

Bank Name	ES - Caja de Ahorros y Pensiones de Barcelona
LEI Code	7CUNS533WID6K7DGFI87



Summary Adverse Scenario

ES - Caja de Ahorros y Pensiones de Barcelona

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	740
Impairment losses on financial and non-financial assets in the banking book	5,445
Common Equity Tier 1 capital (1)	17,544
Total Risk Exposure (1)	170,679
Common Equity Tier 1 ratio, % (1)	10.3%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	2,751
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7,186
3 yr cumulative losses from the stress in the trading book	400
Valuation losses due to sovereign shock after tax and prudential filters	-34
Common Equity Tier 1 capital (1)	16,474
Total Risk Exposure (1)	176,317
Common Equity Tier 1 ratio, % (1)	9.3%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	9,697
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	1,923
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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



2014 EU-wide Stress Test

Summary Baseline Scenario

ES - Caja de Ahorros y Pensiones de Barcelona

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	740
Impairment losses on financial and non-financial assets in the banking book	5,445
Common Equity Tier 1 capital (1)	17,544
Total Risk Exposure (1)	170,679
Common Equity Tier 1 ratio, % (1)	10.3%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	3,550
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,523
3 yr cumulative losses from the stress in the trading book	327
Common Equity Tier 1 capital (1)	20,056
Total Risk Exposure (1)	173,474
Common Equity Tier 1 ratio, % (1)	11.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	13,878

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

⁽²⁾ Conversions not considered for CET1 computation

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

EBA Hamilton	2014 EU-wide Stress Test Credit Rick	LTV % (as of 31/12/2013)	F-I Non-defaulted	Expo IRB Defaulted	osure values (as c A-IRB Non-defaulted		STA efaulted Default	F ed Non-defaultec	Risk exp IRB Defaulted	osure amount A-II Non-defaulted	s (as of 31/12 RB Defaulted	(/2013) STA Non-defaulted	L Defaulted	F-IR Non-defaulted	Value adjustn RB Defaulted	ments and prov A-II Non-defaulted	risions (as of 31	/12/2013) STA on-defaulted Default	lted	Impairmer	as of 31/12/ nt Stock of Provisions	2014 Coverage Ratio	as o	line Scenario I 31/12/2015 Stock of Ratio	erage Impai	as of 31/1 irment Stock is	Coverage	Impairmen	as of 31/12/	Coverage Ratio - Defaul	as o	se Scenario F 31/12/2015 Stock of Provisions	erage - Default	as of 31/12/20:	L6 Coverage tio - Default Stock
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S	(min EUK, %) Central hands and central governments institutions institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: SPEC Retail - Secured on sel settate property - Of Retail - Secured on sel settate property - Of Retail - Secured on real estate property - Of Retail - Open Retail - Of Which: NOP Retail - Other Retail - Of Which: NOP Securitisation When non-credit obligation assets OTAL Control and Research of Securities of Securities and Research of Securities on Securities	LTV % (as of 31/12/2013)		Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Osure values (as a A-788 A-788 Non-defaulted	Defaulted Non-de	STA Infaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Risk exp 168 Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Activities of the control of the con		/2013) 51/ Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		F-1F Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Non-defaulted O O O O O O O O O O O O O		/12/2013) STA On-defaulted Default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			as of 31/12/ nt Stock of Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Bases as 9 - Impairment rate	ine Scenario (31/12/2015 (31/12/2015 CStock of Ratio (31/1	erape Impaid fig.	es of 31/1 Stock to Provision 1 Stock to Provision	2/2016 # Coverage Ratio - Defeat Stock	Impairmen	as of 31/12) t rate Stock Provision 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2014 Coverage of Coverage of Stock	Advented as 9 and 1 and	ice Scenalio (3.1/12/2015 (3.1/12)015	errage tropalment of the control of	as of 31/12/20 feet of Read Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

2014 EU-wide Stress Test Credit Risk (min RIF, %)	Exposure values (as of 31/12/2013) Rink exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) LTV % (as of 31/12/2013) STA F-265 Acts	## Baseline Scientific ## of 31/12/2016	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2015 as of 31/12/2015 as of 31/12/2016 as of 31/12/
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(min EUR, %)	Exposure values (as of 31/12/2013) F-HS A-188 S-14 S-15 A-188 A-188 S-14 S-14 S-14 S-14 S-14 S-14 S-14 S-14		Adverse Scenario as of 31/12/2014 as of 31/12/2015 s of 31/12/2015 s of 31/12/2015 as of 31/12/2015 s of 31/12/2016 as of 31/12/2016 as of 31/12/2016 s of 31/12/2016 as of 31/12/2016 as of 31/12/2016 s of 31/12/2016 as of 31/12/2016
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P&L		:	Baseline Scenari	io	Adverse Scenario				
(mln EUR)	31/12/2013	31/12/2014 31/12/20		31/12/2016	31/12/2014	31/12/2015	31/12/2016		
Net interest income	3,203	3,203	3,203	3,203	3,155	3,203	3,203		
Net trading income		-163	-98	-65	-199	-120	-80		
of which trading losses from stress scenarios		-164	-98	-65	-200	-120	-80		
Other operating income	322	-248	-248	-248	-314	-314	-314		
Operating profit before impairments	740	1,109	1,191	1,250	833	912	1,005		
Impairment of financial assets (-)	-4,214	-1,185	-746	-592	-3,344	-2,246	-1,596		
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-4,214	-1,185	-746	-592	-3,344	-2,246	-1,596		
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0		
Impairment on non financial assets (-)	-1,231	0	0	0	0	0	0		
Operating profit after impairments from stress scenarios	-4,705	-76	445	658	-2,511	-1,333	-590		
Other Income and expenses	4,119	1,526	1,696	1,962	1,261	1,402	1,584		
Pre-Tax profit	-586	1,450	2,141	2,620	-1,250	69	994		
Tax	1,488	193	37	-27	896	542	346		
Net income	902	1,643	2,178	2,593	-354	611	1,340		
Attributable to owners of the parent	745	1,222	1,576	1,871	-119	517	1,003		
of which carried over to capital through retained earnings	395	872	1,226	1,521	-469	167	653		
of which distributed as dividends	350	350	350	350	350	350	350		

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



RWA			Baseline Scenario		Adverse Scenario				
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016		
Risk exposure amount for credit risk	154,753	155,577	156,125	156,592	156,033	157,093	158,135		
Risk exposure amount Securitisation and re-securitisations	248	526	554	571	591	658	701		
Risk exposure amount Other credit risk	154,505	155,051	155,572	156,021	155,442	156,436	157,434		
Risk exposure amount for market risk	5,027	5,027	5,027	5,027	6,631	6,723	6,784		
Risk exposure amount for operational risk	10,899	11,591	11,745	11,855	11,074	11,223	11,397		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0		
Total Risk exposure amount	170,679	172,194	172,897	173,474	173,738	175,039	176,317		



EBA BANKING AUTHORITY	Securitisation			Baseline scenario		Adverse scenario					
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016			
	Banking Book	419									
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0									
	Correlation Trading Portfolio (CRM)	0									
	Total	419									
	Banking Book	248	526	554	571	591	658	701			
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0			
•	Total	248	526	554	571	591	658	701			
	Hold to Maturity porfolio	11	19	25	29	28	44	56			
Turneimmente	Available for Sale porfolio	0	0	0	0	0	0	0			
Impairments	Held for trading portfolio										
	Total	11	19	25	29	28	44	56			

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/201	13		,	VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIR EXPOSURES (acco		NET DIRECT POSITIONS (gross exposures (long) net of cash short spositions of sovereign debt to other counterpaties only where there				DIRECT	IVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of provi (1	isions)	is a maturity matching) (1)			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		
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	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 10 0 0 0 0 0	0 0 0 0 0 0	0 10 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 10 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 - 3M [Denmark	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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	France	0 200 0 349 2 0 0	0 0 0 0 0 0	0 200 0 349 1 0 0	0 0 0 349 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 200 0 0 1 0 201	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross of			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
	Country / Region	of provisions) (1)		s positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)			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		
Residual Maturity			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [Germany	0 0 0 72 0 0 0	0 0 0 0 0 0	0 0 0 72 0 0 0	0 0 0 72 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [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 - 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
T 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 - 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 - 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 - 3M [Italy	3 36 13 27 11 10 1	0 0 0 0 0	3 19 0 27 54 10 1	0 0 0 0 0	0 0 0 0 0 0	3 19 0 27 54 10 1	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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 [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
10t 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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS C	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIF			OSITIONS (gross e			DIRECT	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of provisions) (1)		is a maturity matching) (1)			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		
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 - 3M [[3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Tot	Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Netherlands	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 - 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 - 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS C	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
			RECT LONG		OSITIONS (gross of			DIRECT	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
	Country / Region	of provisions) (1)		positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)			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			
Residual Maturity			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 - 3M [Spain	3,099 7,059 11,675 3,513 6,106 6,570 2,466 40,487	1,260 1,798 509 747 1,893 2,167 1,792 10,166	2,667 6,813 11,531 3,442 3,739 5,782 2,096 36,070	824 1,093 6,463 1,483 1,663 3,454 368 15,348	0 0 0 0 0 0	0 0 262 81 0 25 0	251 6 21 0 68 70 2 419	23 0 1 0 2 5 0	250 0 0 0 45 252 2 549	-2 0 0 0 -1 -23 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Sweden	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [3M - 1 Y [1 Y - 2 Y [2Y - 3 Y [3Y - 5 Y [5Y - 10 Y [10 Y - more Tot	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 - 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 - 3M [Canada	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [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 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more	U.S.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	



	(mln EUR)		V	ALUES AS C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013					
			RECT LONG		OSITIONS (gross of		net of cash short	DIRECT	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)					INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of prov		is a maturity matching) (1)			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				
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 [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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Switzerland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 3M [Middle East	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 - 3M [Africa	20 1 0 0 0 0 0	20 0 0 0 0 0 0	0 1 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Others	11 0 0 0 8 0 19	11 0 0 0 8 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		

- Notes and definitions

 (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

 (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

 (3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

 'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



2014 EU-wide Stress Test Capital

					Baseline Scenario			Adverse Scenario			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	28,970	27,243	27,120	26,811	25,417	24,026	23,417	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,544	18,638	19,346	20,056	16,850	16,206	16,474	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3	3	3	3	3	3	3	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	353	1,225	2,451	3,972	-117	51	704	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	788	467	275	147	-284	-323	-552	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	503	503	503	503	-122	107	57	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	548	228	36	-93	102	-166	-345	-	-
	A.1.4	Other Reserves	15,756	15,756	15,756	15,756	15,756	15,756	15,756	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	6,073	6,098	6,114	6,117	6,650	6,693	6,533	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 (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	-503	-503	-302	-201	122	-64	-23	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-5,841	-5,741	-5,641	-5,540	-5,741	-5,641	-4,988	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 not of associated DTI's	-2,341	-2,341	-2,341	-2,341	-2,341	-2,341	-2,341	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-12	-12	-12	-12	-12	-12	-12	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
OWN FUNDS	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	-253	-291	-291	-293	-289	-286	-287	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 152(R) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	-84	-120	-120	-120	-120	-120	-120	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	-145	-124	-127	-115	-245	-294	-296	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	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 	-718	-736	-822	-918	-867	-988	-1,064	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	-136	-100	-48	0	-221	-229	-189	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	4,522	4,939	4,331	3,481	4,438	3,883	3,230	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 (+/-)	1,304	1,483	1,198	849	539	208	78	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 (+/-)	3,218	3,455	3,133	2,633	3,900	3,675	3,152	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)	1,253	1,328	1,485	1,571	1,283	1,424	1,599	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)	18,797	19,966	20,831	21,627	18,133	17,629	18,073	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,173	7,277	6,289	5,184	7,284	6,396		CA1 {1.2}	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CETI deduction (+)	170,679 6,229	172,194	172,897	173,474	173,738	175,039	176,317	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
OWN FUNDS	B.2	of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	1,017								Article 381 to 386 of CRR
REQUIREMENTS	B.3	to large financial institutions under IR8 the IR8 approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	0								Articles 153(2) of CRR
	B.4	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-3,279								Recital (44) of CRR
	B.5 B.6	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	0								- Article 124 to 164 of CRR
	C.1	or which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	10.28%	10.82%	11.19%	11.56%	9.70%	9.26%	9.34%	CA3 {1}	- Article 124 to 104 of UKK
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	11.01%	11.60%	12.05%	12.47%	10.44%	10.07%	10.25%	CA3 {3}	-
	C.3	Total Capital ratio	16.97%	15.82%	15.69%	15.46%	14.63%	13.73%	13.28%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		13,776	13,832	13,878	9,556	9,627	9,697		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014-2016 period (cumulative conversions) (1)		1,923	1,923	1,923	1,923	1,923	1,923		
Memorandum items	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)				9.55%			7.51%		

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



2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission. **Baseline scenario** Adverse scenario Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches) Risk exposure Risk exposure **CET1** impact **CET1** impact (mln EUR) amount impact amount impact 2013 0 0 Net impact (70%) of € 839 Mn non-recurring expenses in 2013 from a 2014 587 0 587 restructuring plan following the merger with Banca Cívica Net impact (70%) of € 839 Mn non-recurring expenses in 2013 from a 2015 587 587 0 0 restructuring plan following the merger with Banca Cívica Net impact (70%) of € 839 Mn non-recurring expenses in 2013 from a 2016 587 0 587 0 restructuring plan following the merger with Banca Cívica Total 1,762 1,762 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 (+)	1,923

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