



## 2014 EU-wide Stress Test

<b>Bank Name</b>	FR - Société Générale
<b>LEI Code</b>	O2RNE8IBXP4R0TD8PU41

## 2014 EU-wide Stress Test Summary Adverse Scenario

FR - Société Générale	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	5,691
Impairment losses on financial and non-financial assets in the banking book	4,263
Common Equity Tier 1 capital <sup>(1)</sup>	36,633
Total Risk Exposure <sup>(1)</sup>	343,115
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.7%</b>
<b>Outcome of the adverse scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	7,957
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	14,353
3 yr cumulative losses from the stress in the trading book	4,564
Valuation losses due to sovereign shock after tax and prudential filters	344
Common Equity Tier 1 capital <sup>(1)</sup>	30,719
Total Risk Exposure <sup>(1)</sup>	377,059
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>8.1%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	20,738
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) <sup>(2)</sup>	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>(3)</sup>	4,151
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>(3)</sup>	0

<sup>(1)</sup> According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

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

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

## 2014 EU-wide Stress Test Summary Baseline Scenario

FR - Société Générale	
<b>Actual figures as of 31 December 2013</b>	
	mln EUR, %
Operating profit before impairments	5,691
Impairment losses on financial and non-financial assets in the banking book	4,263
Common Equity Tier 1 capital <sup>(1)</sup>	36,633
Total Risk Exposure <sup>(1)</sup>	343,115
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.7%</b>
<b>Outcome of the baseline scenario as of 31 December 2016</b>	
	mln EUR, %
3 yr cumulative operating profit before impairments	13,038
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	8,016
3 yr cumulative losses from the stress in the trading book	3,532
Common Equity Tier 1 capital <sup>(1)</sup>	37,574
Total Risk Exposure <sup>(1)</sup>	355,653
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>10.6%</b>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	28,452

<sup>(1)</sup> According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.



Table for United Kingdom showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for various asset categories like Central banks, Institutions, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario table for United Kingdom showing Impairment rate, Stock of Provisions, and Coverage Ratio for different scenarios as of 31/12/2014, 2015, and 2016.

Adverse Scenario table for United Kingdom showing Impairment rate, Stock of Provisions, and Coverage Ratio for different scenarios as of 31/12/2014, 2015, and 2016.

Table for Italy showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for various asset categories like Central banks, Institutions, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario table for Italy showing Impairment rate, Stock of Provisions, and Coverage Ratio for different scenarios as of 31/12/2014, 2015, and 2016.

Adverse Scenario table for Italy showing Impairment rate, Stock of Provisions, and Coverage Ratio for different scenarios as of 31/12/2014, 2015, and 2016.

Table for Switzerland showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for various asset categories like Central banks, Institutions, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario table for Switzerland showing Impairment rate, Stock of Provisions, and Coverage Ratio for different scenarios as of 31/12/2014, 2015, and 2016.

Adverse Scenario table for Switzerland showing Impairment rate, Stock of Provisions, and Coverage Ratio for different scenarios as of 31/12/2014, 2015, and 2016.

Table for Luxembourg showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for various asset categories like Central banks, Institutions, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario table for Luxembourg showing Impairment rate, Stock of Provisions, and Coverage Ratio for different scenarios as of 31/12/2014, 2015, and 2016.

Adverse Scenario table for Luxembourg showing Impairment rate, Stock of Provisions, and Coverage Ratio for different scenarios as of 31/12/2014, 2015, and 2016.

Table for Romania showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for various asset categories like Central banks, Institutions, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario table for Romania showing Impairment rate, Stock of Provisions, and Coverage Ratio for different scenarios as of 31/12/2014, 2015, and 2016.

Adverse Scenario table for Romania showing Impairment rate, Stock of Provisions, and Coverage Ratio for different scenarios as of 31/12/2014, 2015, and 2016.

## 2014 EU-wide Stress Test

### P&L

(mln EUR)

	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
<b>Net interest income</b>	<b>10,485</b>	<b>10,220</b>	<b>10,156</b>	<b>10,046</b>	<b>10,072</b>	<b>9,540</b>	<b>8,811</b>
<b>Net trading income</b>		2,628	3,335	3,688	2,112	3,025	3,481
of which trading losses from stress scenarios		-1,766	-1,060	-706	-2,282	-1,369	-913
<b>Other operating income</b>	3,454	3,165	3,165	3,165	2,720	2,720	2,720
<b>Operating profit before impairments</b>	<b>5,691</b>	<b>3,837</b>	<b>4,479</b>	<b>4,723</b>	<b>2,489</b>	<b>2,870</b>	<b>2,597</b>
Impairment of financial assets (-)	-4,243	-2,966	-2,657	-2,331	-4,083	-4,627	-4,256
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-4,253	-2,947	-2,646	-2,324	-4,041	-4,601	-4,238
Impairment Financial assets designated at fair value through P&L (-)	10	-19	-11	-7	-42	-26	-18
Impairment on non financial assets (-)	-21	-21	-21	-21	-946	-421	-21
<b>Operating profit after impairments from stress scenarios</b>	<b>1,428</b>	<b>851</b>	<b>1,801</b>	<b>2,371</b>	<b>-2,539</b>	<b>-2,177</b>	<b>-1,679</b>
Other Income and expenses	522	572	572	572	469	469	469
<b>Pre-Tax profit</b>	<b>1,950</b>	<b>1,423</b>	<b>2,373</b>	<b>2,943</b>	<b>-2,070</b>	<b>-1,708</b>	<b>-1,210</b>
Tax	-155	-427	-712	-883	314	377	363
<b>Net income</b>	<b>1,794</b>	<b>996</b>	<b>1,661</b>	<b>2,060</b>	<b>-1,756</b>	<b>-1,331</b>	<b>-847</b>
<b>Attributable to owners of the parent</b>	<b>1,448</b>	<b>874</b>	<b>1,484</b>	<b>1,844</b>	<b>-1,581</b>	<b>-1,212</b>	<b>-776</b>
of which carried over to capital through retained earnings	672	630	898	1,082	-1,581	-1,212	-776
of which distributed as dividends	776	243	586	763	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	268,547	275,504	277,213	279,495	282,670	287,831	290,814
Risk exposure amount Securitisation and re-securitisations	3,227	5,245	6,241	6,921	8,262	11,112	12,931
Risk exposure amount Other credit risk	265,319	270,259	270,972	272,573	274,408	276,719	277,882
Risk exposure amount for market risk	33,997	33,997	33,997	33,997	42,245	43,986	45,305
Risk exposure amount for operational risk	40,571	40,571	41,544	42,161	40,571	41,220	40,940
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
<b>Total Risk exposure amount</b>	<b>343,115</b>	<b>350,072</b>	<b>352,754</b>	<b>355,653</b>	<b>365,486</b>	<b>373,037</b>	<b>377,059</b>

## 2014 EU-wide Stress Test

### Securitisation

(mln EUR)

		as of 31/12/2013	Baseline scenario			Adverse scenario		
			31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
<b>Exposure values</b>	Banking Book	15,072						
	Trading Book (excl. correlation trading positions under CRM)	2,249						
	Correlation Trading Portfolio (CRM)	3,674						
	<b>Total</b>	<b>20,995</b>						
<b>Risk exposure values</b>	Banking Book	2,387	3,703	4,277	4,681	5,239	6,778	7,728
	Trading Book (excl. correlation trading positions under CRM)	840	1,543	1,964	2,240	3,023	4,334	5,203
	<b>Total</b>	<b>3,227</b>	<b>5,245</b>	<b>6,241</b>	<b>6,921</b>	<b>8,262</b>	<b>11,112</b>	<b>12,931</b>
<b>Impairments</b>	Hold to Maturity portfolio	2,438	2,454	2,467	2,473	2,475	2,501	2,527
	Available for Sale portfolio	95	116	117	119	119	124	125
	Held for trading portfolio							
	<b>Total</b>	<b>2,534</b>	<b>2,570</b>	<b>2,585</b>	<b>2,591</b>	<b>2,595</b>	<b>2,625</b>	<b>2,653</b>

**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 ]	Austria	11	7	3	0	0	3	0	0	0	0	129	1	163	-1	
[ 3M - 1Y ]		123	1	123	29	0	94	0	0	0	0	55	1	18	0	
[ 1Y - 2Y ]		99	0	92	44	0	49	154	6	148	-52	153	2	177	-2	
[ 2Y - 3Y ]		131	0	107	114	0	-7	261	21	0	0	268	6	262	-6	
[ 3Y - 5Y ]		342	0	239	166	0	73	204	17	0	0	368	10	263	-8	
[ 5Y - 10Y ]		922	0	380	384	0	-5	50	0	0	0	117	4	88	-3	
[ 10Y - more ]		270	0	14	0	0	14	0	0	0	0	0	0	0	0	0
Tot		1,899	8	958	737	0	221	668	45	148	-52	1,090	24	971	-19	
[ 0 - 3M ]		Belgium	106	0	89	0	89	0	0	0	0	0	107	0	94	0
[ 3M - 1Y ]			263	0	232	6	0	226	10	0	78	0	141	1	104	0
[ 1Y - 2Y ]	60		0	-289	4	0	-293	939	22	37	0	177	3	221	-3	
[ 2Y - 3Y ]	589		126	427	6	0	359	400	43	0	0	461	10	441	-10	
[ 3Y - 5Y ]	585		120	66	59	0	-44	0	0	65	0	426	11	467	-11	
[ 5Y - 10Y ]	1,154		130	159	73	0	86	300	14	65	0	232	5	184	-4	
[ 10Y - more ]	401		0	-31	0	0	-31	125	38	618	-120	0	0	0	0	
Tot	3,158		376	653	148	0	392	1,774	118	863	-120	1,544	30	1,512	-28	
[ 0 - 3M ]	Bulgaria		3	0	3	1	0	0	0	0	0	0	7	0	8	0
[ 3M - 1Y ]			19	0	19	19	0	0	0	0	0	0	15	0	25	0
[ 1Y - 2Y ]		30	0	30	0	0	0	0	0	0	0	3	0	3	0	
[ 2Y - 3Y ]		5	0	5	5	0	0	0	0	0	0	53	0	74	-1	
[ 3Y - 5Y ]		5	0	5	2	0	0	0	0	0	0	0	0	4	0	
[ 5Y - 10Y ]		3	0	3	3	0	0	0	0	0	0	0	0	4	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		66	0	66	31	0	0	0	0	0	0	76	1	118	-1	
[ 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	8	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	1	0	1	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	1	0	8	0	
[ 0 - 3M ]	Czech Republic		91	0	91	38	0	53	10	0	0	0	3	0	12	0
[ 3M - 1Y ]			499	0	499	170	0	329	0	0	91	-8	36	0	75	-1
[ 1Y - 2Y ]		383	0	383	338	0	44	182	13	0	0	49	1	11	0	
[ 2Y - 3Y ]		354	0	354	285	0	24	44	3	0	0	22	0	2	0	
[ 3Y - 5Y ]		1,208	70	1,137	1,036	0	36	35	3	0	0	0	0	0	0	
[ 5Y - 10Y ]		1,473	36	1,438	1,359	0	78	0	0	0	0	0	0	0	0	
[ 10Y - more ]		626	0	626	575	0	18	0	0	0	0	0	0	0	0	
Tot		4,633	106	4,527	3,801	0	582	271	19	91	-8	110	1	100	-1	
[ 0 - 3M ]		Denmark	2	0	2	0	0	2	200	0	0	0	19	0	0	0
[ 3M - 1Y ]			0	0	0	0	0	0	0	0	27	-1	51	0	1	0
[ 1Y - 2Y ]	2		0	2	0	0	2	0	0	200	-11	0	0	48	-1	
[ 2Y - 3Y ]	0		0	-1	0	0	-1	0	0	244	-25	46	1	96	-2	
[ 3Y - 5Y ]	0		0	-1	0	0	-1	0	0	12	-3	124	2	80	0	
[ 5Y - 10Y ]	0		0	0	0	0	0	0	0	400	-57	0	0	0	0	
[ 10Y - more ]	0		0	0	0	0	0	0	12	-1	0	0	0	0	0	
Tot	4		0	2	0	0	2	200	0	895	-97	239	3	224	-3	
[ 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	275	4	222	0	33	0	33	0
[ 3M - 1Y ]			13	0	13	0	0	13	527	18	345	0	7	0	66	-1
[ 1Y - 2Y ]	9		0	4	0	0	4	352	8	240	-1	67	1	4	0	
[ 2Y - 3Y ]	64		0	64	32	0	32	633	20	65	-6	63	0	93	-1	
[ 3Y - 5Y ]	131		0	125	0	0	125	386	35	281	-4	116	1	115	-1	
[ 5Y - 10Y ]	494		0	448	330	0	118	835	68	920	-58	33	0	33	-1	
[ 10Y - more ]	16		0	11	0	0	11	1,219	70	1,109	-110	0	0	0	0	
Tot	728		0	666	362	0	303	4,227	223	3,181	-179	320	2	344	-3	
[ 0 - 3M ]	France		2,299	93	1,874	500	0	1,374	1,516	21	86	-2	0	0	25	0
[ 3M - 1Y ]			1,969	49	1,629	911	0	710	287	4	608	-5	106	1	12	0
[ 1Y - 2Y ]		977	643	311	152	0	160	18	15	15	-1	37	1	45	0	
[ 2Y - 3Y ]		2,236	29	1,785	2,154	0	-369	0	0	100	-10	114	2	93	-2	
[ 3Y - 5Y ]		4,123	130	2,774	3,344	0	-570	83	2	2	0	69	1	75	-2	
[ 5Y - 10Y ]		13,106	471	7,050	8,160	0	-1,109	142	12	48	-2	2	0	0	0	
[ 10Y - more ]		10,713	2,215	113	229	0	-117	840	87	61	-34	0	0	0	0	
Tot		35,424	3,630	15,536	15,450	0	79	2,884	124	920	-54	328	5	250	-5	





### 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 [	Lithuania	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 [	Luxembourg	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 [		12	0	12	0	0	12	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	12	0	12	0	0	12	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Malta	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 [	Netherlands	97	0	44	30	0	14	1,752	1	0	0	0	148	0	109
[ 3M - 1Y [		62	0	12	0	0	12	2,576	29	0	0	0	63	0	24
[ 1Y - 2Y [		218	0	126	0	0	126	1,580	86	2,250	-118	117	0	140	
[ 2Y - 3Y [		153	0	128	0	0	128	1,894	107	1,350	-60	156	1	197	
[ 3Y - 5Y [		385	0	276	73	0	203	2,426	125	4,921	-130	256	2	302	
[ 5Y - 10Y [		389	0	-100	54	0	-154	5,554	130	5,353	-291	51	1	107	
[ 10Y - more		128	0	-89	0	0	-89	0	0	962	-287	0	0	0	
Tot	1,433	0	398	157	0	241	15,782	479	14,836	-886	791	5	879		
[ 0 - 3M [	Norway	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	3	0	0	0	0	0	0	0	0	0	28	0	
[ 2Y - 3Y [		3	3	0	0	0	0	0	0	0	0	133	1	156	
[ 3Y - 5Y [		2	2	0	0	0	0	0	0	0	0	162	1	159	
[ 5Y - 10Y [		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	
Tot	9	9	0	0	0	0	0	0	0	0	361	3	343		
[ 0 - 3M [	Poland	551	0	551	357	0	193	101	1	0	0	18	0	24	
[ 3M - 1Y [		0	0	-9	0	0	-9	0	0	0	0	55	0	62	
[ 1Y - 2Y [		121	20	95	20	0	75	0	0	0	0	83	1	74	
[ 2Y - 3Y [		132	0	93	41	0	52	0	0	0	0	11	0	28	
[ 3Y - 5Y [		121	0	45	38	0	7	0	0	0	0	31	0	21	
[ 5Y - 10Y [		82	0	50	26	0	24	0	0	0	0	0	0	0	
[ 10Y - more		14	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	1,020	20	824	481	0	343	101	1	0	0	198	2	209		
[ 0 - 3M [	Portugal	19	0	19	10	0	29	200	7	0	0	11	0	162	
[ 3M - 1Y [		91	0	74	0	0	74	450	15	0	0	106	1	233	
[ 1Y - 2Y [		6	0	6	0	0	6	450	29	920	-20	432	7	371	
[ 2Y - 3Y [		10	0	-3	0	0	-3	0	0	0	0	235	11	314	
[ 3Y - 5Y [		11	0	11	0	0	11	0	0	300	-42	465	37	484	
[ 5Y - 10Y [		5	0	-1	0	0	-1	1,376	52	997	-46	104	17	104	
[ 10Y - more		19	0	19	0	0	19	0	0	0	0	0	0	0	
Tot	161	0	124	0	0	124	2,476	103	2,217	-108	1,501	72	1,669		
[ 0 - 3M [	Romania	39	0	39	10	0	29	0	0	0	0	0	0	11	
[ 3M - 1Y [		659	0	659	623	0	36	0	0	0	0	31	0	24	
[ 1Y - 2Y [		211	17	194	172	0	22	0	0	0	0	115	1	125	
[ 2Y - 3Y [		122	20	102	82	0	20	0	0	0	0	6	0	51	
[ 3Y - 5Y [		90	42	48	47	0	0	0	0	0	0	24	1	31	
[ 5Y - 10Y [		448	0	448	432	0	16	0	0	0	0	0	0	0	
[ 10Y - more		50	0	50	50	0	0	0	0	0	0	0	0	0	
Tot	1,619	80	1,540	1,416	0	123	0	0	0	0	187	2	242		
[ 0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	37	0	33	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	3	0	44	
[ 1Y - 2Y [		82	0	82	25	0	57	165	14	0	0	7	0	7	
[ 2Y - 3Y [		96	0	93	96	0	-2	0	0	0	0	0	0	0	
[ 3Y - 5Y [		31	0	31	30	0	1	0	0	0	0	0	0	0	
[ 5Y - 10Y [		89	0	87	86	0	2	0	0	0	0	0	0	0	
[ 10Y - more		108	0	106	108	0	-1	0	0	0	0	0	0	0	
Tot	408	0	401	345	0	56	165	14	0	0	47	0	83		

**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		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	4	0	16	0	
[ 3M - 1Y ]		7	0	7	0	0	0	0	0	0	0	40	0	36	0	
[ 1Y - 2Y ]		9	2	6	5	1	0	0	0	0	0	45	0	49	0	
[ 2Y - 3Y ]		51	0	51	32	0	2	0	0	0	0	13	0	2	0	
[ 3Y - 5Y ]		16	0	15	16	0	-1	0	0	0	0	52	2	59	-2	
[ 5Y - 10Y ]		53	0	51	52	0	-2	0	0	0	0	0	0	0	0	
[ 10Y - more ]		89	0	88	88	0	0	0	0	0	0	0	0	0	0	
Tot		224	3	217	193	0	1	0	0	0	0	154	2	163	-3	
[ 0 - 3M ]		Spain	646	201	446	0	0	445	2,000	20	700	-20	61	0	99	0
[ 3M - 1Y ]			626	0	497	0	0	471	0	0	1,139	-19	302	1	272	-1
[ 1Y - 2Y ]	255		101	66	0	0	14	404	34	2,715	-45	380	2	385	-3	
[ 2Y - 3Y ]	307		52	143	53	0	59	0	0	745	-36	442	2	441	-2	
[ 3Y - 5Y ]	550		123	292	53	0	101	100	0	1,150	-66	1,385	26	1,456	-31	
[ 5Y - 10Y ]	591		5	-80	0	0	-80	0	0	121	-8	181	8	48	-2	
[ 10Y - more ]	232		0	30	0	0	30	0	0	90	-48	0	0	0	0	
Tot	3,207		481	1,394	106	0	1,041	2,504	53	6,660	-240	2,750	39	2,702	-40	
[ 0 - 3M ]	Sweden		0	0	0	0	0	0	3	0	20	0	40	0	15	0
[ 3M - 1Y ]			0	0	0	0	0	0	0	0	0	0	99	1	64	0
[ 1Y - 2Y ]		2	0	2	0	0	2	0	0	0	0	15	0	51	0	
[ 2Y - 3Y ]		1	0	1	0	0	1	0	0	0	0	87	1	88	-2	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	53	1	51	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	123	2	123	-2	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		4	1	3	0	0	3	3	0	20	0	417	5	393	-5	
[ 0 - 3M ]		United Kingdom	79	0	-260	0	0	-260	0	0	0	0	35	0	12	0
[ 3M - 1Y ]			146	0	146	17	0	90	0	0	0	0	62	0	58	-1
[ 1Y - 2Y ]	95		0	54	3	0	15	0	0	0	0	353	5	334	-4	
[ 2Y - 3Y ]	1,441		0	-60	0	0	-60	0	0	0	0	364	9	251	-6	
[ 3Y - 5Y ]	598		0	-273	50	0	-352	0	0	0	0	201	7	254	-8	
[ 5Y - 10Y ]	1,023		0	570	99	0	371	0	0	0	0	29	1	48	-2	
[ 10Y - more ]	1,059		0	316	0	0	316	0	0	0	0	0	0	0	0	
Tot	4,441		0	493	169	0	119	0	0	0	0	1,045	21	958	-21	
[ 0 - 3M ]	Australia		18	2	2	0	0	2	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			9	0	9	0	0	9	31	2	0	0	73	0	80	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	51	1	47	-1	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	141	4	112	-3	
[ 3Y - 5Y ]		0	0	0	0	0	0	29	1	2	-4	0	0	0	0	
[ 5Y - 10Y ]		6	0	6	0	0	6	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		33	2	17	0	0	17	60	3	2	-4	264	6	239	-5	
[ 0 - 3M ]		Canada	131	0	128	0	0	128	759	205	376	-10	4	0	0	0
[ 3M - 1Y ]			264	0	264	61	0	183	165	2	348	-28	0	0	0	0
[ 1Y - 2Y ]	104		0	102	50	0	52	209	3	1,261	-128	0	0	0	0	
[ 2Y - 3Y ]	199		0	193	52	0	141	99	19	634	-52	0	0	0	0	
[ 3Y - 5Y ]	279		0	-13	158	0	-172	293	19	322	-24	0	0	0	0	
[ 5Y - 10Y ]	254		0	155	165	0	-10	120	5	378	-40	0	0	0	0	
[ 10Y - more ]	0		0	0	0	0	0	21	2	136	-30	0	0	0	0	
Tot	1,231		0	829	486	0	323	1,666	256	3,456	-312	4	0	0	0	
[ 0 - 3M ]	Hong Kong		156	3	146	23	0	123	0	0	0	0	0	0	0	0
[ 3M - 1Y ]			677	0	673	0	0	673	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		280	0	269	0	0	269	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		38	0	-78	0	0	-78	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		11	0	-200	0	0	-200	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		148	0	-97	0	0	-97	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		1,310	3	715	23	0	691	0	0	0	0	0	0	0	0	
[ 0 - 3M ]		Japan	3,402	0	3,141	207	0	2,934	0	0	0	0	131	0	60	0
[ 3M - 1Y ]			104	0	104	104	0	1	958	53	0	0	18	0	36	0
[ 1Y - 2Y ]	236		0	219	229	0	-9	445	48	207	0	69	1	44	0	
[ 2Y - 3Y ]	153		0	136	34	0	38	1,507	164	0	0	119	3	138	-3	
[ 3Y - 5Y ]	729		0	250	0	0	250	653	79	0	0	865	13	170	-3	
[ 5Y - 10Y ]	887		0	-1,139	271	0	-1,410	239	16	0	0	143	4	0	0	
[ 10Y - more ]	1,005		0	-70	0	0	-70	0	0	0	0	0	0	0	0	
Tot	6,515		0	2,642	845	0	1,733	3,801	360	207	0	1,345	21	449	-6	
[ 0 - 3M ]	U.S.		1,400	0	903	7	0	895	11	1	1	0	39	0	97	0
[ 3M - 1Y ]			2,066	0	1,826	13	0	1,813	2	728	-1	222	0	97	0	
[ 1Y - 2Y ]		864	1	-16	212	0	-228	5	769	-1	305	1	238	0		
[ 2Y - 3Y ]		1,722	0	636	473	0	163	254	19	0	321	1	303	0		
[ 3Y - 5Y ]		2,843	0	1,557	1,554	0	2	1,806	14	0	219	0	245	0		
[ 5Y - 10Y ]		7,528	0	6,422	816	0	1	816	14	65	-1	0	0	0		
[ 10Y - more ]		2,041	0	493	1,342	0	-849	769	29	33	0	0	0	0		
Tot		18,463	1	11,821	10,023	0	1,798	3,663	58	1,614	-3	1,106	2	884	-1	

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 [	China	2	2	0	0	0	0	0	0	0	0	0	0	51	0	
[ 3M - 1Y [		13	5	8	1	0	6	0	0	0	0	0	33	0	66	0
[ 1Y - 2Y [		41	24	16	13	0	13	0	0	0	0	0	42	1	23	0
[ 2Y - 3Y [		14	0	14	14	0	0	0	0	0	0	0	128	2	160	-3
[ 3Y - 5Y [		35	0	35	31	0	4	0	0	0	0	0	195	3	144	-3
[ 5Y - 10Y [		68	0	68	68	0	0	0	0	0	0	0	6	0	30	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		173	32	141	128	0	13	0	0	0	0	0	404	7	474	-7
[ 0 - 3M [	Switzerland	7	0	7	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		11	0	11	5	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		5	0	5	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y [		8	0	8	8	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y [		39	0	39	39	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	0
Tot		73	0	73	52	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Other advanced economies non EEA	590	83	507	170	0	337	34	0	894	-2	31	0	88	-1	
[ 3M - 1Y [		1,159	9	1,150	289	0	861	58	10	305	-11	59	0	279	-1	
[ 1Y - 2Y [		162	0	162	42	0	119	76	3	51	-1	188	2	139	-2	
[ 2Y - 3Y [		150	0	150	31	0	120	7	1	9	-1	549	10	570	-12	
[ 3Y - 5Y [		138	0	138	97	0	41	15	1	6	0	940	21	932	-22	
[ 5Y - 10Y [		210	0	209	200	0	9	0	0	0	0	826	9	453	-4	
[ 10Y - more		0	0	0	0	0	0	73	4	0	0	0	0	4	0	
Tot		2,409	92	2,316	829	0	1,487	263	19	1,266	-14	2,593	43	2,465	-43	
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	158	0	139	137	0	2	0	0	0	0	125	2	106	-1	
[ 3M - 1Y [		285	4	262	180	0	81	0	0	0	0	352	2	232	-2	
[ 1Y - 2Y [		155	50	61	58	0	3	0	0	0	0	132	3	99	-2	
[ 2Y - 3Y [		310	105	203	203	0	0	0	0	0	0	112	2	307	-4	
[ 3Y - 5Y [		660	500	151	146	0	4	0	0	0	0	287	14	417	-22	
[ 5Y - 10Y [		1,329	459	863	813	0	50	0	0	0	0	108	14	266	-31	
[ 10Y - more		186	70	116	109	0	7	0	0	0	0	0	0	0	0	
Tot		3,083	1,188	1,794	1,647	0	148	0	0	0	0	1,117	36	1,428	-62	
[ 0 - 3M [	Middle East	11	11	0	0	0	0	11	0	1	0	4	0	4	0	
[ 3M - 1Y [		36	36	0	0	0	0	0	0	0	0	8	0	3	0	
[ 1Y - 2Y [		34	34	0	0	0	0	0	0	0	0	53	1	51	-1	
[ 2Y - 3Y [		5	5	0	0	0	0	0	0	0	0	231	5	247	-5	
[ 3Y - 5Y [		60	60	0	0	0	0	0	0	0	0	85	3	49	-3	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		3	3	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		149	149	0	0	0	0	11	0	1	0	382	10	354	-9	
[ 0 - 3M [	Latin America and the Caribbean	258	1	253	35	0	218	0	0	0	0	112	2	134	-1	
[ 3M - 1Y [		523	30	493	39	0	453	0	0	0	0	73	1	80	-1	
[ 1Y - 2Y [		235	19	158	68	0	91	15	1	0	0	152	5	158	-4	
[ 2Y - 3Y [		164	97	67	0	0	67	0	0	0	0	79	2	62	-1	
[ 3Y - 5Y [		256	109	138	51	0	86	0	0	0	0	129	4	110	-4	
[ 5Y - 10Y [		361	336	8	0	0	8	0	0	0	0	13	3	35	-5	
[ 10Y - more		9	0	-1	0	0	-1	0	0	0	0	0	0	15	-2	
Tot		1,807	592	1,116	193	0	923	15	1	0	0	557	16	593	-19	
[ 0 - 3M [	Africa	182	136	46	46	0	0	0	0	0	0	17	0	8	0	
[ 3M - 1Y [		43	4	39	39	0	0	0	0	0	0	5	0	8	0	
[ 1Y - 2Y [		418	21	397	397	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		187	14	173	173	0	0	0	0	0	0	15	1	15	-1	
[ 3Y - 5Y [		50	31	18	18	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		116	108	7	7	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		459	459	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		1,454	773	682	682	0	0	0	0	0	0	37	1	30	-1	
[ 0 - 3M [	Others	1,095	74	1,021	165	0	857	0	0	0	0	51	0	191	0	
[ 3M - 1Y [		490	29	462	253	0	209	0	0	0	0	319	2	56	0	
[ 1Y - 2Y [		193	0	181	156	0	25	0	0	0	0	153	0	272	-2	
[ 2Y - 3Y [		135	56	79	79	0	0	0	0	0	0	290	4	194	-3	
[ 3Y - 5Y [		214	111	102	90	0	12	0	0	0	0	212	5	199	-6	
[ 5Y - 10Y [		402	282	120	120	0	0	0	0	0	0	19	2	37	-4	
[ 10Y - more		80	79	1	0	0	0	0	0	0	0	0	0	0	0	
Tot		2,608	631	1,966	862	0	1,104	0	0	0	0	1,043	13	950	-16	

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			COREP CODE	REGULATION	
(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			
CRR / CRDIV DEFINITION OF CAPITAL											
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>48,256</b>	<b>47,550</b>	<b>47,261</b>	<b>47,552</b>	<b>45,384</b>	<b>43,150</b>	<b>40,697</b>	CA1 (1)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>36,633</b>	<b>37,024</b>	<b>37,252</b>	<b>37,574</b>	<b>34,857</b>	<b>33,142</b>	<b>30,719</b>	CA1 (1.1.1)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	18,292	18,292	18,292	18,292	18,292	18,292	18,292	CA1 (1.1.1.1)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	5,771	6,401	7,299	8,381	4,189	2,977	2,300	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	652	500	408	347	-650	-318	-666	CA1 (1.1.1.3)	Articles 4(100), 24(1) point (d) and 36 (1) point (f) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	330	330	330	330	-914	-178	-445	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	264	112	20	-41	-104	-325	-472	-	-
	A.1.4	Other Reserves	17,649	17,383	17,054	16,710	17,470	17,193	16,883	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,605	1,447	1,506	1,574	1,127	1,164	1,086	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	817	817	815	812	817	815	812	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	-264	-264	-198	-132	483	31	101	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-7,381	-7,381	-7,381	-7,381	-6,456	-6,056	-6,056	CA1 (1.1.1.10 + 1.1.1.11)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLS	-2,665	-3,076	-3,135	-3,138	-3,201	-3,433	-3,744	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	-803	-780	-748	-705	-858	-903	-903	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-36	-36	-36	-36	-36	-36	-36	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-152	-132	-123	-120	-116	-98	-88	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (iii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 379(3) of CRR
	A.1.15.1	Of which: from securitisation positions (-)	-152	-132	-123	-120	-116	-98	-88	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	-521	-57	0	0	-905	-814	-1,212	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	3,670	3,911	3,502	2,969	-4,702	-4,331	-4,950	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 (+/-)	964	1,150	889	613	958	735	467	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 (+/-)	2,706	2,761	2,613	2,356	3,744	3,596	3,584	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,926</b>	<b>6,150</b>	<b>6,117</b>	<b>6,109</b>	<b>6,150</b>	<b>6,117</b>	<b>6,109</b>	CA1 (1.1.2)	Article 61 of CRR	
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>42,559</b>	<b>43,174</b>	<b>43,370</b>	<b>43,683</b>	<b>41,007</b>	<b>39,259</b>	<b>36,828</b>	CA1 (1.1)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>5,697</b>	<b>4,376</b>	<b>3,891</b>	<b>3,869</b>	<b>4,376</b>	<b>3,891</b>	<b>3,869</b>	CA1 (1.2)	Article 71 of CRR	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>343,115</b>	<b>350,072</b>	<b>352,754</b>	<b>355,653</b>	<b>365,486</b>	<b>373,037</b>	<b>377,059</b>	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	12,608								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	8,543								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 (+)	2,879								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-6,616								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
B.6	of which: others subject to the discretion of National Competent Authorities	12,082								Article 124 to 164 of CRR	
<b>CAPITAL RATIOS (%) - Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>	<b>10.68%</b>	<b>10.58%</b>	<b>10.56%</b>	<b>10.56%</b>	<b>9.54%</b>	<b>8.88%</b>	<b>8.15%</b>	CA3 (1)	-
	<b>C.2</b>	<b>Tier 1 Capital ratio</b>	<b>12.40%</b>	<b>12.33%</b>	<b>12.29%</b>	<b>12.28%</b>	<b>11.22%</b>	<b>10.52%</b>	<b>9.77%</b>	CA3 (3)	-
	<b>C.3</b>	<b>Total Capital ratio</b>	<b>14.06%</b>	<b>13.58%</b>	<b>13.40%</b>	<b>13.37%</b>	<b>12.42%</b>	<b>11.57%</b>	<b>10.79%</b>	CA3 (5)	-
<b>D</b>	<b>Common Equity Tier 1 Capital Threshold</b>		<b>28,006</b>	<b>28,220</b>	<b>28,452</b>	<b>20,102</b>	<b>20,517</b>	<b>20,738</b>			
<b>Memorandum items</b>	<b>E</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	<b>F</b>	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					<b>0</b>	<b>0</b>	<b>4,151</b>		
	<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					<b>0</b>	<b>0</b>	<b>0</b>		
	<b>G</b>	<b>Fully Loaded Common Equity Tier 1 Capital ratio (3)</b>				<b>9.73%</b>			<b>7.07%</b>		

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

## 2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
<b>Total</b>	0	0	0	0	



## 2014 EU-wide Stress Test

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

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

# 2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	186
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 (+/-)	2,198

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 (-)	-200