



2014 EU-wide Stress Test

Bank Name	AT - Österreichische Volksbanken-AG with credit institutions affiliated according to Article 10 of the CRR
LEI Code	FJDBAXYL0TCMGLPQ4563

2014 EU-wide Stress Test Summary Adverse Scenario

AT - Österreichische Volksbanken-AG with credit institutions affiliated according to Article 10 of the CRR

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	262
Impairment losses on financial and non-financial assets in the banking book	457
Common Equity Tier 1 capital ⁽¹⁾	2,834
Total Risk Exposure ⁽¹⁾	27,451
Common Equity Tier 1 ratio, % ⁽¹⁾	10.3%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-601
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	975
3 yr cumulative losses from the stress in the trading book	57
Valuation losses due to sovereign shock after tax and prudential filters	95
Common Equity Tier 1 capital ⁽¹⁾	517
Total Risk Exposure ⁽¹⁾	25,131
Common Equity Tier 1 ratio, % ⁽¹⁾	2.1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,382
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

AT - Österreichische Volksbanken-AG with credit institutions affiliated according to Article 10 of the CRR

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	262
Impairment losses on financial and non-financial assets in the banking book	457
Common Equity Tier 1 capital ⁽¹⁾	2,834
Total Risk Exposure ⁽¹⁾	27,451
Common Equity Tier 1 ratio, % ⁽¹⁾	10.3%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	72
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	631
3 yr cumulative losses from the stress in the trading book	22
Common Equity Tier 1 capital ⁽¹⁾	1,782
Total Risk Exposure ⁽¹⁾	24,669
Common Equity Tier 1 ratio, % ⁽¹⁾	7.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,973

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

(in EUR, %)

LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
	F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	0	0	4,933	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	3,472	0	0	0	0	0	0	0	0	0	0	1	0	0
Corporates	0	0	0	0	12,974	1,095	0	0	0	0	0	0	0	0	70	1,155	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	1,246	355	0	0	0	0	0	0	0	0	29	398	0	0
Corporates - Of Which: SME	0	0	0	0	8,349	462	0	0	0	0	0	0	0	0	30	379	0	0
Retail	0	0	0	0	18,663	754	0	0	0	0	0	0	0	0	80	940	0	0
Retail - Secured on real estate property	60.9%	0	0	0	10,435	539	0	0	0	0	0	0	0	0	30	248	0	0
Retail - Secured on real estate property - Of Which: Specialised Lending	51.7%	0	0	0	3,043	210	0	0	0	0	0	0	0	0	7	80	0	0
Retail - Secured on real estate property - Of Which: SME	64.9%	0	0	0	7,292	329	0	0	0	0	0	0	0	0	23	168	0	0
Retail - Qualifying Revolving	0	0	0	0	12	2	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	8,215	213	0	0	0	0	0	0	0	0	61	569	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	4,873	107	0	0	0	0	0	0	0	0	40	315	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	3,342	106	0	0	0	0	0	0	0	0	21	254	0	0
Equity	0	0	0	0	736	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	284	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	1,654	0	0	0	0	0	0	0	0	0	1	0	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	42,678	1,849	0	0	0	0	0	0	0	0	163	1,996	0	0
TOTAL	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 BVA

Baseline Scenario

as of 31/12/2014	as of 31/12/2015		as of 31/12/2016					
	Impairment rate	Coverage Ratio - Default Stock	Impairment rate	Coverage Ratio - Default Stock				
0.02%	1	71.5%	0.02%	2	11.10%	0.02%	3	13.67%
0.19%	2	30.4%	0.11%	4	38.04%	0.11%	6	42.61%
0.33%	1,634	39.90%	1.08%	1,718	46.09%	1.03%	1,812	43.68%
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0.41%	1,045	46.60%	0.43%	1,115	57.42%	0.43%	1,184	52.12%
0.29%	337	27.43%	0.32%	370	33.59%	0.33%	402	30.67%
0.53%	119	25.41%	0.54%	139	24.36%	0.55%	159	23.25%
0.17%	217	38.65%	0.20%	230	43.45%	0.20%	244	38.74%
2.81%	24	88.53%	2.40%	24	86.46%	2.14%	25	84.83%
0.59%	684	66.87%	0.60%	721	88.43%	0.59%	757	81.30%
0.82%	400	67.14%	0.79%	427	81.69%	0.75%	451	74.64%
0.32%	284	64.51%	0.30%	293	100.00%	0.30%	306	92.84%
0.51%	4	85.38%	0.48%	7	85.48%	0.43%	11	85.52%
0.13%	2,656	42.61%	0.58%	2,847	49.11%	0.55%	3,015	46.60%

Adverse Scenario

as of 31/12/2014	as of 31/12/2015		as of 31/12/2016					
	Impairment rate	Coverage Ratio - Default Stock	Impairment rate	Coverage Ratio - Default Stock				
0.03%	2	4.25%	0.04%	3	7.64%	0.04%	4	10.44%
0.12%	3	30.57%	0.14%	5	38.44%	0.14%	7	42.36%
-0.13%	1,649	40.12%	1.02%	1,794	45.10%	1.09%	1,938	42.71%
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0.57%	1,102	47.16%	0.76%	1,236	56.99%	0.87%	1,364	50.87%
0.37%	364	28.91%	0.49%	414	34.40%	0.55%	468	31.08%
0.64%	133	28.23%	0.74%	160	26.51%	0.83%	190	25.44%
0.24%	231	25.30%	0.34%	254	41.80%	0.33%	279	36.62%
4.34%	24	88.36%	3.36%	25	85.66%	3.26%	25	83.41%
0.90%	713	67.81%	1.21%	788	85.52%	1.41%	871	76.07%
1.20%	421	68.40%	1.62%	475	79.60%	1.87%	535	70.62%
0.59%	293	67.03%	0.73%	313	95.88%	0.87%	336	88.19%
0.63%	5	85.60%	0.64%	9	85.51%	0.70%	14	85.50%
0.11%	2,760	42.50%	0.90%	3,038	49.11%	0.97%	3,328	46.31%

(in EUR, %)

LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
	F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	0	0	3,220	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	559	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	9,374	401	0	0	0	0	0	0	0	0	36	132	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	636	18	0	0	0	0	0	0	0	0	9	18	0	0
Corporates - Of Which: SME	0	0	0	0	7,308	327	0	0	0	0	0	0	0	0	25	254	0	0
Retail	0	0	0	0	14,940	424	0	0	0	0	0	0	0	0	45	436	0	0
Retail - Secured on real estate property	56.6%	0	0	0	9,080	318	0	0	0	0	0	0	0	0	14	100	0	0
Retail - Secured on real estate property - Of Which: Specialised Lending	51.9%	0	0	0	2,063	184	0	0	0	0	0	0	0	0	7	67	0	0
Retail - Secured on real estate property - Of Which: SME	59.1%	0	0	0	6,218	134	0	0	0	0	0	0	0	0	7	33	0	0
Retail - Qualifying Revolving	0	0	0	0	11	2	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	5,948	105	0	0	0	0	0	0	0	0	31	314	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	3,144	71	0	0	0	0	0	0	0	0	18	188	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	2,705	34	0	0	0	0	0	0	0	0	13	126	0	0
Equity	0	0	0	0	677	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	205	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	20,385	876	0	0	0	0	0	0	0	0	86	768	0	0
TOTAL	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 BVA

Baseline Scenario

as of 31/12/2014	as of 31/12/2015		as of 31/12/2016					
	Impairment rate	Coverage Ratio - Default Stock	Impairment rate	Coverage Ratio - Default Stock				
0.02%	0	29.58%	0.02%	1	29.64%	0.01%	1	29.70%
0.11%	1	57.68%	0.11%	1	56.25%	0.10%	1	55.44%
1.18%	531	42.22%	1.07%	616	39.81%	1.00%	693	38.34%
0	0	0	0	0	0	0	0	0
0.44%	592	42.97%	0.44%	660	38.70%	0.43%	726	36.07%
0.33%	172	22.57%	0.33%	205	21.12%	0.34%	237	20.31%
0.53%	106	24.65%	0.56%	125	22.23%	0.57%	145	22.38%
0.20%	66	19.68%	0.21%	80	18.50%	0.21%	93	17.79%
3.00%	23	88.59%	2.57%	23	86.45%	2.30%	23	84.77%
0.07%	398	66.47%	0.09%	432	60.65%	0.08%	465	57.02%
0.84%	249	63.20%	0.79%	273	57.33%	0.75%	296	53.88%
0.38%	149	72.19%	0.38%	159	67.05%	0.39%	170	63.20%
0.47%	3	83.96%	0.44%	6	83.92%	0.41%	9	83.89%
0.62%	1,127	42.62%	0.58%	1,284	39.32%	0.55%	1,430	37.31%

Adverse Scenario

as of 31/12/2014	as of 31/12/2015		as of 31/12/2016					
	Impairment rate	Coverage Ratio - Default Stock	Impairment rate	Coverage Ratio - Default Stock				
0.01%	0	40.00%	0.01%	0	40.00%	0.01%	1	40.00%
0.14%	1	56.25%	0.15%	1	54.64%	0.14%	2	52.70%
1.18%	589	45.46%	1.46%	704	42.83%	1.51%	818	41.20%
0	0	0	0	0	0	0	0	0
0.62%	645	45.55%	0.77%	765	40.75%	0.89%	898	37.87%
0.41%	198	25.70%	0.50%	247	23.73%	0.55%	299	22.63%
0.60%	119	28.13%	0.73%	146	25.59%	0.85%	175	24.84%
0.27%	79	22.83%	0.35%	101	21.44%	0.39%	125	20.18%
3.65%	23	88.42%	3.60%	23	85.63%	3.51%	23	83.32%
0.06%	425	68.02%	1.23%	485	61.89%	1.44%	572	56.55%
1.30%	268	65.38%	1.66%	319	58.51%	1.93%	376	54.20%
0.55%	156	72.84%	0.73%	176	66.19%	0.88%	199	61.30%
0.60%	4	84.42%	0.59%	8	84.32%	0.65%	12	84.16%
0.83%	1,220	45.50%	0.89%	1,479	41.87%	0.97%	1,721	39.58%

(in EUR, %)

LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
	F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	0	0	0	0	938	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	130	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0																



2014 EU-wide Stress Test
Credit Risk

	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
United States		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	161	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending		0	0	0	0	373	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail		0	0	0	0	65	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property		0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	1
Retail - Secured on real estate property - Of	68.8%	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	46.4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	72.6%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL		0	0	0	0	542	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	0	0	0	0	0	0	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								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)
0.01%	0	15.95%	0.01%	0	16.77%	0.01%	0	17.06%
0.02%	1	80.46%	0.07%	1	100.00%	0.06%	1	86.20%
0.00%	0	-	0.00%	0	-	0.00%	0	-
2.18%	1	74.09%	1.12%	1	94.34%	1.08%	1	88.99%
2.19%	1	61.50%	0.73%	0	96.32%	0.33%	0	85.53%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
2.72%	1	62.04%	0.51%	0	100.00%	0.46%	0	89.82%
0.00%	0	99.98%	0.00%	0	99.99%	0.00%	0	99.94%
2.18%	0	84.34%	2.33%	0	77.88%	2.31%	0	74.30%
2.83%	0	56.67%	2.81%	0	57.29%	2.77%	0	57.51%
0.42%	0	94.30%	0.59%	0	91.64%	0.58%	0	89.44%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.08%	2	76.01%	0.07%	1	94.31%	0.06%	2	85.31%

Adverse Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)
0.01%	0	15.95%	0.01%	0	16.84%	0.01%	0	17.16%
0.10%	1	82.29%	0.13%	1	100.00%	0.14%	1	86.91%
0.00%	0	-	0.00%	0	-	0.00%	0	-
2.59%	1	72.08%	2.39%	1	93.17%	2.65%	1	84.86%
2.30%	1	96.32%	1.01%	0	95.43%	1.10%	0	79.86%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
2.92%	1	59.93%	1.36%	0	100.00%	1.59%	0	84.79%
0.00%	0	99.99%	0.00%	0	99.91%	0.00%	0	99.88%
3.06%	0	62.71%	4.70%	0	76.18%	5.13%	0	73.27%
0.99%	0	89.70%	1.51%	0	84.90%	1.21%	0	82.38%
0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0	0.00%
0.10%	2	75.45%	0.13%	2	93.99%	0.14%	2	83.63%

	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
Hungary		0	0	0	0	43	0	0	0	0	11	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	11	0	0	0	0	11	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	248	91	0	0	0	200	96	0	0	0	0	0	0	68
Corporates - Of Which: Specialised Lending		0	0	0	0	79	71	0	0	0	76	66	0	0	0	0	0	54	0
Corporates - Of Which: SME		0	0	0	0	54	1	0	0	0	44	1	0	0	0	0	0	0	1
Retail		0	0	0	0	17	30	0	0	0	9	33	0	0	0	0	0	0	19
Retail - Secured on real estate property	59.5%	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	81.7%	0	0	0	0	2	0	0	0	0	1	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	56.7%	0	0	0	0	4	12	0	0	0	1	12	0	0	0	0	0	0	9
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	11	17	0	0	0	8	21	0	0	0	0	0	0	10
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL		0	0	0	0	338	121	0	0	0	250	129	0	0	0	0	0	0	87
Securitisation and re-securitisations positions deducted from capital *		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Baseline Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)
0.59%	0	50.00%	0.57%	0	50.14%	0.57%	0	50.29%
0.20%	0	36.79%	0.21%	0	36.83%	0.22%	0	36.87%
0.60%	74	43.72%	0.69%	76	42.36%	0.71%	77	41.30%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.37%	19	37.94%	0.40%	19	37.29%	0.43%	19	36.82%
0.42%	9	40.50%	0.52%	9	39.95%	0.55%	9	39.41%
1.18%	0	21.99%	1.25%	0	22.46%	1.30%	0	23.00%
0.02%	9	40.85%	0.02%	9	40.12%	0.02%	9	39.67%
1.91%	0	91.26%	2.04%	0	85.99%	2.30%	0	81.45%
0.35%	10	35.62%	0.35%	10	35.10%	0.37%	10	34.69%
0.16%	2	47.27%	0.16%	2	46.82%	0.16%	2	46.39%
0.47%	8	33.67%	0.45%	8	33.35%	0.48%	8	32.95%
0.51%	0	100.00%	0.49%	0	100.00%	0.48%	0	100.00%
0.64%	94	42.43%	0.65%	95	41.29%	0.67%	97	40.41%

Adverse Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total Stock)
1.39%	0	40.00%	1.42%	0	40.42%	1.45%	0	40.85%
0.24%	0	36.79%	0.29%	0	36.84%	0.33%	0	36.89%
1.00%	83	47.81%	1.42%	86	45.51%	1.96%	90	43.81%
0.00%	0	-	0.00%	0	-	0.00%	0	-
0.56%	22	43.15%	0.87%	22	42.14%	1.21%	22	41.33%
0.05%	10	46.79%	1.55%	10	45.81%	2.32%	11	44.88%
2.25%	0	26.11%	3.80%	0	27.53%	5.46%	0	29.51%
0.02%	10	46.95%	0.03%	10	45.84%	0.04%	10	45.13%
0.00%	0	91.18%	0.00%	0	84.00%	0.00%	0	78.31%
0.43%	11	46.18%	0.57%	11	39.36%	0.78%	11	38.58%
0.24%	2	51.91%	0.33%	2	51.60%	0.45%	2	50.02%
0.51%	9	38.41%	0.70%	9	37.41%	0.94%	9	36.85%
0.69%	0	100.00%	0.98%	0	100.00%	1.39%	1	100.00%
0.94%	104	46.79%	1.34%	108	44.93%	1.85%	112	43.43%

	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
United Kingdom		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	247	0	0	0	0	55	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	172	1	0	0	0	122	1	0	0	0	0	0	0	3
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		0	0	0	0	10	1	0	0	0	7	1	0	0	0	0	0	0	3
Retail		0	0	0	0	19	0	0	0	0	7	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	63.7%	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	64.4%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	63.5%	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		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	673	530	518	518	420	380	357
Net trading income		3	7	9	-15	-4	2
of which trading losses from stress scenarios		-11	-7	-4	-29	-17	-11
Other operating income	127	11	8	8	-35	-36	-36
Operating profit before impairments	262	37	17	18	-169	-207	-225
Impairment of financial assets (-)	-423	-273	-181	-168	-369	-279	-292
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-410	-273	-181	-168	-366	-277	-291
Impairment Financial assets designated at fair value through P&L (-)	-13	0	0	0	-2	-1	-1
Impairment on non financial assets (-)	-34	-5	-3	-2	-18	-11	-7
Operating profit after impairments from stress scenarios	-195	-240	-167	-152	-556	-497	-523
Other Income and expenses	-118	0	0	0	0	0	-178
Pre-Tax profit	-313	-240	-167	-152	-556	-497	-701
Tax	2	0	0	0	0	0	0
Net income	-311	-240	-167	-152	-556	-497	-701
Attributable to owners of the parent	-338	-240	-167	-152	-556	-497	-701
of which carried over to capital through retained earnings	-343	-240	-167	-152	-556	-497	-701
of which distributed as dividends	5	0	0	0	0	0	0

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

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	24,263	24,638	23,461	21,852	24,909	23,662	22,314
Risk exposure amount Securitisation and re-securitisations	195	270	284	346	404	447	614
Risk exposure amount Other credit risk	24,068	24,368	23,177	21,507	24,505	23,215	21,701
Risk exposure amount for market risk	727	727	727	727	727	727	727
Risk exposure amount for operational risk	2,462	2,265	2,090	2,090	2,265	2,090	2,090
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	27,451	27,630	26,277	24,669	27,900	26,478	25,131

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		16	0	16	16	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		11	0	11	11	0	0	0	0	0	0	0	2	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		27	0	27	27	0	0	0	0	0	0	0	2	0	0
[0 - 3M [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Malta		5	0	5	5	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 [		3	0	3	3	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		15	0	15	15	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		23	0	23	23	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	5		0	5	5	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 [	4		0	4	4	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	5		0	5	5	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	14		0	14	14	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Norway		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Poland	22	0	22	22	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	5		0	5	5	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	1		0	1	1	0	0	0	0	0	0	0	-10	0	11
[3Y - 5Y [	9		0	9	5	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	66		0	66	66	0	0	0	0	0	0	0	0	0	0
[10Y - more	21		0	21	21	0	0	0	0	0	0	0	0	0	0
Tot	123		0	123	114	0	0	0	0	0	0	0	-10	0	11
[0 - 3M [Portugal		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	-23	1	23
[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	-15	1	15
[5Y - 10Y [		9	0	9	9	0	0	0	0	0	0	0	0	0	0
[10Y - more		22	0	22	22	0	0	0	0	0	0	0	0	0	0
Tot		31	0	31	31	0	0	0	0	0	0	0	-38	2	38
[0 - 3M [Romania	116	0	116	116	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	225		0	225	224	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	33		0	33	28	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	-10	0	10
[3Y - 5Y [	21		0	21	0	0	0	0	0	0	0	0	-7	0	7
[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	394		0	394	367	0	0	0	0	0	0	0	-17	0	17
[0 - 3M [Slovakia		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		10	0	10	0	10	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 [		3	0	3	3	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		4	0	4	4	0	0	0	0	0	0	0	-30	0	30
[5Y - 10Y [		4	0	4	4	0	0	0	0	0	0	0	0	0	0
[10Y - more		1	0	1	1	0	0	0	0	0	0	0	0	0	0
Tot		22	0	22	12	10	0	0	0	0	0	0	-30	0	30

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		1	0	1	1	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 [		1	0	1	1	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		2	0	2	2	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		4	0	4	4	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	1		0	1	1	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	30		0	30	30	0	0	0	0	0	0	0	0	0	0
Tot	31		0	31	31	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Sweden		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Australia		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Hong Kong		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [U.S.		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	-35	35	0
													-35	0	35	0

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	3	0	-3	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 [		82	42	41	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		49	25	24	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	132	66	65	0	0	0	0	0	0	0	3	0	-3	0	
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2	0	2	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	2	0	2	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

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

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

2014 EU-wide Stress Test
Capital

		Baseline Scenario				Adverse Scenario					
(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	3,998	3,791	3,383	2,826	3,395	2,628	1,561	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,834	2,622	2,308	1,782	2,226	1,553	517	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)	390	390	390	390	390	390	390	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	250	250	250	250	250	250	250	-	-
	A.1.2	Retained earnings	721	481	314	162	166	-331	-1,032	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	-11	-3	-6	-8	-16	-21	-27	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	-73	-73	-73	-73	-112	-98	-95	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	62	56	58	60	33	45	51	-	-
	A.1.4	Other Reserves	874	892	903	692	824	807	602	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	120	120	120	120	120	120	120	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	91	91	91	1	91	91	1	CA1 (1.1.1.7)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	-1	-1	-1	-1	-1	-1	-1	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-27	-27	-27	-27	-27	-27	-27	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	-48	-42	-40	-37	-46	-43	-38	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (iii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 379(3) of CRR
A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	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	725	721	564	490	725	569	530	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	520	520	492	465	520	492	465	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 (+/-)	146	147	32	0	147	32	0	CA1 (1.1.1.8)	Articles 479 and 480 of CRR	
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	59	55	40	26	58	44	65	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)	25	25	24	24	25	24	24	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)	2,860	2,646	2,332	1,806	2,251	1,577	541	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,138	1,145	1,051	1,020	1,145	1,051	1,020	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	27,451	27,630	26,277	24,669	27,900	26,478	25,131	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 (+)	0								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	0								Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	10.33%	9.49%	8.78%	7.22%	7.98%	5.87%	2.06%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	10.42%	9.58%	8.88%	7.32%	8.07%	5.96%	2.15%	CA3 (3)	-
	C.3	Total Capital ratio	14.56%	13.72%	12.87%	11.46%	12.17%	9.83%	6.21%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		2,210	2,102	1,973	1,535	1,456	1,382			
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)				5.24%			-0.05%		

(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	-1,213	0	-1,222	Sale of 50%-participation in VBLI-Group
2016	0	-1,607	0	-1,633	Sale of 100%-participation in VB Malta and IK Malta and sale of 51%-participation in VBRO
Total	0	-2,820	0	-2,855	



2014 EU-wide Stress Test

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

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	0
Other material losses and provisions from 1 January to 30 September 2014 (-)	-176