

Bank Name	ES - Banco Popular Español, S.A.
LEI Code	80H66LPTVDLM0P28XF25



#### **Summary Adverse Scenario**

#### ES - Banco Popular Español, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,771
Impairment losses on financial and non-financial assets in the banking book	3,034
Common Equity Tier 1 capital (1)	8,481
Total Risk Exposure (1)	84,293
Common Equity Tier 1 ratio, % (1)	10.1%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	2,867
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5,194
3 yr cumulative losses from the stress in the trading book	107
Valuation losses due to sovereign shock after tax and prudential filters	342
Common Equity Tier 1 capital (1)	6,434
Total Risk Exposure (1)	85,052
Common Equity Tier 1 ratio, % (1)	7.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	4,678
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	773
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 $(3)$	500
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 - Banco Popular Español, S.A.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,771
Impairment losses on financial and non-financial assets in the banking book	3,034
Common Equity Tier 1 capital (1)	8,481
Total Risk Exposure (1)	84,293
Common Equity Tier 1 ratio, % (1)	10.1%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	4,924
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,065
3 yr cumulative losses from the stress in the trading book	69
Common Equity Tier 1 capital (1)	9,258
Total Risk Exposure (1)	84,664
Common Equity Tier 1 ratio, % (1)	10.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	6,773

(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	LTV % (as of 31/12/2013)	F-IRE Non-defaulted	Exposure	e values (as of 31/ A-IRB n-defaulted Defaul	(12/2013) Ited Non-defaulte	STA d Defaulted	F-II	Risk expo	osure amounts A-IRE	(as of 31/12/: 8 Defaulted N	2013) STA ion-defaulted	Defaulted N	F-IR Non-defaulted		ments and pro	visions (as of 3 RB Defaulted	31/12/2013) ST <i>i</i> Non-defaulted	Defaulted	Impairmen	as of 31/12 t Stock of Provisions	2014 Coverage Ratio	as o	dine Scenario of 31/12/201: Stock of Rati		as of 31)	12/2016 Of Coverage Ratio - Default Stock	t Impair	as of 31/3	ock of Ratio	erage Impa	Adverse Sce as of 31/1 airment Stock late Provision	Of Coverage	as c	of 31/12/2016 Stock of Provisions Contact S	verage - Default
ES - Banco Popular Español, S.A.	(min EM, %)  entral banks and central governments  utsitutions  coproates of Which: Specialised lending  coproates of Which: Specialised lending  Coproates of Which: Self  Retail - Secured on real estate property  Retail - Secured on real estate property - Of  Retail - Quantifying Revolving  Retail - Other Retail  Detail - College Retail  Detail - College Retail  Edition - College Retail  Detail - College Retail  Deta	63.7% 56.7% 65.4%	0 2,959 10,725 0 1,341 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 230 0 0 0 0	0 0 0 0 0 0 17.571 7.515	1,949 11 4,972 13 18.154 15 10.669 15 2,772 10 7,897 469 8 7,016 8 4.497	22 30 4,830 103 3,293 1,263 1,063 598 465 10 189 129 60 0 0 0 6,145	0 669 7,989 0 1,101 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 147 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 12,686 0 9,495 9,475 9,477 7,540 1,660 5,880 0 1,937 0 0 0 283 0 0 22,446	0 0 1,263 0 1,191 317 292 135 157 0 0 0 0 0 1,579	281 2,251 9,949 1,914 4,532 9,270 4,228 1,186 3,041 352 4,690 2,2786 1,904 540 121 14,853 37,265	8 30 5,437 103 3,811 1.307 1.096 616 479 10 201 134 67 0 0 0 6,782	0 0 120 0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 210 0 86 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3337 0 2297 31 128 117 111 0 3 3 0 0 0 0 0 3558	0 0 2,828 0 9,2499 829 406 245 160 0 424 424 0 0 0 12 0 0 3,669	1 9 9 392 3 289 289 23 11 11 10 0 12 4 8 0 0 0 0 434 0	0 4 3,226 37 2,357 479 208 117 191 100 206 56 0 4 0 3,714 0	0.07% 0.28% 1.65% - - 0.09% 0.43% 1.22% 0.43% 1.29% 0.00%	14 45 8,517 0 0 2,079 1,080 665 414 21 978 846 132 0	44.16% 30.70% 38.01% - - 26.52% 16.49% 21.36% 62.25% 62.25% 65.26% 66.08%	0.07% 0.30% 1.08% - 0.57% 0.39% 0.86% 0.28% 1.12% 0.99% 0.97% 1.05% 0.00%	18 4 67 3 9,064 3 0 0 2,379 2 1,234 1 741 2 493 1 26 6 1,119 960 5	4.39% 0.1 1.94% 0.8 8.02% 0.1 	07% 2: 26% 88 84% 9,4 - 0 - 43% 2.5 28% 1.3 66% 79 20% 54 97% 30 80% 1,2 77% 1.0 00% 0	44.25% 32.43% 36 37.82% - - 36 25.61% 37 16.31% 5 12.50% 6 12.50% 62.66% 88 56.30%	0.4 2.6 0.5 1.4 1.4 1.4 1.4 0.5		31 42 666 33 8,952 39 0 0 2.191 27 1.147 17 697 22 449 22 69 1,023 62 886 62 137 67	.03% 0	.40% 50 .67% 114 .87% 9,921 - 0 .86% 2.63% .61% 1.384 .40% 813 .44% 571 .35% 28 .46% 1,226 .50% 1.05% 0 0	41.62% 34.72% 39.94% - - 9 27.20% 4 17.68% 23.31% 13.82% 67.73% 58.82% 5 58.82%	0.39% 0.59% 1.49% - - 0.69% 0.47% 1.13% 0.34% 1.29% 1.25% 1.11% 0.00%	69 41 155 34 10,506 39 0 0 2.969 26 1.550 17 890 23 659 13 34 659 13 34 651 1,386 55 1,186 54	3.31% 1.39% 5.60% 5.60% 5.60% 5.64% 5.72% 8.58%
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Institut Corpora Retail Please, select the country  Equity Securit Other TOTAL	Intel Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate properly Retail - Secured on real estate properly - Of Retail - Secured on real estate properly - Of Retail - Observed on real estate properly - Of Retail - Observed on real estate properly - Of Retail - Observed on real estate properly - Of Retail - Observed - Of Which: SME Retail - Observed	170 % (as of 31/12/2013) N	F-SAB Derivative Derivative Control of Contr	Non-defaulte		STA  ion-defaulted Defau  0 0 0  0 0	Non-default  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk cap   False	A-188 Non-defaulted E		STA	F:1 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted N	### provisions		STA  Red Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Impairment rate	s of 31/12/2014 Stock of Converge Control of Converge Control of Converge Control of Con	Example 2 at 2 a	Control   Cont	es of 3 Impairment Store rate From	Coverage (Asion) Covera	Impairment rate	31/12/2014  Social Contract Providents  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	as of the state of	#31/1/2015 #31/1/2015 Sociol & Governo Florida	Impairment Stefant rate Pro	31/12/2016 200x10
Institut Corpora Retail Please, select the country  Equity Securit	Corporate - Of Which: Specialised Lending Corporates - Of Which: SPE  Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Ose - Secured on real estate property - Of Retail - Ose	177 % (as of 31/12/2013) N	F-IRS  On-defaulted Def  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A-IRB	57A  O	ulted Non-default	F-IRS  of Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A-IES Non-defaulted [ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		STA     Defaulted     Defaulted	F-II	88	A-18B  on-defaulted Defau  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ulted Non-defau  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5/A  Defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0		s of 31/12/2014  Stock of Coverso  Default  Default  O  O  O  O  O  O  O  O  O  O  O  O  O	a: Ratio: Impairmen	of 34/14/2015 Stock of Provisions 0 0	Impairment Storage Proc	1/12/2016 2016 2017 2017 2017 2017 2017 2017 2017 2017		33/12/2014 Stock of Provisions  0	es control de la	of 31/32/2015 Stock of Convex Stock of Rather to Provisions Convex Conve	as of 3	33/13/2/016 20xx of Coverage atta Code/ Covera
Central Institut Corpora	(min EUR, %) banks and central governments stons tes Coporates - Of Which: Specialised Lending Coporate of Which: SNE	LTV % (as of 31/12/2013)	F-IRB ion-defaulted Def		A-IRB	STA  ion-defaulted Defau		F-IRB	A-IRB		STA  faulted Defaulted  0 0 0 0	F-II	Value adjustme 88 Defaulted No 0 0 0	A-IRB		STA SITA  Defaulted 0 0 0	ass Impairment rate	s of 31/12/2014 Stock of Coverag Provisions Defaul 0 0	Ba a: le Ratio - Impairmen t Stock rate	seline Scenario of 31/12/2015 Stock of Provisions 0 0 0 - 0	as of 3: se Impairment Sto rate Prov	1/12/2016 Coverage Ratio - Default Strok 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	as of Impairment rate	31/12/2014  Stock of Provisions Ratio - De Struk  0 - 0 - 0 - 0	Adver as c ge fault impairment rate - - -	rse Scenario of 31/12/2015 Stock of Provisions 0 0 0 - 0 - 0	as of 3	31/12/2016 Stock of Coverage rovisions 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -

		LTV % (as of	1.5	IKD	Α.	TRU	3		1.5	IND .	AC.	IND .	,		173	ind)		TAD .	3	
	(min EUR, %)	31/12/2013)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Please, select the country	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ricase, select the country	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitication and re-cocuritications positions deducted from capital *																			

				eline Scen				
a	of 31/12	/2014	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-

				rse Scena				
as of	31/12/20	14	as	of 31/12/	2015	as	of 31/12/	2016
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	- 1	- 1	0	- 1	-	0	- 1
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-



P&L		:	Baseline Scenari	0		Adverse Scenari	0
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	2,410	2,250	2,392	2,367	1,861	2,103	2,004
Net trading income		55	69	75	36	57	68
of which trading losses from stress scenarios		-34	-21	-14	-53	-32	-21
Other operating income	1,298	212	212	212	-82	-82	-82
Operating profit before impairments	2,771	1,544	1,705	1,674	813	1,079	975
Impairment of financial assets (-)	-1,890	-1,551	-883	-631	-2,142	-1,501	-992
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,890	-1,551	-883	-631	-2,142	-1,501	-992
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	-1,144	0	0	0	-416	-86	-57
Operating profit after impairments from stress scenarios	-264	-7	822	1,043	-1,745	-507	-75
Other Income and expenses	78	30	36	39	4	36	137
Pre-Tax profit	-185	23	857	1,082	-1,741	-472	62
Tax	53	-1	-244	-311	511	155	3
Net income	-132	22	613	771	-1,230	-316	66
Attributable to owners of the parent	-135	22	613	771	-1,230	-316	66
of which carried over to capital through retained earnings	-175	21	577	724	-1,230	-316	66
of which distributed as dividends	40	1	37	46	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	76,875	77,070	77,187	77,246	77,268	77,503	77,634
Risk exposure amount Securitisation and re-securitisations	404	599	717	776	797	1,033	1,163
Risk exposure amount Other credit risk	76,470	76,470	76,470	76,470	76,470	76,470	76,470
Risk exposure amount for market risk	714	714	714	714	714	714	714
Risk exposure amount for operational risk	6,521	6,521	6,521	6,521	6,521	6,521	6,521
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	184	184	184	184	184	184	184
Total Risk exposure amount	84,293	84,488	84,605	84,664	84,686	84,921	85,052



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	465						
Evene sure velves	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	465						
	Banking Book	404	599	717	776	797	1,033	1,163
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	404	599	717	776	797	1,033	1,163
	Hold to Maturity porfolio	16	27	37	47	33	49	65
Turneimmente	Available for Sale porfolio	0	0	0	0	0	0	0
Impairments	Held for trading portfolio							
	Total	16	27	37	47	33	49	65

# 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			OSITIONS (gross e			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		of provisions) (1)	value gross	<b>P</b> 331(131) 31 331	is a maturit	y matching) 1)	,	Derivatives with po 31/12/		Derivatives wit	h negative fair value at /12/2013	Derivatives with at 31/1	positive fair value 12/2013	Derivatives with value at 31	h negative fair /12/2013
Residual Maturity	Country / Region		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
[ 0 - 3M [	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 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 - 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 0 0 0 0
[ 0 - 3M [	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 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
[ 0 - 3M [	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 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 - 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

# 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
			RECT LONG		OSITIONS (gross of		net of cash short only where there	DIRECT	SOVEREIGN EXPOS	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	posicions of sov	is a maturit	ty matching) (1)	only where there	Derivatives with po 31/12/		Derivatives wit	h negative fair value at ./12/2013	Derivatives with at 31/2	positive fair value 12/2013	Derivatives wit value at 31	th negative fair 1/12/2013
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 [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	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 - 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 - 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 - 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 - 3M [	Italy	0 223 0 0 0 0 0	0 0 0 0 0	0 223 0 0 0 0 0 223	0 223 0 0 0 0 0 223	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0-3M[ [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

# 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	V	ALUES AS OF	31/12/2013	3
			RECT LONG		POSITIONS (gross overeign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		positions of so	is a maturi	ty matching) (1)	only where there	Derivatives with po 31/12/		Derivatives wit	th negative fair value at L/12/2013	Derivatives with at 31/3	positive fair value 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 - 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 - 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 - 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 38 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 38	0 0 0 0 0 0 38	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	38 0 0 0 0 0 0	38 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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

# 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
		<b>EXPOSURES</b> (according of pro	visions)	NET DIRECT PO	ereign debt to oth is a maturit	ner counterpaties ty matching)	net of cash short only where there		Γ SOVEREIGN EXPOS	T			REIGN EXPOSURES		
			(1)			(1)		Derivatives with po 31/12	ositive fair value at /2013	Derivatives wit	h negative fair value at /12/2013		positive fair value 12/2013	Derivatives wit value at 31	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [	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 - 3M [	Spain	1,149 445 191 940 2,029 3,607 1,794	1,019 75 154 72 194 229 46 1,790	1,149 445 191 940 2,029 3,607 1,794	130 352 37 868 1,835 3,379 1,748 8,349	0 0 0 0 0 0	0 18 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 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   [ 3M - 1Y [	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 - 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 - 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 - 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 - 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 - 3M [	U.S.	0 0 0 0 2 9 22 33	0 0 0 0 0 0	0 0 0 0 2 9 22 33	0 0 0 0 2 9 22 33	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 <b>31/12/20</b> 1	13		1	VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECT I					net of cash short	DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		of provisions) (1)		positions of sort	is a maturit	y matching) 1)	om, mere arere	Derivatives with pos 31/12/			h negative fair value at /12/2013		positive fair value 12/2013	Derivatives wit value at 31	
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	<b>0</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 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 - 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			
(min 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	8,844	9,184	9,446	9,751	8,127	7,494	7,001	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,481	8,616	8,864	9,258	7,555	6,903	6,434	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)	8,038	8,038	8,038	8,038	8,038	8,038	8,038	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	-156	-136	441	1,165	-1,386	-1,703	-1,637	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	-368	-421	-453	-474	-921	-723	-830	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	-381	-381	-381	-381	-797	-517	-570	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	12	-40	-72	-93	-124	-205	-260	-	-
	A.1.4	Other Reserves	3,603	3,603	3,603	3,603	3,603	3,603	3,603	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	5	5	5	5	5	5	5	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	305	305	228	152	638	310	228	-	
	A.1.9	Sovereign Exposure in AFS portfolio  (-) Intangible assets (including Goodwill)	-3,251	-3,251	-3,251	-3,251	-2,979	-2,998	-3,112	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	-669	-669	-669	-669	-669	-669	-669	CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) or CCR  Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses	-837	-304	-249	-215	-296	-219	-168	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		-637	-304	0	-215	-290	-219	-100	CAI (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Defined benefit pension fund assets		0	0	0		0	0	CA1 {1.1.1.14} CA1 {1.1.1.15}	
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	OAI {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  Articles 4(36), 36(1) point (k) (j) and 89 to 91 of CRR;
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-55	-40	-30	-26	-24	-5	-1	CA1 {1.1.1.17 to 1.1.1.21}	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) (iii) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	-55	-40	-30	-26	-24	-5	-1	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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	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) an 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences      (-) Holdings of CET1 capital instruments of financial sector entities where the	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 35(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR  Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b);
	A.1.18	institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	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} CA1 {1.1.1.6 + 1.1.8 +	Article 470 of CRR
	A.1.20	Transitional adjustments	1,866	1,485	1,199	928	1,545	1,261	975	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 (+/-)  Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign	34	34	25	16	34	25	16	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	exposure in AFS (+/-)  ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional	1,832	1,451	1,174	911	1,510	1,236	959	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	adjustments)	0	0	0	4	0	0	69	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)	8,481	8,616	8,864	9,262	7,555	6,903	6,503	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	362	568	582	489	572	591	498	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 (+)	84,293 2,127	84,488	84,605	84,664	84,686	84,921	85,052	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	181								Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	or writer: stemming from nighter asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	368								Articles 153(2) of CRR
	B.4	lending to SMEs (-)  of which: stemming from the effect of exposures that were previously part of	-226								Recital (44) of CRR
	B.5	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	10.06%	10.20%	10.48%	10.93%	8.92%	8.13%	7.56%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%) -	C.2	Tier 1 Capital ratio	10.06%	10.20%	10.48%	10.94%	8.92%	8.13%	7.65%	CA3 {3}	-
Transitional period	C.3	Total Capital ratio	10.49%	10.87%	11.16%	11.52%	9.60%	8.82%	8.23%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		6,759	6,768	6,773	4,658	4,671	4,678		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		125	773	773	125	773	773		
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)					500	500	500		
ricinorandum items	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)				9.84%			6.42%		

<sup>(1)</sup> Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandom tem based on a fluly 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 r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



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

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



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

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	120

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