



2014 EU-wide Stress Test

Bank Name	SE - Skandinaviska Enskilda Banken AB (publ) (SEB)
LEI Code	F3JS33DEI6XQ4ZBPTN86

2014 EU-wide Stress Test Summary Adverse Scenario

SE - Skandinaviska Enskilda Banken AB (publ) (SEB)	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	2,066
Impairment losses on financial and non-financial assets in the banking book	187
Common Equity Tier 1 capital ⁽¹⁾	9,986
Total Risk Exposure ⁽¹⁾	68,063
Common Equity Tier 1 ratio, % ⁽¹⁾	14.7%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	3,433
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,721
3 yr cumulative losses from the stress in the trading book	1,007
Valuation losses due to sovereign shock after tax and prudential filters	137
Common Equity Tier 1 capital ⁽¹⁾	10,780
Total Risk Exposure ⁽¹⁾	82,731
Common Equity Tier 1 ratio, % ⁽¹⁾	13.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	4,550
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

SE - Skandinaviska Enskilda Banken AB (publ) (SEB)	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	2,066
Impairment losses on financial and non-financial assets in the banking book	187
Common Equity Tier 1 capital ⁽¹⁾	9,986
Total Risk Exposure ⁽¹⁾	68,063
Common Equity Tier 1 ratio, % ⁽¹⁾	14.7%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	4,457
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	444
3 yr cumulative losses from the stress in the trading book	841
Common Equity Tier 1 capital ⁽¹⁾	10,510
Total Risk Exposure ⁽¹⁾	70,124
Common Equity Tier 1 ratio, % ⁽¹⁾	15.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	5,610

⁽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.

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	0	0	37,653	2	0	0	0	116	0	0	0	0	0	0	1	0	0
Institutions	11,162	0	5,016	3	2,740	0	1,836	0	1,496	12	942	0	1	0	0	0	0	0	0
Corporates	30,161	767	65,543	108	1,339	35	16,003	11	20,892	162	1,108	36	187	362	12	35	0	8	8
Corporates - Of Which: Specialised Lending	833	196	897	0	0	0	818	0	360	0	0	0	20	31	0	0	0	1	0
Corporates - Of Which: SME	6,441	385	15,369	87	65	0	5,366	10	2,980	118	55	12	94	138	0	28	0	5	5
Retail	0	0	13,767	469	4,616	107	0	5,915	75	2,760	154	0	50	206	0	46	24,026	0	0
Retail - Secured on real estate property	0	0	48,681	371	921	2	0	0	4,583	75	388	2	0	34	134	0	1	0	0
Retail - Secured on real estate property - Of Which: Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	66.6%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	2,122	3	883	70	0	0	153	0	662	105	0	7	30	0	0	0	0
Retail - Other Retail	0	0	2,964	95	2,806	35	0	0	1,180	0	1,710	47	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	385	18	2,287	34	0	0	156	1	1,330	45	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	66.6%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	15,337	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	0
TOTAL	49,800	768	124,327	580	46,450	144	18,382	11	28,303	250	7,324	190	187	343	62	241	1	13	13
Securitisation and re-securitisation positions deducted from capital *	145	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 - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock						
0.00%	2	25.73%	0.00%	4	31.31%	0.00%	5	33.79%	0.01%	3	29.20%	0.01%	5	33.77%	0.01%	8	35.64%
0.02%	4	31.32%	0.02%	7	32.93%	0.02%	11	33.62%	0.03%	6	32.63%	0.04%	14	33.95%	0.04%	22	34.33%
0.05%	689	38.99%	0.05%	788	36.94%	0.05%	788	35.23%	0.07%	1,504	39.01%	0.09%	1,662	38.47%	0.09%	1,794	37.69%
0.20%	56	17.06%	0.18%	59	17.67%	0.17%	62	18.20%	0.31%	71	20.04%	0.36%	83	21.47%	0.38%	93	22.60%
0.00%	283	13.77%	0.00%	299	12.66%	0.00%	314	13.15%	0.11%	348	38.24%	0.13%	406	37.70%	0.13%	457	37.01%
0.00%	316	38.86%	0.07%	360	25.76%	0.07%	406	24.02%	0.16%	414	34.42%	0.19%	518	30.94%	0.23%	579	27.81%
0.05%	193	26.04%	0.04%	213	22.31%	0.04%	235	20.26%	0.09%	252	31.70%	0.11%	313	26.12%	0.13%	388	23.19%
0.05%	193	35.94%	0.04%	213	22.31%	0.04%	235	20.26%	0.09%	252	31.70%	0.11%	313	26.12%	0.13%	388	23.19%
0.14%	43	39.23%	0.13%	47	37.52%	0.13%	50	36.27%	0.18%	51	44.92%	0.24%	61	42.35%	0.30%	73	40.36%
0.42%	80	32.50%	0.36%	101	30.94%	0.35%	120	29.93%	0.72%	110	37.64%	0.88%	164	36.33%	0.95%	219	36.41%
0.36%	20	16.21%	0.28%	27	16.07%	0.29%	35	15.98%	0.64%	31	20.95%	0.62%	47	20.79%	0.55%	62	20.95%
0.48%	60	48.81%	0.42%	73	47.57%	0.40%	86	46.80%	0.79%	80	15.45%	1.09%	117	13.38%	1.28%	156	12.27%
0.39%	1	36.93%	0.35%	1	36.49%	0.35%	2	36.32%	0.61%	1	42.07%	0.70%	2	41.71%	0.61%	3	41.61%
0.05%	1,013	34.35%	0.05%	1,110	31.60%	0.05%	1,222	29.80%	0.70%	1,028	37.80%	0.11%	2,222	35.25%	0.11%	2,495	34.20%

Adverse Scenario																	
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016									
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock						
0.01%	3	29.20%	0.01%	5	33.77%	0.01%	8	35.64%	0.01%	3	29.20%	0.01%	5	33.77%	0.01%	8	35.64%
0.03%	6	32.63%	0.04%	14	33.95%	0.04%	22	34.33%	0.03%	6	32.63%	0.04%	14	33.95%	0.04%	22	34.33%
0.07%	1,504	39.01%	0.09%	1,662	38.47%	0.09%	1,794	37.69%	0.07%	1,504	39.01%	0.09%	1,662	38.47%	0.09%	1,794	37.69%
0.31%	71	20.04%	0.36%	83	21.47%	0.38%	93	22.60%	0.31%	71	20.04%	0.36%	83	21.47%	0.38%	93	22.60%
0.11%	348	38.24%	0.13%	406	37.70%	0.13%	457	37.01%	0.11%	348	38.24%	0.13%	406	37.70%	0.13%	457	37.01%
0.16%	414	34.42%	0.19%	518	30.94%	0.23%	579	27.81%	0.16%	414	34.42%	0.19%	518	30.94%	0.23%	579	27.81%
0.09%	252	31.70%	0.11%	313	26.12%	0.13%	388	23.19%	0.09%	252	31.70%	0.11%	313	26.12%	0.13%	388	23.19%
0.09%	252	31.70%	0.11%	313	26.12%	0.13%	388	23.19%	0.09%	252	31.70%	0.11%	313	26.12%	0.13%	388	23.19%
0.09%	252	31.70%	0.11%	313	26.12%	0.13%	388	23.19%	0.09%	252	31.70%	0.11%	313	26.12%	0.13%	388	23.19%
0.18%	51	44.92%	0.24%	61	42.35%	0.30%	73	40.36%	0.18%	51	44.92%	0.24%	61	42.35%	0.30%	73	40.36%
0.72%	110	37.64%	0.88%	164	36.33%	0.95%	219	36.41%	0.72%	110	37.64%	0.88%	164	36.33%	0.95%	219	36.41%
0.64%	31	20.95%	0.62%	47	20.79%	0.55%	62	20.95%	0.64%	31	20.95%	0.62%	47	20.79%	0.55%	62	20.95%
0.79%	80	15.45%	1.09%	117	13.38%	1.28%	156	12.27%	0.79%	80	15.45%	1.09%	117	13.38%	1.28%	156	12.27%
0.61%	1	42.07%	0.70%	2	41.71%	0.61%	3	41.61%	0.61%	1	42.07%	0.70%	2	41.71%	0.61%	3	41.61%
0.70%	1,028	37.80%	0.11%	2,222	35.25%	0.11%	2,495	34.20%	0.70%	1,028	37.80%	0.11%	2,222	35.25%	0.11%	2,495	34.20%

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	0	0	4,538	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	916	0	678	0	280	0	155	0	27	0	49	0	0	0	0	0	0	0	0
Corporates	3,905	5	38,085	51	27	0	1,614	0	10,211	33	27	0	37	90	0	30	0	0	0
Corporates - Of Which: Specialised Lending	5	0	303	0	0	0	13	0	55	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	1,588	0	13,299	77	119	1	668	0	2,415	18	6	0	17	206	0	24	0	0	0
Retail	0	0	48,760	75	2,184	47	0	0	4,440	43	12,726	65	0	7	30	0	4	0	0
Retail - Secured on real estate property	65.4%	0	44,303	32	64	0	0	0	3,362	43	29	0	0	1	4	0	0	0	0
Retail - Secured on real estate property - Of Which: Other Retail	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	65.4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	2,055	0	9	19	0	0	122	0	6	29	0	2	8	0	0	0	0
Retail - Other Retail	0	0	2,402	0	2,111	28	0	0	955	0	1,241	36	0	4	18	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	83	0	1,996	28	0	0	65	0	1,182	36	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	2,318	43	115	0	0	0	891	0	79	0	0	4	18	0	0	0	0
Equity	0	0	0	0	288	0	0	0	0	0	350	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	4,821	5	87,523	127	7,304	47	1,769	0	14,657	76	1,710	65	37	90	0	60	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	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 - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock			
0.01%	0	34.09%	0.01%	1	36.84%	0.01%	1	37.85%	0.01%	0	34.09%	0.01%	1	37.85%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		61	0	0	0	821	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		3,140	309	1	0	6	0	30	0	1	0	1	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending		701	188	0	0	6	0	2,598	0	705	0	6	0	58	70	0	0	0	3
Corporates - Of Which: SME		1,098	121	0	0	5	0	953	0	0	0	0	0	5	35	38	0	0	1
Retail		0	0	1,895	192	96	6	0	0	652	20	66	7	0	17	82	0	1	0
Retail - Secured on real estate property	76.4%	0	0	1,820	169	6	1	0	0	614	20	4	1	0	15	71	0	1	0
Retail - Secured on real estate property - Of Which: SME	76.4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	74	43	46	1	0	0	33	5	0	0	0	2	0	0	0	0
Retail - Other Retail		0	0	1,820	169	6	1	0	0	614	20	4	1	0	15	71	0	1	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	44	18	16	0	0	0	28	0	12	0	0	2	9	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	12	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		3,201	309	1,895	192	948	0	2,608	0	653	20	87	7	58	17	82	0	4	0
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 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
0.05%	0	40.00%	0.05%	1	40.00%	0.05%	1	40.00%	0.05%	1	40.00%
0.02%	0	36.52%	0.02%	0	36.52%	0.02%	0	36.52%	0.02%	0	36.52%
0.19%	137	23.76%	0.17%	142	24.04%	0.16%	147	24.27%	0.15%	147	24.27%
0.33%	52	16.65%	0.31%	55	17.45%	0.29%	57	17.65%	0.27%	57	17.65%
0.23%	77	32.14%	0.21%	79	31.84%	0.20%	81	31.57%	0.19%	81	31.57%
0.55%	110	38.77%	0.37%	117	37.37%	0.32%	123	36.42%	0.28%	123	36.42%
0.54%	96	38.62%	0.34%	102	37.07%	0.29%	108	36.01%	0.25%	108	36.01%
0.34%	2	52.32%	0.30%	2	49.07%	0.31%	2	46.54%	0.30%	2	46.54%
0.83%	12	38.80%	0.70%	13	38.14%	0.74%	14	38.33%	0.70%	14	38.33%
0.73%	2	5.92%	0.70%	1	8.82%	0.67%	1	12.62%	0.62%	1	12.62%
0.52%	12	50.50%	0.42%	12	50.57%	0.39%	12	50.20%	0.37%	12	50.20%
0.18%	0	36.00%	0.18%	0	36.00%	0.18%	0	36.00%	0.18%	0	36.00%
0.30%	247	30.13%	0.22%	260	29.89%	0.20%	271	29.72%	0.18%	271	29.72%

as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.17%	1	40.00%	0.17%	2	40.00%	0.17%	2	40.00%	0.17%	2	40.00%
0.29%	179	28.03%	0.35%	208	29.28%	0.39%	231	30.07%	0.42%	231	30.07%
0.56%	67	18.49%	0.57%	77	20.37%	0.61%	85	21.79%	0.64%	85	21.79%
0.37%	102	38.26%	0.44%	118	39.39%	0.49%	131	39.52%	0.54%	131	39.52%
0.84%	135	43.95%	0.95%	156	41.07%	1.12%	180	38.92%	1.28%	180	38.92%
0.82%	118	43.72%	0.89%	135	40.52%	1.05%	155	38.16%	1.21%	155	38.16%
0	0	-	0	0	-	0	0	-	0	0	-
0.82%	118	43.72%	0.89%	135	40.52%	1.05%	155	38.16%	1.21%	155	38.16%
0.50%	2	58.22%	0.48%	3	51.17%	0.44%	3	46.20%	0.42%	3	46.20%
1.32%	15	43.83%	1.87%	18	44.69%	2.28%	22	44.47%	2.82%	22	44.47%
1.14%	1	8.66%	1.38%	2	14.58%	1.60%	2	19.57%	1.82%	2	19.57%
1.51%	14	58.39%	2.37%	17	57.47%	2.99%	19	56.66%	3.72%	19	56.66%
0.18%	0	41.40%	0.22%	0	41.40%	0.29%	0	41.40%	0.37%	0	41.40%
0.46%	315	34.92%	0.53%	365	34.78%	0.60%	413	34.47%	0.68%	413	34.47%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments		0	0	0	0	164	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		1,151	0	145	0	30	0	101	0	37	0	6	0	0	0	0	0	0	0
Corporates		223	0	3,274	0	93	0	78	0	83	0	4	2	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending		0	0	46	0	0	0	19	0	10	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		19	0	136	0	0	0	13	0	76	0	0	0	0	0	0	0	0	0
Retail		0	0	12	0	359	23	0	0	5	0	270	35	0	3	12	0	0	0
Retail - Secured on real estate property	0.0%	0	0	11	0	344	14	0	0	4	0	264	34	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	1	0	13	1	0	0	1	0	85	1	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	48	1	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	2	0	13	1	0	0	1	0	37	0	0	0	0	0	0	0
Equity		0	0	0	0	17	0	0	0	0	0	26	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
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL		1,373	0	3,431	0	664	23	179	0	1,594	1	366	35	4	3	12	0	0	0
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 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
0.05%	0	9.77%	0.05%	0	15.71%	0.05%	0	19.69%	0.05%	0	19.69%
0.01%	0	33.22%	0.01%	0	33.30%	0.01%	0	33.42%	0.01%	0	33.42%
0.07%	10	45.15%	0.09%	12	36.90%	0.09%	15	33.64%	0.09%	15	33.64%
0.01%	0	29.69%	0.01%	0	26.60%	0.01%	0	24.60%	0.01%	0	24.60%
0.08%	0	19.77%	0.07%	0	19.79%	0.08%	0	19.82%	0.08%	0	19.82%
0.21%	16	47.06%	0.20%	16	44.55%	0.20%	17	42.49%	0.21%	17	42.49%
0.18%	0	4.37%	0.14%	0	4.89%	0.12%	0	5.10%	0.10%	0	5.10%
0.18%	0	4.37%	0.14%	0	4.89%	0.12%	0	5.10%	0.10%	0	5.10%
0.12%	14	46.89%	0.12%	15	45.92%	0.12%	15	45.99%	0.12%	15	45.99%
0.40%	1	59.67%	0.37%	2	43.06%	0.38%	2	36.53%	0.44%	2	36.53%
0.28%	0	13.82%	0.25%	0	13.82%	0.28%	0	13.82%	0.28%	0	13.82%
0.55%	1	142.55%	0.51%	1	96.20%	0.50%	2	79.68%	0.59%	2	79.68%
0.42%	0	36.00%	0.37%	0	36.00%	0.42%	0	36.00%	0.42%	0	36.00%
0.00%	26	46.41%	0.05%	29	41.66%	0.06%	33	38.56%	0.07%	33	38.56%

as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.05%	0	9.77%	0.05%	0	15.71%	0.05%	0	19.69%	0.05%	0	19.69%
0.01%	0	33.34%	0.01%	0	33.44%	0.01%	0	33.42%	0.01%	0	33.42%
0.10%	15	46.48%	0.12%	21	38.77%	0.10%	24	36.63%	0.09%	24	36.63%
0.02%	0	24.60%	0.02%	0	24.60%	0.02%	0	24.60%	0.02%	0	24.60%
0.12%	0	22.84%	0.14%	0	23.85%	0.12%	1	23.98%	0.12%	1	23.98%
0.31%	19	53.38%	0.41%	21</							

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	2,181	2,181	2,164	2,181	2,126	1,866	1,911
Net trading income		73	241	325	-10	192	292
of which trading losses from stress scenarios		-420	-252	-168	-503	-302	-201
Other operating income	119	0	0	0	0	0	0
Operating profit before impairments	2,066	1,319	1,500	1,637	1,155	1,075	1,203
Impairment of financial assets (-)	-187	-185	-122	-136	-1,104	-319	-298
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-166	-164	-101	-115	-1,083	-298	-277
Impairment Financial assets designated at fair value through P&L (-)	-21	-21	-21	-21	-21	-21	-21
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	1,879	1,134	1,378	1,501	51	756	905
Other Income and expenses	217	220	213	229	182	110	197
Pre-Tax profit	2,096	1,354	1,591	1,730	233	866	1,102
Tax	-386	-406	-477	-519	-70	-260	-331
Net income	1,710	948	1,114	1,211	163	606	772
Attributable to owners of the parent	1,709	948	1,114	1,211	163	606	772
of which carried over to capital through retained earnings	701	0	125	222	82	304	387
of which distributed as dividends	1,008	948	989	989	81	302	384

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	56,431	57,875	58,170	58,361	60,590	64,196	66,248
Risk exposure amount Securitisation and re-securitisations	2,492	2,994	3,290	3,478	3,911	4,759	5,278
Risk exposure amount Other credit risk	53,939	54,882	54,879	54,883	56,679	59,437	60,970
Risk exposure amount for market risk	7,327	7,357	7,357	7,357	11,737	11,737	11,737
Risk exposure amount for operational risk	4,305	4,326	4,378	4,406	4,468	4,716	4,746
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)							
Total Risk exposure amount	68,063	69,559	69,905	70,124	76,795	80,649	82,731

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	1,537						
	Trading Book (excl. correlation trading positions under CRM)	19						
	Correlation Trading Portfolio (CRM)	0						
	Total	1,556						
Risk exposure values	Banking Book	2,470	2,967	3,261	3,447	3,876	4,716	5,230
	Trading Book (excl. correlation trading positions under CRM)	23	27	30	31	35	43	48
	Total	2,492	2,994	3,290	3,478	3,911	4,759	5,278
Impairments	Hold to Maturity portfolio	0	4	7	11	7	11	15
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	0	4	7	11	7	11	15

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	China	165	164	165	0	0	1	1,176	25	1,907	-16	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	165	164	165	0	0	1	1,176	25	1,907	-16	0	0	0	0	
[0 - 3M [	Switzerland	24	24	24	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	24	24	24	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Other advanced economies non EEA	169	53	169	0	0	116	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 [		157	157	157	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	326	210	326	0	0	116	0	0	0	0	0	0	0	0	
[0 - 3M [	Other Central and eastern Europe countries non EEA	1	0	1	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	1	0	1	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	69	-2	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	69	-2	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	990	-28	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 [		32	32	32	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 [		2	2	2	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	34	34	34	0	0	0	0	0	990	-28	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

		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	12,057	12,029	11,494	11,468	11,753	11,625	11,738	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,986	10,127	10,269	10,510	9,851	10,401	10,780	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)	2,357	2,376	2,376	2,376	2,376	2,376	2,376	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	4,524	4,524	4,649	4,871	4,606	4,910	5,298	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	425	452	526	562	-171	95	129	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	0	0	0	0	-158	-118	-137	-	-
	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	4,997	5,037	5,038	5,038	5,037	5,038	5,038	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	-354	-356	-357	-357	-302	-312	-303	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	0	0	0	0	0	0	0	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-1,377	-1,391	-1,391	-1,391	-1,391	-1,391	-1,391	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	-73	-51	-29	-10	-67	-76	-75	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	0	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	-368	-316	-396	-433	-91	-92	-145	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	-145	-147	-147	-147	-147	-147	-147	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 (-)	-145	-147	-147	-147	-147	-147	-147	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	0	0	0	0	0	0	0	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.6)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.8)	Articles 479 and 480 of CRR	
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,417	1,270	702	500	1,270	702	500	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)	11,403	11,397	10,972	11,010	11,121	11,103	11,280	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	654	632	522	458	632	522	458	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	68,063	69,559	69,905	70,124	76,795	80,649	82,731	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	1,604								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	1,047								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 (+)	1,707								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-774								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	14.67%	14.56%	14.69%	14.99%	12.83%	12.90%	13.03%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	16.75%	16.38%	15.70%	15.70%	14.48%	13.77%	13.63%	CA3 (3)	-
	C.3	Total Capital ratio	17.71%	17.29%	16.44%	16.35%	15.30%	14.41%	14.19%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		5,565	5,592	5,610	4,224	4,436	4,550			
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)				14.99%			13.03%		

(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 (+)	
Repayment of CET1 capital, buybacks (-)	
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	

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 (+/-)	
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 (+/-)	

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