



2014 EU-wide Stress Test

Bank Name	ES - Catalunya Banc, S.A.
LEI Code	549300I84DXMIK4UUL30

2014 EU-wide Stress Test Summary Adverse Scenario

ES - Catalunya Banc, S.A.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	655
Impairment losses on financial and non-financial assets in the banking book	2,167
Common Equity Tier 1 capital ⁽¹⁾	2,599
Total Risk Exposure ⁽¹⁾	21,283
Common Equity Tier 1 ratio, % ⁽¹⁾	12.2%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	36
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,829
3 yr cumulative losses from the stress in the trading book	39
Valuation losses due to sovereign shock after tax and prudential filters	15
Common Equity Tier 1 capital ⁽¹⁾	1,415
Total Risk Exposure ⁽¹⁾	17,647
Common Equity Tier 1 ratio, % ⁽¹⁾	8.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	971
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

ES - Catalunya Banc, S.A.	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	655
Impairment losses on financial and non-financial assets in the banking book	2,167
Common Equity Tier 1 capital ⁽¹⁾	2,599
Total Risk Exposure ⁽¹⁾	21,283
Common Equity Tier 1 ratio, % ⁽¹⁾	12.2%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	413
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,120
3 yr cumulative losses from the stress in the trading book	14
Common Equity Tier 1 capital ⁽¹⁾	2,211
Total Risk Exposure ⁽¹⁾	17,647
Common Equity Tier 1 ratio, % ⁽¹⁾	12.5%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,412

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

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments																			
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	1,264	32	0	0	9,831	68	609	0	0	0	0	3,470	70	14	13	0	0	9	40
Corporates - Of Which: Specialised Lending	1,022	720	1,020	1,642	2,156	201	1,062	0	1,010	609	2,068	210	68	477	50	1,040	511	1,667	
Corporates - Of Which: SME	2	1	1	2	732	46	3	0	1	2	728	45	0	0	2	66	158		
Retail	200	93	569	399	304	48	236	0	559	109	266	51	19	69	29	209	25	150	
Retail - Secured on real estate property	114	12	20,026	4,387	1,645	54	86	0	4,274	453	761	40	2	8	428	1,807	39	73	
Retail - Secured on real estate property - Of	56.3%	1	0	554	136	54	1	0	3,449	431	451	36	0	0	412	1,632	30	38	
Retail - Secured on real estate property - Of	38.6%	0	0	18,618	4,043	1,155	50	0	4,065	389	423	35	0	0	401	1,586	28	38	
Retail - Qualifying Revolving	56.9%	0	0	0	0	232	2	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	113	12	854	208	204	2	85	0	345	22	138	2	2	8	16	175	2	14	
Retail - Other Retail - Of Which: SME	113	12	444	34	24	0	85	0	192	7	13	0	2	8	7	23	1	0	
Retail - Other Retail - Of Which: non-SME	0	0	410	174	180	2	0	0	153	15	125	2	0	0	9	152	1	14	
Equity	107	0	0	0	0	0	0	0	393	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	13	0	1,350	0	0	0	64	0	368	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	2,016	0	0	0	0	0	1,748	0	0	0	0	0	0	0	
TOTAL	7,507	774	21,059	6,029	35,072	373	2,150	0	5,848	1,062	9,600	130	84	498	478	2,847	109	780	
Securitisation and re-securitisation positions deducted from capital *																			

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

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.13%	29	42.06%	0.11%	51	44.72%	0.10%	70	46.53%			
0.84%	91	38.69%	0.54%	99	39.45%	0.45%	106	39.85%			
1.79%	2,638	68.19%	1.20%	2,663	67.59%	1.12%	2,608	67.11%			
0	0	0	0	0	0	0	0	0			
1.80%	2,739	34.01%	1.03%	2,823	32.92%	0.65%	3,027	33.11%			
1.59%	2,413	31.50%	0.90%	2,559	30.34%	0.54%	2,635	29.48%			
0.99%	64	29.27%	0.56%	67	27.10%	0.42%	69	25.87%			
1.61%	2,349	31.56%	0.91%	2,491	30.44%	0.55%	2,566	29.58%			
2.17%	41	77.31%	1.72%	46	72.41%	1.58%	50	69.34%			
5.79%	285	82.81%	3.30%	318	82.55%	2.38%	341	82.33%			
1.80%	52	57.90%	1.29%	60	55.93%	1.05%	68	56.39%			
10.55%	232	90.79%	5.88%	257	92.22%	4.13%	272	92.45%			
6.47%	7	90.00%	4.81%	9	90.00%	-	9	90.00%			
1.02%	5,404	44.90%	0.60%	5,685	43.56%	0.41%	5,870	42.62%			

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.44%	98	40.78%	0.40%	174	44.45%	0.35%	240	47.45%			
1.14%	96	39.20%	0.99%	111	40.31%	0.72%	121	40.75%			
2.64%	2,583	68.07%	2.75%	2,707	67.20%	2.01%	2,790	66.61%			
0	0	0	0	0	0	0	0	0			
2.40%	2,864	34.21%	1.93%	3,204	33.37%	1.19%	3,381	33.10%			
2.14%	2,521	31.67%	1.77%	2,808	30.78%	1.06%	2,951	30.49%			
1.41%	68	29.72%	1.06%	74	27.21%	0.67%	77	25.89%			
2.10%	2,453	31.72%	1.79%	2,734	30.89%	1.08%	2,874	30.63%			
2.67%	43	77.93%	2.49%	49	73.07%	2.13%	54	70.01%			
7.11%	300	84.15%	4.74%	348	84.08%	3.16%	377	83.81%			
2.49%	56	57.21%	2.41%	71	56.39%	1.74%	82	57.08%			
12.78%	244	92.44%	7.71%	276	92.71%	5.00%	294	96.11%			
8.31%	9	90.00%	7.04%	13	90.00%	-	13	90.00%			
1.50%	5,649	44.84%	1.24%	6,209	43.51%	0.81%	6,545	43.05%			

	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																			
Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisation positions deducted from capital *																			

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

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.13%	29	42.06%	0.11%	51	44.72%	0.10%	70	46.53%			
0.84%	91	38.69%	0.54%	99	39.45%	0.44%	105	39.84%			
1.82%	2,474	68.28%	1.23%	2,537	67.79%	1.12%	2,590	67.31%			
0	0	0	0	0	0	0	0	0			
1.81%	2,713	33.94%	1.03%	2,896	32.87%	0.65%	2,999	32.00%			
1.59%	2,388	31.42%	0.90%	2,533	30.27%	0.55%	2,608	29.42%			
0.99%	64	29.27%	0.56%	67	27.10%	0.42%	69	25.87%			
1.61%	2,324	31.48%	0.91%	2,465	30.37%	0.55%	2,539	29.52%			
2.17%	41	77.24%	1.72%	46	72.35%	1.58%	50	69.29%			
5.79%	284	82.79%	3.30%	317	82.52%	2.38%	341	82.31%			
1.80%	52	57.91%	1.29%	60	55.93%	1.05%	68	56.40%			
10.55%	232	90.79%	5.88%	257	92.22%	4.13%	272	92.46%			
6.47%	7	90.00%	4.81%	9	90.00%	-	9	90.00%			
1.02%	5,314	44.92%	0.60%	5,592	43.42%	0.41%	5,773	42.55%			

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Coverage Ratio
		Default	Default			Default	Default			Default	Default
0.44%	98	40.78%	0.40%	174	44.45%	0.35%	240	47.45%			
1.14%	96	39.19%	0.98%	111	40.29%	0.72%	121	40.74%			
2.68%	2,517	68.26%	2.78%	2,637	67.41%	2.00%	2,716	66.82%			
0	0	0	0	0	0	0	0	0			
2.41%	2,837	34.14%	1.94%	3,174	33.32%	1.19%	3,350	33			

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	500	396	393	352	217	379	361
Net trading income		-9	-7	-5	-22	-14	-10
of which trading losses from stress scenarios		-7	-4	-3	-20	-12	-8
Other operating income	581	78	24	15	78	24	15
Operating profit before impairments	655	144	146	124	-69	62	43
Impairment of financial assets (-)	-2,058	-613	-323	-185	-874	-616	-336
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-2,058	-613	-323	-185	-874	-616	-336
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	-110	0	0	0	-1	-1	-1
Operating profit after impairments from stress scenarios	-1,513	-469	-177	-61	-944	-555	-294
Other Income and expenses	-7	75	56	22	73	53	22
Pre-Tax profit	-1,519	-394	-121	-39	-871	-501	-272
Tax	2,032	118	36	12	245	150	82
Net income	513	-276	-85	-28	-626	-351	-191
Attributable to owners of the parent	513	-276	-85	-28	-626	-351	-191
of which carried over to capital through retained earnings	513	-276	-85	-28	-626	-351	-191
of which distributed as dividends	0	0	0	0	0	0	0

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

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	18,987	17,453	15,937	15,352	17,454	15,937	15,352
Risk exposure amount Securitisation and re-securitisations	404	449	248	134	520	317	169
Risk exposure amount Other credit risk	18,583	17,004	15,689	15,218	16,934	15,620	15,183
Risk exposure amount for market risk	264	264	264	264	264	264	264
Risk exposure amount for operational risk	2,015	2,015	2,015	2,015	2,015	2,015	2,015
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	16	16	16	16	16	16	16
Total Risk exposure amount	21,283	19,749	18,233	17,647	19,750	18,233	17,647

2014 EU-wide Stress Test - Sovereign Exposure

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

Notes and definitions

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

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

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

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

		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	2,658	2,372	2,281	2,252	2,013	1,654	1,457	CA1 (1)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,599	2,323	2,239	2,211	1,965	1,612	1,415	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)	10,286	10,286	10,286	10,286	10,286	10,286	10,286	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	-7,668	-7,944	-8,028	-8,056	-8,294	-8,645	-8,836	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	-1	0	0	-41	-25	-28	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	1	1	1	1	-36	-22	-26	-	-	
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	1	-2	-1	-1	-5	-3	-2	-	-	
	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	0	0	0	0	0	0	0	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	-1	-1	-1	0	20	13	10	-	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-19	-19	-19	-19	-19	-19	-19	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	0	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	0	0	0	0	0	0	0	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 379(3) of CRR	
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR		
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR		
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR		
A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 (1.1.1.25)	Article 470 of CRR		
A.1.20	Transitional adjustments	-1	2	1	0	4	2	1	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 (+/-)	-1	2	1	0	4	2	1	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)	0	0	0	0	0	0	0	CA1 (1.1.2)	Article 61 of CRR		
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,599	2,323	2,239	2,211	1,965	1,612	1,415	CA1 (1.1)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	59	49	43	41	49	42	42	CA1 (1.2)	Article 71 of CRR		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	21,283	19,749	18,233	17,647	19,750	18,233	17,647	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 (+)	366									Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	90									Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0									Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-522									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	12.21%	11.76%	12.28%	12.53%	9.95%	8.84%	8.02%	CA3 (1)	-	
	C.2	Tier 1 Capital ratio	12.21%	11.76%	12.28%	12.53%	9.95%	8.84%	8.02%	CA3 (3)	-	
	C.3	Total Capital ratio	12.49%	12.01%	12.51%	12.76%	10.19%	9.07%	8.26%	CA3 (5)	-	
D	Common Equity Tier 1 Capital Threshold		1,580	1,459	1,412	1,086	1,003	971				
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)				12.53%			8.01%			

(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

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	-29	-1,568	-6	-1,568	Includes a mandatory reduction on the non defaulted exposure of 2013
2015	10	-1,482	215	-1,482	Includes a mandatory reduction on the non defaulted exposure of 2013
2016	-14	-585	209	-585	Includes a mandatory reduction on the non defaulted exposure of 2013
Total	-34	-3,635	419	-3,635	



2014 EU-wide Stress Test

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

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

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

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

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