



2014 EU-wide Stress Test

Bank Name	BE - Belfius Banque SA
LEI Code	A5GWLFH3KM7YV2SFQL84

2014 EU-wide Stress Test Summary Adverse Scenario

BE - Belfius Banque SA	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	-133
Impairment losses on financial and non-financial assets in the banking book	-175
Common Equity Tier 1 capital ⁽¹⁾	7,096
Total Risk Exposure ⁽¹⁾	52,532
Common Equity Tier 1 ratio, % ⁽¹⁾	13.5%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	-762
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,257
3 yr cumulative losses from the stress in the trading book	709
Valuation losses due to sovereign shock after tax and prudential filters	368
Common Equity Tier 1 capital ⁽¹⁾	4,555
Total Risk Exposure ⁽¹⁾	62,278
Common Equity Tier 1 ratio, % ⁽¹⁾	7.3%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,425
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

BE - Belfius Banque SA	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	-133
Impairment losses on financial and non-financial assets in the banking book	-175
Common Equity Tier 1 capital ⁽¹⁾	7,096
Total Risk Exposure ⁽¹⁾	52,532
Common Equity Tier 1 ratio, % ⁽¹⁾	13.5%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	-207
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	591
3 yr cumulative losses from the stress in the trading book	594
Common Equity Tier 1 capital ⁽¹⁾	5,902
Total Risk Exposure ⁽¹⁾	53,674
Common Equity Tier 1 ratio, % ⁽¹⁾	11.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	4,294

⁽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.

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	38,084	0	1,491	0	0	0	1,792	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	44,978	18	5,964	0	0	0	3,272	0	1,545	0	0	2	14	6	0	0	
Corporates	0	0	31,181	1,664	5,063	68	0	0	18,029	97	3,917	52	0	220	892	46	20	0	
Corporates - Of Which: Specialised Lending	0	0	1,427	0	11	0	0	0	408	0	11	0	0	0	10	0	0	0	
Corporates - Of Which: SME	0	0	8,054	977	2,297	41	0	0	4,744	77	1,916	27	0	41	599	9	14	0	
Retail	0	0	32,312	442	383	8	0	0	4,081	1	789	6	0	33	198	2	3	0	
Retail - Secured on real estate property	0.0%	0	19,414	125	4	0	0	0	1,914	0	0	0	0	7	14	0	0	0	
Retail - Secured on real estate property - Of	59.2%	0	4,272	42	4	0	0	0	732	0	1	0	0	3	4	0	0	0	
Retail - Secured on real estate property - Of	62.7%	0	15,142	83	0	0	0	0	1,181	0	0	0	0	4	10	0	0	0	
Retail - Qualifying Revolving	0.0%	0	62	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0.0%	0	12,836	317	379	8	0	0	2,162	1	288	6	0	26	183	2	3	0	
Retail - Other Retail - Of Which: SME	0.0%	0	7,941	233	378	8	0	0	1,426	1	287	6	0	26	128	2	3	0	
Retail - Other Retail - Of Which: non-SME	0.0%	0	4,895	48	0	0	0	0	736	0	1	0	0	0	55	0	0	0	
Equity	0	0	156	0	130	0	0	0	218	0	0	0	0	21	0	7	0	0	
Securitisation	0	0	2,008	0	0	0	0	0	3,699	0	0	0	0	36	0	0	0	0	
Other non-credit obligation assets	0	0	39	0	4,611	0	0	0	39	0	1,401	0	0	0	0	0	0	0	
TOTAL	0	0	159,728	2,124	17,643	75	0	0	31,102	98	13,853	58	0	373	1,105	61	23	0	
Securitisation and re-securitisation positions deducted from capital	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 MVA

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.01%	2	47.8%	0.01%	4	46.3%	0.01%	5	45.22%			
0.02%	27	49.3%	0.03%	35	36.77%	0.03%	46	31.61%			
0.03%	1,324	51.13%	0.03%	1,461	48.13%	0.03%	1,605	46.04%			
0	0	0	0	0	0	0	0	0			
0.17%	203	28.21%	0.16%	244	23.33%	0.15%	301	20.90%			
0.04%	32	7.84%	0.03%	38	6.61%	0.03%	43	6.01%			
0.05%	9	6.32%	0.05%	11	5.29%	0.05%	13	4.70%			
0.09%	22	8.54%	0.07%	26	7.32%	0.07%	30	6.70%			
0.32%	0	47.42%	0.40%	0	47.71%	0.45%	1	47.86%			
0.36%	262	39.07%	0.34%	306	32.52%	0.33%	347	29.11%			
0.41%	192	35.32%	0.41%	224	28.82%	0.40%	255	25.50%			
0.29%	70	52.14%	0.23%	82	47.19%	0.23%	92	44.33%			
1.57%	0	65.20%	1.68%	0	65.79%	1.81%	0	66.27%			
0.14%	1,647	44.11%	0.15%	1,844	39.39%	0.17%	2,048	36.43%			

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.06%	17	39.72%	0.04%	26	39.61%	0.06%	35	39.52%			
0.02%	30	41.97%	0.07%	34	38.51%	0.09%	37	35.60%			
0.49%	1,468	52.20%	0.66%	1,691	49.52%	0.77%	1,964	47.60%			
0	0	0	0	0	0	0	0	0			
0.27%	338	28.45%	0.37%	404	25.00%	0.46%	469	23.68%			
0.10%	43	9.64%	0.12%	67	10.80%	0.16%	99	12.43%			
0.09%	12	8.32%	0.20%	20	10.18%	0.26%	32	12.15%			
0.10%	31	10.14%	0.10%	46	11.07%	0.13%	67	12.55%			
0.41%	0	63.39%	0.55%	1	62.01%	0.65%	1	62.20%			
0.53%	287	38.98%	0.74%	386	31.93%	0.93%	509	28.58%			
0.60%	210	35.86%	0.82%	278	28.89%	1.01%	361	25.56%			
0.42%	77	48.97%	0.61%	108	41.97%	0.80%	147	38.44%			
2.05%	0	81.75%	2.57%	0	81.83%	2.99%	1	81.86%			
0.22%	1,845	44.22%	0.30%	2,226	39.63%	0.39%	2,625	36.92%			

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	26,960	0	234	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	0	0	19,965	0	2,387	0	0	0	1,106	0	1	0	1	0	1	0	0	0	
Corporates	0	0	21,362	1,507	2,975	41	0	0	11,517	93	2,506	35	0	86	812	10	8	0	
Corporates - Of Which: Specialised Lending	0	0	338	0	0	0	0	0	73	0	0	0	0	4	0	0	0	0	
Corporates - Of Which: SME	0	0	8,065	977	1,992	34	0	0	4,236	77	1,666	27	0	41	598	9	7	0	
Retail	0	0	32,007	431	381	8	0	0	4,625	1	287	6	0	33	193	2	3	0	
Retail - Secured on real estate property	61.5%	0	19,255	121	4	0	0	0	1,890	0	1	0	0	7	14	0	0	0	
Retail - Secured on real estate property - Of	59.2%	0	4,249	41	0	0	0	0	728	0	4	1	0	4	1	0	0	0	
Retail - Secured on real estate property - Of	62.2%	0	15,006	80	0	0	0	0	1,163	0	0	0	0	4	10	0	0	0	
Retail - Qualifying Revolving	0.0%	0	62	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0.0%	0	12,680	310	375	8	0	0	2,129	1	285	6	0	26	179	2	3	0	
Retail - Other Retail - Of Which: SME	0.0%	0	7,689	230	376	8	0	0	1,413	1	285	6	0	26	127	2	3	0	
Retail - Other Retail - Of Which: non-SME	0.0%	0	5,001	81	1	0	0	0	716	0	1	0	0	0	53	0	0	0	
Equity	0	0	134	0	129	0	0	0	189	0	0	0	0	7	0	7	0	0	
Securitisation	0	0	6	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	30	0	4,599	0	0	0	30	0	1,397	0	0	0	0	0	0	0	
TOTAL	0	0	99,564	1,938	13,294	48	0	0	16,941	94	12,095	41	0	128	1,095	20	11	0	
Securitisation and re-securitisation positions deducted from capital	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 MVA

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.00%	0	9.10%	0.00%	0	9.10%	0.00%	0	9.10%			
0.00%	2	9.87%	0.01%	4	10.74%	0.01%	7	11.33%			
0.42%	1,017	51.99%	0.45%	1,115	49.12%	0.48%	1,219	46.88%			
0	0	0	0	0	0	0	0	0			
0.17%	287	28.24%	0.15%	337	23.31%	0.15%	384	20.87%			
0.04%	31	7.84%	0.03%	37	6.60%	0.03%	42	6.00%			
0.05%	9	6.32%	0.05%	11	5.29%	0.05%	13	4.70%			
0.09%	22	8.54%	0.07%	26	7.32%	0.07%	29	6.70%			
0.32%	0	47.66%	0.40%	0	47.00%	0.45%	1	47.98%			
0.36%	256	39.07%	0.34%	300	32.50%	0.33%	341	29.07%			
0.41%	189	35.42%	0.41%	221	28.80%	0.40%	252	25.60%			
0.28%	67	52.24%	0.23%	78	47.27%	0.23%	88	44.37%			
1.59%	0	62.92%	1.64%	0	63.00%	1.85%	0	63.04%</			

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	3,599	4	0	0	0	0	155	0	0	0	0	0	0	4	0	0	0
Corporates - Of Which: Specialised Lending	0	0	67	0	14	0	0	0	44	0	14	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	662	0	0	0	0	0	466	0	0	0	0	9	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	4,264	4	14	0	0	0	666	0	14	0	0	9	4	0	0	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

	Impairment rate	Stock of Provisions	Coverage Ratio	Baseline Scenario			Adverse Scenario					
				as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
				Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0	0	99.64%	0.36%	0	98.94%	0.48%	4	98.05%	-	-	-	
0.18%	4	23.86%	0.68%	0	25.62%	0.74%	0	26.34%	0.28%	4	1.34%	
0.04%	0	-	-	0	-	-	0	-	0.84%	0	1.22%	
-	0	-	-	0	-	-	0	-	-	0	0	
-	0	-	-	0	-	-	0	-	-	0	0	
0.15%	0	50.99%	0.14%	0	46.44%	0.14%	0	43.06%	0.17%	0	50.92%	
0.02%	0	3.45%	0.02%	0	3.46%	0.02%	0	3.42%	0.03%	0	6.89%	
0.03%	0	3.45%	0.03%	0	3.46%	0.03%	0	3.43%	0.05%	0	6.89%	
0.01%	0	3.45%	0.02%	0	3.46%	0.02%	0	3.42%	0.03%	0	6.89%	
0.10%	0	100.00%	0.10%	0	66.67%	0.10%	0	50.00%	0.10%	0	100.00%	
0.20%	0	52.80%	0.23%	0	50.69%	0.23%	0	48.52%	0.20%	0	53.05%	
0.18%	0	29.99%	0.26%	0	29.40%	0.26%	0	28.34%	0.18%	0	30.52%	
0.28%	0	65.48%	0.22%	0	62.52%	0.22%	0	60.11%	0.28%	0	65.47%	
0	0	-	-	0	-	-	0	-	0	0	-	
0.34%	4	95.47%	0.34%	5	93.18%	0.41%	5	90.82%	0.33%	4	95.42%	

	Impairment rate	Stock of Provisions	Coverage Ratio	Baseline Scenario			Adverse Scenario					
				as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
				Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
-	0	-	-	0	-	-	0	-	-	0	-	
0.28%	4	99.43%	1.34%	4	97.06%	1.80%	5	94.29%	0.28%	4	99.43%	
0.84%	0	33.05%	1.22%	0	33.89%	1.61%	0	35.03%	0.84%	0	33.05%	
-	0	-	-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	-	0	-	
0.17%	0	50.92%	0.19%	0	47.14%	0.22%	0	44.21%	0.17%	0	50.92%	
0.03%	0	6.89%	0.08%	0	10.13%	0.11%	0	12.82%	0.03%	0	6.89%	
0.05%	0	6.89%	0.11%	0	10.13%	0.15%	0	12.95%	0.05%	0	6.89%	
0.03%	0	6.89%	0.07%	0	10.11%	0.10%	0	12.57%	0.03%	0	6.89%	
0.10%	0	100.00%	0.10%	0	66.67%	0.20%	0	66.67%				
0.20%	0	53.05%	0.20%	0	50.69%	0.20%	0	48.52%				
0.18%	0	30.52%	0.20%	0	30.18%	0.38%	0	29.77%				
0.28%	0	65.47%	0.25%	0	62.27%	0.26%	0	59.48%				
0	0	-	-	0	-	-	0	-	0	0	-	
0.33%	4	95.42%	0.36%	5	91.65%	1.27%	5	87.67%	0.33%	4	95.42%	

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	6,001	0	52	0	0	0	653	0	10	0	0	0	0	0	0	0	0
Corporates	0	0	6,739	2	213	0	0	0	3,646	0	135	0	0	0	86	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	479	0	0	0	0	0	112	0	0	0	0	3	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0.0%	0	10	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	5	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	4	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	148	0	0	0	0	0	14	0	0	0	0	1	0	0	0	0	0
Other non-credit obligation assets	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	12,900	2	266	0	0	0	4,315	0	145	0	0	87	0	0	0	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

	Impairment rate	Stock of Provisions	Coverage Ratio	Baseline Scenario			Adverse Scenario					
				as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
				Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.01%	0	14.62%	0.01%	1	15.67%	0.02%	1	16.02%	0.01%	0	15.03%	
0.09%	101	30.60%	0.11%	113	31.19%	0.14%	126	31.33%	0.11%	156	33.72%	
-	0	-	-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	-	0	-	
0.28%	0	13.01%	0.18%	0	12.24%	0.16%	0	12.54%	0.43%	0	16.25%	
0.21%	0	3.45%	0.08%	0	3.45%	0.03%	0	3.44%	0.42%	0	6.89%	
0.02%	0	3.43%	0.02%	0	3.45%	0.02%	0	3.42%	0.03%	0	6.87%	
0.23%	0	3.45%	0.08%	0	3.45%	0.04%	0	3.44%	0.46%	0	6.89%	
0.18%	0	47.62%	0.22%	0	47.46%	0.41%	0	47.68%	0.18%	0	47.62%	
0.37%	0	44.51%	0.31%	0	39.18%	0.32%	0	36.03%	0.44%	0	47.10%	
0.80%	0	40.38%	0.60%	0	35.32%	0.60%	0	32.21%	1.08%	0	44.31%	
0.17%	0	52.80%	0.20%	0	46.52%	0.21%	0	43.14%	0.17%	0	52.57%	
-	0	-	-	0	-	-	0	-	-	0	-	
0.06%	101	28.82%	0.07%	114	29.12%	0.10%	127	29.24%	0.07%	157	31.33%	

	Impairment rate	Stock of Provisions	Coverage Ratio	Baseline Scenario			Adverse Scenario					
				as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
				Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
-	0	-	-	0	-	-	0	-	-	0	-	
0.01%	0	30.30%	0.21%	1	29.88%	0.32%	2	29.22%	0.01%	0	30.30%	
0.20%	54	34.82%	0.34%	58	38.10%	0.39%	64	40.44%	0.20%	54	34.82%	
-	0	-	-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	-	0	-	
0.20%	0	17.26%	0.25%	0	19.08%	0.26%	0	20.57%	0.20%	0	17.26%	
0.08%	0	6.89%	0.13%	0	8.27%	0.13%	0	10.24%	0.08%	0	6.89%	
0.01%	0	6.89%	0.09%	0	15.48%	0.09%	0	18.46%	0.01%	0	6.89%	
0.20%	0	6.89%	0.14%	0	8.47%	0.14%	0	9.81%	0.20%	0	6.89%	
0.03%	0	100.00%	0.03%	0	100.							

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	1,237	1,246	1,106	1,109	1,224	1,003	1,008
Net trading income		-367	-248	-188	-424	-282	-211
of which trading losses from stress scenarios		-297	-178	-119	-355	-213	-142
Other operating income	-144	-91	-88	-85	-144	-144	-144
Operating profit before impairments	-133	-67	-97	-43	-221	-304	-237
Impairment of financial assets (-)	175	-201	-193	-197	-422	-373	-462
Impairment of financial assets other than instruments designated at fair value through P&L (-)	164	-201	-193	-197	-422	-373	-462
Impairment Financial assets designated at fair value through P&L (-)	11	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	42	-268	-289	-240	-644	-677	-699
Other Income and expenses	219	219	219	219	175	175	175
Pre-Tax profit	261	-49	-71	-21	-469	-502	-523
Tax	33	80	87	72	193	203	194
Net income	294	31	16	51	-275	-299	-330
Attributable to owners of the parent	294	31	16	51	-275	-299	-330
of which carried over to capital through retained earnings	294	31	16	51	-275	-299	-330
of which distributed as dividends	0	0	0	0	0	0	0

In the figures above, the original (official published) 2013 P&L figures may have been adjusted as part of the ECB Comprehensive Assessment join-up calculation.

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	45,160	46,177	46,265	46,134	49,434	52,612	53,066
Risk exposure amount Securitisation and re-securitisations	3,737	3,926	3,793	3,477	5,108	5,467	5,340
Risk exposure amount Other credit risk	41,423	42,251	42,473	42,657	44,326	47,145	47,725
Risk exposure amount for market risk	4,675	4,877	4,860	4,741	5,662	6,508	6,515
Risk exposure amount for operational risk	2,502	2,502	2,502	2,604	2,502	2,502	2,502
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	195	195	195	195	195	195	195
Total Risk exposure amount	52,532	53,752	53,823	53,674	57,793	61,817	62,278

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		as of 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
Exposure values	Banking Book	2,008						
	Trading Book (excl. correlation trading positions under CRM)	113						
	Correlation Trading Portfolio (CRM)	0						
	Total	2,121						
Risk exposure values	Banking Book	3,699	3,837	3,691	3,385	4,826	5,122	5,019
	Trading Book (excl. correlation trading positions under CRM)	38	89	102	93	282	345	322
	Total	3,737	3,926	3,793	3,477	5,108	5,467	5,340
Impairments	Hold to Maturity portfolio	36	42	37	31	65	57	49
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	36	42	37	31	65	57	49

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		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	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]		Belgium	1,239	1,175	1,239	0	63	541	13	9	0	0	0	0	0	0
[3M - 1Y]			424	301	424	70	4	317	6	171	0	0	0	0	0	0
[1Y - 2Y]	416		402	416	0	14	331	14	45	0	0	0	0	0	0	
[2Y - 3Y]	555		541	555	0	14	117	4	30	0	0	0	0	0	0	
[3Y - 5Y]	1,567		1,013	1,567	544	9	640	66	450	0	0	0	0	0	0	
[5Y - 10Y]	6,189		6,138	6,189	45	5	1,387	122	668	-35	0	0	0	0	0	
[10Y - more]	16,911		15,293	16,911	1,594	2	4,418	582	573	-27	0	0	0	0	0	
Tot	27,300		24,863	27,300	2,254	111	7,750	807	1,946	-63	0	0	0	0	0	
[0 - 3M]	Bulgaria		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]		Cyprus	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]	Czech Republic		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]		Denmark	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]	Estonia		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]		Finland	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]	France		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	15	8	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	101	57	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	36	24	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		370	0	370	370	0	0	152	89	0	0	0	0	0	0	

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				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 [		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 [		36	0	36	36	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 [		11	0	11	11	0	0	0	0	0	0	0	0	0	0
[10Y - more		21	0	21	21	0	0	0	0	0	0	0	0	0	0
Tot	68	0	68	68	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Other Central and eastern Europe countries 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 [		11	11	11	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		13	13	13	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	24	24	24	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
[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 [		1	1	1	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		98	0	98	98	0	0	0	0	0	0	0	0	0	0
Tot	100	1	100	98	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Africa	23	23	23	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		13	13	13	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 [		34	0	34	34	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		9	9	9	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	79	45	79	34	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
[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 [		27	26	27	27	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	27	26	27	27	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 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)	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	7,695	7,526	6,906	6,330	7,186	6,183	4,998	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,096	6,926	6,393	5,902	6,573	5,674	4,555	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)	3,667	3,667	3,667	3,667	3,667	3,667	3,667	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	1,425	1,457	1,473	1,524	1,150	851	522	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,299	-1,287	-1,243	-1,190	-1,700	-1,486	-1,539	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	-529	-529	-529	-529	-834	-550	-607	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-899	-911	-911	-910	-564	-838	-794	-	-
	A.1.4	Other Reserves	2,522	2,332	2,213	2,144	2,376	2,281	2,225	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	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	-14	-14	-14	-14	-14	-14	-14	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	423	414	311	207	655	326	239	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-190	-190	-190	-190	-190	-190	-190	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	-284	-362	-447	-517	-474	-674	-864	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	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	(-) 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	-23	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	846	910	624	271	1,104	913	531	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 (+/-)	846	910	624	271	1,104	913	531	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)	7,096	6,926	6,393	5,902	6,573	5,674	4,555	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	599	599	513	428	613	509	443	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	52,532	53,752	53,823	53,674	57,793	61,817	62,278	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 (+)	1,044								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	3,401								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 (+)	1,187								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-1,012								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	1,089								Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	13.51%	12.89%	11.88%	11.00%	11.37%	9.18%	7.31%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	13.51%	12.89%	11.88%	11.00%	11.37%	9.18%	7.31%	CA3 (3)	-
	C.3	Total Capital ratio	14.65%	14.00%	12.83%	11.79%	12.43%	10.00%	8.02%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		4,300	4,306	4,294	3,179	3,400	3,425			
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)				10.49%			6.46%		

(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	365	-5,113			2014 - 2016: Only the run off / pull-to-par impact of existing legacy portfolios via natural maturity has been taken into account. No sales of assets. Mostly non sovereign AFS bonds and bonds reclassified from AFS to L&R (frozen AFS). Further information on the impacts and methodology can be found in narratives 2013: natural run off + derisking of legacy portfolio as no distinction could be made between both impacts
2014	98	-1,049	129	-1,441	
2015	78	-924	60	-1,651	
2016	89	-932	39	-1,391	
Total	630	-8,018	228	-4,483	



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 (-)	0