

Bank Name	FR - Groupe Crédit Mutuel
LEI Code	969500R332FU13LE1433



Summary Adverse Scenario

FR - Groupe Crédit Mutuel

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	4,106
Impairment losses on financial and non-financial assets in the banking book	1,601
Common Equity Tier 1 capital (1)	32,637
Total Risk Exposure (1)	237,207
Common Equity Tier 1 ratio, % (1)	13.8%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	7,179
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	7,338
3 yr cumulative losses from the stress in the trading book	910
Valuation losses due to sovereign shock after tax and prudential filters	143
Common Equity Tier 1 capital (1)	32,568
Total Risk Exposure (1)	252,286
Common Equity Tier 1 ratio, % (1)	12.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	13,876
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

FR - Groupe Crédit Mutuel

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	4,106
Impairment losses on financial and non-financial assets in the banking book	1,601
Common Equity Tier 1 capital (1)	32,637
Total Risk Exposure (1)	237,207
Common Equity Tier 1 ratio, % (1)	13.8%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	10,467
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,947
3 yr cumulative losses from the stress in the trading book	517
Common Equity Tier 1 capital (1)	37,776
Total Risk Exposure (1)	241,200
Common Equity Tier 1 ratio, % (1)	15.7%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	19,296

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

⁽²⁾ Conversions not considered for CET1 computation

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

ЕВА	2014 EU-wide Stress Test Credit Risk	Wordship Date Wordship Date Wordship Date Wordship Date Wordship Date Wordship	Adverse Scenario s of 31/12/2016 as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 g Suck of Coverage Impairment store Annexes Coverage Impairment Store of Coverage Impairment Store of Coverage Impairment Store Science Store Coverage Impairment Store Science Science Store Science Store Science Store Science Science Store Science Science Store Science Store Science Store Science Science Store Science Store Science Store Science Science Store Science Science Science Science Science Science Store Science
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EBA 2014 EU-wide Stress Test Credit Risk (ma RJR, %)	Exposure values (or of 31/12/2013) Risk exposure amounts (or of 31/12/2013) Value adjustments and provisions (or of 31/12/2013) LTV % (or of 5-188 A-188 STA 5-188 A-188 STA 5-188 STA		Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2015 as of 31/12/2016
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Central banks and central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Of Which: Secalabled Lending Corporates Of Which: Secalable Lending Corporates Of Which: Secalable Retail Secured on real estate proper Retail College Retail Secured on real estate proper Retail Secured o	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Aftering Scatality As of 33/13/2016 Set
(oin EUR, %) Central banks and central governments	Exposure values (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) 17/ % (as of 5/88 A-198 STA F-188 STA F		Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2015 as of 31/12/2015 as of 31/12/2015
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(min EUR, %)	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) LTV % (as of FXRS A-FXRS A-FXRS STA FXRS ST	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 Inpairment Stock of Coverage Ratio Impairment Stock of Coverage Ratio Inpairment Stock of Coverage Ratio Inpairment Stock of Ratio Infant Impairment Stock of Ratio Infant Impairment Ratio Infant Infant Impairment Ratio Infant Impairment Ratio Infant	Adverse Scenario as of 31/12/2014 as of 31/12/2016 [Coverage School Coverage School Covera
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[1] Males to the part of Securitation exposure that is deducted from capital and is not included in MEX.	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) 117 % (as of F-RB A-RB STA F-RB A-RB STA F-RB STA A-RB STA F-RB STA A-RB STA RA-RB ST	Baseline Scenario as of 31/12/2014 Bayeline Scenario as of 31/12/2015 Brigamment Stock of Coverage Rator rate Provious Defaults and state Provious Ratio - India	as of 31/12/2014 Advente Scenario as of 31/12/2016 as of 31/12/2016 Tengaliment rate Provisors Natio Chemic State (Chemic State (Chemic State Chemic State (Chemic State (Chemi
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P&L			Baseline Scenari	0	Adverse Scenario			
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
Net interest income		7,190	7,067	6,752	6,833	6,575	6,048	
Net trading income		-99	5	56	-296	-113	-22	
of which trading losses from stress scenarios		-258	-155	-103	-455	-273	-182	
Other operating income	958	664	659	644	386	380	365	
Operating profit before impairments	4,106	3,598	3,573	3,296	2,598	2,516	2,065	
Impairment of financial assets (-)	-1,598	-1,396	-1,265	-1,213	-2,126	-2,364	-2,567	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,717	-1,307	-1,211	-1,177	-1,929	-2,246	-2,488	
Impairment Financial assets designated at fair value through P&L (-)	119	-89	-53	-36	-197	-118	-79	
Impairment on non financial assets (-)	-3	-24	-32	-18	-92	-125	-64	
Operating profit after impairments from stress scenarios	2,506	2,178	2,277	2,065	380	27	-565	
Other Income and expenses	826	780	809	814	667	801	804	
Pre-Tax profit	3,332	2,959	3,086	2,880	1,047	828	239	
Tax	-838	-894	-934	-868	-339	-285	-90	
Net income	2,494	2,065	2,151	2,011	707	543	149	
Attributable to owners of the parent	2,428	2,008	2,092	1,951	640	470	71	
of which carried over to capital through retained earnings	2,166	1,765	1,818	1,667	284	106	-2	
of which distributed as dividends	262	243	274	284	356	364	72	

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	197,917	199,496	200,596	201,475	205,144	209,008	211,901
Risk exposure amount Securitisation and re-securitisations	7,946	8,865	9,416	9,774	10,881	12,642	13,795
Risk exposure amount Other credit risk	189,971	190,630	191,180	191,701	194,263	196,366	198,106
Risk exposure amount for market risk	4,342	4,342	4,342	4,342	4,342	4,342	4,342
Risk exposure amount for operational risk	18,805	18,805	18,863	18,805	18,805	19,389	19,222
Transitional floors for Risk exposure amount	15,905	16,054	16,199	16,340	16,089	16,315	16,582
AQR adjustments (for SSM countries only)	238	238	238	238	238	238	238
Total Risk exposure amount	237,207	238,935	240,239	241,200	244,619	249,292	252,286



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	4,236						
Evene sure velves	Trading Book (excl. correlation trading positions under CRM)	1,674						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	5,910						
	Banking Book	7,565	8,310	8,757	9,045	9,825	11,181	12,064
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	382	555	659	728	1,056	1,461	1,731
•	Total	7,946	8,865	9,416	9,774	10,881	12,642	13,795
	Hold to Maturity porfolio	309	320	331	338	325	339	349
Impairments	Available for Sale porfolio	22	27	31	36	27	31	36
	Held for trading portfolio							
	Total	331	347	362	374	352	370	385

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG				net of cash short	DIRECT	SOVEREIGN EXPOSI	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		s positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)			Derivatives with po 31/12/		Derivatives with negative fair value 31/12/2013		nt Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Austria	10 0 0 0 88 19 13	0 0 0 0 0	10 0 0 0 88 19 -13	10 0 0 0 88 0	0 0 0 0 0 0	0 0 0 0 0 19 -13 6	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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	53 70 3 80 280 161 38 685	0 0 0 0 0 0	53 70 3 80 91 151 23 471	53 70 3 80 185 119 0 510	0 0 0 0 0 0	0 0 0 0 -94 33 23 -39	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 3 0 0 0	0 0 0 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[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 - 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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	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 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 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	Finland	0 0 0 0 0 34 182 11 227	0 0 0 0 0 0	0 0 0 0 0 34 182 11 227	0 0 0 0 0 0 0 113 0	0 0 0 0 0	0 0 0 0 0 34 69 11	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	France	4,154 5,854 701 1,186 2,528 1,274 1,769	0 0 0 10 0 0 0	4,052 5,665 395 878 1,736 321 1,739	3,952 5,665 395 878 1,830 767 1,685 15,172	0 0 0 0 0	113 100 0 0 0 -95 -446 54 -386	221 42 4 25 7 9 101 409	2 1 0 1 0 1 9	7 0 0 4 13 13 25 62	0 0 0 0 0 -2 -1 -1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross e ereign debt to oth			DIRECT	SOVEREIGN EXPOS	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	is a maturity matching) (1)				Derivatives with positive fair value at 31/12/2013 Derivatives with 31		h negative fair value at ./12/2013	Derivatives with at 31/2	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 [Germany	3 228 74 126 777 733 144 2,085	0 0 0 0 0 0	0 224 70 122 764 609 124 1,913	0 224 69 113 769 428 70 1,673	0 0 0 0 0	0 0 1 8 -5 181 55 241	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 12 0	0 0 0 0 0 0
[0 - 3M [Croatia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	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 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more	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 95 0	0 0 0 0 0 0	0 0 0 0 0 95 0	0 0 0 0 0 95 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 3 18 0 0	0 0 0 0 0 0
[0 - 3M [Italy	0 2,240 416 54 374 228 233 3,546	0 0 0 0 0 0	0 2,240 416 54 374 228 233 3,546	0 2,240 416 54 365 228 233 3,537	0 0 0 0 0	0 0 0 0 9 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 36 0	0 0 0 0 0 2 0	0 0 0 3 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
[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

	(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
		GROSS DIR					net of cash short	DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provi		is a maturity matching) (1)			Derivatives with po 31/12/	Derivatives with negative fair value 2/2013 31/12/2013		th negative fair value at L/12/2013	at Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [Lithuania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Luxembourg	0 0 0 0 0 261 0	0 0 0 0 0	0 0 0 0 0 261 0	0 0 0 0 0 253 0	0 0 0 0 0	0 0 0 0 9 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 - 3M [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 - 3M [3M - 1 Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	Netherlands	0 236 0 21 87 83 47	0 0 0 0 0	0 236 0 21 87 83 -1	0 236 0 21 87 54 0	0 0 0 0 0	0 0 0 0 0 0 29 -1 28	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 56 0	0 0 0 0 0	0 0 70 0 0 13 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 - 3M [Poland	0 0 0 32 0 40	0 0 0 0 0 0	0 0 0 -32 0 40 0	0 0 0 0 0 0 31 0	0 0 0 0 0 0	0 0 0 -32 0 9	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 13 0 3 50 2 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13 0 3 50 2 5	0 13 0 3 50 0 0	0 0 0 0 0	0 0 0 0 0 0 2 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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
Tot [0 - 3M [Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot [0 - 3M [[3M - 1 Y [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

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG				net of cash short only where there	DIRECT	r Sovereign Exposi	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov	of provisions) (1)		is a maturity matching) (1)			Derivatives with po 31/12,			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	232 89 256 100 11 13 0	0 0 0 0 0 0	232 89 256 100 11 -13 0	0 0 1111 26 0 0 0	0 0 0 0 0 0	232 89 145 73 11 -13 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 35 6 0	0 0 0 0 1 0	192 0 138 107 0 0 436	0 0 0 -1 -1 0 0 0
[0 - 3M [Sweden	0 0 0 0 8 0	0 0 0 0 0	0 0 0 8 0	0 0 0 0 8 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 50 0 0 0	0 0 0 -1 0 0
[0 - 3M [3M - 1Y [United Kingdom	0 0 0 47 324 61 50 482	0 0 0 0 0	0 0 0 -47 201 16 21	0 0 0 0 0	0 0 0 0 0	0 0 0 -47 201 16 21 191	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 75 0 40 50 0	0 0 -1 0 -1 -3 0
[0 - 3M [Australia	0 0 0 68 86 81 0	0 0 0 0 0 0	0 0 0 -68 28 10 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 -68 28 10 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Canada	0 0 84 98 0 41 0	0 0 0 0 0	0 0 84 98 0 -3 0	0 0 84 98 0 0 182	0 0 0 0 0	0 0 0 0 -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 - 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Japan	0 107 0 0 0 0 0	0 0 0 0 0	0 107 0 0 0 0 0 -111 96	0 107 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 -11	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 19	0 0 0 0 0 0 -1
10t 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	u.s.	0 145 148 37 143 96 0	0 0 0 0 0	0 145 148 37 143 18 0	0 0 0 0 0 0	0 0 0 0 0	0 145 148 37 143 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)		V	ALUES AS C	OF 31/12/20	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
			RECT LONG	NET DIRECT P	OSITIONS (gross	exposures (long)	net of cash short	DIRECT	F SOVEREIGN EXPOS	URES IN DERIVAT	TVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of prov	EXPOSURES (accounting value gross of provisions) (1)		is a maturi	ty matching) (1)	only where there	Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013 Notional value Fair-value at 31/12/2013 Notional value Fa								
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		Notional value		Notional value		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 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland	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 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Other advanced economies non EEA	33 38 0 0 0 0 0	0 0 0 0 0	33 38 0 0 0 0 71	33 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	v	0 0 0 0 0	
[0 - 3M [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 7 0	0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 - 3M [Latin America and the Caribbean	0 0 0 0 0 0 15	0 0 0 0 0 0	0 0 0 0 0 0 0 15 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 15	-	0 0 0 0	0 0 0 0	0 0 0 0 0 0	0	0	0 0 0 0 24 0	0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	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 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	Others	5 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 20 0 0	0 0 0 0 0 1 0	0 4 0 0 0	0 0 0 0 0 0	

Notes and definitions

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

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

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

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



2014 EU-wide Stress Test Capital

					Baseline Scenario			Adverse Scenario			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	39,218	40,280	41,760	43,109	38,615	38,303	37,869	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	32,637	34,401	36,215	37,776	32,773	32,803	32,568	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)	9,543	9,543	9,543	9,543	9,543	9,543	9,543	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	29,801	31,566	33,384	35,051	30,085	30,191	30,190	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	180	53	-23	-74	-328	-430	-584	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	-124	-124	-124	-124	-307	-213	-238	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	553	426	350	299	228	33	-97	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	227	230	263	297	233	268	310	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	-26	-26	-26	-26	-26	-26	-26	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	99	99	74	49	245	128	95	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-6,531	-6,510	-6,481	-6,466	-6,442	-6,320	-6,259	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-76	-76	-76	-76	-76	-76	-76	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	-770	-761	-753	-744	-847	-885	-926	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(·) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	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)
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	of CRR: Articles 36(1) naint k) (iv), and 153(R) of CRR and Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	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 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	190	283	310	222	386	409	301	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	78	78	71	61	78	71	61	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 (+/-)	535	533	380	240	531	377	235	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 (+/-)	-424	-328	-141	-79	-222	-39	6	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,939	1,939	1,753	1,567	1,939	1,754	1,570	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)	34,575	36,340	37,969	39,343	34,712	34,557	34,138	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,643	3,940	3,791	3,766	3,902	3,747	3,731	CA1 {1.2}	Article 71 of CRR
	B	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	237,207 4,276	238,935	240,239	241,200	244,619	249,292	252,286	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
01411	B.2	of which: stemming from CVA capital requirements (+)	862								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 (+)	2,491								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	-2,391								Recital (44) of CRR
	B.5	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	-6,607								-
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio	13.76%	14.40%	15.07%	15.66%	13.40%	13.16%	12.91%	CA3 {1}	Article 124 to 164 of CRR -
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	14.58%	15.21%	15.80%	16.31%	14.19%	13.86%	13.53%	CA3 {3}	-
Transicional period	C.3	Total Capital ratio	16.53%	16.86%	17.38%	17.87%	15.79%	15.36%	15.01%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		19,115	19,219	19,296	13,454	13,711	13,876		
	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)				15.57%			12.79%		

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



2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory 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 (+)	161
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 (+/-)	1,132

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