

Bank Name	FR - Banque PSA Finance
LEI Code	9695004ON2K947Z21B87



#### **Summary Adverse Scenario**

#### FR - Banque PSA Finance

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	439
Impairment losses on financial and non-financial assets in the banking book	133
Common Equity Tier 1 capital (1)	2,679
Total Risk Exposure (1)	19,054
Common Equity Tier 1 ratio, % (1)	14.1%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,234
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	717
3 yr cumulative losses from the stress in the trading book	0
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	2,645
Total Risk Exposure (1)	20,737
Common Equity Tier 1 ratio, % (1)	12.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,141
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 - Banque PSA Finance

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	439
Impairment losses on financial and non-financial assets in the banking book	133
Common Equity Tier 1 capital (1)	2,679
Total Risk Exposure (1)	19,054
Common Equity Tier 1 ratio, % (1)	14.1%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,304
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	348
3 yr cumulative losses from the stress in the trading book	0
Common Equity Tier 1 capital (1)	2,751
Total Risk Exposure (1)	19,406
Common Equity Tier 1 ratio, % (1)	14.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,552

<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:

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

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

EBA 2014 EU-wide Stress Tes	Exposure values (os of 31/12/2013)  Filia exposure amounts (as of 31	Baseline Scenario  as of 31/12/2014  as of 31/12/2016  coverage Ratio School Coverage Ratio  as the Provision School School Coverage Ratio School Ratio School Sc	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Impairment rate Provisious Rate - Detail rate Provisious Rate - Detail rate Provisious Sociol rate Provisious Sociol Rate - Detail rate Provisious Soci
Central Banks and central governments Institutions Corporates - Of Which: Seculated Lending Corporates - Of Which: Set Corporates - Of Which: Set Retail Retail - Secured on real estate property Retail - Country Recovering Retail - Country Recovering Retail - Other Retail - Of Which: Set Retail - Other Retail - Other Retail - Of Which: Set Retail - Other Retail - Other Retail - Other Retail - Other Re	-07 0.0% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.05% 1 41.80% 0.05% 1 40.59% 0.05% 1 40.59% 0.05% 1 40.05% 0.02% 1 40.00% 0.02% 1 40.00% 0.02% 1 40.00% 0.02% 1 40.00% 0.02% 1 40.00% 0.02% 1 1 40.00% 0.02% 1 1 40.00% 0.02% 1 1 40.00% 0.02% 1 1 40.00% 0.02% 1 1 59.77% 0.14% 1 109 21.09% 0.05% 1 159.77% 0.0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.28% 3 40.38% 0.27% 5 40.19% 0.27% 7 40.13% 0.03% 1 40.00% 0.04% 1 40.00% 0.04% 1 40.00% 0.24% 164 19.28% 0.32% 164 19.28% 0.32% 164 19.28% 0.37% 6 7 24.55% 0.41% 81 20.25% 0.32% 0.38% 94 19.43% 11.19% 790 78.11% 1.29% 979 70.01% 1.39% 11.75 65.47% 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
(nin BUR, %)  Central banks and central governments Institutions Corporates - Of Which: Seculated Lending Corporates - Of Which: Seculated Lending Corporates - Of Which: Set Retail Retail - Secured on real estate property Retail - Court (or Retail - Or Which: Set Retail - Other Retail - Of Which: Set Retail - Other Retail - Other Retail - Of Which: Set Retail - Other Retail - Other Retail - Of Whi	0.0% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Baseline Scenario   Base	Adverse   Scinatio   Set of \$1/12/2014   Set of \$1/12/2015   Set
(min EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Other Retail - Other Retail - Of Which: Source of the Retail - Other Retail - Other Retail - Of Which: Source Retail - Other Retail - Othe	0.0% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Benefities Scientific   Benefities Scientific   Benefities Scientific   Benefities Scientific   Benefities Scientific   Benefities	Afterior Scenario
(min DUK, %)  Central banks and central governments Institutions Capparties Capparties Comparties - Of Which: Socialised Lending Comparties - Of Which: Secured on real estate property Retail - Comparties - Of Which: Set Retail - Other Retail - Other Retail - Other Retail Retail - Other Retail - Other Ret	-07 0.0% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Baseline Scenario   Base	Adverse Scenario es of 31/12/2014 as of 31/12/2015 as of 31/12/2016 as of 31/12/2015 as of 31/12/2016 as of 31/12/2015 as of 31/12/2016 as of
(int RUR, %)  Central banks and central governments Institutions Corporates—Of Which Secolated Lending Corporates—Of Which Secolated Lending Corporates—Of Which Secolated Lending Corporates—Of Which Secolated on real estate property Retail Secolated on real estate property Retail—Secolated on real estate property Retail—Of Retail—Of Which Secolated Corporates—Of Retail—Secolated Corporates—Of Retail—Of Which Secolated Corporates—Secolated Corporates—Seco	-07	Baseline Scenario   Base	## of 31/12/2014  ## of 31/12/2015  ## of 31/12/2016  ## of 31/12/
(min BB, %)  Central banks and central governments treatfutions Corporates - Of Which Seculiad Lending Corporates - Of Which Seculiad Lending Corporates - Of Which Set Retail  Retail - Secured on real estate property Retail - Country Retail - Secured on real estate property Retail - Country Retail - Secured on real estate property Retail - Country Retail - Secured on real estate property Retail - Country Retail - Secured on real estate property Retail - Country Retail - Secured on real estate property Retail - Country Retail - Secured on real estate property Retail - Country Retail - Secured on real estate property Retail - Country Retail - Secured on real estate property Retail - Country Retail - Secured on real estate property Retail - Country Retail - Secured on real estate property Retail - Secured on	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Review   Social Community   Review   Social Community   Social Commu	According Sections

EBA	Credit Risk		f 31/12/2016 Stock of Coverage Drusseirons Ratio - Default
Brazil  (*) Index to the part of Securitation response that is dislated.	Central banks and central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Of Which: Specialized Lending Corporates Retail Retail Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - College Retail - Secured on real estate property Retail - College Retail - College Retail - Other Retail - Of Which: SMI Retail - Other Retail - Other Retail - Of Which: SMI Retail - Other Retail - Other Retail - OT Which: SMI Reta	0 0 0 0 146 0 0 0 0 172 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	790/4007 0004 3 40.00% 0 40.00% 10 40.00% 10 6.90% 84 40.49% 0 - 0 - 0 - 0 - 0 - 0 40.49% 64 40.49% 64 40.49% 64 40.49%
Belgium  (1) Meles to the part of describation represent that is desirable.	(min BUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Set Retail Retail - Secured on real estate property Betail - Secured on real estate property - OR Retail - Secured on real estate property - OR Retail - Secured on real estate property - OR Retail - Secured on real estate property - OR Retail - Other Retail - O'Which: SME Retail - Other Retail - O'Which: SME Retail - Other Retail - O'Which: SME Securitisation TOTAL SECURITION on the Securitisation special real results of the Securitisation of the S	20.11   20.12   20.1	(31/12/2016 Stock of Coverage Stock of Stock of Coverage 0 40.00% 0 40.00% 6 5.29% 0 0 5.29% 0 0 - 0 3 5.15% 3 5.15% 0 - 0 0 - 0 5 5.90% 5 53.73% 5 51.73% 0 55.71% 0 33.55.71%
Netherlands  (7) Notes to the part of Securitation regions to the to deduce	(ont BJE, %)  Central banks and central governments Trestitutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Coultiving Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Total Securitisation Other non-credit obligation assets TOTAL Securitisation and reservations positions deducted from custal temporal relate behavior to A.		#31/31/2015 \$00.0 Of Coverage \$00.0 Of Coverage
Switzerland  1) Makes to the past of securitation exposure that is delabated.	(pin EUX, %)  Constral banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Color Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	2013    2013	# 31/17/2015    Coverage   Covera
	(no DUR, %)  Central banks and central governments  Institutions	2013    2013	# 31/12/2016  Stock of Coverage Provisions Ratio - Defaut Cover 1 40.43% 0 40.00% 17 41.00%
Portugal	Corporates Corporates - Of Whith: Specialised Lending Corporates - Of Whith: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Qualifying Secology - Of Retail - Other Retail - Of Whith: SME Retail - Other Retail - Of Whith: SME Retail - Other Retail - O' Whith: SME Retail - O' Whith: S	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 41.00% 0



P&L		Baseline Scenario			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	680	678	676	672	666	657	634	
Net trading income		0	0	0	0	0	0	
of which trading losses from stress scenarios		0	0	0	0	0	0	
Other operating income	50	50	50	50	50	50	50	
Operating profit before impairments	439	437	435	431	425	416	393	
Impairment of financial assets (-)	-133	-128	-114	-106	-281	-215	-221	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-131	-128	-114	-106	-281	-215	-221	
Impairment Financial assets designated at fair value through P&L (-)	-2	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	307	309	322	325	143	201	172	
Other Income and expenses	59	59	59	59	59	59	59	
Pre-Tax profit	366	368	381	384	203	260	232	
Tax	-134	-111	-114	-115	-61	-78	-70	
Net income	232	258	267	269	142	182	162	
Attributable to owners of the parent	223	248	257	259	137	175	156	
of which carried over to capital through retained earnings	9	10	10	10	5	7	6	
of which distributed as dividends	215	238	246	248	131	168	150	

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	17,340	17,495	17,607	17,692	18,289	18,703	19,024
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	17,340	17,495	17,607	17,692	18,289	18,703	19,024
Risk exposure amount for market risk	0	0	0	0	0	0	0
Risk exposure amount for operational risk	1,714	1,714	1,714	1,714	1,714	1,714	1,714
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	19,054	19,208	19,320	19,406	20,003	20,417	20,737



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	0						
Evenesive velves	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	0						
	Banking Book	0	0	0	0	0	0	0
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
•	Total	0	0	0	0	0	0	0
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	0	0	0	0	0	0	0

# EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIR			OSITIONS (gross e			DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		positions of sov	is a maturit	y matching) 1)	only where there	Derivatives with po 31/12/		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
Residual Maturity	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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Belgium	0 0 3 0 0 0 0	0 0 3 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Bulgaria	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 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 - 3M [	Czech Republic	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 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	0 0 0 67 0 0 0	0 0 67 0 0 0	0 0 67 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross of vereign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provisions) (1)		is a maturity matching) (1)			Derivatives with po 31/12/		air value at Derivatives with negative fair valu 31/12/2013		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 [	Germany	0 0 5 0 0 0	0 0 5 0 0 0	0 0 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 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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
To - 3M	Hungary	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Iceland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Ireland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Italy	0 0 0 1 0 0 0	0 0 1 0 0 0	0 0 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot [ 0 - 3M [	Latvia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     [3Y - 10Y     [10Y - more	Liechtenstein	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS C	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIR			OSITIONS (gross e			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)				otives with positive fair value at 31/12/2013 Derivatives with negative 31/12/201		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 - 3M [	Luxembourg	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1 Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Tot	Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Netherlands	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Tot	Norway	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Poland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Portugal	0 0 1 0 0 0	0 0 1 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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
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 C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		POSITIONS (gross overeign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro		positions of sor	is a maturi	ty matching)	where there	Derivatives with po 31/12/		nt Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
Residual Maturity	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
[ 0 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Spain	0 0 1 0 0 0 0	0 0 1 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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   [ 10Y - more Tot	Sweden	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	United Kingdom	0 0 2 0 0 0	0 0 2 0 0 0	0 0 2 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	Australia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Canada	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Hong Kong	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y [ [10Y - more Tot	Japan	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	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	u.s.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 31/12/2013				VALUES AS OF 31/12/2013			
			RECT LONG		OSITIONS (gross of		net of cash short only where there	DIRECT	SOVEREIGN EXPOSI	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	ratives with positive fair value at 31/12/2013  Derivatives with negative fair value at 31/12/2013  Pair-value at Noticeal value Fair-value at Fair-value at State of the stat		
		of prov		posicions of so	is a maturi	ty matching) (1)	omy uncreation		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   Derivatives with positive fair value at 31/12/2013   Notional value   Fair-value at 31/12/2013   Notional value   Sair-value at 31/12/2013   Notional value   Sa						
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 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Switzerland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 - 3M [	Middle East	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Latin America and the Caribbean	94 0 0 0 0 0 0	94 0 0 0 0 0 0	94 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0
[ 0 - 3M [	Others	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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	2,679	2,732	2,742	2,751	2,685	2,664	2,645	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,679	2,732	2,742	2,751	2,685	2,664	2,645	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)	467	467	467	467	467	467	467	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	805	815	825	835	810	817	823	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRF
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	1,758	1,758	1,758	1,758	1,758	1,758	1,758	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	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/losses from AFS portfolio Adjustments to CET1 due to prudential filters from unrealised gains/losses from	0	0	0	0	0	0	0	_	
	A.1.9	Sovereign Exposure in AFS portfolio  (-) Intangible assets (including Goodwill)	-136	-136	-136	-136	-136	-136	-136	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
		(-) DTAs that rely on future profitability and do not arise from temporary								1.1.1.11}	4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	differences net of associated DTLs	-70	-70	-70	-70	-70	-70	-70	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	-214	-171	-163	-157	-213	-233	-251	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-4	-4	-4	-4	-4	-4	-4	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3 of CRR: Articles 36(1) point k) (iv) and 15%(k) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
		(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) an 48(2) of CRR
	A.1.18	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	73	73	66	58	73	66	58	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 (+/-)	0	0	0	0	0	0	0	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 (+/-)	73	73	66	58	73	66	58	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,679	2,732	2,742	2,751	2,685	2,664	2,645	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
	В	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	19,054	19,208	19,320	19,406	20,003	20,417	20,737	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48
	B.1 B.2	OF WHICH: Steinling (10) Exposures that rail below the 20% / 15% initials for CET1 deduction (+)  of which: stemming from CVA capital requirements (+)	794 0								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
KEQUIREMENIS	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	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 (-	0								-
	B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	14.06%	14.22%	14.19%	14.17%	13.43%	13.05%	12.75%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	14.06%	14.22%	14.19%	14.17%	13.43%	13.05%	12.75%	CA3 {3}	-
	C.3	Total Capital ratio	14.06%	14.22%	14.19%	14.17%	13.43%	13.05%	12.75%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		1,537	1,546	1,552	1,100	1,123	1,141		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				13.88%			12.47%		

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



# **2014 EU-wide Stress Test - Restructuring scenarios**

	Effects of mandatory r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



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

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



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

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

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