



2014 EU-wide Stress Test

Bank Name	FR - BNP Paribas
LEI Code	R0MUWSFPU8MPRO8K5P83

2014 EU-wide Stress Test Summary Adverse Scenario

FR - BNP Paribas	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	11,993
Impairment losses on financial and non-financial assets in the banking book	6,430
Common Equity Tier 1 capital ⁽¹⁾	65,508
Total Risk Exposure ⁽¹⁾	622,205
Common Equity Tier 1 ratio, % ⁽¹⁾	10.5%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	12,375
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	25,228
3 yr cumulative losses from the stress in the trading book	6,788
Valuation losses due to sovereign shock after tax and prudential filters	676
Common Equity Tier 1 capital ⁽¹⁾	55,249
Total Risk Exposure ⁽¹⁾	684,617
Common Equity Tier 1 ratio, % ⁽¹⁾	8.1%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	37,654
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

FR - BNP Paribas	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	11,993
Impairment losses on financial and non-financial assets in the banking book	6,430
Common Equity Tier 1 capital ⁽¹⁾	65,508
Total Risk Exposure ⁽¹⁾	622,205
Common Equity Tier 1 ratio, % ⁽¹⁾	10.5%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	18,758
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	14,307
3 yr cumulative losses from the stress in the trading book	4,815
Common Equity Tier 1 capital ⁽¹⁾	67,704
Total Risk Exposure ⁽¹⁾	642,161
Common Equity Tier 1 ratio, % ⁽¹⁾	10.5%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	51,373

⁽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.

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	15,742	0	233	0	0	0	80	7	0	0	0	0	0	0	0	0	0
Institutions	0	0	4,447	0	319	0	0	0	491	0	73	0	0	0	0	0	1	0	0
Corporates	0	0	8,520	154	620	2	0	0	4,628	67	606	3	0	0	44	79	2	2	0
Corporates - Of Which: Specialised Lending	0	0	356	0	0	0	0	0	215	0	0	0	0	0	7	0	0	0	0
Corporates - Of Which: SME	0	0	851	0	0	0	0	0	642	0	0	0	0	0	11	8	0	0	0
Retail	0	0	4,742	345	3,150	80	0	0	2,844	0	2,105	94	0	0	75	212	19	75	0
Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	1,462	111	0	0	0	0	1,163	0	0	0	0	0	37	66	0	0	0
Retail - Other Retail	0	0	3,280	474	3,150	80	0	0	1,740	0	2,105	94	0	0	38	152	19	75	0
Retail - Other Retail - Of Which: SME	0	0	0	0	1,442	25	0	0	0	0	824	35	0	0	0	0	3	8	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	3,280	234	1,708	54	0	0	1,740	0	1,281	59	0	0	38	152	16	67	0
Securitisation	145	40	1,015	0	0	0	0	0	173	339	146	0	0	10	13	0	0	0	0
Other non-credit obligation assets	0	0	0	0	1,945	4	0	0	0	0	790	4	0	0	0	0	0	0	0
TOTAL	150	40	34,865	520	5,700	72	0	0	190	339	8,190	67	0	101	120	22	77	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

	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 (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)
0.00%	0	4.82%	0.00%	0	4.81%	0.00%	1	4.96%	0.00%	1	30.21%	0.00%	1	29.93%	0.00%	2	30.88%	
0.02%	3	29.47%	0.02%	4	29.00%	0.02%	5	28.74%	0.05%	4	31.21%	0.06%	6	30.63%	0.05%	9	30.39%	
0.23%	172	55.54%	0.23%	199	54.94%	0.21%	222	54.48%	0.35%	185	55.11%	0.39%	237	54.87%	0.36%	282	55.18%	
0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1.77%	521	48.37%	1.57%	639	45.26%	1.40%	740	43.70%	1.99%	539	48.29%	2.29%	710	45.17%	2.40%	879	43.56%	
0.15%	0	4.04%	0.14%	0	5.99%	0.11%	0	7.06%	0.17%	0	4.40%	0.22%	0	7.01%	0.24%	0	8.49%	
0.15%	0	4.04%	0.14%	0	5.99%	0.11%	0	7.06%	0.17%	0	4.40%	0.22%	0	7.01%	0.24%	0	8.49%	
2.88%	148	52.31%	2.60%	176	51.73%	2.39%	206	51.43%	3.10%	143	52.33%	3.56%	192	51.74%	3.98%	242	51.43%	
1.52%	381	47.20%	1.34%	464	43.43%	1.19%	534	41.49%	1.94%	396	47.16%	2.01%	518	43.34%	2.09%	637	41.32%	
0.96%	25	31.50%	0.88%	38	33.43%	0.77%	48	34.32%	1.27%	30	34.58%	1.72%	54	39.41%	1.57%	75	40.71%	
1.68%	356	49.00%	1.48%	426	46.67%	1.32%	486	42.43%	1.88%	366	48.68%	2.09%	465	43.88%	2.19%	562	41.41%	
0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	
0.48%	696	49.66%	0.41%	841	46.87%	0.36%	968	45.40%	0.56%	728	49.59%	0.62%	955	46.92%	0.61%	1,172	45.56%	

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	5,317	0	26	0	0	0	11	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	2,227	0	237	0	0	0	258	0	75	0	0	0	0	0	0	0	0
Corporates	0	0	9,880	239	743	30	0	0	4,530	235	733	30	0	0	8	19	6	25	0
Corporates - Of Which: Specialised Lending	0	0	637	13	0	0	0	0	161	0	0	0	0	0	4	3	0	0	0
Corporates - Of Which: SME	0	0	236	79	0	0	0	0	133	142	0	0	0	0	0	0	0	0	0
Retail	0	0	1	0	11,106	39	0	0	0	0	2,866	44	0	0	0	0	6	23	0
Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	10,190	23	0	0	0	0	2,179	23	0	0	0	2	11	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	1	0	916	16	0	0	0	0	687	20	0	0	0	0	4	13	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	100	0	0	0	94	0	0	0	169	0	0	0	0	0	0	0	0	0	0
Securitisation	322	31	0	0	1	6	139	40	0	0	12	0	3	0	0	0	1	0	0
Other non-credit obligation assets	0	0	0	0	752	0	0	0	0	0	725	0	0	0	0	0	0	0	0
TOTAL	422	31	17,426	239	17,959	72	0	0	465	50	4,799	75	0	0	10	22	12	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

	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 (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)
0.00%	0	1.37%	0.00%	0	1.40%	0.00%	0	1.46%	0.00%	0	30.80%	0.00%	0	31.10%	0.00%	0	31.64%	
0.03%	1	29.00%	0.03%	2	29.10%	0.03%	2	29.07%	0.05%	1	28.53%	0.06%	3	28.45%	0.04%	4	28.32%	
0.07%	101	21.80%	0.05%	113	21.79%	0.05%	122	21.63%	0.09%	113	23.30%	0.10%	140	23.60%	0.08%	162	24.00%	
0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0.66%	103	28.65%	0.58%	165	27.92%	0.44%	212	28.23%	0.92%	132	29.06%	1.29%	270	30.59%	1.41%	415	31.34%	
0.23%	46	20.17%	0.27%	72	19.16%	0.16%	88	18.87%	0.50%	63	21.34%	0.79%	142	23.85%	0.91%	230	25.16%	
1.71%	0	9.42%	1.63%	0	9.85%	1.49%	0	10.00%	1.92%	0	9.53%	2.18%	0	9.96%	2.14%	0	10.10%	
0.37%	46	20.17%	0.27%	72	19.16%	0.16%	88	18.87%	0.50%	63	21.34%	0.79%	142	23.85%	0.91%	230	25.16%	
0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.39%	57	43.92%	4.31%	93	43.93%	4.16%	124	43.93%	5.58%	68	44.64%	7.36%	128	45.13%	8.59%	186	45.31%	
3.31%	0	19.50%	3.16%	0	19.50%	2.91%	0	19.50%	3.70%	0	19.50%	4.22%	0	19.50%	4.14%	0	19.50%	
4.39%	57	43.96%	4.31%	93	43.98%	4.16%	124	43.98%	5.58%	68	44.68%	7.37%	128	45.18%	8.60%	186	45.36%	
0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	
0.31%	205	25.14%	0.26%	260	25.38%	0.20%	337	25.72%	0.44%	247	26.39%	0.59%	413	28.14%	0.62%	582	29.18%	

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	1,638	0	0	0	0	0	527	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	1,482	0	246	0	0	0	450	0	176	0	0	0	0	0	0	0	0
Corporates	0	0	6,668	1,455	635	55	0	0	3,993	1,195	632	81	0	0	47	437	0	10	0
Corporates - Of Which: Specialised Lending	0	0</																	

2014 EU-wide Stress Test

P&L

(mln EUR)

	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	19,801	18,801	17,305	16,313	17,676	16,345	15,450
Net trading income		1,715	2,678	3,159	728	2,086	2,764
of which trading losses from stress scenarios		-2,407	-1,444	-963	-3,394	-2,036	-1,358
Other operating income	1,862	1,199	1,198	1,201	1,087	1,066	1,048
Operating profit before impairments	11,993	6,773	6,244	5,741	4,211	4,198	3,967
Impairment of financial assets (-)	-6,157	-5,811	-4,506	-3,980	-8,118	-8,246	-7,598
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-5,582	-5,810	-4,505	-3,980	-8,033	-8,193	-7,556
Impairment Financial assets designated at fair value through P&L (-)	-575	-1	0	0	-85	-53	-42
Impairment on non financial assets (-)	-273	-6	-2	-2	-629	-384	-252
Operating profit after impairments from stress scenarios	5,562	956	1,736	1,759	-4,537	-4,433	-3,883
Other Income and expenses	1,044	225	240	254	195	212	226
Pre-Tax profit	6,606	1,181	1,976	2,013	-4,342	-4,221	-3,657
Tax	-2,017	-354	-593	-604	1,303	1,266	1,097
Net income	4,589	827	1,383	1,409	-3,039	-2,954	-2,560
Attributable to owners of the parent	3,994	779	1,310	1,335	-2,896	-2,815	-2,441
of which carried over to capital through retained earnings	1,878	231	504	512	-3,121	-3,044	-2,684
of which distributed as dividends	2,116	549	806	823	225	229	243

In the figures above, the original (official published) 2013 P&L figures may have been adjusted as part of the ECB Comprehensive Assessment join-up calculation.

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	536,627	543,601	548,614	553,851	561,575	573,308	575,892
Risk exposure amount Securitisation and re-securitisations	16,394	21,440	24,642	27,243	30,472	39,082	44,388
Risk exposure amount Other credit risk	520,233	522,161	523,972	526,608	531,103	534,225	531,504
Risk exposure amount for market risk	34,318	36,838	36,951	37,049	56,059	57,004	57,464
Risk exposure amount for operational risk	50,363	50,363	50,363	50,363	50,363	50,363	50,363
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	898	898	898	898	898	898	898
Total Risk exposure amount	622,205	631,699	636,826	642,161	668,895	681,572	684,617

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		Baseline scenario				Adverse scenario		
		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	23,537						
	Trading Book (excl. correlation trading positions under CRM)	821						
	Correlation Trading Portfolio (CRM)	1,395						
	Total	25,754						
Risk exposure values	Banking Book	15,574	20,361	23,409	25,923	29,087	37,359	42,466
	Trading Book (excl. correlation trading positions under CRM)	819	1,079	1,233	1,320	1,385	1,723	1,922
	Total	16,394	21,440	24,642	27,243	30,472	39,082	44,388
Impairments	Hold to Maturity portfolio	241	530	825	1,188	554	995	1,428
	Available for Sale portfolio	4	8	12	17	9	14	18
	Held for trading portfolio							
	Total	245	538	837	1,205	563	1,009	1,446

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013							
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013			
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)				
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	50	0	-45	0	
[3M - 1Y [		0	0	0	0	0	0	891	11	0	0	0	77	1	-133	-1	
[1Y - 2Y [		4	0	4	0	0	4	0	0	0	0	0	352	5	-428	-6	
[2Y - 3Y [		15	0	15	13	0	2	0	0	0	0	0	365	8	-270	-6	
[3Y - 5Y [		402	0	357	253	0	104	0	0	0	0	0	508	16	-1,104	-37	
[5Y - 10Y [		529	0	434	162	0	272	0	0	0	0	0	183	6	-143	-5	
[10Y - more		429	0	237	25	0	212	0	10	0	0	0	0	0	0	0	0		
Tot		1,379	0	1,049	453	0	596	0	966	21	0	0	1,535	37	-2,124	-56			
[0 - 3M [Belgium	1,207	0	1,202	1,129	0	73	99	6	0	0	0	-26	2	-68	0		
[3M - 1Y [			541	0	353	192	0	161	0	0	0	0	158	1	-150	-1	
[1Y - 2Y [	1,475		0	1,206	1,297	0	-91	272	3	0	0	480	8	-564	-9			
[2Y - 3Y [	6,402		2,001	6,139	4,320	0	-182	850	88	25	-2	1,962	42	-1,778	-40			
[3Y - 5Y [	4,276		0	4,194	4,059	0	135	753	19	50	-7	945	27	-254	-47			
[5Y - 10Y [	5,008		0	4,262	4,263	0	-1	681	46	930	-33	197	7	-184	-3			
[10Y - more	1,677		0	990	1,479	0	-489	781	96	3,733	-41	0	0	0	0	0			
Tot	20,586		2,001	18,347	16,739	0	-393	3,435	259	4,739	-84	3,716	87	-2,999	-100				
[0 - 3M [Bulgaria		1	0	1	1	0	0	0	0	0	0	0	0	40	0	-29	0	
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	32	1	-17	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	53	1	-55	-1
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	29	0	-76	-1
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	65	1	2	-1
[5Y - 10Y [		0	0	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	0	0		
Tot		1	0	1	1	0	0	0	0	0	0	0	219	3	-175	-3			
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [8	0	8	8	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	-11	1	0	0	
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	-18	3	4	-1	
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	-26	5	51	-10	
[5Y - 10Y [	0		0	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	0	0		
Tot	8		0	8	8	0	0	0	0	0	0	0	-55	10	54	-11			
[0 - 3M [Czech Republic		2	0	2	0	0	2	0	0	0	0	0	0	0	18	0	-9	0
[3M - 1Y [100	0	100	100	0	0	0	0	0	0	0	0	0	26	0	-32	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	16	0	-66	-1
[2Y - 3Y [		1	0	1	0	0	1	0	0	0	0	0	0	133	2	-175	-3
[3Y - 5Y [		63	0	63	59	0	4	0	0	0	0	0	0	118	2	-35	-1
[5Y - 10Y [		5	0	-2	0	0	-2	0	0	0	0	0	0	46	1	-24	-2
[10Y - more		6	0	6	0	0	6	0	0	0	0	0	0	0	0	0	0		
Tot		178	0	171	159	0	12	0	0	0	0	0	358	6	-341	-7			
[0 - 3M [Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [23	0	23	0	0	23	0	0	0	0	0	0	18	0	-18	0	
[1Y - 2Y [	40		0	3	0	0	3	0	0	127	-7	46	0	-60	0	0	0	
[2Y - 3Y [	12		0	12	0	0	12	0	0	121	-12	125	1	-130	-2	0		
[3Y - 5Y [	0		0	-86	0	0	-86	0	0	100	-15	171	2	-180	-1	0		
[5Y - 10Y [	95		0	76	0	0	76	0	0	250	-34	0	0	18	0	0		
[10Y - more	1		0	-13	0	0	-13	0	0	0	0	0	0	0	0	0			
Tot	171		0	15	0	0	15	0	0	597	-68	361	3	-370	-3				
[0 - 3M [Estonia		0	0	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	-3	0	0	
[1Y - 2Y [		0	0	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	0	0
[3Y - 5Y [		0	0	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	0	0
[10Y - more		0	0	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	-3	0	0		
[0 - 3M [Finland	0	0	0	0	0	0	-145	3	0	0	0	6	0	-7	0	0	
[3M - 1Y [0	0	-10	0	0	-10	678	21	0	0	109	0	-145	0	0		
[1Y - 2Y [	189		0	189	183	0	6	418	15	0	0	252	1	-381	-1	0		
[2Y - 3Y [	38		0	38	0	0	38	138	10	4,500	-130	215	2	-360	-2	0		
[3Y - 5Y [	78		0	69	0	0	69	681	48	4,350	-339	288	2	-165	-1	0		
[5Y - 10Y [	139		0	78	11	0	67	4,085	268	0	0	5	0	-23	0	0		
[10Y - more	44		0	22	0	0	22	12	1	340	-6	0	0	0	0	0			
Tot	488		0	386	194	0	192	5,868	365	9,190	-475	874	5	-1,080	-5				
[0 - 3M [France		364	0	298	0	0	236	0	6	0	0	3	0	-3	0	0	0	
[3M - 1Y [2,152	0	1,743	1,849	0	-106	-57	1	436	-69	0	0	-44	0	0	0	
[1Y - 2Y [		1,006	0	893	42	0	474	42	2	204	-41	94	0	-106	0	0	0
[2Y - 3Y [		1,139	459	691	605	0	-373	19	1	346	-50	-79	0	82	0	0	0
[3Y - 5Y [		4,085	0	2,964	1,451	0	1,513	-16	5	191	-20	3	0	46	0	0	0
[5Y - 10Y [		10,395	121	4,047	5,488	0	-1,562	20	2	20	-1	-33	1	22	0	0	0
[10Y - more		1,478	228	-1,576	190	0	-1,994	128	4	20	-3	0	0	1,199	0	-238	0		
Tot		20,619	808	9,059	10,002	0	-1,751	373	21	1,216	-182	-11	1	1,197	-240				

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	22	1	-17	-1
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	22	1	-7	0
[1Y - 2Y [		10	0	10	0	10	0	0	0	0	0	95	1	-56	-1
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	19	0	-58	-1
[3Y - 5Y [		9	0	9	0	9	0	0	0	0	0	84	1	-69	-1
[5Y - 10Y [		8	0	6	0	6	0	6	73	14	0	-13	0	21	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		27	0	25	9	0	16	73	14	0	0	228	4	-186	-3	
[0 - 3M [Luxembourg	0	0	0	0	0	0	0	0	0	0	193	1	-141	-2
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	211	3	-164	-2
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	-162	5	104	-2
[2Y - 3Y [	5		0	5	0	5	0	0	0	0	0	-168	12	164	-9
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	-327	16	405	-18
[5Y - 10Y [	421		0	421	80	341	0	0	0	0	0	-18	3	12	-2
[10Y - more	49		0	49	0	0	0	0	0	0	0	0	0	0	0	
Tot	475		0	475	134	0	341	0	0	0	0	-271	38	379	-35	
[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	7	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	-7	0	7	0	
[0 - 3M [Netherlands	111	0	61	0	61	0	265	6	0	0	40	0	-43	0
[3M - 1Y [10	0	-55	8	-63	0	4,822	155	0	0	64	0	-64	0
[1Y - 2Y [	244		0	153	0	153	0	14,714	322	0	0	158	0	-155	0
[2Y - 3Y [	1,070		1,000	917	0	-83	0	12,600	258	0	0	443	2	-312	-1
[3Y - 5Y [	3,533		0	3,501	3,200	301	0	0	0	17,927	-449	298	2	-135	-2
[5Y - 10Y [	608		0	-96	99	-195	0	0	6,312	-1,045	-107	2	2	116	-2
[10Y - more	385		0	-240	82	-322	0	0	4,559	-1,276	0	0	0	211	-4	
Tot	5,960		1,000	4,240	3,389	0	-149	32,401	742	28,798	-2,770	897	6	-382	-9	
[0 - 3M [Norway		24	0	24	0	24	0	0	0	0	0	18	0	-25	0
[3M - 1Y [36	0	36	36	0	0	0	0	0	0	8	0	-13	0
[1Y - 2Y [		14	0	14	0	0	0	0	0	0	0	11	0	-36	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	52	1	-53	-1
[3Y - 5Y [		6	0	6	0	6	0	0	0	0	0	84	1	-84	-1
[5Y - 10Y [		57	0	39	0	39	0	0	0	0	0	12	0	-20	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		138	0	119	60	0	59	0	0	0	0	185	2	-231	-1	
[0 - 3M [Poland	20	0	20	5	15	0	0	0	0	0	19	0	-9	0
[3M - 1Y [24	0	24	2	22	0	0	0	0	0	188	2	-125	-1
[1Y - 2Y [	406		0	368	369	-1	180	0	0	0	0	268	4	-304	-5
[2Y - 3Y [	22		0	-96	0	-96	0	0	0	0	0	311	6	-285	-6
[3Y - 5Y [	698		0	634	388	246	0	0	0	0	0	427	8	-458	-8
[5Y - 10Y [	175		0	161	76	85	0	0	0	0	0	-39	2	33	-1
[10Y - more	32		0	24	0	24	0	0	0	0	0	0	0	0	0	
Tot	1,378		0	1,135	840	0	295	180	0	0	0	1,174	22	-1,148	-22	
[0 - 3M [Portugal		2	0	1	0	1	0	0	0	0	0	49	0	-58	0
[3M - 1Y [150	150	146	0	-4	0	0	0	0	0	-84	0	78	0
[1Y - 2Y [		75	72	22	0	-50	0	0	0	0	0	-564	8	565	-8
[2Y - 3Y [		74	56	73	0	17	0	0	0	0	0	-579	21	549	-21
[3Y - 5Y [		261	223	242	0	19	0	0	0	0	0	-677	56	744	-58
[5Y - 10Y [		140	49	89	0	40	0	378	29	0	0	-169	27	181	-25
[10Y - more		64	56	58	0	2	0	0	0	0	0	0	0	0	0	
Tot		766	606	631	0	25	0	378	29	0	0	-2,023	113	2,059	-112	
[0 - 3M [Romania	0	0	0	0	0	0	0	0	0	0	21	0	-11	0
[3M - 1Y [3	0	3	0	3	0	0	0	0	0	40	0	-48	0
[1Y - 2Y [	28		0	28	0	28	0	0	0	0	0	103	1	-78	-1
[2Y - 3Y [	39		36	39	0	3	0	0	0	0	0	-70	1	19	0
[3Y - 5Y [	3		0	3	0	3	0	0	0	0	0	-143	3	196	-4
[5Y - 10Y [	3		0	2	0	2	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	76		36	75	0	39	0	0	0	0	0	-48	6	77	-6	
[0 - 3M [Slovakia		0	0	0	0	0	0	0	0	0	0	15	0	-15	0
[3M - 1Y [13	0	13	13	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	22	0	-29	0
[2Y - 3Y [		0	0	-2	0	-2	0	178	23	0	0	330	6	-482	-9
[3Y - 5Y [		19	0	19	11	8	0	0	0	0	0	25	0	-62	-1
[5Y - 10Y [		5	0	5	5	0	0	235	4	0	0	-10	0	29	-1
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		37	0	35	29	0	6	412	26	0	0	381	7	-558	-12	

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	18	0	-15	0	
[3M - 1Y]		53	0	53	0	0	53	0	0	0	0	18	0	-47	0	
[1Y - 2Y]		2	0	2	0	0	2	0	0	0	0	-63	1	47	0	
[2Y - 3Y]		6	0	6	0	0	6	0	0	0	0	-765	8	591	-7	
[3Y - 5Y]		0	0	-4	0	0	-4	0	0	0	0	-133	5	227	-9	
[5Y - 10Y]		23	0	18	5	0	13	363	59	0	0	0	0	7	-1	
[10Y - more]		5	0	5	0	0	5	0	0	0	0	0	0	0	0	
Tot		88	0	79	5	0	74	363	59	0	0	-925	15	812	-17	
[0 - 3M]		Spain	56	0	25	0	0	25	100	5	433	-13	85	0	-75	0
[3M - 1Y]			94	0	36	0	0	36	23	0	112	-21	371	2	-348	-1
[1Y - 2Y]	54		0	-51	0	0	-51	281	34	0	0	1,529	7	-1,190	-6	
[2Y - 3Y]	2,126		31	1,916	1,745	0	140	0	0	850	-60	2,199	8	-2,512	-9	
[3Y - 5Y]	439		0	146	307	0	-161	0	0	241	-8	-4,600	57	4,555	-57	
[5Y - 10Y]	633		0	425	40	0	385	80	5	0	0	-675	34	492	-23	
[10Y - more]	522		0	406	475	0	-69	100	19	0	0	0	0	0	0	
Tot	3,923		31	2,903	2,567	0	306	584	63	1,637	-102	-1,092	107	922	-96	
[0 - 3M]	Sweden		0	0	0	0	0	0	23	0	2	-1	59	0	-68	0
[3M - 1Y]			32	0	32	0	0	32	194	5	28	-1	62	0	-67	0
[1Y - 2Y]		34	0	34	0	0	34	1	0	56	-4	116	1	-120	0	
[2Y - 3Y]		0	0	-10	0	0	-10	97	0	113	-10	114	1	-122	-1	
[3Y - 5Y]		11	0	-4	0	0	-4	0	0	153	-11	131	1	-133	-1	
[5Y - 10Y]		65	0	-15	0	0	-15	0	0	113	-10	59	2	-56	-1	
[10Y - more]		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0	
Tot		142	0	36	0	0	36	315	5	465	-36	541	6	-565	-4	
[0 - 3M]		United Kingdom	10	0	-369	10	0	-379	0	0	-6	0	47	0	-48	0
[3M - 1Y]			0	0	-45	0	0	-45	0	0	-3	0	250	2	-246	-2
[1Y - 2Y]	0		0	-22	0	0	-22	0	0	-15	-1	914	13	-901	-13	
[2Y - 3Y]	715		0	646	0	616	29	0	0	-12	-1	757	19	-735	-18	
[3Y - 5Y]	39		0	-38	0	0	-38	0	0	0	0	864	26	-777	-24	
[5Y - 10Y]	213		0	175	0	0	175	0	0	0	0	143	6	-160	-7	
[10Y - more]	183		0	-28	0	0	-28	0	0	0	0	0	0	0	0	
Tot	1,160		0	319	10	616	-307	0	0	-37	-2	2,975	67	-2,868	-64	
[0 - 3M]	Australia		0	0	0	0	0	0	0	0	0	0	1	0	-23	0
[3M - 1Y]			92	0	92	0	0	92	220	5	0	0	64	0	-62	-1
[1Y - 2Y]		26	0	12	0	0	12	0	0	0	0	60	1	-109	-2	
[2Y - 3Y]		1,091	194	1,089	782	0	112	0	0	0	0	78	2	-73	-2	
[3Y - 5Y]		398	0	-379	0	0	-379	0	0	0	0	312	9	-198	-6	
[5Y - 10Y]		105	0	97	0	0	97	0	0	0	0	0	0	-58	-2	
[10Y - more]		96	0	-156	0	0	-156	0	0	0	0	0	0	0	0	
Tot		1,809	194	755	782	0	-222	220	5	0	0	516	12	-522	-11	
[0 - 3M]		Canada	529	0	529	454	0	75	0	0	1,165	-10	0	0	0	0
[3M - 1Y]			359	0	357	153	0	204	0	0	1,487	-20	0	0	0	0
[1Y - 2Y]	3		0	-1	0	0	-1	2	0	1,061	-46	0	0	0	0	
[2Y - 3Y]	442		0	436	442	0	-5	2,024	29	297	-3	0	0	0	0	
[3Y - 5Y]	139		0	119	0	0	119	1,054	9	204	-26	0	0	0	0	
[5Y - 10Y]	18		0	-1	0	0	-1	2,720	85	629	-57	0	0	0	0	
[10Y - more]	0		0	-2	0	0	-2	0	0	0	0	0	0	0	0	
Tot	1,490		0	1,437	1,049	0	389	5,800	124	4,842	-162	0	0	0	0	
[0 - 3M]	Hong Kong		1,625	0	988	1,367	0	-379	0	311	-22	20	0	0	0	0
[3M - 1Y]			170	0	113	83	0	30	0	0	0	0	30	0	-22	0
[1Y - 2Y]		7	0	-43	0	0	-43	0	0	0	0	18	0	-27	0	
[2Y - 3Y]		167	0	131	0	0	131	0	0	0	0	22	0	-22	0	
[3Y - 5Y]		247	0	239	0	0	239	0	0	0	0	0	0	0	0	
[5Y - 10Y]		172	0	129	0	0	129	0	0	75	-3	0	0	0	0	
[10Y - more]		1	0	-21	0	0	-21	0	0	75	-3	0	0	0	0	
Tot		2,389	0	1,537	1,450	0	87	207	0	461	-28	90	1	-71	-1	
[0 - 3M]		Japan	1,311	0	1,311	1,08	0	1,203	0	1	0	0	132	0	-176	0
[3M - 1Y]			1,217	0	1,217	1,139	0	78	0	0	0	0	309	2	-256	-1
[1Y - 2Y]	1,181		0	1,175	1,061	0	114	0	0	0	0	363	5	-342	-4	
[2Y - 3Y]	357		0	-200	0	0	-200	0	0	0	0	330	7	-278	-8	
[3Y - 5Y]	768		0	249	6	0	243	0	0	0	0	1,565	46	-1,440	-44	
[5Y - 10Y]	5,126		0	1,705	0	0	1,705	138	7	0	0	314	8	-214	-6	
[10Y - more]	1,950		0	-727	0	0	-727	0	0	0	0	-99	4	0	0	
Tot	11,911		0	4,730	2,314	0	2,416	345	8	0	0	2,913	72	-2,705	-63	
[0 - 3M]	U.S.		1,242	0	1,239	1,202	0	37	65	1	0	0	-28	0	26	0
[3M - 1Y]			2,477	0	2,393	1,730	0	663	0	0	117	-3	-468	1	576	-2
[1Y - 2Y]		3,618	0	2,868	1,918	0	950	0	0	0	0	-220	0	75	0	
[2Y - 3Y]		2,366	360	270	1,100	0	-1,191	0	0	0	0	-604	0	459	-1	
[3Y - 5Y]		6,010	0	3,495	2,176	0	1,319	0	0	0	0	-849	1	891	-1	
[5Y - 10Y]		1,618	0	-2,099	0	0	-2,099	0	0	0	0	-93	1	86	0	
[10Y - more]		3,291	0	2,142	0	0	2,142	0	0	0	0	-9	1	0	0	
Tot		20,623	360	10,307	8,126	0	1,821	65	1	117	-3	-2,270	4	2,114	-4	

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[0 - 3M [	China	104	0	104	0	0	104	0	0	0	0	43	0	-16	0
[3M - 1Y [		155	0	155	5	0	150	0	0	0	0	85	1	-69	-6
[1Y - 2Y [		13	0	13	6	0	7	0	0	0	0	273	4	-305	-4
[2Y - 3Y [		50	0	50	0	0	50	0	0	0	0	205	4	-269	-5
[3Y - 5Y [		132	0	132	118	0	14	0	0	0	0	1,114	19	-1,159	-17
[5Y - 10Y [		176	0	176	0	0	176	0	0	0	0	257	4	15	-1
[10Y - more		6	0	6	0	0	6	0	0	0	0	0	0	0	0	0
Tot		636	0	636	129	0	507	0	0	0	0	1,978	31	-1,802	-34	
[0 - 3M [	Switzerland	20	0	20	20	0	0	-77	12	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	-15	2	0	0	0	0	0	0
[2Y - 3Y [		412	0	412	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		311	0	311	280	0	31	0	0	0	0	0	0	0	0
[5Y - 10Y [		55	0	55	36	0	3	0	0	0	0	0	0	0	0
[10Y - more		1	0	1	-6	0	-6	0	0	0	0	0	0	0	0	
Tot		799	0	777	748	0	29	-92	14	0	0	0	0	0	0	
[0 - 3M [	Other advanced economies non EEA	1,091	0	1,091	1,053	0	38	0	0	-2,810	-21	195	1	-212	-1
[3M - 1Y [		1,724	0	1,724	1,261	0	463	0	0	252	-8	766	6	-590	-4
[1Y - 2Y [		385	0	360	208	0	152	0	0	0	0	971	16	-1,092	-10
[2Y - 3Y [		130	15	82	1	0	66	0	0	0	0	734	19	-664	-20
[3Y - 5Y [		78	0	32	0	0	32	0	0	0	0	1,709	61	-1,515	-54
[5Y - 10Y [		156	0	76	0	0	76	0	0	0	0	662	25	-298	-16
[10Y - more		46	0	12	0	0	12	0	0	0	0	0	0	0	0	
Tot		3,611	15	3,377	2,523	0	839	0	0	-2,558	-29	5,037	129	-4,371	-106	
[0 - 3M [	Other Central and eastern Europe countries non EEA	686	0	686	200	0	486	0	0	0	0	-71	3	-679	-4
[3M - 1Y [		324	0	324	317	0	7	0	0	0	0	55	4	-108	-4
[1Y - 2Y [		772	0	772	482	0	290	0	0	0	0	-374	19	-99	-7
[2Y - 3Y [		372	173	371	65	0	133	0	0	0	0	-1,066	27	676	-14
[3Y - 5Y [		421	0	400	164	0	236	0	0	0	0	-3,429	180	3,871	-161
[5Y - 10Y [		471	96	324	206	0	22	0	0	0	0	-950	84	1,085	-88
[10Y - more		114	7	28	0	0	21	0	0	0	0	0	0	0	0	
Tot		3,159	276	2,905	1,434	0	1,195	0	0	0	0	-5,835	318	4,747	-278	
[0 - 3M [	Middle East	70	0	70	70	0	0	216	1	0	0	87	2	-81	-2
[3M - 1Y [		20	0	20	20	0	0	0	0	0	0	57	1	-87	-1
[1Y - 2Y [		1	0	1	0	0	1	0	0	0	0	153	6	-151	-5
[2Y - 3Y [		179	179	179	0	0	0	86	1	0	0	342	12	-309	-12
[3Y - 5Y [		10	0	10	10	0	0	0	0	0	0	765	26	-495	-17
[5Y - 10Y [		4	0	4	0	0	4	0	0	0	0	98	1	-71	-1
[10Y - more		1	0	1	0	0	1	0	0	0	0	0	0	0	0	
Tot		286	179	286	100	0	7	302	3	0	0	1,503	48	-1,194	-37	
[0 - 3M [	Latin America and the Caribbean	878	0	432	24	0	408	0	0	0	0	1,095	14	-1,006	-11
[3M - 1Y [		1,381	0	1,258	0	0	1,258	0	0	0	0	2,278	38	-1,951	-36
[1Y - 2Y [		434	0	427	314	0	113	178	4	0	0	2,074	98	-2,037	-78
[2Y - 3Y [		899	811	899	0	0	88	0	0	0	0	269	157	-334	-143
[3Y - 5Y [		21	0	21	0	0	21	217	6	0	0	-2,755	577	2,812	-560
[5Y - 10Y [		25	0	25	13	0	12	0	0	0	0	-876	118	1,049	-128
[10Y - more		23	0	1	0	0	1	0	0	0	0	0	0	0	0	
Tot		3,661	811	3,062	351	0	1,900	395	10	0	0	2,085	1,001	-1,467	-956	
[0 - 3M [	Africa	75	0	75	36	0	39	0	0	0	0	33	0	-94	-1
[3M - 1Y [		182	0	182	157	0	25	0	0	0	0	148	1	-49	-1
[1Y - 2Y [		119	0	119	113	0	6	0	0	0	0	-60	3	-44	-2
[2Y - 3Y [		442	308	442	123	0	11	0	0	0	0	-301	7	215	-5
[3Y - 5Y [		132	0	99	105	0	-6	0	0	0	0	-1,194	43	1,243	-44
[5Y - 10Y [		58	0	-7	35	0	-42	0	0	0	0	-1,246	130	1,420	-138
[10Y - more		33	0	-58	0	0	-58	0	0	0	0	0	0	0	0	
Tot		1,041	308	852	569	0	-25	0	0	0	0	-2,621	184	2,690	-189	
[0 - 3M [	Others	524	0	524	372	0	152	0	0	0	0	33	1	-81	-1
[3M - 1Y [		539	0	539	462	0	77	0	0	0	0	120	1	-104	-2
[1Y - 2Y [		201	0	201	194	0	7	0	0	0	0	81	7	-230	-3
[2Y - 3Y [		1,485	1,265	1,485	145	0	75	0	0	0	0	50	5	-61	-4
[3Y - 5Y [		254	0	254	213	0	41	0	0	0	0	154	15	-50	-10
[5Y - 10Y [		145	0	134	142	0	-8	145	9	0	0	-101	5	98	-4
[10Y - more		13	0	6	0	0	6	0	0	0	0	0	0	0	0	
Tot		3,161	1,265	3,143	1,528	0	350	145	9	0	0	338	34	-428	-25	

Notes and definitions

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

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

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

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

2014 EU-wide Stress Test
Capital

		Baseline Scenario				Adverse Scenario					
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	77,072	76,815	77,928	77,490	74,491	70,282	65,015	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	65,508	65,252	67,174	67,704	62,927	59,528	55,249	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)	26,784	26,784	26,784	26,784	26,784	26,784	26,784	CA1 (1.1.1.1)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	49,292	49,523	50,027	50,540	46,171	43,127	40,443	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,392	1,837	1,774	1,732	-718	-329	-1,069	CA1 (1.1.1.3)	Articles 4(100), 24(1) point (d) and 36 (1) point (f) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-295	-295	-295	-295	-1,866	-823	-1,127	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	2,037	1,932	1,869	1,827	947	294	-142	-	-
	A.1.4	Other Reserves	373	408	485	510	681	672	683	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,233	1,233	1,233	1,233	1,233	1,233	1,233	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	-792	-792	-591	-391	-792	-591	-391	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	236	236	177	118	1,492	494	451	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-12,655	-12,655	-12,655	-12,655	-12,948	-11,684	-11,441	CA1 (1.1.1.10 + 1.1.1.11)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,614	-1,494	-1,383	-1,278	-2,755	-3,789	-4,583	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	-504	-1,050	-51	0	-319	-77	0	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-55	-55	-55	-55	-55	-55	-55	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (iii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 379(3) of CRR, Articles 36(1) point (k) (v) and 379(3) of CRR
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	1,269	1,278	1,429	1,167	3,254	3,745	3,195	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 (+/-)	1,386	1,409	1,084	741	1,308	943	581	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 (+/-)	-117	-132	345	426	1,886	2,802	2,614	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)	6,535	6,535	6,153	5,541	6,535	6,153	5,541	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)	72,043	71,786	73,327	73,245	69,462	65,680	60,790	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,029	5,029	4,601	4,245	5,029	4,601	4,225	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	622,205	631,699	636,826	642,161	668,895	681,572	684,617	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	17,193								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	3,929								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 (+)	5,271								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-6,616								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 (-)	-7,931								-
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	10.53%	10.33%	10.55%	10.54%	9.41%	8.73%	8.07%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	11.58%	11.36%	11.51%	11.41%	10.38%	9.64%	8.88%	CA3 (3)	-
	C.3	Total Capital ratio	12.39%	12.16%	12.24%	12.07%	11.14%	10.31%	9.50%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		50,536	50,946	51,373	36,789	37,486	37,654			
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)				10.36%			7.60%		

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

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



2014 EU-wide Stress Test

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

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	50
Repayment of CET1 capital, buybacks (-)	-64
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) (-)	-5,750
Other material losses and provisions from 1 January to 30 September 2014 (-)	0