

2014 EU-wide Stress Test

Bank Name	HSBC France
LEI Code	F0HUI1NY1AZMJMD8LP67

2014 EU-wide Stress Test

Summary Adverse Scenario

HSBC France	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	632
Impairment losses on financial and non-financial assets in the banking book	187
Common Equity Tier 1 capital (1)	4,042
Total Risk Exposure (1)	32,092
Common Equity Tier 1 ratio, % (1)	12.6%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	-191
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,025
3 yr cumulative losses from the stress in the trading book	1,193
Valuation losses due to sovereign shock after tax and prudential filters	20
Common Equity Tier 1 capital (1)	2,775
Total Risk Exposure (1)	42,039
Common Equity Tier 1 ratio, % (1)	6.6%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	2,312
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.

(2) Conversions not considered for CET1 computation

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

2014 EU-wide Stress Test

Summary Baseline Scenario

HSBC France	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	632
Impairment losses on financial and non-financial assets in the banking book	187
Common Equity Tier 1 capital (1)	4,042
Total Risk Exposure (1)	32,092
Common Equity Tier 1 ratio, % (1)	12.6%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	196
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	562
3 yr cumulative losses from the stress in the trading book	943
Common Equity Tier 1 capital (1)	3,819
Total Risk Exposure (1)	32,848
Common Equity Tier 1 ratio, % (1)	11.6%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	2,628

(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
Credit Risk

(min EUR, %)		LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
HSBC France	Central banks and central governments	0	0	671	1	16,266	0	0	0	153	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	4,908	1	19,230	0	0	0	1,821	1	1,764	0	0	0	0	0	0	0	0
	Corporates	1,733	7	21,510	610	834	3	914	0	10,400	0	734	0	0	0	34	179	0	3	
	Corporates - Of Which: Specialised Lending	0	0	1,594	10	0	0	0	0	1,224	0	0	0	0	0	0	3	4	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	19,715	1,002	999	18	0	0	3,364	0	717	13	0	50	427	1	10	0	0
	Retail - Secured on real estate property	0.75	0	4,304	219	70	2	0	0	1,020	0	27	1	0	0	4	39	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0.85	0	1,939	146	27	2	0	0	586	0	11	1	0	0	0	10	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0.66	0	2,365	73	43	0	0	0	434	0	17	0	0	0	4	29	1	0	0
	Retail - Qualifying Revolving	0	0	13	1	2	0	0	0	0	0	1	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	15,397	783	927	16	0	0	2,343	0	689	12	0	46	387	0	10	0	0
	Retail - Other Retail - Of Which: SME	0	0	3,152	598	677	13	0	0	1,030	0	496	9	0	37	294	0	5	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	12,245	186	250	4	0	0	1,313	0	193	3	0	9	94	0	5	0	0
	Equity	0	0	0	0	653	0	0	0	0	0	1,428	0	0	0	0	0	0	0	0
Securitisation	0	0	2,196	0	0	0	0	0	174	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	1,584	0	0	0	0	0	1,452	0	0	0	0	0	0	0	0	
TOTAL	1,733	7	49,001	1,613	39,567	21	914	0	15,912	1	6,095	16	0	84	607	1	13	0	13	
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

Baseline Scenario								
as 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
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.04%	10	40.62%	0.03%	20	40.60%	0.03%	29	40.58%
0.30%	383	27.80%	0.23%	446	27.61%	0.25%	503	27.45%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.44%	687	33.40%	0.39%	763	29.31%	0.35%	827	27.12%
0.36%	70	14.10%	0.30%	84	12.77%	0.25%	95	12.00%
0.36%	23	7.61%	0.31%	29	7.53%	0.27%	34	7.49%
0.36%	48	24.02%	0.29%	55	20.05%	0.23%	60	18.24%
4.22%	1	103.87%	3.32%	2	102.89%	2.73%	2	101.23%
0.45%	615	38.89%	0.41%	672	35.18%	0.37%	720	32.57%
1.69%	476	47.10%	1.53%	528	45.71%	1.40%	573	44.82%
0.09%	140	26.25%	0.08%	149	19.31%	0.07%	157	16.13%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.20%	1079	31.09%	0.18%	1228	28.73%	0.16%	1359	27.40%

Adverse Scenario								
as 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
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.06%	14	40.61%	0.06%	34	40.56%	0.06%	51	40.52%
0.42%	446	28.77%	0.46%	565	29.06%	0.53%	695	29.20%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.64%	810	33.89%	0.66%	946	29.72%	0.68%	1076	27.36%
0.75%	95	17.39%	0.72%	134	16.90%	0.68%	165	16.49%
0.49%	27	8.31%	0.51%	39	8.49%	0.53%	50	8.56%
0.97%	68	36.65%	0.88%	95	28.35%	0.79%	116	27.21%
4.96%	2	102.89%	4.81%	3	100.44%	4.42%	3	99.10%
0.61%	713	38.30%	0.64%	809	34.18%	0.68%	908	31.16%
2.28%	554	47.82%	2.43%	637	46.71%	2.64%	724	45.92%
0.10%	160	24.24%	0.11%	172	16.79%	0.11%	184	13.37%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.29%	1270	31.78%	0.30%	1544	29.56%	0.32%	1822	28.24%

(min EUR, %)		LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	0	0	0	0	11,642	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	2,244	1	1,858	0	0	0	607	0	132	0	0	0	0	0	0	0	0
	Corporates	1,501	7	19,096	513	559	3	772	0	9,628	0	496	3	0	30	172	0	3	0	
	Corporates - Of Which: Specialised Lending	0	0	1,377	6	0	0	0	0	1,070	0	0	0	0	3	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	19,590	997	993	18	0	0	3,298	0	714	13	0	49	423	1	10	0	
	Retail - Secured on real estate property	0.75	0	4,301	217	67	2	0	0	1,019	0	26	1	0	4	39	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	0.85	0	1,936	144	24	0	0	0	585	0	9	1	0	10	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0.66	0	2,365	73	43	0	0	0	434	0	17	0	0	4	29	1	0	0	
	Retail - Qualifying Revolving	0	0	13	1	2	0	0	0	0	0	1	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	15,275	793	924	16	0	0	2,278	0	687	12	0	45	383	0	10	0	
	Retail - Other Retail - Of Which: SME	0	0	3,032	593	674	13	0	0	966	0	493	9	0	36	290	0	5	0	
	Retail - Other Retail - Of Which: non-SME	0	0	12,243	186	250	4	0	0	1,312	0	193	3	0	9	94	0	5	0	
	Equity	0	0	0	0	653	0	0	0	0	1,428	0	0	0	0	0	0	0	0	
	Securitisation	0	0	2,196	0	0	0	0	0	174	0	0	0	0	0	0	0	0	0	
	Other non-credit obligation assets	0	0	0	0	1,584	0	0	0	0	0	1,452	0	0	0	0	0	0	0	
	TOTAL	1,501	7	43,126	1,510	17,289	21	772	0	13,707	0	4,221	16	0	79	596	1	13	0	0
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

(min EUR, %)		LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
			F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	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	300	0	13,840	0	0	0	74	0	818	0	0	0	0	0	0	0	
	Corporates	41	0	65	1	40	0	22	0	48	0	8	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	5	2	0	0	0	0	2	0	0	0	0	0	0	0	2	0	0
	Retail - Secured on real estate property	0.10	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 Which: SME	0.10	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 Which: non-SME	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	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	0
	Retail - Other Retail - Of Which: SME	0	0	5	2	0	0	0	0	2	0	0	0	0	0	0	0	2	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	0	
Equity	0	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	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	41	0	371	0	13,880	0	22	0	124	0	826	0	0	0	0	0	0	2	0	
Securitisation and re-securitisations positions deducted from capital *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Credit Risk

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

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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
Net interest income	1,256	1,226	1,139	1,054	1,220	1,161	1,116
Net trading income		-531	-342	-248	-656	-417	-298
of which trading losses from stress scenarios		-472	-283	-189	-596	-358	-239
Other operating income	303	140	135	155	108	89	84
Operating profit before impairments	632	-8	87	117	-192	-43	45
Impairment of financial assets (-)	-187.3242613	-283	-149	-130	-474	-274	-277
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-187.3242613	-283	-149	-130	-474	-274	-277
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	445	-291	-62	-13	-666	-317	-233
Other Income and expenses	-4	100	93	107	42	112	110
Pre-Tax profit	441	-191	31	93	-624	-205	-123
Tax	-131.3728181	57	-9	-28	187	62	37
Net income	309	-134	22	65	-437	-144	-86
Attributable to owners of the parent	309	-134	22	65	-437	-144	-86
of which carried over to capital through retained earnings	-51	-134	5	16	-437	-144	-86
of which distributed as dividends	360	0	16	49	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.

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	22,940	24,348	24,018	23,659	29,735	30,979	31,989
Risk exposure amount Securitisation and re-securitisations	174	257	298	326	308	379	426
Risk exposure amount Other credit risk	22,766	24,091	23,720	23,334	29,428	30,600	31,563
Risk exposure amount for market risk	5,522	5,553	5,548	5,540	6,400	6,416	6,385
Risk exposure amount for operational risk	3,550	3,550	3,565	3,569	3,550	3,573	3,586
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	79	79	79	79	79	79	79
Total Risk exposure amount	32,092	33,531	33,210	32,848	39,764	41,046	42,039

2014 EU-wide Stress Test
Securitisation

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
Exposure values	Banking Book	2,196						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	2,196						
Risk exposure values	Banking Book	174	257	298	326	308	379	426
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	174	257	298	326	308	379	426
Impairments	Hold to Maturity portfolio	0	0	0	0	0	0	0
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	0	0	0	0	0	0	0

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
			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 [	Austria	1	0	1	0	0	1	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	200	-6	0	0	0	0
[1Y - 2Y [		69	0	69	0	0	69	0	0	0	0	0	0	0	0
[2Y - 3Y [		12	0	12	0	0	12	0	0	0	0	0	0	0	0
[3Y - 5Y [		187	0	187	51	0	136	0	0	0	0	0	0	0	0
[5Y - 10Y [		322	0	322	133	0	189	850	36	37	-6	0	0	0	0
[10Y - more		267	0	267	0	0	267	10	1	37	-14	0	0	0	0
Tot		858	0	858	184	0	674	860	37	274	-25	0	0	0	0
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		68	0	68	0	0	68	0	0	0	0	0	0	0	0
[1Y - 2Y [		28	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		61	0	61	0	0	61	0	0	0	0	0	0	0	0
[3Y - 5Y [		203	0	203	150	0	52	0	0	0	0	0	0	0	0
[5Y - 10Y [		400	0	400	0	0	400	0	0	0	0	0	0	0	0
[10Y - more		382	0	381	0	0	381	0	0	0	0	0	0	0	0
Tot		1,142	0	1,112	150	0	962	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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Denmark	11	9	11	0	0	2	1,754	6	1,025	-1	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	1,263	2	1,196	-1	0	0	0	0
[1Y - 2Y [		21	0	21	0	0	21	713	39.06422114	176	-2.436243453	0	0	0	0
[2Y - 3Y [		13	0	13	0	0	13	20	7	205	-4	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	793	52	100	-2	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	347	28	577	-62	0	0	0	0
[10Y - more		0	0	0	0	0	0	404	73	753	-34	0	0	0	0
Tot		46	9	46	0	0	37	5,293	206	4,032	-105	0	0	0	0
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	22	0.04172211	20	-0.11115577	0	0	0	0
[2Y - 3Y [		2	0	2	0	0	2	0	0	0	0	0	0	0	0
[3Y - 5Y [		124	0	124	0	0	124	0	0	0	0	0	0	0	0
[5Y - 10Y [		255	0	255	0	0	255	0	1	35	-9	0	0	0	0
[10Y - more		119	0	119	0	0	119	0	0	10	-2	0	0	0	0
Tot		500	0	500	0	0	500	22	1	65	-11	0	0	0	0
[0 - 3M [	France	16,568	16,383	16,568	0	0	185	1,684	34	2,532	-159	2,728	22	1,405	0
[3M - 1Y [		745	30	710	202	0	477	576	7	1,642	-109	1,124	11	528	-39
[1Y - 2Y [		852	5	782	464	0	313	95	2.493280877	0	0	3,564	0	0	0
[2Y - 3Y [		1,484	32	1,448	1,417	0	0	263	1	8	0	1,435	57	25	0
[3Y - 5Y [		529	66	461	184	0	212	1	7	76	-4	1,029	100	570	-38
[5Y - 10Y [		793	14	625	0	0	611	56	5	191	-28	992	84	2,675	-62
[10Y - more		2,856	35	2,795	0	0	2,760	221	32	187	-19	2,014	167	127	-7
Tot		23,828	16,565	23,390	2,267	0	4,558	2,895	88	4,635	-318	12,885	655	5,330	-146

2014 EU-wide Stress Test - Sovereign Exposure

[illegible]

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
		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	Lithuania	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	Luxembourg	0 0 0 0 0 21 0 21	0 0 0 0 0 0 0 0	0 0 0 0 0 21 0 21	0 0 0 0 0 0 0 0	0 0 0 0 0 21 0 21	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	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	0 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	Netherlands	0 8 22 316 448 497 201 1,493	0 0 0 0 0 0 0 0	0 8 22 316 448 489 201 1,485	0 0 0 0 226 52 0 278	0 0 0 0 0 0 0 0	0 8 22 316 221 437 201 1,207	2,468 4,798 3,312 5,462 8,265 8,823 400 33,528	5 53 147,911,896 315 558 213 1 1,294	70 685 2,015 320 2,123 11,010 1,749 17,971	-2 -9 -98,022,712,88 -34 -210 -822 -420 -1,594	0 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	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	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	0 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	Portugal	9 3 24 0 0 72 14 122	0 0 0 0 0 0 0 0	9 3 24 0 0 72 0 122	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	9 3 24 0 0 72 14 122	0 0 0 0 0 186 0 186	0 0 0 0 0 7 0 7	0 0 0 0 0 361 0 361	0 0 0 0 0 -2 0 -2	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	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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 1 0 3 0 4	0 0 0 0 0 0 0 0	0 0 0 1 0 3 0 4	0 0 0 0 0 0 0 0	0 0 0 1 0 3 0 4	0 0 0 1 0 3 0 4	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			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)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		2	0	2	0	0	2	0	0	0	0	0	0	0	0
[2Y - 3Y [		3	0	3	0	0	3	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		6	0	6	0	0	6	0	0	0	0	0	0	0	0
[10Y - more		5	0	5	0	0	5	0	0	0	0	0	0	0	0
Tot		17	0	17	0	0	17	0	0	0	0	0	0	0	0
[0 - 3M [	Spain	55	0	55	0	0	55	0	0	0	0	0	0	0	0
[3M - 1Y [		505	0	505	0	0	505	0	0	0	0	0	0	0	0
[1Y - 2Y [		62	0	62	0	0	62	0	0	0	0	0	0	0	0
[2Y - 3Y [		245	0	245	0	0	245	0	0	0	0	0	0	0	0
[3Y - 5Y [		155	0	155	0	0	155	0	0	0	0	0	0	0	0
[5Y - 10Y [		341	0	341	0	0	341	0	0	0	0	0	0	0	0
[10Y - more		332	0	332	0	0	332	0	0	0	0	0	0	0	0
Tot		1,694	0	1,694	0	0	1,694	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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		3	0	3	0	0	3	0	0	0	0	0	0	0	0
[2Y - 3Y [		7	0	7	0	0	7	0	0	0	0	0	0	0	0
[3Y - 5Y [		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[5Y - 10Y [		42	0	42	0	0	42	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		53	0	53	0	0	53	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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	U.S.	0	0	0	0	0	0	-174	3	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		11	0	11	0	0	11	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		207	0	207	0	0	207	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		218	0	218	0	0	218	-174	3	0	0	0	0	0	0

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
			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)		Fair-value at 31/12/2013 (+)		Fair-value at 31/12/2013 (-)		Fair-value at 31/12/2013 (+)		Fair-value at 31/12/2013 (-)
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		6	6	6	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		6	6	6	0	0	0	0	0	0	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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		2	0	2	0	0	0	0	0	0	0	0	0	0	0
Tot		2	0	2	2	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		4	4	4	0	0	0	0	0	0	0	0	0	0	0
Tot		5	5	5	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Africa	2	2	2	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		2	2	2	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Others	27	27	27	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		10	10	10	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		9	9	9	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		6	6	6	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		10	10	10	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		62	62	62	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 counterparties 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 counterparties (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 counterparties (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
OWN FUNDS	A	OWN FUNDS	4,042	3,759	3,785	3,819	3,190	2,942	2,775	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,042	3,759	3,785	3,819	3,190	2,942	2,775	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)	353	353	353	353	353	353	353	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	3,359	3,225	3,230	3,247	2,922	2,778	2,692	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	80	73	69	66	26	-6	-27	CA1 (1.1.1.3)	Articles 4(100), 26(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	34	34	34	34	0	-21	-34	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	46	39	35	32	26	15	7	-	-
	A.1.4	Other Reserves	1,504	1,504	1,504	1,504	1,504	1,504	1,504	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	19	19	19	19	19	19	19	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	-17	-73	-73	-73	-100	-99	-99	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	-27	-27	-20	-14	0	12	14	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-376	-376	-376	-376	-376	-376	-376	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	0	-58	-64	-71	-187	-249	-286	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	-115	-124	-117	-104	-149	-157	-162	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
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	-613	-630	-558	-485	-670	-601	-521	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) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv), and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (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	-337	-359	-358	-355	-409	-430	-444	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	-94	-116	-115	-113	-153	-167	-174	CA1 (1.1.1.25)	Article 470 of CRR
	A.1.20	Transitional adjustments	304	348	290	219	409	360	280	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 (+/-)	22	22	16	11	22	16	11	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 (+/-)	283	326	274	208	388	344	269	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 (1.1.2)	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,042	3,759	3,785	3,819	3,190	2,942	2,775	CA1 (1.1)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 (1.2)	Article 71 of CRR
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	32,092	33,531	33,210	32,848	39,764	41,046	42,039	CA2 (1)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	1899.165467	0	0	0	0	0	0		Articles 36(1) points (a) and (j); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	1170.668897	0	0	0	0	0	0		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 (+)	380	0	0	0	0	0	0		Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-295	0	0	0	0	0	0		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 (-)	-25.13000553	0	0	0	0	0	0		-
	B.6	of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0		Article 124 to 164 of CRR
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	12.59%	11.21%	11.40%	11.63%	8.02%	7.17%	6.60%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	12.59%	11.21%	11.40%	11.63%	8.02%	7.17%	6.60%	CA3 (3)	-
	C.3	Total Capital ratio	12.59%	11.21%	11.40%	11.63%	8.02%	7.17%	6.60%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		2682	2657	2628	2187	2258	2312		
Memorandum items	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		
	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)				10.96%			5.93%		

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum item based on a fully 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

(mln EUR)		Effects of mandatory restructuring plans publicly announced before 31st 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	
2013	0	0			NA	
2014	0	0	0	0	NA	
2015	0	0	0	0	NA	
2016	0	0	0	0	NA	
Total	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

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

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

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