

Bank Name	NO - DNB Bank Group	
LEI Code	549300GKFG0RYRRQ1414	



Summary Adverse Scenario

NO - DNB Bank Group

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

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

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	6,941
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (2)	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (3)	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (3)	0

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



2014 EU-wide Stress Test

Summary Baseline Scenario

NO - DNB Bank Group

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

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

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

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

⁽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

EBA	2014 EU-wide Stress Test Credit Rick	Exposure values (a of 31/12/2013) Exposure values	2015 as of 31/12/2016
NO - DNB Bank ASA	(on IRE, %) Central banks and central governments Enstitutions Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail Retail - Secured on real exists properly Bibility - Special - Spec	Second Column Second Colum	25.39% 0.03% 12 28.5% 22.09% 13.70% 0.05% 14 23.66% 22.09% 13.70% 0.15% 8 14.13% 25.69% 22.16% 0.05% 41 23.31 31.91% 25.69% 0.15% 0.15% 8 3.56% 0.15% 0.15% 0.15% 13.31 31.91% 0.15%
Norway	(Int EUR, %) Central banks and central governments Institutions Corporates Retail Retail Secured on real estate property Retail Coulty Retail Coulty Retail Coulty Retail Corporate on real estate property Corporates Corpor	Exposure values (as of 31/12/2013) Size exposure amounts (as of	Coverage Impairment Stack of Coverage Coverag
Sweden (7) Males to the part of Securitation repower that is deducted.	(oin BUR, %) Central bunks and central governments Institutions Corporates Retail Retail Retail Secured on real sets is proserly Retail Retail Secured on real sets is proserly Retail Coultrying Reventing Retail Cotter Retail Retail Cotter Retail Security Securitisation Other non-credit obligation assets TOTAL Securitisation Company Corporation Company Corporation Company Corporation Corporation Company Corporation Corporation Company Corporation Company Corporation Corporatio	Coponing values (as of \$1/12/2013) Commission (as of \$1/12	
Denmark [7] Males to the part of Securitations repeated that is included.	(nin EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Seculised Lending Corporates - Of Which: Seculised Lending Corporates - Of Which: Security Retail - Secured on real estate grouperty Retail - Other Retail Retail - Other Retai	Exposure values (set of 31/12/2013) Tribute State Stat	Content Cont
United States	(pin BIR, %) Central banks and central governments Institutions Corporates Retail Secured on real estate property Retail Retail Secured on real estate property Retail Retail Corporates Retail Corporates Retail Corporates Retail Corporates Corporates Retail Corporates Corporates Retail	Exposure values (cs. of 31/12/2013) Exposure values (cs. of 31/12/2014) Exposure va	## ## ## ## ## ## ## ## ## ## ## ## ##
United Kingdom (*) Indies to the part of Securitization regions that is disducted	Central banks and central governments Institutions Corporates—Of Which: Specialised Lending Corporates—Of Which: Specialised Lending Corporates—Of Which: Secured on real estate property Retail Secured on real estate property—Retail—Secured on real estate property—Retail—Secured on real estate property—Retail—Secured on real estate property—Retail—Secured on real estate property—Retail—Onder Retail—Secured on real estate property—Retail—Onder Retail—Onder R	Exposure values (as of \$1/12/2013) TV Ns. (as of 1/12/2013) TV Ns. (as of 1/12/2014) TV Ns. (as of 1/12/2013) TV Ns. (

ЕВА	2014 EU-wide Stress Test Credit Risk	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) Basedina FIRB FIRB STA FIRB STA A-ISB STA as of 31/12/2014 as of 31	2 Scenario Advese Scenario (1/12/2016 as of 31/12/2014 ar of 31/12/2015 as of 31/12/2016
Lithuania Lithuania (*) Malen to the part of Securitazion seponan RM to de	(min DJR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail - Secured on real estate property - O Retail - Secured on real estate property - O Retail - Secured on real estate property - O Retail - Secured on real estate property - O Retail - Outer Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: son-SPE Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital sections of controlled in a children in capital sections of controlled in a children in capital sections of the children in the capital sections of the children in capital sections of the children in the capital sections of the children in capital in a children in the capital sections in the ca	Non-defaulted Defaulted	Courses Courses Courses
	(min EUR, %)		Scenario Adverse Scenario
Poland	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—O Retail—Secured Secured on real estate property—O Retail—Outer Retail—Of Which: SPE Retail—Other Retail—Of Which: SPE Retail—Other Retail—Of Which: SPE Security Securitization Other non-credit obligation assets TOTA. Securitization and re-securitizations positions deducted from capita	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
(*) Refers to the part of Securitization exposure that is de	deducted from capital and is not included in RRIA		1/12/2015 as of 31/12/2016 as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
Latvia (*) Maden, to the part of Securitazion explane that to de	(mit Dis. %) Central banks and central governments Institutions Corporates Orporates—Of Which: Specialised Lending Corporates—Of Which: SPE Retail Retail Secured on seal estate property Batist—Secured on real estate property Retail—Secured on real estate property—Orborates—O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Act of Coverage (Coverage) Impairment Sect of Coverage (Coverage) Coverage (Coverage) <th< th=""></th<>
Germany This is to be part of four-distribution supposes that is the	(on EU., %) Control banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Scound on real estate property Retail - Scound on real estate property Retail - Scound on real estate property Retail - College Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Securitisation Securitisation Securitisation and resources and securitisations positions deducted from capital selected form capital selected from ca		Scientific Advances Scientific Advance
		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-RIS A-RIS STA A-RIS	Scientific Adverse Scienti
Finland	(min RUR, %) Central banks and central governments Institutions Corporates Orporates—Of Which: Specialised Lending Corporates—Of Which: SPE Retail Retail Secured on real estate property Betail—Secured on real estate property—O Betail—Secured on real estate property—O Retail—Secured on real estate property—O Retail—Outer Retail—Of Which: SME Retail—Other Retail—Of Which: some SME Equity Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capita	State Stat	0 3.13.9% 0.00% 0 1.45% 0.00% 0 1.45% 0.00% 0 1.45% 0.00% 0 1.45% 0.00% 0 1.45% 0.00% 0 1.45% 0.00% 0 1.45% 0.00% 0 1.45% 0 1.5% 0.00% 0 1.45% 0 1.5% 0 1.5% 0 1.2%



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



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



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	7,901						
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	7,901						
	Banking Book	3,620	6,962	7,775	8,316	8,281	9,885	10,954
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
•	Total	3,620	6,962	7,775	8,316	8,281	9,885	10,954
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0
	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 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIR					net of cash short only where there	DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provi		is a maturity matching) (1)				ves with positive fair value at 31/12/2013 31/12/2013		h negative fair value at ./12/2013	at Derivatives with positive fair valu at 31/12/2013		e Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [Austria	0 0 0 48 0 0 0	0 0 0 0 0	0 0 0 48 0 0 0	0 0 0 0 0 0	0 0 0 48 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 - 3M [Bulgaria	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 [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 - 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
T 0 - 3M	Denmark	0 0 8 0 0 0	0 0 8 0 0 0	0 0 8 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 2 1	0 0 0 0 0 2 1	-100 0 0 0 2 1 0	0 0 0 0 0	0 0 0 0 0	-103 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot [0 - 3M [[3M - 1Y [Finland	3 0 75 0 0 61 14 0	0 75 0 0 0 0 0	-97 0 75 0 0 61 14 0	0 0 0 0 0	0 0 0 0 0 61 14 0	-103 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
Tot [0 - 3M [[3M - 1Y [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

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	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (according of pro	RECT LONG counting value gross visions) (1)		ereign debt to oth is a maturit		net of cash short only where there	DIRECT Derivatives with po	SOVEREIGN EXPOSI	T	IVES (1) h negative fair value at		REIGN EXPOSURES		
		Y .					31/12/2013		3:	./12/2013		12/2013	value at 31	1/12/2013	
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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [Hungary	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [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 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 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	0 0 0 0 0
[0 - 3M [Latvia	1 5 19 12 7 3 13	1 0 1 1 1 3 13	-76 5 19 12 7 3 13	0 0 0 0 0 0	1 5 18 11 5 0 40	0 0 0 0 0	0 0 0 0 0 10 180 0	0 0 0 0 1 15 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 131,410 131,410	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [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

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	V	ALUES AS OF	31/12/2013	3
		GROSS DIR			OSITIONS (gross of vereign debt to oth			DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		is a maturity matching) (1)				atives with positive fair value at 31/12/2013 Derivatives with ne 31/12,		h negative fair value at ./12/2013	Derivatives with at 31/2	positive fair value 12/2013	Derivatives wit value at 31	h negative fair 1/12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [Lithuania	51 216 19 26 102 109 7 530	8 54 11 11 79 107 7 278	-18 216 19 26 102 109 7	0 0 0 0 0	43 162 4 11 17 0 0	-69 0 4 3 5 2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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	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 - 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
[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 - 3M [Norway	6,586 2,317 687 0 374 1,136 0	4,371 242 15 0 0 0 0 4,628	6,586 2,317 687 0 374 1,136 0	0 0 0 0 0	2,214 1,936 194 0 26 190 0 4,560	0 139 479 0 347 946 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	91 66 49 28 103 58 18	1 16 16 28 36 58 18	91 66 49 28 103 58 18	90 51 33 0 0 0 173	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot [0 - 3M [Romania	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot [0 - 3M [[3M - 1 Y [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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	V	ALUES AS OF	31/12/2013	3
		EXPOSURES (according of provided prov	RECT LONG counting value gross visions) (1)	NET DIRECT Popositions of sov	ereign debt to oth is a maturit	exposures (long) er counterpaties ty matching) 1)	net of cash short only where there	Derivatives with po	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1) Derivatives with positive fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013 Derivatives with negative fair value at 31/12/2013						
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [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 - 3M [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 [Sweden	1 0 0 0 0 0 0	1 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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 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 - 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 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 - 3M [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 - 3M [U.S.	1 0 0 0 0 0 0	1 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 (OF 31/12/20	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
			RECT LONG		OSITIONS (gross			DIRECT	F SOVEREIGN EXPOS	URES IN DERIVAT	TVES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)	
		of prov	EXPOSURES (accounting value gross of provisions) (1)		is a maturi	ity matching) (1)	only where there	Derivatives with po 31/12		Derivatives wit	h negative fair value at 1/12/2013	Derivatives with at 31/2	positive fair value 12/2013	Derivatives wit value at 31	th negative fair 1/12/2013	
Residual Maturity Cour	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 [China	2 0 2 0 0 0	2 0 2 0 0 0 0	2 0 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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 [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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [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 - 3M [Other Central and eastern Europe countries 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 - 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 - 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[[3M-1Y] [1Y-2Y[[2Y-3Y[[3Y-5Y] [5Y-10Y[[10Y-more Tot	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 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	Others	0 0 0 1 0 0	0 0 0 0 0	0 0 0 1 0 0	0 0 0 0 0 0	0 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 0 0 0 0	0 0 0 0 0	0 0 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			
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	16,436	17,674	18,901	20,199	16,234	16,594	17,026	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	13,683	14,921	16,148	17,446	13,482	13,842	14,273	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,606	4,606	4,606	4,606	4,606	4,606	4,606	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	1,566	1,566	1,566	1,566	1,566	1,566	1,566	-	-
	A.1.2	Retained earnings	9,854	11,082	12,307	13,573	9,807	10,174	10,563	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-607	-607	-607	-607	-607	-607	-607	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) or CCR Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-170	-160	-157	-126	-323	-331	-288	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Defined deficit person rund asses (-) 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.1.13	(*) Nethrocal closs roddings in CE11 Capital	Ů	Ů		•		•		OI (I.I.I.)	Prodes 4(122), 30(1) point (g) and 44 of Cox
	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 Articles 4(36), 36(1) point (k) (j) and 89 to 91 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 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) (iii) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16 (-) Holdings of CET1 capital instruments of financial s 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) an 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	0	0	0	0	0	0	0	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+f-)	0	0	0	0	0	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	336	336	336	336	336	336	336	CA1 {1.1.2}	Article 61 of CRR
	A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,019	15,257	16,484	17,782	13,818	14,178	14,609	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,417	2,417	2,417	2,417	2,417	2,417	2,417	CA1 {1.2}	Article 71 of CRR
	B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	120,874 93	120,874	121,107	120,874	125,031	127,169	126,193	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
OWN FUNDS	B.2 B.3	of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	2,389								Article 381 to 386 of CRR Articles 153(2) of CRR
REQUIREMENTS	B.4	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	0								Recital (44) of CRR
	B.4 B.5	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)									- Control Control
	B.5	kisk exposure amount and receive a deduction treatment under CKK/CRDIV (-) of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	11.32%	12.34%	13.33%	14.43%	10.78%	10.88%	11.31%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	11.60%	12.62%	13.61%	14.71%	11.05%	11.15%	11.58%	CA3 {3}	-
	C.3	Total Capital ratio	13.60%	14.62%	15.61%	16.71%	12.98%	13.05%	13.49%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		9,670	9,689	9,670	6,877	6,994	6,941		
	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)				14.43%			11.31%		

⁽¹⁾ Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandom tem based on a fluly 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 restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.									
	Baseline s	cenario	Narrative description of the transactions. (type, date of							
(mln EUR)	CET1 impact Risk exp		CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)					
2013	0	0			0					
2014	0	0	0	0	0					
2015	0	0	0	0	0					
2016	0	0	0	0	0					
Total	0	0	0	0						



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 (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	-36
Other material losses and provisions from 1 January to 30 September 2014 (-)	-123