



2014 EU-wide Stress Test

Bank Name	IT - UniCredit S.p.A.
LEI Code	549300TRUWO2CD2G5692

2014 EU-wide Stress Test Summary Adverse Scenario

IT - UniCredit S.p.A.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	9,119
Impairment losses on financial and non-financial assets in the banking book	24,294
Common Equity Tier 1 capital ⁽¹⁾	39,164
Total Risk Exposure ⁽¹⁾	408,904
Common Equity Tier 1 ratio, % ⁽¹⁾	9.6%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	15,678
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	25,199
3 yr cumulative losses from the stress in the trading book	2,096
Valuation losses due to sovereign shock after tax and prudential filters	830
Common Equity Tier 1 capital ⁽¹⁾	29,419
Total Risk Exposure ⁽¹⁾	433,431
Common Equity Tier 1 ratio, % ⁽¹⁾	6.8%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	23,839
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

IT - UniCredit S.p.A.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	9,119
Impairment losses on financial and non-financial assets in the banking book	24,294
Common Equity Tier 1 capital ⁽¹⁾	39,164
Total Risk Exposure ⁽¹⁾	408,904
Common Equity Tier 1 ratio, % ⁽¹⁾	9.6%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	18,529
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	12,187
3 yr cumulative losses from the stress in the trading book	1,609
Common Equity Tier 1 capital ⁽¹⁾	39,764
Total Risk Exposure ⁽¹⁾	413,825
Common Equity Tier 1 ratio, % ⁽¹⁾	9.6%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	33,106

⁽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 Italy: Exposure values, Risk exposure amounts, and Value adjustments/provisions as of 31/12/2013. Includes sub-sections for Central banks and central governments, Institutions, Corporates, and Retail.

* Refers to the part of Securitisation exposure that is deducted from capital and is not included in NWA.

Baseline Scenario for Italy: Coverage Ratio and Impairment rate as of 31/12/2014, 2015, and 2016.

Adverse Scenario for Italy: Coverage Ratio and Impairment rate as of 31/12/2014, 2015, and 2016.

Table for Germany: Exposure values, Risk exposure amounts, and Value adjustments/provisions as of 31/12/2013. Includes sub-sections for Central banks and central governments, Institutions, Corporates, and Retail.

* Refers to the part of Securitisation exposure that is deducted from capital and is not included in NWA.

Baseline Scenario for Germany: Coverage Ratio and Impairment rate as of 31/12/2014, 2015, and 2016.

Adverse Scenario for Germany: Coverage Ratio and Impairment rate as of 31/12/2014, 2015, and 2016.

Table for Austria: Exposure values, Risk exposure amounts, and Value adjustments/provisions as of 31/12/2013. Includes sub-sections for Central banks and central governments, Institutions, Corporates, and Retail.

* Refers to the part of Securitisation exposure that is deducted from capital and is not included in NWA.

Baseline Scenario for Austria: Coverage Ratio and Impairment rate as of 31/12/2014, 2015, and 2016.

Adverse Scenario for Austria: Coverage Ratio and Impairment rate as of 31/12/2014, 2015, and 2016.

Table for Poland: Exposure values, Risk exposure amounts, and Value adjustments/provisions as of 31/12/2013. Includes sub-sections for Central banks and central governments, Institutions, Corporates, and Retail.

* Refers to the part of Securitisation exposure that is deducted from capital and is not included in NWA.

Baseline Scenario for Poland: Coverage Ratio and Impairment rate as of 31/12/2014, 2015, and 2016.

Adverse Scenario for Poland: Coverage Ratio and Impairment rate as of 31/12/2014, 2015, and 2016.

Table for Turkey: Exposure values, Risk exposure amounts, and Value adjustments/provisions as of 31/12/2013. Includes sub-sections for Central banks and central governments, Institutions, Corporates, and Retail.

* Refers to the part of Securitisation exposure that is deducted from capital and is not included in NWA.

Baseline Scenario for Turkey: Coverage Ratio and Impairment rate as of 31/12/2014, 2015, and 2016.

Adverse Scenario for Turkey: Coverage Ratio and Impairment rate as of 31/12/2014, 2015, and 2016.

2014 EU-wide Stress Test Credit Risk

	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
Central banks and central governments		0	0	0	0	1,727	0	0	0	0	874	0	0	0	0	0	0	0	
Institutions		4	0	236	5	9,593	0	2	0	0	206	0	546	0	3	0	0	0	
Corporates		4	0	2,421	12	9,299	177	4	0	209	1	769	1	177	0	14	6	214	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		2	0	2	0	1,945	86	2	0	170	0	1,907	86	0	0	0	47	96	
Retail		0	0	12	0	3,262	23	0	0	1	1	2,227	24	0	0	59	183	0	
Retail - Secured on real estate property	38.0%	0	0	10	0	551	0	0	0	0	0	193	0	0	0	0	0	0	
Retail - Secured on real estate property - Of	34.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of	38.0%	0	0	10	0	546	0	0	0	1	1	2,227	24	0	0	59	183	0	
Retail - Other Retail		0	0	0	0	2,669	23	0	0	0	0	1,907	86	0	0	0	47	96	
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	0	0	2,669	23	0	0	0	0	1,907	86	0	0	0	47	96	
Equity		0	0	2	0	2,598	19	0	0	0	0	1,948	19	0	0	55	163	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	244	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL		8	0	2,669	7	15,493	200	6	0	896	1	33,128	201	0	14	0	126	327	
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	

[*] 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
0.04%	0	28.30%	0.04%	1	28.30%	0.03%	1	28.70%	
0.56%	8	52.96%	0.54%	13	51.76%	0.53%	18	51.37%	
0.60%	431	55.15%	0.56%	504	55.22%	0.53%	571	55.19%	
0.00%	0	0	0	0	0	0	0	0	
0.93%	282	79.01%	0.79%	314	73.74%	0.78%	344	69.84%	
0.47%	3	14.41%	0.31%	4	13.20%	0.31%	6	12.70%	
0.52%	0	0	0.00%	0	0	0.00%	0	0	
0.47%	3	14.49%	0.30%	4	13.32%	0.31%	6	12.83%	
2.94%	20	61.61%	2.25%	22	80.34%	2.09%	25	79.44%	
0.94%	260	63.64%	0.83%	287	79.96%	0.83%	313	76.95%	
0.61%	9	75.74%	0.62%	9	74.96%	0.64%	9	73.81%	
0.95%	251	84.01%	0.83%	278	80.16%	0.83%	304	77.00%	
0.01%	0	48.14%	0.02%	0	48.80%	0.04%	0	49.20%	
0.62%	727	63.04%	0.56%	831	61.16%	0.54%	934	59.80%	

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
0.55%	1	28.75%	0.05%	1	29.10%	0.05%	2	29.59%	
0.76%	11	51.19%	0.67%	20	55.74%	1.15%	32	55.70%	
0.71%	468	58.44%	0.84%	626	63.56%	0.89%	744	63.43%	
0.00%	0	0	0	0	0	0	0	0	
1.06%	297	82.60%	1.06%	365	82.25%	1.11%	410	77.14%	
0.55%	3	15.33%	0.45%	6	14.67%	0.44%	8	14.41%	
0.65%	0	0	0.00%	0	0	0.00%	0	11.85%	
0.55%	3	15.41%	0.45%	6	14.73%	0.46%	8	14.47%	
3.30%	21	86.47%	2.94%	25	92.75%	2.84%	29	91.85%	
1.07%	273	87.75%	1.11%	314	89.86%	1.17%	373	85.85%	
0.67%	9	79.45%	0.78%	9	84.16%	0.82%	10	82.49%	
1.07%	264	88.12%	1.11%	304	90.09%	1.17%	362	85.96%	
0.69%	0	51.50%	0.87%	0	57.40%	0.99%	0	57.89%	
0.73%	777	66.33%	0.83%	1,012	69.21%	0.89%	1,188	67.29%	

	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
Central banks and central governments		3,960	0	29	0	654	0	454	0	55	0	55	0	0	0	0	0	0	
Institutions		1,214	0	124	0	20	0	184	0	24	0	5	0	0	0	0	0	0	
Corporates		6,223	288	833	12	607	22	4,832	0	212	0	603	15	39	183	5	7	51	
Corporates - Of Which: Specialised Lending		1,868	113	601	0	474	0	1,474	0	96	0	11	40	4	0	0	0	0	
Corporates - Of Which: SME		1,918	116	88	7	227	10	1,798	0	69	1	218	10	21	103	1	7	1	
Retail		0	0	2	0	1,835	34	0	0	0	0	1,008	40	0	0	0	35	49	
Retail - Secured on real estate property	54.0%	0	0	1	0	922	30	0	0	0	0	335	37	0	0	0	22	0	
Retail - Secured on real estate property - Of	46.0%	0	0	1	0	12	0	0	0	0	0	4	0	0	0	0	0	0	
Retail - Secured on real estate property - Of	54.0%	0	0	1	0	920	30	0	0	0	0	331	0	0	0	0	21	0	
Retail - Qualifying Revolving		0	0	0	0	28	1	0	0	0	0	22	1	0	0	0	0	0	
Retail - Other Retail		0	0	1	0	874	33	0	0	0	0	652	39	0	0	0	12	40	
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	97	3	0	0	0	4	5	
Retail - Other Retail - Of Which: non-SME		0	0	1	0	873	33	0	0	0	0	555	37	0	0	0	8	35	
Equity		80	0	0	0	1	0	243	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	
Other non-credit obligation assets		0	0	0	0	235	2	0	0	0	0	207	3	0	0	0	0	0	
TOTAL		11,426	298	988	12	3,192	68	5,713	0	241	1	18,178	58	79	183	5	17	57	
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	

[*] 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
0.06%	2	47.75%	0.05%	3	47.00%	0.03%	3	46.57%	
0.03%	0	22.61%	0.03%	1	22.15%	0.03%	1	22.01%	
0.82%	370	58.18%	0.75%	439	54.79%	0.71%	503	52.73%	
0.00%	0	0	0	0	0	0	0	0	
1.06%	125	50.26%	1.77%	159	49.51%	1.60%	189	48.99%	
0.16%	23	8.04%	0.02%	24	7.81%	0.06%	24	7.69%	
0.10%	0	16.10%	0.04%	1	17.41%	0.15%	1	18.46%	
0.14%	23	7.71%	0.05%	23	7.37%	0.05%	24	7.18%	
3.27%	12	63.77%	2.23%	13	95.63%	2.47%	14	96.85%	
4.05%	90	54.09%	3.70%	122	53.99%	3.46%	150	53.94%	
6.10%	18	61.58%	5.46%	25	64.86%	4.97%	32	66.48%	
3.65%	72	52.71%	3.35%	97	51.87%	3.18%	119	51.47%	
0.82%	1	64.80%	0.82%	1	65.72%	0.85%	2	66.38%	
0.62%	497	56.12%	0.72%	602	53.30%	0.67%	698	51.62%	

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
0.07%	1	40.00%	0.07%	1	40.00%	0.07%	4	40.53%	
0.05%	0	23.57%	0.08%	1	24.08%	0.11%	2	24.81%	
1.05%	410	61.01%	1.44%	602	63.18%	1.47%	770	61.29%	
0.00%	0	0	0	0	0	0	0	0	
2.51%	138	53.89%	3.05%	215	59.62%	3.24%	280	59.72%	
0.19%	24	8.29%	0.09%	29	8.20%	0.10%	34	8.38%	
1.29%	0	17.81%	1.37%	1	21.26%	1.27%	1	22.08%	
0.17%	23	8.41%	0.11%	28	8.30%	0.12%	33	8.31%	
3.92%	13	102.96%	4.39%	17	123.39%	4.44%	19	126.66%	
4.98%	101	58.09%	6.39%	170	65.58%	7.13%	228	66.98%	
7.64%	20	67.13%	10.10%	37	80.81%	12.17%	52	84.57%	
4.65%	81	56.37%	5.68%	133	62.40%	6.13%	175	63.16%	
1.05%	1	69.23%	1.57%	2	80.23%	2.00%	4	82.74%	
1.03%	951	59.07%	1.34%	1,241	61.97%	1.52%	1,601	60.58%	

	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
Central banks and central governments		0	0	0	0	1,718	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions		204	0	5,217	0	2,275	0	42	0	301	0	434	0	0	0	0	0	0	
Corporates		18	0	3,761	33	760	7	15	0	1,353	0	526	9	0	1	15	1	22	
Corporates - Of Which: Specialised Lending		0	0	478	0	0	0	0	0	198	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		0	0	8	2	14	2	0	0	8	0	14	2	0	0	1	0	7	
Retail		0	0	11	2	13	2	0	0	3	0	11	2	0	0	1	0	3	
Retail - Secured on real estate property	30.0%	0	0	7	1	0	0	0	0	0	0	7							

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	12,990	12,417	12,247	12,338	11,841	11,979	11,872
Net trading income		148	470	631	-96	324	533
of which trading losses from stress scenarios		-804	-483	-322	-1,048	-629	-419
Other operating income	1,573	222	222	222	197	197	197
Operating profit before impairments	9,119	5,969	6,129	6,432	4,944	5,334	5,401
Impairment of financial assets (-)	-14,631	-5,110	-3,571	-2,815	-8,403	-8,634	-6,623
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-14,631	-5,110	-3,571	-2,815	-8,021	-8,405	-6,471
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	-381	-229	-153
Impairment on non financial assets (-)	-9,663	-317	-264	-109	-591	-567	-381
Operating profit after impairments from stress scenarios	-15,175	541	2,293	3,508	-4,050	-3,868	-1,603
Other Income and expenses	-1,040	-54	-54	-54	-54	-54	-54
Pre-Tax profit	-16,215	487	2,239	3,454	-4,104	-3,922	-1,657
Tax	1,897	-146	-672	-1,036	1,231	1,177	497
Net income	-14,317	341	1,567	2,418	-2,873	-2,745	-1,160
Attributable to owners of the parent	-14,699	-41	1,185	2,036	-3,064	-2,936	-1,351
of which carried over to capital through retained earnings	-14,876	-41	648	1,137	-3,064	-2,936	-1,351
of which distributed as dividends	176	0	537	899	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	335,469	337,691	339,017	339,894	341,703	347,912	350,943
Risk exposure amount Securitisation and re-securitisations	3,648	5,870	7,196	8,074	9,882	13,617	15,993
Risk exposure amount Other credit risk	331,821	331,821	331,821	331,821	331,821	334,294	334,950
Risk exposure amount for market risk	21,106	21,576	21,546	21,531	30,565	29,797	30,089
Risk exposure amount for operational risk	52,013	52,013	52,037	52,082	52,013	52,071	52,081
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	317	317	317	317	317	317	317
Total Risk exposure amount	408,904	411,597	412,917	413,825	424,598	430,097	433,431

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		Baseline scenario				Adverse scenario		
		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	9,133						
	Trading Book (excl. correlation trading positions under CRM)	291						
	Correlation Trading Portfolio (CRM)	0						
	Total	9,424						
Risk exposure values	Banking Book	3,527	5,558	6,766	7,564	9,270	12,719	14,898
	Trading Book (excl. correlation trading positions under CRM)	121	312	431	510	613	898	1,095
	Total	3,648	5,870	7,196	8,074	9,882	13,617	15,993
Impairments	Hold to Maturity portfolio	60	72	69	67	87	110	129
	Available for Sale portfolio	9	4	4	4	5	6	7
	Held for trading portfolio							
	Total	69	76	73	71	92	116	136

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[0 - 3M [	Austria	1,275	1,274	1,275	0	0	1	0	0	25	-1	1,136	29	-1,017	-87
[3M - 1Y [		123	19	123	72	0	32	0	0	0	0	364	3	-468	-4
[1Y - 2Y [		365	50	365	315	0	1	0	0	0	0	453	8	-404	-24
[2Y - 3Y [		392	229	392	151	0	1	3	0	0	0	3	1	-9	0
[3Y - 5Y [		3,231	207	3,231	3,012	0	2	11	3	3	0	-5	2	-40	-10
[5Y - 10Y [		3,232	0	3,231	3,127	0	22	60	5	0	0	138	10	-125	-6
[10Y - more		4,218	3,427	4,197	352	232	125	25	11	17	-7	23	22	-4	-10	
Tot		12,836	5,207	12,814	7,029	232	182	99	19	44	-8	2,111	76	-2,065	-142	
[0 - 3M [Belgium	3	0	3	0	0	3	0	0	0	0	145	0	-11	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	51	0	-71	0
[1Y - 2Y [	24		0	21	24	0	-2	0	0	0	0	132	2	-230	-4
[2Y - 3Y [	3		0	3	0	0	3	0	0	0	0	26	1	-28	-1
[3Y - 5Y [	83		0	83	82	0	1	0	0	0	0	-51	0	50	0
[5Y - 10Y [	28		0	27	20	0	7	0	0	0	0	65	2	-62	-5
[10Y - more	182		0	178	0	0	178	0	0	0	0	7	6	-7	-19	
Tot	322		0	315	125	0	191	0	0	0	0	375	12	-359	-30	
[0 - 3M [Bulgaria		11	0	11	10	0	0	0	0	0	0	4	0	-4	0
[3M - 1Y [67	0	67	67	0	1	0	0	0	0	31	0	-71	-1
[1Y - 2Y [		161	0	161	96	1	3	0	0	0	0	15	1	33	0
[2Y - 3Y [		42	0	42	42	0	0	0	0	0	0	-15	0	11	0
[3Y - 5Y [		126	7	122	112	0	0	0	0	0	0	-25	2	31	-1
[5Y - 10Y [		151	16	151	129	0	1	0	0	0	0	0	0	0	0
[10Y - more		143	143	143	0	0	0	0	0	0	0	0	0	0	0	
Tot		701	167	697	455	1	5	0	0	0	0	10	3	1	-3	
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	11	-1
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	-44	6	15	-2
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	-2	0	7	-1
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	10	-2
[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	-46	7	43	-7	
[0 - 3M [Czech Republic		146	0	146	55	91	0	140	6	0	0	18	0	-36	0
[3M - 1Y [435	9	435	267	112	46	200	2	0	0	7	0	-7	0
[1Y - 2Y [		412	0	412	374	0	38	0	0	46	-4	-62	1	101	-1
[2Y - 3Y [		128	1	128	106	0	21	0	0	0	0	-10	0	20	-2
[3Y - 5Y [		300	2	300	279	0	20	2	0	0	0	-76	1	57	-1
[5Y - 10Y [		1,064	1	1,034	1,038	0	-5	2	0	0	0	0	0	0	0
[10Y - more		24	6	22	7	0	8	6	1	100	-1	0	0	0	0	
Tot		2,509	19	2,477	2,126	203	128	350	8	146	-5	-122	2	135	-4	
[0 - 3M [Denmark	1	1	1	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	6	0	-6	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	4	0	-15	0
[2Y - 3Y [	33		0	33	0	0	33	0	0	0	0	3	0	8	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	35		1	35	0	0	33	0	0	0	0	13	0	-13	0	
[0 - 3M [Estonia		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	-3	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	-3	0	4	0	
[0 - 3M [Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	-3	0	0	-3	0	0	0	0	6	0	-6	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	4	0	-15	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	3	0	8	0
[3Y - 5Y [	0		0	-1	0	0	-1	0	0	0	0	0	0	0	0
[5Y - 10Y [	7		0	7	0	0	7	37	1	37	-7	0	0	0	0
[10Y - more	0		0	-3	0	0	-3	0	0	51	-16	1	2	-2	-4	
Tot	7		0	0	0	0	0	37	1	88	-23	14	2	-15	-5	
[0 - 3M [France		171	0	157	0	0	157	0	0	0	0	239	0	-196	0
[3M - 1Y [313	0	312	0	286	26	0	0	0	0	59	0	-43	0
[1Y - 2Y [		571	0	566	0	0	2	0	0	0	0	123	4	-177	-10
[2Y - 3Y [		199	0	196	0	198	-2	0	0	0	0	25	2	39	-1
[3Y - 5Y [		15	0	14	10	0	4	0	0	0	0	-113	3	64	-2
[5Y - 10Y [		172	0	159	163	0	-4	0	0	0	0	-76	5	98	-1
[10Y - more		198	0	196	40	0	156	0	0	0	0	34	31	-35	-96	
Tot		1,638	0	1,601	213	484	340	0	0	0	0	290	45	-250	-110	

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 [		81	0	81	0	81	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		20	0	20	0	20	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		161	0	161	0	161	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	-3	0	7
[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		262	0	262	0	262	0	0	0	0	0	-3	0	7	0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	47	0	-24	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	160	5	-132	-22
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	-4	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		3	0	3	0	3	0	3	0	0	0	0	0	0	0
Tot		3	0	3	0	3	0	0	0	0	206	5	-159	-22	
[0 - 3M [	Other advanced economies non EEA	3	0	3	0	3	0	50	1	212	-2	0	0	0	0
[3M - 1Y [		12	0	12	0	12	0	0	0	0	0	0	0	-5	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		2	0	2	0	2	0	0	0	0	0	-12	0	12	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	-27	1	31	-1
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		23	23	23	0	23	0	0	0	0	0	0	0	0	0
Tot		39	23	39	2	3	0	50	1	212	-2	-39	1	38	-1
[0 - 3M [	Other Central and eastern Europe countries non EEA	463	27	463	205	0	12	0	0	0	0	100	3	-97	-2
[3M - 1Y [		349	33	348	203	0	17	0	0	0	0	129	8	-114	-15
[1Y - 2Y [		502	42	494	447	0	4	0	0	0	0	-934	9	934	-10
[2Y - 3Y [		279	28	274	241	0	5	0	0	0	0	-771	20	805	-21
[3Y - 5Y [		611	92	596	264	0	100	0	0	0	0	-1,330	50	1,281	-53
[5Y - 10Y [		1,686	133	1,659	1,399	0	69	0	0	0	0	-41	7	132	-10
[10Y - more		877	294	847	148	0	22	0	0	0	0	0	0	0	0
Tot		4,767	648	4,681	2,907	0	229	0	0	0	-2,847	97	2,940	-110	
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		9	9	9	0	0	0	0	0	0	0	0	0	-2	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	-106	0	106	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	-41	1	41	-1
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	-94	3	95	-3
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	0	0
Tot		10	10	10	0	0	0	0	0	0	-241	4	240	-3	
[0 - 3M [	Latin America and the Caribbean	17	17	17	0	0	0	0	0	0	0	0	0	-41	0
[3M - 1Y [		156	156	156	0	0	0	0	0	0	0	7	3	-5	-12
[1Y - 2Y [		2	2	2	0	0	0	0	3	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		8	8	7	0	0	0	0	0	0	0	-16	6	62	-9
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		81	81	81	0	0	0	0	0	0	0	0	0	0	0
Tot		264	263	264	0	0	0	3	0	0	-8	9	16	-22	
[0 - 3M [	Africa	1	0	1	0	0	1	0	0	0	0	15	0	-15	0
[3M - 1Y [		1	0	1	0	0	0	0	0	0	0	26	0	-25	0
[1Y - 2Y [		8	3	8	0	0	6	0	0	0	0	-84	0	84	0
[2Y - 3Y [		22	22	22	0	0	0	0	0	0	0	-23	0	23	0
[3Y - 5Y [		26	21	26	0	0	5	0	0	0	0	-80	4	90	-5
[5Y - 10Y [		52	46	51	0	0	5	0	0	0	0	0	0	0	0
[10Y - more		226	226	218	0	0	-7	0	0	0	0	0	0	0	0
Tot		337	319	329	0	10	0	0	0	0	-146	5	157	-6	
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	-3	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	7	0	-14	0
[1Y - 2Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		63	63	63	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		88	88	88	0	0	0	0	0	0	0	-2	1	28	-1
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		593	593	593	0	0	0	0	0	0	0	0	0	0	0
Tot		746	746	746	0	0	0	0	0	0	4	1	11	-1	

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

2014 EU-wide Stress Test
Capital

		Baseline Scenario				Adverse Scenario					
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	56,230	52,540	54,288	56,152	49,204	43,391	38,967	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	39,164	39,095	39,222	39,764	35,540	31,729	29,419	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)	35,050	35,050	35,050	35,050	35,050	35,050	35,050	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	6,001	5,960	6,608	7,745	2,937	1	-1,350	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	-1,586	-1,593	-1,598	-1,601	-3,913	-3,238	-3,387	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	140	140	140	140	-1,979	-1,284	-1,384	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	483	475	471	468	274	255	206	-	-
	A.1.4	Other Reserves	5,946	5,946	5,946	5,946	5,946	5,946	5,946	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	1,337	1,337	1,337	1,337	1,337	1,337	1,337	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	-2,290	-2,289	-2,290	-2,291	-2,289	-2,290	-2,291	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	-140	-140	-140	-140	1,583	770	554	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-5,482	-5,482	-5,482	-5,482	-5,482	-5,482	-5,482	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	-278	-278	-278	-278	-510	-683	-683	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	0	0	0	0	0	0	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-1,415	-1,377	-1,339	-1,301	-915	-415	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	-552	-552	-552	-552	-552	-552	-552	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, Articles 36(1) point (k) (v) and 379(3) of CRR
	A.1.15.1	Of which: from securitisation positions (-)	-552	-552	-552	-552	-552	-552	-552	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	-79	-205	-256	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	-1,213	-970	-919	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	2,575	2,512	1,959	1,330	3,639	2,458	1,452	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 (+/-)	1,268	1,267	973	687	1,267	973	687	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 (+/-)	1,306	1,246	986	643	2,372	1,485	765	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)	1,841	1,065	2,618	4,280	1,871	1,626	1,360	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)	41,005	40,160	41,840	44,044	37,411	33,354	30,779	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	15,226	12,380	12,448	12,109	11,793	10,037	8,189	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	408,904	411,597	412,917	413,825	424,598	430,097	433,431	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 (+)	14,094								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	3,354								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 (+)	2,184								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-5,210								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	9.58%	9.50%	9.50%	9.61%	8.37%	7.38%	6.79%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	10.03%	9.76%	10.13%	10.64%	8.81%	7.76%	7.10%	CA3 (3)	-
	C.3	Total Capital ratio	13.75%	12.76%	13.15%	13.57%	11.59%	10.09%	8.99%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		32,928	33,033	33,106	23,353	23,655	23,839			
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)				9.29%			6.45%		

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

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



2014 EU-wide Stress Test

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

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	1,235
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 (+/-)	n/a
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 (+/-)	n/a

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 (-)	n/a