



## 2014 EU-wide Stress Test

<b>Bank Name</b>	NL - ING Bank N.V.
<b>LEI Code</b>	3TK201VIUJ8J3ZU0QE75

## 2014 EU-wide Stress Test Summary Adverse Scenario

NL - ING Bank N.V.	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	6,846
Impairment losses on financial and non-financial assets in the banking book	3,762
Common Equity Tier 1 capital <sup>(1)</sup>	30,137
Total Risk Exposure <sup>(1)</sup>	298,786
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.1%</b>
<b>Outcome of the adverse scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	12,120
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	10,802
3 yr cumulative losses from the stress in the trading book	1,476
Valuation losses due to sovereign shock after tax and prudential filters	171
Common Equity Tier 1 capital <sup>(1)</sup>	29,773
Total Risk Exposure <sup>(1)</sup>	344,106
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>8.7%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	18,926
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) <sup>(2)</sup>	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 <sup>(3)</sup>	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>(3)</sup>	0

<sup>(1)</sup> 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.

<sup>(2)</sup> Conversions not considered for CET1 computation

<sup>(3)</sup> 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

NL - ING Bank N.V.	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	6,846
Impairment losses on financial and non-financial assets in the banking book	3,762
Common Equity Tier 1 capital <sup>(1)</sup>	30,137
Total Risk Exposure <sup>(1)</sup>	298,786
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.1%</b>
<b>Outcome of the baseline scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	15,575
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5,265
3 yr cumulative losses from the stress in the trading book	1,031
Common Equity Tier 1 capital <sup>(1)</sup>	36,862
Total Risk Exposure <sup>(1)</sup>	324,053
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>11.4%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	25,924

<sup>(1)</sup> 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	10,147	24	1	0	0	0	1,843	138	1	0	0	0	1	0	0	0	0
Corporates	0	0	4,337	1,450	45	0	0	0	3,494	2,184	45	0	0	0	18	515	0	0	0
Corporates - Of Which: Specialised Lending	0	0	2,520	1,246	0	0	0	0	2,520	2,031	0	0	0	0	16	428	0	0	0
Corporates - Of Which: SME	0	0	1,817	204	45	0	0	0	974	1,153	45	0	0	0	2	0	0	0	0
Retail	66.1%	0	9,127	98	1,153	2	0	0	791	128	864	2	0	0	5	23	9	29	0
Retail - Secured on real estate property	66.1%	0	9,103	87	0	0	0	0	785	118	0	0	0	0	0	21	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	66.1%	0	9,103	87	0	0	0	0	785	118	0	0	0	0	0	21	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	23	12	1,153	2	0	0	6	10	864	2	0	0	0	0	0	29	0
Retail - Other Retail - Of Which: SME	0	0	10	11	0	0	0	0	2	9	0	0	0	0	1	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	13	0	1,152	2	0	0	4	1	864	2	0	0	0	0	0	29	0
Equity	0	0	7	0	0	0	0	0	7	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	0	0	2,176	0	0	0	0	0	855	0	0	0	0	0	11	0	0	0	0
TOTAL	0	0	27,893	1,522	1,199	2	0	0	6,611	0	0	0	0	0	35	538	0	0	0
Securitisation and re-securitisations positions deducted from capital	0	0	0	0	0	0	0	0	7,038	2,450	911	2	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
	0.0%	0	45.00%	0.2%	0	45.00%	0.14%	1	45.00%	0.11%	0	45.00%
0.08%	9	6.43%	0.12%	20	8.21%	0.15%	33	9.02%	0.16%	14	8.92%	
1.90%	722	38.96%	1.58%	776	36.87%	1.32%	813	35.41%	0.28%	81	14.03%	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0.18%	87	38.02%	0.16%	105	37.73%	0.17%	124	38.13%	0.22%	93	39.15%	
0.08%	35	22.92%	0.06%	40	21.52%	0.05%	44	20.59%	0.10%	38	24.01%	
0.08%	35	22.92%	0.06%	40	21.52%	0.05%	44	20.59%	0.10%	38	24.01%	
1.21%	52	73.29%	1.33%	60	75.88%	1.54%	80	78.13%	1.47%	55	74.53%	
0.79%	2	11.88%	0.76%	2	12.40%	0.68%	2	12.83%	1.11%	2	14.58%	
1.22%	51	92.39%	1.34%	64	91.91%	1.55%	78	91.61%	1.47%	53	92.34%	
0.41%	818	37.27%	0.35%	902	34.57%	0.32%	971	32.63%	0.51%	858	37.94%	

	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
	0.11%	0	45.00%	0.16%	1	45.00%	0.20%	1	45.00%	0.20%	1	45.00%
0.20%	14	8.92%	0.28%	41	14.03%	0.40%	77	17.34%	0.28%	81	14.03%	
2.30%	751	39.61%	2.37%	868	39.46%	2.12%	956	39.45%	0.48%	104	20.54%	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0.22%	93	39.15%	0.22%	120	40.11%	0.23%	144	40.74%	0.10%	38	24.01%	
0.10%	38	24.01%	0.08%	47	23.85%	0.07%	53	23.07%	0.10%	38	24.01%	
0.10%	38	24.01%	0.08%	47	23.85%	0.07%	53	23.07%	0.10%	38	24.01%	
1.47%	55	74.53%	1.78%	73	77.77%	1.96%	91	79.80%	1.47%	55	74.53%	
1.11%	2	14.58%	1.58%	2	16.32%	1.65%	3	17.17%	1.11%	2	14.58%	
1.47%	53	92.34%	1.78%	71	91.89%	1.96%	89	91.89%	1.47%	53	92.34%	
0.51%	858	37.94%	0.56%	1,030	37.30%	0.55%	1,170	36.72%	0.51%	858	37.94%	

	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	5,971	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	12,822	55	221	0	0	0	4,786	18	98	0	0	0	0	0	0	0	0
Corporates	0	0	8,742	148	104	0	0	0	3,010	150	101	0	0	0	2	80	0	0	0
Corporates - Of Which: Specialised Lending	0	0	4,065	75	0	0	0	0	4,065	90	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	156	0	46	0	0	0	0	0	16	0	0	0	0	0	0	0	0
Retail	95.1%	0	241	6	991	3	0	0	33	4	566	4	0	0	4	2	25	0	0
Retail - Secured on real estate property	95.1%	0	105	1	1	0	0	0	105	1	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	95.1%	0	105	2	1	0	0	0	15	3	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	137	4	990	3	0	0	18	1	565	4	0	0	3	2	25	0	0
Retail - Other Retail - Of Which: SME	0	0	74	0	0	0	0	0	14	0	565	1	0	0	0	0	2	1	0
Retail - Other Retail - Of Which: non-SME	0	0	62	4	1	2	0	0	3	1	0	0	0	0	0	0	0	0	0
Equity	0	0	32	0	0	0	0	0	61	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	1,294	0	0	0	0	0	148	0	0	0	0	0	3	0	0	0	0
Other non-credit obligation assets	0	0	345	0	0	0	0	0	220	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	20,458	209	1,317	4	0	0	8,457	172	765	4	0	0	6	24	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 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
	0.0%	0	22.04%	0.0%	0	22.34%	0.0%	0	22.5%	0.0%	0	22.5%
0.0%	11	19.21%	0.0%	12	19.24%	0.0%	13	19.35%	0.0%	14	19.35%	
0.13%	90	47.60%	0.14%	99	41.41%	0.16%	109	36.89%	0.17%	104	47.40%	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0.17%	34	66.91%	0.19%	37	56.36%	0.20%	40	48.80%	0.16%	39	59.94%	
0.10%	1	12.91%	0.08%	1	11.38%	0.07%	1	10.46%	0.10%	1	13.05%	
0.10%	1	12.91%	0.08%	1	11.38%	0.07%	1	10.46%	0.16%	1	13.05%	
0.8%	33	71.56%	0.20%	36	60.36%	0.22%	39	52.16%	0.4%	38	63.65%	
0.18%	4	25.04%	0.21%	7	24.03%	0.22%	9	23.26%	0.4%	8	26.55%	
0.10%	29	85.05%	0.09%	29	80.60%	0.08%	30	75.18%	0.15%	30	85.96%	
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	
0.0%	136	45.24%	0.0%	148	40.26%	0.0%	161	36.40%	0.14%	155	44.99%	

	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
	0.0%	0	24.20%	0.0%	0	24.05%	0.0%	0	24.05%	0.0%	0	24.05%
0.04%	12	20.54%	0.0%	16	23.09%	0.10%	19	24.48%	0.04%	104	20.54%	
0.2%	104	47.40%	0.16%	150	43.49%	0.16%	195	41.58%	0.2%	259	46.62%	
0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	
0.4%	39	59.94%	1.01%	54	45.53%	0.89%	67	40.99%	0.1%	143	73.68%	
0.1%	1	13.05%	0.0%	1	12.70%	0.0%	1	13.10%	0.1%	32	53.23%	
0.16%	1	13.05%	0.0%	1	12.70%	0.0%	1	13.10%	0.1%	32	53.23%	
0.4%	38	63.65%	1.08%	53	47.84%	0.95%	65	42.93%	0.4%	38	63.65%	
0.4%	8	26.55%	1.13%	22	29.23%	0.99%	34	30.59%	0.4%	8	26.55%	
0.15%	30	85.96%	0.25%	31	76.42%	0.22%	31	65.12%	0.15%	30	85.96%	

## 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
<b>Net interest income</b>	<b>11,964</b>	<b>11,576</b>	<b>11,294</b>	<b>11,347</b>	<b>11,107</b>	<b>10,716</b>	<b>10,426</b>
<b>Net trading income</b>		117	323	426	-106	190	337
of which trading losses from stress scenarios		-516	-309	-206	-738	-443	-295
<b>Other operating income</b>	438	-201	-201	-201	-377	-377	-377
<b>Operating profit before impairments</b>	<b>6,846</b>	<b>4,988</b>	<b>5,216</b>	<b>5,372</b>	<b>3,870</b>	<b>4,196</b>	<b>4,054</b>
Impairment of financial assets (-)	-3,538	-1,961	-1,586	-1,377	-3,002	-3,875	-3,346
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,612	-1,955	-1,583	-1,374	-2,930	-3,854	-3,330
Impairment Financial assets designated at fair value through P&L (-)	74	-6	-4	-2	-72	-21	-17
Impairment on non financial assets (-)	-225	-143	-109	-90	-218	-203	-158
<b>Operating profit after impairments from stress scenarios</b>	<b>3,084</b>	<b>2,884</b>	<b>3,520</b>	<b>3,905</b>	<b>651</b>	<b>118</b>	<b>549</b>
Other Income and expenses	37	0	0	0	0	0	0
<b>Pre-Tax profit</b>	<b>3,121</b>	<b>2,884</b>	<b>3,520</b>	<b>3,905</b>	<b>651</b>	<b>118</b>	<b>549</b>
Tax	-748	-865	-1,056	-1,172	-195	-35	-165
<b>Net income</b>	<b>2,373</b>	<b>2,019</b>	<b>2,464</b>	<b>2,734</b>	<b>456</b>	<b>83</b>	<b>384</b>
<b>Attributable to owners of the parent</b>	<b>2,282</b>	<b>1,958</b>	<b>2,391</b>	<b>2,653</b>	<b>438</b>	<b>75</b>	<b>369</b>
of which carried over to capital through retained earnings	-780	1,958	2,391	2,653	438	75	369
of which distributed as dividends	3,063	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	247,748	257,141	264,070	271,116	262,112	278,264	288,274
Risk exposure amount Securitisation and re-securitisations	2,734	3,892	4,553	4,976	5,777	7,569	8,745
Risk exposure amount Other credit risk	245,014	253,249	259,517	266,140	256,334	270,695	279,528
Risk exposure amount for market risk	14,929	15,423	15,771	16,107	17,408	18,611	19,379
Risk exposure amount for operational risk	35,281	35,281	35,709	36,002	35,281	35,892	35,624
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	828	828	828	828	828	828	828
<b>Total Risk exposure amount</b>	<b>298,786</b>	<b>308,673</b>	<b>316,378</b>	<b>324,053</b>	<b>315,629</b>	<b>333,595</b>	<b>344,106</b>

## 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
<b>Exposure values</b>	Banking Book	9,858						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	<b>Total</b>	<b>9,859</b>						
<b>Risk exposure values</b>	Banking Book	2,727	3,886	4,547	4,970	5,771	7,563	8,739
	Trading Book (excl. correlation trading positions under CRM)	6	6	6	6	6	6	6
	<b>Total</b>	<b>2,734</b>	<b>3,892</b>	<b>4,553</b>	<b>4,976</b>	<b>5,777</b>	<b>7,569</b>	<b>8,745</b>
<b>Impairments</b>	Hold to Maturity portfolio	2	5	8	12	6	13	18
	Available for Sale portfolio	20	20	20	20	20	20	20
	Held for trading portfolio							
	<b>Total</b>	<b>23</b>	<b>25</b>	<b>29</b>	<b>32</b>	<b>26</b>	<b>33</b>	<b>39</b>

## 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 ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		107	0	107	102	0	5	0	0	0	0	5	0	5	0
[ 1Y - 2Y ]		52	0	52	52	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		112	0	112	109	0	2	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		1	0	-7	0	0	-7	0	0	0	0	0	0	1	0
[ 5Y - 10Y ]		413	0	404	256	0	149	0	0	0	0	0	0	25	-1
[ 10Y - more ]		100	0	-33	0	0	-33	0	0	0	0	0	0	0	0
Tot		<b>786</b>	<b>0</b>	<b>636</b>	<b>520</b>	<b>0</b>	<b>116</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>32</b>	<b>-1</b>
[ 0 - 3M ]		789	32	789	621	0	136	0	124	0	-4	3	0	4	0
[ 3M - 1Y ]		2,204	809	2,197	946	0	442	122	2	250	0	43	0	71	-1
[ 1Y - 2Y ]		1,001	58	991	893	0	40	272	6	16	0	15	0	19	0
[ 2Y - 3Y ]		1,596	126	1,588	1,468	0	-6	164	4	63	-2	13	0	20	0
[ 3Y - 5Y ]		2,769	153	2,733	2,570	0	9	976	44	104	0	13	0	16	0
[ 5Y - 10Y ]		4,201	774	4,188	3,286	0	128	873	59	236	-1	4	0	5	0
[ 10Y - more ]		2,441	1,994	2,204	270	0	-60	1,701	195	293	0	0	0	0	0
Tot		<b>15,002</b>	<b>3,946</b>	<b>14,691</b>	<b>10,055</b>	<b>0</b>	<b>690</b>	<b>4,108</b>	<b>309</b>	<b>1,086</b>	<b>-18</b>	<b>90</b>	<b>1</b>	<b>135</b>	<b>-2</b>
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	15	0	15	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	11	0	11	0
[ 1Y - 2Y ]		26	0	26	26	0	0	0	0	0	0	4	0	10	0
[ 2Y - 3Y ]		18	0	18	18	0	0	0	0	0	0	7	0	0	0
[ 3Y - 5Y ]		27	0	23	27	0	-4	0	0	0	0	4	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		<b>72</b>	<b>0</b>	<b>67</b>	<b>72</b>	<b>0</b>	<b>-4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>0</b>	<b>35</b>	<b>0</b>
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		10	0	10	10	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		<b>10</b>	<b>0</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	25	0	4	0
[ 3M - 1Y ]		56	0	56	56	0	1	0	0	0	0	11	0	29	0
[ 1Y - 2Y ]		3	0	3	0	0	3	0	0	0	0	4	0	0	0
[ 2Y - 3Y ]		464	0	464	464	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		50	0	50	43	0	6	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		10	0	8	0	0	8	0	0	0	0	0	0	0	0
[ 10Y - more ]		8	0	8	0	0	8	0	0	0	0	0	0	0	0
Tot		<b>591</b>	<b>0</b>	<b>590</b>	<b>563</b>	<b>0</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>0</b>	<b>33</b>	<b>0</b>
[ 0 - 3M ]		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	4	0	4	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		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0</b>
[ 0 - 3M ]		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	4	0	12	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	12	0
Tot		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>12</b>	<b>0</b>
[ 0 - 3M ]		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 ]		28	0	28	27	0	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		9	0	9	0	0	9	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		33	0	30	0	0	30	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		557	0	546	538	0	7	0	0	0	0	0	0	0	0
[ 10Y - more ]		30	0	29	0	0	29	0	0	0	0	0	0	0	0
Tot		<b>658</b>	<b>0</b>	<b>642</b>	<b>565</b>	<b>0</b>	<b>77</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>
[ 0 - 3M ]		52	0	52	0	0	52	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		810	0	810	405	0	405	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		2	0	-1	0	0	-1	0	0	0	0	18	0	18	0
[ 2Y - 3Y ]		204	5	177	197	0	-25	0	0	0	0	4	0	4	0
[ 3Y - 5Y ]		951	0	857	935	0	-79	0	0	0	0	145	2	529	-10
[ 5Y - 10Y ]		1,366	0	569	1,350	0	-781	0	0	0	0	62	5	36	-3
[ 10Y - more ]		1,918	0	1,189	946	0	242	0	0	0	0	0	0	177	0
Tot		<b>5,302</b>	<b>5</b>	<b>3,652</b>	<b>3,833</b>	<b>0</b>	<b>-186</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>229</b>	<b>7</b>	<b>764</b>	<b>-14</b>





## 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 [	Lithuania	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	-1	0	0	-1	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	4	0	4
[ 3Y - 5Y [		0	0	-1	0	0	-1	0	0	0	0	0	4	0	0
[ 5Y - 10Y [		1	0	1	0	0	1	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	0	0	0	0	0	0	0	0	0	7	0	4	0
[ 0 - 3M [	Luxembourg	68	0	68	4	0	63	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	-6	0	0	-7	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		12	1	8	0	0	7	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		30	2	12	11	0	-1	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		150	0	117	120	0	-3	0	0	0	0	0	0	0	0
[ 10Y - more		11	0	8	0	0	8	0	0	0	0	0	0	0	0
Tot	272	4	207	135	0	68	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Malta	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 [	Netherlands	610	0	610	350	0	260	5,537	31	500	-8	0	0	0	0
[ 3M - 1Y [		3,660	40	3,660	3,493	0	127	15,632	439	2,778	-42	0	0	0	0
[ 1Y - 2Y [		1,321	3	1,290	400	0	17	11,379	716	7,515	-518	0	0	0	0
[ 2Y - 3Y [		1,142	16	889	131	0	234	14,855	906	8,297	-176	0	0	0	0
[ 3Y - 5Y [		2,288	43	2,264	960	0	172	24,110	1,400	4,823	-771	0	0	0	0
[ 5Y - 10Y [		7,054	802	7,005	5,729	0	474	12,571	178	20,078	-2,260	0	0	0	0
[ 10Y - more		655	13	28	0	0	15	505	114	10,933	-2,766	0	0	0	0
Tot	16,729	917	15,745	11,061	0	1,299	84,588	3,785	54,924	-6,540	0	0	1	0	
[ 0 - 3M [	Norway	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 [	Poland	49	8	49	0	0	40	0	0	0	0	32	1	31	0
[ 3M - 1Y [		117	17	88	24	0	17	0	0	0	0	22	0	17	0
[ 1Y - 2Y [		1,853	46	1,817	1,754	0	-12	0	0	0	0	0	0	7	0
[ 2Y - 3Y [		239	36	224	176	0	-10	0	0	0	0	18	0	4	0
[ 3Y - 5Y [		964	115	928	495	0	5	0	0	0	0	4	0	4	0
[ 5Y - 10Y [		2,366	368	2,294	1,258	0	10	0	0	0	0	0	0	0	0
[ 10Y - more		273	32	206	0	0	51	0	0	0	0	0	0	0	0
Tot	5,861	623	5,672	3,914	0	51	0	0	0	0	75	1	62	-1	
[ 0 - 3M [	Portugal	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	2	0	2	0
[ 1Y - 2Y [		221	0	215	221	0	-6	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		262	0	262	262	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 [		10	0	10	10	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		2	0	2	0	0	2	0	0	0	0	0	0	0	0
Tot	496	0	490	493	0	-4	0	0	0	0	2	0	3	0	
[ 0 - 3M [	Romania	49	0	49	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		114	0	114	22	20	72	0	0	0	0	7	0	7	0
[ 1Y - 2Y [		162	0	162	113	15	34	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		267	3	267	91	36	138	0	0	0	0	7	0	4	0
[ 3Y - 5Y [		245	18	245	158	15	55	0	0	0	0	4	0	0	0
[ 5Y - 10Y [		12	0	-6	12	0	-18	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	850	21	832	445	86	281	0	0	0	0	18	0	11	0	
[ 0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	22	0	25	0
[ 3M - 1Y [		13	0	13	13	0	0	0	0	0	0	5	0	4	0
[ 1Y - 2Y [		10	0	10	10	0	0	0	0	0	0	4	0	11	0
[ 2Y - 3Y [		53	0	53	53	0	0	0	0	0	0	11	0	0	0
[ 3Y - 5Y [		36	0	36	36	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	113	0	113	112	0	1	0	0	0	0	41	0	40	0	

## 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 [	Slovenia	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 [		2	0	2	0	0	2	0	0	0	0	0	0	0	0
[ 10Y - more		1	0	1	0	0	1	0	0	0	0	0	0	0	0
Tot		4	0	4	0	0	4	0	0	0	0	0	0	0	0
[ 0 - 3M [		Spain	13	0	13	0	0	13	0	0	0	0	0	0	0
[ 3M - 1Y [	278		1	278	0	0	227	0	0	0	0	2	0	2	0
[ 1Y - 2Y [	43		9	33	11	0	13	0	0	0	0	0	0	0	0
[ 2Y - 3Y [	1		0	1	0	0	1	0	0	0	0	0	0	0	0
[ 3Y - 5Y [	9		0	3	0	0	3	0	0	0	0	0	0	0	0
[ 5Y - 10Y [	35		23	34	0	0	10	0	0	0	0	0	0	0	0
[ 10Y - more	307		0	303	299	0	3	0	0	0	0	0	0	0	0
Tot	687		33	664	311	0	271	0	0	0	0	2	0	3	0
[ 0 - 3M [	Sweden		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	5	0	5	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 [		1	0	1	0	0	1	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	0	0	0	0	0	0	0	0	5	0	5	0
[ 0 - 3M [		United Kingdom	1	1	1	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [	3		3	3	0	0	0	0	0	0	0	5	0	5	0
[ 1Y - 2Y [	9		9	9	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [	5		5	5	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [	3		3	3	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	1		1	1	0	0	0	0	0	0	0	0	0	0	0
Tot	20		20	20	0	0	0	0	0	0	0	5	0	5	0
[ 0 - 3M [	Australia		229	0	229	229	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		613	0	613	613	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		928	425	926	503	0	-2	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		486	0	485	486	0	-1	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		1,017	0	1,017	1,017	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		1,731	0	1,729	1,731	0	-2	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		5,003	425	4,999	4,578	0	-4	0	0	0	0	0	0	0	0
[ 0 - 3M [		Canada	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 [	5		0	5	0	0	5	0	0	0	0	0	0	0	0
[ 3Y - 5Y [	6		0	6	0	0	6	0	0	0	0	0	0	0	0
[ 5Y - 10Y [	127		0	127	65	0	62	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	139		0	139	65	0	74	0	0	0	0	0	0	0	0
[ 0 - 3M [	Hong Kong		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	7	0	7	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	7	0	7	0
[ 0 - 3M [		Japan	69	0	69	69	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [	25		0	25	25	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	167	4	255	-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	94		0	94	94	0	0	0	0	0	0	167	4	262	-2
[ 0 - 3M [	U.S.		2	0	2	0	2	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	-6	0	0	-6	0	0	0	0	0	0	1	0
[ 1Y - 2Y [		1	0	-5	1	4	-6	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		10	0	5	0	4	2	0	0	0	0	0	0	1	0
[ 3Y - 5Y [		10	0	-57	0	1	-58	0	0	0	0	0	0	70	0
[ 5Y - 10Y [		240	0	167	1	114	52	0	0	0	0	110	0	0	0
[ 10Y - more		1	0	-2	1	0	-3	0	0	0	0	41	0	0	0
Tot		265	0	105	3	121	-19	0	0	0	0	25	0	81	0

(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	244	0	244	0	0	244	3,558	18	2,827	-65	0	0	0	0	
[ 3M - 1Y [		151	0	151	0	0	151	0	0	0	0	7	0	18	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	29	0	15	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	51	1	69	-1	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	861	9	440	-5	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	4	0	0	0	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		395	0	395	0	0	395	3,558	18	2,827	-65	952	10	541	-6	
[ 0 - 3M [		Switzerland	29	0	29	29	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	1	0	1	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	29		0	29	29	0	0	0	0	0	0	1	0	1	0	
[ 0 - 3M [	Other advanced economies non EEA		271	0	271	155	0	116	1,913	40	5,585	-60	0	0	0	0
[ 3M - 1Y [			63	0	63	42	0	21	0	0	9	0	0	0	0	0
[ 1Y - 2Y [		82	0	82	80	1	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		33	0	33	33	0	0	0	0	0	0	62	1	59	-1	
[ 3Y - 5Y [		89	0	89	89	0	0	7	0	0	0	1	0	0	0	
[ 5Y - 10Y [		319	0	319	319	0	0	0	0	0	0	73	1	145	-4	
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		858	0	857	719	1	137	1,920	40	5,594	-61	136	2	204	-4	
[ 0 - 3M [		Other Central and eastern Europe countries non EEA	228	0	228	156	66	6	0	0	0	0	114	1	35	-1
[ 3M - 1Y [			208	0	208	103	105	0	0	0	0	0	137	31	170	-37
[ 1Y - 2Y [	189		0	189	0	188	0	0	0	0	0	161	52	294	-72	
[ 2Y - 3Y [	94		33	93	60	-1	-1	0	0	0	0	41	1	84	-4	
[ 3Y - 5Y [	549		153	548	395	0	0	0	0	0	0	121	5	58	-3	
[ 5Y - 10Y [	306		73	305	231	0	1	0	0	0	0	15	1	15	-1	
[ 10Y - more	2		0	2	0	1	1	0	0	0	0	0	0	0	0	
Tot	1,575		259	1,573	946	359	9	0	0	0	0	589	92	655	-117	
[ 0 - 3M [	Middle East		0	0	0	0	0	0	0	0	0	0	0	0	4	0
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	7	0	15	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	22	1	15	-1	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	15	0	22	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	88	2	78	-1	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		7	0	7	0	6	0	0	0	0	0	0	0	0	0	
Tot		7	0	7	0	6	0	0	0	0	0	132	3	133	-3	
[ 0 - 3M [		Latin America and the Caribbean	290	0	290	0	0	290	0	0	0	0	353	4	358	-4
[ 3M - 1Y [			179	0	179	0	0	179	24	0	0	0	412	5	429	-6
[ 1Y - 2Y [	61		0	57	0	0	57	56	1	0	0	552	4	539	-4	
[ 2Y - 3Y [	30		0	30	0	0	30	0	0	0	0	1,331	16	1,316	-16	
[ 3Y - 5Y [	24		17	19	0	0	2	0	0	0	0	813	17	886	-18	
[ 5Y - 10Y [	12		12	12	0	0	1	0	0	0	0	141	4	136	-3	
[ 10Y - more	2		0	2	0	0	2	0	0	0	0	0	0	0	0	
Tot	598		29	589	0	0	560	80	2	0	0	3,603	51	3,665	-52	
[ 0 - 3M [	Africa		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			2	2	2	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		15	15	15	0	0	0	0	0	0	0	7	0	7	0	
[ 3Y - 5Y [		32	32	32	0	0	0	0	0	0	0	1	0	0	0	
[ 5Y - 10Y [		91	91	91	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		103	103	103	0	0	0	0	0	0	0	0	0	0	0	
Tot		245	245	245	0	0	0	0	0	0	0	8	0	7	0	
[ 0 - 3M [		Others	876	48	876	312	11	506	4,510	62	2,203	-65	67	2	397	-188
[ 3M - 1Y [			732	0	725	339	12	373	2,083	34	423	-1	221	3	166	-2
[ 1Y - 2Y [	133		0	133	10	3	120	237	13	0	0	173	2	314	-3	
[ 2Y - 3Y [	146		17	143	74	1	50	67	2	0	0	663	8	472	-6	
[ 3Y - 5Y [	553		92	546	379	0	75	0	0	0	0	498	12	643	-11	
[ 5Y - 10Y [	485		194	469	241	0	34	0	0	0	0	175	4	447	-172	
[ 10Y - more	273		1	240	163	0	76	0	0	0	0	0	0	14	0	
Tot	3,198		352	3,132	1,519	27	1,234	6,897	111	2,626	-66	1,797	30	2,454	-383	

**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					
(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	
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>41,655</b>	<b>43,285</b>	<b>46,113</b>	<b>48,977</b>	<b>41,770</b>	<b>42,009</b>	<b>42,184</b>	CA1 (1)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>30,137</b>	<b>32,133</b>	<b>34,581</b>	<b>36,862</b>	<b>30,502</b>	<b>30,216</b>	<b>29,773</b>	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)	17,067	17,067	17,067	17,067	17,067	17,067	17,067	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	12,680	14,638	17,029	19,682	13,118	13,183	13,562	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	1,623	1,377	1,156	946	-1,343	-799	-1,148	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	697	697	697	697	-635	71	-171	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	1,498	1,417	1,369	1,336	1,166	967	834	-	-
	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	485	485	485	485	485	485	485	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	842	1,028	1,213	1,399	2,240	2,240	2,240	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)	-1,606	-1,606	-1,606	-1,606	-1,606	-1,606	-1,606	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	-286	-286	-286	-286	-733	-403	-341	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	-1,543	-1,335	-1,223	-1,185	-1,363	-1,353	-1,337	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-408	-429	-442	-450	-504	-542	-567	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	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	1,284	1,194	1,189	811	3,142	1,934	1,418	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 (+/-)	1,284	1,194	1,189	811	3,142	1,934	1,418	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,304</b>	<b>3,121</b>	<b>3,480</b>	<b>3,940</b>	<b>3,179</b>	<b>3,610</b>	<b>4,088</b>	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	-	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>33,441</b>	<b>35,254</b>	<b>38,061</b>	<b>40,802</b>	<b>33,681</b>	<b>33,826</b>	<b>33,861</b>	CA1 (1.1)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>8,214</b>	<b>8,031</b>	<b>8,052</b>	<b>8,175</b>	<b>8,089</b>	<b>8,182</b>	<b>8,323</b>	CA1 (1.2)	Article 71 of CRR	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>298,786</b>	<b>308,673</b>	<b>316,378</b>	<b>324,053</b>	<b>315,629</b>	<b>333,595</b>	<b>344,106</b>	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 (+)	6,350								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	6,138								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 (+)	4,700								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-3,000								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 (-)	-1,195								-
B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR	
<b>CAPITAL RATIOS (%) - Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>	<b>10.09%</b>	<b>10.41%</b>	<b>10.93%</b>	<b>11.38%</b>	<b>9.66%</b>	<b>9.06%</b>	<b>8.65%</b>	CA3 (1)	-
	<b>C.2</b>	<b>Tier 1 Capital ratio</b>	<b>11.15%</b>	<b>11.42%</b>	<b>12.03%</b>	<b>12.59%</b>	<b>10.67%</b>	<b>10.14%</b>	<b>9.84%</b>	CA3 (3)	-
	<b>C.3</b>	<b>Total Capital ratio</b>	<b>13.94%</b>	<b>14.02%</b>	<b>14.58%</b>	<b>15.11%</b>	<b>13.23%</b>	<b>12.59%</b>	<b>12.26%</b>	CA3 (5)	-
<b>D</b>	<b>Common Equity Tier 1 Capital Threshold</b>		<b>24,694</b>	<b>25,310</b>	<b>25,924</b>	<b>17,360</b>	<b>18,348</b>	<b>18,926</b>			
<b>Memorandum items</b>	<b>E</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		<b>3,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	<b>F</b>	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)					<b>0</b>	<b>0</b>	<b>0</b>		
	<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					<b>0</b>	<b>0</b>	<b>0</b>		
	<b>G</b>	<b>Fully Loaded Common Equity Tier 1 Capital ratio (3)</b>				<b>11.13%</b>			<b>8.24%</b>		

(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	
<b>Total</b>	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 (+)	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 (+/-)	450

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