

Bank Name	AT - Raiffeisenlandesbank Niederösterreich-Wien AG		
LEI Code	529900GPOO9ISPD1EE83		



Summary Adverse Scenario

AT - Raiffeisenlandesbank Niederösterreich-Wien AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	76
Impairment losses on financial and non-financial assets in the banking book	204
Common Equity Tier 1 capital (1)	2,203
Total Risk Exposure (1)	13,074
Common Equity Tier 1 ratio, % (1)	16.8%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-345
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	315
3 yr cumulative losses from the stress in the trading book	66
Valuation losses due to sovereign shock after tax and prudential filters	124
Common Equity Tier 1 capital (1)	1,574
Total Risk Exposure (1)	13,335
Common Equity Tier 1 ratio, % (1)	11.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	733
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 - Raiffeisenlandesbank Niederösterreich-Wien AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	76
Impairment losses on financial and non-financial assets in the banking book	204
Common Equity Tier 1 capital (1)	2,203
Total Risk Exposure (1)	13,074
Common Equity Tier 1 ratio, % (1)	16.8%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-179
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	144
3 yr cumulative losses from the stress in the trading book	19
Common Equity Tier 1 capital (1)	2,244
Total Risk Exposure (1)	13,075
Common Equity Tier 1 ratio, % (1)	17.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,046

⁽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:

⁽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

EBA	2014 EU-wide Stress Test Credit Risk (min BUR, %) Central banks and central governments Institutions	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) Solution (as of 31/12/2015) S	7% 0.07% 45 70.61% 0.07% 54 63.03%
AT - Raiffeisenlandesbank Niederösterreich-Wien AG	Corporates - Of Which: Specialised Lending Corporates - Of Which: SPLE 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 - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SPLE Retail - Other Retail - Of Which: SPLE Retail - Other Retail - Of Which: non-SPLE Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	0 0 0 0 1,471 0 0 0 0 0 1,221 0 0 0 0 0 0 3 1,221 0 0 0 0 0 0 0 0 3 3 0 0 0 0 0 0 0 1,435 80 0 0 0 0 0 0 0 984 112 0 0 0 0 0 0 0 4 52 0 0 0 0 0 0 0 1,574 40 0 0 0 0 0 0 767 45 0 0 0 0 0 0 3 3 90 0,278 95 57,578 0,0268 99 57,578	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
	(min EUR, %) Central banks and central governments Institutions	Exposure values (as of 31/12/2013) Subsequence amounts (as of 31/12/2014) Subsequence amounts (as of 31/12/2014) Subsequence amounts (as of 31/12/2015) Subsequence amounts (as of 31/12/2015) Subsequence amounts (as of 31/12/2015) Subsequence amounts (as of 31/12/2014) Subsequence amounts (as of 31/12/2014) Subsequence amounts (as of 31/12/2015) Subsequence amounts (as of 31/12/2015 Subsequence amounts (as of 31/12/2015) Subsequence amounts (as of 31/12/2015 Subsequence amounts (as of 31/12/2015) Subsequence amounts (as of 31/12/2015 Subsequence amounts (as of 31/12/2015 Subsequence amounts (as of 31/12/2015 Subsequence amounts (as of 31/12/2015) Subsequence amounts (as of 31/12/2015 Subsequence amounts (as of 31/12/2015) Subsequence amounts (as of 31/12/2015 Subsequence amounts (as of 31/12/2015) Subsequence amounts (as of 31/12/2015 Subsequence amounts (as of 31/12/2015 Subsequence amounts (as of 31/12/2015) Subsequence amounts	ck rate Provisions Speck rate Provisions Stock 2% 0.01% 4 7.21% 0.01% 4 7.68% 77% 0.07% 37 67,75% 0.07% 43 61,02%
Austria	Corporates Copporates - Of Which: Specialised Lending Copporates - Of Which: SPE Retail Retail Secured on real estate property Retail - Society on real estate property - Of Retail - Society on real estate property - Of Retail - Society on real estate property - Of Retail - Society 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: SPE Society Society - Special - Other Retail - Of Which: SPE Society Society - Special - Other Retail - Of Which: SPE Society Society TOTAL	0 0 0 0 0 7.555 202 0 0 0 0 5.593 225 0 0 0 0 0 166 155 0.38% 288 34.49% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 0 - 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
(*) Refers to the part of Securitization exposure that is declusted for	on against and is not included in 1992. (min ELER, No) Construct boards and construct discoveraments	Exposure values (as of 31/12/2013) F-98 F-98 Non-defaulted Non-defaul	Adverse Scenario as of 31/12/2016 as of
Germany	Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Socured on real estate property Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Guestiny Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Socuritisation Other non-credit obligation assets TOTAL Socuritisation 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	89% 0.12% 1 41.47% 0.14% 1 41.47% 99% 0.29% 8 44.59% 0.29% 8 0.29%
(*) Refers to the part of Securitization exposure that is deducted for	one copyrised and its next included in 1990A. (min EUR, %)	Exposure values (as of 31/12/2013) F-RB A-RB	Adverse Scenario as of 31/12/2015
United Kingdom	Central banks and central governments Institutions Corporates Corp	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 0.5% 0 30.17% 0.64% 1 30.17% 1 1 50.5% 1 30.17% 1 1 50.5% 1 30.17% 1 1 50.20% 1 2.5% 0 1 51.30% 1 5
(*) Before to the part of Securitization exposure that is deducted fro	Peeder listed at the first section of the first sec	Exposure values (as of 31/12/2013) First A188 The	Adverse Scenario as of 31/12/2015 Tapp Injammer Sock of Coverage Injammer.
France	Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail Retail Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Gourn on real estate property - Of Retail - Gourn on real estate property - Of Retail - Gourn on real estate property - Of Retail - Gourn on real estate property - Of Retail - Other Retail - Of Which: SPE Securitisation Other non-credit obligation assets TOTAL Scotthistion and resocutionations positions deducted from capital	0 0 0 0 0 212 0 0 0 0 0 0 0 0 0 0 0 0 0	999 0.49% 0 26.07% 0.53% 0 26.04% 1 2 6.04% 1
(*) Refers to the part of Securitization explosure that is deducted fro	(min EUR, %)	Exposure values (as of 31/12/2013) First Airs STA First Airs	Adverse Scenario as of 31/12/2015 Tay Impairment Sock of General Impairment Sock of Concerning the Society of Society
Czech Republic (*) Malen to the part of Securitation separate that is distincted for	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Of Which: SPE Retail - Other Retail - Other Retail - Of Which: SPE Retail - Other Retail - Other Retail - Of Which: SPE Retail - Other Retail - Other Retail - Of Which: SPE Retail - Other Retail - Oth	0 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0	99% 0.05% 0 26.78% 0.06% 0 23.90% 99% 11.2% 6 22.10% 1.38% 10 25.22% 0 .0.6% 0 23.90% 99% 11.2% 0 .0.5

EBA manager	Credit Risk		verse Economics s of 31/12/2015 s of 31/12/2015 s SSC3 (
Italy 17 Mahan to the part of Securitarities requires that is deducted in	Central banks and central governments Institutions Corporates of Which: Socialised Lending Retail - Socialised on real estate property Retail - Socialised on real estate property of Retail - Country on Retail - Socialised on real estate property of Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Country on Retail - Of Which: SOCIA Retail - Country on Country on Retail - Of Which: SOCIA Retail - Country on Country on Retail - Of Which: SOCIA Retail - Country on Country on Retail - Of Which: SOCIA Retail - Country on Country on Retail - Of Which: SOCIA Retail - Country on Country on Retail - Of Which: SOCIA Retail - Country on Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - Country on Retail - Of Which: SOCIA Retail - Country on Retail - C	0 0 0 0 0 151 0 0 0 0 0 151 0 0 0 0 0 0	2 40.00% 0 79% 0 40.00% 0 40.1% 0 1 47.1% 0 1
Netherlands (*) Makes to the part of Securitation exposure that is deducted for	Control banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property - O Retail - Secured on real estate property - O Retail - Social Passed Passed Passed Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SME Securitisation Other non-centil obligation assets TOTAL Securitisation and researchisations positions deducted from capital Retails - Other Retail - Of Which: Non-SME Securitisation and researchisations positions deducted from capital Retails - Other Retail - Other non-centil obligation assets	F-IRB A-IRB STA F-IRB A-IRB STA F-IRB A-IRB STA F-IRB A-IRB STA as of 31/12/2015 as of 31/12/2016 as of 31/12/2016 as of 31/12/2016	1 18.79% 0.2% 1 18.7% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Luxembourg (1) Malers to the part of Securitazion appeaum that is deducted for	(nin EUA, %) Control hanks and central governments Institutions Corporates Corporates Corporates of Which: SPE Retail Retail Secured on real estate property Retail One Retail of Retail Estate property Retail One Retail of Which: SPE Retail One Retail of Which: SPE Retail One Retail of Which: SPE Retail One Corporate of Retail of Which: SPE Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital recognitisation and re-securitisations	Page	0 41.43% 0.15% 0 41.42% 0 1.25% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Poland (7) Malon to the part of Securitation exposure that to deducted fin	(min BLR, %) Central banks and central governments Institutions Corporates of Which: Socialised Lending Corporates of Which: Socialised Lending Corporates of Which: Soft Retail Secured on real estate property Retail Social on real estate property Retail Social on real estate property Retail - Country on real estate property of Retail - Country on real of real of Which: SOFT Retail - Other Retail - Of Which: son-SME Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations problems deducted from capital	Exposure values (as of 31/12/2013) Exist exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) See of 31/12/2014 See of 31/12/2015 See of 31	0 41.46% 0.08% 0 41.46% 0.08% 0 41.46% 0.08% 0 41.46% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	(min BUR, %) Central banks and central governments Institutions Corporates	Non-defaulted Defaulted Non-defaulted Non-defaulted De	as of 31/12/2015 as of 31/12/2016 Coverage Impairment Stock of Provisions Tatio - Default Fate Provisions Ratio - Default Fate Provisions Stock of Stock of Auto- Default Provisions Stock of Stock of Auto- Default Provisions
Switzerland	Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property - O Retail - Secured on real estate property - O Retail - Other face or under letate property - O Retail - Other face or white property - O Retail - Other featal - Of Which: SPE Retail - Other Retail - Of Which: non-SPE Equity Securitisation Other non-cedit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital Securitisation and re-securitisations positions deducted from capital	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



P&L			Baseline Scenari	0	Adverse Scenario		
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	146	89	82	80	82	69	66
Net trading income		-13	-9	-7	-36	-23	-16
of which trading losses from stress scenarios		-10	-6	-4	-33	-20	-13
Other operating income	38	-5	-5	-5	-19	-19	-19
Operating profit before impairments	76	-58	-60	-61	-117	-116	-113
Impairment of financial assets (-)	-204	-48	-47	-50	-117	-108	-90
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-217	-47	-47	-49	-89	-95	-78
Impairment Financial assets designated at fair value through P&L (-)	14	-1	0	0	-28	-14	-12
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	-128	-105	-107	-110	-234	-224	-202
Other Income and expenses	146	138	138	138	23	23	23
Pre-Tax profit	18	32	31	27	-211	-202	-180
Tax	46	-10	0	0	0	0	0
Net income	64	23	31	27	-211	-202	-180
Attributable to owners of the parent	64	23	31	27	-211	-202	-180
of which carried over to capital through retained earnings	4	23	8	6	-211	-202	-180
of which distributed as dividends	60	0	22	21	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	12,142	12,129	12,136	12,142	12,455	12,396	12,403
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	12,142	12,129	12,136	12,142	12,455	12,396	12,403
Risk exposure amount for market risk	184	184	184	184	184	184	184
Risk exposure amount for operational risk	684	684	684	684	684	684	684
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	64	64	64	64	64	64	64
Total Risk exposure amount	13,074	13,062	13,068	13,075	13,387	13,328	13,335



Securitisation			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	0						
Evene sure velves	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	0						
	Banking Book	0	0	0	0	0	0	0
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
•	Total	0	0	0	0	0	0	0
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	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	31/12/201	3	VALUES AS OF 31/12/2013			
			RECT LONG		OSITIONS (gross of vereign debt to oth			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		positions of sov	is a maturit	ry matching) 1)	only where there	Derivatives with po 31/12/		nt 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 [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Austria	509 415 72 125 55 852 832 2,858	509 363 71 15 45 267 532 1,802	501 403 72 125 55 852 832 2,839	0 40 0 57 10 517 294	0 0 0 0 0 0 61 4 655	0 0 3 0 0 0	0 26 78 0 2 6 58	0 0 6 0 0 0 81 88	0 0 0 0 2 1 0	0 0 0 0 0 0	28 11 0 0 0 0 0 0	0 0 0 0 0 0	28 0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Belgium	0 0 0 10 0 100 0	0 0 0 0 0 0	0 0 0 10 0 100 0 1111	0 0 0 10 0 91 0	0 0 0 0 0 0 10	0 0 0 0 0 0	0 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 0 0
[0 - 3M [Bulgaria	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [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 - 3M [Czech Republic	0 0 0 0 10 0	0 0 0 0 0	0 0 0 0 10 0 10	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	Denmark	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
To - 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 0 0 0 0 0 0 0 0 0 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	Finland	0 0 0 0 0 0 0 107 21	0 0 0 0 0	0 0 0 0 0 0 107 21	0 0 0 0 0 0 107 21	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	France	0 0 0 0 0 11 33 168 212	0 0 0 0 0 0	0 0 0 0 0 11 33 168 212	0 0 0 0 0 11 33 168 212	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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	31/12/201	3	VALUES AS OF 31/12/2013			
		EXPOSURES (according of pro	RECT LONG counting value gross visions) (1)		is a maturit		net of cash short only where there	DIRECT Derivatives with po	SOVEREIGN EXPOS	T	IVES (1) h negative fair value at		REIGN EXPOSURES		
			(-)		,	-,		31/12/2013		31	./12/2013	at 31/12/2013		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	0 0 0 0 0 369 27 396	0 0 0 0 0 0	0 0 0 0 0 0 369 27 396	0 0 0 0 0 0 344 27 370	0 0 0 0 0 0	0 0 0 0 0 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 0 0 0 -98 -54	0 0 0 0 0 -123 -74
[0 - 3M [[3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [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 0 0
[0 - 3M [Hungary	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 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 [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
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Ireland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	0 0 0 0 0 107 55 161	0 0 0 0 0	0 0 0 0 0 107 55 161	0 0 0 0 0 0 55 55	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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 [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

2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		GROSS DIF			OSITIONS (gross overeign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		positions of sov	is a maturit	ry matching) 1)	only where there	Derivatives with po 31/12/		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 [Lithuania	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [Luxembourg	0 0 0 0 0 0 11 11	0 0 0 0 0	0 0 0 0 0 0 0 11 11	0 0 0 0 0 0 0 11 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 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	Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Netherlands	0 0 30 0 0 31 0	0 0 0 0 0	0 0 30 0 0 31 0	0 0 30 0 0 31 0 61	0 0 0 0 0	0 0 0 0 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 [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 - 3M [Poland	0 0 0 0 14 32 0	0 0 0 0 0	0 0 0 0 14 32 0	0 0 0 0 0 22 0	0 0 0 0 11 10 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Portugal	0 0 0 0 0 0 0 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 15	0 0 0 0 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 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)		VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
			RECT LONG		OSITIONS (gross of		net of cash short	DIRECT	SOVEREIGN EXPOS	JRES IN DERIVAT	TIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of pro	visions) (1)	is a maturity matching) (1)				atives with positive fair value at 31/12/2013 Derivatives with neg 31/12/2		h negative fair value at ./12/2013	Derivatives with at 31/:	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 [Slovenia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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	Spain	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [Sweden	0 0 0 0 20 0	0 0 0 0 0	0 0 0 0 20 0 0	0 0 0 0 20 0 0	0 0 0 0 0	0 0 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
[0 - 3M [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 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	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 0 0
[0 - 3M [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
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	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 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	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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	U.S.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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 1	13		1	VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013			
		GROSS DIRECT I					net of cash short	DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		of provisions) (1)		positions of sort	is a maturit	y matching) 1)	om, mere arere	Derivatives with positive fair value at 31/12/2013 Notional value Fair-value at 31/12/2013 Notional va							
Residual Maturity	Country / Region		vhich: loans d 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		Notional value		Notional value		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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 - 3M [3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Other Central and eastern Europe countries 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 - 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 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 - 3M [Others	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 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			
(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
	A	OWN FUNDS	3,048	3,068	3,006	2,928	2,885	2,570	2,259	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,203	2,222	2,238	2,244	2,039	1,802	1,574	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)	723	723	723	723	723	723	723	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	1,617	1,640	1,648	1,654	1,406	1,204	1,025	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	-98	-107	-111	-113	-243	-237	-273	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	-20	-20	-20	-20	-128	-100	-122	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	46	38	33	30	3	-23	-41	-	-
	A.1.4	Other Reserves	59	59	59	59	59	59	59	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	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	0	0	0	0	1	1	1	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	-2	-2	-2	-2	-2	-2	-2	-	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-15	-15	-30	-44	-1	-3	-4	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	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Indicated under the deput that adjustments to expected tasses (-) 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	(-) Derined benefit perision rund assets (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CAI (1.1.1.15)	Articles 4(109), 36(1) point (e) and 41 of CRR Articles 4(122), 36(1) point (q) and 44 of CRR
OWN FUNDS	A.1.13	(*) Recuprocal cross notatings in CE11 Capital		Ů						OI (I.I.I.D)	Prodes 4(122), 30(1) point (g) and 47 of CAX
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	-59	-59	-44	-30	-6	-4	-3	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR Articles 4(36), 36(1) point (k) (j) and 89 to 91 of CRR;
	A.I.13 weight	 (-) 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 35(1) point (k) (ii), 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) ar 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 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	-23	-18	-6	-3	102	61	49	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 (+/-)	-23	-18	-6	-3	102	61	49	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)	2,203	2,222	2,238	2,244	2,039	1,802	1,574	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	845	846	768	685	846	768	685	CA1 {1.2}	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	13,074 0	13,062	13,068	13,075	13,387	13,328	13,335	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: stemmina from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	181								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	-103								Recital (44) of CRR
		lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-103								PROCESS (TT) UI CNA
	B.5 B.6	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	16.85%	17.01%	17.12%	17.16%	15.23%	13.52%	11.81%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	16.85%	17.01%	17.12%	17.16%	15.23%	13.52%	11.81%	CA3 {3}	-
	C.3	Total Capital ratio	23.31%	23.49%	23.01%	22.40%	21.55%	19.28%	16.94%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		1,045	1,045	1,046	736	733	733		
	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 morandum items	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)				17.19%			11.43%		

⁽¹⁾ 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) (-)	-4
Other material losses and provisions from 1 January to 30 September 2014 (-)	-55