

Bank Name	HU - OTP Bank Ltd
LEI Code	529900W3MOO00A18X956



#### **Summary Adverse Scenario**

#### **HU - OTP Bank Ltd**

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,370
Impairment losses on financial and non-financial assets in the banking book	1,020
Common Equity Tier 1 capital (1)	3,894
Total Risk Exposure (1)	24,478
Common Equity Tier 1 ratio, % (1)	15.9%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	2,840
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,655
3 yr cumulative losses from the stress in the trading book	18
Valuation losses due to sovereign shock after tax and prudential filters	-34
Common Equity Tier 1 capital (1)	3,070
Total Risk Exposure (1)	25,702
Common Equity Tier 1 ratio, % (1)	11.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,414
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

(1) According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.



### **2014 EU-wide Stress Test**

#### **Summary Baseline Scenario**

#### **HU - OTP Bank Ltd**

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	1,370
Impairment losses on financial and non-financial assets in the banking book	1,020
Common Equity Tier 1 capital (1)	3,894
Total Risk Exposure (1)	24,478
Common Equity Tier 1 ratio, % (1)	15.9%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	3,383
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,103
3 yr cumulative losses from the stress in the trading book	8
Common Equity Tier 1 capital (1)	4,346
Total Risk Exposure (1)	25,512
Common Equity Tier 1 ratio, % (1)	17.0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	2,041

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

<sup>(2)</sup> Conversions not considered for CET1 computation

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

ЕВА	2014 EU-wide Stress Test Credit Risk	LTV % (as of 31/12/2013)	N	<b>Expo</b> IRB	osure values (as A-IRE	of 31/12/2013)	SIA	F	Risk exp -IRB	osure amounts A-IF	ts (as of 31/12 RB	2/2013) STI		File	<b>Value adjusti</b> RB	ments and pro	visions (as of	51/12/2013) STA		•	as of 31/12	2/2014		seline Scenar of 31/12/20		as of 3	1/12/2016		as of 3	1/12/2014		Adverse Scenario of 31/12		as of 3	1/12/2016	
HU - OTP Bank Ltd	(win EUR, %)  Central banks and central governments Institutions Corporates - Of Which Specialised Lending Corporates - Of Which Specialised Lending Corporates - Of Which SHE Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: snor-SHE Securitisation Other non-credit obligation assets TOTAL Securitisation and m-securitisations positions deducted from capital floor stated and not include in tox.	0.5	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7: 0 2; 0 7: 0 1, 0 1, 0 13, 0 6: 0 6: 0 6: 0 6: 0 3, 0 4: 0 3 0 2;	24 2 329 824 580 30 569 146 17 32 252 114 05 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	733 804 7,087 1,141 7.790 3.203 9 1,361 3.327 138 3.189 1,260 3,327 1,361 18,061	Defaulted 1 1 5 429 52 130 970 9789 1 789 31 150 35 114 0 0 1,405	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 2 426 221 221 22 325 83 0 83 44 194 3 0 5 801 0 0	Defaulted  3	Impairment (alt 2	395 400 3.458 1.274 7 1,267 505 1,679 83	85.18% 3.54% 67.49% 74.40% 67.33% 68.91% 75.17% 75.49% 52.07% 85.60% 65.81%	0.00% 1.61% 0.10% 1.01% 3.90% 1.39% 9.02% 5.70% 6.13% 0.00%	397 416 3.992 1.370 7 1,363 660 1,962 89 1.872 3	63.77% 72.84% 64.65% 67.28% 49.53% 71.08% 49.45% 83.17% 83.31% 61.04% 84.87%	0.00% 0.00% 1.50% 0.91% 3.78% 4 1.18% 1 0.42% 1.18% 1,896% 1,566% 2 1.44% 0.00%	Corresponded of Corresponded Co	l	0.36% 1.87% 5.83% 2.68% 0.78% 2.68% 12.04% 8.19% 8.19% 8.81% 0.00%	3 3. 1,857 70 4417 80 442 72 3,724 70 1,357 53 7 75 1,350 52 556 89 1,811 88 88 66 1,723 90	.54% 0.0 .122% 3.9 .33% 0.4 .7.79% 3.0 .9.96% 6.5 .0.00% 3.0 .1.10% 1.1. .2.91% 3.0 .4.49% 13.0 .5.59% 9.2 .6.68% 2.7. .0.00	ment Stock of the Provision 100% 12 12 12 12 12 12 12 12 12 12 12 12 12	75.60% 68.42% 69.48% 50.07% 69.98% 50.00% 88.10% 86.79% 60.65% 88.62%	0.41% 3.37% 6.29% 5 2.83% 1.46% 2.84% 12.67% 8.76% 2.335% 9.30% 2.00%	Oct of Section 241-0-10 (Section 241-0-10 (Secti	% % % % % % % % % % % % % % % % % % %
Hungary  (*) Makes to the part of Securitation exposure that is defeated.	(win BUR, %)  Central banks and central governments Institutions Corporates Corporates Corporates Corporates Of Which: Specialized Lending Corporates Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Securitisation Other ann-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital flore state and not include in No.	LTV % (as of 31/12/2013)	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Experience Experience Control of	osure values (as A-182 A	Defaulted Non-de   0	937 459 9 0 929 459 95 16 266 69 17 6 304 0	Non-defaulted  O O O O O O O O O O O O O O O O O O	Risk exp IPS  Defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0	osure amounts A-IF Non-defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		/2013) 51/ Non-defauted 175 279 3.022 415 792 415 792 4 1,589 531 680 6873		Non-defaulted  O  O  O  O  O  O  O  O  O  O  O  O  O		ments and provide A-2 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		11/12/2013) STA Non-defaulted 4 0 244 161 161 43 99 47 0 47 3 3 3 0 0 0 0 3377	Defaulted  3 0 180 22 22 24 25 25 25 25 25 25 25 26 26 26 26 26 26 26 26 26 26 26 26 26		7 0 527 211 123 1,210 691 0 691	Coverage Ra Default Sto 86.49% 3.37% 76.96% 69.83% 80.82%	0.00% 0.00% 0.00% 1.51% 0.00% 0.51% 2.19% 1.72% 0.51% 1.72% 3.22% 3.03% 1.22% 3.03%	760 0 760 152 432 14	Coverage attio - Default In Street - Default I	pairment stee Prov. 0.00% 0.00% 0.00% 0.00% 1.49% 0.00% 1.48% 0.50% 1.48% 3.33% 3.11% 1.21% 3.75% 0.00%	\$\frac{11}{12}\frac{12}{2016}\$  \$ck of Ratio - Included Section - 1	l	0.00% 0.00% 0.00% 2.27% 0.00% 0.81%	0 3. 572 83 218 79 1137 92 1,263 59 729 50 0 56 729 50 135 75 399 77 12 42 388 78	wersee Impair main in Default raid in the Control of the Control o	Adverse Scenario (31/12)  at 10/31/12 (imment		Impairment Storate 0.00% 0.00% 0.00% 1.57% 1.00% 1.57% 1.00% 1.57% 1.00% 1.57% 1.00% 1.57% 1.00% 1.57% 1.00%	11/12/2016  OCS of Ratio to Society Statio to So	96 96 96 96 96 96 96 96
Bulgaria  (1) Refers to the part of Securitation exposure that is defeated.	(oin EUR, %)  Central bunks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates Corporates - Of Which: Securities Retail Retail - Secured on real exists properly Retail - Secured on real exists properly - Of Retail - Secured on real exists properly - Of Retail - Could - Secured on real exists properly - Of Retail - Could - Secured on real exists properly - Of Retail - Ober Retail - Of Which: SRE Retail - Other Retail - Of Which: SRE Retail - Other Retail - Of Which: SRE Retail - Other Retail - Of Which: SRE Securitisation on re-securitisation sections TOTAL Securitisation and re-securitisations positions deducted from capital time special exist not included in NOA.	LTV % (as of 31/12/2013)	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  O O O O O O O O O O O O O O O O O O O	A-IRE	Defaulted Non-de   0	299 151 110 121 15 2 95 120 18 0 221 30 100 26 121 4 14 0 0 0	Non-defaulted  O O O O O O O O O O O O O O O O O O	Risk exp PRS Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	osure amounts A-TF Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3 ST. Non-defaulted 3 26 1.055 247 33 1.405 439 5 1916 75 841 14 0 224 2.737		P-IF Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		ments and production A-S		11/12/2013) STA  Non-defaulted  0  45 12 11 12 7 0 7 7 11 1 22 7 0 0 0 3 122 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 94 1 1 0 7077 77 7 1988 3 3 4999 770 0 0 0 0 801 0 0		0 0 161 13 1 828 223 7 216 6 598 74	Coverage Ra Default Sto 68.66% 73.56% 6.07% 78.33% 57.93% 91.14% 95.97%	0.00% 0.00% 1.91% 0.26% 0.15% 0.82% 0.40% 0.82% 0.40% 2.61% 1.92% 2.40%	Stock of Provisions R 0 0 0 183 14 1 1 863 231 7 7 224 8 624 76 548 0	Coverage stor - Default Cover	0.24% 0.14% 1.42% 1.42% 0.65% 0.37% 0.66% 2.65% 2.21% 1.91% 0.00%	-	l		14 76 1 6. 847 78 231 57 7 75 224 57 7 98 609 91 76 71 5333 96	rerage   Impair   Imp	irment Stock of Provision 00% 0	/2015	0.42% 0.31% 3.50% 1 2.07% 0.68% 2.09% 6.35% 4.41% 4.60% 0.00%	Courses	% % % % % % % % % % % % % % % % % % %
Russian Federation  (1) Refers to the part of Securitization exposure that is defeated.	(win EUR, %)  Central banks and central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Chair Peach - Corporates Retail - Chair Peach - Corporates Retail - Chair Retail - O' Which: SRE Retail - Chair Retail - O' Which: SRE Retail - Chair Retail - O' Which: SRE Society Securitisation Other near-corporations on the Corporation Corporation of the Corporation of the Corporation Corporation of the Corporation of the Corporation Corporation Corporation Corporation on the Corporation Co	LTV % (as of 31/12/2013)	F5 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	onure values (as Asize Non-defaulted	Defaulted Non-di	54 1 55 1 0 0 1.62 48 86 10 0 0 18 10 19 13 345 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Risk exp IPS       Defaulted       0	Acis Non-defaulted		72013) 517 Non-defaultes 120 30 354 65 0 1.622 73 0 73 539 0 0 1.009 0 0 1.69 2.294		Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Mon-defaulted  Non-defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0		11/12/2013) STA Non-defaulted  0 0 2 0 0 82 0 0 0 2 9 53 0 0 2 9 53 0 0 2 95 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 15 2 2 454 6 0 6 171 277 0 0 469		0 0 17 2 2 2 837 7 0 7 319 510 0	2/2014 Coverage Ra Default Sto 100.009 89.92% 65.04% 100.009 100.009 100.009 100.009 90.12% 90.12% 88.91%	Impairment rate 0.00% 0.00% 0.05% 0.00% 0.05% 0.00% 13.27% 1.03% 15.86% 12.74% 0.00%	2 2 1.136 8 0 8 438 690 0	Coverage at the Control of Coverage at the Control of Coverage at the Coverage	pairment sto rate Prov 0.00% 0.00% 0.00% 0.00% 0.00% 13.07% 1 0.97% 1 0.97% 15.62% 12.54% 1	L/12/2016  ck of Reference Control of Contro			17 92 2 74 2 99 957 93 10 44 0 10 44 357 95 590 94 0 94	verage impaint in paint in the control of the contr	Advenue Scene as of 31/12 ment Stock of the provision 0096 0 00896 17 0096 2 00986 17 1096 2 00986 17 1096 2 0096 0 00986 17 1096 0 00986 1 1400 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Default Stock - 100.00% 91.53% 74.58% 99.97% 94.81% 41.70% 41.70% 96.15% 95.86% - 95.86%	Impairment Storate Prov. 0.00% 0.00% 0.00% 0.00% 0.11% 15.72% 1 2.68% 14.88% 14.88% 1 0.00%	11/12/2016 Covera coccol of Covera cocco	96 96 96 96 96 96 96 96
Ukraine  (*) Males to the past of Securitation exposure that is defeated.	(ein BUR, %)  Central banks and central governments Institutions Corporates Corporates Corporates Of Which Socialised Lending Corporates - Of Which Socialised Lending Corporates - Of Which Select Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - College Retail - Of Which Select Retail - Other Retail - Of Which Select Retail - Other Retail - Of Which son-Select Select Torial Secures - Other Retail - Of Which son-Select Torial Secures - Other Retail - Other Retail - Of Which son-Select Select Select - Other Retail - Other Retail - Of Which son-Select Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Other Retail - Of Which son-Select Select - Other Retail - Othe	LTV % (see of 31/12/2013)	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Experience   Exp	A 1502  A 1502  A 1502  A 1502  A 1502  D 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Non-di	03 105 17 0 08 12 0 0 08 12 0 0 0 0 0 0 0 0	Non-defaulted  O O O O O O O O O O O O O O O O O O	Risk exp 1RS  Defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0	ASS Non-defaulted		93 93 1,032 117 70 373 152 0 155 6 0 0 156 0 0 1,879		Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		11/12/2013) STA Non-defaulted  0 1 65 31 5 27 7 5 112 0 12 10 2 91			970/sions 0 1 407 87 134 310 208 0 208 21 82 0	2/2014 Coverage Ru Octaul Sto 68.44% 65.44% 61.63% 64.34% 64.34% 83.37% 83.37% 68.87%	0.00% 0.00% 0.00% 1.54% 0.40% 4.32% 4.95% 2.47% 9.72% 5.30% 0.00%	88 137 337 213 0 213 30 94 0 94 1	Coverage attio - Default Stock	pairment Storate Prov. 0.00% 0.00% 0.00% 1.03% 4.55% 1.93% 2.99% 5.01% 5.01% 5.01% 0.00%	1/12/2016  ck of Contrapolation Relative Periods 0			97 70 151 70 339 72 217 64 0 217 64 25 100 97 96 0 97 96	rerage   Impaire   Impaire	Adverse Scent as of 31/12 mem: Stock of the Provision 10% 0 00% 1 59 99% 173 10% 10% 10% 10% 10% 10% 10% 10% 10% 10%	/2015	Impairment Storate 0.00% 0.00% 9.86% 13.22% 10.02% 11.60% 7.09% 7.09% 0.00%	11/12/2016  Coverage  Cove	96 96 96 96 96 196 96
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ЕВА	2014 EU-wide Stress Test Credit Risk	LTV % (as of 31/12/2013) Non-defa	Exposure vali F-IR6 ulted Defaulted Non-defa	ves (as of 31/12/2013) A-IRB uited Defaulted Non-de	STA efaulted Non-defa	Risk exposure am F-IRB Ited Defaulted Non-defa	ounts (as of 31/12/201 A-IRB lited Defaulted Non-c	STA Sefaulted Defaulted N	Value adjusi F-IRB ion-defaulted Defaulted	tments and provisions (as of A-IRB Non-defaulted Defaulted	51/12/2013) STA Non-defaulted Defaulted		Line Scenario. 33/13/27015 as of 31/12/2015 Stack U. Governor. Stack U. Governor. Data of U.	as of 31/12/2014 Adverse Scene as of 31/12/2014 as of 31/12/2014 as of 31/12/2014 particular transfer december as the control of the control	anio 1/2015 as of 31/12/2016 Coverage Impairment Stack of Coverage asket - Data Stack of Coverage asket - Data Stack of Coverage
Romania  T) lides to the part of instribution requires that is deducted from	Central Banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Secured Lending Corporates - Of Which: Settle Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Guarding Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: Settle Settle - Other Retail - Of Which: Settle Settle - Other Retail - Of Which: Settle Settle - Other Retail - Other Retail - Of Which: Settle Settle - Other Retail - Other Retai	0.57 0.57 0.57 0.07 0.07 0.07 0.07 0.07	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 1 0 7 0 6 0 0 6 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0	80 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 13 13 0 0 1660 4 9 10 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 27 81 5 0 0 4 23 16 79 122 59 0 122 59 0 0 4 20 0 0 0 4 20 0 0 0 1 1 0 0 0 7 7 0 0 51 199 0 0	0.09% 000% 000% 0.00% 000% 0.00% 000% 0.00% 500% 500% 2.67% 31 49.78% 2.59% 1.55% 1.55% 1.55% 1.55% 12.45% 1.65% 11.5 51.61% 12.80% 1.65% 11.5 51.61% 12.45% 12.80% 1.65% 12.45% 12.80% 1.65% 12.45% 12.80% 1.65% 12.45% 12.80% 1.65% 12.45% 12.80% 12.65%	0	0.00% 0 - 0.00% 0 - 0.00% 0 - 0.00% 0 - 0.00% 0 - 0.00% 0 - 0.00% 0 - 0.00% 0 - 0.00% 0 - 0.00% 5 - 0.00%	49.95% 4.00% 141 49.62% 0 0 49.95% 4.00% 141 49.62% 15.57% 2.22% 70 82.11% 12.72% 70 82.11% 19.95% 12.72% 70 82.11% 19.00% 1
Slovakia  Cylletins to the part of insurtantion segments that is deducted been	(pin RIR, %)  Central banks and central governments Tanstrutions Corporates - Of Which: Socialised Lending Retail - Secured on real estate property - Of Retail - Coulifying Recorbing Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Securitisation Other non-cedit obligation assets TOTAL Consultations and its-securitisations positions deducted from capital popular bits tractical bins.	117/% (as of 31/12/2013) hon-defa	C+posture valid   C+posture	0 11 0 1 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1	57A.  efaulted Defaulted Non-defa  13 0 0 0  13 3 7 0 0  13 3 7 0 0  14 14 0 0  179 35 0 0  16 4 14 0 0  179 35 0 0  18 1 0 0	Risk expotoure ain F-325  Red Defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1) STA Defaulted N T 1 0 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Value adjust 5-20 per adjust 5	Non-defaulted	11/12/2013) 57.A  Non-defauted  0 0 0 4 68 1 4 4 3 36 2 15 1 10 0 0 0 1 3 1 1 0 0 0 1 2 1 3 0 0 1 5 1 0 0 0 1 3 0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Section   Sect	## of \$1/\$1/\$014. ## of \$1/\$12	Coverage   Impairment   Stock of Ratio - Defaul   Provisions   Provi
Montenegro	(oin RR, %)  Control banks and central governments  Institutions  Corporates  Corporates - Of Which: Specialised Lending  Retail - Secured on real estate property - Of  Retail - Secured on real estate property - Of  Retail - Soured on real estate property - Of  Retail - Outlifying Recolving  Retail - Outlifying Recolving  Retail - Other Retail - Of Which: non-SME  Security  Securit	117 % (as of 31/12/2013) Non-defa	Exposure val.    Continue   Conti	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	57A.  dealtot. Defaulted Non-defa  3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	#isk exposure an #isk e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	STA	Value solpsid Folia  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	March   Marc	13/12/2013) 53/A Non-defaulted 0 1 0 1 1 0 1 14 202 2 4 38 6 5 30 2 10 2 13 2 6 2 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	### of \$1/12/2014 #### ###############################		## Access Section  ## Access Sec	Converging   Impairment   Stock of Seath   Converging   Impairment   Stock of Seath   Converging   Seath   Converging   Seath   Converging   Seath   Converging   Seath   Converging   Seath   Converging   Seath
Please, select the country  (1) Malon to the part of Securitization sequence that is delacted from	(inh EUR, %)  Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Scured on real estate property - Of Retail - Other Retail - Of Which: SPE Betail - Other Retail - Of Which: SPE Securitisation Other non-credit obliqation assets TOTAL Securitisation and re-securitisations positions deducted from capital	LTV % (as of 31/12/2013) Non-defa	F-368	es (es of 31/12/2013). ASSO  Defaulted Non-di  0  0  0  0  0  0  0  0  0  0  0  0  0	STA   Non-defo	First exposure an First exposure and First Res Defaulted Non-defaulted N	ounts (at of 31/12/20) A-520  Defaulted Non-C  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	STA   Defaulted   N   O   O   O   O   O   O   O   O   O	Value adjust a distribution of the control of the c	Non-defaulted	11/12/2013) 57A Non-defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		All 1/12/016   Section	Adverse Scena as of 31/12/2014 as of 31/	
Please, select the country	(inh EUR, %)  Central banks and central governments Institutions Corporates Of Which: Specialized Lending Corporates Of Which: Specialized Lending Corporates Of Which: SPEC Retail - Secured on real estate property Of Retail - Secured on real estate property Of Retail - Secured on real estate property Of Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SPE Securitisation Other non-credit obligation assets TOTAL	0.00 0 0 0 0 0 0 0 0	F-IRB	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	STA.  Clauded Non-defo  0 0 0 0 0  0 0 0  0 0 0 0 0  0 0 0	F-IRB	0 0 0 0	STA	Value adjust   FISB   On-defaulted   Defaulted   O	A-202	11/12/2013) 3TA Non-defaulted Defaulted 0	as of 31/12/2014 as of	33/12/2015   as of 31/12/2016   Coverage   Toolson   T	Adverse Scenario	



# FRA EUROPEAN BANKING 2014 EU-wide Stress Test

AUTHORITY	P&L			Baseline Scenari	io		Adverse Scenario				
	(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016			
Net interest income		2,201	2,139	2,059	1,994	2,150	2,041	1,941			
Net trading income		17	18	19	12	15	17				
of which trading losses f	rom stress scenarios		-4	-2	-2	-9	-5	-4			
Other operating income		172	173	173	173	117	117	117			
Operating profit before in	npairments	1,370	1,201	1,123	1,059	1,050	944	846			
Impairment of financial ass	sets (-)	-916	-719	-667	-623	-1,124	-1,222	-1,189			
Impairment of financial a through P&L (-)	assets other than instruments designated at fair value	-916	-719	-667	-623	-1,124	-1,222	-1,189			
Impairment Financial ass	sets designated at fair value through P&L (-)	0	0	0	0	0	0	0			
Impairment on non financi	al assets (-)	-104	-94	0	0	-112	-7	-2			
Operating profit after imp	pairments from stress scenarios	351	388	456	435	-186	-285	-344			
Other Income and expenses		-48	-36	-36	-36	-41	-41	-41			
Pre-Tax profit		302	352	420	399	-227	-326	-386			
Tax		-71	-106	-126	-120	0	0	0			
Net income		232	247	294	280	-227	-326	-386			
Attributable to owners of	the parent	232	247	294	280	-227	-326	-386			
of which carried over to	capital through retained earnings	95	101	121	115	-227	-326	-386			
of which distributed as d	ividends	137	145	173	165	0	0	0			



RWA			Baseline Scenario		Adverse Scenario					
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016			
Risk exposure amount for credit risk	19,486	20,189	20,365	20,520	20,221	20,470	20,710			
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0			
Risk exposure amount Other credit risk	19,486	20,189	20,365	20,520	20,221	20,470	20,710			
Risk exposure amount for market risk	1,611	1,611	1,611	1,611	1,611	1,611	1,611			
Risk exposure amount for operational risk	3,381	3,381	3,381	3,381	3,381	3,381	3,381			
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0			
AQR adjustments (for SSM countries only)										
Total Risk exposure amount	24,478	25,182	25,358	25,512	25,213	25,462	25,702			



EBA BANKING AUTHORITY	Securitisation			Baseline scenario		Adverse scenario				
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016		
	Banking Book	0								
Evenesive velves	Trading Book (excl. correlation trading positions under CRM)	0								
Exposure values	Correlation Trading Portfolio (CRM)	0								
	Total	0								
	Banking Book	0	0	0	0	0	0	0		
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0		
•	Total	0	0	0	0	0	0	0		
	Hold to Maturity porfolio	0	0	0	0	0	0	0		
T	Available for Sale porfolio	0	0	0	0	0	0	0		
Impairments	Held for trading portfolio									
	Total	0	0	0	0	0	0	0		

# EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/201	13		,	VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRECEXPOSURES (account			OSITIONS (gross e			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		of provisi (1)	ions)	is a maturity matching) (1)			Derivatives with positive fair value at 31/12/2013 Derivatives with no 31/12		h negative fair value at /12/2013	Derivatives with at 31/1	positive fair value 12/2013	Derivatives with value at 31	h negative fair /12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0-3M[ [3M-1Y[ [1Y-2Y] [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Tot	Austria	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Bulgaria	5 5 14 25 96 26 0 171	0 1 1 1 2 1 0 <b>6</b>	5 5 14 25 96 26 0 <b>171</b>	2 4 13 21 50 21 0 110	0 0 0 0 0	0 0 0 2 41 3 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Denmark	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [	Estonia	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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	Finland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

# EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		<b>EXPOSURES</b> (according of pro	visions)		is a maturit	ner counterpaties ty matching)	net of cash short only where there	DIRECT Derivatives with po	SOVEREIGN EXPOS	T	IVES (1) h negative fair value at		REIGN EXPOSURES		
		'	(1)	(1)			31/12/	/2013	31	./12/2013		12/2013			
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [	Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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	38 44 33 41 2 1 1	1 16 20 41 1 0 1	38 44 33 41 2 1 1	37 29 14 0 2 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Tot	Hungary	174 394 451 281 565 1,453 121 <b>3,439</b>	24 98 93 66 81 147 78 <b>588</b>	174 394 451 280 565 1,425 121 <b>3,410</b>	96 184 145 76 193 183 41 <b>918</b>	0 0 0 0 0	55 16 1 -1 4 -28 2 48	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	38 0 0 0 0 0 0 0 38	40 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Iceland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Ireland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	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 - 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 - 3M] [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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0

# EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/201	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
			ounting value gross	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	er counterpaties	net of cash short only where there	DIRECT	T SOVEREIGN EXPOS	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov (:		is a maturity matching) (1)			Derivatives with positive fair value at 31/12/2013		Derivatives wit	h negative fair value at /12/2013		positive fair value 12/2013	Derivatives wit value at 31		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [	Lithuania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Netherlands	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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 [	Norway	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Poland	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y[ [2Y-3Y[ [3Y-5Y] [5Y-10Y[ [10Y-more Tot	Portugal	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	Romania	6 25 7 13 14 0	2 2 1 0 3 0 0	6 25 7 13 14 0	0 0 0 0 0 0	0 0 0 0 0	0 19 2 4 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Slovakia	1 1 2 0 1 79 13	0 1 2 0 1 8 13 25	1 1 2 0 1 79 13	1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

# 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		POSITIONS (gross overeign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			of provisions) (1)		is a maturi	ty matching) (1)	where there	Derivatives with po 31/12/		Derivatives wit	th negative fair value at L/12/2013	Derivatives with at 31/2	positive fair value 12/2013	Derivatives wit value at 31	h negative fair ./12/2013
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [	Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Spain	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - more Tot	Sweden	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	United Kingdom	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Canada	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Hong Kong	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	Japan	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	U.S.	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0



### 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	F 31/12/20	13		VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
		GROSS DIF			OSITIONS (gross of		net of cash short only where there	DIRECT	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of prov		positions of sor	is a maturi	ty matching) (1)	omy micre dicre	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)  Derivatives with positive fair value at 31/12/2013  Notional value  Fair-value at Notional value  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		Notional value		Notional value		Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [	China	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Switzerland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [	Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Other Central and eastern Europe countries non EEA	31 14 5 1 7 2 39 <b>99</b>	0 1 0 0 0 0 39 <b>40</b>	31 14 5 1 7 2 39 <b>99</b>	8 11 0 0 0 0 0 0 19	0 0 0 0 0	7 0 5 0 5 2 0 <b>18</b>	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Middle East	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Africa	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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 [	Others	99 33 8 0 1 1 11 <b>151</b>	0 0 0 0 0	99 33 8 0 1 1 11 <b>151</b>	80 29 7 0 0 0 11 127	0 0 0 0 1 0 1	19 4 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	19 5 0 0 0 0 0	20 4 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0

- Notes and definitions

  (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

  (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

  (3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

  'Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



#### 2014 EU-wide Stress Test Capital

					Baseline Scenario			Adverse Scenario			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	4,790	4,856	4,886	4,932	4,528	4,110	3,656	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,894	4,088	4,228	4,346	3,760	3,452	3,070	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)	-93	-93	-93	-93	-93	-93	-93	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	4,413	4,514	4,634	4,749	4,185	3,859	3,473	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	-35	-35	-35	-35	-35	-35	-35	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	34	34	34	34	34	34	34	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	9	9	9	9	9	9	9	-	-
	A.1.4	Other Reserves	307	307	307	307	307	307	307	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 (i) 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	-8	-8	-8	-8	-8	-8	-8	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AF5 portfolio	0	0	0	0	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-652	-559	-559	-559 -559	-559	-559	-559	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	-10	-10	-10	-10	-10	-10	-10	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
OWN FUNDS	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	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)
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	of CRR: Artirles 36(1) noint k) (iv) and 153(R) of CRR and Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
		(·) 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 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	-31	-31	-12	-8	-31	-12	-8	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 (+/-)	10	10	8	5	10	8	5	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 (+/-)	-41	-41	-19	-13	-41	-19	-13	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)	3,894	4,088	4,228	4,346	3,760	3,452	3,070	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	896	768	658	586	768	658	586	CA1 {1.2}	Article 71 of CRR
	<b>B</b> B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	24,478 0	25,182	25,358	25,512	25,213	25,462	25,702	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
	B.2	CET1 deduction (+) of which: stemming from CVA capital requirements (+)	0								CRR Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	0								Recital (44) of CRR
	B.5	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (- )	0								_
	B.6 <b>C.1</b>	of which: others subject to the discretion of National Competent Authorities  Common Equity Tier 1 Capital ratio	0 15.91%	16.23%	16.67%	17.04%	14.91%	13.56%	11.95%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	15.91%	16.23%	16.67%	17.04%	14.91%	13.56%	11.95%	CA3 {3}	-
Transitional period	C.3	Total Capital ratio	19.57%	19.29%	19.27%	19.33%	17.96%	16.14%	14.23%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		2,015	2,029	2,041	1,387	1,400	1,414		
	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		
Memorandum items	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)				17.07%			11.98%		

<sup>(1)</sup> Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum Rem based on a fluily implemented CRR/CRD IV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio



## **2014 EU-wide Stress Test - Restructuring scenarios**

	Effects of mandatory r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



Outcome of the Stress Test based on the Restructuring plan for banks whose plan was formally agreed with the European Commission after 31 December 2013

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



**Major Capital Measures from 1 January to 30 September 2014** 

### Major Capital Measures Impacting Tier 1 and Tier 2 Eligible Capital from 1 January 2014 to 30 September 2014

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	
Repayment of CET1 capital, buybacks (-)	
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	

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 CE scenario during the stress test horizon (+/-)	T1 ratio in the adverse
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 rations scenario during the stress test horizon (+/-)	io in the adverse

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	
Other material losses and provisions from 1 January to 30 September 2014 (-)	-595