



2014 EU-wide Stress Test

Bank Name	ES - Bankinter, S.A.
LEI Code	VWMYAEQSTOPNV0SUGU82

2014 EU-wide Stress Test Summary Adverse Scenario

ES - Bankinter, S.A.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	571
Impairment losses on financial and non-financial assets in the banking book	513
Common Equity Tier 1 capital ⁽¹⁾	2,781
Total Risk Exposure ⁽¹⁾	23,831
Common Equity Tier 1 ratio, % ⁽¹⁾	11.7%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	1,160
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,581
3 yr cumulative losses from the stress in the trading book	46
Valuation losses due to sovereign shock after tax and prudential filters	15
Common Equity Tier 1 capital ⁽¹⁾	2,708
Total Risk Exposure ⁽¹⁾	24,635
Common Equity Tier 1 ratio, % ⁽¹⁾	11.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,355
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	13
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

ES - Bankinter, S.A.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	571
Impairment losses on financial and non-financial assets in the banking book	513
Common Equity Tier 1 capital ⁽¹⁾	2,781
Total Risk Exposure ⁽¹⁾	23,831
Common Equity Tier 1 ratio, % ⁽¹⁾	11.7%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	1,204
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	968
3 yr cumulative losses from the stress in the trading book	9
Common Equity Tier 1 capital ⁽¹⁾	3,175
Total Risk Exposure ⁽¹⁾	24,701
Common Equity Tier 1 ratio, % ⁽¹⁾	12.9%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,976

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

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments																			
Institutions	0	0	0	0	6,788	127	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	239	82	45	6	11,991	701	310	0	67	3	10,208	841	2	25	0	3	44	561	
Corporates - Of Which: Specialised Lending	239	82	0	0	61	17	310	0	0	0	92	18	2	25	0	0	0	8	
Corporates - Of Which: SME	0	0	0	0	6,189	364	0	0	0	0	4,680	418	0	0	0	0	10	265	
Retail	0	0	18,124	1,012	2,991	202	0	0	3,401	550	1,744	231	0	0	8	212	3	94	
Retail - Secured on real estate property	54.5%	0	0	0	15,617	725	1,969	27	0	0	2,236	462	938	31	0	5	62	1	4
Retail - Secured on real estate property - Of	55.7%	0	0	0	1,071	224	20	1	0	0	460	193	12	1	0	2	25	0	1
Retail - Secured on real estate property - Of	54.4%	0	0	0	14,546	501	1,949	27	0	0	1,777	269	926	30	0	3	37	1	4
Retail - Qualifying Revolving	0	0	0	0	0	0	485	14	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	2,507	287	537	161	0	0	1,165	88	437	185	0	0	3	150	1
Retail - Other Retail - Of Which: SME	0	0	0	0	2,030	241	84	51	0	0	880	85	86	57	0	0	3	114	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	477	46	453	110	0	0	285	2	352	129	0	0	36	1	27
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	612	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	851	82	18,120	1,018	26,779	1,031	733	0	3,468	553	15,938	1,264	6	25	8	216	47	655	
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.37%	22	39.55%	0.36%	43	39.52%	0.36%	64	39.49%			
0.37%	10	6.51%	0.35%	19	11.11%	0.34%	29	14.54%			
1.40%	977	45.07%	1.05%	1,102	43.88%	0.82%	1,200	43.10%			
0	0	0	0	0	0	0	0	0			
0.57%	539	28.45%	0.45%	633	27.75%	0.39%	719	27.49%			
0.29%	209	18.34%	0.24%	251	18.05%	0.21%	292	18.19%			
1.89%	93	26.49%	1.54%	110	26.53%	1.35%	124	26.83%			
0.19%	116	14.98%	0.16%	141	14.69%	0.14%	168	14.89%			
2.79%	48	69.81%	2.03%	58	69.14%	1.23%	67	68.71%			
1.84%	282	40.43%	1.46%	325	39.72%	1.22%	359	39.14%			
2.10%	205	43.12%	1.64%	238	42.09%	1.37%	265	41.55%			
1.26%	77	35.05%	1.04%	87	34.68%	0.89%	95	34.31%			
0.00%	0	0.00%	0	0	0.00%	0	0	0.00%			
0.78%	1,548	35.75%	0.60%	1,798	35.00%	0.50%	2,012	34.58%			

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.82%	49	39.97%	0.82%	96	39.96%	0.81%	142	39.93%			
0.80%	22	12.35%	0.80%	44	18.85%	0.79%	66	22.82%			
1.95%	1,070	47.93%	1.97%	1,323	48.19%	1.49%	1,490	47.48%			
0	0	0	0	0	0	0	0	0			
0.79%	618	30.83%	0.73%	783	30.97%	0.62%	907	30.40%			
0.43%	252	20.73%	0.39%	328	21.04%	0.33%	383	20.60%			
2.36%	101	28.01%	2.50%	135	30.57%	2.05%	154	30.36%			
0.30%	150	17.88%	0.26%	193	17.48%	0.23%	230	17.13%			
3.45%	54	74.40%	3.26%	69	74.38%	3.25%	84	73.95%			
2.47%	312	43.14%	2.39%	386	43.71%	1.99%	440	43.35%			
2.76%	224	45.53%	2.71%	281	45.78%	2.23%	322	45.29%			
1.81%	88	38.35%	1.67%	105	39.22%	1.47%	118	38.97%			
0.00%	0	0.00%	0	0	0.00%	0	0	0.00%			
1.13%	1,760	38.28%	1.10%	2,248	38.73%	0.90%	2,605	38.22%			

	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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(in EUR, %)																			
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Other non-credit obligation assets	612	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	851	82	18,120	1,018	26,779	1,031	733	0	3,468	553	15,938	1,264	6	25	8	216	47	655	
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
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1.26%	77	35.05%	1.04%	87	34.68%	0.89%	95	34.31%			
0.00%	0	0.00%	0	0	0.00%	0	0	0.00%			
0.78%	1,548	35.75%	0.60%	1,798	35.00%	0.50%	2,012	34.58%			

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.82%	49	39.97%	0.82%	96	39.96%	0.81%	142	39.93%			
0.80%	22	12.35%	0.80%	44	18.85%	0.79%	6				

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	591	591	591	591	591	591	591
Net trading income		15	17	18	-3	7	11
of which trading losses from stress scenarios		-5	-3	-2	-23	-14	-9
Other operating income	140	-28	-28	-28	-28	-28	-28
Operating profit before impairments	571	400	402	403	381	387	392
Impairment of financial assets (-)	-420	-489	-252	-216	-702	-491	-357
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-420	-488	-252	-216	-702	-491	-357
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	-93	-11	0	0	-20	-10	-1
Operating profit after impairments from stress scenarios	58	-100	149	187	-341	-114	34
Other Income and expenses	126	124	124	124	124	123	123
Pre-Tax profit	183	24	274	311	-217	9	157
Tax	-52	-7	-82	-93	65	-3	-47
Net income	132	17	191	218	-152	6	110
Attributable to owners of the parent	132	17	191	218	-152	6	110
of which carried over to capital through retained earnings	78	13	144	163	-152	5	82
of which distributed as dividends	54	4	48	54	0	2	27

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	21,922	22,565	22,574	22,766	22,607	22,581	22,696
Risk exposure amount Securitisation and re-securitisations	454	558	568	585	589	555	683
Risk exposure amount Other credit risk	21,468	22,007	22,007	22,180	22,018	22,026	22,012
Risk exposure amount for market risk	294	294	294	294	294	294	294
Risk exposure amount for operational risk	1,583	1,609	1,609	1,609	1,612	1,613	1,614
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	32	32	32	32	32	32	32
Total Risk exposure amount	23,831	24,500	24,510	24,701	24,545	24,520	24,635

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	659						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	659						
Risk exposure values	Banking Book	454	558	568	585	589	555	683
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	454	558	568	585	589	555	683
Impairments	Hold to Maturity portfolio	4	12	15	17	14	18	18
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	4	12	15	17	14	18	18

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	
								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	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 [	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

		Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION	
(mln EUR)		As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016			
		CRR / CRDIV DEFINITION OF CAPITAL									
OWN FUNDS	A	OWN FUNDS	3,085	3,149	3,279	3,419	2,953	2,906	2,940	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,781	2,848	3,005	3,175	2,661	2,648	2,708	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)	1,390	1,390	1,390	1,390	1,390	1,390	1,390	CA1 (1.1.1.1)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	78	91	235	398	-74	-69	13	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	43	40	41	42	-34	-5	-8	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	21	21	21	21	-44	-20	-25	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	22	19	20	21	10	15	17	-	-
	A.1.4	Other Reserves	1,697	1,705	1,713	1,721	1,705	1,713	1,721	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	-23	-20	-12	-8	-11	-9	-7	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	-21	-21	-13	-8	35	12	10	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-217	-209	-202	-194	-209	-202	-194	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	0	0	0	0	0	0	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	-175	-113	-101	-95	-116	-118	-118	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	-219	-210	-193	-175	-235	-231	-221	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	227	195	147	105	211	166	122	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.6)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.8)	Articles 479 and 480 of CRR	
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	227	195	147	105	211	166	122	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)	2,781	2,848	3,005	3,175	2,661	2,648	2,708	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	304	300	273	244	292	258	231	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	23,831	24,500	24,510	24,701	24,545	24,520	24,635	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 (-)	0								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	11.67%	11.63%	12.26%	12.85%	10.84%	10.80%	10.99%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	11.67%	11.63%	12.26%	12.85%	10.84%	10.80%	10.99%	CA3 (3)	-
	C.3	Total Capital ratio	12.95%	12.85%	13.38%	13.84%	12.03%	11.85%	11.93%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		1,960	1,961	1,976	1,350	1,349	1,355			
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)		13	13	13	13	13	13		
	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)				12.43%			10.50%		

(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

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	13

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) (-)	-4
Other material losses and provisions from 1 January to 30 September 2014 (-)	0