

Bank Name *	SE - Swedbank AB (publ)
LEI Code	M312WZV08Y7LYUC71685

(*) On 9 January 2015, Swedbank AB updated some components of the results of the 2014 EU wide stress test. In particular, the bank recognised an error in its calculation of coverage ratios. Therefore the figures have been revised even if these corrections do not change the overall outcome of the 2014 Stress test.



Summary Adverse Scenario

SE - Swedbank AB (publ)

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,402
Impairment losses on financial and non-financial assets in the banking book	133
Common Equity Tier 1 capital (1)	8,890
Total Risk Exposure (1)	48,955
Common Equity Tier 1 ratio, % (1)	18.2%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	4,338
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,779
3 yr cumulative losses from the stress in the trading book	327
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	8,931
Total Risk Exposure (1)	54,785
Common Equity Tier 1 ratio, % (1)	16.3%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,013
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

SE - Swedbank AB (publ)

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	2,402
Impairment losses on financial and non-financial assets in the banking book	133
Common Equity Tier 1 capital (1)	8,890
Total Risk Exposure (1)	48,955
Common Equity Tier 1 ratio, % (1)	18.2%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	7,241
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	362
3 yr cumulative losses from the stress in the trading book	241
Common Equity Tier 1 capital (1)	9,839
Total Risk Exposure (1)	51,026
Common Equity Tier 1 ratio, % (1)	19.3%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	4,082

⁽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 Risk	LTV % (as of 31/12/2013)	F-IR8 F-IR8 efaulted Defaulted	A-IRB Non-defaulted Default	STA	F. ulted Non-defaulted	IRB	re amounts (as of 3 A-IRB -defaulted Default	ST	A Defaulted Non-de	Value a F-IRB faulted Defau	A	ovisions (as of 31/1 IRB Defaulted Non-	2/2013) STA	Impairment Stock of Coverage Ratio - Impairment Stock of Coverage Impairment Stock of Cover	1/12/2015 as of 31/12/2016
SE - Swedbank AB (publ)	Central banks and central governments Trestitutions Corporates - Of Which: Socialised Lending Corporates - Of Which: Socialised Lending Corporates - Of Which: SPE Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Socialised on real estate property Retail - Couliriéns Retail - Secured on real estate property - Of Retail - Outlifens Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SPE Securitisation Office non-credit obligation assets TOTAL Securitisation of Retail - Other Retail - Office real - Securitisation of Retail - Other Retail	60.0% 60.0% 61.0% 61.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 242 0	0 0 1,809 27,509 282 282 15,117 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	126 0 126 0 1.153 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 1 0 48 15 1 14 0	0 0 0 0 1255 911 3 3 888 0 355 155 200 0 0 1255	1 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.07% 6 22.14% 0.03% 11 26.80% 0.02% 15 26.80% 0.02% 15 15.72% 0.08% 16 0.02% 17 41.86% 0.02% 12 38.31% 0.04% 0.05% 18 4.84% 0.02% 17 41.86% 0.02% 1.02% 18 38.31% 0.04% 0.05% 0.05% 18 35 40.43% 0.13% 35 40.26% 0.12% 35 39.89% 0.49% 46 52.24% 0.06% 320 23.25% 0.40% 46 52.24% 0.06% 0.05% 19 200 22.20% 0.05% 19 200 20.20% 0.05% 0.0	500 Sock Sock Sock Sock Sock Sock Sock Sock
Sweden (*) Refers to the part of Securitization exposure that is deducted.	(win EUR, *v) Central banks and central governments Institutoris Corporates - Of Which: SHE Corporates - Of Which: SHE Retail Retail - Secured on real estate property Betail - Secured on real estate property Betail - Secured on real estate property - Of Retail - Qualifying Retail - Of Which: SHE Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: ron-SME Securitisation Other non-realit ebligation assets TOTAL Securitisation and re-excurtisations positions deducted from capital Inneceptal and not schedule to MX.	7. 33 18 60.0% 40.0% 01.0%	E-188 E-188 E-188 E-188 Defaulted 0 912 0 912 103 0 0 912 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Al Sel Al	10,378 12 198 0 196 1.181 58	Non-defaulted Non-defaulte	Defaulted Nor	### Report	0 7 198 0 196 863 21 0 21 0 842		0	0 0 0 0 0 0 23 1 0	Defaulted Non- 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2013) - STA - STA - Cefaulted - 0 0 - 0	Impairment Stock of Coverage and Coverage a	13.1/2015 As of 3.1/13/2016 Coverage Coverage
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2014 EU-wide Stress Test Credit Rick (mit BUR, %) Central banks and central governments	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013) LTV % (as of 31/12/2013) Non-defaulted Defaulted Non-defaulted Non-	Baseline Scenario	Adverse Scenario as of 31/12/2016 as of 31/12/2015 as of 31/12/2016 Impairment rate Stock of Ratio Softal Provisions Social Provisions S
Institutions Corporates - Cf Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: NME Securitisation Other mon-retail obligation assets TOTAL Securitisation and re-securitisations positions deducted from capit (7) Mains to by set of Americania systems and securitisations positions deducted from capit	291 0 0 0 0 0 0 8 1 316 0 0 0 0 0 55 2 2 237 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.02% 0 18.99% 0.02% 0 25.18% 0.02% 0 28.41% 0.07% 7 10.68% 0 7.00% 2 7.19% 0.08% 5 9.48% 0.07% 7 10.68% 0.07% 7 10.68% 0.07% 7 10.68% 0.07% 7 10.68% 0.07% 7 10.68% 0.07% 7 10.68% 0.07% 7 10.68% 0.07% 1 14.55% 0.10% 1 117.57% 0.12% 4 25.81% 0.02% 1 14.55% 0.02% 1 118.57% 0.02% 1 118.57% 0.02% 1 118.57% 0.02% 1 118.57% 0.02% 1 118.57% 0.02% 1 118.57% 0.02% 1 118.57% 0.02% 1 118.57% 0.02% 1 118.57% 0.02% 1 118.57% 0.02% 1 118.57% 0.02% 1 15.545.50% 0.05% 1 15.545.50% 0.05% 1 15.46% 0.02% 0 0.05% 0 0	0.23% 0 18.58% 0.55% 0 22.87% 0.05% 0 22.87% 0.05% 0 12.58% 0.27% 12.10.20% 0.27% 12.10.20% 0.27% 12.10.20% 0.27% 12.10.20% 0.05% 0.35% 12.61% 0.35% 9 13.56% 0.35% 12 24.34% 0.44% 4 24.39% 0.46% 6 25.71% 0.04% 0 17.36% 0.05% 0.15% 0.0
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(inh EUx, %) Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: Specialised Lending Retail - Other Retail - Of Which: non-Specialised Lending Retail - Other Retail - Of Which: non-Specialised Lending Collection - Specialised Lending Collection -	Exposure values (ea of 31/12/2013) Risk exposure values (ea of 31/12/2013) Risk exposure amounts (as of 31/12/2013) STA F-1565 A-105 STA F-1565 A-105 STA	Baseline Scenario Security Soci of Coverage Rate Impairment Soci of Coverage Rate Original Soci of	Adverse Scenario Assert
Central hanks and central governments Institutions Corporate. Corporate of Which: Specialised Lending Retail - Secured on real estate property Retail - Other Retail - Offer Retail Populary Retail - Other Retail - Offer Retail Populary Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Securities along Offer Retail - Other Retail - Offer Retail - Of	Exposure values (as of 31/12/2013) Risk exposure amounts (as of 31/12/2013) Value adjustments and provisions (as of 31/12/2013)	Baseline Scenario	Adverse Scenario Adverse Adverse Scenario Adverse Adverse Adverse Scenario Adverse Adver



EBA BANKARA 2014 EU-wide Stress Test

P&L	31/12/2013	:	Baseline Scenari	0	Adverse Scenario			
(mln EUR)		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
Net interest income	2,650	2,650	2,650	2,650	2,385	1,980	1,920	
Net trading income		85	133	157	42	107	140	
of which trading losses from stress scenarios		-120	-72	-48	-163	-98	-65	
Other operating income	399	399	291	296	399	291	296	
Operating profit before impairments	2,402	2,328	2,380	2,534	1,752	1,304	1,282	
Impairment of financial assets (-)	-31	-115	-102	-105	-508	-600	-614	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-29	-115	-102	-105	-508	-600	-614	
Impairment Financial assets designated at fair value through P&L (-)	-3	0	0	0	0	0	0	
Impairment on non financial assets (-)	-102	-34	-6	0	-40	-17	0	
Operating profit after impairments from stress scenarios	2,269	2,179	2,272	2,428	1,204	687	668	
Other Income and expenses	-266	15	40	40	9	35	35	
Pre-Tax profit	2,003	2,195	2,312	2,468	1,213	721	703	
Tax	-441	-662	-696	-743	-364	-216	-211	
Net income	1,563	1,533	1,616	1,725	849	505	492	
Attributable to owners of the parent	1,527	1,498	1,579	1,686	831	494	481	
of which carried over to capital through retained earnings	382	377	397	424	208	123	120	
of which distributed as dividends	1,145	1,121	1,182	1,262	623	370	361	



RWA		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
Risk exposure amount for credit risk	41,901	43,724	43,767	43,840	45,104	47,183	47,649
Risk exposure amount Securitisation and re-securitisations	7	10	12	13	14	18	21
Risk exposure amount Other credit risk	41,894	43,714	43,756	43,828	45,089	47,165	47,628
Risk exposure amount for market risk	784	784	784	784	812	812	812
Risk exposure amount for operational risk	6,270	6,270	6,270	6,402	6,302	6,321	6,324
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)							
Total Risk exposure amount	48,955	50,778	50,822	51,026	52,217	54,316	54,785



			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	99						
Eveneuro valuos	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	99						
	Banking Book	7	10	12	13	14	18	21
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	7	10	12	13	14	18	21
Impairments	Hold to Maturity porfolio	0	0	0	0	0	0	0
	Available for Sale porfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	0	0	0	0	0	0	0

	(mln EUR)		V	ALUES AS O	F 31/12/201	13			VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	В
		EXPOSURES (according of pro-	RECT LONG ounting value gross visions) (1)	NET DIRECT PO positions of sov	is a maturit	er counterpaties	net of cash short only where there	DIRECT Derivatives with po	SOVEREIGN EXPOSI	Derivatives wit	IVES (1) h negative fair value at ./12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		n negative fair
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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 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 0 0 0	0 0 0 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Denmark	90 0 0 18 0 0 0	0 0 0 0 0	90 0 0 18 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	90 0 18 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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	50 43 1 6 59 0 0	50 28 1 6 59 0 0	50 43 1 6 59 0 0	0 0 0 0 0	0 0 0 0 0	0 15 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 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 [Finland	0 0 0 0 160 0 0	0 0 0 0 0	0 0 0 0 160 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 160 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [France	177 264 0 0 0 0 0	0 0 0 0 0	177 264 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	177 264 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
		EXPOSURES (according of pro	RECT LONG ounting value gross visions) (1)		ereign debt to oth is a maturit	er counterpaties	net of cash short only where there	Derivatives with po	IVES (1) h negative fair value at	Derivatives with	REIGN EXPOSURES	Derivatives wit	h negative fair			
Residual Maturity	Country / Region	Г						31/12	/2013	31	/12/2013	at 31/:	12/2013	value at 31	/12/2013	
				of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Germany	0 0 3 0 0 0	0 0 0 0 0	0 -7 -3 -10 -72 -29 0	0 0 0 0 0	0 0 0 0 0	0 -7 -3 -10 -72 -29 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 [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 - 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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Tot	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 - 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	0 0 0 0 0 0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Latvia	0 1 1 2 9 1 0 13	0 0 0 0 8 0 8	0 1 1 2 9 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 1 2 0 1 0 4	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
		EXPOSURES (according of pro	RECT LONG counting value gross visions) (1)	NET DIRECT PO positions of sov	ereign debt to oth is a maturit	exposures (long) her counterpaties by matching) 1)	net of cash short only where there	DIRECT Derivatives with po	T SOVEREIGN EXPOSI	Derivatives wit		Derivatives with		S (3) (on and off balance sheet) 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Tot	Lithuania	12 59 75 17 1 0	0 0 0 0 0 0	12 59 75 17 1 0 0	0 0 0 0 0	0 0 0 0 0	12 59 75 17 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 - 3M [Luxembourg	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Maita	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Netherlands	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Norway	243 0 53 0 11 21 0	208 0 0 0 0 0 0 0 0 208	243 0 53 0 11 21 0 328	0 0 0 0 0 0	0 0 0 0 0 0	34 0 53 0 11 21 0 120	0 0 224 0 118 415 7 765	0 0 2 0 2 4 1 8	0 0 0 329 0 0 0 329	0 0 0 -18 0 0 0 -18	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	Poland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 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 - 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 - 3M [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	

	(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
			IRECT LONG counting value gross		OSITIONS (gross e ereign debt to oth			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	of provisions) (1)		is a maturit	y matching) (1)		Derivatives with po 31/12/	sitive fair value at /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	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y [10Y - more Tot	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 0 0 0 0
[0 - 3M [Sweden	1,405 249 352 504 243 649 166 3,568	1,311 18 78 116 32 32 0 1,588	1,405 166 63 504 -21 -41 164 2,240	0 0 0 0 0	0 0 0 0 0	94 147 -15 388 -53 -73 164 652	0 0 0 0 0 0	0 0 0 0 0 0	538 496 873 878 818 1,432 9 5,043	-2 -13 -24 -55 -36 -93 0	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 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	Canada	0 0 0 0 2 0 0	0 0 0 0 2 0 0	0 0 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 - 3M [Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	u.s.	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013				
			RECT LONG	NET DIRECT	POSITIONS (gross	exposures (long)	net of cash short	DIREC	T SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)	
		of pro	EXPOSURES (accounting value gross of provisions) (1)		is a maturi	ity matching) (1)	only where there	Derivatives with po 31/12	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 Derivatives with negative fair value at 31/12/2013 Derivatives with positive fair value at 31/12/2013 Netional value Fair-value at 31/12/2013 Netional value Fair-value at 31/12/2013				positive fair value 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		Notional value		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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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 - 3M [Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 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	
[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 Tot	Others	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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			
(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	10,030	11,107	11,459	11,475	11,014	10,976	10,567	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,890	9,198	9,553	9,839	9,106	9,071	8,931	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)	3,833	3,833	3,833	3,833	3,833	3,833	3,833	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	4,433	4,810	5,207	5,631	4,641	4,764	4,884	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	68	119	149	169	254	365	439	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	2,269	2,269	2,269	2,269	2,269	2,269	2,269	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	nds 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	43	43	43	43	43	43	43	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	26	26	26	26	26	26	26	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)	-1,542	-1,542	-1,542	-1,542	-1,542	-1,542	-1,542	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 tempor differences net of associated DTLs	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-26	0	0	0	0	0	0	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	-214	-360	-432	-591	-418	-687	-1,022	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
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
OWN TONES	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(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR: Articles 36(1) point (k) (iv) and 153(8) of CRR and
	A.1.15.1	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) (ii), 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 (·) Holdings of CET1 capital instruments of financial sector entities where the	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 Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b);
	A.1.18	institution has a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.24}	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} CA1 {1.1.1.6 + 1.1.8 +	Article 470 of CRR
	A.1.20	Transitional adjustments	0	0	0	0	0	0	0	1.1.26}	-
	A.1.20.1 A.1.20.2	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 (+/-) Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign	0	0	0	0	0	0	0	CA1 (1.1.1.8)	Articles 479 and 480 of CRR
	A.1.20.3	exposure in AFS (+/-) ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional	620	569	498	368	569	498	368	CA1 {1.1.1.26} CA1 {1.1.2}	Articles 469 to 472, 478 and 481 of CRR Article 61 of CRR
	A.2.1	adjustments) 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)	9,510	9,767	10,051	10,206	9,674	9,568	9,298	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	521	1,340	1,408	1,269	1,340	1,408		CA1 {1.2}	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	48,955 718	50,778	50,822	51,026	52,217	54,316	54,785	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 to large financial institutions under IR8 the IR8 approaches to credit risk (+)	780 339								Article 381 to 386 of CRR Articles 153(2) of CRR
REQUIREMENTS	B.4	of which: stemming from the application of the supporting factor to increase	-1,342								Recital (44) of CRR
	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 (-	0								-
	B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
CAPITAL RATIOS (%)	C.1	Common Equity Tier 1 Capital ratio	18.16%	18.11%	18.80%	19.28%	17.44%	16.70%	16.30%	CA3 {1}	-
Transitional period	C.2	Tier 1 Capital ratio	19.43%	19.23%	19.78%	20.00%	18.53%	17.62%	16.97%	CA3 {3}	-
	C.3	Total Capital ratio	20.49%	21.87%	22.55%	22.49%	21.09%	20.21%	19.29%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		4,062	4,066	4,082	2,872	2,987	3,013		
	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)				19.28%			16.30%		

⁽¹⁾ Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum Item based on a fully 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 re	estructuring plans pu	blicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	cenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



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

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



Major Capital Measures from 1 January to 30 September 2014

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

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

Net issuance of Additional Tier 1 and T2 Instruments	Impact on Additional Tier 1 and Tier 2 Million EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	
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 (+/-)	750

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	
Other material losses and provisions from 1 January to 30 September 2014 (-)	-18