2014 EU-wide Stress Test

Bank Name	NO - DNB Bank Group
LEI Code	549300GKFG0RYRRQ1414

2014 EU-wide Stress Test
Summary Adverse Scenario

NO - DNB Bank Group

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,647
Impairment losses on financial and non-financial assets in the banking book	172
Common Equity Tier 1 capital (1)	13,683
Total Risk Exposure (1)	120,874
Common Equity Tier 1 ratio, % (1)	**11.3%**

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	4,840
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,233
3 yr cumulative losses from the stress in the trading book	431
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	14,273
Total Risk Exposure (1)	126,193
Common Equity Tier 1 ratio, % (1)	**11.3%**

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	6,941
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

NO - DNB Bank Group

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,647
Impairment losses on financial and non-financial assets in the banking book	172
Common Equity Tier 1 capital (1)	13,683
Total Risk Exposure (1)	120,874
Common Equity Tier 1 ratio, % (1)	**11.3%**

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	7,604
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	493
3 yr cumulative losses from the stress in the trading book	251
Common Equity Tier 1 capital (1)	17,446
Total Risk Exposure (1)	120,874
Common Equity Tier 1 ratio, % (1)	**14.4%**

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	9,670

***(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

NO - DNB Bank ASA

(mln 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	0	0	15,264	0	0	0	0	0	5	0	0	0	0	0	0	0
Institutions		0	0	0	0	8.662	7	0	0	0	0	3.038	4	0	0	0	0	0	3
Corporates		0	0	80.794	2.067	20.192	944	0	0	36.668	6.143	23.283	654	0	0	169	381	44	296
Corporates - Of Which: Specialised Lending		0	0	399	1	484	5	0	0	194	2	483	4	0	0	1	0	1	1
Corporates - Of Which: SME		0	0	15.466	391	5.742	159	0	0	7.700	730	4.414	114	0	0	18	84	7	44
Retail		0	0	90.413	630	9.667	560	0	0	12.998	701	7.331	261	0	0	44	203	45	305
Retail - Secured on real estate property	64.1%	0	0	76,481	272	5,816	229	0	0	8,079	273	3,205	111	0	0	21	46	27	119
Retail - Secured on real estate property - Of	50.7%	0	0	1,942	33	986	18	0	0	804	30	516	12	0	0	2	13	1	7
Retail - Secured on real estate property - Of	64.5%	0	0	74,539	240	4,830	211	0	0	7,275	243	2,689	99	0	0	19	33	26	112
Retail - Qualifying Revolving		0	0	7,502	109	42	1	0	0	1,838	83	31	0	0	0	17	35	0	1
Retail - Other Retail		0	0	6.430	249	3.809	330	0	0	3.082	345	4.095	151	0	0	6	123	17	185
Retail - Other Retail - Of Which: SME		0	0	3.661	144	864	135	0	0	2.202	178	855	63	0	0	4	95	2	74
Retail - Other Retail - Of Which: non-SME		0	0	2,769	105	2,944	195	0	0	880	167	3,240	88	0	0	3	28	16	111
Equity		0	0	0	0	434	0	0	0	0	0	461	0	0	0	0	0	0	0
Securitisation		0	0	7.537	0	364	0	0	0	3.554	0	66	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	1,577	0	0	0	0	0	1,577	0	0	0	0	0	0	0
TOTAL		0	0	178,744	2,697	56,159	1,511	0	0	53,220	6,844	35,761	919	0	0	212	584	89	604
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									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		
	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	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
Central banks and central governments	0.01%	2	17.45%	0.01%	4	23.29%	0.01%	6	26.24%	0.02%	3	20.50%	0.03%	7	25.30%	0.03%	12	28.92%
Institutions	0.03%	4	19.86%	0.03%	6	22.56%	0.03%	8	24.13%	0.04%	5	19.43%	0.04%	8	22.08%	0.05%	11	23.66%
Corporates	0.09%	1.019	15.80%	0.08%	1.097	14.81%	0.07%	1.165	14.12%	0.37%	1.853	28.10%	0.46%	2.302	26.72%	0.45%	2.734	27.09%
Corporates - Of Which: Specialised Lending	0.05%	3	9.39%	0.05%	4	8.90%	0.04%	4	8.50%	0.11%	5	13.94%	0.15%	6	13.70%	0.15%	8	14.13%
Corporates - Of Which: SME	0.13%	186	18.79%	0.12%	209	18.55%	0.10%	229	18.25%	0.24%	285	26.97%	0.34%	359	26.10%	0.38%	441	26.58%
Retail	0.07%	655	31.94%	0.07%	716	30.67%	0.06%	771	29.59%	0.17%	834	33.13%	0.19%	1.039	32.16%	0.18%	1.231	31.91%
Retail - Secured on real estate property	0.03%	226	23.77%	0.03%	245	22.28%	0.03%	262	21.03%	0.06%	283	26.41%	0.08%	368	25.88%	0.10%	457	25.81%
Retail - Secured on real estate property - Of	0.06%	28	33.30%	0.05%	29	30.93%	0.05%	30	28.97%	0.09%	34	40.01%	0.13%	38	37.59%	0.15%	43	35.96%
Retail - Secured on real estate property - Of	0.03%	198	22.84%	0.03%	216	21.46%	0.02%	232	20.30%	0.05%	249	25.22%	0.08%	330	24.98%	0.09%	414	25.08%
Retail - Qualifying Revolving	0.27%	69	26.30%	0.24%	87	29.13%	0.22%	103	30.97%	0.71%	107	27.22%	0.64%	154	32.24%	0.46%	188	36.26%
Retail - Other Retail	0.29%	360	41.47%	0.25%	384	39.79%	0.22%	406	38.48%	0.66%	443	41.33%	0.73%	516	38.39%	0.71%	586	37.09%
Retail - Other Retail - Of Which: SME	0.24%	189	45.90%	0.21%	198	42.99%	0.18%	204	40.82%	0.41%	222	48.83%	0.70%	255	41.38%	0.94%	296	37.28%
Retail - Other Retail - Of Which: non-SME	0.32%	171	37.29%	0.29%	187	36.78%	0.26%	201	36.29%	0.85%	221	35.64%	0.75%	261	35.81%	0.54%	290	36.90%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.08%	1,680	20.08%	0.07%	1,823	18.98%	0.06%	1,950	18.19%	0.24%	2,694	29.49%	0.29%	3,356	28.21%	0.29%	3,987	28.43%
Securitisation and re-securitisations positions deducted from capital *																		

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

Norway

(mln 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	0	0	5,508	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	5,031	2	0	0	0	0	833	2	0	0	0	0	0	0
Corporates		0	0	48,052	763	11,632	238	0	0	22,145	1,564	10,302	194	0	0	23	141	9	49
Corporates - Of Which: Specialised Lending		0	0	398	1	182	2	0	0	194	2	181	1	0	0	1	0	0	1
Corporates - Of Which: SME		0	0	14.795	346	5.630	146	0	0	7.345	576	4.302	109	0	0	18	84	7	37
Retail		0	0	89.934	621	4.743	102	0	0	12.938	689	2.908	56	0	0	40	201	4	51
Retail - Secured on real estate property	63.1%	0	0	76.091	268	2.806	19	0	0	8.042	267	1.388	15	0	0	21	45	2	5
Retail - Secured on real estate property - Of	50.4%	0	0	1,940	33	945	6	0	0	803	30	475	5	0	0	2	13	1	2
Retail - Secured on real estate property - Of	63.5%	0	0	74,151	236	1,860	13	0	0	7,239	236	913	10	0	0	18	33	1	3
Retail - Qualifying Revolving		0	0	7.426	106	0	0	0	0	1.821	81	0	0	0	0	17	34	0	0
Retail - Other Retail		0	0	6.417	247	1.938	83	0	0	3.075	341	1.520	41	0	0	3	122	2	46
Retail - Other Retail - Of Which: SME		0	0	3.654	143	301	26	0	0	2.197	175	292	15	0	0	0	95	0	12
Retail - Other Retail - Of Which: non-SME		0	0	2.763	103	1.637	57	0	0	877	166	1.229	26	0	0	3	27	2	34
Equity		0	0	0	0	93	0	0	0	0	0	108	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	137,986	1,385	27,007	342	0	0	35,082	2,253	14,151	251	0	0	64	342	13	99
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									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		
	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	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
Central banks and central governments	0.00%	0	4.38%	0.00%	1	5.83%	0.00%	1	6.57%	0.01%	0	5.03%	0.01%	1	6.31%	0.01%	1	7.22%
Institutions	0.03%	2	24.99%	0.03%	3	30.03%	0.03%	4	32.86%	0.03%	2	24.53%	0.04%	3	29.10%	0.04%	5	31.68%
Corporates	0.10%	286	11.73%	0.09%	336	11.41%	0.08%	380	11.19%	0.32%	580	21.07%	0.41%	818	21.15%	0.39%	1,043	22.43%
Corporates - Of Which: Specialised Lending	0.08%	3	10.29%	0.07%	3	9.56%	0.06%	3	9.03%	0.16%	3	12.02%	0.22%	5	12.60%	0.21%	6	13.48%
Corporates - Of Which: SME	0.13%	177	19.65%	0.12%	199	19.41%	0.10%	218	19.10%	0.23%	259	26.73%	0.33%	330	25.96%	0.37%	408	26.56%
Retail	0.07%	362	24.67%	0.06%	414	24.05%	0.05%	460	23.47%	0.15%	492	25.84%	0.17%	675	26.63%	0.17%	841	27.36%
Retail - Secured on real estate property	0.02%	93	12.71%	0.02%	107	12.33%	0.02%	119	11.91%	0.04%	126	15.17%	0.07%	198	17.56%	0.08%	272	19.01%
Retail - Secured on real estate property - Of	0.06%	22	31.22%	0.05%	23	28.68%	0.05%	24	26.64%	0.09%	27	37.59%	0.12%	31	35.22%	0.15%	36	33.75%
Retail - Secured on real estate property - Of	0.02%	71	10.51%	0.02%	83	10.51%	0.02%	94	10.33%	0.04%	99	12.90%	0.07%	167	16.06%	0.08%	236	17.85%
Retail - Qualifying Revolving	0.26%	67	25.91%	0.24%	84	28.78%	0.22%	100	30.66%	0.71%	104	26.90%	0.64%	150	32.00%	0.45%	181	36.05%
Retail - Other Retail	0.31%	202	36.71%	0.27%	223	35.24%	0.24%	242	34.14%	0.73%	262	35.46%	0.79%	327	33.77%	0.75%	388	33.41%
Retail - Other Retail - Of Which: SME	0.22%	119	44.44%	0.18%	126	41.05%	0.15%	131	38.62%	0.37%	142	46.80%	0.67%	170	38.79%	0.92%	206	34.97%
Retail - Other Retail - Of Which: non-SME	0.38%	83	29.14%	0.34%	97	29.65%	0.31%	111	29.92%	1.05%	120	27.41%	0.90%	157	29.56%	0.61%	182	31.79%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.07%	649	16.61%	0.07%	753	16.09%	0.06%	845	15.70%	0.21%	1,074	22.97%	0.25%	1,498	23.27%	0.24%	1,891	24.35%
Securitisation and re-securitisations positions deducted from capital *																		

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

Sweden

(mln 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	0	0	130	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	780	2	0	0	0	0	113	2	0	0	0	0	0	0
Corporates		0	0	6.570	54	2.424	21	0	0	2.605	17	2.423	18	0	0	1	17	0	3
Corporates - Of Which: Specialised Lending		0	0	0	0	27	0	0	0	0	0	27	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	22	0	2	0	0	0	9	0	2	0	0	0	0	0	0	0
Retail		0	0	61	2	1.087	8	0	0	12	2	853	6	0	0	0	1	0	1
Retail - Secured on real estate property	58.1%	0	0	43	1	4	0	0	0	6	0	2	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	87.0%	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	57.9%	0	0	43	1	2	0	0	0	6	0	1	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	14	1	23	0	0	0	3	1	17	0	0	0	0	0	0	0
Retail - Other Retail		0	0	4	1	1,060	8	0	0	2	1	833	6	0	0	0	0	0	1
Retail - Other Retail - Of Which: SME		0	0	2	0	152	3	0	0	1	0	152	2	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	3	1	908	5	0	0	1	1	681	4	0	0	0	0	0	1
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	283	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	6,915	56	4,421	30	0	0	2,616	18	3,389	26	0	0	1	18	1	4
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									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		
	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	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
Central banks and central governments	0.02%	0	30.35%	0.02%	0	40.84%	0.02%	0	45.85%	0.03%	0	34.91%	0.05%	0	43.34%	0.07%	0	47.47%
Institutions	0.03%	1	25.75%	0.03%	1	29.82%	0.04%	1	32.44%	0.06%	1	25.68%	0.08%	2	30.08%	0.09%	2	34.03%
Corporates	0.04%	53	36.24%	0.03%	56	32.17%	0.03%	59	29.31%	0.18%	39	20.39%	0.29%	64	20.46%	0.35%	95	21.59%
Corporates - Of Which: Specialised Lending	0.02%	0	2.03%	0.02%	0	2.74%	0.02%	0	3.07%	0.03%	0	2.34%	0.04%	0	2.90%	0.06%	0	3.18%
Corporates - Of Which: SME	0.03%	0	11.27%	0.03%	0	11.26%	0.03%	0	11.12%	0.09%	0	16.32%	0.30%	0	12.58%	0.37%	0	13.97%
Retail	0.10%	3	17.36%	0.09%	5	18.79%	0.08%	5	19.56%	0.16%	5	19.90%	0.23%	7	20.14%	0.28%	10	20.67%
Retail - Secured on real estate property	0.05%	0	28.91%	0.04%	0	28.73%	0.04%	0	27.97%	0.18%	1	56.05%	0.24%	1	51.08%	0.32%	1	47.25%
Retail - Secured on real estate property - Of	0.04%	0	17.10%	0.03%	0	23.97%	0.03%	0	27.07%	0.11%	0	30.61%	0.16%	0	38.63%	0.23%	0	41.85%
Retail - Secured on real estate property - Of	0.05%	0	28.95%	0.04%	0	28.75%	0.05%	0	27.98%	0.18%	1	56.17%	0.24%	1	51.16%	0.32%	1	47.30%
Retail - Qualifying Revolving	0.55%	0	29.99%	0.50%	1	34.77%	0.48%	1	37.56%	0.88%	1	33.53%	1.26%	1	37.66%	1.57%	2	40.90%
Retail - Other Retail	0.09%	3	15.73%	0.08%	4	16.99%	0.07%	4	17.65%	0.14%	4	16.99%	0.19%	6	17.34%	0.23%	8	17.87%
Retail - Other Retail - Of Which: SME	0.24%	1	9.95%	0.21%	1	11.51%	0.19%	1	12.35%	0.38%	1	10.98%	0.53%	2	12.13%	0.68%	3	12.95%
Retail - Other Retail - Of Which: non-SME	0.06%	2	20.01%	0.06%	3	21.18%	0.05%	3	21.80%	0.10%	3	21.65%	0.14%	4	21.71%	0.16%	5	22.27%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.04%	57	33.79%	0.04%	62	30.53%	0.04%	66	28.19%	0.17%	44	20.43%	0.27%	73	20.58%	0.32%	108	21.68%
Securitisation and re-securitisations positions deducted from capital *																		

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

Denmark

(mln 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	0	0	9,384	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	20	3	0	0	0	0	4	0	0	0	0	0	0	3
Corporates		0	0	1,358	84	286	24	0	0	577	133	286	11	0	0	0	36	0	13
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	22	1	5	0	0	0	4	1	3	0	0	0	0	0	0	0
Retail - Secured on real estate property	59.1%	0	0	15	0	4	0	0	0	2	0	2	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	59.1%	0	0	15	0	4	0	0	0	2	0	2	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	6	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	1	0	1	0	0	0	1	0	1	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
Retail - Other Retail - Of Which: non-SME		0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0
Equity		0	0	0	0	315	0	0	0	0	0	315	0	0	0	0	0	0	0
Securitisation		0	0	290	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	1,670	85	10,010	27	0	0	581	134	608	11	0	0	0	36	0	16
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									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		
	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	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
Central banks and central governments	0.02%	2	31.50%	0.02%	4	42.00%	0.02%	5	47.41%	0.03%	3	36.23%	0.04%	6	46.24%	0.04%	10	51.14%
Institutions	0.03%	1	29.68%	0.02%	1	29.74%	0.02%	1	29.69%	0.04%	1	29.57%	0.03%	1	29.61%	0.03%	1	29.50%
Corporates	0.04%	50	41.62%	0.04%	50	40.59%	0.03%	51	39.66%	0.18%	55	43.22%	0.30%	59	39.93%	0.36%	64	37.88%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	0.04%	0	4.57%	0.04%	0	6.09%	0.04%	0	6.88%	0.05%	0	5.25%	0.07%	0	6.71%	0.09%	0	7.42%
Retail	0.14%	1	40.55%	0.14%	1	40.04%	0.12%	1	39.90%	0.25%	1	47.47%	0.34%	1	45.61%	0.24%	1	46.23%
Retail - Secured on real estate property	0.07%	0	32.09%	0.07%	0	31.57%	0.06%	0	31.56%	0.11%	0	43.92%	0.15%	0	41.72%	0.12%	0	42.54%
Retail - Secured on real estate property - Of	0.07%	0	15.43%	0.04%	0	22.43%	0.02%	0	25.93%	0.25%	0	20.37%	0.48%	0	24.64%	0.50%	0	29.05%
Retail - Secured on real estate property - Of	0.07%	0	32.18%	0.07%	0	31.62%	0.06%	0	31.59%	0.11%	0	44.29%	0.14%	0	42.27%	0.11%	0	43.11%
Retail - Qualifying Revolving	0.33%	0	28.68%	0.32%	0	31.12%	0.28%	0	33.25%	0.63%	0	32.76%	0.86%	0	36.21%	0.53%	0	40.96%
Retail - Other Retail	0.29%	0	49.51%	0.29%	0	48.42%	0.27%	0	47.60%	0.49%	0	55.50%	0.68%	0	52.46%	0.60%	1	50.97%
Retail - Other Retail - Of Which: SME	0.46%	0	23.45%	0.45%	0	23.05%	0.43%	0	22.75%	0.66%	0	26.29%	0.86%	0	25.01%	1.06%	0	24.00%
Retail - Other Retail - Of Which: non-SME	0.20%	0	60.70%	0.21%	0	59.90%	0.19%	0	59.38%	0.40%	0	68.18%	0.59%	0	65.29%	0.38%	0	65.20%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.02%	53	40.90%	0.02%	55	40.44%	0.02%	57	40.06%	0.05%	59	42.63%	0.07%	67	40.29%	0.09%	76	39.17%
Securitisation and re-securitisations positions deducted from capital *																		

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

United States

(mln 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	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	122	0	0	0	0	0	24	0	0	0	0	0	0	0
Corporates		0	0	8.350	106	334	0	0	0	3.299	585	334	0	0	0	6	3	0	0
Corporates - Of Which: Specialised Lending		0	0	0	0	32	0	0	0	0	0	32	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	312	0	0	0	0	0	149	0	0	0	0	0	0	0	0	0
Retail		0	0	75	0	7	1	0	0	7	1	4	0	0	0	0	0	0	0
Retail - Secured on real estate property	58.7%	0	0	66	0	4	0	0	0	5	0	2	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	58.7%	0	0	66	0	4	0	0	0	5	0	2	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	10	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	3	0	0	0	0	0	2	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
Retail - Other Retail - Of Which: non-SME		0	0	0	0	3	0	0	0	0	0	2	0	0	0	0	0	0	0
Equity		0	0	0	0	1	0	0	0	0	0	2	0	0	0	0	0	0	0
Securitisation		0	0	456	0	0	0	0	0	34	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	8,882	107	466	1	0	0	3,341	585	365	0	0	0	6	3	0	0
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									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		
	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	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
Central banks and central governments	0.05%	0	12.56%	0.05%	0	16.83%	0.05%	0	18.96%	0.07%	0	14.44%	0.10%	0	18.22%	0.11%	0	20.79%
Institutions	0.01%	0	12.19%	0.01%	0	16.38%	0.01%	0	18.53%	0.01%	0	12.19%	0.02%	0	15.95%	0.02%	0	17.78%
Corporates	0.04%	12	2.79%	0.04%	15	3.41%	0.03%	18	3.81%	0.20%	77	28.35%	0.24%	98	25.59%	0.20%	115	26.26%
Corporates - Of Which: Specialised Lending	0.00%	0	0.50%	0.00%	0	0.68%	0.00%	0	0.78%	0.01%	0	1.85%	0.01%	0	2.45%	0.01%	0	2.89%
Corporates - Of Which: SME	0.07%	0	2.67%	0.06%	0	3.57%	0.06%	1	4.02%	0.29%	1	9.95%	0.34%	2	12.98%	0.34%	3	14.84%
Retail	0.21%	1	26.04%	0.15%	1	27.00%	0.11%	1	27.22%	0.44%	1	30.15%	0.35%	1	30.92%	0.29%	2	30.79%
Retail - Secured on real estate property	0.16%	0	20.07%	0.11%	0	21.19%	0.08%	0	21.45%	0.30%	1	26.64%	0.26%	1	26.63%	0.25%	1	26.06%
Retail - Secured on real estate property - Of	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of	0.16%	0	20.07%	0.11%	0	21.19%	0.08%	0	21.45%	0.30%	1	26.64%	0.26%	1	26.63%	0.25%	1	26.06%
Retail - Qualifying Revolving	0.64%	0	24.11%	0.46%	0	28.25%	0.37%	0	30.45%	1.50%	0	25.99%	1.02%	0	32.63%	0.62%	0	36.68%
Retail - Other Retail	0.17%	0	48.22%	0.16%	0	46.89%	0.15%	0	45.71%	0.45%	0	49.41%	0.43%	0	46.77%	0.32%	0	46.05%
Retail - Other Retail - Of Which: SME	0.25%	0	18.67%	0.24%	0	25.28%	0.24%	0	28.61%	0.34%	0	21.56%	0.48%	0	27.55%	0.52%	0	31.59%
Retail - Other Retail - Of Which: non-SME	0.17%	0	48.23%	0.16%	0	46.89%	0.15%	0	45.72%	0.45%	0	49.41%	0.43%	0	46.77%	0.32%	0	46.05%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.04%	12	3.05%	0.04%	16	3.66%	0.04%	19	4.04%	0.20%	78	28.37%	0.24%	100	25.65%	0.20%	117	26.31%
Securitisation and re-securitisations positions deducted from capital *																		

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

United Kingdom

(mln 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	14	0	0	0	0	0	3	0	0	0	0	0	0	0
Corporates		0	0	2.877	43	102	7	0	0	1.267	0	102	5	0	0	2	31	0	2
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	39	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0
Retail		0	0	58	1	34	1	0	0	7	2	24	0	0	0	0	0	0	0
Retail - Secured on real estate property	65.8%	0	0	49	1	8	0	0	0	5	1	4	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	65.8%	0	0	49	1	8	0	0	0	5	1	4	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	8	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	1	0	26	0	0	0	0	0	20	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
Retail - Other Retail - Of Which: non-SME		0	0	0	0	26	0	0	0	0	0	20	0	0	0	0	0	0	0
Equity		0	0	0	0	21	0	0	0	0	0	31	0	0	0	0	0	0	0
Securitisation		0	0	1,109	0	0	0	0	0	83	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	4,044	44	170	8	0	0	1,357	2	159	5	0	0	2	31	0	3
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									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		
	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	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
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	0.01%	0	17.71%	0.01%	0	24.08%	0.01%	0	27.34%	0.02%	0	17.71%	0.02%	0	23.39%	0.02%	0	26.21%
Corporates	0.05%	36	41.12%	0.04%	37	36.35%	0.04%	38	33.02%	0.25%	22	20.38%	0.35%	32	21.64%	0.39%	43	23.09%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	0.05%	0	2.21%	0.05%	0	2.95%	0.05%	0	3.34%	0.30%	0	10.83%	0.34%	0	14.12%	0.36%	0	16.02%
Retail	0.11%	1	23.94%	0.10%	1	24.32%	0.09%	1	24.59%	0.24%	1	25.85%	0.24%	1	26.58%	0.20%	1	27.56%
Retail - Secured on real estate property	0.05%	0	4.95%	0.04%	0	6.17%	0.03%	0	7.08%	0.10%	0	8.06%	0.11%	0	10.65%	0.11%	0	12.78%
Retail - Secured on real estate property - Of	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of	0.05%	0	4.95%	0.04%	0	6.17%	0.03%	0	7.08%	0.10%	0	8.06%	0.11%	0	10.65%	0.11%	0	12.78%
Retail - Qualifying Revolving	0.38%	0	33.69%	0.33%	0	38.69%	0.30%	0	41.86%	0.86%	0	36.73%	0.77%	0	44.34%	0.56%	0	49.95%
Retail - Other Retail	0.16%	1	45.78%	0.15%	1	41.97%	0.14%	1	39.25%	0.36%	1	40.58%	0.36%	1	36.47%	0.29%	1	35.56%
Retail - Other Retail - Of Which: SME	0.06%	0	3.78%	0.06%	0	5.14%	0.05%	0	5.83%	0.09%	0	4.35%	0.10%	0	5.63%	0.11%	0	6.38%
Retail - Other Retail - Of Which: non-SME	0.16%	0	46.29%	0.15%	1	42.50%	0.14%	1	39.78%	0.37%	1	40.95%	0.37%	1	36.88%	0.30%	1	36.05%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.05%	37	40.58%	0.04%	38	35.99%	0.04%	39	32.78%	0.25%	22	20.57%	0.34%	33	21.79%	0.38%	44	23.20%
Securitisation and re-securitisations positions deducted from capital *																		

(*) Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

2014 EU-wide Stress Test

Credit Risk

Lithuania

(mln 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	278	0	0	0	0	0	278	0	0	0	0	0	0	0
Corporates		0	0	113	0	840	257	0	0	41	0	840	168	0	0	0	0	3	89
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	55	5	0	0	0	0	55	3	0	0	0	0	0	2
Retail		0	0	2	0	1.310	168	0	0	0	0	774	96	0	0	0	0	14	73
Retail - Secured on real estate property	82.4%	0	0	1	0	989	47	0	0	0	0	542	32	0	0	0	0	7	15
Retail - Secured on real estate property - Of	76.9%	0	0	0	0	10	4	0	0	0	0	10	3	0	0	0	0	0	2
Retail - Secured on real estate property - Of	82.4%	0	0	1	0	979	42	0	0	0	0	532	29	0	0	0	0	7	13
Retail - Qualifying Revolving		0	0	0	0	6	0	0	0	0	0	5	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	316	121	0	0	0	0	227	64	0	0	0	0	7	58
Retail - Other Retail - Of Which: SME		0	0	0	0	186	46	0	0	0	0	186	26	0	0	0	0	1	21
Retail - Other Retail - Of Which: non-SME		0	0	0	0	130	75	0	0	0	0	42	38	0	0	0	0	7	37
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	115	0	2,429	425	0	0	42	0	1,892	264	0	0	0	0	17	162
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									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		
	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	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
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	0.01%	0	2.50%	0.01%	0	3.31%	0.01%	0	3.72%	0.01%	0	2.50%	0.02%	0	3.26%	0.02%	0	3.63%
Corporates	0.11%	93	33.20%	0.10%	94	32.81%	0.09%	95	32.44%	0.49%	128	44.32%	0.82%	135	42.68%	0.99%	144	41.79%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	0.07%	3	41.45%	0.07%	3	40.37%	0.06%	3	39.41%	0.11%	3	46.38%	0.13%	3	43.73%	0.15%	3	41.33%
Retail	0.21%	85	40.22%	0.15%	87	40.15%	0.14%	89	39.78%	0.33%	98	45.23%	0.38%	102	43.64%	0.43%	107	42.30%
Retail - Secured on real estate property	0.16%	20	29.25%	0.10%	21	30.39%	0.08%	22	30.73%	0.25%	24	33.22%	0.26%	26	33.48%	0.28%	29	33.51%
Retail - Secured on real estate property - Of	0.30%	2	37.75%	0.24%	2	37.95%	0.24%	2	38.02%	0.42%	2	45.21%	0.44%	2	45.32%	0.45%	2	45.46%
Retail - Secured on real estate property - Of	0.16%	19	28.53%	0.10%	20	29.76%	0.08%	20	30.13%	0.25%	22	32.26%	0.26%	24	32.62%	0.28%	27	32.73%
Retail - Qualifying Revolving	0.94%	0	30.73%	0.83%	0	34.68%	0.84%	0	36.18%	1.55%	0	32.73%	2.48%	0	34.20%	3.15%	1	36.50%
Retail - Other Retail	0.34%	65	45.02%	0.31%	65	44.36%	0.29%	66	43.71%	0.54%	74	50.62%	0.73%	76	48.38%	0.85%	78	46.57%
Retail - Other Retail - Of Which: SME	0.34%	22	40.56%	0.31%	23	39.44%	0.29%	24	38.48%	0.53%	26	44.97%	0.63%	27	42.19%	0.70%	28	39.96%
Retail - Other Retail - Of Which: non-SME	0.34%	42	48.09%	0.30%	42	47.88%	0.29%	43	47.56%	0.56%	48	54.62%	0.87%	49	52.99%	1.05%	50	51.73%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.15%	179	35.97%	0.12%	181	35.67%	0.11%	184	35.28%	0.35%	226	44.55%	0.50%	238	42.87%	0.59%	252	41.74%
Securitisation and re-securitisations positions deducted from capital *																		

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWA

Poland

(mln 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	202	0	0	0	0	0	193	0	0	0	0	0	0	0
Corporates		0	0	194	72	509	196	0	0	120	0	509	118	0	0	0	33	2	78
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	7	0	0	0	0	0	2	0	0	0	0	0	5
Retail		0	0	3	0	1,094	33	0	0	1	1	556	16	0	0	0	0	4	16
Retail - Secured on real estate property	85.6%	0	0	1	0	1,080	6	0	0	0	0	544	6	0	0	0	0	4	0
Retail - Secured on real estate property - Of	25.5%	0	0	0	0	4	0	0	0	0	0	4	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	85.6%	0	0	1	0	1,076	6	0	0	0	0	540	6	0	0	0	0	4	0
Retail - Qualifying Revolving		0	0	1	0	2	0	0	0	0	0	2	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	12	26	0	0	0	1	11	10	0	0	0	0	0	16
Retail - Other Retail - Of Which: SME		0	0	0	0	10	26	0	0	0	1	10	10	0	0	0	0	0	16
Retail - Other Retail - Of Which: non-SME		0	0	0	0	2	0	0	0	0	0	1	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	196	73	1.806	229	0	0	121	1	1.258	135	0	0	0	33	6	94
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									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		
	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	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
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	0.01%	0	3.69%	0.01%	0	4.07%	0.01%	0	4.32%	0.01%	0	3.56%	0.01%	0	3.88%	0.01%	0	4.08%
Corporates	0.06%	117	41.88%	0.06%	117	41.60%	0.05%	118	41.34%	0.30%	107	37.74%	0.49%	110	37.35%	0.61%	114	37.20%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	0.24%	5	70.41%	0.23%	5	70.40%	0.21%	5	70.39%	0.38%	6	80.69%	0.60%	6	80.65%	0.65%	6	80.62%
Retail	0.15%	22	41.36%	0.15%	24	40.38%	0.13%	25	39.85%	0.27%	26	48.58%	0.35%	30	47.09%	0.39%	34	46.65%
Retail - Secured on real estate property	0.13%	6	11.50%	0.13%	7	16.06%	0.12%	8	18.98%	0.25%	7	19.22%	0.31%	10	26.82%	0.36%	14	31.64%
Retail - Secured on real estate property - Of	0.11%	0	16.09%	0.12%	0	16.74%	0.12%	0	17.37%	0.19%	0	18.42%	0.29%	0	19.72%	0.39%	0	21.40%
Retail - Secured on real estate property - Of	0.13%	6	11.36%	0.13%	7	16.04%	0.12%	8	19.01%	0.25%	7	19.25%	0.31%	10	26.97%	0.36%	14	31.81%
Retail - Qualifying Revolving	0.55%	0	11.72%	0.51%	0	15.69%	0.44%	0	18.62%	0.81%	0	14.36%	1.16%	0	20.42%	0.92%	0	25.18%
Retail - Other Retail	1.31%	16	58.50%	1.23%	16	58.02%	1.15%	17	57.62%	2.07%	19	66.51%	3.37%	19	64.26%	3.59%	19	63.15%
Retail - Other Retail - Of Which: SME	1.58%	16	58.95%	1.50%	16	58.48%	1.41%	16	58.08%	2.52%	18	67.03%	4.21%	19	64.82%	4.67%	19	63.69%
Retail - Other Retail - Of Which: non-SME	0.33%	0	32.00%	0.31%	0	31.97%	0.28%	0	32.01%	0.48%	0	36.13%	0.71%	0	34.72%	0.59%	0	35.21%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.10%	139	41.71%	0.10%	141	41.30%	0.09%	143	40.97%	0.25%	133	39.15%	0.36%	140	38.75%	0.43%	148	38.68%
Securitisation and re-securitisations positions deducted from capital *																		

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWA

Latvia

(mln 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	0	0
Corporates		0	0	36	0	505	146	0	0	25	0	505	98	0	0	0	0	2	47
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	16	0	0	0	0	0	16	0	0	0	0	0	0	0
Retail		0	0	1	0	1.087	234	0	0	0	0	572	79	0	0	0	0	22	155
Retail - Secured on real estate property	106.0%	0	0	1	0	841	151	0	0	0	0	430	54	0	0	0	0	15	97
Retail - Secured on real estate property - Of	67.5%	0	0	0	0	16	5	0	0	0	0	16	2	0	0	0	0	0	3
Retail - Secured on real estate property - Of	106.7%	0	0	1	0	825	146	0	0	0	0	414	52	0	0	0	0	15	94
Retail - Qualifying Revolving		0	0	0	0	10	1	0	0	0	0	8	0	0	0	0	0	0	1
Retail - Other Retail		0	0	0	0	235	82	0	0	0	0	134	25	0	0	0	0	7	57
Retail - Other Retail - Of Which: SME		0	0	0	0	105	31	0	0	0	0	105	7	0	0	0	0	0	24
Retail - Other Retail - Of Which: non-SME		0	0	0	0	130	51	0	0	0	0	29	18	0	0	0	0	7	33
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	37	0	1,598	380	0	0	25	0	1,083	177	0	0	0	0	24	203
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									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		
	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	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
Central banks and central governments	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Institutions	0.01%	0	2.50%	0.01%	0	3.33%	0.01%	0	3.74%	0.02%	0	2.50%	0.02%	0	3.28%	0.02%	0	3.66%
Corporates	0.14%	50	30.84%	0.13%	51	30.44%	0.12%	51	30.07%	0.58%	67	40.15%	0.92%	71	39.11%	1.09%	77	38.72%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	0.10%	0	6.38%	0.10%	0	8.57%	0.09%	0	9.66%	0.19%	0	7.34%	0.26%	0	9.32%	0.34%	0	10.28%
Retail	0.39%	168	62.26%	0.31%	171	61.92%	0.38%	175	60.78%	0.67%	196	70.28%	0.81%	204	67.47%	1.03%	215	64.67%
Retail - Secured on real estate property	0.37%	103	61.18%	0.27%	105	61.43%	0.36%	108	60.48%	0.59%	122	70.59%	0.68%	127	69.43%	0.89%	134	67.64%
Retail - Secured on real estate property - Of	0.25%	3	52.49%	0.19%	3	52.60%	0.26%	3	52.17%	0.41%	4	66.29%	0.43%	4	65.99%	0.46%	4	65.60%
Retail - Secured on real estate property - Of	0.37%	100	61.49%	0.28%	102	61.74%	0.37%	105	60.76%	0.59%	118	70.73%	0.68%	123	69.54%	0.90%	131	67.71%
Retail - Qualifying Revolving	0.92%	1	71.01%	0.79%	1	69.10%	0.84%	1	65.94%	1.88%	1	70.97%	2.80%	2	61.53%	3.61%	2	56.79%
Retail - Other Retail	0.46%	63	64.04%	0.41%	64	62.66%	0.40%	65	61.22%	0.91%	73	69.73%	1.21%	75	64.43%	1.46%	78	60.16%
Retail - Other Retail - Of Which: SME	0.66%	25	68.05%	0.62%	26	65.43%	0.59%	26	63.21%	1.26%	29	72.26%	1.69%	31	64.66%	2.16%	33	58.63%
Retail - Other Retail - Of Which: non-SME	0.31%	38	61.39%	0.25%	39	60.75%	0.26%	39	59.80%	0.62%	44	67.97%	0.84%	44	64.25%	0.95%	45	61.42%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.31%	218	50.34%	0.25%	222	49.98%	0.29%	226	49.26%	0.64%	263	58.92%	0.84%	276	56.69%	1.04%	291	54.86%
Securitisation and re-securitisations positions deducted from capital *																		

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWA

Germany

(mln 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	0	0	98	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	132	0	0	0	0	0	26	0	0	0	0	0	0	0
Corporates		0	0	939	346	236	0	0	0	509	1.956	236	0	0	0	1	30	0	0
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	21	0	3	0	0	0	2	1	2	0	0	0	0	0	0	0
Retail - Secured on real estate property	63.2%	0	0	18	0	3	0	0	0	2	0	1	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	31.0%	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	63.4%	0	0	18	0	2	0	0	0	2	0	1	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	3	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL		0	0	960	347	469	0	0	0	511	1.957	264	0	0	0	1	30	0	0
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									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		
	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	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
Central banks and central governments	0.01%	0	10.90%	0.01%	0	14.65%	0.01%	0	16.53%	0.01%	0	12.54%	0.01%	0	16.06%	0.01%	0	18.50%
Institutions	0.01%	0	24.22%	0.01%	0	32.14%	0.01%	0	36.14%	0.02%	0	24.22%	0.02%	0	31.43%	0.02%	0	35.00%
Corporates	0.40%	35	6.85%	0.31%	38	6.96%	0.24%	40	7.01%	2.52%	234	43.12%	2.26%	256	41.76%	1.67%	272	41.61%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	0.25%	0	4.20%	0.24%	0	5.68%	0.23%	0	6.42%	0.38%	0	4.83%	0.49%	0	6.23%	0.49%	0	7.21%
Retail	0.06%	0	51.69%	0.05%	0	50.72%	0.05%	0	49.40%	0.14%	0	50.07%	0.16%	0	45.36%	0.25%	0	38.66%
Retail - Secured on real estate property	0.04%	0	30.62%	0.03%	0	29.88%	0.03%	0	28.26%	0.12%	0	23.59%	0.13%	0	22.34%	0.22%	0	19.68%
Retail - Secured on real estate property - Of	0.01%	0	6.47%	0.01%	0	9.06%	0.01%	0	10.31%	0.02%	0	7.24%	0.03%	0	9.43%	0.03%	0	10.68%
Retail - Secured on real estate property - Of	0.04%	0	30.68%	0.03%	0	29.94%	0.03%	0	28.32%	0.12%	0	23.62%	0.13%	0	22.37%	0.22%	0	19.70%
Retail - Qualifying Revolving	0.19%	0	30.74%	0.18%	0	34.07%	0.17%	0	36.58%	0.24%	0	35.21%	0.33%	0	38.36%	0.44%	0	40.94%
Retail - Other Retail	0.14%	0	63.00%	0.13%	0	62.68%	0.13%	0	62.40%	0.18%	0	72.31%	0.25%	0	71.41%	0.33%	0	70.30%
Retail - Other Retail - Of Which: SME	0.99%	0	23.63%	0.94%	0	23.65%	0.89%	0	23.66%	1.52%	0	27.17%	1.94%	0	27.19%	1.89%	0	27.21%
Retail - Other Retail - Of Which: non-SME	0.12%	0	128.94%	0.12%	0	126.70%	0.12%	0	124.72%	0.16%	0	147.60%	0.23%	0	141.97%	0.31%	0	135.25%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.33%	35	6.91%	0.25%	38	7.02%	0.20%	41	7.07%	2.05%	234	43.12%	1.81%	257	41.76%	1.32%	272	41.59%
Securitisation and re-securitisations positions deducted from capital *																		

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWA

Finland

(mln 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	0	0	75	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	103	0	0	0	0	0	21	0	0	0	0	0	0	0
Corporates		0	0	1,308	0	243	0	0	0	649	0	243	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	71.3%	0	0	2	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	71.3%	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	1	0	0	0	0	0	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
Retail - Other Retail - Of Which: SME		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
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	1.310	0	421	0	0	0	650	0	264	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0							0	0	0	0	0	0

(mln EUR, %)	Baseline Scenario									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		
	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	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
Central banks and central governments	0.00%	0	1.00%	0.00%	0	1.32%	0.00%	0	1.47%	0.00%	0	1.15%	0.00%	0	1.43%	0.00%	0	1.66%
Institutions	0.06%	0	23.52%	0.06%	0	31.28%	0.06%	0	35.30%	0.15%	0	23.52%	0.12%	0	32.26%	0.12%	0	36.17%
Corporates	0.03%	1	4.83%	0.03%	1	6.56%	0.02%	1	7.41%	0.14%	2	13.47%	0.24%	6	16.52%	0.30%	10	18.74%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail	0.13%	0	45.46%	0.10%	0	45.46%	0.09%	0	45.45%	0.33%	0	49.81%	0.46%	0	47.72%	0.42%	0	48.38%
Retail - Secured on real estate property	0.09%	0	13.70%	0.07%	0	19.03%	0.05%	0	21.87%	0.31%	0	23.97%	0.45%	0	30.09%	0.45%	0	34.93%
Retail - Secured on real estate property - Of	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of	0.09%	0	13.70%	0.07%	0	19.03%	0.05%	0	21.87%	0.31%	0	23.97%	0.45%	0	30.09%	0.45%	0	34.93%
Retail - Qualifying Revolving	0.30%	0	43.88%	0.25%	0	44.53%	0.22%	0	45.02%	0.55%	0	49.71%	0.67%	0	50.14%	0.44%	0	51.76%
Retail - Other Retail	0.10%	0	56.41%	0.09%	0	55.76%	0.08%	0	55.15%	0.18%	0	63.21%	0.24%	0	60.39%	0.18%	0	59.86%
Retail - Other Retail - Of Which: SME	0.37%	0	11.46%	0.39%	0	15.13%	0.43%	0	16.91%	0.49%	0	13.18%	0.75%	0	16.49%	0.79%	0	19.11%
Retail - Other Retail - Of Which: non-SME	0.10%	0	56.54%	0.08%	0	55.93%	0.08%	0	55.37%	0.17%	0	63.37%	0.23%	0	60.64%	0.17%	0	60.18%
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation																		
Other non-credit obligation assets																		
TOTAL	0.03%	1	5.84%	0.03%	1	7.60%	0.03%	2	8.48%	0.13%	2	14.13%	0.22%	6	16.99%	0.27%	11	19.11%
Securitisation and re-securitisations positions deducted from capital *																		

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in RWA

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	**3,630**	**3,558**	**3,410**	**3,404**	**2,709**	**2,673**	**2,533**
Net trading income		410	461	486	320	407	450
of which trading losses from stress scenarios		-126	-75	-50	-216	-129	-86
Other operating income	383	298	347	387	288	318	354
Operating profit before impairments	**2,647**	**2,548**	**2,499**	**2,558**	**1,580**	**1,660**	**1,600**
Impairment of financial assets (-)	-142	-200	-157	-137	-1,441	-809	-731
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-240	-177	-143	-127	-1,190	-661	-632
Impairment Financial assets designated at fair value through P&L (-)	98	-23	-14	-9	-250	-148	-99
Impairment on non financial assets (-)	-29	0	0	0	-126	-76	-50
Operating profit after impairments from stress scenarios	**2,476**	**2,348**	**2,342**	**2,421**	**13**	**776**	**819**
Other Income and expenses	1	-9	-9	-9	-77	-77	-77
Pre-Tax profit	**2,477**	**2,338**	**2,333**	**2,412**	**-64**	**699**	**742**
Tax	-602	-702	-700	-724	0	-210	-223
Net income	**1,875**	**1,637**	**1,633**	**1,688**	**-64**	**489**	**519**
Attributable to owners of the parent	**1,875**	**1,637**	**1,633**	**1,688**	**-64**	**489**	**519**
of which carried over to capital through retained earnings	1,875	1,228	1,225	1,266	-48	367	389
of which distributed as dividends	0	409	408	422	-16	122	130

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	96,744	106,601	108,042	106,045	111,828	113,954	112,969
Risk exposure amount Securitisation and re-securitisations	3,620	6,962	7,775	8,316	8,281	9,885	10,954
Risk exposure amount Other credit risk	93,124	99,639	100,267	97,729	103,547	104,069	102,015
Risk exposure amount for market risk	3,513	3,513	3,513	3,513	3,513	3,513	3,513
Risk exposure amount for operational risk	9,530	9,545	9,553	9,562	9,691	9,703	9,712
Transitional floors for Risk exposure amount	11,087	1,215	0	1,755	0	0	0
AQR adjustments (for SSM countries only)							
Total Risk exposure amount	**120,874**	**120,874**	**121,107**	**120,874**	**125,031**	**127,169**	**126,193**

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		as of 31/12/2013	Baseline scenario 31/12/2014	Baseline scenario 31/12/2015	Baseline scenario 31/12/2016	Adverse scenario 31/12/2014	Adverse scenario 31/12/2015	Adverse scenario 31/12/2016
Exposure values	Banking Book	7,901						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	**7,901**						
Risk exposure values	Banking Book	3,620	6,962	7,775	8,316	8,281	9,885	10,954
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	**3,620**	**6,962**	**7,775**	**8,316**	**8,281**	**9,885**	**10,954**
Impairments	Hold to Maturity porfolio	0	0	0	0	0	0	0
	Available for Sale porfolio	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

(mln EUR)

Residual Maturity	Country / Region	VALUES AS OF 31/12/2013: GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)	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)	VALUES AS OF 31/12/2013: DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) — Derivatives with positive fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (+)	Derivatives with negative fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (-)	VALUES AS OF 31/12/2013: INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet) — Derivatives with positive fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (+)	Derivatives with negative fair value at 31/12/2013: Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	Austria	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 [		48	0	48	0	48	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		**48**	**0**	**48**	**0**	**48**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	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 [	Bulgaria	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 [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	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 [	Czech Republic	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 [	Denmark	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 [		8	8	8	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		**8**	**8**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Estonia	0	0	-100	0	0	-103	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 [		2	2	2	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		1	1	1	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		**3**	**3**	**-97**	**0**	**0**	**-103**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		75	75	75	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 [		61	0	61	0	61	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		14	0	14	0	14	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		**150**	**75**	**150**	**0**	**76**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	France	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**

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 counterpaties 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 [	**Germany**	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 [	**Croatia**	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 [	**Greece**	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 [	**Hungary**	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 [	**Iceland**	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 [	**Ireland**	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 [	**Italy**	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 [	**Latvia**	1	1	-76	0	1	0	0	0	0	0	0	0	0	0
[3M - 1Y [		5	0	5	0	5	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		19	1	19	0	18	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		12	1	12	0	11	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		7	1	7	0	5	0	10	1	0	0	0	0	0	0
[5Y - 10Y [		3	3	3	0	0	0	180	15	0	0	0	0	0	0
[10Y - more		13	13	13	0	0	0	0	0	0	0	131,410	0	0	0
Tot		**59**	**19**	**-18**	**0**	**40**	**0**	**190**	**16**	**0**	**0**	**131,410**	**0**	**0**	**0**
[0 - 3M [	**Liechtenstein**	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**

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			
		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 counterpaties 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**	
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**	51	8	-18	0	43	-69	0	0	0	0	0	0	0	0
[3M - 1Y [		216	54	216	0	162	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		19	11	19	0	4	4	0	0	0	0	0	0	0	0
[2Y - 3Y [		26	11	26	0	11	3	0	0	0	0	0	0	0	0
[3Y - 5Y [		102	79	102	0	17	5	0	0	0	0	0	0	0	0
[5Y - 10Y [		109	107	109	0	0	2	0	0	0	0	0	0	0	0
[10Y - more		7	7	7	0	0	0	0	0	0	0	0	0	0	0
Tot		**530**	**278**	**461**	**0**	**238**	**-55**	**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**	6,586	4,371	6,586	0	2,214	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2,317	242	2,317	0	1,936	139	0	0	0	0	0	0	0	0
[1Y - 2Y [		687	15	687	0	194	479	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 [		374	0	374	0	26	347	0	0	0	0	0	0	0	0
[5Y - 10Y [		1,136	0	1,136	0	190	946	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		**11,100**	**4,628**	**11,100**	**0**	**4,560**	**1,911**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	**Poland**	91	1	91	90	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		66	16	66	51	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		49	16	49	33	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		28	28	28	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		103	36	103	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		58	58	58	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		18	18	18	0	0	0	0	0	0	0	0	0	0	0
Tot		**412**	**173**	**412**	**173**	**0**	**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 [		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**

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[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	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 [	Sweden	1	1	1	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		**1**	**1**	**1**	**0**	**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		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 [	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 [		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 [	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	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 [	U.S.	1	1	1	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		**1**	**1**	**1**	**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 counterpaties 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 [	China	2	2	2	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 [		2	2	2	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		**4**	**4**	**4**	**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 [		1	0	1	0	0	1	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		**1**	**0**	**1**	**0**	**0**	**1**	**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

(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	Baseline Scenario			Adverse Scenario			COREP CODE	REGULATION
				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		
OWN FUNDS	A	**OWN FUNDS**	**16,436**	**17,674**	**18,901**	**20,199**	**16,234**	**16,594**	**17,026**	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**13,683**	**14,921**	**16,148**	**17,446**	**13,482**	**13,842**	**14,273**	CA1 {1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,606	4,606	4,606	4,606	4,606	4,606	4,606	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	1,566	1,566	1,566	1,566	1,566	1,566	1,566	-	-
	A.1.2	Retained earnings	9,854	11,082	12,307	13,573	9,807	10,174	10,563	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (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 gains/losses from AFS portfolio	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-607	-607	-607	-607	-607	-607	-607	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	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	-170	-160	-157	-126	-323	-331	-288	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) (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
	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 institiution 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 institiution 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 exceding 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	0	0	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	0	0	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)	**336**	**336**	**336**	**336**	**336**	**336**	**336**	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)**	**14,019**	**15,257**	**16,484**	**17,782**	**13,818**	**14,178**	**14,609**	CA1 {1.1}	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**2,417**	**2,417**	**2,417**	**2,417**	**2,417**	**2,417**	**2,417**	CA1 {1.2}	Article 71 of CRR
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	**120,874**	**120,874**	**121,107**	**120,874**	**125,031**	**127,169**	**126,193**	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 (+)	**93**								Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	**2,389**								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 (+)	**0**								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	**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**								-
	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**	**11.32%**	**12.34%**	**13.33%**	**14.43%**	**10.78%**	**10.88%**	**11.31%**	**CA3 {1}**	-
	C.2	**Tier 1 Capital ratio**	**11.60%**	**12.62%**	**13.61%**	**14.71%**	**11.05%**	**11.15%**	**11.58%**	**CA3 {3}**	-
	C.3	**Total Capital ratio**	**13.60%**	**14.62%**	**15.61%**	**16.71%**	**12.98%**	**13.05%**	**13.49%**	**CA3 {5}**	-
	D	**Common Equity Tier 1 Capital Threshold**		**9,670**	**9,689**	**9,670**	**6,877**	**6,994**	**6,941**		
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)**				**14.43%**			**11.31%**		

(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 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	
2013	0	0			0
2014	0	0	0	0	0
2015	0	0	0	0	0
2016	0	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

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

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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) (-)	-36
Other material losses and provisions from 1 January to 30 September 2014 (-)	-123