



## 2014 EU-wide Stress Test

<b>Bank Name</b>	FR - BNP Paribas
<b>LEI Code</b>	R0MUWSFPU8MPRO8K5P83

## 2014 EU-wide Stress Test Summary Adverse Scenario

FR - BNP Paribas	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	11,993
Impairment losses on financial and non-financial assets in the banking book	6,430
Common Equity Tier 1 capital <sup>(1)</sup>	65,508
Total Risk Exposure <sup>(1)</sup>	622,205
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.5%</b>
<b>Outcome of the adverse scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	12,375
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	25,228
3 yr cumulative losses from the stress in the trading book	6,788
Valuation losses due to sovereign shock after tax and prudential filters	676
Common Equity Tier 1 capital <sup>(1)</sup>	55,249
Total Risk Exposure <sup>(1)</sup>	684,617
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>8.1%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	37,654
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) <sup>(2)</sup>	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 <sup>(3)</sup>	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>(3)</sup>	0

<sup>(1)</sup> 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.

<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

## 2014 EU-wide Stress Test Summary Baseline Scenario

FR - BNP Paribas	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	11,993
Impairment losses on financial and non-financial assets in the banking book	6,430
Common Equity Tier 1 capital <sup>(1)</sup>	65,508
Total Risk Exposure <sup>(1)</sup>	622,205
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.5%</b>
<b>Outcome of the baseline scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	18,758
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	14,307
3 yr cumulative losses from the stress in the trading book	4,815
Common Equity Tier 1 capital <sup>(1)</sup>	67,704
Total Risk Exposure <sup>(1)</sup>	642,161
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.5%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	51,373

<sup>(1)</sup> 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.

Table for FR - BNP Paribas showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments/provisions for various asset classes like Central banks, Institutions, Corporates, and Retail.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MBS.

Baseline Scenario table for FR - BNP Paribas showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.

Adverse Scenario table for FR - BNP Paribas showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.

Table for France showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments/provisions for various asset classes.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MBS.

Baseline Scenario table for France showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.

Adverse Scenario table for France showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.

Table for United States showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments/provisions for various asset classes.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MBS.

Baseline Scenario table for United States showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.

Adverse Scenario table for United States showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.

Table for Belgium showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments/provisions for various asset classes.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MBS.

Baseline Scenario table for Belgium showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.

Adverse Scenario table for Belgium showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.

Table for Italy showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments/provisions for various asset classes.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MBS.

Baseline Scenario table for Italy showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.

Adverse Scenario table for Italy showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.

Table for United Kingdom showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments/provisions for various asset classes.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MBS.

Baseline Scenario table for United Kingdom showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.

Adverse Scenario table for United Kingdom showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock for 2014, 2015, and 2016.



## 2014 EU-wide Stress Test

### P&L

(mln EUR)

	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
<b>Net interest income</b>	<b>19,801</b>	<b>18,801</b>	<b>17,305</b>	<b>16,313</b>	<b>17,676</b>	<b>16,345</b>	<b>15,450</b>
<b>Net trading income</b>		1,715	2,678	3,159	728	2,086	2,764
of which trading losses from stress scenarios		-2,407	-1,444	-963	-3,394	-2,036	-1,358
<b>Other operating income</b>	1,862	1,199	1,198	1,201	1,087	1,066	1,048
<b>Operating profit before impairments</b>	<b>11,993</b>	<b>6,773</b>	<b>6,244</b>	<b>5,741</b>	<b>4,211</b>	<b>4,198</b>	<b>3,967</b>
Impairment of financial assets (-)	-6,157	-5,811	-4,506	-3,980	-8,118	-8,246	-7,598
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-5,582	-5,810	-4,505	-3,980	-8,033	-8,193	-7,556
Impairment Financial assets designated at fair value through P&L (-)	-575	-1	0	0	-85	-53	-42
Impairment on non financial assets (-)	-273	-6	-2	-2	-629	-384	-252
<b>Operating profit after impairments from stress scenarios</b>	<b>5,562</b>	<b>956</b>	<b>1,736</b>	<b>1,759</b>	<b>-4,537</b>	<b>-4,433</b>	<b>-3,883</b>
Other Income and expenses	1,044	225	240	254	195	212	226
<b>Pre-Tax profit</b>	<b>6,606</b>	<b>1,181</b>	<b>1,976</b>	<b>2,013</b>	<b>-4,342</b>	<b>-4,221</b>	<b>-3,657</b>
Tax	-2,017	-354	-593	-604	1,303	1,266	1,097
<b>Net income</b>	<b>4,589</b>	<b>827</b>	<b>1,383</b>	<b>1,409</b>	<b>-3,039</b>	<b>-2,954</b>	<b>-2,560</b>
<b>Attributable to owners of the parent</b>	<b>3,994</b>	<b>779</b>	<b>1,310</b>	<b>1,335</b>	<b>-2,896</b>	<b>-2,815</b>	<b>-2,441</b>
of which carried over to capital through retained earnings	1,878	231	504	512	-3,121	-3,044	-2,684
of which distributed as dividends	2,116	549	806	823	225	229	243

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

## 2014 EU-wide Stress Test

RWA  (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	536,627	543,601	548,614	553,851	561,575	573,308	575,892
Risk exposure amount Securitisation and re-securitisations	16,394	21,440	24,642	27,243	30,472	39,082	44,388
Risk exposure amount Other credit risk	520,233	522,161	523,972	526,608	531,103	534,225	531,504
Risk exposure amount for market risk	34,318	36,838	36,951	37,049	56,059	57,004	57,464
Risk exposure amount for operational risk	50,363	50,363	50,363	50,363	50,363	50,363	50,363
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	898	898	898	898	898	898	898
<b>Total Risk exposure amount</b>	<b>622,205</b>	<b>631,699</b>	<b>636,826</b>	<b>642,161</b>	<b>668,895</b>	<b>681,572</b>	<b>684,617</b>

## 2014 EU-wide Stress Test

### Securitisation

(mln EUR)

		as of 31/12/2013	Baseline scenario			Adverse scenario		
			31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
<b>Exposure values</b>	Banking Book	23,537						
	Trading Book (excl. correlation trading positions under CRM)	821						
	Correlation Trading Portfolio (CRM)	1,395						
	<b>Total</b>	<b>25,754</b>						
<b>Risk exposure values</b>	Banking Book	15,574	20,361	23,409	25,923	29,087	37,359	42,466
	Trading Book (excl. correlation trading positions under CRM)	819	1,079	1,233	1,320	1,385	1,723	1,922
	<b>Total</b>	<b>16,394</b>	<b>21,440</b>	<b>24,642</b>	<b>27,243</b>	<b>30,472</b>	<b>39,082</b>	<b>44,388</b>
<b>Impairments</b>	Hold to Maturity portfolio	241	530	825	1,188	554	995	1,428
	Available for Sale portfolio	4	8	12	17	9	14	18
	Held for trading portfolio							
	<b>Total</b>	<b>245</b>	<b>538</b>	<b>837</b>	<b>1,205</b>	<b>563</b>	<b>1,009</b>	<b>1,446</b>













**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
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>77,072</b>	<b>76,815</b>	<b>77,928</b>	<b>77,490</b>	<b>74,491</b>	<b>70,282</b>	<b>65,015</b>	CA1 (1)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>65,508</b>	<b>65,252</b>	<b>67,174</b>	<b>67,704</b>	<b>62,927</b>	<b>59,528</b>	<b>55,249</b>	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)	26,784	26,784	26,784	26,784	26,784	26,784	26,784	CA1 (1.1.1.1)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	49,292	49,523	50,027	50,540	46,171	43,127	40,443	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,392	1,837	1,774	1,732	-718	-329	-1,069	CA1 (1.1.1.3)	Articles 4(100), 24(1) point (d) and 36 (1) point (f) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-295	-295	-295	-295	-1,866	-823	-1,127	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	2,037	1,932	1,869	1,827	947	294	-142	-	-
	A.1.4	Other Reserves	373	408	485	510	681	672	683	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,233	1,233	1,233	1,233	1,233	1,233	1,233	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	-792	-792	-591	-391	-792	-591	-391	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	236	236	177	118	1,492	494	451	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-12,655	-12,655	-12,655	-12,655	-12,048	-11,684	-11,441	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 CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,614	-1,494	-1,383	-1,278	-2,755	-3,789	-4,583	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	-504	-1,050	-51	0	-319	-77	0	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-55	-55	-55	-55	-55	-55	-55	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (iii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 379(3) of CRR, Articles 36(1) point (k) (v) and 379(3) of CRR
	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) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	1,269	1,278	1,429	1,167	3,254	3,745	3,195	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.6)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	1,386	1,409	1,084	741	1,308	943	581	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 (+/-)	-117	-132	345	426	1,886	2,802	2,614	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>6,535</b>	<b>6,535</b>	<b>6,153</b>	<b>5,541</b>	<b>6,535</b>	<b>6,153</b>	<b>5,541</b>	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	-	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>72,043</b>	<b>71,786</b>	<b>73,327</b>	<b>73,245</b>	<b>69,462</b>	<b>65,680</b>	<b>60,790</b>	CA1 (1.1)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,029</b>	<b>5,029</b>	<b>4,601</b>	<b>4,245</b>	<b>5,029</b>	<b>4,601</b>	<b>4,225</b>	CA1 (1.2)	Article 71 of CRR	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>622,205</b>	<b>631,699</b>	<b>636,826</b>	<b>642,161</b>	<b>668,895</b>	<b>681,572</b>	<b>684,617</b>	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	17,193								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	3,929								Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	5,271								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-6,616								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 (-)	-7,931								-
B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR	
<b>CAPITAL RATIOS (%) - Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>	<b>10.53%</b>	<b>10.33%</b>	<b>10.55%</b>	<b>10.54%</b>	<b>9.41%</b>	<b>8.73%</b>	<b>8.07%</b>	CA3 (1)	-
	<b>C.2</b>	<b>Tier 1 Capital ratio</b>	<b>11.58%</b>	<b>11.36%</b>	<b>11.51%</b>	<b>11.41%</b>	<b>10.38%</b>	<b>9.64%</b>	<b>8.88%</b>	CA3 (3)	-
	<b>C.3</b>	<b>Total Capital ratio</b>	<b>12.39%</b>	<b>12.16%</b>	<b>12.24%</b>	<b>12.07%</b>	<b>11.14%</b>	<b>10.31%</b>	<b>9.50%</b>	CA3 (5)	-
<b>D</b>	<b>Common Equity Tier 1 Capital Threshold</b>		<b>50,536</b>	<b>50,946</b>	<b>51,373</b>	<b>36,789</b>	<b>37,486</b>	<b>37,654</b>			
<b>Memorandum items</b>	<b>E</b>	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		
	<b>F</b>	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		
	<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	<b>G</b>	<b>Fully Loaded Common Equity Tier 1 Capital ratio (3)</b>				<b>10.36%</b>			<b>7.60%</b>		

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

## 2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 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)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
<b>Total</b>	0	0	0	0	



## 2014 EU-wide Stress Test

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

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

# 2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	50
Repayment of CET1 capital, buybacks (-)	-64
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) (-)	-5,750
Other material losses and provisions from 1 January to 30 September 2014 (-)	0