

2014 EU-wide Stress Test

Bank Name	Slovenská sporiteľňa, a.s.
LEI Code	549300S2T3FWVWXWJI89

2014 EU-wide Stress Test
Summary Adverse Scenario

Slovenská sporiteľňa, a.s.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	286
Impairment losses on financial and non-financial assets in the banking book	104
Common Equity Tier 1 capital ⁽¹⁾	932
Total Risk Exposure ⁽¹⁾	4,779
Common Equity Tier 1 ratio, % ⁽¹⁾	19.5%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	615
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	515
3 yr cumulative losses from the stress in the trading book	11
Valuation losses due to sovereign shock after tax and prudential filters	40
Common Equity Tier 1 capital ⁽¹⁾	967
Total Risk Exposure ⁽¹⁾	5,050
Common Equity Tier 1 ratio, % ⁽¹⁾	19.1%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	278
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

Slovenská sporiteľňa, a.s.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	286
Impairment losses on financial and non-financial assets in the banking book	104
Common Equity Tier 1 capital ⁽¹⁾	932
Total Risk Exposure ⁽¹⁾	4,779
Common Equity Tier 1 ratio, % ⁽¹⁾	19.5%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	679
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	235
3 yr cumulative losses from the stress in the trading book	9
Common Equity Tier 1 capital ⁽¹⁾	996
Total Risk Exposure ⁽¹⁾	4,793
Common Equity Tier 1 ratio, % ⁽¹⁾	20.8%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	383

(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		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
Slovenská sporiteľňa, a.s.	Central banks and central governments		40	0	0	0	3,639	0	5	0	0	0	134	0	0	0	0	0	11	0
	Institutions		402	0	0	0	9	0	103	0	0	0	5	0	1	0	0	0	0	0
	Corporates		1,657	108	0	0	765	79	1,006	0	0	0	682	1	15	57	0	0	8	41
	Corporates - Of Which: Specialised Lending		0	0	0	0	647	73	0	0	0	0	565	0	0	0	0	7	35	
	Corporates - Of Which: SME		680	73	0	0	106	6	617	0	0	106	1	11	42	0	0	1	6	
	Retail		0	0	5,203	344	12	6	0	0	1,749	36	8	0	0	36	196	0	6	
	Retail - Secured on real estate property	0.54	0	0	3,877	198	0	0	0	0	1,132	31	0	0	0	18	78	0	0	
	Retail - Secured on real estate property - Of Which: SME	0.30	0	0	25	5	0	0	0	0	26	1	0	0	0	0	1	3	0	
	Retail - Secured on real estate property - Of Which: non-SME	0.55	0	0	3,852	193	0	0	0	0	1,107	30	0	0	0	17	75	0	0	
	Retail - Qualifying Revolving		0	0	114	4	0	0	0	0	50	3	4	0	0	0	0	0	0	
	Retail - Other Retail		0	0	1,212	142	11	6	0	0	567	3	8	0	0	15	115	0	6	
	Retail - Other Retail - Of Which: SME		0	0	39	17	2	6	0	0	33	1	2	0	0	2	15	0	5	
	Retail - Other Retail - Of Which: non-SME		0	0	1,173	126	9	0	0	0	534	2	7	0	0	14	100	0	0	
	Equity		2	0	0	0	37	0	6	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	258	0	0	0	0	0	0	
	TOTAL		2,161	108	5,203	344	5,100	86	1,120	0	1,749	36	1,173	1	16	57	36	196	21	47
Securitisation and re-securitisations 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 NWA

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
0.01%	12	40.41%	0.01%	12	40.00%	0.01%	13	40.00%
0.36%	3	27.11%	0.36%	4	27.72%	0.35%	6	27.82%
1.58%	206	42.45%	1.33%	233	40.65%	1.20%	258	39.60%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.97%	290	50.04%	0.96%	338	45.95%	0.96%	384	43.46%
0.89%	130	36.61%	0.90%	164	35.41%	0.90%	196	34.71%
1.85%	5	68.38%	1.63%	5	67.79%	1.62%	5	67.27%
0.89%	126	36.00%	0.89%	159	34.90%	0.89%	191	34.27%
1.26%	8	55.91%	0.89%	9	49.72%	0.86%	9	46.85%
1.13%	152	71.26%	1.18%	166	64.35%	1.18%	179	59.70%
3.02%	26	97.05%	2.57%	27	94.92%	2.53%	28	93.12%
1.12%	126	67.46%	1.13%	139	60.49%	1.13%	151	55.94%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.77%	511	46.81%	0.70%	588	43.67%	0.67%	660	41.78%

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
0.17%	18	40.00%	0.26%	27	40.00%	0.26%	36	40.00%
0.54%	3	29.07%	0.86%	7	31.71%	0.91%	11	34.47%
2.29%	221	40.71%	2.74%	283	39.17%	2.75%	356	41.18%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.12%	313	53.53%	1.38%	403	51.41%	1.75%	517	50.31%
1.02%	142	39.44%	1.27%	198	40.07%	1.62%	270	40.79%
2.75%	5	72.12%	3.26%	6	73.93%	3.67%	7	76.61%
1.01%	137	38.80%	1.25%	192	39.53%	1.60%	263	40.31%
1.44%	8	59.64%	1.78%	11	53.92%	2.28%	14	52.08%
1.39%	164	75.90%	1.70%	194	71.71%	2.14%	233	68.81%
4.46%	27	100.00%	5.10%	30	100.00%	5.66%	33	100.00%
1.28%	136	72.30%	1.59%	164	68.13%	2.03%	200	65.44%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
1.03%	556	47.62%	1.26%	720	45.55%	1.41%	921	45.94%

(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		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	
Slovakia	Central banks and central governments		40	0	0	0	3,527	0	5	0	0	0	134	0	0	0	0	11	0	0	
	Institutions		222	0	0	0	9	0	57	0	0	0	5	0	1	0	0	0	0	0	
	Corporates		1,550	108	0	0	765	79	941	0	0	0	682	1	15	57	0	0	8	41	
	Corporates - Of Which: Specialised Lending		0	0	0	0	647	73	0	0	0	0	565	0	0	0	0	7	35	0	
	Corporates - Of Which: SME		668	73	0	0	106	6	604	0	0	106	1	11	42	0	0	1	6	0	
	Retail		0	0	5,199	344	12	6	0	0	1,748	36	8	0	0	36	196	0	6	0	
	Retail - Secured on real estate property	0.54	0	0	3,874	197	0	0	0	0	1,131	31	0	0	0	18	78	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0.30	0	0	25	5	0	0	0	0	26	1	0	0	0	1	3	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0.55	0	0	3,849	192	0	0	0	0	1,106	30	0	0	0	17	75	0	0	0	
	Retail - Qualifying Revolving		0	0	114	4	0	0	0	0	50	2	0	0	0	3	4	0	0	0	
	Retail - Other Retail		0	0	1,212	142	11	6	0	0	567	3	8	0	0	15	115	0	6	0	
	Retail - Other Retail - Of Which: SME		0	0	39	17	2	6	0	0	33	1	2	0	0	2	12	0	5	0	
	Retail - Other Retail - Of Which: non-SME		0	0	1,173	126	9	0	0	0	534	2	7	0	0	14	100	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		1,812	108	5,199	344	4,975	86	1,003	0	1,748	36	1,161	1	15	57	36	196	21	48	0
	Securitisation and re-securitisations 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 NWA

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
0.01%	12	40.00%	0.01%	12	40.00%	0.01%	12	40.00%
0.64%	2	32.48%	0.64%	4	33.42%	0.63%	5	33.69%
1.64%	205	42.47%	1.38%	232	40.65%	1.24%	256	39.59%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.97%	290	50.04%	0.96%	338	45.95%	0.96%	384	43.46%
0.89%	130	36.61%	0.90%	164	35.41%	0.90%	196	34.71%
1.85%	5	68.38%	1.63%	5	67.79%	1.62%	5	67.27%
0.89%	126	36.01%	0.89%	159	34.90%	0.89%	191	34.27%
1.26%	8	55.92%	0.89%	9	49.72%	0.86%	9	46.86%
1.13%	152	71.26%	1.18%	166	64.36%	1.18%	178	59.70%
3.02%	26	97.04%	2.57%	27	94.91%	2.53%	28	93.09%
1.12%	126	67.46%	1.13%	139	60.50%	1.13%	151	55.95%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.79%	509	46.87%	0.73%	586	43.75%	0.69%	657	41.87%

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
0.16%	17	40.00%	0.25%	25	40.00%	0.25%	34	40.00%
0.95%	3	33.19%	1.54%	6	35.56%	1.65%	10	38.61%
2.38%	220	40.72%	2.84%	281	39.14%	2.86%	354	41.14%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
1.12%	313	53.53%	1.38%	403	51.42%	1.75%	517	50.31%
1.02%	141	39.44%	1.27%	198	40.07%	1.62%	270	40.80%
2.75%	5	72.12%	3.26%	6	73.93%	3.67%	7	76.61%

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	448	430	412	397	417	388	370
Net trading income		6	8	9	5	7	8
of which trading losses from stress scenarios		-5	-3	-2	-6	-3	-2
Other operating income	-42.002876	-53	-43	-43	-53	-43	-43
Operating profit before impairments	286	234	229	215	223	206	187
Impairment of financial assets (-)	-104.087026	-86	-77	-72	-140	-170	-205
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-102.433933	-86	-77	-72	-131	-164	-201
Impairment Financial assets designated at fair value through P&L (-)	-1.653093	0	0	0	-10	-6	-4
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	182	149	152	143	83	35	-18
Other Income and expenses	3.493041	3	3	3	3	3	3
Pre-Tax profit	186	151	155	146	85	39	-14
Tax	-42.177388	-45	-47	-44	-26	-12	4
Net income	144	106	109	102	60	27	-10
Attributable to owners of the parent	143	106	108	102	59	27	-10
of which carried over to capital through retained earnings	-45	21	22	20	59	27	-10
of which distributed as dividends	188	84	87	81	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	4,080	4,083	4,089	4,094	4,105	4,146	4,347
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	4,080	4,083	4,089	4,094	4,105	4,146	4,347
Risk exposure amount for market risk	39	39	39	39	41	42	43
Risk exposure amount for operational risk	631	631	631	631	631	631	631
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments	29	29	29	29	29	29	29
Total Risk exposure amount	4,779	4,783	4,788	4,793	4,807	4,848	5,050

2014 EU-wide Stress Test

Securitisation

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
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

(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	Germany	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	Croatia	13 0 0 0 0 0 0 13	0 0 0 0 0 0 0 0	13 0 0 0 0 0 0 13	13 0 0 0 0 0 0 13	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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	Ireland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Italy	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	Latvia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		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 [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Netherlands	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 [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		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 [	Poland	15	0	15	0	4	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 [		17	0	17	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		10	0	10	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		41	0	41	17	4	0	0	0	0	0	0	0	0	0
[0 - 3M [	Portugal	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 [	Romania	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 [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		12	0	12	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		241	0	241	27	7	0	170	15.83283143	0	0	0	0	0	0
[2Y - 3Y [		363	0	363	184	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		663	0	663	164	0	0	0	0	0	0	0	0	50	-1
[5Y - 10Y [		953	0	953	136	0	0	0	0	0	0	0	0	0	0
[10Y - more		1,008	0	1,008	92	0	0	0	0	0	0	0	0	0	0
Tot		3,239	0	3,239	602	7	0	170	16	0	0	0	0	50	-1

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)		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	1,057	1,052	1,049	1,044	1,038	1,053	1,015	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	932	952	975	996	938	979	967	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)	212	212	212	212	212	212	212	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	697	718	740	760	757	783	773	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	-2	-3	-2	-2	-51	-37	-38	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	-2	-2	-2	-2	-41	-32	-36	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	-1	-1	0	-14	-8	-6	-	-
	A.1.4	Other Reserves	119	119	119	119	119	119	119	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	3	3	3	3	3	3	3	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	-1	-1	-1	-1	-1	-1	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	-3	-3	-3	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-97	-97	-97	-97	-97	-97	-97	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 (g) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0	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	0	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) (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	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	0	0	1	1	0	0	0	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 (+/-)	0	0	1	1	0	0	0	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)	932	952	975	996	938	979	967	CA1 (1.1)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	125	100	74	48	100	74	48	CA1 (1.2)	Article 71 of CRR
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	4,779	4,783	4,788	4,793	4,807	4,848	5,050	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 (+)	134.055	0	0	0	0	0	0		Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	26.18497075	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 (+)	17.773	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 (-)	-101.353	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	0	0	0	0	0	0	0		Article 124 to 164 of CRR
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	19.49%	19.91%	20.36%	20.77%	19.51%	20.18%	19.14%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	19.49%	19.91%	20.36%	20.77%	19.51%	20.18%	19.14%	CA3 (3)	-
	C.3	Total Capital ratio	22.11%	22.00%	21.90%	21.77%	21.59%	21.71%	20.09%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		383	383	383	264	267	278		
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)				20.75%			19.14%		

(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) (-)	-0.75
Other material losses and provisions from 1 January to 30 September 2014 (-)	0