

Bank Name	ES - NCG Banco, S.A.
LEI Code	54930056IRBXK0Q1FP96



#### **Summary Adverse Scenario**

#### ES - NCG Banco, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	855
Impairment losses on financial and non-financial assets in the banking book	974
Common Equity Tier 1 capital (1)	2,643
Total Risk Exposure (1)	25,958
Common Equity Tier 1 ratio, % (1)	10.2%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	747
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,506
3 yr cumulative losses from the stress in the trading book	13
Valuation losses due to sovereign shock after tax and prudential filters	4
Common Equity Tier 1 capital (1)	2,043
Total Risk Exposure (1)	22,340
Common Equity Tier 1 ratio, % (1)	9.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,229
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.



### 2014 EU-wide Stress Test

#### **Summary Baseline Scenario**

#### ES - NCG Banco, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	855
Impairment losses on financial and non-financial assets in the banking book	974
Common Equity Tier 1 capital (1)	2,643
Total Risk Exposure (1)	25,958
Common Equity Tier 1 ratio, % (1)	10.2%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,207
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	726
3 yr cumulative losses from the stress in the trading book	6
Common Equity Tier 1 capital (1)	2,981
Total Risk Exposure (1)	21,467
Common Equity Tier 1 ratio, % (1)	13.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,717

(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:

<sup>(2)</sup> Conversions not considered for CET1 computation

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

EBA 2014 EU-wide Stress Test Credit Risk	TV % (as of	/12/2016 as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  X of Coverage Impairment rate Provisions State Orders Provisions State Orders Provisions are rate Provisions and rate Provisions are rate Provisions and rate Provisions are rate Provisions and rate Orders and Restaurant Order
(min UM, %)  Central banks and central governments Institutions Corporates Corporates Corporates of Which: Specialized Lending Corporates Corporates of Which: Specialized Lending Retail - Secured on real catalar property of Retail - Secured on real catalar property of Retail - Secured on real catalar property of Retail - Corporate - Corp	0 0 0 0 0 15,820 6 0 0 0 0 279 2 0 0 0 0 0 6 0,33% 51 66,86% 0.35% 52 71,26% 0.26% 120 0 0 0 0 0 5,311 1,25% 0 0 0 0 0 0 5,321 1,25% 0 0 0 0 0 0 5,321 1,25% 0 0 0 0 0 0 1,353 25 0 0 0 0 0 0 233 1,465 2,33% 1,802 5,13% 1,80	28 81.27% 1.12% 158 44.01% 1.04% 297 50.74% 0.89% 412 69.07% 55 16.45% 0.57% 23 16.30% 0.50% 29 15.10% 0.44% 34 14.65% 0.05% 2.0 15.10% 0.45% 34 14.65% 0.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0
(min BIR, %)  Central banks and central governments Institutions Corporates - Col Which: Secusited Lending Corporates - Col Which: Secusited Lending Corporates - Col Which: Secusited read extra property Retail - Secured on real estate property - Of Retail - County - Color - Col	0 0 0 0 0 1,461 31 0 0 0 0 0 1,336 25 0 0 0 0 0 5,547 10,90 0 0 0 0 224 1,224 12,236 1,098 51,659 51	No.   Converge   Con
(mis EUA, %)  Central banks and central governments Institutions Corporates Corporates—Of Which: Specialised Lending Retail - Socured on real estate property—Of Retail - Socured on real estate property—Of Retail - Country Revolving Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Equity Securitisation Other non-credit obligation assets TOTAL Socrytisation and re-accuritisations positions deducted from capital * Uniform to the part of Securitization reposses that is deducted from capital and and technical is true.	Exposure varies (as of 31/12/2013)  TV % (as of 1/12/2013)  Non-defaulted	Section   Sect
(min BUR, %)  Central banks and central governments Institutions Corporates Corporates—Of Which: Secusited Lending Corporates—Of Which: Secusited Lending Corporates—Of Which: SHE Retail Secured on real estate property Retail - Secured on real estate property—Of Retail - Secured on real estate property—Of Retail - Secured on real estate property—Of Retail - Outh Retail - Outh Retail - Outh Minds SHE Retail - Other Retail Retail - Other Retail - Of Which: SHE Equity Securitisation Other non-credit objects for the Security of the Security Securitisation Other non-credit objects on securitisations positions deducted from capital 5.  (T)Men to the part of Securitisation requires that is deducted from capital 5.	Exposure values (ar of 31/13/2013)   Sick exposure amounts (ar of 31/13/2013)   Value adjustments and provisions (ar of 31/13/2013)	Sect of Contrage   Sect of Contrage   Sect of Contrage   Impairment rate   Impairm
Control hanks and central governments Corporates - Of Which: Securities Lending Retail - Securities In real state property - Of Retail - Securities Lending Lending Lending Retail - Outher Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Re	Exposure values (as of 31/12/2013)   State exposure amounts (as of 31/12/2013)   Value adjustments and provisions (as of 31/12/2013)   STA   PLOS   ASIS   STA   PLOS	12/2015
(nin EUR, %)  Central banks and central governments Institutions Corporates - Of Which; Speculised Lending Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Observed on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Observed on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property - Of Retail - Securistic on real estate property	Exposure values (as of 31/12/2013)  TV % (as of 1/12/2013)  Fig. A-128  STA  Fig. STA	Aphrecise Secretario   Secret

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 Scientific   Section   Sec
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
(one EUR, %)  Central banks and central governments Institutions Corporates - Of Which: Secretaised Lending Retail - Secretaised Lending Retail - Other Secretaised Lending Retail - Other Retail - Of Which: Secretaised Corporates - Of Which: Secretaised Lending Retail - Other Retail - Of Which: Secretaised Lending Corporates	Exposure values (as of 31/12/2013)    Exposure values (as of 31/12/2013)   FiRS   A-198   STA   FiRS   A-198   STA   FiRS   STA   FiRS   STA   FiRS   STA   FiRS   STA   FiRS   STA   FiRS   STA   First   STA   Fir	Basedine Scenario   Security	Adverse Scenario   Adverse Sce
(on EUR, %)  Central banks and central governments Invitrutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Outset Retail - Out Which: SME Retail - Outset Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Socialisation Other non-credit obligation assets TOTAL  (1) Males to the part of invitations repower that is deuted in mit regulated that included in MIXA.	Exposure values (as of 31/12/2013)    TV % (se of 31/12/2013)   FullS   A-196   STA   Full S   A-196   STA   A-196   STA   Full S   A-196   STA   A-19	Basedine Scenario   Social Converge Rete   Implament   Social Converge   Implament   Im	## Adverses Scenario  ## of 31/12/2014  ## of 31/12/2014  ## of 31/12/2015  ## of 31
(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-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  as of 31/12/2015  sof 31/12/2016  as of 31/12/2016  sof 300 of Coverage Impairment case Social Seater Solidar and Production  and Production  soft Application  coverage Coverage Total State Solidar  soft Application  soft Application  coverage Total State Solidar  soft Application  soft
Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: SNE Retail - Secured on real estate property Retail - Coultiving Recorbing Retail - Coultiving Retail - Of Which: SNE Retail - Other Retail - Of Which: SNE Retail - Other Retail - Of Which: SNE Retail - Other Retail - Of Which: SNE Equity Securitisation Other connumental beligation assets SECURITIES - SNE	0 0 0 0 0 0 0 0 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	I	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	635	590	613	620	453	533	506		
Net trading income		-5	-3	-3	-8	-5	-4		
of which trading losses from stress scenarios		-3	-2	-1	-6	-4	-3		
Other operating income	655	90	85	75	55	52	44		
Operating profit before impairments	855	372	407	428	189	284	274		
Impairment of financial assets (-)	-844	-234	-264	-229	-615	-500	-386		
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-619	-234	-264	-229	-615	-500	-386		
Impairment Financial assets designated at fair value through P&L (-)	-225	0	0	0	0	0	0		
Impairment on non financial assets (-)	-130	0	0	0	-2	-2	-2		
Operating profit after impairments from stress scenarios	-119	138	144	199	-428	-218	-114		
Other Income and expenses	-322	0	0	0	-1	-1	-1		
Pre-Tax profit	-441	138	144	199	-429	-219	-115		
Tax	441	-41	-43	-60	129	66	34		
Net income	1	97	101	139	-300	-153	-80		
Attributable to owners of the parent	1	97	101	139	-300	-153	-80		
of which carried over to capital through retained earnings	1	97	101	139	-300	-153	-80		
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	24,175	22,028	21,000	19,684	22,567	21,758	20,557
Risk exposure amount Securitisation and re-securitisations	1,288	1,341	1,368	1,384	1,486	1,598	1,669
Risk exposure amount Other credit risk	22,887	20,688	19,632	18,300	21,081	20,160	18,888
Risk exposure amount for market risk	38	38	38	38	38	38	38
Risk exposure amount for operational risk	1,731	1,731	1,731	1,731	1,731	1,731	1,731
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	14	14	14	14	14	14	14
Total Risk exposure amount	25,958	23,811	22,782	21,467	24,350	23,541	22,340



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	870						
Evenesive velves	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	871						
	Banking Book	1,288	1,340	1,367	1,384	1,486	1,598	1,669
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	1,288	1,341	1,368	1,384	1,486	1,598	1,669
	Hold to Maturity porfolio	0	3	5	7	3	6	9
Impairments	Available for Sale porfolio	0	1	2	3	1	3	4
	Held for trading portfolio							
	Total	0	4	7	10	4	9	13

# 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	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 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 - 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[	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 - 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
[ 0 - 3M   [ 3M - 1 Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - more Tot	Estonia	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 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 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross of			DIRECT	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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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
[ 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
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 0 0	0 0 0 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 - 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 48 0 0 58 0 106	0 0 0 0 8 0	0 48 0 0 58 0 106	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 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 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013				
		GROSS DIR					net of cash short	DIRECT	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		of provi	sions)	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 wit value at 31	h negative fair ./12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[ 0 - 3M [	Lithuania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Luxembourg	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M   [ 3M - 1 Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y   [ 10Y - more Tot	Maita	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [	Netherlands	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	Norway	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 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 - 3M [	Portugal	0 4 0 0 0 0 6 9	0 0 0 0 0 6 9	0 4 0 0 0 6 9	0 4 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 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	
Tot   0 - 3M     3M - 1Y     1Y - 2Y     72 - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Tot	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	

	(mln EUR)		V	ALUES AS C	OF 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross e			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 [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Spain	1,092 3,415 994 2,086 1,283 546 130 <b>9,546</b>	187 284 83 63 258 263 97 1,233	1,092 3,415 994 2,086 1,283 546 130 <b>9,546</b>	77 211 310 661 54 228 3	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 0 0	0 0 0 0 0 0
To - 3M	United Kingdom	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 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 Tot	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
10t   10t	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



	(mln EUR)		V	ALUES AS O	F <b>31/12/20</b> 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)		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		h negative fair ./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 - 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 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

		Сарісаі			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	2,643	2,739	2,845	2,981	2,330	2,155	2,043	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,643	2,739	2,845	2,981	2,330	2,155	2,043	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)	7,848	7,848	7,848	7,848	7,848	7,848	7,848	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	1	97	198	337	-300	-453	-533	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	16	4	-3	-8	-86	-100	-121	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	21	21	21	21	-26	-5	-4	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	41	30	22	18	-15	-48	-71	-	-
	A.1.4	Other Reserves	-5,190	-5,190	-5,190	-5,190	-5,190	-5,190	-5,190	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	23	23	23	23	23	23	23	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	55	55	55	55	55	55	55	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0	_	
	A.1.9	Sovereign Exposure in AFS portfolio  (-) Intangible assets (including Goodwill)	-44	-44	-44	-44	-44	-44	44	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
		(-) DTAs that rely on future profitability and do not arise from temporary								1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	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	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	-20	-20	-20	-20	-20	-20	-20	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	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) noint k) (iv) and 153(8) 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) a 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) an 48(2) of CRR
	A.1.18	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	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 exceding 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	-47	-35	-23	-21	44	35	24	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 (+/-)	-5	-5	-9	-14	-5	-9	-14	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 (+/-)	-42	-30	-14	-7	48	44	38	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)	2,643	2,739	2,845	2,981	2,330	2,155	2,043	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	GA1 {1.2}	Article 71 of CRR
	В	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	25,958	23,811	22,782	21,467	24,350	23,541	22,340	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48
	B.1 B.2	of which: stemming from CVA capital requirements (+)	0 154								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
KEQUIREMENIS	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-164								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	0								-
	B.6	) of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	10.18%	11.50%	12.49%	13.89%	9.57%	9.15%	9.14%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	10.18%	11.50%	12.49%	13.89%	9.57%	9.15%	9.14%	CA3 {3}	-
	C.3	Total Capital ratio	10.18%	11.50%	12.49%	13.89%	9.57%	9.15%	9.14%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		1,905	1,823	1,717	1,339	1,295	1,229		
	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	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)				13.99%			9.03%		

<sup>(1)</sup> Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandom tem based on a fluid 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 There are three limits on the Restructuring Plan approved by the European Commission which affect directly the stress test exercise: Total balance sheet, 2014 44 -2,773 62 -2,748 aross loans and RWA. Impact in 2014 There are three limits on the Restructuring Plan approved by the European 2015 8 -916 80 -908 Commission which affect directly the stress test exercise: Total balance sheet, gross loans and RWA. Impact in 2015 There are three limits on the Restructuring Plan approved by the European 2016 113 -1,263 99 -1,229 Commission which affect directly the stress test exercise: Total balance sheet, gross loans and RWA. Impact in 2016 Total 164 -4,953 241 -4,885



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

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



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

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

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

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

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