



2014 EU-wide Stress Test

Bank Name	PT - Banco BPI, SA
LEI Code	3DM5DPGI3W6OU6GJ4N92

2014 EU-wide Stress Test Summary Adverse Scenario

PT - Banco BPI, SA	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	354
Impairment losses on financial and non-financial assets in the banking book	290
Common Equity Tier 1 capital ⁽¹⁾	3,291
Total Risk Exposure ⁽¹⁾	21,710
Common Equity Tier 1 ratio, % ⁽¹⁾	15.2%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	650
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,040
3 yr cumulative losses from the stress in the trading book	10
Valuation losses due to sovereign shock after tax and prudential filters	206
Common Equity Tier 1 capital ⁽¹⁾	2,558
Total Risk Exposure ⁽¹⁾	22,058
Common Equity Tier 1 ratio, % ⁽¹⁾	11.6%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,213
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

PT - Banco BPI, SA	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	354
Impairment losses on financial and non-financial assets in the banking book	290
Common Equity Tier 1 capital ⁽¹⁾	3,291
Total Risk Exposure ⁽¹⁾	21,710
Common Equity Tier 1 ratio, % ⁽¹⁾	15.2%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	734
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	399
3 yr cumulative losses from the stress in the trading book	4
Common Equity Tier 1 capital ⁽¹⁾	3,258
Total Risk Exposure ⁽¹⁾	21,845
Common Equity Tier 1 ratio, % ⁽¹⁾	14.9%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,748

⁽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	11,599	65	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	1,406	996	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	8,902	348	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	2,156	92	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	1,593	116	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	0	0	13,967	334	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	58.0%	0	0	0	11,170	263	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	74.5%	0	0	0	45	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	57.9%	0	0	0	11,125	251	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	226	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	2,591	70	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	1,324	45	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	1,269	25	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	721	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	112	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	1,195	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	37,832	747	0	0	0	0	0	0	0	0	0	0	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	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%	0	0.09%	0.00%	0	0.09%	0.00%	0	0.09%	0	0.09%	0
0.00%	1	4.91%	0.00%	1	2.42%	0.00%	1	1.60%	1	1.60%	1
0.89%	634	44.47%	0.83%	709	45.33%	0.79%	776	45.64%	858	52.80%	1,021
-	0	-	-	-	-	-	-	-	-	-	-
0.38%	528	48.16%	0.34%	577	47.20%	0.33%	623	46.52%	676	45.28%	726
0.22%	265	36.29%	0.17%	294	35.61%	0.16%	302	35.07%	321	34.63%	338
7.36%	17	50.85%	4.93%	19	51.88%	3.91%	21	52.49%	22	52.49%	23
0.19%	248	35.33%	0.19%	265	34.55%	0.19%	282	33.97%	301	33.42%	319
1.52%	16	83.97%	1.46%	19	82.63%	1.49%	23	81.78%	28	81.14%	33
0.90%	247	65.95%	0.91%	273	63.60%	0.90%	299	61.95%	327	60.14%	354
1.14%	159	66.33%	1.18%	176	64.13%	1.15%	192	62.58%	215	60.98%	242
0.46%	88	65.26%	0.44%	97	62.66%	0.45%	107	60.80%	117	58.70%	127
-	0	-	-	-	-	-	-	-	-	-	-
0.47%	1,163	44.65%	0.44%	1,287	44.62%	0.40%	1,400	44.73%	1,517	44.73%	1,634

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
1.19%	62	40.04%	1.93%	118	40.02%	1.84%	168	40.02%	226	40.02%	334
0.00%	1	2.42%	0.00%	1	1.60%	0.00%	1	1.60%	1	1.60%	1
1.17%	712	52.25%	1.64%	858	52.80%	1.91%	1,021	53.30%	1,194	53.80%	1,367
-	0	-	-	-	-	-	-	-	-	-	-
0.58%	623	57.53%	0.72%	676	55.90%	0.81%	726	54.07%	783	52.14%	840
0.36%	321	45.85%	0.37%	362	44.63%	0.36%	402	43.76%	443	42.89%	484
10.02%	20	58.66%	10.02%	24	60.40%	10.02%	27	61.45%	31	62.50%	35
0.32%	301	45.02%	0.34%	338	43.62%	0.33%	375	42.65%	412	41.68%	449
2.51%	19	94.48%	3.04%	26	92.94%	3.26%	33	92.14%	40	91.41%	47
1.29%	282	74.80%	1.92%	337	70.78%	2.42%	404	68.11%	481	64.14%	558
1.48%	179	75.92%	2.47%	215	72.00%	3.38%	262	69.09%	319	65.28%	376
1.09%	103	72.89%	1.35%	122	68.70%	1.46%	143	66.32%	170	62.24%	217
-	0	-	-	-	-	-	-	-	-	-	-
0.79%	1,397	53.51%	1.09%	1,702	52.62%	1.20%	2,030	52.24%	2,357	51.82%	2,684

	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	7,107	65	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	315	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	6,074	196	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	1,287	50	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	1,581	116	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	0	0	13,582	329	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	58.0%	0	0	0	11,170	263	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	74.5%	0	0	0	45	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	57.9%	0	0	0	11,125	251	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	210	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	2,203	65	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	1,323	45	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	880	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	602	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	87	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	902	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	26,570	591	0	0	0	0	0	0	0	0	0	0	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	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%	0	0.09%	0.00%	0	0.09%	0.00%	0	0.09%	0	0.09%	0
0.00%	0	4.93%	0.00%	0	3.50%	0.00%	0	2.21%	0	2.21%	0
0.65%	346	43.04%	0.57%	382	43.65%	0.53%	414	44.12%	451	44.69%	483
-	0	-	-	-	-	-	-	-	-	-	-
0.37%	501	47.58%	0.34%	547	46.69%	0.32%	592	46.07%	637	45.45%	682
0.22%	265	36.29%	0.17%	294	35.61%	0.16%	302	35.07%	321	34.63%	338
7.36%	17	50.85%	4.93%	19	51.88%	3.91%	21	52.49%	22	52.49%	23
0.19%	248	35.33%	0.19%	265	34.55%	0.19%	282	33.97%	301	33.42%	319
1.37%	12	82.35%	1.33%	15	81.40%	1.37%	18	80.79%	21	79.97%	24
0.99%	224	66.27%	1.09%	248	64.13%	0.99%	271	62.61%	305	61.14%	338
1.14%	159	66.33%	1.18%	176	64.13%	1.15%	192	62.58%	215	60.98%	242
0.76%	65	66.11%	0.74%	72	64.14%	0.76%	79	62.66%	86	60.80%	93
-	0	-	-	-	-	-	-	-	-	-	-
0.41%	847	43.48%	0.37%	930	43.50%	0.35%	1,006	43.54%	1,082	43.54%	1,158

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
1.88%	57	40.04%	3.32%	108	40.02%	3.28%	155	40.02%	212	40.02%	269
0.00%	0	2.50%	0.00%	0	2.21%	0.00%	0	2.21%	0	2.21%	0
0.86%	391	50.64%	1.23%	467	51.63%	1.60%	564	52.56%	640	53.48%	727
-	0	-	-	-	-	-	-	-	-	-	-
0.56%	591	57.05%	0.71%	688	55.50%	0.80%	797	54.71%	906	53.61%	1,015
0.36%	321	45.85%	0.								

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	461	444	461	461	461	461	461
Net trading income		11	12	12	8	10	11
of which trading losses from stress scenarios		-2	-1	-1	-5	-3	-2
Other operating income	193	98	96	95	86	86	86
Operating profit before impairments	354	235	250	249	215	217	218
Impairment of financial assets (-)	-307	-156	-125	-115	-392	-307	-331
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-308	-156	-125	-114	-390	-307	-331
Impairment Financial assets designated at fair value through P&L (-)	1	0	0	0	-1	-1	0
Impairment on non financial assets (-)	17	-2	-1	0	-4	-4	-3
Operating profit after impairments from stress scenarios	64	77	124	134	-180	-94	-116
Other Income and expenses	59	79	79	80	74	74	69
Pre-Tax profit	123	156	203	214	-106	-20	-47
Tax	13	-47	-61	-64	32	6	14
Net income	136	109	142	150	-74	-14	-33
Attributable to owners of the parent	42	33	72	79	-136	-77	-96
of which carried over to capital through retained earnings	42	33	72	79	-136	-77	-96
of which distributed as dividends	0	0	0	0	0	0	0

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

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	19,515	19,656	19,623	19,650	19,689	19,794	19,863
Risk exposure amount Securitisation and re-securitisations	110	178	218	245	284	389	458
Risk exposure amount Other credit risk	19,405	19,478	19,405	19,405	19,405	19,405	19,405
Risk exposure amount for market risk	317	317	317	317	317	317	317
Risk exposure amount for operational risk	1,878	1,878	1,878	1,878	1,878	1,878	1,878
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	21,710	21,850	21,818	21,845	21,884	21,988	22,058

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	112						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	112						
Risk exposure values	Banking Book	110	178	218	245	284	389	458
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	110	178	218	245	284	389	458
Impairments	Hold to Maturity portfolio	1	2	3	4	2	4	7
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	1	2	3	4	2	4	7

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[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
[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
[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
[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
[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
[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
[0 - 3M [	Others	138	11	127	108	19	120	0	0	0	0	0	0	0	0
[3M - 1Y [		777	29	747	628	119	119	0	0	0	0	0	0	0	0
[1Y - 2Y [		381	46	335	335	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		563	57	506	506	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		735	66	669	669	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		174	135	39	39	0	0	0	0	0	0	0	0	0	0
[10Y - more		60	60	0	0	0	0	0	0	0	0	0	0	0	0
Tot	2,828	405	2,422	2,284	0	139	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				
OWN FUNDS	A	OWN FUNDS	3,291	3,348	3,328	3,258	3,095	2,881	2,558	CA1 (1)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,291	3,348	3,328	3,258	3,095	2,881	2,558	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)	2,087	2,087	2,087	2,087	2,087	2,087	2,087	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	920	920	920	920	920	920	920	-	-	
	A.1.2	Retained earnings	1,152	1,185	1,257	1,336	1,016	939	843	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	-431	-445	-453	-458	-694	-541	-571	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	-290	-290	-290	-290	-510	-331	-344	-	-	
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-16	-23	-27	-30	-36	-48	-56	-	-	
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	92	94	94	94	114	100	104	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	0	0	0	0	0	0	0	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	232	232	174	116	408	199	138	-	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-19	-19	-19	-19	-19	-19	-19	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	-82	-83	-82	-82	-111	-114	-125	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	-43	-33	-28	-24	-11	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	-35	-34	-8	-5	-57	-69	-84	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	-6	-5	-4	-4	-8	-7	-8	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	-125	-124	0	0	-264	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	-71	-80	-86	-91	-115	-119	-139	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	-199	-202	-30	-28	-215	-97	-121	CA1 (1.1.1.25)	Article 470 of CRR		
A.1.20	Transitional adjustments	739	775	427	336	964	522	454	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 (+/-)	143	170	152	118	149	142	108	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 (+/-)	596	605	274	218	816	380	346	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)	3,291	3,348	3,328	3,258	3,095	2,881	2,558	CA1 (1.1)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 (1.2)	Article 71 of CRR		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	21,710	21,850	21,818	21,845	21,884	21,988	22,058	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 (+)	1,600									Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	74									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 (-)	-249									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 (-)	-2									-
B.6	of which: others subject to the discretion of National Competent Authorities	2									Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	15.16%	15.32%	15.25%	14.91%	14.14%	13.10%	11.60%	CA3 (1)	-	
	C.2	Tier 1 Capital ratio	15.16%	15.32%	15.25%	14.91%	14.14%	13.10%	11.60%	CA3 (3)	-	
	C.3	Total Capital ratio	15.16%	15.32%	15.25%	14.91%	14.14%	13.10%	11.60%	CA3 (5)	-	
D	Common Equity Tier 1 Capital Threshold		1,748	1,745	1,748	1,204	1,209	1,213				
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)				13.38%			9.54%			

(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 (+)	113
Repayment of CET1 capital, buybacks (-)	-920
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	0
Other material losses and provisions from 1 January to 30 September 2014 (-)	0