



2014 EU-wide Stress Test

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

2014 EU-wide Stress Test 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.

⁽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

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: 01/01/2014.

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	44,821	0	1,053	0	0	0	529	0	1,882	0	0	0	3	0	0	0	
Institutions	0	0	21,614	0	5,218	0	0	0	6,388	0	2,441	0	0	0	7	2	0	0	
Corporates	0	0	80,226	5,997	7,002	991	0	0	34,016	4,159	6,300	36	0	0	375	2,906	2	564	
Corporates - Of Which: Specialised Lending	0	0	12,022	210	82	0	0	0	4,333	260	83	0	0	0	24	41	0	0	
Corporates - Of Which: SME	0	0	26,410	3,333	886	39	0	0	12,026	2,095	866	17	0	0	250	1,948	0	6	
Retail	0	0	171,013	3,184	3,620	93	0	0	22,647	3,684	1,323	52	0	0	244	826	4	43	
Retail - Secured on real estate property	84.3%	0	156,152	2,344	2,273	37	0	0	16,414	2,485	492	14	0	0	133	420	4	20	
Retail - Secured on real estate property - Of	84.3%	0	1,950	175	24	4	0	0	1,107	3	25	3	0	0	10	68	0	0	
Retail - Secured on real estate property - Of	84.3%	0	154,202	2,169	2,249	33	0	0	15,307	2,482	467	11	0	0	123	352	4	18	
Retail - Qualifying Revolving	0	0	6,881	250	0	0	0	0	2,579	701	0	0	0	0	47	135	0	0	
Retail - Other Retail	0	0	7,980	580	1,347	57	0	0	3,654	498	831	37	0	0	65	271	0	24	
Retail - Other Retail - Of Which: SME	0	0	3,740	415	748	34	0	0	2,510	303	184	24	0	0	39	204	0	12	
Retail - Other Retail - Of Which: non-SME	0	0	4,240	165	599	22	0	0	1,143	196	646	14	0	0	26	67	0	12	
Retail - Other Retail - Of Which: non-SME	0	0	962	0	0	0	0	0	4,533	0	0	0	0	0	1	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	1,980	0	0	0	0	0	2,866	0	0	0	0	0	0	27	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	1,452	0	5,496	0	0	0	1,490	0	2,875	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	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	0	0	372,600	8,791	22,359	684	0	0	69,889	7,853	14,802	87	0	0	692	3,752	6	608	
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.01%	6	46.0%	0.01%	9	46.1%	0.01%	12	46.8%	0.01%	12	46.8%
0.05%	38	16.1%	0.05%	54	16.2%	0.05%	88	16.1%	0.05%	115	16.1%
0.2%	4,508	34.8%	0.2%	6,300	31.0%	0.40%	5,200	28.0%	0.2%	6,304	31.4%
0.5%	0	-	0.5%	0	-	0.5%	0	-	0.5%	0	-
1.0%	0	-	1.0%	0	-	1.0%	0	-	1.0%	0	-
2.0%	0	-	2.0%	0	-	2.0%	0	-	2.0%	0	-
5.0%	0	-	5.0%	0	-	5.0%	0	-	5.0%	0	-
10.0%	0	-	10.0%	0	-	10.0%	0	-	10.0%	0	-
0.30%	6,456	32.0%	0.2%	7,700	29.0%	0.20%	7,917	27.0%	0.30%	6,456	32.0%

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.01%	7	44.0%	0.01%	12	43.5%	0.01%	15	44.0%	0.01%	15	44.0%
0.05%	66	12.7%	0.05%	115	12.5%	0.05%	143	12.3%	0.05%	143	12.3%
0.2%	5,493	38.4%	0.2%	6,304	31.4%	0.2%	7,107	32.1%	0.2%	6,304	31.4%
0.5%	0	-	0.5%	0	-	0.5%	0	-	0.5%	0	-
1.0%	0	-	1.0%	0	-	1.0%	0	-	1.0%	0	-
2.0%	0	-	2.0%	0	-	2.0%	0	-	2.0%	0	-
5.0%	0	-	5.0%	0	-	5.0%	0	-	5.0%	0	-
10.0%	0	-	10.0%	0	-	10.0%	0	-	10.0%	0	-
0.30%	7,760	35.5%	0.60%	9,828	32.6%	0.50%	11,710	31.6%	0.40%	7,760	35.5%

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	27,672	0	605	0	0	0	0	340	0	0	0	2	0	0	0		
Institutions	0	0	9,228	0	937	0	0	0	785	0	0	0	0	1	0	0	0		
Corporates	0	0	49,449	4,511	3,668	201	0	0	23,056	2,847	3,033	33	0	0	330	2,384	0	177	
Corporates - Of Which: Specialised Lending	0	0	4,307	7	10	0	0	0	1,994	0	10	0	0	0	16	8	0	0	
Corporates - Of Which: SME	0	0	22,938	3,023	429	15	0	0	10,800	1,775	407	14	0	0	240	1,642	0	4	
Retail	0	0	169,992	3,141	3,602	92	0	0	22,451	3,620	1,313	50	0	0	204	800	0	43	
Retail - Secured on real estate property	84.3%	0	155,590	2,320	2,271	37	0	0	16,327	2,461	491	14	0	0	96	414	0	20	
Retail - Secured on real estate property - Of	84.3%	0	1,925	174	24	4	0	0	1,102	3	25	3	0	0	10	67	0	0	
Retail - Secured on real estate property - Of	84.3%	0	153,665	2,146	2,246	32	0	0	15,225	2,458	466	11	0	0	86	347	0	18	
Retail - Qualifying Revolving	0	0	6,797	254	0	0	0	0	2,544	679	0	0	0	0	46	132	0	0	
Retail - Other Retail	0	0	7,686	567	1,332	55	0	0	3,580	480	821	36	0	0	62	254	0	24	
Retail - Other Retail - Of Which: SME	0	0	3,592	415	748	34	0	0	2,506	302	184	24	0	0	39	193	0	12	
Retail - Other Retail - Of Which: non-SME	0	0	4,014	152	1,083	21	0	0	1,074	178	637	12	0	0	23	61	0	12	
Retail - Other Retail - Of Which: non-SME	0	0	520	0	0	0	0	0	3,006	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	2,511	0	0	0	0	0	286	0	0	0	0	0	0	27	0		
Retail - Other Retail - Of Which: non-SME	0	0	1,190	0	1,972	0	0	0	1,082	0	913	0	0	0	0	0	0		
Equity	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		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
TOTAL	0	0	256,533	7,651	10,774	293	0	0	51,008	6,467	6,394	83	0	0	507	3,210	0	220	
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.00%	3	57.2%	0.00%	3	57.2%	0.00%	4	57.2%	0.00%	3	57.2%
0.05%	12	24.3%	0.05%	10	25.6%	0.05%	13	25.6%	0.05%	12	24.3%
0.2%	3,430	32.6%	0.2%	3,723	29.1%	0.49%	3,933	27.0%	0.2%	3,430	32.6%
0.5%	0	-	0.5%	0	-	0.5%	0	-	0.5%	0	-
1.0%	0	-	1.0%	0	-	1.0%	0	-	1.0%	0	-
2.0%	0	-	2.0%	0	-	2.0%	0	-	2.0%	0	-
5.0%	0	-	5.0%	0	-	5.0%	0	-	5.0%	0	-
10.0%	0	-	10.0%	0	-	10.0%	0	-	10.0%	0	-
0.30%	5,187	30.2%	0.30%	5,502	27.6%	0.22%	6,425	26.0%	0.30%	5,187	30.2%

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.00%	3	57.2%	0.00%	3	56.8%	0.00%	4	56.3%			

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	2,053	0	223	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	871	0	129	0	0	0	0	0	109	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	1,422	67	335	2	0	0	0	385	43	334	0	0	0	2	40	0	2
Corporates - Of Which: SME	0	0	282	0	0	0	0	0	282	114	0	0	0	0	0	1	0	0	0
Retail	0	0	35	25	186	2	0	0	16	5	187	0	0	0	0	11	0	2	0
Retail - Secured on real estate property	0.0%	0	131	8	11	0	0	0	42	11	5	0	0	0	2	3	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	58	3	1	0	0	0	14	4	0	0	0	0	1	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	22	1	0	0	0	0	10	3	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	51	0	10	0	0	0	28	5	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	51	4	10	0	0	0	17	5	5	0	0	0	1	2	0	0	0
Securitisation	0	0	22	0	0	0	0	0	111	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	4,523	35	868	2	0	0	176	35	522	0	0	0	4	43	0	2	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

[*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RW.

	as of 31/12/2014			Baseline Scenario			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
	%	Def/Total	%	%	Def/Total	%	%	Def/Total	%	%	Def/Total	%
0.00%	0	48.79%	0.00%	0	48.79%	0.00%	0	48.79%	0.00%	0	48.79%	0.00%
0.03%	0	7.89%	0.03%	1	7.60%	0.02%	1	7.45%	0.03%	1	7.45%	0.03%
0.23%	48	42.14%	0.17%	51	34.20%	0.14%	53	29.63%	0.23%	48	42.14%	0.17%
0.41%	0	0	0.00%	0	0	0.00%	0	0	0.41%	0	0	0.41%
0.71%	6	37.05%	0.06%	6	37.12%	0.51%	7	37.13%	0.71%	6	37.05%	0.06%
0.17%	1	23.02%	0.12%	1	21.91%	0.09%	1	21.09%	0.17%	1	23.02%	0.12%
0.61%	0	14.08%	0.59%	0	13.94%	0.52%	0	13.79%	0.61%	0	14.08%	0.59%
1.06%	1	23.09%	0.12%	1	22.02%	0.08%	1	21.22%	1.06%	1	23.09%	0.12%
2.79%	1	64.46%	2.31%	2	67.10%	1.98%	2	68.41%	2.79%	1	64.46%	2.31%
0.53%	3	36.86%	0.48%	4	35.14%	0.42%	4	34.05%	0.53%	3	36.86%	0.48%
2.49%	0	55.81%	2.17%	0	58.59%	1.88%	0	60.31%	2.49%	0	55.81%	2.17%
0.51%	3	36.51%	0.46%	3	34.72%	0.41%	4	33.57%	0.51%	3	36.51%	0.46%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.10%	54	40.49%	0.08%	58	33.16%	0.06%	61	28.96%	0.10%	54	40.49%	0.08%

	as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
	%	Def/Total	%	%	Def/Total	%	%	Def/Total	%	%	Def/Total	%
0.00%	0	48.79%	0.00%	0	48.79%	0.00%	0	48.79%	0.00%	0	48.79%	0.00%
0.08%	1	9.27%	0.09%	2	9.70%	0.05%	2	9.70%	0.08%	1	9.27%	0.09%
0.51%	57	42.22%	0.54%	69	34.82%	0.51%	78	30.63%	0.51%	57	42.22%	0.54%
0.71%	6	37.32%	0.11%	8	38.16%	1.15%	9	38.51%	0.71%	6	37.32%	0.11%
0.32%	1	23.49%	0.27%	1	23.51%	0.25%	2	23.33%	0.32%	1	23.49%	0.27%
0.79%	0	15.80%	0.80%	0	16.05%	0.77%	0	16.05%	0.79%	0	15.80%	0.80%
0.31%	1	23.52%	0.26%	1	23.62%	0.24%	2	23.60%	0.31%	1	23.52%	0.26%
3.55%	1	65.66%	4.12%	2	68.77%	4.06%	3	70.18%	3.55%	1	65.66%	4.12%
0.73%	3	38.62%	0.95%	4	34.70%	1.02%	5	33.51%	0.73%	3	38.62%	0.95%
0.71%	3	36.28%	0.93%	4	34.30%	1.03%	4	33.09%	0.71%	3	36.28%	0.93%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.21%	63	40.01%	0.23%	79	33.07%	0.20%	89	29.53%	0.21%	63	40.01%	0.23%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	199	0	21	0	0	0	0	0	15	0	0	0	0	0	0	0	0
Corporates	0	0	2,429	0	91	0	0	0	807	0	43	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	1,366	0	0	0	0	0	1,366	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	93	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0
Retail	0	0	20	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0.0%	0	15	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	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	0.0%	0	15	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	4	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	29	0	0	0	0	0	91	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	3	0	1,213	0	0	0	3	0	628	0	0	0	0	0	0	0	0
TOTAL	0	0	2,720	0	1,252	0	0	0	1,091	0	664	0	0	0	3	3	0	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

[*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RW.

	as of 31/12/2014			Baseline Scenario			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
	%	Def/Total	%	%	Def/Total	%	%	Def/Total	%	%	Def/Total	%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.92%	2	27.26%	0.59%	3	27.47%	0.57%	5	27.21%	0.92%	2	27.26%	0.59%
0.47%	15	20.70%	0.36%	24	20.04%	0.28%	31	19.54%	0.47%	15	20.70%	0.36%
0.22%	0	20.17%	0.18%	0	19.91%	0.14%	0	19.52%	0.22%	0	20.17%	0.18%
0.09%	0	6.19%	0.03%	0	5.78%	0.02%	0	5.09%	0.09%	0	6.19%	0.03%
0.04%	0	1.01%	0.00%	0	0.97%	0.00%	0	0.97%	0.04%	0	1.01%	0.00%
1.68%	0	76.81%	1.50%	0	76.60%	1.33%	0	76.49%	1.68%	0	76.81%	1.50%
0.67%	0	24.78%	0.55%	0	24.80%	0.45%	0	24.70%	0.67%	0	24.78%	0.55%
3.95%	0	37.23%	4.00%	0	39.45%	4.00%	0	41.62%	3.95%	0	37.23%	4.00%
0.67%	0	24.77%	0.55%	0	24.80%	0.45%	0	24.70%	0.67%	0	24.77%	0.55%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
0.49%	18	21.44%	0.36%	27	20.78%	0.29%	35	20.33%	0.49%	18	21.44%	0.36%

	as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
	%	Def/Total	%	%	Def/Total	%	%	Def/Total	%	%	Def/Total	%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%	0.00%
3.08%	7	27.68%	2.90%	13	27.73%	0.54%	14	27.80%	3.08%	7	27.68%	2.90%
0.60%	19	23.71%	0.67%	36	24.21%	0.60%	50	24.11%	0.60%	19	23.71%	0.67%
0.33%	0	21.65%	0.38%	0	23.50%	0.36%	0					

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	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.

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	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

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		Baseline scenario				Adverse scenario		
		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	2,511						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	2,511						
Risk exposure values	Banking Book	286	390	453	494	503	633	719
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	286	390	453	494	503	633	719
Impairments	Hold to Maturity portfolio	0	0	0	0	0	0	0
	Available for Sale portfolio	27	40	49	56	43	59	68
	Held for trading portfolio							
	Total	27	40	49	56	43	59	68

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		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 [	Spain	75	0	75	75	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 [		96	0	96	96	96	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	171	0	171	75	96	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		73	0	73	73	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		18	0	18	18	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	91	0	91	91	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		208	0	175	175	0	0	0	0	0	0	0	0	0	0
Tot	208	0	175	175	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		36	0	36	36	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 [		71	0	72	70	0	2	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	107	0	108	106	0	2	0	0	0	0	0	0	0	0	
[0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Japan	422	0	422	422	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		97	0	97	97	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	519	0	519	519	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	U.S.	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 [		514	0	509	509	0	0	0	0	0	0	1	1	0	0
[2Y - 3Y [		472	0	465	465	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		505	0	508	508	0	0	0	0	0	0	0	0	-5	-6
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	-5	-7
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	1,491	0	1,482	1,482	0	0	0	0	0	0	0	1	2	-10	-13

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	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	245	0	245	245	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 [		5	5	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		250	5	245	245	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	21	0	21	21	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		21	0	21	21	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 [		2	2	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		2	2	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		2	2	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		6	6	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		12	12	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 [		62	0	62	62	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		62	0	62	62	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Africa	5	5	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		8	8	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		11	11	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		11	11	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		20	20	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		55	55	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		52	52	0	0	0	0	0	0	0	0	0	0	0	0
Tot		162	162	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 [		1	1	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		1	1	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		26	26	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		6	6	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		1	1	0	0	0	0	0	0	0	0	0	0	0	0
Tot		36	36	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

		Baseline Scenario				Adverse Scenario					
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	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 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	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 (f) 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), 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	-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 (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	1,471	1,435	1,418	1,411	1,380	1,360	1,358	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	14	14	28	19	-123	-29	-24	-	-
	A.1.9	(-) 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 CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-35	-35	-35	-35	-166	-386	-503	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	-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	(-) Defined benefit pension fund assets	-4	-4	-4	-4	-4	-4	-4	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	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(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 (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-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 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	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	3,824	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	115,556	115,660	115,740	115,804	122,236	127,499	128,934	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 (+)	3,591								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	1,497								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 (+)	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	0								Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	12.11%	12.45%	13.00%	13.64%	10.71%	9.70%	9.15%	CA3 (1)	-
	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			
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)				13.48%			8.81%		

(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	
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