



2014 EU-wide Stress Test

Bank Name	DE - Deutsche Bank AG
LEI Code	7LTFZYICNSX8D621K86

2014 EU-wide Stress Test Summary Adverse Scenario

DE - Deutsche Bank AG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	3,529
Impairment losses on financial and non-financial assets in the banking book	2,069
Common Equity Tier 1 capital ⁽¹⁾	47,312
Total Risk Exposure ⁽¹⁾	353,103
Common Equity Tier 1 ratio, % ⁽¹⁾	13.4%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	4,609
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	9,411
3 yr cumulative losses from the stress in the trading book	5,312
Valuation losses due to sovereign shock after tax and prudential filters	476
Common Equity Tier 1 capital ⁽¹⁾	42,411
Total Risk Exposure ⁽¹⁾	478,072
Common Equity Tier 1 ratio, % ⁽¹⁾	8.9%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	26,294
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

DE - Deutsche Bank AG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	3,529
Impairment losses on financial and non-financial assets in the banking book	2,069
Common Equity Tier 1 capital ⁽¹⁾	47,312
Total Risk Exposure ⁽¹⁾	353,103
Common Equity Tier 1 ratio, % ⁽¹⁾	13.4%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	7,882
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	4,886
3 yr cumulative losses from the stress in the trading book	3,384
Common Equity Tier 1 capital ⁽¹⁾	47,794
Total Risk Exposure ⁽¹⁾	377,913
Common Equity Tier 1 ratio, % ⁽¹⁾	12.6%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	30,233

⁽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	8	0	0	94,030	55	69,701	11	2	0	4,895	14	97	17	0	0	3	19	5	0
Institutions	5,202	0	0	62,121	273	38,244	40	1,561	0	10,096	143	1,077	60	0	0	10	5	0	0
Corporates	8,669	85	248,411	10,224	49,264	2,895	5,460	0	78,139	2,510	28,620	2,601	31	28	336	2,627	203	621	0
Corporates - Of Which: Specialised Lending	0	0	0	167	290	9,109	1,061	0	0	0	0	0	0	0	0	62	83	202	0
Corporates - Of Which: SME	190	14	2,826	228	1,566	240	225	0	20	763	25	1,535	324	1	10	17	79	92	96
Retail	0	0	185,291	4,887	11,867	975	0	0	36,414	362	7,088	1,205	0	0	768	2,109	122	703	0
Retail - Secured on real estate property	76.3%	0	0	150,721	2,462	5,504	543	0	0	22,368	246	2,359	651	0	0	681	442	44	28
Retail - Secured on real estate property - Of Which: SME	89.4%	0	0	4,709	38	15	0	0	0	895	3	7	10	0	0	2	7	0	0
Retail - Secured on real estate property - Of Which: non-SME	75.9%	0	0	146,012	2,424	5,489	534	0	0	21,473	244	2,352	641	0	0	679	435	44	28
Retail - Qualifying Revolving	0	0	4,508	28	1,148	64	0	0	0	619	2	861	71	0	0	3	16	0	207
Retail - Other Retail	0	0	30,362	2,396	5,215	367	0	0	13,427	113	3,788	484	0	0	104	1,650	78	467	0
Retail - Other Retail - Of Which: SME	0	0	4,054	64	720	127	0	0	1,364	2	417	176	0	0	4	39	42	104	0
Retail - Other Retail - Of Which: non-SME	0	0	26,308	2,332	4,495	240	0	0	12,063	111	3,371	308	0	0	99	1,611	37	363	0
Equity	3,932	10	0	0	0	3,023	0	0	11,193	37	0	0	0	0	0	0	0	0	0
Securitisation	12,127	496	35,426	105	2,095	53	4,296	3,215	4,625	835	1,253	665	130	251	0	0	0	34	0
Other non-credit obligation assets	0	0	3,903	0	118	0	0	0	13,275	0	97	0	0	0	0	0	0	0	0
TOTAL	30,939	592	635,173	15,544	174,312	4,064	22,521	3,254	147,434	3,863	41,264	4,549	162	729	1,137	4,755	459	1,324	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 MVA

Baseline Scenario		as of 31/12/2014		as of 31/12/2015		as of 31/12/2016	
Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock
0.02%	50	38.72%	0.02%	70	39.95%	0.02%	91
0.10%	57	39.95%	0.09%	96	14.69%	0.10%	135
0.20%	1,370	22.62%	0.20%	4,463	23.90%	0.22%	4,999
0.25%	407	22.45%	0.24%	405	22.03%	0.23%	408
1.00%	342	31.78%	1.00%	371	31.91%	1.00%	422
0.50%	4,148	32.48%	0.49%	4,970	28.23%	0.49%	5,798
0.20%	1,356	14.75%	0.26%	1,651	13.22%	0.26%	1,965
0.70%	45	12.99%	0.70%	78	12.89%	0.73%	110
0.20%	1,312	14.84%	0.24%	1,573	13.24%	0.25%	1,856
1.03%	317	74.74%	0.99%	371	71.04%	1.00%	426
1.43%	2,475	57.51%	1.40%	2,948	52.85%	1.40%	3,460
1.50%	265	40.28%	1.54%	356	37.94%	1.53%	404
1.40%	2,210	60.27%	1.38%	2,611	55.41%	1.38%	3,003
0.49%	27	61.51%	0.47%	52	69.84%	0.46%	76
0.20%	8,052	26.51%	0.20%	9,591	26.04%	0.20%	11,099

Adverse Scenario		as of 31/12/2014		as of 31/12/2015		as of 31/12/2016	
Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock
0.04%	74	29.67%	0.04%	123	29.09%	0.04%	171
0.14%	78	12.57%	0.15%	142	18.24%	0.15%	205
0.45%	4,390	24.79%	0.54%	5,588	26.50%	0.52%	6,747
0.51%	452	23.58%	0.52%	484	23.95%	0.52%	514
1.09%	371	32.47%	1.04%	411	33.10%	1.00%	457
0.58%	4,427	32.70%	0.65%	5,598	26.50%	0.68%	6,775
0.31%	1,480	15.14%	0.35%	1,952	13.85%	0.37%	2,436
0.87%	51	13.33%	0.99%	95	13.43%	0.99%	136
0.30%	1,430	15.24%	0.33%	1,856	13.80%	0.35%	2,380
1.18%	328	74.16%	1.34%	406	70.22%	1.41%	486
1.60%	2,618	59.10%	1.79%	3,240	50.12%	1.86%	3,852
1.74%	274	40.10%	2.04%	369	37.50%	2.02%	457
1.58%	2,344	62.19%	1.79%	2,870	56.50%	1.83%	3,395
0.61%	38	62.86%	0.61%	70	69.24%	0.60%	102
0.30%	8,067	26.06%	0.45%	11,521	27.15%	0.40%	14,000

(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	2,489	0	39,248	0	0	0	4	0	1	0	0	0	0	0	3	0	
Institutions	3,241	0	18,411	1	12,830	0	636	0	1,194	0	17	24,389	0	17	0	0	4	0	
Corporates	5,833	82	37,197	1,533	24,795	1,051	3,203	1	15,518	275	13,173	715	23	28	144	669	95	226	
Corporates - Of Which: Specialised Lending	0	0	0	0	4,357	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	190	15	2,826	228	1,566	240	225	0	20	763	25	1,535	324	1	10	17	79	92	
Retail	0	0	155,056	2,785	2,887	130	0	0	29,572	256	2,080	161	0	0	768	824	27	237	
Retail - Secured on real estate property	77.0%	0	129,949	1,915	223	7	0	0	19,638	226	82	8	0	0	675	328	3	0	
Retail - Secured on real estate property - Of Which: SME	96.9%	0	3,694	18	1,565	0	0	0	697	0	13	46	0	0	12	39	0	0	
Retail - Secured on real estate property - Of Which: non-SME	77.0%	0	125,355	1,912	223	7	0	0	18,941	226	82	8	0	0	673	328	3	0	
Retail - Qualifying Revolving	0	0	4,438	28	1,098	63	0	0	609	2	824	68	0	0	3	16	0	205	
Retail - Other Retail	0	0	21,569	823	1,565	534	0	0	9,225	137	3,788	484	0	0	104	1,650	78	467	
Retail - Other Retail - Of Which: SME	0	0	1,903	3	122	0	0	0	592	0	17	0	0	0	1	1	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	18,666	820	1,443	60	0	0	8,733	27	1,157	85	0	0	89	748	24	32	
Equity	247	0	0	0	197	0	0	0	13	0	0	0	0	0	0	0	0	0	
Securitisation	2,220	17	2,982	16	1,062	0	2,629	216	566	216	766	36	881	0	16	0	0	0	
Other non-credit obligation assets	0	0	7,747	0	31	0	0	0	11,468	0	7	0	0	0	0	0	0	0	
TOTAL	12,041	108	213,678	4,515	86,509	1,180	6,974	249	58,522	567	16,938	876	29	28	913	1,493	157	463	
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	

[*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario		as of 31/12/2014		as of 31/12/2015		as of 31/12/2016	
Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock
0.01%	6	28.98%	0.01%	8	28.87%	0.01%	10
0.05%	11	34.73%	0.05%	17	24.38%	0.05%	24
0.22%	1,228	31.11%	0.21%	1,343	30.99%	0.20%	1,456
0.27%	178	20.49%	0.29%	175	20.42%	0.29%	175
1.36%	80	12.85%	1.21%	95	12.82%	1.20%	107
0.42%	2,340	27.21%	0.41%	2,851	23.42%	0.41%	3,387
0.24%	1,097	15.39%	0.24%	1,306	13.23%	0.25%	1,537
0.27%	30	12.73%	0.27%	57	12.45%	0.27%	82
0.23%	1,067	15.54%	0.22%	1,250	13.28%	0.23%	1,455
1.07%	314	75.18%	1.02%	368	71.49%	1.01%	421
1.21%	928	50.49%	1.18%	1,177	47.09%	1.19%	1,425
1.26%	27	42.57%	1.26%	51	42.67%	1.26%	73
1.20%	902	50.80%	1.17%	1,127	47.23%	1.18%	1,352
1.19%	12	48.4%	1.12%	22	60.00%	1.07%	32
0.30%	3,526	28.47%	0.29%	4,241	25.42%	0.22%	4,905

Adverse Scenario		as of 31/12/2014		as of 31/12/2015		as of 31/12/2016	
Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock
0.01%	8	38.33%	0.02%</				

	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	0	0	4,257	0	0	0	4	0	0	0	0	0	0	0	0	0	0
Institutions	82	0	1,161	8	1,568	41	23	0	95	1	2	0	0	0	0	0	0	0	0
Corporates	165	0	8,515	1,610	1,568	41	95	0	1,26	271	1,197	0	1	0	6	79	10	29	0
Corporates - Of Which: Specialised Lending	0	0	1	0	680	41	0	0	0	0	571	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	0
Retail	0	0	16	0	861	3	0	0	12	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0	0	29	4	861	3	0	0	0	0	327	3	0	0	1	8	0	0	0
Retail - Secured on real estate property - Of Which: SME	57.0%	0	0	24	4	797	2	0	0	0	279	2	0	0	1	6	0	0	0
Retail - Qualifying Revolving	0.0%	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	29	0	361	0	0	0	0	0	19	0	25	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	322	0	10,956	1,623	8,534	44	306	0	1,309	272	1,627	1	1	0	7	81	18	29	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	0

[*) Refers to the part of securitisation exposure that is deducted from capital and is not included in NWA

as of 31/12/2014			Baseline Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.00%	0	27.26%	0.00%	0	27.64%	0.00%	0	27.63%	0.01%	0	27.63%
0.13%	2	13.76%	0.13%	2	17.98%	0.13%	3	21.04%	0.29%	150	8.09%
0.21%	128	6.99%	0.20%	137	7.32%	0.20%	146	7.66%	0.41%	37	14.40%
0.26%	34	34.61%	0.48%	36	34.84%	0.49%	8	34.78%	0.26%	0	40.00%
0.26%	0	40.00%	0.26%	0	40.00%	0.26%	0	40.00%	0.28%	14	17.58%
0.26%	13	17.12%	0.25%	14	14.30%	0.26%	15	13.14%	0.19%	4	13.74%
0.19%	4	13.74%	0.19%	6	10.70%	0.20%	7	9.53%	0.19%	4	13.74%
0.19%	0	0.00%	0.19%	6	10.70%	0.20%	7	9.53%	0.50%	0	65.74%
0.51%	9	34.46%	0.49%	8	34.87%	0.49%	8	34.82%	0.51%	9	34.91%
0.51%	0	77.62%	0.49%	0	77.60%	0.47%	1	77.73%	0.50%	0	74.79%
0.19%	143	7.19%	0.18%	154	7.62%	0.18%	165	8.02%	0.25%	165	8.31%

as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.01%	0	36.64%	0.01%	0	38.59%	0.01%	0	38.59%	0.01%	0	38.59%
0.14%	2	14.00%	0.15%	3	18.59%	0.15%	3	21.76%	0.29%	150	8.09%
0.29%	150	8.09%	0.34%	172	9.03%	0.33%	187	9.52%	0.41%	37	14.40%
0.41%	37	14.40%	0.40%	38	14.51%	0.41%	26	10.21%	0.43%	0	40.00%
0.43%	0	40.00%	0.70%	0	40.00%	0.43%	0	40.00%	0.28%	14	17.58%
0.28%	14	17.58%	0.33%	16	15.04%	0.38%	18	13.85%	0.21%	5	14.20%
0.21%	5	14.20%	0.25%	7	11.31%	0.30%	9	10.12%	0.19%	4	13.74%
0.19%	4	13.74%	0.25%	7	11.31%	0.30%	9	10.12%	0.50%	0	65.74%
0.51%	9	34.91%	0.44%	9	35.72%	0.41%	9	35.69%	0.54%	9	34.91%
0.54%	0	74.79%	0.43%	1	74.67%	0.61%	1	74.38%	0.50%	0	74.79%
0.25%	165	8.31%	0.28%	191	9.12%	0.28%	210	9.86%	0.25%	165	8.31%

	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	1,256	0	179	11	0	0	598	0	58	17	0	0	0	0	2	0	0
Institutions	118	0	1,654	0	12	0	39	0	579	0	0	0	0	0	2	0	0	0	0
Corporates	122	0	3,846	942	1,647	261	151	0	2,067	206	385	3	0	0	11	344	2	40	0
Corporates - Of Which: Specialised Lending	0	0	0	0	228	259	0	0	0	0	245	0	0	0	0	2	38	0	0
Corporates - Of Which: SME	0	0	147	88	3	2	0	0	133	3	3	3	0	0	1	36	0	2	0
Retail	0	0	9,836	540	248	19	0	0	2,329	20	106	23	0	0	5	228	0	1	0
Retail - Secured on real estate property	59.1%	0	7,645	290	206	19	0	0	1,136	16	75	23	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	56.5%	0	0	509	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	59.3%	0	0	7,136	272	206	19	0	0	1,668	13	75	23	0	1	60	0	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	2,186	250	41	0	0	0	1,192	4	31	0	0	0	2	265	0	1	0
Equity	0	0	961	17	0	0	0	0	462	0	0	0	0	0	4	12	0	0	0
Securitisation	0	0	1,226	224	41	0	0	0	731	3	31	0	0	0	2	253	0	1	0
Other non-credit obligation assets	8	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	208	0	0	0	18	0	102	0	10	0	41	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	0

[*) Refers to the part of securitisation exposure that is deducted from capital and is not included in NWA

as of 31/12/2014			Baseline Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.02%	6	38.89%	0.02%	6	35.90%	0.02%	6	33.58%	0.48%	7	19.66%
0.48%	7	19.66%	0.48%	11	19.66%	0.48%	15	19.65%	0.96%	439	39.32%
0.96%	439	39.32%	0.96%	471	39.27%	0.95%	503	39.22%	1.33%	32	32.46%
1.33%	32	32.46%	1.33%	34	32.46%	1.33%	36	32.46%	1.79%	414	43.96%
1.79%	414	43.96%	1.79%	490	37.73%	1.79%	563	34.29%	2.23%	95	14.62%
2.23%	95	14.62%	2.23%	113	15.43%	2.23%	165	14.77%	2.61%	7	14.30%
2.61%	7	14.30%	2.61%	10	13.35%	2.61%	13	12.93%	2.96%	92	16.93%
2.96%	92	16.93%	2.96%	123	15.63%	2.96%	152	14.95%	3.29%	0	60.31%
3.29%	0	60.31%	3.29%	0	55.09%	3.29%	0	52.81%	3.57%	0	100.00%
3.57%	0	100.00%	3.57%	0	81.37%	3.57%	0	78.57%	3.84%	315	90.17%
3.84%	315	90.17%	3.84%	357	55.22%	3.84%	377	54.41%	4.10%	35	57.19%
4.10%	35	57.19%	4.10%	301	39.15%	4.10%	321	33.52%	4.36%	279	96.86%
4.36%	279	96.86%	4.36%	301	39.15%	4.36%	321	33.52%	4.62%	0	78.68%
4.62%	0	78.68%	4.62%	0	78.63%	4.62%	0	78.57%	4.88%	0	90.00%
4.88%	0	90.00%	4.88%	0	90.00%	4.88%	0	90.00%	5.14%	865	41.24%
5.14%	865	41.24%	5.14%	979	38.11%	5.14%	1,088	36.05%	5.40%	29	11.20%

as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.52%	13	16.11%	0.55%	20	13.53%	0.59%	28	13.55%	0.64%	8	17.90%
0.64%	8	17.90%	0.65%	14	17.81%	0.65%	20	17.72%	1.80%	500	42.63%
1.80%	500	42.63%	1.80%	586	42.52%	1.80%	670	42.41%	2.23%	39	14.40%
2.23%	39	14.40%	2.23%	41	14.51%	2.23%	42	14.62%	2.61%	0	40.00%
2.61%	0	40.00%	2.61%	0	40.00%	2.61%	0	40.00%	2.96%	37	34.57%
2.96%	37	34.57%	2.96%	42	34.57%	2.96%	40	34.50%	3.29%	432	45.07%
3.29%	432	45.07%	3.29%	532	38.89%	3.29%	623	35.44%	3.57%	0	60.31%
3.57%	0	60.31%	3.57%	0	54.84%	3.57%	0	52.75%	3.84%	103	18.56%
3.84%	103	18.56%									

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	13,593	13,593	13,242	12,896	13,188	13,150	13,181
Net trading income		2,175	2,852	3,190	1,211	2,273	2,805
of which trading losses from stress scenarios		-1,692	-1,015	-677	-2,656	-1,593	-1,062
Other operating income	-67	-67	-67	-67	-152	-85	-67
Operating profit before impairments	3,529	2,413	2,739	2,731	444	1,741	2,424
Impairment of financial assets (-)	-2,056	-1,568	-1,540	-1,739	-3,511	-2,357	-3,321
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,994	-1,568	-1,540	-1,510	-2,526	-2,629	-2,533
Impairment Financial assets designated at fair value through P&L (-)	-62	0	0	-230	-985	272	-788
Impairment on non financial assets (-)	-13	-13	-13	-13	-111	-67	-44
Operating profit after impairments from stress scenarios	1,460	832	1,186	978	-3,178	-683	-941
Other Income and expenses	9	3,389	3,389	3,389	3,469	3,530	3,504
Pre-Tax profit	1,469	4,221	4,575	4,367	291	2,847	2,563
Tax	-731	-1,266	-1,373	-1,310	-87	-854	-769
Net income	738	2,955	3,203	3,057	203	1,993	1,794
Attributable to owners of the parent	732	2,931	3,177	3,033	203	1,993	1,794
of which carried over to capital through retained earnings	-33	2,166	2,412	2,268	-307	1,483	1,284
of which distributed as dividends	765	765	765	765	510	510	510

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	247,399	256,239	262,235	267,257	302,040	339,405	342,600
Risk exposure amount Securitisation and re-securitisations	39,371	47,447	52,125	56,022	62,088	77,929	85,208
Risk exposure amount Other credit risk	208,028	208,793	210,110	211,235	239,952	261,476	257,393
Risk exposure amount for market risk	54,813	57,674	58,937	59,764	74,963	81,390	84,580
Risk exposure amount for operational risk	50,891	50,891	50,891	50,891	50,891	50,891	50,891
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	353,103	364,805	372,064	377,913	427,894	471,687	478,072

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	50,302						
	Trading Book (excl. correlation trading positions under CRM)	14,809						
	Correlation Trading Portfolio (CRM)	34,534						
	Total	99,645						
Risk exposure values	Banking Book	14,890	18,566	20,780	22,937	25,937	34,910	37,516
	Trading Book (excl. correlation trading positions under CRM)	24,481	28,881	31,345	33,085	36,151	43,019	47,691
	Total	39,371	47,447	52,125	56,022	62,088	77,929	85,208
Impairments	Hold to Maturity portfolio	397	401	401	402	444	518	573
	Available for Sale portfolio	2	2	2	2	2	2	2
	Held for trading portfolio							
	Total	399	403	403	404	446	520	575

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	9	1	9	0	0	4	0	0	75	0	233	0	468	0
[3M - 1Y]		56	0	56	51	0	4	0	0	0	0	650	0	624	0
[1Y - 2Y]		1,417	0	1,400	1,364	0	36	133	17	0	0	962	0	908	0
[2Y - 3Y]		10	0	0	0	0	0	60	4	40	0	953	0	979	-1
[3Y - 5Y]		1,017	0	947	718	228	0	50	6	0	0	700	1	818	-1
[5Y - 10Y]		605	0	434	384	0	50	783	133	527	-102	505	0	513	0
[10Y - more]	1,616	0	1,512	1,197	165	315	165	89	95	-10	0	0	0	0	0
Tot	4,730	1	4,357	3,714	228	409	1,191	249	737	-113	4,003	1	4,311	-2	
[0 - 3M]	Belgium	53	50	0	0	0	0	0	0	0	0	17	0	111	0
[3M - 1Y]		100	90	97	0	0	7	200	3	50	0	732	0	674	0
[1Y - 2Y]		50	0	2	0	0	2	9	0	0	0	823	0	746	0
[2Y - 3Y]		173	0	120	105	0	15	200	10	0	0	960	1	1,052	0
[3Y - 5Y]		1,555	2	1,355	1,323	0	30	200	30	0	0	692	0	769	0
[5Y - 10Y]		479	0	224	224	0	11	322	57	111	0	349	0	372	0
[10Y - more]	220	0	11	436	0	11	436	11	151	100	0	0	0	0	0
Tot	2,629	142	1,809	1,652	0	65	1,367	251	261	0	3,573	1	3,725	-1	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	59	0	67	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	214	0	247	0
[1Y - 2Y]		1	0	1	0	0	1	0	0	0	0	177	0	261	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	174	0	150	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	487	0	472	-1
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	16	0	27	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	1	0	1	0	0	1	0	0	0	0	1,127	1	1,223	-1	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	9	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	44	0	36	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	57	2	70	0
[5Y - 10Y]		2	0	2	0	0	2	0	0	0	0	1	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	2	0	0	0	0	112	2	106	0	
[0 - 3M]	Czech Republic	47	0	47	0	0	47	0	0	0	0	28	0	11	0
[3M - 1Y]		57	0	22	0	0	22	566	36	800	-37	343	0	275	0
[1Y - 2Y]		1	0	1	0	0	1	262	0	0	0	147	0	217	0
[2Y - 3Y]		3	0	3	0	0	3	0	0	0	0	99	0	159	0
[3Y - 5Y]		22	0	1	0	0	1	109	21	0	0	214	0	258	0
[5Y - 10Y]		74	0	19	0	0	19	1,000	54	0	0	42	0	77	0
[10Y - more]	3	0	3	0	0	3	0	0	0	0	0	0	0	0	
Tot	207	0	95	0	0	95	1,938	111	800	-37	873	0	998	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	62	0	62	0
[3M - 1Y]		27	0	27	0	0	27	0	0	134	-5	637	0	546	0
[1Y - 2Y]		6	0	3	0	0	3	5	0	182	-13	870	0	766	0
[2Y - 3Y]		49	0	49	0	0	49	0	0	50	-5	534	0	587	0
[3Y - 5Y]		7	0	0	0	0	0	67	7	27	-2	152	0	228	0
[5Y - 10Y]		71	0	47	0	0	47	0	0	119	-5	186	0	161	0
[10Y - more]	1	0	0	0	0	0	30	1	807	-86	0	0	7	0	
Tot	160	0	126	0	0	126	102	8	1,318	-117	2,440	0	2,358	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	7	0	7	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	38	0	26	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	4	0	4	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	25	0	22	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	23	0	23	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	1	0	7	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	98	0	89	0	
[0 - 3M]	Finland	3	0	0	0	0	0	148	3	0	0	23	0	23	0
[3M - 1Y]		35	0	10	0	0	10	522	25	0	0	582	0	488	0
[1Y - 2Y]		94	0	94	18	0	76	0	0	3,320	-265	766	0	708	0
[2Y - 3Y]		280	0	271	267	0	5	100	9	540	-15	463	0	485	0
[3Y - 5Y]		551	0	422	379	0	43	1,115	123	450	-3	167	0	149	0
[5Y - 10Y]		310	0	12	0	0	12	5,471	292	2,078	-390	78	0	135	0
[10Y - more]	18	0	5	0	0	5	40	8	350	-4	0	0	0	0	
Tot	1,291	0	814	663	0	151	7,396	459	6,738	-677	2,079	0	1,989	0	
[0 - 3M]	France	230	91	145	0	55	145	763	15	1,733	-7	111	0	122	0
[3M - 1Y]		1,436	610	1,313	1	610	93	1,284	47	1,212	-71	935	0	992	0
[1Y - 2Y]		458	0	312	0	312	0	1,344	66	179	-1	2,373	0	2,357	0
[2Y - 3Y]		476	0	279	0	279	0	1,166	85	743	-88	2,334	0	2,466	0
[3Y - 5Y]		3,909	0	3,362	3,030	329	0	3,285	201	178	-9	3,578	1	3,598	-1
[5Y - 10Y]		847	40	306	62	0	203	1,201	214	1,082	-174	1,249	1	1,062	-1
[10Y - more]	668	0	0	0	0	0	748	109	370	-40	356	23	105	0	
Tot	8,024	741	5,718	3,094	1,530	351	9,792	736	5,497	-391	10,936	25	10,702	-3	

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	10	0	10	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	24	0	26	0
[1Y - 2Y [		4	0	4	0	0	4	0	0	0	0	0	0	0	52	0	50	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	78	0	79	0
[3Y - 5Y [		3	0	3	0	0	3	0	0	0	0	0	0	0	91	0	87	0
[5Y - 10Y [		56	0	5	0	0	5	5	508	51	0	0	0	0	14	0	26	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		63	0	12	0	0	12	0	508	51	0	0	0	0	268	0	278	0	
[0 - 3M [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [62	0	0	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	0	0	0
[2Y - 3Y [	0		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	0
[5Y - 10Y [	96		0	93	76	0	17	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	7		0	7	0	0	7	0	0	0	0	0	0	0	0	0	0	0	
Tot	166		0	162	76	0	24	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Malta		20	0	20	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	0	0	0
[1Y - 2Y [		0	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	0
[3Y - 5Y [		0	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	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		20	0	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [		Netherlands	137	55	110	0	0	53	1,050	27	415	0	-8	104	0	83	0	0
[3M - 1Y [			135	14	2	0	0	0	3,472	117	2,009	0	-24	616	0	592	0	0
[1Y - 2Y [	1,674		0	1,372	1,168	0	204	4,147	288	5,739	0	-326	714	0	678	0	0	
[2Y - 3Y [	1,090		7	339	266	0	66	8,728	668	956	0	-68	441	0	562	0	0	
[3Y - 5Y [	5,171		4	4,605	4,318	0	282	5,936	480	1,750	0	-280	442	0	449	0	0	
[5Y - 10Y [	1,589		0	717	717	0	0	90	14	4,939	0	-760	190	0	152	0	0	
[10Y - more	563		1	476	476	0	0	192	36	2,358	0	-636	0	0	0	0	0		
Tot	10,359		82	7,622	6,945	0	605	23,616	1,630	18,166	0	-2,102	2,506	0	2,516	0	0		
[0 - 3M [Norway		0	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	517	0	496	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	586	0	592	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	465	0	437	0
[3Y - 5Y [		16	0	16	0	0	16	0	0	0	0	0	0	0	210	0	246	0
[5Y - 10Y [		39	0	35	0	0	35	0	0	0	0	0	0	0	47	0	38	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		55	0	51	0	0	51	0	0	0	0	0	0	0	1,826	0	1,810	0	
[0 - 3M [Poland	30	10	25	8	0	0	0	0	0	0	0	0	0	112	0	101	0
[3M - 1Y [10	2	10	0	0	8	0	0	0	0	0	0	0	319	0	411	0
[1Y - 2Y [	79		1	41	12	0	28	354	38	25	0	0	0	0	336	0	339	0
[2Y - 3Y [	242		2	239	0	0	236	0	0	0	0	0	0	0	348	0	325	0
[3Y - 5Y [	40		1	30	6	0	23	0	0	0	0	0	0	0	579	0	608	0
[5Y - 10Y [	163		2	141	53	0	86	0	0	0	0	0	0	0	149	0	124	0
[10Y - more	11		6	8	0	0	2	0	0	0	0	0	0	0	0	0	0	0	
Tot	576		24	494	78	0	383	354	38	25	0	0	0	0	1,844	0	1,907	-1	
[0 - 3M [Portugal		4	0	4	0	0	4	0	0	0	0	0	151	0	230	0	230	0
[3M - 1Y [21	0	0	0	0	0	300	12	73	0	-6	950	0	906	0	906	0
[1Y - 2Y [		44	0	0	0	0	0	500	31	0	0	0	1,617	0	1,504	0	1,504	-1
[2Y - 3Y [		6	0	6	0	0	6	0	0	0	0	0	885	1	944	0	944	-2
[3Y - 5Y [		22	0	0	0	0	0	0	0	0	0	0	975	4	1,124	0	1,124	-2
[5Y - 10Y [		170	0	46	46	0	0	200	50	464	0	-17	606	7	488	0	488	-3
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		268	0	56	46	0	10	1,000	93	537	0	-23	5,183	12	5,196	0	5,196	-8	
[0 - 3M [Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	47	0	59	0
[3M - 1Y [5	0	5	0	0	5	0	0	0	0	0	245	0	234	0	234	0
[1Y - 2Y [	3		3	3	0	0	3	0	0	0	0	0	239	1	255	0	255	0
[2Y - 3Y [	30		0	30	0	0	30	0	0	0	0	0	224	0	191	0	191	0
[3Y - 5Y [	5		0	4	0	0	4	0	0	0	0	0	314	0	236	0	236	0
[5Y - 10Y [	5		0	5	0	0	5	0	0	0	0	0	12	0	48	0	48	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	49		3	48	0	0	48	0	0	0	0	0	1,081	1	1,022	0	1,022	0	
[0 - 3M [Slovakia		1	0	1	0	0	1	0	0	0	0	0	29	0	36	0	36	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	106	0	89	0	89	0
[1Y - 2Y [		13	0	13	0	0	13	0	0	0	0	0	111	0	153	0	153	0
[2Y - 3Y [		35	0	35	32	0	3	0	0	0	0	0	126	0	104	0	104	0
[3Y - 5Y [		10	0	9	0	0	9	0	0	0	0	0	213	0	214	0	214	0
[5Y - 10Y [		63	0	58	45	0	13	0	0	0	0	0	41	0	44	0	44	0
[10Y - more		5	0	5	0	0	5	0	0	0	0	0	0	0	0	0	0	0	
Tot		126	0	120	76	0	44	0	0	0	0	0	626	0	640	0	640	0	

(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	11	0	33	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	69	0	101	0
[1Y - 2Y [		1	0	1	0	0	1	0	0	0	0	0	0	46	0	18	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	49	0	59	0
[3Y - 5Y [		111	0	82	82	0	1	0	363	28	0	0	0	49	1	102	0
[5Y - 10Y [		228	0	6	0	0	6	0	1,544	220	0	0	0	9	5	64	0
[10Y - more		3	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	
Tot		343	0	90	82	0	8	0	1,907	248	0	0	0	247	6	377	0	
[0 - 3M [Spain	150	117	147	0	0	30	50	3	0	0	0	0	272	0	199	0
[3M - 1Y [296	127	261	0	0	151	0	0	0	0	0	0	1,255	0	1,172	0
[1Y - 2Y [	380		102	86	70	0	0	0	0	0	0	0	0	1,955	0	1,719	0
[2Y - 3Y [	376		15	206	206	0	0	0	0	5	20	-7	0	2,004	1	2,083	0
[3Y - 5Y [	157		17	34	0	0	17	0	50	7	158	-15	0	3,866	1	3,981	-1
[5Y - 10Y [	669		307	542	0	0	240	0	85	16	125	-14	0	930	1	869	-5
[10Y - more	103		0	45	45	0	0	0	23	3	0	0	0	0	0	0	0	
Tot	2,132		685	1,322	322	0	437	0	278	33	303	-37	0	10,282	4	10,023	-7	
[0 - 3M [Sweden		1	0	0	0	0	0	225	1	1,417	-35	0	0	30	0	65	0
[3M - 1Y [1	0	0	0	0	0	95	1	61	-1	0	0	550	0	619	0
[1Y - 2Y [		47	0	47	0	0	47	0	0	32	-8	0	0	886	0	786	0
[2Y - 3Y [		91	0	91	91	0	0	0	0	57	-3	0	0	443	0	508	0
[3Y - 5Y [		55	0	55	0	0	55	0	0	0	0	0	0	266	0	302	0
[5Y - 10Y [		34	0	17	0	0	17	0	555	15	198	-5	0	143	0	139	0
[10Y - more		2	0	0	0	0	0	0	15	2	0	0	0	0	0	0	0	
Tot		232	0	211	91	0	119	0	890	19	1,765	-52	0	2,317	0	2,420	-1	
[0 - 3M [United Kingdom	4	0	0	0	0	0	353	2	238	-19	0	0	101	0	91	0
[3M - 1Y [489	466	480	0	0	14	0	575	9	1,486	-126	0	691	0	688	0
[1Y - 2Y [	158		0	132	0	0	132	0	441	5	2,742	-184	0	2,114	1	1,811	-1
[2Y - 3Y [	398		0	251	10	241	0	515	21	1,875	-77	0	5	1,359	5	1,383	-1
[3Y - 5Y [	860		91	532	354	86	2	333	6	3,028	-127	0	0	1,110	0	1,440	-1
[5Y - 10Y [	2,392		20	1,911	496	1,177	221	0	4	1,058	-40	0	0	1,192	0	1,163	-14
[10Y - more	2,221		0	1,471	7	1,254	210	0	21	1	18	-1	0	0	0	0	0	
Tot	6,522		576	4,777	867	2,758	579	0	2,237	49	10,445	-573	0	6,566	6	6,577	-16	
[0 - 3M [Australia		265	0	264	258	0	7	62	0	369	-36	0	0	120	0	34	0
[3M - 1Y [642	2	637	531	0	104	0	672	5	576	-5	0	144	0	256	0
[1Y - 2Y [		221	0	172	132	0	172	0	250	10	213	-17	0	527	0	459	0
[2Y - 3Y [		187	0	132	132	0	0	0	349	17	68	0	0	1,642	3	2,033	-7
[3Y - 5Y [		624	0	575	32	0	543	0	269	10	277	-4	0	1,344	19	1,314	-1
[5Y - 10Y [		1,397	0	0	0	0	0	0	213	40	211	-15	0	134	3	24	0
[10Y - more		385	0	177	0	0	177	0	96	8	106	0	0	0	0	0	0	
Tot		3,721	2	1,957	953	0	1,002	0	1,912	71	1,820	-101	0	3,911	26	4,120	-8	
[0 - 3M [Canada	868	9	795	87	0	786	0	87	3,118	-33	0	0	0	0	0	0
[3M - 1Y [116	0	91	0	0	91	0	537	26	2,015	-185	0	0	0	15	0
[1Y - 2Y [	87		0	70	25	0	44	0	197	14	2,248	-178	0	0	0	0	0
[2Y - 3Y [	210		0	107	0	0	0	0	807	92	742	-74	0	0	0	0	0
[3Y - 5Y [	25		0	105	0	0	0	0	105	7	130	-28	0	0	0	0	0
[5Y - 10Y [	233		0	95	0	0	95	0	1,193	78	2,671	-290	0	0	0	0	0
[10Y - more	262		0	0	0	0	0	0	536	154	68	-10	0	0	0	0	0	
Tot	1,803		9	1,157	25	0	1,016	0	3,462	445	10,993	-798	0	0	0	15	0	
[0 - 3M [Hong Kong		204	0	202	0	0	202	0	0	0	0	0	0	0	0	4	0
[3M - 1Y [24	0	0	0	0	0	0	0	0	0	0	0	56	0	51	0
[1Y - 2Y [		64	0	49	0	0	49	0	0	0	0	0	0	57	0	44	0
[2Y - 3Y [		1	0	0	0	0	0	0	0	0	0	0	0	15	0	15	0
[3Y - 5Y [		22	0	16	0	0	16	0	0	0	0	0	0	11	0	0	0
[5Y - 10Y [		21	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0
[10Y - more		9	0	0	0	0	0	0	0	0	145	-5	0	0	0	0	0	
Tot		346	0	268	0	0	268	0	0	0	145	-5	0	138	0	113	0	
[0 - 3M [Japan	1,513	0	1,513	865	0	648	0	0	0	0	0	0	88	0	162	0
[3M - 1Y [268	0	265	0	0	265	0	446	3	0	0	0	641	0	555	0
[1Y - 2Y [	73		0	0	0	0	0	0	301	6	545	-13	0	980	0	833	0
[2Y - 3Y [	503		0	479	0	0	479	0	355	17	346	-39	0	1,023	0	1,056	-2
[3Y - 5Y [	649		0	174	7	0	167	0	3,335	97	559	-31	0	1,629	3	1,817	-2
[5Y - 10Y [	1,201		0	311	7	0	304	0	2,201	159	371	-29	0	171	1	124	0
[10Y - more	1,732		0	0	0	0	0	0	194	9	9	-1	0	0	4	0		
Tot	5,940		0	2,741	879	0	1,862	0	6,832	300	1,829	-114	0	4,532	4	4,550	-5	
[0 - 3M [U.S.		3,276	349	174	45	0	128	2,425	7	4,391	-31	0	247	337	0	65	-11
[3M - 1Y [4,662	0	3,576	61	35	2,839	5,982	14	4,923	-55	0	0	67	0	84	0
[1Y - 2Y [		3,629	2	1,035	29	1,006	0	1,892	11	4,729	-171	0	0	99	0	327	0
[2Y - 3Y [		1,971	12	51	23	27	0	3,133	18	8,127	-177	0	0	190	0	218	0
[3Y - 5Y [		5,289	17	1,620	873	747	0	18,914	1,275	4,623	-172	0	3	666	3	682	0
[5Y - 10Y [		7,655	88	3,278	564	1,223	1,404	17,198	1,160	5,792	-584	0	1	1,209	1	944	-15
[10Y - more		19,972	513	16,373	109	1,433	14,319	5,823	533	5,827	-1,113	0	0	0	890	1,530	-67	
Tot		46,454	981	26,106	1,705	4,470	18,690	55,367	3,017	38,413	-2,303	0	2,567	1,141	3,850	-93		

(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	79	55	6	0	0	6	2,610	18	3,982	-108	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	73	-2	0	0	0	0
[1Y - 2Y]		66	0	66	0	0	66	0	0	0	0	0	0	0	0
[2Y - 3Y]		23	22	22	0	0	0	44	1	54	-1	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	1	0	0	308	-6	0	0	0	0
[5Y - 10Y]		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[10Y - more]		1	0	1	0	0	1	0	0	0	0	0	0	0	0
Tot	170	76	96	0	0	74	2,653	20	4,417	-117	0	0	0	0	
[0 - 3M]	Switzerland	5	0	0	0	0	0	105	5	95	-5	0	0	0	0
[3M - 1Y]		45	0	43	14	0	29	56	2	20	-1	0	0	0	0
[1Y - 2Y]		13	0	8	0	0	8	85	5	2	0	0	0	0	0
[2Y - 3Y]		32	0	16	16	0	0	120	11	5	0	0	0	0	0
[3Y - 5Y]		89	0	80	5	0	75	69	9	32	-2	0	0	0	0
[5Y - 10Y]		43	0	22	19	0	2	0	0	32	-2	0	0	0	0
[10Y - more]		91	0	47	0	0	47	200	23	20	0	0	0	0	0
Tot	316	0	216	54	0	161	635	54	206	-10	0	0	0	0	
[0 - 3M]	Other advanced economies non EEA	480	12	473	7	0	455	685	7	408	-15	360	0	325	0
[3M - 1Y]		888	18	834	0	0	802	240	53	241	-33	1,130	0	739	0
[1Y - 2Y]		360	0	329	3	0	326	182	12	959	-70	974	0	1,069	-11
[2Y - 3Y]		159	36	133	1	36	95	84	5	759	-59	1,219	1	1,305	-1
[3Y - 5Y]		237	0	212	1	0	211	325	10	1,046	-58	3,288	3	3,106	-3
[5Y - 10Y]		209	0	57	6	0	51	565	20	1,076	-25	935	2	997	0
[10Y - more]		134	0	104	0	0	104	144	18	117	-25	68	1	314	0
Tot	2,467	67	2,142	18	36	2,044	2,225	125	4,606	-285	7,974	8	7,855	-15	
[0 - 3M]	Other Central and eastern Europe countries non EEA	168	109	158	0	0	158	0	0	0	0	519	0	561	0
[3M - 1Y]		216	0	103	0	0	103	0	0	0	0	2,192	0	2,115	-1
[1Y - 2Y]		117	19	99	0	0	99	0	0	0	0	2,878	3	2,500	-1
[2Y - 3Y]		160	104	51	155	0	0	125	3	0	0	2,178	1	1,948	-1
[3Y - 5Y]		153	83	121	0	0	38	75	1	0	0	6,186	19	4,789	-10
[5Y - 10Y]		219	26	181	0	0	166	0	0	0	0	902	3	757	-8
[10Y - more]		77	0	72	0	0	72	0	0	0	0	0	0	24	-4
Tot	1,111	341	887	0	0	686	200	5	0	0	14,855	27	12,695	-25	
[0 - 3M]	Middle East	95	89	0	0	0	0	0	0	0	0	114	0	106	0
[3M - 1Y]		0	0	1	0	0	1	0	0	0	0	533	0	369	0
[1Y - 2Y]		4	1	4	0	0	3	0	0	0	0	743	0	688	-4
[2Y - 3Y]		4	3	4	0	0	2	12	0	0	0	554	1	617	-1
[3Y - 5Y]		22	22	21	0	0	0	0	0	0	0	937	7	938	-4
[5Y - 10Y]		19	0	0	0	0	0	0	0	0	0	37	0	15	-3
[10Y - more]		341	333	339	0	0	10	0	0	0	0	0	0	0	0
Tot	486	448	369	0	0	16	12	0	0	0	2,918	9	2,732	-12	
[0 - 3M]	Latin America and the Caribbean	218	2	156	0	0	59	0	0	0	0	1,109	1	1,011	-1
[3M - 1Y]		616	172	584	0	0	413	0	0	1,799	-7	3,310	4	3,265	-2
[1Y - 2Y]		327	16	323	0	0	308	0	0	1,082	-63	6,132	15	6,168	-12
[2Y - 3Y]		132	48	56	0	0	8	0	0	3	-7	3,652	9	3,272	-12
[3Y - 5Y]		376	78	345	78	8	189	79	7	45	-2	7,692	49	8,033	-35
[5Y - 10Y]		618	249	597	0	0	348	8	1	7	-20	2,298	51	1,702	-37
[10Y - more]		739	56	675	0	0	583	40	8	15	0	4	0	64	-4
Tot	3,026	621	2,736	78	8	1,908	128	17	2,951	-99	24,197	129	23,515	-102	
[0 - 3M]	Africa	76	18	76	0	0	58	0	0	0	0	87	0	133	0
[3M - 1Y]		274	70	274	0	0	204	0	0	0	0	277	0	355	0
[1Y - 2Y]		60	49	60	0	0	11	0	0	0	0	383	0	430	0
[2Y - 3Y]		201	137	201	0	0	121	0	0	0	0	445	0	400	0
[3Y - 5Y]		123	105	119	0	0	14	0	0	0	0	1,018	1	842	-1
[5Y - 10Y]		386	335	385	0	0	14	0	0	0	0	159	1	149	-6
[10Y - more]		308	286	280	0	0	0	0	0	0	0	0	0	0	0
Tot	1,428	1,001	1,396	0	0	423	0	0	0	0	2,369	3	2,309	-8	
[0 - 3M]	Others	777	59	777	68	0	650	0	0	0	0	331	0	103	0
[3M - 1Y]		1,301	191	1,301	85	13	1,141	0	0	0	0	756	0	852	-1
[1Y - 2Y]		562	6	472	83	0	383	0	0	109	-26	1,845	2	1,836	-1
[2Y - 3Y]		279	0	275	111	0	164	52	3	111	-35	1,774	1	1,648	-2
[3Y - 5Y]		1,121	5	1,090	715	0	366	0	0	35	-7	3,277	14	3,108	-10
[5Y - 10Y]		1,075	134	945	185	0	690	104	10	0	0	403	3	344	-1
[10Y - more]		387	49	354	0	0	304	35	3	0	0	0	0	20	0
Tot	5,502	444	5,215	1,248	13	3,699	192	16	255	-68	8,386	21	7,911	-14	

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			COREP CODE	REGULATION	
(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			
OWN FUNDS	A	OWN FUNDS	54,091	55,443	55,846	56,180	52,497	51,917	50,415	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	47,312	49,614	48,719	47,794	47,132	45,350	42,411	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)	28,764	28,764	28,764	28,764	28,764	28,764	28,764	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	26,710	28,877	31,289	33,557	26,404	27,887	29,171	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	-2,039	-2,039	-2,039	-2,418	-2,370	-2,500	-3,851	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	0	0	0	0	-330	-461	-793	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	-1,019	-	-
	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 (f) 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	-2,290	-2,242	-2,242	-2,242	-2,242	-2,242	-2,242	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	264	276	317	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-11,466	-11,466	-11,466	-11,466	-11,466	-11,466	-11,466	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	-2,203	-2,203	-2,203	-2,203	-2,116	-1,262	-693	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	-987	-677	-752	-806	-1,155	-1,573	-1,615	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-663	-663	-663	-663	-663	-663	-663	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) points (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iii) 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	-1,667	-1,581	-1,347	-1,326	-2,042	-1,919	-2,432	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	-1,828	-1,762	-1,583	-1,472	-2,031	-1,904	-1,956	CA1 (1.1.1.25)	Article 470 of CRR
A.1.20	Transitional adjustments	14,981	14,607	10,962	8,069	15,786	11,951	8,876	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 (+/-)	104	104	78	52	104	78	52	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 (+/-)	14,877	14,504	10,884	8,017	15,682	11,873	8,824	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)	209	344	1,510	2,677	111	1,230	2,486	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)	47,522	49,958	50,229	50,471	47,244	46,579	44,897	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,569	5,485	5,617	5,709	5,253	5,337	5,518	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	353,103	364,805	372,064	377,913	427,894	471,687	478,072	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 (+)	14,059								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	12,389								Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	5,261								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-891								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	13.40%	13.60%	13.09%	12.65%	11.01%	9.61%	8.87%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	13.46%	13.69%	13.50%	13.36%	11.04%	9.88%	9.39%	CA3 (3)	-
	C.3	Total Capital ratio	15.32%	15.20%	15.01%	14.87%	12.27%	11.01%	10.55%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		29,184	29,765	30,233	23,534	25,943	26,294			
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)				10.51%			7.01%		

(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
(*) Item 1.1.18 includes €48m attributable to 10/15% effect which for technical reasons is not reflected in 1.1.18 as per 31.12.2013

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

(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 (+)	9,784
Repayment of CET1 capital, buybacks (-)	3
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 (+/-)	3,449

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)(*)	-1,363
Other material losses and provisions from 1 January to 30 September 2014 (-)	0

(*) This figure has been updated by the ECB on 28 October 2014.