00%	2.31%	5	40.00%	4.30%	3	40.00%
3.30%	0	40.00%	3.60%	0	40.00%	3.95%	0	40.00%	5.50%	0	40.00%
2.20%	55	61.21%	1.68%	58	55.88%	1.11%	61	53.22%	5.20%	69	62.05%
1.55%	79	51.11%	1.32%	81	50.54%	1.10%	83	50.15%	5.44%	111	67.41%
1.53%	76	51.95%	1.20%	78	50.90%	0.99%	79	50.42%	4.23%	108	68.06%
2.08%	33	59.46%	1.71%	34	59.28%	1.34%	34	59.15%	5.20%	41	76.49%
1.16%	44	46.89%	0.95%	44	45.93%	0.75%	45	45.27%	3.58%	65	66.63%
2.22%	0	54.10%	2.11%	0	57.04%	2.00%	0	58.73%	12.52%	1	76.24%
1.54%	2	34.48%	1.45%	2	39.37%	1.36%	3	42.54%	8.65%	5	54.78%
3.42%	0	59.96%	3.24%	0	59.96%	3.06%	1	59.96%	15.19%	1	68.95%
1.19%	2	32.19%	1.13%	2	36.32%	1.07%	2	39.29%	6.71%	4	50.99%
1.98%	135	54.50%	1.65%	143	52.24%	1.37%	148	50.92%	5.15%	183	64.43%

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
4.30%	3	40.00%	4.89%	0	40.00%	5.57%	10	40.00%	4.30%	3	40.00%
5.50%	0	40.00%	6.37%	0	40.00%	7.58%	1	40.00%	5.20%	69	62.05%
5.20%	69	62.05%	10.47%	88	48.70%	12.15%	102	44.30%	5.44%	111	67.41%
5.44%	111	67.41%	6.06%	120	65.41%	5.93%	128	63.79%	4.23%	108	68.06%
5.81%	108	68.06%	5.11%	111	65.70%	5.81%	117	63.77%	5.20%	41	76.49%
5.20%	41	76.49%	6.25%	44	69.95%	7.12%	47	69.47%	3.58%	65	66.63%
12.52%	1	76.24%	12.89%	1	72.50%	9.25%	1	72.11%	12.52%	1	76.24%
8.65%	5	54.78%	8.55%	8	60.54%	5.92%	10	62.48%	15.19%	1	68.95%
15.19%	1	68.95%	19.75%	2	68.95%	14.18%	3	68.95%	6.71%	4	50.99%
6.71%	4	50.99%	6.91%	0	57.85%	4.96%	0	56.39%	5.15%	183	64.43%
5.15%	183	64.43%	7.84%	216	56.29%	8.10%	242	53.55%	5.15%	183	64.43%

	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															

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	1,240	1,381	1,273	1,154	1,279	1,111	910
Net trading income		-126	-94	-79	-142	-104	-85
of which trading losses from stress scenarios		-78	-47	-31	-94	-57	-38
Other operating income	53	17	17	17	-2	-2	-2
Operating profit before impairments	212	387	309	206	249	120	-63
Impairment of financial assets (-)	-3,181	-881	-609	-559	-2,547	-1,173	-1,059
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,124	-881	-609	-559	-2,547	-1,173	-1,059
Impairment Financial assets designated at fair value through P&L (-)	-57	0	0	0	0	0	0
Impairment on non financial assets (-)	-275	-87	-52	-35	-255	-153	-102
Operating profit after impairments from stress scenarios	-3,244	-581	-352	-388	-2,553	-1,207	-1,225
Other Income and expenses	-94	0	0	0	0	0	0
Pre-Tax profit	-3,338	-581	-352	-388	-2,553	-1,207	-1,225
Tax	1,121	174	106	116	766	362	367
Net income	-2,217	-407	-246	-271	-1,787	-845	-857
Attributable to owners of the parent	-2,214	-396	-238	-265	-1,762	-829	-845
of which carried over to capital through retained earnings	-2,214	-396	-238	-265	-1,762	-829	-845
of which distributed as dividends	0	0	0	0	0	0	0

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

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	33,607	33,713	33,675	33,691	33,730	33,804	33,853
Risk exposure amount Securitisation and re-securitisations	83	125	150	167	206	280	329
Risk exposure amount Other credit risk	33,524	33,588	33,525	33,524	33,524	33,524	33,524
Risk exposure amount for market risk	1,401	1,401	1,401	1,401	1,869	1,869	1,869
Risk exposure amount for operational risk	3,107	3,123	3,107	3,107	3,107	3,107	3,107
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	38,114	38,237	38,182	38,198	38,705	38,780	38,828

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other Central and eastern Europe countries non EEA	13	0	13	0	0	12	0	0	0	0	0	0	0	0
[3M - 1Y [		120	0	120	96	4	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		112	0	112	80	10	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		57	0	57	31	0	0	0	0	0	0	0	7	0	0
[3Y - 5Y [		139	0	139	87	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		441	1	441	294	0	26	0	0	0	0	0	7	0	0
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).
*Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2014 EU-wide Stress Test
Capital

(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION
			As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016		
OWN FUNDS	A	OWN FUNDS	3,127	2,571	1,714	818	1,324	-330	-2,409	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,979	2,486	1,672	774	1,138	-470	-2,493	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)	8,309	8,309	8,309	8,309	8,309	8,309	8,309	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	-9,178	-9,574	-9,812	-10,077	-10,940	-11,769	-12,614	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	54	54	54	54	21	31	28	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	54	54	54	54	21	31	28	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	2,962	2,962	2,962	2,962	2,962	2,962	2,962	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 (1.1.1.7)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	92	92	92	92	92	92	92	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	66	66	66	66	66	66	66	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-264	-264	-264	-264	-264	-264	-264	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	0	-192	-309	-437	-821	-1,210	-1,600	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	-293	-454	-615	-710	-200	-286	-420	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	-83	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	-267	-331	-289	-201	-230	-190	-143	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	-3,392	-3,373	-3,363	-3,352	-3,336	-3,310	-3,287	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	-3	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	-49	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	4,890	5,193	4,842	4,332	5,479	5,098	4,513	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	950	950	950	950	950	950	950	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 (+/-)	223	223	167	111	223	167	111	CA1 (1.1.1.8)	Articles 479 and 480 of CRR	
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	3,717	4,020	3,725	3,271	4,306	3,981	3,452	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 (1.1.2)	Article 61 of CRR	
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,979	2,486	1,672	774	1,138	-470	-2,493	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	149	84	42	45	186	141	84	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	38,114	38,237	38,182	38,198	38,705	38,780	38,828	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 (+)	0								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	0								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 (-)	-915								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	7.81%	6.50%	4.38%	2.03%	2.94%	-1.21%	-6.42%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	7.81%	6.50%	4.38%	2.03%	2.94%	-1.21%	-6.42%	CA3 (3)	-
	C.3	Total Capital ratio	8.21%	6.72%	4.49%	2.14%	3.42%	-0.85%	-6.20%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		3,059	3,055	3,056	2,129	2,133	2,136			
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				-9.32%			-18.04%		

(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.					
(mln EUR)	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	
	2013	0	0		
2014	3,640	-2,320	3,573	-2,320	
2015	452	-4,192	364	-4,192	
2016	730	-1,167	681	-1,167	
Total	4,823	-7,679	4,618	-7,679	



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)	2,979	5,921	5,461	5,101	4,365	3,024	1,917
TOTAL RISK EXPOSURE AMOUNT	38,114	37,601	34,177	33,704	38,478	35,462	35,176
COMMON EQUITY TIER 1 RATIO	7.82%	15.75%	15.98%	15.13%	11.34%	8.53%	5.45%

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 (+)	2,864
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) (-)	-7
Other material losses and provisions from 1 January to 30 September 2014 (-)	0