

Bank Name	NL - ABN AMRO Bank N.V.
LEI Code	BFXS5XCH7N0Y05NIXW11



Summary Adverse Scenario

NL - ABN AMRO Bank N.V.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,232
Impairment losses on financial and non-financial assets in the banking book	1,178
Common Equity Tier 1 capital (1)	13,991
Total Risk Exposure (1)	115,556
Common Equity Tier 1 ratio, % (1)	12.1%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	4,478
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	6,908
3 yr cumulative losses from the stress in the trading book	819
Valuation losses due to sovereign shock after tax and prudential filters	-36
Common Equity Tier 1 capital (1)	11,792
Total Risk Exposure (1)	128,934
Common Equity Tier 1 ratio, % (1)	9.1%

Memorandum items	mln EUR				
Common EU wide CET1 Threshold (5.5%)	7,091				
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

NL - ABN AMRO Bank N.V.

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,232
Impairment losses on financial and non-financial assets in the banking book	1,178
Common Equity Tier 1 capital (1)	13,991
Total Risk Exposure (1)	115,556
Common Equity Tier 1 ratio, % (1)	12.1%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	7,139
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,843
3 yr cumulative losses from the stress in the trading book	610
Common Equity Tier 1 capital (1)	15,795
Total Risk Exposure (1)	115,804
Common Equity Tier 1 ratio, % (1)	13.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	9,264

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

⁽²⁾ Conversions not considered for CET1 computation

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

ЕВА	2014 EU-wide Stress Test Credit Risk	Exposure values (es of 31/12/2013) F.SIS A.ISB STA One-defaulted Defaulted Non-defaulted Defaulted	F-IRB A-IRB STA F-IRB	ue adjustments and provisions (as of 31/12/2013) Addit STA Additional STA A	as of 31/12/2014 as of 31/12/2016 as of 31/12/2016 Impairment Stock of Coverage Ratio Impairment Stock of Coverage Ratio physics of Ratio Coverage Impairment Stock of Ratio Coverage Impairmen	Adverse Scenario 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 Imparment rate: Sock of Coverage Imparment Sock of Rete: Option Ret: Option Rete: Option Rete: Option Rete: Option Rete: Option Ret
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P&L			Baseline Scenari	0	Adverse Scenario				
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016		
Net interest income	5,575	5,492	5,541	5,575	5,103	4,697	4,698		
Net trading income		-172	-50	11	-277	-113	-31		
of which trading losses from stress scenarios		-305	-183	-122	-409	-246	-164		
Other operating income	-207	-191	-191	-191	-289	-191	-191		
Operating profit before impairments	2,232	2,234	2,405	2,500	1,561	1,417	1,500		
Impairment of financial assets (-)	-1,154	-1,350	-853	-641	-2,715	-2,132	-1,935		
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,139	-1,333	-843	-634	-2,640	-2,084	-1,892		
Impairment Financial assets designated at fair value through P&L (-)	-15	-17	-10	-7	-75	-48	-44		
Impairment on non financial assets (-)	-24	0	0	0	-43	-41	-40		
Operating profit after impairments from stress scenarios	1,054	885	1,552	1,859	-1,197	-756	-475		
Other Income and expenses	55	55	55	55	55	55	55		
Pre-Tax profit	1,109	940	1,607	1,914	-1,142	-701	-420		
Tax	-294	-309	-426	-503	212	151	81		
Net income	815	631	1,181	1,412	-930	-550	-339		
Attributable to owners of the parent	814	631	1,181	1,412	-930	-550	-339		
of which carried over to capital through retained earnings	402	268	709	847	-930	-550	-339		
of which distributed as dividends	412	363	472	565	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.



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	92,631	92,736	92,798	92,839	99,311	104,574	105,997		
Risk exposure amount Securitisation and re-securitisations	286	390	453	494	503	633	719		
Risk exposure amount Other credit risk	92,345	92,346	92,346	92,346	98,808	103,941	105,278		
Risk exposure amount for market risk	6,396	6,396	6,396	6,396	6,396	6,396	6,396		
Risk exposure amount for operational risk	16,415	16,415	16,441	16,455	16,415	16,415	16,427		
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0		
AQR adjustments (for SSM countries only)	114	114	114	114	114	114	114		
Total Risk exposure amount	115,556	115,660	115,749	115,804	122,236	127,499	128,934		



	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	2,511								
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0								
	Correlation Trading Portfolio (CRM)	0								
	Total	2,511								
	Banking Book	286	390	453	494	503	633	719		
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0		
	Total	286	390	453	494	503	633	719		
	Hold to Maturity porfolio	0	0	0	0	0	0	0		
Impairments	Available for Sale porfolio	27	40	49	56	43	59	68		
Impairments	Held for trading portfolio									
	Total	27	40	49	56	43	59	68		

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIR			OSITIONS (gross e ereign debt to oth			DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provi	isions)	positions of sov	is a maturit	ry 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 1 0 1 120 666 793 1,581	0 0 0 0 0 0	0 1 0 0 119 580 584 1,284	0 0 0 0 115 579 584 1,278	0 0 0 0 0 0	0 1 0 0 4 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 - 3M [Belgium	54 392 6 17 371 1,560 155 2,555	0 0 0 0 0	54 338 6 0 356 1,370 59 2,183	0 170 0 0 328 1,296 88 1,882	0 0 0 0 0 113 0 113	54 169 6 0 28 -39 -29 189	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 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	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 - 3M [Denmark	67 134 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	67 134 0 0 0 0	67 134 0 0 0 0 0 201	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	Estonia	201 0 0 0 0 0 0	0 0 0 0 0	201 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Finland	0 0 1 0 1 100 850 101 1,053	0 0 0 0 0 0	0 0 1 0 1 95 809 102 1,008	0 0 0 0 0 100 802 102 1,004	0 0 0 0 0 0	0 1 0 1 -5 7 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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 [France	1,053 0 1,065 537 109 1,255 1,697 407 5,070	0 0 0 0 0 0	1,008 0 1,043 482 73 1,178 1,548 389 4,713	1,004 0 954 498 101 1,217 1,536 249 4,555	0 0 0 0 0 0	4 0 89 -16 -28 -39 12 140 158	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 17	0 0 0 0 0 0

2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V.	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross e ereign debt to oth			DIRECT	T SOVEREIGN EXPOS	URES IN DERIVAT	IVES (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,		ir value at Derivatives with negative fair value a 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 [Germany	84 33 208 19 119 763 1,128 2,354	0 0 0 0 0 0	84 23 193 -11 78 632 557 1,556	0 0 190 0 50 579 569 1,388	0 0 0 0 0 0	84 23 3 -11 28 53 -12	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 9 0 0 125 16 149	0 0 0 0 0 0	3 0 0 1 23 2 0	0 0 0 0 0 0
[0 - 3M [Croatia	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [3M - 1 Y [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 - 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 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Italy	150 0 0 0 0 0 0 0 377 527	0 0 0 0 0	150 0 0 0 0 0 0 290 440	150 0 0 0 0 0 0 290	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [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
Tot [0 - 3M [[3M - 1Y [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

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (acc		NET DIRECT PO	ereign debt to oth	er counterpaties	net of cash short only where there	DIRECT	r Sovereign Exposi	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			visions) (1)	is a maturity matching) (1)			Derivatives with positive fair value at 31/12/2013		Derivatives wit	h negative fair value at ./12/2013	t 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 7 85 0	0 0 0 0 0 0	0 0 0 0 7 86 0	0 0 0 0 7 80 0	0 0 0 0 0	0 0 0 0 0 0 6 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Netherlands	4,023 401 162 615 1,429 3,149 1,470 11,249	3,794 19 5 11 22 448 177 4,476	142 378 134 592 1,209 2,445 1,032 5,932	38 0 0 600 1,210 2,467 898 5,213	0 0 0 0 0	104 378 134 -8 -1 -22 134 719	992 2,750 3,646 1,760 12,733 6,521 1,098 29,500	5 28 139 65 685 181 52 1,155	-1,000 -1,800 -1,918 -1,492 -5,187 -16,440 -3,612 -31,449	-1 -17 -38 -2 -227 -690 -443 -1,418	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M[[3M - 1Y [Norway	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Poland	0 0 0 0 0 0 333 333	0 0 0 0 0	0 0 0 0 0 0 257 257	0 0 0 0 0 0 0 257 257	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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	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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	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

2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
			RECT LONG				net of cash short only where there	DIRECT	SOVEREIGN EXPOSU	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)		is a maturit	ty matching) (1)		Derivatives with po 31/12/			h negative fair value at ./12/2013	t 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Spain	75 0 0 0 0 0 0 96 171	0 0 0 0 0	75 0 0 0 0 0 0 96 171	75 0 0 0 0 0 0 0	0 0 0 0 0 0 96 96	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Sweden	0 0 73 18 0 0	0 0 0 0 0	0 0 73 18 0 0	0 0 0 73 18 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [United Kingdom	0 0 0 0 0 0 208 208	0 0 0 0 0	0 0 0 0 0 0 0 175 175	0 0 0 0 0 0 0 175 175	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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 [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 - 3M [Canada	0 0 0 36 0 71 0	0 0 0 0 0	0 0 0 36 0 72 0	0 0 0 36 0 70 0	0 0 0 0 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 - 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 - 3M [Japan	422 97 0 0 0 0 5	0 0 0 0 0	422 97 0 0 0 0 5	422 97 0 0 0 0 0 519	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	u.s.	0 0 514 472 505 0 0 1,491	0 0 0 0 0 0	0 0 0 509 465 508 0 0	0 0 509 465 508 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 0 0 0	0 0 1 0 0 0 0	0 0 0 0 -5 -5 -5 0	0 0 0 0 -6 -7 0



2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIF		NET DIRECT PO	OSITIONS (gross overeign debt to oth	exposures (long) r	net of cash short only where there	DIRECT	SOVEREIGN EXPOSE	URES IN DERIVAT	IVES (1)	INDIRECT SOVI	EREIGN EXPOSURE	S (3) (on and off	balance sheet)
		of prov	visions)	is a maturity matching) (1)			Derivatives with po 31/12/			h negative fair value at ./12/2013		positive fair value 12/2013	Derivatives wit value at 31		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [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 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Switzerland	245 0 5 0 0 0 2 50	0 0 5 0 0 0	245 0 0 0 0 0 0 245	245 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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	Other advanced economies non EEA	21 0 0 0 0 0 0	0 0 0 0 0	21 0 0 0 0 0 0	21 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Other Central and eastern Europe countries non EEA	0 2 2 2 6 0	0 2 2 2 2 6 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	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	Latin America and the Caribbean	0 0 0 0 62 0 62	0 0 0 0 0	0 0 0 0 62 0 0	0 0 0 0 62 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	5 8 11 11 20 55 52 162	5 8 11 11 20 55 52 162	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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	Others	0 1 1 1 26 6 1	0 1 1 1 26 6 1 36	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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

		Сарісаі			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	19,917	20,248	20,280	20,130	18,889	17,543	16,090	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	13,991	14,404	15,042	15,795	13,088	12,365	11,792	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)	13,910	13,910	13,910	13,910	13,910	13,910	13,910	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	13,910	13,910	13,910	13,910	13,910	13,910	13,910	-	-
	A.1.2	Retained earnings	4,009	4,277	4,985	5,832	3,079	2,528	2,189	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-5,050	-5,055	-5,058	-5,061	-4,948	-5,011	-5,013	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	-47	-47	-47	-47	90	49	61	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	106	101	98	95	71	50	35	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	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	1,471	1,435	1,418	1,411	1,360	1,360	1,358	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	14	14	28	19	-123	-29	-24	-	
	A.1.9	Sovereign Exposure in AFS portfolio (-) Intangible assets (including Goodwill)	-191	-191	-191	-191	-153	-115	-76	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	-35	-35	-35	-35	-166	-386	-503	CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (d) of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-410	-305	-298	-269	-397	-476	-475	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Indicated the defect of the department of expected cases (-) Defined benefit pension fund assets	4	-4	-4	-4	-4	-4	-4/3	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13		0	0	0	0		0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (a) and 44 of CRR
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0		CAI (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 or 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 Articles 4(36), 36(1) point (k) (i) and 89 to 91 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 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 153(8) of CRR and CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and CRR: Articles 36(1) point k) (iv) and 153(8) of CRR and CRR: Articles 36(1) point (k) (iv) and 153(8) of CRR and CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) and 258 of CRR: Articles 36(1) point (k) (iv) articles 36(1) point (k) (k) (iv) articles 36(1) point (k) (k) (iv) articles 36(1) point (k)
	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) a 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Holdings of CET1 capital instruments of financial sector entities where the	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	institution has a significant investment	-100	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		CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	377	359	287	183	531	587	431	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 (+/-)	377	359	287	183	531	587	431	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)	483	525	496	470	519	488	474	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)	14,474	14,929	15,538	16,265	13,607	12,854	12,267	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,443	5,318	4,742	3,865	5,282	4,689		CA1 {1.2}	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	115,556 3,591	115,660	115,749	115,804	122,236	127,499	128,934	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRP.
	B.2	CET1 deduction (+) of which: stemmino from CVA capital requirements (+)	1,497								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 (+)	1,447								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-1,431								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 Common Equity Tier 1 Capital ratio	0	13 450	12 000	13.5***	10.740	9.700	0.15%	C42 (1)	Article 124 to 164 of CRR
CAPITAL RATIOS (%) -	C.1		12.11%	12.45%	13.00%	13.64%	10.71%	9.70%	9.15%	CA3 {1}	
Transitional period	C.2	Tier 1 Capital ratio	12.53%	12.91%	13.42%	14.05%	11.13%	10.08%	9.51%	CA3 {3}	-
	C.3	Total Capital ratio	17.24%	17.51%	17.52%	17.38%	15.45%	13.76%	12.48%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		9,253	9,260	9,264	6,723	7,012	7,091		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under		0	0	0	0	0	0		
Memorandum items	F.1	the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) Of which: eligible instruments whose trigger is above CET1 capital ratio in the					0	0	0		
		adverse scenario (2)									
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				13.48%			8.81%		

(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