



2014 EU-wide Stress Test

Bank Name	AT - Erste Group Bank AG
LEI Code	PQOH26KWDF7CG10L6792

2014 EU-wide Stress Test 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.

⁽²⁾ Conversions not considered for CET1 computation

⁽³⁾ Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

2014 EU-wide Stress Test Summary Baseline Scenario

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

⁽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.

Table for Hungary showing LTV % (as of 31/12/2013), Exposure values (as of 31/12/2013), Risk exposure amounts (as of 31/12/2013), and Value adjustments and provisions (as of 31/12/2013) for various categories like Central banks and central governments, Institutions, Corporates, Retail, Equity, and Securitisation.

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RW.

Table for Hungary showing Baseline Scenario and Adverse Scenario for 31/12/2014, 31/12/2015, and 31/12/2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Hungary showing Baseline Scenario and Adverse Scenario for 31/12/2014, 31/12/2015, and 31/12/2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Germany showing LTV % (as of 31/12/2013), Exposure values (as of 31/12/2013), Risk exposure amounts (as of 31/12/2013), and Value adjustments and provisions (as of 31/12/2013) for various categories like Central banks and central governments, Institutions, Corporates, Retail, Equity, and Securitisation.

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RW.

Table for Germany showing Baseline Scenario and Adverse Scenario for 31/12/2014, 31/12/2015, and 31/12/2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Germany showing Baseline Scenario and Adverse Scenario for 31/12/2014, 31/12/2015, and 31/12/2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for United Kingdom showing LTV % (as of 31/12/2013), Exposure values (as of 31/12/2013), Risk exposure amounts (as of 31/12/2013), and Value adjustments and provisions (as of 31/12/2013) for various categories like Central banks and central governments, Institutions, Corporates, Retail, Equity, and Securitisation.

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RW.

Table for United Kingdom showing Baseline Scenario and Adverse Scenario for 31/12/2014, 31/12/2015, and 31/12/2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for United Kingdom showing Baseline Scenario and Adverse Scenario for 31/12/2014, 31/12/2015, and 31/12/2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Poland showing LTV % (as of 31/12/2013), Exposure values (as of 31/12/2013), Risk exposure amounts (as of 31/12/2013), and Value adjustments and provisions (as of 31/12/2013) for various categories like Central banks and central governments, Institutions, Corporates, Retail, Equity, and Securitisation.

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RW.

Table for Poland showing Baseline Scenario and Adverse Scenario for 31/12/2014, 31/12/2015, and 31/12/2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Poland showing Baseline Scenario and Adverse Scenario for 31/12/2014, 31/12/2015, and 31/12/2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Slovenia showing LTV % (as of 31/12/2013), Exposure values (as of 31/12/2013), Risk exposure amounts (as of 31/12/2013), and Value adjustments and provisions (as of 31/12/2013) for various categories like Central banks and central governments, Institutions, Corporates, Retail, Equity, and Securitisation.

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RW.

Table for Slovenia showing Baseline Scenario and Adverse Scenario for 31/12/2014, 31/12/2015, and 31/12/2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Slovenia showing Baseline Scenario and Adverse Scenario for 31/12/2014, 31/12/2015, and 31/12/2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

2014 EU-wide Stress Test

P&L (mln EUR)	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	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
Tax	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.

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	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

2014 EU-wide Stress Test

Securitisation

(mln EUR)

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

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 [		1	0	1	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		8	0	8	4	0	4	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		10	0	10	4	0	4	0	0	0	0	0	0	0	0	
[0 - 3M [Luxembourg	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 [	3		0	3	3	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	3		0	3	3	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Malta		2	0	2	2	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [3	0	3	2	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 [		1	0	1	1	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		6	0	6	5	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Netherlands	4	0	4	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 [	6		0	6	3	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	5		0	5	5	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	8		0	7	3	0	-1	0	0	0	0	0	0	0	0
[5Y - 10Y [	37		0	37	32	0	3	0	0	0	0	0	0	0	0
[10Y - more	4		0	4	3	0	0	0	0	0	0	0	0	0	0	
Tot	65		0	64	47	0	2	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
[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	21	0	21	0	4	3	0	0	0	0	0	0	0	0
[3M - 1Y [3	0	-8	0	0	-11	0	0	0	0	0	0	0	0
[1Y - 2Y [	76		0	76	0	0	75	0	0	0	0	0	0	0	0
[2Y - 3Y [	97		0	90	6	0	27	0	0	0	0	0	0	0	0
[3Y - 5Y [	301		0	282	73	0	14	0	0	0	0	0	0	4	0
[5Y - 10Y [	558		0	555	170	0	-4	0	0	0	0	0	0	0	0
[10Y - more	26		0	15	2	0	-23	0	0	0	0	0	0	0	0	
Tot	1,082		0	1,030	251	4	80	0	0	0	0	0	0	4	0	
[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	0	0	0	0
[1Y - 2Y [		3	0	3	3	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	9	0	0	0
[3Y - 5Y [		2	0	2	2	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		5	0	5	5	0	0	0	0	0	0	9	0	0	0	
[0 - 3M [Romania	292	1	292	18	0	83	0	0	0	0	0	0	0	0
[3M - 1Y [1,267	22	1,267	142	0	681	0	0	0	0	0	0	1	0
[1Y - 2Y [	694		8	694	58	0	115	0	0	0	0	5	0	0	0
[2Y - 3Y [	1,077		16	1,077	528	0	64	0	0	0	0	0	0	0	0
[3Y - 5Y [	824		26	824	239	0	21	0	0	0	0	0	0	0	0
[5Y - 10Y [	651		280	650	130	0	11	0	0	0	0	0	0	7	0
[10Y - more	871		814	871	60	5	0	0	0	0	0	0	0	0	0	
Tot	5,676		1,167	5,675	1,174	5	975	0	0	0	0	5	0	8	0	
[0 - 3M [Slovakia		14	0	14	0	0	14	0	0	0	0	0	0	0	0
[3M - 1Y [75	8	75	2	0	3	0	0	0	0	0	0	-3	0
[1Y - 2Y [		709	38	709	103	27	241	170	16	0	0	0	0	4	0
[2Y - 3Y [		882	6	882	438	0	20	0	0	0	0	0	0	0	0
[3Y - 5Y [		1,534	30	1,514	773	0	17	0	0	0	0	0	0	57	-1
[5Y - 10Y [		1,449	102	1,449	275	0	-9	0	0	0	0	14	0	49	-1
[10Y - more		1,207	30	1,207	185	0	-10	0	0	0	0	0	0	0	0	
Tot		5,870	214	5,849	1,777	27	277	170	16	0	0	22	0	107	-2	

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		2	0	2	2	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	0
[2Y - 3Y [		0	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	0
[5Y - 10Y [		0	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	0
Tot	2	0	2	2	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
[3M - 1Y [		0	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	0
[2Y - 3Y [		0	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	0
[5Y - 10Y [		0	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	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	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	0
[2Y - 3Y [		0	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	0
[5Y - 10Y [		0	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	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Other Central and eastern Europe countries non EEA	34	0	34	23	0	2	0	0	0	0	0	0	0	0	0
[3M - 1Y [		56	4	56	51	0	5	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		82	3	82	43	0	13	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		57	15	57	28	0	13	0	0	0	0	7	0	0	0	0
[3Y - 5Y [		34	24	34	10	0	3	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		25	21	23	0	0	1	0	0	0	0	0	0	0	0	0
[10Y - more		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0
Tot	292	72	290	155	0	37	0	0	0	0	0	7	0	0	0	
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	20	0	-1	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	25	1	0	0	0	0	0	0	0
[1Y - 2Y [		0	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	0
[3Y - 5Y [		0	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	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	25	1	20	-1	0	0	0	0	0	
[0 - 3M [	Latin America and the Caribbean	2	0	2	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	0
[1Y - 2Y [		0	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	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Tot	5	0	5	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
[3M - 1Y [		0	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	0
[2Y - 3Y [		0	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	0
[5Y - 10Y [		0	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	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Others	2	0	2	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	0
[1Y - 2Y [		24	21	24	0	0	2	51	1	0	0	0	0	0	0	0
[2Y - 3Y [		7	0	7	0	0	0	0	0	35	-9	7	0	0	0	0
[3Y - 5Y [		15	0	15	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		56	55	56	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		32	31	32	0	0	0	0	0	0	0	0	0	0	0	0
Tot	136	107	136	0	0	2	51	1	35	-9	7	0	0	0	0	

Notes and definitions
(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).
*Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

		Baseline Scenario				Adverse Scenario					
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	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 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	3,385	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 (f) 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), 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	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 (f) 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 (f) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	-36	-36	-36	-36	-36	-36	-36	-	-
	A.1.9	(-) 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 CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-202	-202	-202	-202	-202	-202	-146	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	-284	-170	-97	-49	-172	-110	-78	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (iii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 379(3) of CRR
A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	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	745	757	685	544	1,487	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	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	101,730	102,524	103,089	103,582	105,494	107,828	109,571	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	1,760								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	1,540								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 (+)	901								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-2,150								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
B.6	of which: others subject to the discretion of National Competent Authorities	290								Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	10.00%	10.12%	10.64%	11.17%	9.14%	8.38%	7.58%	CA3 (1)	-
	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			
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				10.65%			6.77%		

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum item based on a fully implemented CRR/CRDIV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



2014 EU-wide Stress Test

Outcome of the Stress Test based on the Restructuring plan for banks whose plan was formally agreed with the European Commission after 31 December 2013

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	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