



## 2014 EU-wide Stress Test

<b>Bank Name</b>	AT - Raiffeisen Zentralbank Österreich AG
<b>LEI Code</b>	EVOYOND2GGP3UHGGE885

## 2014 EU-wide Stress Test Summary Adverse Scenario

AT - Raiffeisen Zentralbank Österreich AG	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	2,535
Impairment losses on financial and non-financial assets in the banking book	1,950
Common Equity Tier 1 capital <sup>(1)</sup>	8,936
Total Risk Exposure <sup>(1)</sup>	92,013
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>9.7%</b>
<b>Outcome of the adverse scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	3,637
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5,503
3 yr cumulative losses from the stress in the trading book	537
Valuation losses due to sovereign shock after tax and prudential filters	31
Common Equity Tier 1 capital <sup>(1)</sup>	7,214
Total Risk Exposure <sup>(1)</sup>	92,869
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>7.8%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	5,108
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) <sup>(2)</sup>	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>(3)</sup>	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>(3)</sup>	0

<sup>(1)</sup> According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

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

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

## 2014 EU-wide Stress Test Summary Baseline Scenario

AT - Raiffeisen Zentralbank Österreich AG	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	2,535
Impairment losses on financial and non-financial assets in the banking book	1,950
Common Equity Tier 1 capital <sup>(1)</sup>	8,936
Total Risk Exposure <sup>(1)</sup>	92,013
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>9.7%</b>
<b>Outcome of the baseline scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	5,336
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,475
3 yr cumulative losses from the stress in the trading book	387
Common Equity Tier 1 capital <sup>(1)</sup>	8,773
Total Risk Exposure <sup>(1)</sup>	92,565
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>9.5%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	7,405

<sup>(1)</sup> According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

(mln EUR, %)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
	F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
<b>Central banks and central governments</b>	2,645	0	0	0	22,139	3	326	0	0	0	0	1,835	3	0	0	0	10	1
<b>Institutions</b>	14,245	213	0	0	3,014	0	3,741	0	0	0	0	752	7	117	0	0	1	0
<b>Corporates</b>	42,409	3,408	0	0	18,795	2,761	31,486	0	0	0	0	14,319	1,462	233	1,495	0	0	1,485
<b>Corporates - Of Which: Specialised Lending</b>	4,320	291	0	0	1,288	188	3,634	0	0	0	0	1,180	128	13	90	0	0	84
<b>Corporates - Of Which: SME</b>	6,309	780	0	0	5,883	741	5,874	0	0	0	0	4,877	413	50	433	0	0	375
<b>Retail</b>	0	0	18,011	1,068	21,493	652	0	0	3,792	372	0	0	53	618	126	128	1,139	
<b>Retail - Secured on real estate property</b>	58.7%	0	0	6,365	785	10,780	396	0	0	2,262	293	4,166	437	0	0	31	381	32
<b>Retail - Secured on real estate property - Of</b>	63.9%	0	0	1,085	57	491	36	0	0	76	40	230	104	0	0	0	37	4
<b>Retail - Secured on real estate property - Of</b>	58.5%	0	0	4,257	728	10,289	307	0	0	2,185	253	3,936	333	0	0	31	346	28
<b>Retail - Secured on real estate property - Of</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Qualifying Revolving</b>	0	0	0	855	39	1,026	10	0	0	316	12	904	13	0	0	4	34	12
<b>Retail - Other Retail</b>	0	0	0	1,701	234	9,507	245	0	0	1,215	66	6,745	242	0	0	18	201	91
<b>Retail - Other Retail - Of Which: SME</b>	0	0	0	299	53	1,497	49	0	0	211	27	885	56	0	0	3	39	32
<b>Retail - Other Retail - Of Which: non-SME</b>	0	0	0	1,402	181	8,010	196	0	0	1,004	39	5,860	186	0	0	15	162	60
<b>Equity</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	24	0	0	24	0
<b>Other non-credit obligation assets</b>	1,147	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Securitisation</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	69,571	3,621	18,021	1,068	71,478	3,420	35,804	0	3,792	372	33,462	2,162	265	2,012	53	616	380	2,625
<b>Securitisation and re-securitisation positions deducted from capital</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in M&A

(mln EUR, %)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
	F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
<b>Central banks and central governments</b>	36	0	0	0	4,173	0	0	0	0	0	0	0	0	0	0	0	3	0
<b>Institutions</b>	6,468	1	0	0	1,207	0	306	0	0	0	0	259	0	2	1	0	0	0
<b>Corporates</b>	9,317	434	0	0	2,293	59	6,268	0	0	0	0	5,577	34	20	199	0	10	36
<b>Corporates - Of Which: Specialised Lending</b>	744	7	0	0	61	0	475	0	0	0	0	5	0	0	0	0	1	0
<b>Corporates - Of Which: SME</b>	559	23	0	0	292	3	0	0	0	0	279	1	13	1	0	0	0	
<b>Retail</b>	0	0	0	0	5,004	21	0	0	0	0	0	1,554	21	0	0	0	5	8
<b>Retail - Secured on real estate property</b>	45.0%	0	0	0	4,499	20	0	0	0	0	0	1,575	18	0	0	0	5	3
<b>Retail - Secured on real estate property - Of</b>	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Secured on real estate property - Of</b>	45.0%	0	0	0	4,499	20	0	0	0	0	0	1,575	18	0	0	0	5	3
<b>Retail - Qualifying Revolving</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail</b>	0	0	0	0	555	2	0	0	0	0	0	379	3	0	0	0	0	0
<b>Retail - Other Retail - Of Which: SME</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail - Of Which: non-SME</b>	0	0	0	0	0	0	0	0	0	0	0	379	3	0	0	0	0	0
<b>Equity</b>	63	0	0	0	947	0	141	0	0	0	0	904	0	0	0	0	0	0
<b>Securitisation</b>	678	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other non-credit obligation assets</b>	0	0	0	0	1,624	0	0	0	0	0	0	999	0	0	0	0	2	0
<b>TOTAL</b>	18,541	434	0	0	15,248	80	7,125	0	0	0	5,693	55	22	200	0	0	0	46
<b>Securitisation and re-securitisation positions deducted from capital</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in M&A

(mln EUR, %)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
	F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
<b>Central banks and central governments</b>	1,865	0	0	0	33	0	249	0	0	0	0	16	0	0	0	0	0	0
<b>Institutions</b>	686	1	0	0	162	0	306	0	1	0	0	57	0	1	0	0	0	0
<b>Corporates</b>	6,690	264	0	0	674	19	4,672	0	0	0	0	590	9	48	192	0	6	11
<b>Corporates - Of Which: Specialised Lending</b>	995	32	0	0	0	0	614	0	0	0	0	0	0	0	0	0	0	0
<b>Corporates - Of Which: SME</b>	595	54	0	0	292	3	989	0	0	0	0	223	6	37	0	0	0	0
<b>Retail</b>	0	0	0	0	3,904	60	0	0	0	0	0	2,695	78	0	0	0	23	113
<b>Retail - Secured on real estate property</b>	64.0%	0	0	0	3,581	9	0	0	0	0	0	2,033	9	0	0	0	1	1
<b>Retail - Secured on real estate property - Of</b>	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Secured on real estate property - Of</b>	64.0%	0	0	0	3,581	9	0	0	0	0	0	2,033	9	0	0	0	1	1
<b>Retail - Qualifying Revolving</b>	0	0	0	0	244	5	0	0	0	0	0	183	6	0	0	0	4	13
<b>Retail - Other Retail</b>	0	0	0	0	3,079	46	0	0	0	0	0	2,389	46	0	0	0	18	99
<b>Retail - Other Retail - Of Which: SME</b>	0	0	0	0	85	0	0	0	0	0	0	64	0	0	0	0	1	3
<b>Retail - Other Retail - Of Which: non-SME</b>	0	0	0	0	2,994	46	0	0	0	0	0	2,246	46	0	0	0	17	96
<b>Equity</b>	0	0	0	0	16	0	21	0	0	0	0	21	0	0	0	0	0	0
<b>Securitisation</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Other non-credit obligation assets</b>	0	0	0	0	1,052	0	0	0	0	0	0	383	0	0	0	0	0	0
<b>TOTAL</b>	9,240	264	0	0	5,661	80	5,227	0	0	0	3,764	87	48	192	0	0	28	124
<b>Securitisation and re-securitisation positions deducted from capital</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in M&A

(mln EUR, %)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
	F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
<b>Central banks and central governments</b>	0	0	0	0	2,245	0	0	0	0	0	0	0	0	0	0	0	0	2
<b>Institutions</b>	168	0	0	0	137	0	67	0	0	0	0	27	0	0	0	0	0	0
<b>Corporates</b>	3,761	178	0	0	765	21	3,253	0	0	0	0	643	14	18	99	0	0	9
<b>Corporates - Of Which: Specialised Lending</b>	91	0	0	0	607	86	63	0	0	0	0	669	75	1	0	0	0	33
<b>Corporates - Of Which: SME</b>	1,124	74	0	0	1,394	0	1,226	7	43	0	0	129	10	0	0	0	5	6
<b>Retail</b>	0	0	2,855	180	1,202	43	0	0	0	0	0	1,057	22	574	16	0	12	113
<b>Retail - Secured on real estate property</b>	65.9%	0	0	2,238	80	459	10	0	0	0	0	640	7	155	10	0	5	29
<b>Retail - Secured on real estate property - Of</b>	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Retail - Secured on real estate property - Of</b>	65.9%	0	0	2,238	80	459	10	0	0	0	0	640	7	155	10	0	5	29
<b>Retail - Qualifying Revolving</b>																		

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). Categories include Central banks and central governments, Institutions, Corporates, Retail, and Equity.

(\*) 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 across three dates: as of 31/12/2014, as of 31/12/2015, and as of 31/12/2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Hungary showing Adverse Scenario across three dates: as of 31/12/2014, as of 31/12/2015, and as of 31/12/2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Romania 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). Categories include Central banks and central governments, Institutions, Corporates, Retail, and Equity.

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

Table for Romania showing Baseline Scenario and Adverse Scenario across three dates: as of 31/12/2014, as of 31/12/2015, and as of 31/12/2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Romania showing Adverse Scenario across three dates: as of 31/12/2014, as of 31/12/2015, and as of 31/12/2016. Metrics include 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). Categories include Central banks and central governments, Institutions, Corporates, Retail, and Equity.

(\*) 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 across three dates: as of 31/12/2014, as of 31/12/2015, and as of 31/12/2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Germany showing Adverse Scenario across three dates: as of 31/12/2014, as of 31/12/2015, and as of 31/12/2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Ukraine 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). Categories include Central banks and central governments, Institutions, Corporates, Retail, and Equity.

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

Table for Ukraine showing Baseline Scenario and Adverse Scenario across three dates: as of 31/12/2014, as of 31/12/2015, and as of 31/12/2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Ukraine showing Adverse Scenario across three dates: as of 31/12/2014, as of 31/12/2015, and as of 31/12/2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Croatia (local name Hrvatska) 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). Categories include Central banks and central governments, Institutions, Corporates, Retail, and Equity.

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

Table for Croatia (local name Hrvatska) showing Baseline Scenario and Adverse Scenario across three dates: as of 31/12/2014, as of 31/12/2015, and as of 31/12/2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Croatia (local name Hrvatska) showing Adverse Scenario across three dates: as of 31/12/2014, as of 31/12/2015, and as of 31/12/2016. Metrics include 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
<b>Net interest income</b>	<b>3,739</b>	<b>3,409</b>	<b>3,244</b>	<b>3,151</b>	<b>3,234</b>	<b>2,843</b>	<b>2,485</b>
<b>Net trading income</b>		94	172	211	20	127	181
of which trading losses from stress scenarios		-194	-116	-77	-268	-161	-107
<b>Other operating income</b>	177	76	76	76	76	76	76
<b>Operating profit before impairments</b>	<b>2,535</b>	<b>1,855</b>	<b>1,768</b>	<b>1,713</b>	<b>1,502</b>	<b>1,219</b>	<b>915</b>
Impairment of financial assets (-)	-1,947	-1,628	-1,001	-846	-2,404	-1,801	-1,299
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,923	-1,628	-1,001	-846	-2,340	-1,772	-1,277
Impairment Financial assets designated at fair value through P&L (-)	-24	0	0	0	-64	-29	-22
Impairment on non financial assets (-)	-3	0	0	0	0	0	0
<b>Operating profit after impairments from stress scenarios</b>	<b>585</b>	<b>227</b>	<b>767</b>	<b>868</b>	<b>-901</b>	<b>-582</b>	<b>-383</b>
Other Income and expenses	-290	37	37	37	0	0	0
<b>Pre-Tax profit</b>	<b>296</b>	<b>264</b>	<b>804</b>	<b>904</b>	<b>-902</b>	<b>-582</b>	<b>-384</b>
Tax	-90	-79	-241	-271	270	175	115
<b>Net income</b>	<b>206</b>	<b>185</b>	<b>563</b>	<b>633</b>	<b>-631</b>	<b>-407</b>	<b>-269</b>
<b>Attributable to owners of the parent</b>	<b>-128</b>	<b>206</b>	<b>521</b>	<b>591</b>	<b>-326</b>	<b>-223</b>	<b>-199</b>
of which carried over to capital through retained earnings	-372	96	233	265	-326	-223	-199
of which distributed as dividends	244	110	288	326	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	75,592	76,259	76,242	76,116	76,831	76,625	76,448
Risk exposure amount Securitisation and re-securitisations	93	113	125	133	136	162	179
Risk exposure amount Other credit risk	75,499	76,146	76,117	75,983	76,695	76,463	76,269
Risk exposure amount for market risk	4,986	5,014	5,014	5,014	1,895	1,895	1,895
Risk exposure amount for operational risk	10,926	10,926	10,926	10,926	10,926	10,926	10,926
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	509	509	509	509	3,599	3,599	3,599
<b>Total Risk exposure amount</b>	<b>92,013</b>	<b>92,708</b>	<b>92,691</b>	<b>92,565</b>	<b>93,252</b>	<b>93,046</b>	<b>92,869</b>



# 2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013							
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		of which: loans and advances	of which: FVO (designated at fair value through profit&loss) banking book	of which: AFS 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 ]	Austria	263	263	263	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		28	0	28	0	0	6	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		179	2	179	52	94	29	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		335	1	335	55	196	44	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		290	4	290	146	134	1	0	0	0	0	0	153	1	153	4	-1	-3	
[ 5Y - 10Y ]		252	21	252	32	38	47	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		94	78	94	0	0	5	0	0	0	0	0	0	0	0	0	0	0	
Tot		<b>1,442</b>	<b>369</b>	<b>1,442</b>	<b>285</b>	<b>463</b>	<b>132</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>475</b>	<b>4</b>	<b>475</b>	<b>4</b>	<b>-4</b>	<b>0</b>	
[ 0 - 3M ]		Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	27		0	27	0	5	21	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]	36		0	36	14	0	22	0	0	0	0	0	4	0	4	0	0	0	
[ 3Y - 5Y ]	131		0	131	8	99	14	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	0	0	
[ 10Y - more ]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	<b>199</b>		<b>0</b>	<b>199</b>	<b>22</b>	<b>105</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Bulgaria		33	5	33	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			15	1	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		60	0	60	0	1	2	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		35	0	35	0	3	11	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		184	0	184	0	44	25	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		39	12	39	0	3	6	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	0	0	
Tot		<b>366</b>	<b>17</b>	<b>366</b>	<b>0</b>	<b>52</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]		Cyprus	0	0	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	0	0
[ 1Y - 2Y ]	0		0	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	0	0	
[ 3Y - 5Y ]	0		0	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	0	0	
[ 10Y - more ]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Czech Republic		152	19	152	113	0	20	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			12	0	12	0	0	9	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		241	0	241	180	0	12	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		442	0	442	22	68	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		310	0	310	176	0	5	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		507	3	507	0	194	10	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		<b>1,665</b>	<b>23</b>	<b>1,665</b>	<b>686</b>	<b>0</b>	<b>123</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]		Denmark	7	0	7	0	7	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	0	0
[ 1Y - 2Y ]	0		0	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	0	0	
[ 3Y - 5Y ]	0		0	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	0	0	
[ 10Y - more ]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	<b>7</b>		<b>0</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Estonia		0	0	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	0	0
[ 1Y - 2Y ]		0	0	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	0	0	
[ 3Y - 5Y ]		0	0	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	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]		Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			10	0	10	0	10	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	0	0	
[ 2Y - 3Y ]	0		0	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	0	0	
[ 5Y - 10Y ]	0		0	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	0	0	
Tot	<b>10</b>		<b>0</b>	<b>10</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	France		20	0	20	0	20	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			42	0	42	0	19	18	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		243	0	243	0	83	155	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		138	0	138	0	133	0	0	0	0	0	0	0	0	0	4	0	0	
[ 3Y - 5Y ]		25	0	25	0	25	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	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		<b>468</b>	<b>0</b>	<b>468</b>	<b>0</b>	<b>260</b>	<b>193</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	





## 2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		1	0	1	0	0	1	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 [		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		2	0	2	0	0	2	0	0	0	0	0	0	0	0
[ 0 - 3M [		Luxembourg	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 [	Malta		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [		Netherlands	4	0	4	0	0	4	0	0	0	0	0	0	0
[ 3M - 1Y [	9		0	9	0	9	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	199		0	199	0	186	13	0	0	0	0	0	0	0	0
[ 2Y - 3Y [	50		0	50	0	0	50	0	0	0	0	0	0	0	0
[ 3Y - 5Y [	40		0	40	0	40	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	302		0	302	0	235	67	0	0	0	0	0	0	0	0
[ 0 - 3M [	Norway		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	2,166	123	2,166	0	2,036	1	0	0	0	0	0	0	0
[ 3M - 1Y [	8		1	8	0	3	5	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	157		1	157	0	0	30	0	0	0	0	0	0	0	0
[ 2Y - 3Y [	26		1	26	0	0	25	0	0	0	0	0	0	0	0
[ 3Y - 5Y [	72		2	72	0	0	9	0	0	0	0	0	0	0	0
[ 5Y - 10Y [	32		4	32	0	0	28	0	0	0	0	0	0	0	0
[ 10Y - more	118		0	118	0	0	97	0	0	0	0	0	0	0	0
Tot	2,579		132	2,579	0	2,039	97	0	0	0	0	0	0	0	0
[ 0 - 3M [	Portugal		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 [		Romania	139	2	139	0	133	0	0	0	0	0	0	0	0
[ 3M - 1Y [	313		8	313	0	289	5	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	191		4	191	0	164	8	0	0	0	0	0	0	0	0
[ 2Y - 3Y [	159		3	159	0	146	1	0	0	0	0	0	0	0	0
[ 3Y - 5Y [	51		19	51	0	9	6	0	0	0	0	0	0	0	0
[ 5Y - 10Y [	63		14	63	0	17	12	0	0	0	0	0	0	0	0
[ 10Y - more	94		59	94	0	36	0	0	0	0	0	0	0	0	0
Tot	1,009		110	1,009	0	793	32	0	0	0	0	0	0	0	0
[ 0 - 3M [	Slovakia		34	34	34	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		459	0	459	0	122	125	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		281	1	281	5	10	12	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		358	3	358	2	0	5	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		454	0	454	5	40	16	0	0	0	0	19	1	9	-1
[ 5Y - 10Y [		292	4	292	1	0	24	0	0	0	0	0	0	0	0
[ 10Y - more		83	2	83	0	0	0	0	0	0	0	0	0	0	0
Tot		1,962	43	1,962	14	172	181	0	0	0	0	26	1	17	-1



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			
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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	104	3	104	0	27	20	0	0	0	0	0	0	0	0
[ 3M - 1Y [		391	0	391	0	1	91	0	0	0	0	0	0	4	0
[ 1Y - 2Y [		243	27	243	0	3	49	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		103	4	103	0	0	47	0	0	0	0	4	0	4	0
[ 3Y - 5Y [		111	5	111	0	0	59	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		93	31	93	0	0	51	0	0	0	0	0	0	0	0
[ 10Y - more		13	13	13	0	0	0	0	0	0	0	0	0	0	0
Tot	1,058	82	1,058	0	32	318	0	0	0	0	4	0	7	0	
[ 0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	5	0	5	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	5	0	5	0	
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Others	167	106	167	0	43	0	0	0	0	0	7	0	0	0
[ 3M - 1Y [		178	1	178	0	159	17	0	0	0	0	4	0	0	0
[ 1Y - 2Y [		341	0	341	0	289	9	0	0	0	0	22	0	22	0
[ 2Y - 3Y [		183	8	183	0	102	23	0	0	0	0	25	2	25	-2
[ 3Y - 5Y [		74	3	74	0	17	49	0	0	0	0	8	0	8	0
[ 5Y - 10Y [		146	65	146	0	10	63	0	0	0	0	0	0	0	0
[ 10Y - more		271	252	271	0	6	6	0	0	0	0	0	0	0	0
Tot	1,361	436	1,361	0	626	167	0	0	0	0	66	3	55	-3	

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

**2014 EU-wide Stress Test**  
Capital

		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	COREP CODE	REGULATION	
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>									
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>									
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,327	2,327	2,327	2,327	2,327	2,327	2,327	CAI (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	61	157	390	655	-265	-488	-686	CAI (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	-861	-861	-863	-865	-947	-1,003	-1,068	CAI (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	0	0	0	0	-39	-27	-31	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-7	-7	-5	-4	-7	-5	-4	-	-
	A.1.4	Other Reserves	4,459	4,459	4,456	4,454	4,459	4,456	4,454	CAI (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	CAI (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	61	61	105	161	61	105	161	CAI (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	-23	-23	-23	-23	-23	-23	-23	CAI (1.1.1.9)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-1,351	-1,351	-1,351	-1,351	-1,351	-1,351	-1,351	CAI (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	-192	-192	-192	-192	-192	-192	-192	CAI (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	-146	-65	-29	0	-61	-38	-22	CAI (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	CAI (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	CAI (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	CAI (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	-2	-2	-4	-6	-2	-4	-6	CAI (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, Articles 36(1) point (k) (v) and 379(3) of CRR
	A.1.15.1	Of which: from securitisation positions (-)	-2	-2	-4	-6	-2	-4	-6	CAI (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	CAI (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	CAI (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	CAI (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	CAI (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	4,604	4,539	4,065	3,613	4,536	4,070	3,622	CAI (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	2,250	2,250	2,250	2,250	2,250	2,250	2,250	CAI (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 (+/-)	1,740	1,740	1,274	822	1,740	1,274	822	CAI (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 (+/-)	614	549	541	541	545	546	549	CAI (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>										
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>										
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>										
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>									
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	161								Articles 92(1), 95, 96 and 98 of CRR
	B.2	of which: stemming from CVA capital requirements (+)	612								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0								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	0								Article 124 to 164 of CRR
<b>CAPITAL RATIOS (%) - Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>									
	C.1	9.71%	9.76%	9.58%	9.48%	9.16%	8.45%	7.77%	CA3 (1)	-	
	C.2	<b>Tier 1 Capital ratio</b>									
C.2	9.71%	9.76%	9.58%	9.48%	9.16%	8.45%	7.77%	CA3 (3)	-		
C.3	<b>Total Capital ratio</b>										
C.3	13.38%	13.41%	12.97%	12.61%	12.78%	11.81%	10.87%	CA3 (5)	-		
<b>D</b>	<b>Common Equity Tier 1 Capital Threshold</b>										
<b>E</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)										
<b>F</b>	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)										
<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)										
<b>G</b>	<b>Fully Loaded Common Equity Tier 1 Capital ratio (3)</b>										
G					5.57%			3.87%			

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

## 2014 EU-wide Stress Test - Restructuring scenarios

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



## 2014 EU-wide Stress Test

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

(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 (+)	2,038
Repayment of CET1 capital, buybacks (-)	-2,250
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 (-)	-997