

Bank Name	AT - Erste Group Bank AG
LEI Code	PQOH26KWDF7CG10L6792



#### **Summary Adverse Scenario**

#### AT - Erste Group Bank AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,723
Impairment losses on financial and non-financial assets in the banking book	3,625
Common Equity Tier 1 capital (1)	10,173
Total Risk Exposure (1)	101,730
Common Equity Tier 1 ratio, % (1)	10.0%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	5,253
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7,719
3 yr cumulative losses from the stress in the trading book	569
Valuation losses due to sovereign shock after tax and prudential filters	284
Common Equity Tier 1 capital (1)	8,304
Total Risk Exposure (1)	109,571
Common Equity Tier 1 ratio, % (1)	7.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	6,026
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.



### **2014 EU-wide Stress Test**

#### **Summary Baseline Scenario**

#### AT - Erste Group Bank AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,723
Impairment losses on financial and non-financial assets in the banking book	3,625
Common Equity Tier 1 capital (1)	10,173
Total Risk Exposure (1)	101,730
Common Equity Tier 1 ratio, % (1)	10.0%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	6,589
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,765
3 yr cumulative losses from the stress in the trading book	438
Common Equity Tier 1 capital (1)	11,573
Total Risk Exposure (1)	103,582
Common Equity Tier 1 ratio, % (1)	11.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	8,287

<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:

<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

EBA 2014 EU-wide Stress Test Credit Risk	Exposure values (as of 31/12/2013)  Risk exposure amounts (as of 31/12/2013)  FSRS A-SRS STA F-SRS A-SRS STA  T-SRS A-SRS STA	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 Impairment Stock of Coverage Rate Impairment Stock of Coverage Impairment Stock of Coverage	Adverse Scenario as of 31/12/2014 as of 31/12/2016 as of 31/12/2016 as of 31/12/2016 as of 31/12/2016 Impairment role: payerine Residence Residence Section Residence
(rin BUR, %)  Central banks and central governments Institutions Corporate Corporates—Of Which Specialized Lending Retail—Secured on real estate property Retail—Secured on real estate property Retail—Secured on real estate property Retail—Courte Retail—Of Which Specialized Courte Retail Co	Non-defaulted   Defaulted   Non-defaulted   Non-defaulted   Defaulted   Non-defaulted   Non-defaulted   Defaulted   Non-defaulted   Defaulte		Department role   Department
(win RUR, %)  Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Retail - Oser	Exposure values (as of 31/12/2013)   STA   Files   STA   Files   STA	Baseline Scenario  se of 31/12/2014  **Emplaiment, Stock of Coverage Batto Intelligence Control Coverage Batto Intelligence Country Co	Adverses Scientario   as of 31/12/2014   as of 31/12/2015   as of 31/12/2016
Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Source on real estate property Retail - Other Retail - Other Retail - Other Retail Retail - Secured on real estate property Retail - Secured on real esta	Expensive values (at of 31/12/2013)   State present amounts (as of 31/12/2013)   State   Sta	8a of 31/12/2014 8a of 31/12/2016 8a of	as of 31/12/2014  Adverse Scenario  as of 31/12/2015  Suparment rise  Projections  Suck of Receivery Suparment Supar
(min EUR, %)  Central banks and central governments Institutions Corporate Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail - Corporates Retail - Other Retail - Corporates Retail - Other Retail - Off Which: SNE Retail - Other Retail - Other Retail - Off Which: non-SN Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from call C) Mafers to the part of Securitization exposure that to deducted from capital and to not included in troub.	Exposure values (as of 31/12/2013)   Exposure values (as of 31/12/2013)   Exposure values (as of 31/12/2013)   STA   F-358   A-109   STA   F-358   A-109   STA   A-109   STA   A-109   STA   A-109   STA   A-109   STA   A-109   A-1	as of \$1/12/2014  Ba of \$1/12/2016  Ba of \$1/12/	## Adverses Scenario ## as of \$1/11/2014 ## as
Central banks and central governments Institutions Corporates - Of Which, Socialized Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Socialized on real estate property Retail - Other Retail - Of Which; SME Retail - Other Retail - Of Which; SME Retail - Command - Other Retail - Of Which; SME Retail - Other Retail - Of Which; SME Retail - Other Retail - Of Which; SME Securitisation Other non-credit obligation assets Securitisation and mescuritations positions deducted from ca	61.6% 0 0 3,884 194 2 0 0 0 1,120 30 1 0 0 0 35 76 0 0 0 0 10 1,120 30 1 0 0 0 1 35 76 0 0 0 0 0 1 4 0 0 0 0 50 2 0 0 0 0 1 4 0 0 0 0 1 1 1 19 0 1 1	Best Glass Scenario  8 of 31/12/2014  8 of 31/12/2016  9 of 500	## of 31/12/2014  ## of 31/12/2014  ## of 31/12/2014  ## of 31/12/2014  ## of 31/12/2015  ## of 31/12/
Central banks and central governments Institutions Corporates Corporates of Which: Specialised Lending Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Qualifyi	TV % (as of 31/12/2013)   State   St	Building Section   Secti	## Advanced Scientific ## set of 31/13/2014 ## set of 31/13/2014 ## set of 31/13/2014 ## set of 31/13/2014 ## set of 31/13/2015 ## set of 31/13/2016 ## set

EBA :::	2014 EU-wide Stress Test Credit Risk	LTV % (as of 31/12/2013)	F-IRB	A-IRB	f 31/12/2013)	STA seed Defaulted	F-IRE Non-defaulted	Risk exposui	re amounts (as o A-IRB -defaulted Defa	of 31/12/2013)	STA sulted Defaulted	F	Value adjust	tments and prov	RB	I/12/2013) STA ion-defaulted Default		as of 31/12/2014 Impairment Stock of Coverage R		e Scenario 1/12/2015 ock of Ratio - Defaul	as of 31/			31/12/2014 Stock of Cover Ratio - C		erse Scenario of 31/12/2015 Stock of Coverag	as of 31/1	
Hungary  The last to the part of institution equation that is debut	(min EU, %)  Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Coporates - Of Which: SPE Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SPE Securitisation Other non-credit obligation assets Socurisation and in securitisations positions deducted from capital in	70.5% 70.5% 70.5%	nodefulded Defaulted	2.251 2 2,248 0 400 3	0 1.374 0 0 74 0 978 0 730 0 175 1,011 34 825 2 0 0 0 151 1 8 825 2 0 0 0 1 151 1 195 1 195 1 195 0 0 213 1 195 0 0 213 1 195 0 0 213	18 98 372 368 4 4 0 0 0 0 4 3 1 1 0 0 0 0 4 4 3 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 203 1,020 0 494 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 0 0 0 0	0 0 0 15 0 1,19 0 144 2 17 2 0 4 2 1 0 0 0 0 120 0 8 0 0 8 0 0 4 1 0 0 120 0 0 120 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 1477 6 6 6 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7	0 0 13 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 3 85 0 0 777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 38 33 0 32 0 6 0 0 6 0 0	0 0 0 0 0 0 510 361 1 360 0 149 0 149 0 0 0 510	0 0 0 17 2488 10 8 1 1 18 0 3 0 3 0 0 0 0 1 14 1 13 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 3	cols	56 0.00% 6 0.0	8200 Colonia (1996) 13	GIS Provision Colors (Colors Colors C	0.02% 4.21% 5.14% 5.14% 6.14%	3.79% 0.97% 0.97% 4.06% 3.74% 3.73% 3.73% 3.75% 3.75% 3.75% 3.75%	10   13.55   12   4.06   573   40.55   0   -2   0   0   13.55   0   -2   0   0   0   0   0   0   0   0   0	10% 1.57% 1.	21 17.50% 16 5.18% 657 41.56% 0 0 0 772 48.61% 732 48.61% 732 48.61% 727 48.46% 0 37.99% 242 78.21% 20 78.50% 223 78.18% 0	101 200 200 200 200 200 200 200 200 200	19. SAUD - October 19. 29% 5.54% 42.45% - 7 52.31% 0 47.65% 67.55% 19.35% 71.43% 71.43% 71.23%
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Germany	Coporates - Of Which: Seculised Lending Coporates - Of Which: SEE Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Coultifying Retail - Coultifying Retail - Office Retail - Of	62.4% 58.9% 62.6%	707 69 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 643 479 24 455 0 164 22 142 0 0 0	90 15 90 16 49 2 2 0 47 2 0 0 0 41 14 2 9 38 5 0 9 0 0 0 0 90 0 90 0	0 1 0 0 0 0 0 0 0 0 0	506 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 150 99 1 98 0 0 2 49 0 0	0 31 4 11 1 1 0 0 0 1 1 10 0 0 0 1 1 0 0 4 4 0 0 0 0 0 0 4 374	0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	48 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 0 0 0 0 0 0 0	0 47 16 1 15 0 30 1 29 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.4% 62 58.39 38.00 0.49% 62 38.30 38.00 0.99% 23 38.00 0.99% 2 54.04 0.43% 22 37.57% 0.15% 38 06.07% 38 06.07% 38 06.07% 36 0.37% 36 0.37% 36 0.37% 0.57% 2 54.05% 0.37% 0.57% 187 51.00% 0.57% 0.57% 0.57% 187 51.00% 0.57% 0.57% 0.57% 187 51.00% 0.57% 0	% 0.45% 0.95% 0.43% 0.13% 0.13% 0.40% 0.53% 0.37%	0	0.43% 25 0.45% 25 0.92% 2 0.42% 0 0.12% 0 0.40% 42 0.54% 35 0.37% 35 0	38.45% 49.60% 37.74% 35.15% 83.84% 49.64% 9 87.01%	0.47% 0.49% 1.05% 0.46% 0.17% 0.43% 0.58% 0.39%	0 - 63 59.4; 24 39.2; 2 55.0; 22 38.3; 0 36.3; 39 86.9; 2 55.2; 37 89.2; 0 - 194 51.8;	1% 0.55% 5% 1.16% 0.52% 6% 0.17% 0.48% 0.66% 0.46%	2 54.649 40 92.189 0 -	6 0.60% 33 6 1.26% 3 6 0.57% 31 6 0.54% 46 6 0.54% 46 0.50% 43 6 0.50% 43	41.44% 52.74% 40.71% 39.30% 89.73% 53.02% 93.29%
(*) Itelens to the part of Securitization exposure that is deduct	(min EUR, %)	LTV % (as of 31/12/2013)	F-IRB on-defaulted Defaulted	A-IRB		STA ted Defaulted	F-IRE Non-defaulted		re amounts (as o A-IRB -defaulted Defa	of 31/12/2013) sulted Non-defa	STA sulted Defaulted		Value adjust IRB d Defaulted	tments and prov A-I Non-defaulted		J/12/2013) STA ion-defaulted Default	Ited	as of 31/12/2014  Impairment Stock of Coverage Re- rate Provisions Default St	Baselir as of : Ratio Impairment St took rate Pro	e Scenario 1/12/2015 ock of Visions Coverage Ratio - Default Stock	as of 31/ Impairment Stock rate Provis	12/2016 Coverage Ratio - Default Stock	as of	31/12/2014 Stock of Provisions Stock Stock		erse Scenario of 31/12/2015 Stock of Provisions Ratio - Del Stock	as of 31/1  Impairment Stock or arte Provision	
United Kingdom	Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail Retail Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Object Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Securitisation Other non-credit obligation assets TOTAL	63.5% 59.4% 63.7%	0 0 4,931 0 245 15 15 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 0 0 0 0 0 0 0 0 0 0	0 1 0 87 0 84 0 10 0 23 4 1 3 0 0 0 3 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 0 0 0 0 0 0 0 0 0 0	0 733 114 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 26 127 0 1,001	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 7 5 0 5 0 2 0 2 0 0 2 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 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 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 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 0 0 0 0 0 0 0 0 0	0 0 0 2 2 2 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.00% 0 0.49% 0 12.35% 0 0.00%	% 0.84% 0.44% 0.42% 0.42% 0.42% 0.042% 0.042% 0.042% 0.042% 0.042% 0.042% 0.042% 0.047% 0.047% 0.047% 0.047% 0.047% 0.036% 0.036% 0.036%	0	0.00% 8 0.00% 8 0.03% 2 0.43% 2 0.39% 2 0.60% 0 0.39% 2 0.25% 0 0.49% 0 0.39% 0 0.43% 0 0.39% 0 0.43% 0 0.39% 0 0.43% 0 0 0.43% 0 0.43% 0 0 0 0.43% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.47% 21.90% 	0.02% 1.12% - 0.55% 0.58% 0.58% 0.58% 0.58% 0.50% 0.50% 0.37%	0	6% 1.30% 4% 0.61% - 7% 0.62% 8% 0.72% 6% 6% 0.42% 0% 0.58% 0.42% 0.58% 0.44%	0 .55% 8 19.339 0 .5946 0 .5946 0 .5239 2 50.469 0 58.239 0 59.829 0 59.829 0 60.539 0 60.539	b 1.38% 12 - 0 0 0.59% 2 6 0.64% 2 6 0.62% 2 6 0.53% 2 6 0.53% 2 6 0.53% 0 6 0.53% 0 6 0.53% 0 6 0.53% 0 6 0.53% 0	0.95% 23.60% 50.13% 49.68% 57.87% 49.39% 58.39% 58.26% 38.54% 58.26%
(*) Refers to the part of Securitization exposure that is deduct	Exclusionaria del processo del composito del composito del consecuente del con	LTV % (as of 31/12/2013) No	F-IRB	xposure values (as of A-IRB		STA sted Defaulted	F-IRE Non-defaulted		re amounts (as o A-IRB -defaulted Defa	of 31/12/2013)	STA sulted Defaulted		Value adjust ∹IRB d Defaulted	tments and prov		I/12/2013) STA	Ited	as of 31/12/2014 Impairment Stock of Coverage R		e Scenario 1/12/2015 Ock of Ratio - Default	as of 31/	12/2016 c of Coverage Ratio - Default	as of	31/12/2014 Stock of Cover		erse Scenario of 31/12/2015 Stock of Ratio - Del	as of 31/1	
Poland  (1) Makes to the part of Securitation regions that is default.	Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Retail Retail Secured on real estate properly - Of Retail - Secured on real estate properly - Of Retail - Secured on real estate properly - Of Retail - Secured on Part of Secured on Retail - Other Retail - Other Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - OT Which: SME Socuritisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital'	63.4% 0.0% 63.4%	178 0 1788 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 2 1 2 0 2 0 1 0 0 4 2 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 908 0 0 516 0 440 0 1 0	0 0 11 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 52 186 0 59 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 0 0 0 0 0	0 0 0 0 0 1 1 1 0 0 0 0 1 1 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	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 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 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 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		0.00% 0 0.00% 0.00% 0 0.00% 4.05% 4 33.20% 0 0.42% 0 52.22% 0.42% 0 11.04% 0 75% 0 26.55% 0.31% 0 9.74% 0 350.20% 0	6 0.00% (1) 0.00	0 0,00% 0 0,00% 599 35.32% 0 - 0 - 0 51.40% 0 13.87% 0 12.42% 0 11.41% 0 33.06% 0 97.26% 0 0 34.19%	0.00% 0.00%	0.00% 0.07% 3 35.83% - 49.94% 16.13% 33.71% 12.82% 37.51% 92.10% 34.85% 102.46%	0.22% 0.00% 4.96% 4.96% 0.47% 0.86% 0.35% 0.20% 0.42% 0.42% 1.00% 0.27%	1 36.8: 0 0.07 48 34.6: 0 53.09 0 12.21 0 30.3: 0 10.9: 0 101.8: 0 107.1	7% 0.00% 19% 2.71% 2.71% 2.71% 3.53% 8.75% 3.53% 1.01% 3.55% 3.55% 3.55% 0.40% 4.75% 4.118% 0.30% 0.30% 3.55% 0.30%	3 33.549 0 0.079 71 37.98 0 53.529 0 15.979 0 15.979 0 40.690 0 99.92 0 35.979 0 108.841 0 108.841	0.00% 0 0.00% 0 0 1.16% 82 - 0 0 0.00% 0 0.51% 0 0.61% 0 0.61% 0 0.61% 0 0.6 0.031% 0 0 0.051% 0 0.051% 0 0.031% 0 0 0.31% 0 0 0.31% 0 0 0.00%	31.70% 0.05% 39.25% 53.43% 19.14% 36.53% 41.89% 97.05% 37.61% 109.09%
	(min EUR, %)	LTV % (as of 31/12/2013) No	F-IRB on-defaulted Defaulted	xposure values (as of A-IRB Non-defaulted D	Defaulted Non-default	STA ted Defaulted	F-IRE Non-defaulted		re amounts (as o A-IRB -defaulted Defa	of 31/12/2013) aulted Non-defa	STA sulted Defaulted	F Mon-defaulter	Value adjust IRB d Defaulted	tments and prov A-I Non-defaulted	visions (as of 31 RB Defaulted N	1/12/2013) STA ion-defaulted Default	Ited	as of 31/12/2014 Impairment Stock of Coverage R rate Provisions Default St	as of 3 Ratio - Impairment St took rate Pro	ock of visions Coverage Ratio - Defaut		cof ions Coverage Ratio - Default Stock	Impairment rate	Provisions Stor	Tage Default rate rk	Stock of Provisions Coverage Ratio - Del		of Ratio - Default
Slovenia	Contral banks and central governments Institutions Corporates Corporates Of Which Specialized Lending Corporates Of Which Specialized Lending Corporates Of Which Specialized Retail - Secured on real estate property Retail - Secured on real estate property of Retail - Secured on real estate property of Retail - Secured on real estate Retail - Other Retail - Of Which SPIE Retail - Other Retail - Of Which SPIE Retail - Other Retail - Of Which son-SPIE Securitisation Other Corporations of Securitisation assets Securitisation on the resecuritisations positions deducted from capital set feedings of the securitisation positions deducted from capital set feedings and securities and securitisations are securitisations positions deducted from capital set feedings and securities and securit	62.0% 58.9% 62.5%	0 0 1 159 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 17 4 0 4 0 13 3 10 0 0 0	0 266 0 8 8 0 369 0 100 0 186 6 540 3 479 0 3 350 0 0 3 61 2 2 22 2 39 0 1 0 0 15 6 1.199 0 0	0 0 25 10 14 48 46 31 15 0 2 1 0 0 0 0 722 0	0 4 316 0 71 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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6 2 0 1 1 0 4 1 1 3 0 0 6	0 5 5 0 480 0 1191 0 1670 0 3671 0 0 3671 0 0 3671 0 0 377 0 0 37 0 0 29 0 0 3 3 0 0 0 9 9 0 768	11 15 62 59 41 18 0 2 2 1	0 1 0 0 0 0 0 0 0 0 0 0	0 0 71 0 1 0 0 0 0 0 0 0 0 0 0 0 0 71	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 2 0 2 0 3 1 1 0 0 4 2 0 4 2	0 0 0 0 0 10 26 0 10 26 0 11 27 7 3 12 2 5 0 0 0 0 0 0 0 21 5 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	i ;	0.00% 0 0.00%	6 0.00% 1.56% 1.56% 1.56% 1.30% 1.31	0 0.00% 0.00	2.17% 26 1.01% 24 0.31% 0 1.21% 23	0.00% 42.26% 35.72% 0.28.84% 0.24% 6.27.20% 33.52% 6.72.76% 6.73.74%	0.26% 0.00% 2.67% 1.40% 1.40% 2.34% 0.51% 0.51% 1.34% 2.06%	0 11,91 0 0,000 135 44,73 0	0% 0.00% 2.32% 2.32% 2.32% 2.32% 2.32% 2.32% 2.32% 2.52% 2.6	0 0.00% 154 44.319 0 - 70 37.799 47 29.719 25 31.509 22 27.739 0 37.369 24 80.219 12 79.069 12 81.399 0 -	5 2.08% 168 6 1.75% 57 6 2.98% 29 6 1.36% 28 6 1.36% 28 6 0.53% 18 6 1.21% 13 6 1.21% 13 6 1.21% 13 6 0.00000000000000000000000000000000000	38.50% 31.44% 33.36% 29.54% 39.44% 77.03% 76.46%



P&L	31/12/2013	ŀ	Baseline Scenari	io	Į.	Adverse Scenari	0
(mln EUR)		31/12/2014 31/12/2015		31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	4,677	4,481	4,399	4,284	4,456	4,173	3,852
Net trading income		-78	10	54	-143	-29	28
of which trading losses from stress scenarios		-219	-132	-88	-284	-171	-114
Other operating income	-43	-177	-183	-182	-302	-299	-298
Operating profit before impairments	2,723	2,220	2,219	2,150	1,950	1,783	1,520
Impairment of financial assets (-)	-3,241	-1,893	-1,006	-766	-2,724	-2,183	-1,907
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,144	-1,839	-958	-719	-2,648	-2,119	-1,799
Impairment Financial assets designated at fair value through P&L (-)	-96	-54	-49	-47	-76	-63	-108
Impairment on non financial assets (-)	-384	-33	-33	-33	-739	-83	-83
Operating profit after impairments from stress scenarios	-902	294	1,180	1,350	-1,514	-483	-470
Other Income and expenses	-124	-42	-42	-42	-42	-42	-42
Pre-Tax profit	-1,026	252	1,137	1,308	-1,556	-525	-513
Тах	143	-76	-341	-392	193	158	60
Net income	-883	176	796	915	-1,363	-368	-453
Attributable to owners of the parent	-1,019	174	788	907	-1,351	-364	-449
of which carried over to capital through retained earnings	-1,187	115	616	713	-1,351	-364	-449
of which distributed as dividends	168	59	172	194	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.



RWA		Baseline Scenario		Adverse Scenario					
(min 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		
Risk exposure amount for credit risk	86,038	86,832	87,397	87,889	88,697	90,891	92,540		
Risk exposure amount Securitisation and re-securitisations	809	1,203	1,439	1,594	2,237	3,093	3,652		
Risk exposure amount Other credit risk	85,228	85,629	85,958	86,295	86,460	87,797	88,888		
Risk exposure amount for market risk	4,392	4,392	4,392	4,392	5,497	5,637	5,731		
Risk exposure amount for operational risk	10,523	10,523	10,523	10,523	10,523	10,523	10,523		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	777	777	777	777	777	777	777		
Total Risk exposure amount	101,730	102,524	103,089	103,582	105,494	107,828	109,571		



			Baseline scenario		Adverse scenario				
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
	Banking Book	1,303							
Eveneuro valuos	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	1,303							
	Banking Book	809	1,203	1,439	1,594	2,237	3,093	3,652	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
Risk exposure values	Total	809	1,203	1,439	1,594	2,237	3,093	3,652	
	Hold to Maturity porfolio	4	4	4	4	9	9	9	
Impairmente	Available for Sale porfolio	30	30	30	30	53	53	53	
Impairments	Held for trading portfolio								
	Total	33	33	33	33	63	63	63	

## EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIR			OSITIONS (gross e			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provi		is a maturity matching) (1)						h negative fair value at ./12/2013	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		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)	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 [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Austria	73 359 406 236 1,805 4,968 1,722 <b>9,569</b>	25 11 66 30 100 651 1,403 2,286	73 359 406 236 1,803 4,968 1,722 <b>9,567</b>	26 316 235 196 1,072 2,334 486 4,665	0 0 0 0 0 0	1 43 5 36 24 -81 16	0 15 2 87 265 27 2 398	0 0 0 8 8 82 3 0	0 7 4 83 6 0	0 0 0 -3 0 0	47 0 0 0 0 0 7 0	0 0 0 0 0 0 0	0 30 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Belgium	9 1 0 59 9 10 1	0 0 0 0 0 0	9 1 0 59 9 10 1	0 1 0 57 3 6 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 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 0 0	0 0 0 0 0 0
[ 0 - 3M [	Bulgaria	0 0 1 0 0 0	0 0 0 0 0	0 0 1 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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 2 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Cyprus	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	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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Czech Republic	697 1,409 629 258 1,186 3,053 898 <b>8,129</b>	4 23 20 19 69 210 258 <b>603</b>	697 1,409 625 258 1,186 3,047 898 <b>8,120</b>	427 410 154 23 357 676 0	0 0 0 66 0 11 0	270 687 113 47 123 85 10 1,334	0 2,112 0 72 326 260 0	0 322 0 4 31 25 0	0 66 30 0 0 1,395 0	0 -2 -1 0 -162 0 -165	0 0 0 0 0	0 0 0 0 0	0 4 0 4 4 0 0	0 0 0 0 0
[ 0 - 3M [	Denmark	0 0 2 0 0 0	0 0 0 0 0	0 0 2 0 0 0	0 0 2 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 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Estonia	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 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 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 0 0 0 0 0 0 0 0 0	0 0 2 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 0 0 0	0 0 0 0 0 0
Tot [ 0 - 3M [ [ 3M - 1Y [	Finland	0 1 0 3 8 65 15 <b>93</b>	0 0 0 0 0 0	0 1 0 3 8 65 15	0 0 0 2 5 4 15 26	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 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	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	0 0 0 0 0	0 0 0 0 0 0
Tot [ 0 - 3M [ [ 3M - 1Y [	France	99 3 6 3 22 64 4 111	0 0 0 0 0 0	93 9 3 6 3 22 64 4 111	26 0 0 3 0 18 41 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	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 6 0	0 0 0 0 0 0

# EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc	GROSS DIRECT LONG  NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there					T SOVEREIGN EXPOSE	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)	
			visions) (1)	is a maturity matching) (1)			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		
Residual Maturity	Country / Region		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)	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 [	Germany	7 17 47 188 180 204 10 <b>652</b>	0 0 2 0 0 0	7 17 47 188 180 204 10 <b>652</b>	0 1 12 177 175 168 4 <b>537</b>	0 0 0 0 0 0	0 1 0 5 0 5	0 0 10 0 0 0	0 0 0 0 0	0 0 10 0 0 0 0	0 0 -1 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Croatia	202 174 165 403 179 121 24 <b>1,268</b>	1 56 2 401 5 25 13 <b>503</b>	202 174 165 403 169 102 24 1,238	103 54 105 0 172 69 0 <b>503</b>	0 0 0 0 0	60 67 51 1 -4 -2 11	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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 7 0 7	0 0 0 0 -1 0 0
[ 0 - 3M [	Greece	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 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	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 0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Hungary	1,932 237 11 24 3 17 284 <b>2,508</b>	7 0 0 14 0 7 227 <b>255</b>	1,932 237 10 24 1 8 284 2,497	235 0 0 0 0 0 0 236	0 0 0 0 0	1.696 232 10 11 1 -2 0 1,948	9 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 0 0 4 15 0 0	0 0 0 0 1 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Iceland	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 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 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	0 0 0 0 0 0
[ 0 - 3M [	Ireland	3 0 0 0 1 27 0 <b>31</b>	0 0 0 0 0 0	3 0 0 0 1 27 0 <b>31</b>	1 0 0 0 0 0 26 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 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 0	0 0 0 0 0 0
[ 0 - 3M [	Italy	14 1 10 2 11 50 41 <b>129</b>	0 0 0 0 0	14 1 10 2 11 50 41 <b>129</b>	0 0 2 1 2 37 36 77	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 0 0 0 0	0 0 0 0 0 0	0 0 0 15 0 0	0 0 0 0 0 0	0 0 0 7 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1 Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Latvia	0 3 0 0 2 0	0 0 0 0 0 0	0 3 0 0 2 0 2	0 2 0 0 2 0 2 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	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 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	Liechtenstein	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	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 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 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 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 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 0 0 0 0 0 0 0 0 0 0 0 0 0

## 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG				net of cash short only where there	DIRECT	Γ SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		positions of sove	is a maturit	ty matching)  1)	omy where there	Derivatives with po 31/12,			h negative fair value at ./12/2013		positive fair value 12/2013	Derivatives wit value at 31	
Residual Maturity	Country / Region		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)	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 1 8 0 0	0 0 0 0 0 0	0 0 1 8 0 0	0 0 0 4 0 0	0 0 0 0 0 0	0 0 0 4 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	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 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Luxembourg	0 0 0 0 0 0 3 0	0 0 0 0 0 0	0 0 0 0 0 0 3 0	0 0 0 0 0 0 3 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	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 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Malta	2 3 0 0 1 0 6	0 0 0 0 0	2 3 0 0 1 0	2 2 0 0 1 0 5	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 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 0 0 0
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Netherlands	4 0 6 5 8 37 4	0 0 0 0 0	4 0 6 5 7 37 4 <b>64</b>	0 0 3 5 3 3 32 3	0 0 0 0 0	0 0 0 0 -1 3 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Norway	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 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	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 0 0
[ 0 - 3M [	Poland	21 3 76 97 301 558 26 <b>1,082</b>	0 0 0 0 0	21 -8 76 90 282 555 15 <b>1,030</b>	0 0 0 6 73 170 2 <b>2551</b>	4 0 0 0 0 0 0	3 -11 75 27 14 -4 -23 <b>80</b>	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 0 0	0 0 0 0 0	0 0 0 0 4 0	0 0 0 0 0 0
[ 0 - 3M [	Portugal	0 0 0 3 0 2 0 0	0 0 0 0 0 0	0 0 3 0 2 0	0 0 3 0 2 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 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	0 0 0 9 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	Romania	292 1,267 694 1,077 824 651 871 <b>5,676</b>	1 22 8 16 26 280 814 1,167	292 1,267 694 1,077 824 650 871 <b>5,675</b>	18 142 58 528 239 130 60 1,174	0 0 0 0 0 0 0	83 681 115 64 21 11 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 0 5 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 7	0 0 0 0 0 0
10 - 3M     0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Tot	Slovakia	5,076 14 75 709 882 1,534 1,449 1,207 5,870	0 8 38 6 30 102 30 214	5,6/5 14 75 709 882 1,514 1,449 1,207 5,849	1,174 0 2 103 438 773 275 185	0 0 27 0 0 0 0	975 14 3 241 20 17 -9 -10 277	0 0 0 170 0 0 0	0 0 0 16 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 0 0 0 0	0 0 0 0 0 9 14 0	0 0 0 0 0	0 -3 4 0 57 49 0	0 0 0 0 0 -1 -1 -1 0

## 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross e			DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	positions of sov	is a maturit	y matching) 1)	only where there	Derivatives with po 31/12/		Derivatives wit	th negative fair value at L/12/2013	Derivatives with at 31/2	positive fair value 12/2013	Derivatives wit value at 31	h negative fair ./12/2013
Residual Maturity	Country / Region		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)	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	11 36 11 32 1 72 66 229	0 0 1 0 1 3 27 31	11 36 11 32 1 72 66 229	1 30 0 27 0 55 39	0 0 0 0 0 0	10 3 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 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Spain	7 3 0 1 5 11 2 29	0 0 0 0 0	7 3 0 1 5 11 2 <b>29</b>	0 0 0 0 3 3 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 0 0 0 0	0 0 0 0 0	0 0 0 111 0 0 0	0 0 0 0 0	0 0 0 15 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1 Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Tot	Sweden	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	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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M   [ 3M - 1 Y [ [ 1Y - 2Y ] [ 2Y - 3Y [ [ 3Y - 5Y [	United Kingdom	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 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 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 51 0 0	0 0 0 -1 0 0
[ 0 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y ] [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Australia	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 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 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 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Tot	Canada	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	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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	Hong Kong	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	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	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 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	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	Japan	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	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	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 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 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	0 0 0 0 0 0	0 0 0 0 0 0
Tot   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     [5Y - 10Y     [10Y - more	u.s.	0 0 0 1 0 1 14 184 201	0 0 0 0 0	0 0 1 0 1 1 14 184 201	0 0 1 0 1 1 14 184 201	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 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 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 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 0 0 0 0 0	0 0 0 0 0 0



## 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/201	3
			RECT LONG			exposures (long) i	net of cash short only where there	DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
	Country / Region	of prov	visions)		is a maturit	ty matching)	,	Derivatives with po 31/12/			h negative fair value at ./12/2013		positive fair value 12/2013	Derivatives wit value at 31	
Residual Maturity			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)	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 2 0 0 0 0	0 0 0 0 0	0 2 0 0 0 0 0	0 2 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 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 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 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 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 0 0 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 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 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 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y	Other Central and eastern Europe countries non EEA	34 56 82 57 34 25 5	0 4 3 15 24 21 5	34 56 82 57 34 23 5	23 51 43 28 10 0	0 0 0 0 0 0	2 5 13 13 3 1 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 0 7 0 0 0	0 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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 25 0 0 0 0 0	0 1 0 0 0 0 0	20 0 0 0 0 0 0	-1 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 0
[ 0 - 3M [	Latin America and the Caribbean	2 0 0 0 0 1 1	0 0 0 0 0	2 0 0 0 0 1 1	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 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 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 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 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	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Others	2 0 24 7 15 56 32 <b>136</b>	0 0 21 0 0 55 31	2 0 24 7 15 56 32 <b>136</b>	0 0 0 0 0	0 0 0 0 0 0	0 0 2 0 0 0 0	0 0 51 0 0 0 0	0 0 1 0 0 0 0	0 0 0 35 0 0 0	0 0 0 -9 0 0	0 0 0 7 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

- Notes and definitions

  (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts 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 counterparts (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 counterparts (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			
(min 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
	A	OWN FUNDS	14,410	14,665	15,102	15,499	14,156	13,572	12,829	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,173	10,375	10,969	11,573	9,637	9,039	8,304	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)	7,184	7,184	7,184	7,184	7,184	7,184	7,184	CA1 {1.1.1.1}	Articles 26(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	3,585	3,700	4,316	5,028	2,234	1,869	1,420	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-820	-859	-882	-897	-1,687	-1,612	-1,750	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	271	271	271	271	-382	-192	-249	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	155	113	90	75	-61	-177	-258	-	-
	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 (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	2,566	2,566	2,566	2,566	2,566	2,566	2,566	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	-161	-161	-161	-161	-161	-161	-161	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from	-36	-36	-36	-36	-36	-36	-36	-	
	A.1.9	Sovereign Exposure in AFS portfolio  (-) Intangible assets (including Goodwill)	-2,404	-2,404	-2,404	-2,404	-1,586	-1,586	-1,586	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 CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	-202	-202	-202	-202	-202	-202	-146	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses	-284	-170	-97	-49	-172	-110	-78	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	- "	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Defined deficit person rund assets  (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (q) and 44 of CRR
OWN FUNDS	A.1.15	( ) recoprocal cross mounts in CETT capital	Ü	Ů						(***********************************	Taken John Mill Hill Chi
	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  Articles 4(36), 36(1) point (k) (i) and 89 to 91 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 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) (iii) and 153(8) of CRR and
	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) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	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) an 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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	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 exceding 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	745	757	685	544	1,497	1,127	890	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 (+/-)	571	571	428	286	571	428	286	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 (+/-)	174	186	257	258	926	699	605	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)	10,173	10,375	10,969	11,573	9,637	9,039	8,304	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,237	4,290	4,134	3,926	4,518	4,533	4,525	CA1 {1.2}	Article 71 of CRR
	<b>B</b> B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	101,730 1,760	102,524	103,089	103,582	105,494	107,828	109,571	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
OWN FUNDS	B.2 B.3	of which: stemming from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	1,540 901								Article 381 to 386 of CRR  Articles 153(2) of CRR
REQUIREMENTS	B.4	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	-2,150								
		lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of									Recital (44) of CRR
	B.5 B.6	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-  1  of which: others subject to the discretion of National Competent Authorities	290								- Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	10.00%	10.12%	10.64%	11.17%	9.14%	8.38%	7.58%	CA3 {1}	
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	10.00%	10.12%	10.64%	11.17%	9.14%	8.38%	7.58%	CA3 {3}	-
	C.3	Total Capital ratio	14.16%	14.30%	14.65%	14.96%	13.42%	12.59%	11.71%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		8,202	8,247	8,287	5,802	5,931	6,026		
	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		
Memorandum items	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)				10.65%			6.77%		

<sup>(1)</sup> Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandom tem based on a fluly implemented CRR/CRD IV 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 r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



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			
(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	
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)								
TOTAL RISK EXPOSURE AMOUNT								
COMMON EQUITY TIER 1 RATIO								



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 (+/-)	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 (-)	-2,070