

2014 EU-wide Stress Test

| | |
|-----------|----------------------|
| Bank Name | AS SEB Pank |
| LEI Code | 549300ND1MQ8SNNYMJ22 |

2014 EU-wide Stress Test Summary Adverse Scenario

| AS SEB Pank | |
|--|--------------|
| Actual figures as of 31 December 2013 | |
| | mln EUR, % |
| Operating profit before impairments | 69 |
| Impairment losses on financial and non-financial assets in the banking book | 16 |
| Common Equity Tier 1 capital (1) | 750 |
| Total Risk Exposure (1) | 3,303 |
| Common Equity Tier 1 ratio, % (1) | 22.7% |
| Outcome of the adverse scenario as of 31 December 2016 | |
| | mln EUR, % |
| 3 yr cumulative operating profit before impairments | 199 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 63 |
| 3 yr cumulative losses from the stress in the trading book | 5 |
| Valuation losses due to sovereign shock after tax and prudential filters | 0 |
| Common Equity Tier 1 capital (1) | 839 |
| Total Risk Exposure (1) | 3,303 |
| Common Equity Tier 1 ratio, % (1) | 25.4% |
| Memorandum items | |
| | mln EUR |
| Common EU wide CET1 Threshold (5.5%) | 182 |
| Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2) | 0 |
| Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3) | 0 |
| Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3) | 0 |

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

(2) Conversions not considered for CET1 computation

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

2014 EU-wide Stress Test Summary Baseline Scenario

| AS SEB Pank | |
|---|--------------|
| Actual figures as of 31 December 2013 | |
| | mln EUR, % |
| Operating profit before impairments | 69 |
| Impairment losses on financial and non-financial assets in the banking book | 16 |
| Common Equity Tier 1 capital (1) | 750 |
| Total Risk Exposure (1) | 3,303 |
| Common Equity Tier 1 ratio, % (1) | 22.7% |
| Outcome of the baseline scenario as of 31 December 2016 | |
| | mln EUR, % |
| 3 yr cumulative operating profit before impairments | 204 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 20 |
| 3 yr cumulative losses from the stress in the trading book | 0 |
| Common Equity Tier 1 capital (1) | 875 |
| Total Risk Exposure (1) | 3,303 |
| Common Equity Tier 1 ratio, % (1) | 26.5% |
| Memorandum items | |
| | mln EUR |
| Common EU wide CET1 Threshold (8.0%) | 264 |

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

2014 EU-wide Stress Test
Credit Risk

| | LTV % (as of 31/12/2013) | Exposure values (as of 31/12/2013) | | | | | | Risk exposure amounts (as of 31/12/2013) | | | | | | Value adjustments and provisions (as of 31/12/2013) | | | | | |
|---|--------------------------|------------------------------------|-----------|---------------|-----------|---------------|-----------|--|-----------|---------------|-----------|---------------|-----------|---|-----------|---------------|-----------|---------------|-----------|
| | | F-IRB | | A-IRB | | STA | | F-IRB | | A-IRB | | STA | | F-IRB | | A-IRB | | STA | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted |
| (min EUR, %) | | | | | | | | | | | | | | | | | | | |
| Central banks and central governments | | 0 | 0 | 0 | 0 | 519 | 0 | 0 | 0 | 0 | 0 | 63 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 345 | 0 | 0 | 0 | 0 | 0 | 81 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 2,053 | 39 | 0 | 0 | 5 | 0 | 1,298 | 0 | 0 | 5 | 0 | 5 | 18 | 0 | 0 | 0 | 0 | |
| Corporates - Of Which: Specialised Lending | | 120 | 8 | 0 | 0 | 0 | 0 | 88 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | |
| Corporates - Of Which: SME | | 1,238 | 29 | 0 | 0 | 0 | 0 | 739 | 0 | 0 | 0 | 0 | 3 | 15 | 0 | 0 | 0 | 0 | |
| Retail | | 0 | 0 | 1,773 | 71 | 232 | 3 | 0 | 0 | 324 | 12 | 153 | 5 | 0 | 8 | 22 | 0 | 1 | |
| Retail - Secured on real estate property | 0.78 | 0 | 0 | 1,528 | 63 | 3 | 0 | 0 | 0 | 229 | 11 | 153 | 5 | 0 | 8 | 22 | 0 | 1 | |
| 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 | 0 | |
| Retail - Secured on real estate property - Of Which: non-SME | 0.78 | 0 | 0 | 1,528 | 63 | 3 | 0 | 0 | 0 | 229 | 11 | 1 | 0 | 0 | 5 | 15 | 0 | 0 | |
| Retail - Qualifying Revolving | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Other Retail | | 0 | 0 | 237 | 7 | 229 | 0 | 0 | 0 | 93 | 0 | 152 | 0 | 0 | 1 | 4 | 0 | 1 | |
| Retail - Other Retail - Of Which: SME | | 0 | 0 | 151 | 4 | 122 | 2 | 0 | 0 | 42 | 0 | 71 | 3 | 0 | 0 | 1 | 4 | 1 | |
| Retail - Other Retail - Of Which: non-SME | | 0 | 0 | 85 | 3 | 106 | 1 | 0 | 0 | 51 | 0 | 80 | 1 | 0 | 0 | 1 | 2 | 0 | |
| Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Securitisation | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | | 0 | 0 | 0 | 0 | 90 | 0 | 0 | 0 | 0 | 0 | 26 | 0 | 0 | 0 | 0 | 0 | 0 | |
| TOTAL | | 2,396 | 39 | 1,773 | 71 | 847 | 4 | 1,379 | 0 | 324 | 12 | 248 | 5 | 18 | 8 | 22 | 0 | 1 | |
| Securitisation and resecutrisations positions deducted from capital * | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

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

| Baseline Scenario | | | | | | | | |
|-------------------|---------------------|--------------------------------|------------------|---------------------|--------------------------------|------------------|---------------------|--------------------------------|
| 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 Stock |
| 0.01% | 0 | 23.53% | 0.01% | 0 | 27.24% | 0.01% | 0 | 28.66% |
| 0.01% | 0 | 35.98% | 0.01% | 0 | 35.98% | 0.01% | 0 | 35.98% |
| 0.02% | 52 | 21.94% | 0.02% | 52 | 21.93% | 0.02% | 53 | 21.93% |
| 0.03% | 0 | - | 0.03% | 0 | - | 0.03% | 0 | - |
| 0.04% | 0 | - | 0.04% | 0 | - | 0.04% | 0 | - |
| 0.05% | 0 | - | 0.05% | 0 | - | 0.05% | 0 | - |
| 0.06% | 0 | - | 0.06% | 0 | - | 0.06% | 0 | - |
| 0.07% | 0 | - | 0.07% | 0 | - | 0.07% | 0 | - |
| 0.08% | 34 | 24.76% | 0.08% | 37 | 25.07% | 0.08% | 41 | 25.31% |
| 0.09% | 23 | 19.01% | 0.09% | 24 | 19.22% | 0.09% | 26 | 19.40% |
| 0.10% | 0 | - | 0.10% | 0 | - | 0.10% | 0 | - |
| 0.11% | 0 | - | 0.11% | 0 | - | 0.11% | 0 | - |
| 0.12% | 0 | - | 0.12% | 0 | - | 0.12% | 0 | - |
| 0.13% | 23 | 19.01% | 0.11% | 24 | 19.22% | 0.11% | 26 | 19.40% |
| 0.14% | 0 | - | 0.14% | 0 | - | 0.14% | 0 | - |
| 0.15% | 0 | - | 0.15% | 0 | - | 0.15% | 0 | - |
| 0.16% | 0 | - | 0.16% | 0 | - | 0.16% | 0 | - |
| 0.17% | 0 | - | 0.17% | 0 | - | 0.17% | 0 | - |
| 0.18% | 11 | 57.81% | 0.18% | 13 | 53.64% | 0.18% | 14 | 51.14% |
| 0.19% | 7 | 57.80% | 0.19% | 8 | 52.35% | 0.19% | 8 | 48.91% |
| 0.20% | 4 | 57.66% | 0.20% | 5 | 55.59% | 0.20% | 6 | 54.38% |
| 0.21% | 0 | - | 0.21% | 0 | - | 0.21% | 0 | - |
| 0.22% | 0 | - | 0.22% | 0 | - | 0.22% | 0 | - |
| 0.23% | 0 | - | 0.23% | 0 | - | 0.23% | 0 | - |
| 0.24% | 0 | - | 0.24% | 0 | - | 0.24% | 0 | - |
| 0.25% | 0 | - | 0.25% | 0 | - | 0.25% | 0 | - |
| 0.26% | 0 | - | 0.26% | 0 | - | 0.26% | 0 | - |
| 0.27% | 0 | - | 0.27% | 0 | - | 0.27% | 0 | - |
| 0.28% | 0 | - | 0.28% | 0 | - | 0.28% | 0 | - |
| 0.29% | 0 | - | 0.29% | 0 | - | 0.29% | 0 | - |
| 0.30% | 0 | - | 0.30% | 0 | - | 0.30% | 0 | - |
| 0.31% | 0 | - | 0.31% | 0 | - | 0.31% | 0 | - |
| 0.32% | 0 | - | 0.32% | 0 | - | 0.32% | 0 | - |
| 0.33% | 0 | - | 0.33% | 0 | - | 0.33% | 0 | - |
| 0.34% | 0 | - | 0.34% | 0 | - | 0.34% | 0 | - |
| 0.35% | 0 | - | 0.35% | 0 | - | 0.35% | 0 | - |
| 0.36% | 0 | - | 0.36% | 0 | - | 0.36% | 0 | - |
| 0.37% | 0 | - | 0.37% | 0 | - | 0.37% | 0 | - |
| 0.38% | 0 | - | 0.38% | 0 | - | 0.38% | 0 | - |
| 0.39% | 0 | - | 0.39% | 0 | - | 0.39% | 0 | - |
| 0.40% | 0 | - | 0.40% | 0 | - | 0.40% | 0 | - |
| 0.41% | 0 | - | 0.41% | 0 | - | 0.41% | 0 | - |
| 0.42% | 0 | - | 0.42% | 0 | - | 0.42% | 0 | - |
| 0.43% | 0 | - | 0.43% | 0 | - | 0.43% | 0 | - |
| 0.44% | 0 | - | 0.44% | 0 | - | 0.44% | 0 | - |
| 0.45% | 0 | - | 0.45% | 0 | - | 0.45% | 0 | - |
| 0.46% | 0 | - | 0.46% | 0 | - | 0.46% | 0 | - |
| 0.47% | 0 | - | 0.47% | 0 | - | 0.47% | 0 | - |
| 0.48% | 0 | - | 0.48% | 0 | - | 0.48% | 0 | - |
| 0.49% | 0 | - | 0.49% | 0 | - | 0.49% | 0 | - |
| 0.50% | 0 | - | 0.50% | 0 | - | 0.50% | 0 | - |
| 0.51% | 0 | - | 0.51% | 0 | - | 0.51% | 0 | - |
| 0.52% | 0 | - | 0.52% | 0 | - | 0.52% | 0 | - |
| 0.53% | 0 | - | 0.53% | 0 | - | 0.53% | 0 | - |
| 0.54% | 0 | - | 0.54% | 0 | - | 0.54% | 0 | - |
| 0.55% | 0 | - | 0.55% | 0 | - | 0.55% | 0 | - |
| 0.56% | 0 | - | 0.56% | 0 | - | 0.56% | 0 | - |
| 0.57% | 0 | - | 0.57% | 0 | - | 0.57% | 0 | - |
| 0.58% | 0 | - | 0.58% | 0 | - | 0.58% | 0 | - |
| 0.59% | 0 | - | 0.59% | 0 | - | 0.59% | 0 | - |
| 0.60% | 0 | - | 0.60% | 0 | - | 0.60% | 0 | - |
| 0.61% | 0 | - | 0.61% | 0 | - | 0.61% | 0 | - |
| 0.62% | 0 | - | 0.62% | 0 | - | 0.62% | 0 | - |
| 0.63% | 0 | - | 0.63% | 0 | - | 0.63% | 0 | - |
| 0.64% | 0 | - | 0.64% | 0 | - | 0.64% | 0 | - |
| 0.65% | 0 | - | 0.65% | 0 | - | 0.65% | 0 | - |
| 0.66% | 0 | - | 0.66% | 0 | - | 0.66% | 0 | - |
| 0.67% | 0 | - | 0.67% | 0 | - | 0.67% | 0 | - |
| 0.68% | 0 | - | 0.68% | 0 | - | 0.68% | 0 | - |
| 0.69% | 0 | - | 0.69% | 0 | - | 0.69% | 0 | - |
| 0.70% | 0 | - | 0.70% | 0 | - | 0.70% | 0 | - |
| 0.71% | 0 | - | 0.71% | 0 | - | 0.71% | 0 | - |
| 0.72% | 0 | - | 0.72% | 0 | - | 0.72% | 0 | - |
| 0.73% | 0 | - | 0.73% | 0 | - | 0.73% | 0 | - |
| 0.74% | 0 | - | 0.74% | 0 | - | 0.74% | 0 | - |
| 0.75% | 0 | - | 0.75% | 0 | - | 0.75% | 0 | - |
| 0.76% | 0 | - | 0.76% | 0 | - | 0.76% | 0 | - |
| 0.77% | 0 | - | 0.77% | 0 | - | 0.77% | 0 | - |
| 0.78% | 0 | - | 0.78% | 0 | - | 0.78% | 0 | - |
| 0.79% | 0 | - | 0.79% | 0 | - | 0.79% | 0 | - |
| 0.80% | 0 | - | 0.80% | 0 | - | 0.80% | 0 | - |
| 0.81% | 0 | - | 0.81% | 0 | - | 0.81% | 0 | - |
| 0.82% | 0 | - | 0.82% | 0 | - | 0.82% | 0 | - |
| 0.83% | 0 | - | 0.83% | 0 | - | 0.83% | 0 | - |
| 0.84% | 0 | - | 0.84% | 0 | - | 0.84% | 0 | - |
| 0.85% | 0 | - | 0.85% | 0 | - | 0.85% | 0 | - |
| 0.86% | 0 | - | 0.86% | 0 | - | 0.86% | 0 | - |
| 0.87% | 0 | - | 0.87% | 0 | - | 0.87% | 0 | - |
| 0.88% | 0 | - | 0.88% | 0 | - | 0.88% | 0 | - |
| 0.89% | 0 | - | 0.89% | 0 | - | 0.89% | 0 | - |
| 0.90% | 0 | - | 0.90% | 0 | - | 0.90% | 0 | - |
| 0.91% | 0 | - | 0.91% | 0 | - | 0.91% | 0 | - |
| 0.92% | 0 | - | 0.92% | 0 | - | 0.92% | 0 | - |
| 0.93% | 0 | - | 0.93% | 0 | - | 0.93% | 0 | - |
| 0.94% | 0 | - | 0.94% | 0 | - | 0.94% | 0 | - |
| 0.95% | 0 | - | 0.95% | 0 | - | 0.95% | 0 | - |
| 0.96% | 0 | - | 0.96% | 0 | - | 0.96% | 0 | - |
| 0.97% | 0 | - | 0.97% | 0 | - | 0.97% | 0 | - |
| 0.98% | 0 | - | 0.98% | 0 | - | 0.98% | 0 | - |
| 0.99% | 0 | - | 0.99% | 0 | - | 0.99% | 0 | - |
| 1.00% | 0 | - | 1.00% | 0 | - | 1.00% | 0 | - |

| Adverse Scenario | | | | | | | | |
|------------------|---------------------|--------------------------------|------------------|---------------------|--------------------------------|------------------|---------------------|--------------------------------|
| 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 Stock |
| 0.01% | 0 | 26.51% | 0.01% | 0 | 31.33% | 0.02% | 0 | 33.75% |
| 0.02% | 0 | 35.98% | 0.03% | 0 | 35.98% | 0.03% | 0 | 35.98% |
| 0.03% | 62 | 25.96% | 0.04% | 66 | 25.95% | 0.06% | 72 | 25.95% |
| 0.04% | 0 | - | 0.04% | 0 | - | 0.04% | 0 | - |
| 0.05% | 0 | - | 0.05% | 0 | - | 0.05% | 0 | - |
| 0.06% | 0 | - | 0.06% | 0 | - | 0.06% | 0 | - |
| 0.07% | 0 | - | 0.07% | 0 | - | 0.07% | 0 | - |
| 0.08% | 39 | 26.54% | 0.09% | 51 | 27.48% | 0.09% | 63 | 28.15% |
| 0.09% | 24 | 19.48% | 0.10% | 29 | 19.87% | 0.10% | 35 | 20.21% |
| 0.10% | 0 | - | 0.10% | 0 | - | 0.10% | 0 | - |
| | | | | | | | | |

2014 EU-wide Stress Test

| P&L (mln EUR) | 31/12/2013 | Baseline Scenario | | | Adverse Scenario | | |
|--|------------|-------------------|------------|------------|------------------|------------|------------|
| | | 31/12/2014 | 31/12/2015 | 31/12/2016 | 31/12/2014 | 31/12/2015 | 31/12/2016 |
| Net interest income | 79 | 79 | 79 | 79 | 79 | 79 | 79 |
| Net trading income | | 7 | 7 | 7 | 4 | 5 | 6 |
| of which trading losses from stress scenarios | | 0 | 0 | 0 | -3 | -2 | -1 |
| Other operating income | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Operating profit before impairments | 69 | 68 | 68 | 68 | 65 | 66 | 67 |
| Impairment of financial assets (-) | -15.99 | -12 | -4 | -4 | -28 | -16 | -19 |
| Impairment of financial assets other than instruments designated at fair value through P&L (-) | -15.99 | -12 | -4 | -4 | -27 | -16 | -19 |
| Impairment Financial assets designated at fair value through P&L (-) | 0 | 0 | 0 | 0 | -1 | 0 | -1 |
| Impairment on non financial assets (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Operating profit after impairments from stress scenarios | 53 | 56 | 64 | 64 | 38 | 50 | 48 |
| Other Income and expenses | -1 | -1 | -2 | -1 | -2 | -8 | -2 |
| Pre-Tax profit | 52 | 55 | 62 | 63 | 36 | 42 | 46 |
| Tax | 0 | -16 | -19 | -19 | -11 | -13 | -14 |
| Net income | 52 | 39 | 43 | 44 | 25 | 29 | 32 |
| Attributable to owners of the parent | 52 | 39 | 43 | 44 | 25 | 29 | 32 |
| of which carried over to capital through retained earnings | 52 | 39 | 43 | 44 | 25 | 29 | 32 |
| of which distributed as dividends | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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

2014 EU-wide Stress Test

Securitisation

| | | (mln EUR) | as of 31/12/2013 | Baseline scenario | | | Adverse scenario | | |
|-----------------------------|--|-----------|------------------|-------------------|------------|------------|------------------|------------|------------|
| | | | | 31/12/2014 | 31/12/2015 | 31/12/2016 | 31/12/2014 | 31/12/2015 | 31/12/2016 |
| Exposure values | Banking Book | | 0 | | | | | | |
| | Trading Book (excl. correlation trading positions under CRM) | | 0 | | | | | | |
| | Correlation Trading Portfolio (CRM) | | 0 | | | | | | |
| | Total | | 0 | | | | | | |
| Risk exposure values | Banking Book | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Trading Book (excl. correlation trading positions under CRM) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Impairments | Hold to Maturity portfolio | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Available for Sale portfolio | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Held for trading portfolio | | | | | | | | |
| | Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

2014 EU-wide Stress Test - Sovereign Exposure

| (min EUR) | | VALUES AS OF 31/12/2013 | | | | | | VALUES AS OF 31/12/2013 | | | | VALUES AS OF 31/12/2013 | | | | |
|-------------------|----------------------------------|--|----------------------------|--|---|--|---|--|------------------------------|--|------------------------------|---|------------------------------|----------------|------------------------------|---|
| Residual Maturity | Country / Region | GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1) | | NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1) | | | | DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) | | | | INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) | | | | |
| | | of which: loans and advances | of which: AFS banking book | of which: FVO (designated at fair value through profit&loss) banking book | of which: Financial assets held for trading (2) | Derivatives with positive fair value at 31/12/2013 | | Derivatives with negative fair value at 31/12/2013 | | Derivatives with positive fair value at 31/12/2013 | | Derivatives with negative fair value at 31/12/2013 | | | | |
| | | | | | | | | Notional value | Fair-value at 31/12/2013 (+) | Notional value | Fair-value at 31/12/2013 (-) | Notional value | Fair-value at 31/12/2013 (+) | Notional value | Fair-value at 31/12/2013 (-) | |
| [0 - 3M [| China | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3M - 1Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Tot | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| | Switzerland | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [| | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Tot | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| Other advanced economies non EEA | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [| | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Tot | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| | Other Central and eastern Europe countries non EEA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [| | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Tot | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| Middle East | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [| | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Tot | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| | Latin America and the Caribbean | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [| | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [| 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Tot | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| Africa | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [| | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Tot | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M [| | Others | 0 | | | | | | | | | | | | | |

2014 EU-wide Stress Test
Capital

| (min EUR) | CRR / CRDIV DEFINITION OF CAPITAL | Baseline Scenario | | | | Adverse Scenario | | | COREP CODE | REGULATION |
|---|---|-------------------|------------------|------------------|------------------|------------------|------------------|--------------------------------|---|--|
| | | 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 | | |
| OWN FUNDS | A OWN FUNDS | 756 | 786 | 834 | 881 | 777 | 812 | 844 | CA1 (1) | Articles 4(118) and 72 of CRR |
| | A.1 COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 750 | 780 | 828 | 875 | 771 | 807 | 839 | CA1 (1.1.1) | Article 50 of CRR |
| | A.1.1 Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 129 | 129 | 129 | 129 | 129 | 129 | 129 | CA1 (1.1.1.1) | Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR |
| | A.1.1.1 Of which: CET1 instruments subscribed by Government | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| | A.1.2 Retained earnings | 606 | 645 | 689 | 733 | 631 | 661 | 693 | CA1 (1.1.1.2) | Articles 36(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR |
| | A.1.3 Accumulated other comprehensive income | 1 | 1 | 1 | 1 | 0 | 0 | 0 | CA1 (1.1.1.3) | Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR |
| | A.1.3.1 Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| | A.1.3.2 Of which: arising from unrealised gains/losses from the rest of AFS portfolio | 1 | 1 | 1 | 1 | 0 | 0 | 0 | - | - |
| | A.1.4 Other Reserves | 19 | 19 | 19 | 19 | 19 | 19 | 19 | CA1 (1.1.1.4) | Articles 4(117) and 26(1) point (e) of CRR |
| | A.1.5 Funds for general banking risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.5) | Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR |
| | A.1.6 Minority interest given recognition in CET1 capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.7) | Article 84 of CRR |
| | A.1.7 Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.9) | Articles 32 to 35 of and 36 (1) point (f) of CRR |
| | A.1.8 Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| | A.1.9 (-) Intangible assets (including Goodwill) | -1 | -1 | -1 | -1 | -1 | -1 | -1 | CA1 (1.1.1.10 + 1.1.1.11) | Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CCR |
| | A.1.10 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.12) | Articles 36(1) point (c) and 38 of CRR |
| | A.1.11 (-) IRB shortfall of credit risk adjustments to expected losses | -2 | -12 | -7 | -4 | -6 | 0 | 0 | CA1 (1.1.1.13) | Articles 36(1) point (d), 40 and 159 of CRR |
| | A.1.12 (-) Defined benefit pension fund assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.14) | Articles 4(109), 36(1) point (e) and 41 of CRR |
| | A.1.13 (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.15) | Articles 4(122), 36(1) point (g) and 44 of CRR |
| | A.1.14 (-) Excess deduction from AT1 items over AT1 Capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.16) | Article 36(1) point (j) of CRR |
| | A.1.15 (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.17 to 1.1.1.21) | Articles 4(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(B) of CRR and |
| | A.1.15.1 Of which: from securitisation positions (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.18.1) | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| | A.1.16 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.22) | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| | A.1.17 (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.23) | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR |
| | A.1.18 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.24) | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR |
| A.1.19 (-) Amount exceeding the 17.65% threshold | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.25) | Article 470 of CRR | |
| A.1.20 Transitional adjustments | -1 | -1 | -1 | -1 | -1 | -1 | -1 | CA1 (1.1.1.6 + 1.1.8 + 1.1.26) | - | |
| A.1.20.1 Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.6) | Articles 483(1) to (3), and 484 to 487 of CRR | |
| A.1.20.2 Transitional adjustments due to additional minority interests (+/-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.1.8) | Articles 479 and 480 of CRR | |
| A.1.20.3 Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-) | -1 | -1 | -1 | -1 | -1 | -1 | -1 | CA1 (1.1.1.26) | Articles 469 to 472, 478 and 481 of CRR | |
| A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 (1.1.2) | Article 61 of CRR | |
| A.2.1 Of which: (+) Other existing support government measures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | |
| A.3 TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 750 | 780 | 828 | 875 | 771 | 807 | 839 | CA1 (1.1) | Article 25 of CRR | |
| A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 6 | 6 | 6 | 6 | 6 | 6 | 6 | CA1 (1.2) | Article 71 of CRR | |
| OWN FUNDS REQUIREMENTS | B TOTAL RISK EXPOSURE AMOUNT | 3,303 | 3,303 | 3,303 | 3,303 | 3,303 | 3,303 | 3,303 | CA2 (1) | Articles 92(3), 95, 96 and 98 of CRR |
| | B.1 of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | Articles 36(1) points (a) and (j); Article 38 and Article 48 of CRR |
| | B.2 of which: stemming from from CVA capital requirements (+) | 25.8 | 0 | 0 | 0 | 0 | 0 | 0 | - | Article 381 to 386 of CRR |
| | B.3 of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+) | 23.8 | 0 | 0 | 0 | 0 | 0 | 0 | - | Articles 153(2) of CRR |
| | B.4 of which: stemming from the application of the supporting factor to increase lending to SMEs (-) | -69.3 | 0 | 0 | 0 | 0 | 0 | 0 | - | Recital (44) of CRR |
| | B.5 of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| B.6 of which: others subject to the discretion of National Competent Authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | Article 124 to 164 of CRR | |
| CAPITAL RATIOS (%) Transitional period | C.1 Common Equity Tier 1 Capital ratio | 22.71% | 23.62% | 25.07% | 26.50% | 23.34% | 24.42% | 25.39% | CA3 (1) | - |
| | C.2 Tier 1 Capital ratio | 22.71% | 23.62% | 25.07% | 26.50% | 23.34% | 24.42% | 25.39% | CA3 (2) | - |
| | C.3 Total Capital ratio | 22.89% | 23.79% | 25.24% | 26.68% | 23.51% | 24.60% | 25.56% | CA3 (5) | - |
| D Common Equity Tier 1 Capital Threshold | | 264 | 264 | 264 | 182 | 182 | 182 | | | |
| Memorandum items | E Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014-2016 period (cumulative conversions) (1) | | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | F Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) | | | | | 0 | 0 | 0 | | |
| | F.1 Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2) | | | | | 0 | 0 | 0 | | |
| | G Fully Loaded Common Equity Tier 1 Capital ratio (3) | | | | 26.53% | | | 25.42% | | |

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in E

(3) Memorandum item based on a fully implemented CRR/CRDIV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

2014 EU-wide Stress Test - Restructuring scenarios

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

2014 EU-wide Stress Test

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

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

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

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

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