Bank Name	SEB AG
LEI Code	P0T131ELWMYGYC1G4O52

#### **Summary Adverse Scenario**

#### SEB AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	82
Impairment losses on financial and non-financial assets in the banking book	42
Common Equity Tier 1 capital (1)	1,985
Total Risk Exposure (1)	11,734
Common Equity Tier 1 ratio, % (1)	16.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-111
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	108
3 yr cumulative losses from the stress in the trading book	157
Valuation losses due to sovereign shock after tax and prudential filters	103
Common Equity Tier 1 capital (1)	1,532
Total Risk Exposure (1)	11,992
Common Equity Tier 1 ratio, % (1)	12.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	660
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

<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.

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

#### **Summary Baseline Scenario**

#### **SEB AG**

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	82
Impairment losses on financial and non-financial assets in the banking book	42
Common Equity Tier 1 capital (1)	1,985
Total Risk Exposure (1)	11,734
Common Equity Tier 1 ratio, % (1)	16.9%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	98
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	40
3 yr cumulative losses from the stress in the trading book	126
Common Equity Tier 1 capital (1)	1,991
Total Risk Exposure (1)	11,735
Common Equity Tier 1 ratio, % (1)	17.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	939

(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.

<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

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# 2014 EU-wide Stress Test

				Ехр	osure values (	as of 31/12/20	13)		Risk exp	posure amoun	its (as of 31/	12/2013)		Value adjust	tments and pro	ovisions (as of	31/12/2013)
			F-	IRB		IRB		ГА	F-IRB	A-1	IRB	STA	F-	IRB	A-	IRB	STA
		LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted I	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted	l Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaul
	(mln EUR, %)																
	Central banks and central governments		0		0	0	10,199	0	0 0	0	(	15	0 (	)	0 0	0	0
	Institutions		6,316		0	0	203	C	1,573 0	0		21	0	)	0 0	0	0
	Corporates		14,490	288	0	0	352	2	7,183 0	0		340	2 22	19	8 0	0	0
	Corporates - Of Which: Specialised Lending		0		0	0	0	C	0 0	0		0	0		0 0	0	0
	Corporates - Of Which: SME		3,115	145	0	0	40	1	1,767 0	0		32	1	6	1 0	0	0
	Retail	0.00	0		0	0	0	0	0 0	0			0		0		0
	Retail - Secured on real estate property	0.00	0		0	0	0	0		0							0
	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	0.00			0	0	0			0				2			0
SEB AG	Retail - Qualifying Revolving	0.00			0	0	0	0		0							0
	Retail - Qualifying Revolving  Retail - Other Retail					0	0	0									0
	Retail - Other Retail - Of Which: SME					0	0			0							0
	Retail - Other Retail - Of Which: non-SME					0	0			0							0
	Equity					0	35	0				35					
	Securitisation		166		0	0	4	0	12 0	0					0 0		0
	Other non-credit obligation assets		10		0	0	91	0	10 0	0		91	0		0 0		0
	TOTAL		20,983		0	0	10,883	2	8,779 0	0		503	2 22	19	8	0	1
	Securitisation and re-securitisations positions deducted from capital *		,		0	0		0						1	0	0	0

			Base	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/2	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	1	30.07%	0.00%	1	30.07%	0.00%	1	30.06%
0.01%	1	35.98%	0.01%	2	35.23%	0.01%	3	34.98%
0.08%	180	35.91%	0.07%	191	31.92%	0.08%	202	28.95%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.51%	0	36.00%	0.48%	0	36.00%	0.48%	0	36.00%
0.05%	182	35.90%	0.04%	194	31.95%	0.04%	207	29.04%

			Adve	rse Scenar	rio					
as of	31/12/20	14	as	of 31/12/	2015	as of 31/12/2016				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock		
0.00%	1	30.07%	0.00%	1	30.07%	0.00%	1	30.06%		
0.02%	2	35.66%	0.03%	3	35.18%	0.03%	6	35.03%		
0.15%	214	38.26%	0.16%	240	33.21%	0.14%	268	31.38%		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
0.93%	0	41.40%	0.94%	1	41.40%	0.76%	1	41.40%		
0.09%	217	38.22%	0.09%	245	33.24%	0.08%	276	31.47%		

			Expo	osure values (a	as of 31/12/	2013)			Risk ex	cposure amour	its (as of $31/1$	L2/2013)			Value adjust	ments and pro	ovisions (as o	f 31/12/201	l <b>3</b> )
	171/0/ /5	F-1		A-I			TA	F-II	RB	A-	IRB	S	TA	F-	IRB	A-	·IRB		STA
(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted	l Defaulted	Non-defaulted	l Defaulted	Non-defaulte	ed Defa
Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which Retail - Secured on real estate property - Of Which Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted fr	n: non-SME 0.0	00	0 143 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		9,883 121 326 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 1 0 0 0 0 0 0 0 0	0 264 4,820 0 1,216 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 16 314 0 0 32 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0

	Baseline Scenario													
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016						
Impairment rate	Provisions <b>Default Stock</b>		The state of the s				Stock of Provisions	Coverage Ratio - Default Stock						
0.00%	0	29.01%	0.00%	1	29.01%	0.00%	1	29.01%						
0.01%	0	31.05%	0.01%	0	31.04%	0.01%	1	31.04%						
0.04%	121	35.75%	0.03%	125	35.17%	0.03%	128	34.63%						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
0.51%	0	36.00%	0.48%	0	36.00%	0.48%	0	36.00%						
0.02%	122	35.72%	0.02%	126	35.12%	0.02%	130	34.57%						

			Adve	rse Scenaı	io			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
0.00%	0	29.01%	0.00%	1	29.01%	0.00%	1	29.01%
0.01%	0	31.05%	0.02%	1	31.04%	0.02%	1	31.03%
0.07%	143	39.35%	0.07%	151	38.47%	0.06%	162	39.20%
-	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	-
0.93%	0	41.40%	0.94%	1	41.40%	0.76%	1	41.40%
0.04%	144	39.30%	0.04%	153	38.40%	0.04%	164	39.08%

				Exposure v	lues (as of 31/12)	2013)			Risk ex	posure amour	its (as of 31/1	L2/2013)		Value adjus	tments and pro	ovisions (as of	<b>31/12/201</b> 3	3)
		171/0/ /	F-IRB		A-IRB	S	TA	F-1	IRB	A-	IRB	S	ГА	F-IRB	A-	IRB		STA
	(mln EUR, %)	LTV % (as of 31/12/2013)	Non-defaulted Defaulte	ed Non-de	faulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaul
	Central banks and central governments		0	0	0	0 3	C	0	0	0	C	0	(	0	0			0
	Institutions		4,235	0	0	0 22		883	0	0	C	4	(	0	0	0	)	0
	Corporates		670	0	0	0 0	C	235	0	0	C	0	(	0	0	C	)	0
	Corporates - Of Which: Specialised Lending		0	0	0	0 0	C	0	0	0	C	0	(	0	0	C	)	0
	Corporates - Of Which: SME		212	0	0	0 0	C	84	0	0	C	0	(	o o	0	C		0
	Retail		0	0	0	o c	C	0	0	0	C	0	(	o <b>l</b> ol	0 0	ol c		0
	Retail - Secured on real estate property	0.00	0	0	0	o c	C	0	0	0	C	0	(	o o	0 0	ol c		0
	Retail - Secured on real estate property - Of Which: SME	0.00		0	0	o c	o C	0	0	0	C	0		ol o	0 0	ol c		0
Cuadan	Retail - Secured on real estate property - Of Which: non-SME	0.00		0	0	o c	o l	0	0	0	C	0		ol o	0 0	ol c		0
Sweden	Retail - Qualifying Revolving		0	0	0	o <b>l</b> c		0	0	0	C	0		0	0 0			0
	Retail - Other Retail		0	0	0	0	0	0	0		C	0		o o	0			0
	Retail - Other Retail - Of Which: SME		0	0	0	0		0			C	0		ol ol	0 0			0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0		0			C				0			0
	Equity			0	0										0			0
	Securitisation			0	o o							o o						ő
	Other non-credit obligation assets			0	0													0
	TOTAL		4,905	0	0	0 25		1,118				1			0			0
	Securitisation and re-securitisations positions deducted from capital *		4,905	0	0	0 25		1,118	U		U	4		0	0			0

				eline Scen				
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Covera Ratio Default S
-	0	-	-	0	-	-	0	-
0.01%	1	35.98%	0.01%	1	35.98%	0.01%	2	35.989
0.01%	0	16.03%	0.01%	0	16.02%	0.01%	0	16.019
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.01%	1	30.80%	0.01%	1	30.93%	0.01%	2	30.97

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.02%	1	35.98%	0.03%	2	35.98%	0.03%	4	35.98%
0.02%	0	18.24%	0.02%	0	18.26%	0.02%	0	18.56%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.02%	1	32.10%	0.03%	3	32.43%	0.03%	4	32.75%

				Ехр	osure values (	as of 31/12/2	013)		Risk ex	posure amoun	its (as of 31/	12/2013)			Value adjus	tments and pro	ovisions (as of	31/12/2013)
		LTV 0/- (pe of	F-3	IRB	A-1	IRB	S	ГА	F-IRB	A-	IRB	ST	Ā	F-I	IRB	A-	-IRB	STA
		LTV % (as of 31/12/2013)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	l Defaulted	Non-defaulted Defaulted
	(mln EUR, %)																	
	Central banks and central governments		0	(	0	0	0	0	0 0	0		0 0	C	0		0 (	0	0 0
	Institutions		39		0	0	0	0	233 0	0		0 0	0	0		0 (	0	0 0
	Corporates		961		0	0	0	0	353 0	0	)	0 0	0	0		0	0	0 0
	Corporates - Of Which: Specialised Lending		0		0	0	0	0	0 0	0	)	0 0	0	0		0	0	0 0
	Corporates - Of Which: SME		67		0	0	0	0	43 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
	Retail - Secured on real estate property	0.00	0		0	0	0	0	0 0	0	)	0 0	0	0		0 (	0	0 0
	Retail - Secured on real estate property - Of Which: SME	0.00	0		0	0	0	0	0 0	0	)	0 0	0	0		0 (	0	0 0
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0.00	0		0	0	0	0	0 0	0	)	0 0	0	0		0 (	0	0 0
Luxembourg	Retail - Qualifying Revolving		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
	Retail - Other Retail - Of Which: SME		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
	Equity		0		0	0	0	0	0 0	0		0 0	0	0		0 (	0	0 0
	Securitisation		166		0	0	0	0	12 0	0		0 0	0	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
	TOTAL		1,166		0	0	0	0	599 0	0		0	0	0		0 (	0	0 0
	Securitisation and re-securitisations positions deducted from capital *		0		0	0	0	0						0		0 (	0	0 0

			Bas	eline Scen	ario			
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
pairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.04%	0	32.82%	0.04%	1	32.82%	0.04%	1	32.82%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
).04%	0	32.82%	0.04%	1	32.82%	0.04%	1	32.82%

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoc
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.06%	0	37.72%	0.07%	1	37.74%	0.06%	2	37.78%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.06%	0	37.72%	0.07%	1	37.74%	0.06%	2	37.78%

				Exposure valu	es (as of 31/12/	2013)			Risk ex	posure amoun	ts (as of 31/1	.2/2013)			Value adjust	tments and pro	ovisions (as o	31/12/2013	3)
		LTV % (as of	F-IRB		A-IRB		TA	F-I			RB		ТА	F-	-IRB		IRB		STA
	(mln EUR, %)	31/12/2013)	Non-defaulted Defaulte	d Non-defa	ulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	d E
	Central banks and central governments		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		اد	0
	Corporates		799	0	0	o d	0	422	0	0	0	0				0		اد	0
	Corporates - Of Which: Specialised Lending		0	0	0	o d	0	0	0	0	0	0				0		اد	0
	Corporates - Of Which: SME		110	0	0	o d	0	52	0	0	0	0				0		اد	0
	Retail Retail		0	0	0	o d	0	0	0	0	0	0				0		اد	0
	Retail - Secured on real estate property	0.00	0	0	0	o d	0	0	0	0	0	0			o	0 (		اد	0
	Retail - Secured on real estate property - Of Which: SME	0.00		0	0	0 0	o	0	0	0	0	0			0	0 (		اد	0
loth orlands	Retail - Secured on real estate property - Of Which: non-SME	0.00		0	0	0 0	0	0	0	0	0	0			0	0 (		ا ا	0
letherlands	Retail - Qualifying Revolving		0	0	0	0 0	0	0	0	0	0	0			0	0 (		ا ا	0
	Retail - Other Retail		0	0	0	0 0	0	0	0	0	0	0			0	0 (		ا ا	0
	Retail - Other Retail - Of Which: SME		0	0	0	0 0	0	0	0	0	0	0			0	0 (		ا ا	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	0	0	0	0	0	0			0	0		/ اد	0
	<b>Equity</b>		0	0	0	0 0	0	0	0	0	0	0			0	0		/ اد	0
	Securitisation		0	0	0	0 0	0	0	0	0	0	0			0	0		/ اد	0
	Other non-credit obligation assets		0	0	0	0 0	0	0	0	0	0	0			0	0		/ اد	0
	TOTAL		799	0	0	0 0	0	422	0	0	0	0	(		0	0		ا	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0 0	0							(	0	0 (		J	0

		10011		eline Scen				
as	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stoo
-	0	-	-	0	-	-	0	-
0.02%	0	36.00%	0.02%	0	36.00%	0.02%	0	36.00%
0.06%	1	31.03%	0.05%	1	30.82%	0.06%	2	30.71%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.06%	1	31.09%	0.05%	1	30.89%	0.06%	2	30.78%

			Adve	rse Scenai	rio			
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
npairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
0.04%	0	36.00%	0.05%	0	36.00%	0.05%	0	36.00%
0.10%	1	35.97%	0.11%	2	35.48%	0.09%	3	35.35%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.09%	1	35.97%	0.11%	2	35.49%	0.09%	3	35.36%

(\*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(\*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

29.TR\_Credit MAN 24/10/2014

	2014 EU-wide Stress Test Credit Risk							
		LTV % (as of	Exposure values (as of 31/12/2013)  A-IRB STA	Risk exposure amounts F-IRB A-IR	S (as of 31/12/2013)  B STA	Value adjustments and provisions (as of 31/12/2013)  F-IRB A-IRB STA	Baseline Scenario  as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Impairment Stock of Coverage Ratio Impairment Stock of Coverage Impairment Stock of Coverage	Adverse Scenario  as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Stock of Coverage Impairment Stock of Coverage Impairment Stock of Coverage
Finland  (*) Refers to the part of Securitization exposure that is dedu	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	0 0 0 0 0 0 0 0 0 394	vefaulted         Non-defaulted         Defaulted         Non-defaulted         Defaulted           0         0         0         0         255           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0         0           0         <	ulted         Non-defaulted         Defaulted         Non-defaulted           0         0         0         0           0         142         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0	Defaulted         Non-defaulted         Defaulted         Non-defaulted           0         9         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0	Defaulted         Non-defaulted         Defaulted         Non-defaulted         Defaulted           Defaulted         Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Defaulted         Defaulted           Defaulted         Default	Impairment rate   Provisions   Stock of rate   Provisions   Impairment rate   Provisions   Stock of rate   Provisions   Stock of Provisions   Prov	Impairment rate Stock of Patie - Impairment Stock of Patie -
		LTV % (as of 31/12/2013)  Non-defaulted Defaulted Defaulted		Risk exposure amounts F-IRB A-IR  ulted Non-defaulted Defaulted Non-defaulted	B STA	Value adjustments and provisions (as of 31/12/2013)         F-IRB       A-IRB       STA         aulted       Defaulted       Non-defaulted       Non-defaulted	Baseline Scenario  as of 31/12/2014  Impairment Stock of Provisions Provisions Default Stock  Baseline Scenario  as of 31/12/2015  as of 31/12/2016  Coverage Ratio - Provisions Stock of Provisions Provisions Ratio - Provisions Stock of Provisions Ratio - Provi	Adverse Scenario  as of 31/12/2014  as of 31/12/2015  as of 31/12/2016  Stock of Provisions  Stock of Provisions  Coverage Ratio - Default Stock  Ratio - Default Stock  Adverse Scenario  as of 31/12/2015  as of 31/12/2016  Coverage Ratio - Default Stock  Provisions  Coverage Ratio - Default Stock  Provisions  Ratio - Default Stock
Austria  (*) Refers to the part of Securitization exposure that is dedu	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	0 0 294 265 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0       0       0       3         0       0       0       0         0       <	0       0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0         0	Provisions   Pro	Provisions   Default Stock   Provisions   Default Stock   O.01%   O.01%   O.01%   O.01%   O.01%   O.01%   O.02%   O.03%   O.03%   O.03%   O.03%   O.03%   O.03%   O.03%   O.03%   O.03%   O.01%   O.
( ) Neters to the part of securitization exposure that is dedu	nocted from capital and is not included in NWA	LTV % (as of	Exposure values (as of 31/12/2013)  A-IRB STA	Risk exposure amounts F-IRB A-IR	(as of 31/12/2013)  B STA	Value adjustments and provisions (as of 31/12/2013)  F-IRB A-IRB STA	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
Switzerland  (*) Refers to the part of Securitization exposure that is dedu	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	31/12/2013) Non-defaulted  0 36 441 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted   Defaulted   Non-defaulted   Defaulted   Defaulte	ulted         Non-defaulted         Defaulted         Non-defaulted           0         0         0         0           0         8         0         0           0         204         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0	Defaulted         Non-defaulted         Defaulted         Non-defaulted           0         0         0         0	Defaulted         Non-defaulted         Defaulted         Non-defaulted         Defaulted           Defaulted         Defaulted         Defaulted         Defaulted         Defaulted           Defaulted <th>  Impairment rate   Provisions   Stock of Provisions   Coverage Ratio - Default Stock   Provisions   Default Stock   Default Stock   Provisions   Default Stock   Default Stock   Provisions   Default Stock   Default Sto</th> <th>  Impairment rate   Stock of Provisions   Pr</th>	Impairment rate   Provisions   Stock of Provisions   Coverage Ratio - Default Stock   Provisions   Default Stock   Default Stock   Provisions   Default Stock   Default Stock   Provisions   Default Stock   Default Sto	Impairment rate   Stock of Provisions   Pr
		LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)  A-IRB STA	Risk exposure amounts F-IRB A-IR		Value adjustments and provisions (as of 31/12/2013)  F-IRB A-IRB STA	Baseline Scenario  as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Impairment Stock of Coverage Ratio Impairment Stock of Stock of Coverage Ratio Impairment Stock Ombo Impairment Stock Omb	Adverse Scenario  as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Stock of Coverage Impairment Stock of Coverage Impairment Stock of Coverage
Channel Islands	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	Non-defaulted  O  O  O  375  O  120  O  0  0  0  0  0  0  0  0  0  0  0  0	efaulted         Non-defaulted         Defaulted         Non-defaulted         Defaulted           0         0         0         0         0         0           0	ulted         Non-defaulted         Defaulted         Non-defaulted           0         0         0         0	Defaulted         Non-defaulted         Defaulted         Non-defaulted           0         0         0         0	aulted         Defaulted         Non-defaulted         Defaulted         Non-defaulted         Defaulted           0         0         0         0         0         0         0         0           0	Impairment rate   Provisions   Coverage Ratio Default Stock   Provisions   Impairment rate   Provisions   P	Impairment rate   Stock of Provisions   Pr
(*) Refers to the part of Securitization exposure that is dedu	lucted from capital and is not included in RWA	F-IRB	Exposure values (as of 31/12/2013)  A-IRB STA	<b>Risk exposure amounts</b> F-IRB A-IR	(as of <b>31/12/2013)</b> B STA	Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB STA	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
United States	(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	21/12/2012\	Defaulted         Non-defaulted         Defaulted         Non-defaulted         Defaulted           0         0         0         0         0           0         0         0         0         0           18         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0         0         0         0           0         0 <t< th=""><th>ulted         Non-defaulted         Defaulted         Non-defaulted           0         0         0         0           0         12         0         0           0         108         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0</th><th>Defaulted         Non-defaulted         Defaulted         Non-defaulted           0         0         0         0</th><th>aulted         Defaulted         Non-defaulted         Defaulted         Defaulted           0         0         0         0         0         0           0         0         0         0         0         0           0         4         0         0         0         0         1           0</th><th>  Table   Tabl</th><th>  Impairment rate   Stock of Provisions   Provisions   Provisions   Impairment rate   Provisions   Provisions</th></t<>	ulted         Non-defaulted         Defaulted         Non-defaulted           0         0         0         0           0         12         0         0           0         108         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0           0         0         0         0	Defaulted         Non-defaulted         Defaulted         Non-defaulted           0         0         0         0	aulted         Defaulted         Non-defaulted         Defaulted         Defaulted           0         0         0         0         0         0           0         0         0         0         0         0           0         4         0         0         0         0         1           0	Table   Tabl	Impairment rate   Stock of Provisions   Provisions   Provisions   Impairment rate   Provisions
(*) Refers to the part of Securitization exposure that is dedu	lucted from capital and is not included in RWA	F-IRB	Exposure values (as of 31/12/2013)  A-IRB STA	<b>Risk exposure amounts</b> F-IRB A-IR	s <b>(as of 31/12/2013)</b> B STA	Value adjustments and provisions (as of 31/12/2013) F-IRB A-IRB STA	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016	Adverse Scenario  as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
United Kingdom	(mln EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	LTV % (as of 31/12/2013)  Non-defaulted  0 159 96 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				aulted         Defaulted         Non-defaulted         Defaulted         Defaulted           0         0         0         0         0         0           0         0         0         0         0         0           0         27         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0         0         0         0         0         0           0 <th>  Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Impairment rate   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Impairment rate</th> <th>Impairment rate  Stock of Ratio - Impairment Stock of Impairme</th>	Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate   Impairment rate   Impairment rate   Stock of Provisions   Coverage Ratio Default Stock   Impairment rate	Impairment rate  Stock of Ratio - Impairment Stock of Impairme

0.09%

0 39.37% 0.10% 1 37.78% 0.08% 1 37.21%

0.06% 0 35.29% 0.05% 0 33.88%

Securitisation and re-securitisations positions deducted from capital \*

(\*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME

Other non-credit obligation assets

30.TR\_Evolution of P&L 24/10/2014

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

P&L		В	aseline Scenari	0	A	Adverse Scenario	0
(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	123	111	117	87	123	20	-6
Net trading income		-36	-11	1	-52	-20	-5
of which trading losses from stress scenarios		-63	-38	-25	-78	-47	-31
Other operating income	1	0	0	0	0	0	0
Operating profit before impairments	82	18	49	31	14	-58	-67
Impairment of financial assets (-)	-42.08896337	-14	-12	-13	-50	-28	-30
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-42.08896337	-14	-12	-13	-50	-28	-30
Impairment Financial assets designated at fair value through P&L (-)	0	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	40	3	36	19	-35	-86	-98
Other Income and expenses	-18	-1	-4	-1	-6	-24	-4
Pre-Tax profit	22	2	32	18	-41	-110	-102
Tax	-26.5504914	-1	-10	-5	0	0	0
Net income	-5	2	23	12	-41	-110	-102
Attributable to owners of the parent	-5	2	23	12	-41	-110	-102
of which carried over to capital through retained earnings	-14	0	14	4	-41	-110	-102
of which distributed as dividends	9	2	9	8	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				
(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		
Risk exposure amount for credit risk	9,284	9,288	9,290	9,292	9,809	10,472	10,799		
Risk exposure amount Securitisation and re-securitisations	14	18	21	22	21	24	27		
Risk exposure amount Other credit risk	9,270	9,270	9,270	9,270	9,788	10,448	10,772		
Risk exposure amount for market risk	771	771	771	771	771	771	771		
Risk exposure amount for operational risk	376	378	382	385	390	412	414		
Transitional floors for Risk exposure amount	1,295	1,289	1,283	1,278	756	71	0		
AQR adjustments	9	9	9	9	9	9	9		
Total Risk exposure amount	11,734	11,735	11,735	11,735	11,734	11,734	11,992		

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

Se	curitisation			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	170							
Evnesure values	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	170							
	Banking Book	14	18	21	22	21	24	27	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
	Total	14	18	21	22	21	24	27	
	Hold to Maturity porfolio	0	0	0	0	0	0	0	
Impairmente	Available for Sale porfolio	0	0	0	0	0	0	0	
Impairments	Held for trading portfolio								
	Total	0	0	0	0	0	0	0	

32.TR\_Securitisation 7/16

	(mln EUR)		VALUES AS OF 31/12/2013				3	VALUES AS OF 31/12/2013							
		GROSS DIRECT LONG (accounting value gro		positions of sov	ereign debt to oth	exposures (long) n ner counterpaties o		DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		(1)				ty matching) (1)		Derivatives with pos 31/12/			h negative fair value at /12/2013	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (- )	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Austria	0 0 0 0 0 3 0 <b>3</b>	0 0 0 0 0 3 0 <b>3</b>	0 0 0 0 0 3 0 <b>3</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Belgium	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Bulgaria	0 0 0 0 0 0	000000	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000	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	Cyprus	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Denmark	0 0 0 0 22 0 0 0	0 0 0 0 0 0	0 0 0 22 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 22 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Estonia	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Finland	0 0 0 0 101 257 0 358	0 0 0 0 0 0 209 0	0 -2 0 0 101 213 -8 <b>304</b>	0 0 0 0 0 0 44 0	0 0 0 0 0 0	0 -2 0 0 101 -40 -8 <b>52</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		VALUES AS OF 31/12/2013				3	VALUES AS OF 31/12/2013							
		GROSS DIRECT L		positions of sou	ereign debt to oth	exposures (long) n ner counterpaties (		DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off I	balance sheet)
		,	1)			ty matching) (1)		Derivatives with pos 31/12/			h negative fair value at /12/2013		positive fair value .2/2013	Derivatives witl value at 31	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (- )	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [	Germany	3,392 467 624 313 839 1,518 142 <b>7,294</b>	3,366 348 260 215 181 110 142 <b>4,622</b>	3,186 -89 618 311 811 1,491 142 <b>6,470</b>	26 116 338 96 595 1,272 0 <b>2,442</b>	0 0 0 0 0 0	0 2 20 0 35 113 0	100 60 94 83 75 6 4	0 1 2.27570654 2 3 1 1	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 22 0 51 10 <b>83</b>	0 0 0 0 0 1	0 0 0 0 0 0 57 <b>57</b>	0 0 0 0 0 0 -1 -1
[ 0 - 3M [	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 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 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 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 0 0 0
[ 0 - 3M [	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 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Italy	0 0 0 0 0 0 22 <b>22</b>	0 0 0 0 0 0	0 0 0 0 0 0 24 <b>24</b>	0 0 0 0 0 0 24 <b>24</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	ES AS OF 31/12/2013			VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sov	ereign debt to otl is a maturi	exposures (long) represented in the counterpaties ty matching)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE  Derivatives with positive fair value at 31/12/2013	ES (3) (on and off balance sheet)  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	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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [	Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	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 - 3M [	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		

	(mln EUR)		V	ALUES AS O	ES AS OF 31/12/2013			VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
		(accounting value	LONG EXPOSURES gross of provisions) (1)	positions of sov	ereign debt to oth is a maturi	exposures (long) represented in the counterpaties ty matching)	net of cash short only where there	DIREC Derivatives with po 31/12/		Derivatives wi	TIVES (1) th negative fair value at 1/12/2013	INDIRECT SOVEREIGN EXPOSURE  Derivatives with positive fair value at 31/12/2013	ES (3) (on and off balance sheet)  e 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [	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 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 2 3 9 0 0	0 0 0 0 0 0	0 0 2 3 9 0 0	0 0 0 3 0 0 0	0 0 0 0 0 0	0 0 2 0 9 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [	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 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 11 0 0 9	0 0 0 0 0 0	0 0 0 10 0 0 9 <b>20</b>	0 0 0 10 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 9	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M [	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [	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		

	(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 DIRECT L	ONG EXPOSURES	manihi awa of any	ereign debt to oth		net of cash short only where there	DIREC	CT SOVEREIGN EXPOS	URES IN DERIVA	TIVES (1)	INDIRECT SOVEREIGN EXPOSURES	6 (3) (on and off balance sheet)		
			(1)			ty matching) (1)		Derivatives with po			ith 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 proba-		of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (	Notional value Fair-value at 31/12/2013 (+)	Notional value Fair-value at 31/12/2013 (-)		
[ 0 - 3M [	China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [	Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	-4 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 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	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 0 0 0 0 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Tot [ 0 - 3M [	Africa	0 0 0 1 4 0	0 0 0 1 4 0	0 0 0 1 4 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 0 0 0 0 0 0 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

A OWN FUNDS  A1. COMMON EQUITY TER 1 CAPITAL (net of transitional adjustments)  A1.1. COMMON EQUITY TER 1 CAPITAL (net of transitional adjustments)  A1.1. Of which: GTT instruments subsociated by 6 A1.2. Relatined earnings  A1.3.1 Accommissed other comprehensive income  A1.3.1 Of which: orbing from unrealised gains/bose particles  A1.3.2 Of which: arising from unrealised gains/bose particles  A1.3.3 Accommissed of their comprehensive income  A1.3.4 Other Reserves  A1.5 Index for general banking risk  A1.6 Minority interest given recognition in CETL cap adjustments to CETL due to protectibilities gains/bose from AES portions  A1.10 Adjustments to CETL due to protectibilities gains/bose from AES portions  A1.11 () Intergible assets (including Glocytrill)  A1.12 () Defined benefit pension from the protectibility and of a cap discover in AES portions  A1.13 () Defined benefit pension from AEI at each of a secreted PII.3 Act of protection from AEI at each of a secreted PII.3 Act of protection from AEI at each of a secreted PII.3 Act of a secreted PII.	Capital			Baseline Scenario	)		Adverse Scenario		]	
A.1. COMMON EQUITY TER 1 CAPITAL (net cranitional adjustments)  A.1.1. Capital interments eligible as CET1 Capital (including capital interments eligible as CET1 Capital (including capital interments)  A.1.1.1. Of which: CET1 instruments subscribed by CAPITAL (including capital interments)  A.1.2. Reclaimed earnings  A.1.3.1. Of which: arising from unrealised gains/loss portfolio  A.1.3.2. Of which: arising from unrealised gains/loss portfolio  A.1.3.3. Of which: arising from unrealised gains/loss portfolio  A.1.3.4. Other Reserves  A.1.5. Funds for general banking risk  A.1.6. Minority interest given recognition in CET1 capital results of the properties of the properti	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
ALL Copies informers equiple as CET Capital (in Capital Informers to CET) Capital (in Capital Informers of CET) Capital (in Capital Informers)  ALL Capital informers of CET Capital (in Capital Informers)  ALL Retained earnings  ALL Accumulated other comprehensive income  ALL Capital informers of CET Capital Informers of	A OWN FUNDS	2,002	1,991	1,995	1,996	1,755	1,721	1,583	CA1 {1}	Articles 4(118) and 72 of CRR
A.1.1 Control instruments alloted as CFT Capital (includents)  A.1.2 Retained earnings  A.1.3 Accumulated other comprehensive income  A.1.3.1 Off which: artising from unrealized gains/loss orderlin  A.1.3.2 Off which: artising from unrealized gains/loss orderlin  A.1.3.1 Other Reserves  A.1.4 Other Reserves  A.1.5 Funds for general banking risk  A.1.6 Minority interest given recognition in CFT1 ca.  A.1.7 gains/losses from AFS portfolio  A.1.8 Apparaments in CRT1 due to prude tid filters sovereign Exposure in AFS portfolio  A.1.9 (c) Dras that rely on future profitability and direct of absociated DTUs  A.1.11 (c) IRB shortfall of credit risk adjustments to A.1.12 (c) Defined benefit persoon fund assets  A.1.13 (c) Reciprocal cross holdings in CFT1 Capital  A.1.14 (c) Excess deduction from AT1 items over AT1 (c) Excess deduction from Excess and	A.1 COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,985	1,991	1,995	1,991	1,755	1,697	1,532	CA1 {1.1.1}	Article 50 of CRR
A.1.1.1 Of which: CET1 instruments subscribed by G. A.1.2 Retained earnings  A.1.3 Accumulated other comprehensive income  A.1.3.1 Of which: arising from unrealised gains/loss portfolio  A.1.3.2 Of which: arising from unrealised gains/loss portfolio  A.1.3.3 portfolio  A.1.4 Other Reserves  A.1.5 Funds for general banking risk  A.1.6 Minority interest given recognition in CET1 cap  A.1.7 panishing size from APS portfolio  A.1.8 Sovereign Exposure in APS portfolio  A.1.9 () Intemplate assets (including Goodwill)  A.1.10 (c) Data book rely on future profitability and of act of associated DTLs  A.1.11 (c) BBS shortfall of credit risk adjustments to a fine for security on future profitability and one of associated DTLs  A.1.12 (c) Defined benefit person fund assets  A.1.13 (c) Reciprocal cross holdings in CET1 Capital A.1.15 (c) Defined benefit person fund assets  A.1.15 (c) Deductions related to assets which can allower;  A.1.15 (c) Deductions related to assets which can allower;  A.1.16 (c) Holdings of CET1 capital instruments of find institution does not have a significant investment  A.1.10 (c) Peductions related to assets which can allower;  A.1.11 (c) Deductions related to assets which can allower;  A.1.12 (d) Deductions related to assets which can allower;  A.1.13 (e) Peductions related to assets which can allower;  A.1.10 (f) Minority from secuntisation positions (f)  A.1.11 (e) Deductions related to assets which can allower;  A.1.10 (f) Amount exceeding the 17.65% threshold  A.1.10 (f) Amount exceeding the 17.65% threshold  A.1.20 Transitional adjustments due to grandfather  A.1.20 Transitional adjustments due to grandfather  A.1.20 Transitional adjustments due to grandfather  A.1.20 Transitional adjustments from the application of instruments of the application of instruments of the application of instruments of the application of instruments and receive a deduction to of which stemming from instruments and receive a deduction to of which stemming from from CVA capital files of which stemming from from fr	Capital instruments eligible as CET1 Capital (including share premium and net own	775	775	775	775	775	775	775	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
A.1.3 Accumulated other comprehensive income A.1.3.1 poffwhich: arising from unrealised gains/loss portfolio A.1.3.2 of which: arising from unrealised gains/loss portfolio A.1.3.2 of which: arising from unrealised gains/loss portfolio A.1.4 Other Reserves A.1.5 Funds for general banking risk A.1.6 Minority interest given recognition in CETL on displayments to CETL due to pruserate filters gains/losss from AFS portfolio A.1.8 Adjustments to CETL due to pruserate filters societies from AFS portfolio A.1.9 (-) Interegible assets (including Goodwill) A.1.10 (-) Differed benefit pension fund assets Sovereign Exosorie in AFS portfolio A.1.11 (-) Responde from future profitability and of end classification of the secondard DTLs A.1.12 (-) Defined benefit pension fund assets A.1.13 (-) Receptoral cross holdings in CETL Capital A.1.15 (-) Receptoral cross holdings in CETL Capital A.1.15 (-) Receptoral cross holdings in CETL Capital A.1.15 (-) Publication related to assets which can although the secondary of the secondar		0	0	0	0	0	0	0	-	-
A.1.3.1 Of which: arising from unrealised gains/loss portfolio A.1.3.2 Of which: arising from unrealised gains/loss portfolio A.1.3.3 Of which: arising from unrealised gains/loss for the property of the pro	A.1.2 Retained earnings	-134	-134	-120	-115	-175	-285	-387	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
A.1.3.2 Of which: arising from unrealised gains/loss A.1.4 Other Reserves A.1.5 Funds for general banking risk A.1.6 Minority interest given recognition in CET1 cay A.1.7 Adjustments to CET1 due to prudential filters agains/oses from AF5 portfolio A.1.8 Adjustments to CET1 due to prudential filters agains/oses from AF5 portfolio A.1.9 (-) Interngible assests (including Goodwill) A.1.10 (-) Defined benefit pension fund assets A.1.11 (-) IRB shortfall of credit risk adjustments to a cet of associated DTLs A.1.12 (-) Defined benefit pension fund assets A.1.13 (-) Reciprocal cross holdings in CET1 Capital A.1.15 (-) Deductions related to assets which can alto weight A.1.15 (-) Deductions related to assets which can alto weight A.1.15 (-) Deductions related to assets which can alto weight A.1.16 (-) Holdings of CET1 capital instruments of fin institution does not have a significant investor differences A.1.17 (-) Deductible DTAs that rely on future profits differences A.1.18 (-) Holdings of CET1 capital instruments of fin institution has a significant investor afferences A.1.19 (-) Amount exceeding the 17.65% threshold A.1.20 Transitional adjustments due to grandfather institution has a significant investor and institution has a significant investor and institution and adjustments to CET1 Capital exposure in AF5 (+7) A.2 ADDITIONAL TER 1 CAPITAL (not of deduction and a complex of the	A.1.3 Accumulated other comprehensive income	0	4	7	12	-191	-127	-177	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
A.1.3.2 Of which: arising from unrealised gains/loss A.1.4 Other Reserves A.1.5 Funds for general banking risk A.1.6 Minority interest given recognition in CET1 cap AL1-7 Adjustments to CET1 due to prudential filters A.1.8 Adjustments to CET1 due to prudential filters A.1.8 Adjustments to CET1 due to prudential filters A.1.9 (3) Interplate assets (including Goodwill) A.1.10 (3) IRB shortfall of credit risk adjustments to each of associated DTIs. A.1.11 (3) IRB shortfall of credit risk adjustments to each other of associated DTIs. A.1.12 (3) Defuned benefit pension fund assets A.1.13 (4) Percess deduction from ATI items over ATI A.1.15 (5) Peductions related to assets which can allowegint A.1.15 (7) Peductions related to assets which can allowegint A.1.16 (7) Holdings of CET1 capital instruments of fin institution does not have a significant investment. A.1.17 (8) Deductions related to assets which can allowegint A.1.18 (9) Amount exceeding the 17.65% threshold A.1.19 (1) Amount exceeding the 17.65% threshold A.1.20 Transitional adjustments due to grandfather A.1.20.1 Transitional adjustments due to additional in institution and adjustments due to additional in A.1.20.1 Transitional adjustments to CET1 Capital exposure in AFS (+/-) A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and a separate property of the A.1.20.2 Transitional adjustments to CET1 Capital exposure in AFS (+/-) A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and a separate property of the A.1.20 of which: determining from exposures that fall deduction (+) B.1 Of which: determining from the application of lending to SMS (-) B.2 of which: determining from the application of lending to SMS (-) B.3 of which: determining from the application of lending to SMS (-) B.3 of which: determining from the application of lending to SMS (-) B.3 of which: determining from the application of lending to SMS (-) B.3 of which: determining from the effect of exposure amount and decayes a deduction in the series of the deduction of the subject to the discretion o	A.1.3.1 Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	0	0	0	0	-120	-86	-103	-	-
A.1.4 Other Reserves  A.1.5 Funds for general banking risk  A.1.6 Minority interest given recognition in CET1 cap  A.1.7 Adjustments to CET1 due to prudential filters gains/bosses from MFS portroito  A.1.8 Adjustments to CET1 due to prudential filters Sovereign Exposure in MFS portroito  A.1.10 (-) Intangible assets (including Goodwill)  A.1.11 (-) BTAS their rely on future profitability and of net of associated DTLs  A.1.12 (-) Defined benefit pension fund assets  A.1.13 (-) Respiracial cross holdings in CET1 Capital  A.1.14 (-) Excess deduction from AT1 Rems over AT1  A.1.15 (-) Deductions related to assets which can although the second of the second control of the second		0	0	0	3	0	0	-41	-	-
A1.6 Minority interest given recognition in CET1 cap A1.7 Adjustments to CET1 due to prudential filters and properties of the properties o		1,355	1,355	1,355	1,355	1,355	1,355	1,355	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
A1.6 Minority interest given recognition in CET1 cap A1.7 Adjustments to CET1 due to prudential filters and properties of the properties o	A.1.5 Funds for general banking risk	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
A1.17 Adjustments to CET1 due to prudential filters gains/losses from AFS portfolio A1.18 Adjustments to CET1 due to prudential filters Sovereign Exposure in AFS portfolio A1.19 (-) Intangible assets (including Goodwill) A1.10 (-) IRB shortfall of credit risk adjustments to det die of associated DTIs A1.11 (-) IRB shortfall of credit risk adjustments to det die of associated DTIs A1.12 (-) Defined benefit pension fund assets A1.13 (-) Reciprocal cross holdings in CET1 Capital A1.15 (-) Excess deduction from AT1 items over AT1 designation of the veight A1.15 (-) Deductions related to assets which can alto weight A1.15 (-) Deductions related to assets which can alto weight A1.16 (-) Holdings of CET1 capital instruments of fin institution does not have a significant investment A1.17 (-) Deductible DTAs that rely on future profits differences A1.18 (-) Holdings of CET1 capital instruments of fin institution has a significant investment A1.19 (-) Amount exceding the 17.65% threshold A1.20 Transitional adjustments due to grandfather institution has a significant investment A1.20.1 Transitional adjustments due to grandfather A1.20.2 Transitional adjustments due to grandfather A1.20.3 (Annual exceding the 17.65% threshold A1.20.3 Transitional adjustments due to grandfather A1.20.3 (Annual exceding the 17.65% threshold A1.20.1 Transitional adjustments due to grandfather A1.20.3 (Annual exceding the 17.65% threshold A1.20.3 (Transitional adjustments to CET1 Capital A1.20.3 (Annual exceding adjustments		0	0	0	0	0	0		CA1 {1.1.1.7}	Article 84 of CRR
OWN FUNDS  A1.19 (-) Intangible assets (including Goodwill)  A1.10 (-) Intangible assets (including Goodwill)  A1.11 (-) IRB shortfall of credit risk adjustments to CE 1  A1.11 (-) Reciprocal cross holdings in CET1 Capital  A1.12 (-) Defined benefit pension fund assets  A1.13 (-) Reciprocal cross holdings in CET1 Capital  A1.15 (-) Deductions related to assets which can alto weight  A1.15 (-) Deductions related to assets which can alto weight  A1.15 (-) Deductions related to assets which can alto weight  A1.16 (-) Holdings of CET1 capital instruments of fin institution does not have a significant investor differences  A1.18 (-) Holdings of CET1 capital instruments of fin institution has a significant investor differences  A1.18 (-) Holdings of CET1 capital instruments of fin institution has a significant investor differences  A1.19 (-) Amount exceeding the 17.55% threshold  A1.20 Transitional adjustments  A1.20.1 Transitional adjustments due to grandfather a1.20.2 Transitional adjustments to CET1 Capital exposure in AFS (+/-)  A2 ADDITIONAL TIER 1 CAPITAL (net of deduction and a1.20.3 Of which: (+) Other existing support govern A.3 TIER 1 CAPITAL (net of deductions and a1.20.4 TIER 2 CAPITAL (net of deductions and a2.20.4 TIER 2 CAPITAL (net of deductions and a3.20.4 TIER 2 CAPITAL (net of	Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
OWN FUNDS  A.1.10 (-) Intangible assets (including Goodwill)  A.1.11 (-) IRB shortfall of credit risk adjustments to etc. A.1.12 (-) Defined benefit pension fund assets  A.1.13 (-) Reciprocal cross holdings in CET1 Capital  A.1.14 (-) Excess deduction from AT1 items over AT1  A.1.15 (-) Deductions related to assets which can altoweight.  A.1.16 (-) Holdings of CET1 capital instruments of finistitution does not have a significant investor after differences.  A.1.17 (-) Deductible DTAs that rely on future profital differences.  A.1.18 (-) Holdings of CET1 capital instruments of finistitution does not have a significant investor after a significant investor and institution has a significant investor.  A.1.19 (-) Amount exceeding the 17.65% threshold  A.1.20.1 Transitional adjustments due to additional in A1.20.3 (-) Amount exceeding the 17.65% threshold  A.1.20.1 Transitional adjustments due to additional in A1.20.3 (-) Amount exceeding the 17.65% threshold  A.2.1 Of which: (+) Other existing support govern A3.2 (-) ADDITIONAL TIER 1 CAPITAL (net of deductions and a A3.2 (-) ADDITIONAL TIER 1 CAPITAL (net of deductions and a A4.3 (-) ADDITIONAL TIER 1 CAPITAL (net of deductions and a A4.4 (-) ADDITIONAL TIER 1 CAPITAL (net of deductions and a A4.5 (-) ADDITIONAL TIER 1 CAPITAL (net of deductions and a A4.5 (-) ADDITIONAL TIER 1 CAPITAL (net of deductions and a A4.5 (-) ADDITIONAL TIER 1 CAPITAL (net of deductions and a A4.5	Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0		Articles 32 to 33 of and 30 (1) point (i) of citi
A.1.10 (-) DTAs that rely on future profitability and det of associated DTLs  A.1.11 (-) IRB shortfall of credit risk adjustments to 6.  A.1.12 (-) Defined benefit pension fund assets  A.1.13 (-) Reciprocal cross holdings in CET1 Capital  A.1.15 (-) Deductions related to assets which can alto weight  A.1.15 (-) Deductions related to assets which can alto weight  A.1.16 (-) Holdings of CET1 capital instruments of fin institution does not have a significant investment  A.1.17 (-) Deductible DTAs that rely on future profital differences  A.1.18 (-) Holdings of CET1 capital instruments of fin institution has a significant investment  A.1.19 (-) Amount exceding the 17.65% threshold  A.1.20 Transitional adjustments  A.1.20.1 Transitional adjustments due to additional in A1.20.2 Transitional adjustments due to additional in A1.20.3 Other transitional adjustments due to additional in A1.20.3 Other transitional adjustments to CET1 Capital exposure in AFS (+/-)  A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and a A1.20.1 Of which: (+) Other existing support govern  A.3 TIER 1 CAPITAL (net of deductions and a A1.20.1 Of which: stemming from the process of the deduction (+) D.2 of which: stemming from the process of the lending to SMEs (-)  B.3 INTER 2 CAPITAL (net of deductions and a A1.20.1 Of which: stemming from the process of the lending to SMEs (-)  B.4 INTER 2 CAPITAL (net of deductions and a A1.20.1 Of which: stemming from the application of lending to SMEs (-)  B.5 Exposure amount and receive a deduction to A1.20.1 Of which: others subject to the discretion of C.1 Common Equity Tier 1 Capital Threshold  B. Total Capital ratio  C.2 Tier 1 Capital ratio  C.3 Total Capital ratio  C.4 Common Equity Tier 1 Capital Threshold  E Total amount of instruments with mandatory of fixed date in the 2014 -2016 period (cumulation of the Capital A1.20.1 Of which: definited inclinations with mandatory of fixed date in the 2014 -2016 period (cumulation of CRI A1.20.1 Of the Capital A1.20.1 Of the Capital A1.20.1 Of the Capital A1	Sovereign Exposure in AFS portfolio	-7	7	-7	7	7	-7	-7	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
OWN FUNDS  A.1.12 (-) IRB shortfall of credit risk adjustments to e A.1.12 (-) Defined benefit pension fund assets A.1.13 (-) Reciprocal cross holdings in CET1 Capital A.1.14 (-) Excess deduction from AT1 items over AT1 A.1.15 (-) Deductions related to assets which can alto weight A.1.15 (-) Deductions related to assets which can alto weight A.1.16 (-) Holdings of CET1 capital instruments of fin institution does not have a significant investor A.1.17 (-) Deductible DTAs that rely on future profital differences A.1.18 (-) Holdings of CET1 capital instruments of fin institution has a significant investorent A.1.19 (-) Amount exceding the 17.65% threshold A.1.20 Transitional adjustments A.1.20.1 Transitional adjustments A.1.20.2 Transitional adjustments due to additional in A.1.20.3 Other transitional adjustments to CET1 Capital exposure in AFS (+/-) A.2 ADDITIONAL TIER 1 CAPITAL (net of deduction A.1.20.3 TIER 1 CAPITAL (net of deduction A.2.1 Of which: (+) Other existing support govern A.3 TIER 1 CAPITAL (net of deductions and a deduction of the company of the company of the deduction of the company	(-) DTAs that roly on future profitability and do not arise from temporary difference	,	-7	-/	-7	-/	-/	-/	1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
A.1.12 (-) Defined benefit pension fund assets  A.1.13 (-) Reciprocal cross holdings in CET1 Capital  A.1.14 (-) Excess deduction from AT1 items over AT1  A.1.15 (-) Deductions related to assets which can alto weight  A.1.15 (-) Deductions related to assets which can alto weight  A.1.16 (-) Holdings of CET1 capital instruments of fin institution does not have a significant investor differences  A.1.17 (-) Deductible DTAs that rely on future profits differences  A.1.18 (-) Holdings of CET1 capital instruments of fin institution has a significant investment  A.1.19 (-) Amount exceding the 17.65% threshold  A.1.20 Transitional adjustments due to additional in institution has a significant investment  A.1.20.1 Transitional adjustments due to additional in exposure in AFS (+f-)  A.2 ADDITIONAL TIER 1 CAPITAL (net of deduction and a supposure in AFS (+f-)  A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and a supposure in AFS (+f-)  A.3 TIER 1 CAPITAL (net of deductions and a supposure in AFS (+f-)  B.1 Of which: stemming from tops surse that fall deduction (+f-)  B.2 of which: stemming from Exposures that fall deduction (+f-)  B.3 Institute the stemming from the application of lending to SMEs (-f-)  B.4 Institute the stemming from the application of lending to SMEs (-f-)  B.5 Exposure amount and receive a deduction to B.6 of which: stemming from the effect of exposure amount and receive a deduction to B.6 of which: stemming from the effect of exposure amount and receive a deduction to B.6 of which: stemming from the effect of exposure amount and receive a deduction to B.6 of which: stemming from the effect of exposure amount and receive a deduction to B.6 of which: stemming from the effect of exposure amount and receive a deduction to B.6 of which: stemming from the effect of exposure amount and receive a deduction to B.6 of which: stemming from the effect of exposure amount and receive a deduction to B.6 of which: stemming from the effect of exposure amount and receive a deduction to B.6 of which: stemming from th	net of associated DTLs	0	0	0	0	0	0		CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
A.1.13 (-) Reciprocal cross holdings in CET1 Capital  A.1.14 (-) Excess deduction from AT1 items over AT1  A.1.15 (-) Deductions related to assets which can alto weight  A.1.15.1 Of which: from securitisation positions (-)  A.1.16 (-) Holdings of CET1 capital instruments of fine institution does not have a significant investor differences  A.1.17 (-) Deductible DTAs that rely on future profital differences  A.1.18 (-) Holdings of CET1 capital instruments of fine institution has a significant investorm of the institution of the institution in the institution of the institution in the institution in the institution of the institution in the institution of the institution in the institution of the institution of the institution in the institution of the institution in the institution of the i		-43	-39	-40	-39	-38	-45		CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
A1.15  A1.15  A1.15  A1.15  A1.15  A1.15  A1.15  A1.16  A1.16  A1.16  A1.16  A1.17  A1.17  A1.17  A1.18  A1.18  A1.19  A1.20  A1	A.1.12 (-) Defined benefit pension fund assets	-3	-7	-10	-12	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
A.1.15. (-) Deductions related to assets which can alto weight  A.1.15.1 Of which: from securitisation positions (-)  A.1.16 (-) Holdings of CET1 capital instruments of fin institution does not have a significant investment differences  A.1.18 (-) Holdings of CET1 capital instruments of fin institution has a significant investment.  A.1.19 (-) Amount exceding the 17.65% threshold  A.1.20 Transitional adjustments due to grandfather  A.1.20.1 Transitional adjustments due to additional in A.1.20.2 Transitional adjustments due to additional in A.1.20.3 Other transitional adjustments to CET1 Capital exposure in AFS (+/-)  A.2 ADDITIONAL TIER 1 CAPITAL (net of deduction A.1.20.3 Other transitional adjustments to CET1 Capital exposure in AFS (+/-)  A.2.1 Of which: (+) Other existing support govern A.3 TIER 1 CAPITAL (net of deductions and a complete of the		0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
A.1.15.1 Of which: from securitisation positions (·)  A.1.16 (·) Holdings of CET1 capital instruments of fin institution does not have a significant investment differences  A.1.17 (·) Deductible DTAs that rely on future profital differences  A.1.18 (·) Holdings of CET1 capital instruments of fin institution has a significant investment  A.1.19 (·) Amount exceding the 17.65% threshold  A.1.20 Transitional adjustments due to grandfather  A.1.20.1 Transitional adjustments due to grandfather  A.1.20.2 Transitional adjustments due to additional in  A.1.20.3 Other transitional adjustments to CET1 Capital exposure in AFS (+f-)  A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and a support govern  A.3 TIER 1 CAPITAL (net of deductions and a support govern and support governments gov		0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
A.1.16  (·) Holdings of CET1 capital instruments of fin institution does not have a significant investment of fin institution does not have a significant investment (·) Deductible DTAs that rely on future profital differences  A.1.18  (·) Holdings of CET1 capital instruments of fin institution has a significant investment (A.1.19  A.1.19  (·) Amount exceding the 17.65% threshold (A.1.20) Transitional adjustments due to grandfather (A.1.20.2) Transitional adjustments due to grandfather (A.1.20.3) ADDITIONAL TIER 1 CAPITAL (net of deductional in exposure in AFS (+/-))  A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and a sequence of the exposure in AFS (+/-)) A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and a sequence of the exposure in AFS (+/-)) Transitional profit of which: stemming from exposures that fall deduction (+) and the exposures that fall deduction (+) are profit of which: stemming from from CVA capital in of which: stemming from the application of lending to SMEs (-) and shall be sequenced and sequenced a	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(36), 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 153(8) of CRR and
A.1.17  A.1.18  A.1.17  (-) Deductible DTAs that rely on future profital differences  A.1.18  A.1.18  (-) Holdings of CET1 capital instruments of fininstitution has a significant investment  A.1.19  (-) Amount exceding the 17.65% threshold  A.1.20  Transitional adjustments  A.1.20.1  Transitional adjustments due to grandfather  A.1.20.2  Transitional adjustments due to grandfather  A.1.20.3  Other transitional adjustments to CET1 Capit exposure in AFS (+/-)  A.2  ADDITIONAL TIER 1 CAPITAL (net of deductions and a separate profits of which: stemming from exposures that fall deduction; and additional in the stemming from the proposure state of which: stemming from higher asset correlarge financial institutions under IRB the IRB of which: stemming from the application of lending to SMEs (-)  B.5  Of which: stemming from the application of lending to SMEs (-)  B.6  Of which: stemming from the application of lending to SMEs (-)  C.1  Common Equity Tier 1 Capital ratio  C.2  Tier 1 Capital ratio  C.3  Total Capital ratio  C.3  Total Capital ratio  C.4  Total amount of instruments with mandatory of fixed date in the 2014 -2016 period (cumulation of lending to Iransitional period)  E. Total amount of instruments with mandatory of fixed date in the 2014 -2016 period (cumulating from the application of lending to Iransitional period)  E. Total Additional Tier 1 and Tier 2 instruments of the provisions that convert into Common Equity GR provisions that convert into Common Equity G	A.1.15.1 Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
A.1.18 (-) Holdings of CET1 capital instruments of fin institution has a significant investment  A.1.19 (-) Amount exceding the 17.65% threshold  A.1.20 Transitional adjustments  A.1.20.1 Transitional adjustments due to grandfather  A.1.20.2 Transitional adjustments due to grandfather  A.1.20.3 Other transitional adjustments to CET1 Capit exposure in AFS (+/-)  A.2 ADDITIONAL TIER 1 CAPITAL (net of deduction and a capital in the capital form of which: (+) Other existing support govern  A.3 TIER 1 CAPITAL (net of deductions and a capital in the capital in the capital institutions under IRB the IRB	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.1.19 (-) Amount exceding the 17.65% threshold  A.1.20 Transitional adjustments  A.1.20.1 Transitional adjustments due to grandfather  A.1.20.2 Transitional adjustments due to grandfather  A.1.20.3 Other transitional adjustments to CET1 Capid exposure in AFS (+/-)  A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and a composure in AFS (+/-)  A.3 TIER 1 CAPITAL (net of deductions and a composure in AFS (+/-)  B.1 Of which: stemming from exposures that fall deduction (+)  B.2 of which: stemming from from CVA capital rown of which: stemming from the application of large financial institutions under IRB the IRE of which: stemming from the application of Exposure amount and receive a deduction to the composure amount and receive a deduction to the discretion of the composure amount and receive a deduction to the composure amount and receive a deduction to the discretion of the composure amount and receive a deduction to the composu	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) at 48(2) of CRR
A.1.20.1 Transitional adjustments due to grandfather  A.1.20.2 Transitional adjustments due to grandfather  A.1.20.3 Other transitional adjustments to CET1 Capit exposure in AFS (+/-)  A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and a support governorm of which: (+) Other existing support governorm of which: (+) Other existing support governorm of which: stemming from exposures that fall deduction (+)  B.1 of which: stemming from promound from the paplication of lending to SMEs (-)  B.3 of which: stemming from the application of lending to SMEs (-)  B.4 of which: stemming from the effect of expose Exposure amount and receive a deduction to grandfather of the support o	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.1.20.1 Transitional adjustments due to grandfather  A.1.20.2 Transitional adjustments due to additional manual adjustments due to additional manual adjustments to CET1 Capit exposure in AFS (+/-)  A.2 ADDITIONAL TIER 1 CAPITAL (net of deduction A.2.1 Of which: (+) Other existing support govern A.3 TIER 1 CAPITAL (net of deductions and a A.4 TIER 2 CAPITAL (net of deductions and a A.4 TIER 2 CAPITAL (net of deductions and a deduction (+) of which: stemming from exposures that fall deduction (+)  B.2 of which: stemming from from CVA capital manual and advantage of which: stemming from the application of lending to SMEs (-)  B.4 of which: stemming from the application of lending to SMEs (-)  B.5 of which: stemming from the effect of expose Exposure amount and receive a deduction to the composition of	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.1.20.2 Transitional adjustments due to additional management of the proposure in AFS (+/-)  A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and a support of the proposure in AFS (+/-)  A.2.1 Of which: (+) Other existing support governorms and a support of the proposure in AFS (+/-)  A.2.1 TIER 1 CAPITAL (net of deductions and a support of the proposure in AFS (+/-) Of the existing support governorms and a support of the proposure in AFS (+/-) Of the existing support governorms and a support of the proposure in AFS (+/-) Of which: (+) Of the existing support governorms and a support of the proposure in AFS (+/-) Of which: stemming from exposures that fall deduction (+)  B.2 of which: stemming from from CVA capital radies of which: stemming from higher asset correlarge financial institutions under IRB the IRB of which: stemming from the application of lending to SMEs (-)  B.3 of which: stemming from the effect of expose Exposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction to the support of the proposure amount and receive a deduction	A.1.20 Transitional adjustments	42	43	34	23	36	31	22	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
A.1.20.3 Other transitional adjustments to CET1 Capit exposure in AFS (+/-)  A.2 ADDITIONAL TIER 1 CAPITAL (net of deduction and a support governous properties)  A.3 TIER 1 CAPITAL (net of deductions and a support governous properties)  B TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall deduction (+)  B.2 of which: stemming from from CVA capital ratio of which: stemming from the application of lending to SMEs (-)  B.3 of which: stemming from the application of lending to SMEs (-)  B.5 of which: stemming from the effect of expose Exposure amount and receive a deduction to generate a deduction to the suppose of the properties of the discretion of the compose of the properties of the compose of the properties of the discretion of the compose of the properties of the compose of the properties of the discretion of the compose of the properties of the properties of the compose of the properties of the properti	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.2 ADDITIONAL TIER 1 CAPITAL (net of deduction A.2.1 Of which: (+) Other existing support govern A.3 TIER 1 CAPITAL (net of deductions and a A.4 TIER 2 CAPITAL (net of deductions and a A.4 TIER 2 CAPITAL (net of deductions and a deduction (+) B.2 of which: stemming from exposures that fall deduction (+) B.2 of which: stemming from from CVA capital ratio of which: stemming from the application of lending to SMEs (-) of which: stemming from the effect of exposure amount and receive a deduction to SEX amount and receive a deduction of C.1 Common Equity Tier 1 Capital ratio  D. Common Equity Tier 1 Capital Threshold  E. Total amount of instruments with mandatory fixed date in the 2014 -2016 period (cumulation of the CRR provisions that convert into Common Equity trigger event (2)  Memorandum items	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.2.1 Of which: (+) Other existing support govern  A.3 TIER 1 CAPITAL (net of deductions and a  A.4 TIER 2 CAPITAL (net of deductions and a  B TOTAL RISK EXPOSURE AMOUNT Of which: stemming from exposures that fall deduction (+) B.2 of which: stemming from from CVA capital r of which: stemming from higher asset correl large financial institutions under IRB the IRE of which: stemming from the application of lending to SMEs (-)  B.5 of which: stemming from the effect of expose Exposure amount and receive a deduction to B.6 of which: others subject to the discretion of  C.1 Common Equity Tier 1 Capital ratio  C.3 Total Capital ratio  C.3 Total Capital ratio  E Total amount of instruments with mandatory of fixed date in the 2014 -2016 period (cumulati Total Additional Tier 1 and Tier 2 instruments CRR provisions that convert into Common Equity figure event (2)  Of which: aligible instruments whose trigger is	A.1.20.3 Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	42	43	34	23	36	31	22	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
A.3 TIER 1 CAPITAL (net of deductions and a TIER 2 CAPITAL (net of deduction (net visions that convert into Common Equity and a TIER 2 CAPITAL (net of which: stemming from the exposures that fall deduction (net visions and a TIER 2 CAPITAL (net of which: stemming from the exposures that fall deduction (net visions and a TIER 2 CAPITAL (net of which: stemming from the exposures that fall deduction (net visions and a TIER 2 CAPITAL (net of which: stemming from the exposures that fall deduction (net visions and a TIER 2 CAPITAL (net of which: stemming from the exposure that fall deduction (net) and the fire of which: stemming from the exposure that fall deduction (net) and the fire of which: stemming from the popular from the fire of which: stemming from the popular from the fire of which: stemming	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.4 TIER 2 CAPITAL (net of deductions and a second	A.2.1 Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
B TOTAL RISK EXPOSURE AMOUNT  Of which: stemming from exposures that fall deduction (+)  B.2 of which: stemming from from CVA capital ratio for which: stemming from higher asset correlarge financial institutions under IRB the IRE of which: stemming from the application of lending to SMEs (-)  B.5 of which: stemming from the application of lending to SMEs (-)  B.6 of which: others subject to the discretion of Exposure amount and receive a deduction to Exposure amount and receive a deduction to Exposure amount and receive and deduction to Exposure amount an	A.3 TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,985	1,991	1,995	1,991	1,755	1,697	1,532	CA1 {1.1}	Article 25 of CRR
OWN FUNDS REQUIREMENTS  B.3  OWN FUNDS REQUIREMENTS  B.4  Of which: stemming from from CVA capital r  of which: stemming from higher asset correl large financial institutions under IRB the IRE  of which: stemming from the application of lending to SMEs (-)  B.5  Of which: stemming from the effect of expose Exposure amount and receive a deduction to stem of which: others subject to the discretion of the common Equity Tier 1 Capital ratio  C.1  Common Equity Tier 1 Capital ratio  C.3  Total Capital ratio  Common Equity Tier 1 Capital Threshold  E  Total amount of instruments with mandatory of fixed date in the 2014 -2016 period (cumulating trigger event (2))  Memorandum items  Of which: eligible instruments whose trigger is	A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments)	17	0	0	5	0	24	51	CA1 {1.2}	Article 71 of CRR
OWN FUNDS REQUIREMENTS  B.3  Of which: stemming from higher asset correlarge financial institutions under IRB the IRE  of which: stemming from the application of lending to SMEs (-)  B.5  Of which: stemming from the application of lending to SMEs (-)  of which: stemming from the effect of expose Exposure amount and receive a deduction to of which: others subject to the discretion of the common Equity Tier 1 Capital ratio  C.1  Common Equity Tier 1 Capital ratio  C.3  Total Capital ratio  D  Common Equity Tier 1 Capital Threshold  E  Total amount of instruments with mandatory of fixed date in the 2014 -2016 period (cumulating trigger event (2))  Memorandum items	of which: stemming from exposures that fall below the 10% / 15% limits for CET	11,734 1 0	11,735 0	11,735 0	11,735 0	11,734 0	11,734 0	11,992 0	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48
large financial institutions under IRB the IRB	B.2 of which: stemming from CVA capital requirements (+)	563	0	0	0	0	0	0		Article 381 to 386 of CRR
B.5   lending to SMEs (-)   B.5   of which: stemming from the effect of expose Exposure amount and receive a deduction to the discretion of the subject to the subject to the discretion of the subject to	IREMENTS large financial institutions under IRB the IRB approaches to credit risk (+)	1855	0	0	0	0	0	0		Articles 153(2) of CRR
Exposure amount and receive a deduction to define the discretion of the discretion o	of which: stemming from the application of the supporting factor to increase	-26	0	0	0	0	0	0		Recital (44) of CRR
Transitional period  C.2 Tier 1 Capital ratio  C.3 Total Capital ratio  D Common Equity Tier 1 Capital Threshold  Total amount of instruments with mandatory of fixed date in the 2014 -2016 period (cumulating trigger event (2))  Memorandum items  F C.2 Tier 1 Capital ratio  Common Equity Tier 1 Capital Threshold  Total Additional Tier 1 and Tier 2 instruments CRR provisions that convert into Common Equity Trigger event (2)	Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0	0	0	0	0	0	0		- Article 124 to 164 of CRR
Transitional period  C.2 Tier 1 Capital ratio  C.3 Total Capital ratio  D Common Equity Tier 1 Capital Threshold  Total amount of instruments with mandatory of fixed date in the 2014 -2016 period (cumulating Total Additional Tier 1 and Tier 2 instruments CRR provisions that convert into Common Equity Trigger event (2)  Memorandum items  Of which: eligible instruments whose trigger is		16.92%	16.96%	17.00%	16.97%	14.95%	14.47%	12.78%	CA3 {1}	-
C.3 Total Capital ratio  D Common Equity Tier 1 Capital Threshold  Total amount of instruments with mandatory of fixed date in the 2014 -2016 period (cumulating Total Additional Tier 1 and Tier 2 instruments CRR provisions that convert into Common Equiting Total Additional Tier 1 and Tier 2 instruments CRR provisions that convert into Common Equiting Total Additional Tier 1 and Tier 2 instruments whose trigger is trigger event (2)	C 2 Tior 1 Capital ratio	16.92%	16.96%	17.00%	16.97%	14.95%	14.47%	12.78%	CA3 {3}	-
Total amount of instruments with mandatory of fixed date in the 2014 -2016 period (cumulating the convertage of the conv		17.06%	16.96%	17.00%	17.01%	14.95%	14.67%	13.20%	CA3 {5}	-
fixed date in the 2014 -2016 period (cumulating to the control of	D Common Equity Tier 1 Capital Threshold		939	939	939	645	645	660		
fixed date in the 2014 -2016 period (cumulating to the control of	Total amount of instruments with mandatory conversion into ordinary shares upon	a	0	0	0	0	0	0		
Memorandum items  trigger event (2)  Of which: eligible instruments whose trigger is	fixed date in the 2014 -2016 period (cumulative conversions) (1)  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	ne e				0	0	0		
adverse scenario (2)	andum items  trigger event (2)  Of which: eligible instruments whose trigger is above CET1 capital ratio in the					0	0	0		
					16.78%			12.60%		

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

35.TR\_Restruct Scenarios 24/10/2014

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

	Effects of mand	atory restructuring plan		ed before 31st Dece Commission.	mber 2013 and formally agreed with the European
	Baseline	escenario	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			
2014		0	0	0	
2015		0	0	0	
2016		0	0	0	
Total		0	0	0	

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

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

**Major Capital Measures from 1 January to 30 September 2014** 

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	0
Other material losses and provisions from 1 January to 30 September 2014 (-)	0