

Bank Name	ES - Liberbank, S.A.
LEI Code	635400XT3V7WHLSFYY25



Summary Adverse Scenario

ES - Liberbank, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	418
Impairment losses on financial and non-financial assets in the banking book	668
Common Equity Tier 1 capital (1)	1,419
Total Risk Exposure (1)	18,143
Common Equity Tier 1 ratio, % (1)	7.8%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	659
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,092
3 yr cumulative losses from the stress in the trading book	113
Valuation losses due to sovereign shock after tax and prudential filters	2
Common Equity Tier 1 capital (1)	1,040
Total Risk Exposure (1)	18,511
Common Equity Tier 1 ratio, % (1)	5.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,018
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)	435
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 - Liberbank, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	418
Impairment losses on financial and non-financial assets in the banking book	668
Common Equity Tier 1 capital (1)	1,419
Total Risk Exposure (1)	18,143
Common Equity Tier 1 ratio, % (1)	7.8%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,096
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	437
3 yr cumulative losses from the stress in the trading book	77
Common Equity Tier 1 capital (1)	1,762
Total Risk Exposure (1)	18,773
Common Equity Tier 1 ratio, % (1)	9.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,502

⁽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

2014 EU-wide Stress Test Credit Risk	Exposure values (as of 31/12/2013) F-DS A-DS STA F-DS A-DS STA F-DS STA F-	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 Impairment Soci of Coverage Ratio Impairment Soci of Coverage Ratio Default Impairment Soci of Ratio Default Impairment Impairme	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 Impairment rate Provisions Ratio - Detail Impairment Stock of Coverage Impairment rate Provisions Ratio - Detail Impairment Ratio - Detail -
Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Retail - Other Retails - Secured on real estate property Retail - Other Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail - Other Retail - Of Which: Specialised - Other Retail - O	0 0 0 0 0 151183 2.082 0 0 0 0 0 270 7 0 0 0 0 0 45 1.556 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 0 1.556 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 1.613 42.99% 0.00% 1.613 42.99% 0.00% 1.613 42.99% 0.00% 1.0.01% 0.00% 1.0.01% 0.00% 1.0.01% 0.00% 1.0.01% 0.00% 1.0.01% 0.00% 1.0.01% 0.00% 1.0.01% 0.00% 1.0.01% 0.00% 1.0.01% 0.00% 1.0.01% 0.00% 1.0.01% 0.00% 1.0.01% 0.00% 0.00% 1.0.01% 0.00% 0	1.29% 1.781 43.84% 0.68% 1.875 44.50% 1.39% 1.974 44.89% 0.00% 1 0.20% 0.00% 1 0.1% 0.00% 1 0.1% 0.00% 1 0.1% 0.00% 1 0.1% 0.00% 1 0.1% 0.00% 1 0.1% 0.00% 1 0.1% 0.00% 1 0.1% 0.00% 1 0.1% 0.00% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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2014 EU-wide Stress Test Credit Risk (min BLF, %)	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 31/12/2015 ### of 31/12/2015 ### of 31/12/2015 #### of 31/12/2015 #### of 31/12/2015 ####################################	Adverse Scientific as of 31/12/2014 as of 31/12/2015 sof 31/12/2015 sof 31/12/2015 sof 31/12/2015 sof 31/12/2016 sof 31
Testitutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Retail - Secured on real estate property - Retail - Country Retail - Of Which: SPE Retail - Country Retail - Of Which: SPE Retail - Other Retail - Of Which: NO SPE Retail - Other Retail - Of Which: SPE Retail - Other Ret	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
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(on EUR, %) Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Court parks Retail - Secured on real estate property Retail - Court parks Retail - Of Which: SPE Retail - Court parks Retail - Of Which: SPE Retail - Court parks - Of Which: SPE Retail - Court parks - Of Which: SPE Securitisation Other non-credit obligation assets TOTAL () Menta the part of securitisations positions deducted from capit () Menta the part of securitisations positions deducted from capit () Menta the part of securitisations positions deducted from capit	Exposure values (as of 31/12/2013) TV % (as of 31/12/2013) STA	Basedine Scenario	Adverse Scenario Adverse Sce
(min EUR, %)	Exposure values (as of 31/12/2013) F-HS A-188 S-14 S-15 A-188 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 sof 31/12/2015 sof 31/12/2015 sof 31/12/2015 inpairment rate Sock of Sate Other Impairment Sock of Coverage indicates Social and Social Socia
Central banks and central governments Institutions Corporates Corporates - Of Which: SPEC Retail Retail - Secured on real estate property Retail - Coultiving Recorbing Retail - Coultiving Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Securitisation Other comount-offic beligation assets Securitisation Other comount-offic beligation assets Securitisation are recorded and security an	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	- 0 - 0 - 0



P&L			Baseline Scenari	0	Adverse Scenario			
(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		474	482	545	374	364	459	
Net trading income		33	48	56	15	38	49	
of which trading losses from stress scenarios		-39	-23	-15	-56	-34	-23	
Other operating income	284	11	36	48	-17	19	36	
Operating profit before impairments	418	289	352	455	138	191	330	
Impairment of financial assets (-)	-666	-193	-160	-84	-533	-320	-238	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-634	-193	-160	-84	-533	-320	-238	
Impairment Financial assets designated at fair value through P&L (-)	-32	0	0	0	0	0	0	
Impairment on non financial assets (-)	-2	0	0	0	0	0	0	
Operating profit after impairments from stress scenarios	-250	96	193	371	-396	-129	92	
Other Income and expenses	53	39	88	42	40	88	42	
Pre-Tax profit	-197	135	281	413	-356	-41	135	
Tax	102	-31	-72	-112	119	37	-29	
Net income	-95	104	208	302	-237	-5	106	
Attributable to owners of the parent	-84	104	208	302	-237	-5	106	
of which carried over to capital through retained earnings	-84	104	208	302	-237	-5	106	
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.



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	16,222	16,097	16,470	17,240	16,035	16,444	17,250	
Risk exposure amount Securitisation and re-securitisations	148	173	180	186	186	202	212	
Risk exposure amount Other credit risk	16,074	15,924	16,289	17,054	15,849	16,242	17,038	
Risk exposure amount for market risk	1	1	1	1	1	1	1	
Risk exposure amount for operational risk	1,857	1,546	1,463	1,470	1,451	1,268	1,196	
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0	
AQR adjustments (for SSM countries only)	63	63	63	63	63	63	63	
Total Risk exposure amount	18,143	17,706	17,997	18,773	17,550	17,776	18,511	



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	49						
Evenesure values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	49						
	Banking Book	148	173	180	186	186	202	212
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	148	173	180	186	186	202	212
Impairments	Hold to Maturity porfolio	49	51	53	54	52	55	58
	Available for Sale porfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	49	51	53	54	52	55	58

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 DIRECT LO		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				DIRECT	IVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
	Country / Region	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			nich: loans 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
[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 - 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 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 0
[0 - 3M[[3M - 1Y [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 - 3M [Denmark	0 0 0 0 0	00000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0
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2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
			GROSS DIRECT LONG NET DIRECT POSITIONS (gross exposures (long) net of cash short POSURES (accounting value gross positions of sovereign debt to other counterpaties only where there					DIRECT	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)					6 (3) (on and off	balance sheet)	
		of pro	visions) (1)	is a maturity matching) (1)			Derivatives with positive fair value at D 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 [Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 - 3M [Greece	0 0 0 0 0 0 10	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 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	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 0 0 0	0 0 0 0 0 0	0 0 0 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 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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	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	0 0 0 0 0 0	0 0 0 0 0 0	0 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 0	0 0 0 0 0 0	

2014 EU-wide Stress Test - Sovereign Exposure

	(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			DIRECT	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		of prov		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	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 [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 - 1 Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	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 - 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 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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 [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 - 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(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
	Country / Region	EXPOSURES (according of pro	RECT LONG counting value gross visions) (1)		is a maturi		net of cash short only where there	DIRECT Derivatives with po 31/12/	SOVEREIGN EXPOSI sitive fair value at (2013	Derivatives wit		Derivatives with		S (3) (on and off balance sheet) 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Spain	1,626 916 3,253 1,398 2,762 2,175 491 12,622	111 196 127 100 234 311 264 1,344	1,626 916 3,253 1,398 2,762 2,175 491 12,622	0 91 1,260 319 51 0 0	0 0 0 0 0 0	0 0 0 0 3 16 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 - 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 - 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 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 - 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 - 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



2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20 1	13		1	VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013				
		GROSS DIRECT I					net of cash short	DIRECT	IVES (1)	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 fa value at 31/12/2013			
Residual Maturity	Country / Region		vhich: loans d 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	
[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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 - 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 - 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 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 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 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	1,594	1,715	1,764	2,031	1,308	1,228	1,275	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,419	1,527	1,532	1,762	1,155	1,037	1,040	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)	2,523	2,523	2,399	2,399	2,523	2,523	2,523	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	124	124	0	0	124	124	124	-	-
	A.1.2	Retained earnings	-1,048	-944	-735	-434	-1,285	-1,289	-1,184	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	-46	-61	-69	-75	-88	-97	-113	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	0	0	0	0	-10	0	-3	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-52	-66	-75	-81	-84	-103	-116	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	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	93	93	93	93	93	93	93	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	0	0	0	0	8	0	1	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-127	-127	-127	-127	-127	-127	-127	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	-457	-457	-457	-457	-457	-457	-457	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	-18	-18	-18	-18	-18	-18	-18	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	-18	-18	-18	-18	-18	-18	-18	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)
	A.1.15.1	Of which: from securitisation positions (-)	-18	-18	-18	-18	-18	-18	-18	CA1 {1.1.1.18.1}	of CRR: Articles 36(1) noint k) (iv) and 153(R) of CRR and 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	-1	0	0	0	-8	-11	-2	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 	-111	-99	-79	-50	-133	-136	-127	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	-29	-22	-5	0	-52	-51	-42	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	658	656	548	448	717	625	511	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 (+/-)	658	656	548	448	717	625	511	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)	175	188	232	270	154	191	235	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)	1,594	1,715	1,764	2,031	1,308	1,228	1,275	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.2}	Article 71 of CRR
	B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	18,143 346	17,706	17,997	18,773	17,550	17,776	18,511	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 B.3	of which: stemmina from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	235								Article 381 to 386 of CRR Articles 153(2) of CRR
REQUIREMENTS	B.4	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	-263								Recital (44) of CRR
	B.5	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	253 7.82%	8.62%	8.51%	9.38%	6.58%	5.83%	5.62%	CA3 {1}	Article 124 to 164 of CRR -
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	8.79%	9.69%	9.80%	10.82%	7.46%	6.91%	6.89%	CA3 {3}	-
Period	C.3	Total Capital ratio	8.79%	9.69%	9.80%	10.82%	7.46%	6.91%	6.89%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		1,416	1,440	1,502	965	978	1,018		
	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		
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	435		
	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)				7.00%			2.86%		

⁽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

349

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 Less RWAs due to Operating profit. Higher result due to reduction in 2014 94 -292 54 -364 operational costs. Higher NIM due to increase in profitability Less RWAs due to Operating profit. Higher result due to reduction in 2015 58 -92 -191 104 operational costs. Higher NIM due to increase in profitability Less RWAs due to Operating profit. Higher result due to reduction in 2016 151 -9 91 -92 operational costs. Higher NIM due to increase in profitability Total -393 203 -647



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 (+)	575
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	62

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) (-)	-21
Other material losses and provisions from 1 January to 30 September 2014 (-)	0