

2014 EU-wide Stress Test

Bank Name	Ulster Bank Ireland Limited
LEI Code	635400KQIMALJ4XLAD78

2014 EU-wide Stress Test Summary Adverse Scenario

Ulster Bank Ireland Limited	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	470
Impairment losses on financial and non-financial assets in the banking book	4,753
Common Equity Tier 1 capital ⁽¹⁾	4,490
Total Risk Exposure ⁽¹⁾	38,879
Common Equity Tier 1 ratio, % ⁽¹⁾	11.5%
Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-464
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,509
3 yr cumulative losses from the stress in the trading book	218
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital ⁽¹⁾	2,416
Total Risk Exposure ⁽¹⁾	38,885
Common Equity Tier 1 ratio, % ⁽¹⁾	6.2%
Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	2,139
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

Ulster Bank Ireland Limited	
Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	470
Impairment losses on financial and non-financial assets in the banking book	4,753
Common Equity Tier 1 capital ⁽¹⁾	4,490
Total Risk Exposure ⁽¹⁾	38,879
Common Equity Tier 1 ratio, % ⁽¹⁾	11.5%
Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	232
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	725
3 yr cumulative losses from the stress in the trading book	50
Common Equity Tier 1 capital ⁽¹⁾	3,896
Total Risk Exposure ⁽¹⁾	38,884
Common Equity Tier 1 ratio, % ⁽¹⁾	10.0%
Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	3,111

(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		
			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
Ulster Bank Ireland Limited	Central banks and central governments		0	0	574	0	0	0	0	0	0	203	0	0	0	0	0	0	0	0
	Institutions		0	0	138	0	5,700	0	0	0	0	165	0	1,302	0	0	0	0	0	0
	Corporates		0	0	7,049	16,358	591	105	0	0	0	9,074	3,108	591	145	0	540	11,692	0	73
	Corporates - Of Which: Specialised Lending		0	0	475	1	0	0	0	0	0	335	0	0	0	0	540	11,692	0	73
	Corporates - Of Which: SME		0	0	1,977	4,641	0	26	0	0	0	2,596	0	0	24	0	170	3,239	0	0
	Retail		0	0	17,744	4,565	17	8	0	0	0	17,771	3,363	13	12	0	484	2,086	0	0
	Retail - Secured on real estate property	1.10	0	0	16,544	4,011	0	0	0	0	0	16,504	2,833	0	0	0	479	1,544	0	0
	Retail - Secured on real estate property - Of Which: SME	0.00	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	1.10	0	0	16,544	4,011	0	0	0	0	0	16,504	2,833	0	0	0	479	1,544	0	0
	Retail - Qualifying Revolving		0	0	757	516	17	8	0	0	0	849	522	13	12	0	2	533	0	0
	Retail - Other Retail		0	0	589	390	14	0	0	0	0	655	495	10	0	0	0	389	0	0
	Retail - Other Retail - Of Which: SME		0	0	168	126	3	8	0	0	0	194	27	2	12	0	3	144	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	8	0	0	0	0	0	0	30	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
	Securitisation		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	219	0	0	0	0	0	219	0	0	0	0	0	0
	TOTAL		0	0	25,513	20,923	6,527	113	0	0	0	27,243	6,471	2,552	157	0	1,024	13,776	0	73
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	0	0	0	27,243	6,471	2,552	157	0	1,024	13,776	0	73

(*) Refers to the part of Securitisation 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
0.02%	0	16.13%	0.01%	0	15.93%	0.01%	0	15.95%
0.00%	0	42.65%	0.00%	1	42.62%	0.00%	1	42.20%
2.71%	12225	67.40%	1.81%	12325	67.01%	1.41%	12401	66.73%
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1.12%	2742	36.75%	0.81%	2862	36.22%	0.63%	2951	35.77%
0.89%	2146	30.16%	0.63%	2228	29.67%	0.46%	2287	29.21%
0.89%	2146	30.16%	0.63%	2228	29.67%	0.46%	2287	29.21%
1.77%	37	71.29%	1.61%	44	70.87%	1.52%	51	70.59%
5.35%	559	99.25%	4.20%	589	98.80%	3.68%	614	98.48%
3.29%	407	99.68%	2.45%	424	99.51%	2.40%	437	99.36%
12.73%	150	98.08%	11.28%	166	97.01%	9.43%	177	96.36%
1.46%	0	85.71%	1.24%	0	86.00%	1.13%	0	86.11%
1.26%	14967	59.35%	0.87%	15188	58.60%	0.67%	15353	58.01%

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
0.66%	4	39.29%	0.67%	8	39.64%	0.68%	11	40.22%
0.01%	0	42.39%	0.01%	1	41.57%	0.01%	1	41.33%
3.67%	12303	67.39%	2.61%	12474	67.05%	2.12%	12600	66.75%
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1.29%	2994	40.25%	1.43%	3274	40.30%	1.27%	3525	40.49%
1.03%	2390	33.99%	1.15%	2613	34.16%	1.02%	2815	34.45%
-	-	-	-	-	-	-	-	-
1.03%	2390	33.99%	1.15%	2613	34.16%	1.02%	2815	34.45%
1.80%	37	71.28%	1.98%	46	70.79%	1.91%	54	70.47%
6.29%	566	99.19%	6.84%	615	98.54%	6.29%	656	98.08%
4.46%	416	99.59%	4.45%	442	99.31%	4.45%	466	99.08%
12.86%	150	98.07%	16.39%	173	96.58%	14.94%	190	95.74%
2.07%	0	94.44%	2.12%	0	94.44%	2.17%	1	92.73%
1.59%	15301	60.27%	1.40%	15756	59.60%	1.19%	16138	59.08%

(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		
			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
Ireland	Central banks and central governments		0	0	571	0	0	0	0	0	0	203	0	0	0	0	0	0	0	0
	Institutions		0	0	79	0	0	0	0	0	0	143	0	0	0	0	0	0	0	0
	Corporates		0	0	5,909	13,570	1	62	0	0	0	8,084	3,107	1	117	0	540	10,711	0	0
	Corporates - Of Which: Specialised Lending		0	0	371	0	0	0	0	0	0	262	0	0	0	0	540	10,711	0	0
	Corporates - Of Which: SME		0	0	1,755	3,812	0	10	0	0	0	2,408	0	0	0	0	170	2,769	0	0
	Retail		0	0	17,744	4,565	17	8	0	0	0	17,771	3,363	13	12	0	484	2,086	0	0
	Retail - Secured on real estate property	1.10	0	0	16,544	4,011	0	0	0	0	0	16,504	2,833	0	0	0	479	1,544	0	0
	Retail - Secured on real estate property - Of Which: SME	0.00	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	1.10	0	0	16,544	4,011	0	0	0	0	0	16,504	2,833	0	0	0	479	1,544	0	0
	Retail - Qualifying Revolving		0	0	443	38	0	0	0	0	0	418	38	0	0	0	2	5	0	0
	Retail - Other Retail		0	0	757	516	17	8	0	0	0	849	522	13	12	0	3	533	0	0
	Retail - Other Retail - Of Which: SME		0	0	589	390	14	0	0	0	0	655	495	10	0	0	0	389	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	168	126	3	8	0	0	0	194	27	2	12	0	3	144	0	0
	Equity		0	0	8	0	0	0	0	0	0	30	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
	Other non-credit obligation assets		0	0	0	0	0	219	0	0	0	0	0	219	0	0	0	0	0	0
	TOTAL		0	0	24,311	18,134	237	70	0	0	0	26,231	6,470	233	129	0	1,024	12,797	0	71
	Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	0	0	0	26,231	6,470	233	129	0	1,024	12,797	0	71

(*) Refers to the part of Securitisation 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
0.02%	0	16.13%	0.01%	0	15.93%	0.01%	0	15.95%
0.33%	0	43.33%	0.26%	0	42.59%	0.24%	1	42.48%
3.23%	11100	73.41%	2.16%	11189	72.99%	1.65%	11254	72.60%
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1.12%	2742	36.75%	0.81%	2862	36.22%	0.63%	2951	35.77%
0.89%	2146	30.16%	0.63%	2228	29.67%	0.46%	2287	29.21%
0.89%	2146	30.16%	0.63%	2228	29.67%	0.46%	2287	29.21%
1.77%	37	71.29%	1.61%	44	70.87%	1.52%	51	70.59%
5.35%	559	99.25%	4.20%	589	98.80%	3.68%	614	98.48%
3.29%	407	99.68%	2.45%	424	99.51%	2.40%	437	99.36%
12.73%	150	98.08%	11.28%	166	97.01%	9.43%	177	96.36%
1.64%	0	88.89%	1.25%	0	87.50%	1.27%	0	86.96%
1.60%	13842	62.45%	1.11%	14052	61.53%	0.85%	14206	60.80%

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
0.66%	4	39.29%	0.67%	8	39.64%	0.66%	11	39.90%
0.44%	0	43.21%	0.41%	1	42.95%	0.44%	1	42.62%
4.26%	11170	73.41%	3.03%	11324	72.94%	2.44%	11434	72.53%
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1.29%	2994	40.25%	1.43%	3274	40.30%	1.27%	3525	40.49%
1.03%	2390	33.99%	1.15%	2613	34.16%	1.02%	2815	34.45%</

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	572	433	415	399	230	261	259
Net trading income		66	76	81	-18	25	47
of which trading losses from stress scenarios		-25	-15	-10	-109	-65	-44
Other operating income	297.925	90	81	75	95	87	63
Operating profit before impairments	470	94	78	60	-195	-132	-137
Impairment of financial assets (-)	-4753.382	-339	-221	-165	-673	-455	-382
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-4753.382	-339	-221	-165	-673	-455	-382
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	-4,283	-245	-143	-105	-868	-587	-519
Other Income and expenses	0	0	0	0	0	0	0
Pre-Tax profit	-4,283	-245	-143	-105	-868	-587	-519
Tax	9.998	0	0	0	0	0	0
Net income	-4,273	-245	-143	-105	-868	-587	-519
Attributable to owners of the parent	-4,273	-245	-143	-105	-868	-587	-519
of which carried over to capital through retained earnings	-4,273	-245	-143	-105	-868	-587	-519
of which distributed as dividends	0	0	0	0	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	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)							
Risk exposure amount for credit risk	36,423	36,428	36,428	36,429	36,428	36,429	36,429
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	36,423	36,428	36,428	36,429	36,428	36,429	36,429
Risk exposure amount for market risk	714	714	714	714	714	714	714
Risk exposure amount for operational risk	1,741	1,741	1,741	1,741	1,741	1,741	1,741
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	0	0	0	0	0	0	0
Total Risk exposure amount	38,879	38,883	38,884	38,884	38,884	38,884	38,885

2014 EU-wide Stress Test
Securitisation

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
Exposure values	Banking Book	0							
	Trading Book (excl. correlation trading positions under CRM)	0							
	Correlation Trading Portfolio (CRM)	0							
	Total	0							
Risk exposure values	Banking Book	0	0	0	0	0	0	0	
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
	Total	0	0	0	0	0	0	0	
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

[illegible]

2014 EU-wide Stress Test - Sovereign Exposure

[illegible]

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	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 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	Spain	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
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[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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 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	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 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	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		

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 [		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 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		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 [	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		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 [	Africa	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 [	Others	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

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				
(min 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	5,156	5,067	4,855	4,682	4,444	3,788	3,200	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,490	4,246	4,052	3,896	3,623	2,985	2,416	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)	4,775	4,775	4,775	4,775	4,775	4,775	4,775	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	-488	-733	-876	-981	-1,356	-1,943	-2,461	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	35	35	35	35	35	35	35	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	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	0	0	0	0	0	0	0	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) 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 gains/losses from AFS portfolio	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	0	0	0	0	0	0	0	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	-88	-88	-88	-88	-88	-88	-88	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	-2	0	0	0	0	0	0	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	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) (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) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount 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	258	258	206	155	258	206	155	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 (+/-)	258	258	206	155	258	206	155	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)	4,490	4,246	4,052	3,896	3,623	2,985	2,416	CA1 (1.1)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	666	821	803	786	821	803	784	CA1 (1.2)	Article 71 of CRR
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	38,879	38,883	38,884	38,884	38,884	38,884	38,885	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 (+)	0	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 (+)	136	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 (+)	62	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 (-)	-533	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 (-)	0	0	0	0	0	0	0		-
B.6	of which: others subject to the discretion of National Competent Authorities	427	0	0	0	0	0	0		Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	11.55%	10.92%	10.42%	10.02%	9.32%	7.68%	6.21%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	11.55%	10.92%	10.42%	10.02%	9.32%	7.68%	6.21%	CA3 (3)	-
	C.3	Total Capital ratio	13.26%	13.03%	12.49%	12.04%	11.43%	9.74%	8.23%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		3111	3111	3111	2139	2139	2139		
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)				9.62%			5.81%		

(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				
2014	0	0	0	0		
2015	0	0	0	0		
2016	0	0	0	0		
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