

2014 EU-wide Stress Test Summary Adverse Scenario

FR - Groupe BPCE

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	6 200
Impairment losses on financial and non-financial assets in the banking book	3 530
Common Equity Tier 1 capital ⁽¹⁾	41 199
Total Risk Exposure ⁽¹⁾	410 521
Common Equity Tier 1 ratio, % ⁽¹⁾	10,0%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	6 679
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	14 309
3 yr cumulative losses from the stress in the trading book	2 215
Valuation losses due to sovereign shock after tax and prudential filters	776
Common Equity Tier 1 capital ⁽¹⁾	32 058
Total Risk Exposure ⁽¹⁾	458 147
Common Equity Tier 1 ratio, % ⁽¹⁾	7,0%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	25 198
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

FR - Groupe BPCE

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	6 200
Impairment losses on financial and non-financial assets in the banking book	3 530
Common Equity Tier 1 capital ⁽¹⁾	41 199
Total Risk Exposure ⁽¹⁾	410 521
Common Equity Tier 1 ratio, % ⁽¹⁾	10,0%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	12 387
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	5 968
3 yr cumulative losses from the stress in the trading book	1 195
Common Equity Tier 1 capital ⁽¹⁾	42 935
Total Risk Exposure ⁽¹⁾	423 903
Common Equity Tier 1 ratio, % ⁽¹⁾	10,1%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	33 912

⁽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

	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
(mln EUR)							
Net interest income	10 462	10 180	9 119	9 060	8 350	7 843	7 982
Net trading income		-1 076	-837	-718	-1 587	-1 144	-922
of which trading losses from stress scenarios		-597	-358	-239	-1 108	-665	-443
Other operating income	1820,463289	1 905	1 905	1 905	1 759	1 759	1 759
Operating profit before impairments	6 200	4 657	3 835	3 896	2 149	2 085	2 445
Impairment of financial assets (-)	-3522,062416	-2 193	-1 977	-1 797	-4 718	-4 541	-4 464
Impairment of financial assets other than Impairment Financial	-3480,754609	-1 951	-1 832	-1 700	-4 258	-4 265	-4 276
assets designated at fair Impairment on non	-41,30780646	-242	-145	-97	-460	-277	-187
financial assets (-)	-8,00067932	0	0	0	-293	-176	-117
Operating profit after impairments from stress	2 670	2 463	1 858	2 099	-2 862	-2 632	-2 136
Other Income and expenses	547,7381529	177	177	177	-266	-172	-124
Pre-Tax profit	3 217	2 641	2 035	2 276	-3 128	-2 804	-2 260
Tax	-1304,937703	-792	-610	-683	938	841	678
Net income	1 912	1 849	1 424	1 593	-2 190	-1 963	-1 582
Attributable to owners of the parent	1 607	1 511	1 096	1 251	-1 918	-1 807	-1 590
of which carried over to capital through retained or which distributed as dividends	689	622	182	303	-2 382	-2 225	-1 870
	918	888	914	949	464	418	280

	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	346 460	352 605	356 489	359 400	373 008	382 506	386 779
Risk exposure amount Securitisation and re-	24 006	28 420	30 876	32 596	36 738	44 144	49 239
Risk exposure amount Other credit risk	322 454	324 185	325 613	326 805	336 270	338 363	337 540
Risk exposure amount for market risk	25 052	25 190	25 341	25 494	29 458	31 002	31 951
Risk exposure amount for operational risk	37 871	37 871	37 871	37 871	37 871	37 871	37 871
Transitional floors for Risk exposure amount	0	0	0	0	0	0	408
AQR adjustments	1 138	1 138	1 138	1 138	1 138	1 138	1 138
Total Risk exposure a	410 521	416 803	420 839	423 903	441 475	452 518	458 147



2014 EU-wide Stress Test

Securitisation

(mln EUR)

		as of 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
Exposure values	Banking Book	21 870						
	Trading Book (excl. correlation trading positions under CRM)	3 441						
	Correlation Trading Portfolio (CRM)	0						
	Total	25 311						
Risk exposure values	Banking Book	21 155	24 547	26 647	28 112	31 792	38 217	42 611
	Trading Book (excl. correlation trading positions under CRM)	2 851	3 873	4 230	4 484	4 946	5 927	6 628
	Total	24 006	28 420	30 876	32 596	36 738	44 144	49 239
Impairments	Hold to Maturity portfolio	180	194	195	196	582	703	733
	Available for Sale portfolio	150	150	150	150	150	151	151
	Held for trading portfolio							
	Total	330	344	346	347	732	854	884

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: FVO (designated at fair value through profit&loss) banking book	of which: AFS 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 [		0	0	0	0	0	0	0	0	0	0	68	68	68	-68
[3M - 1Y [		2	0	2	0	2	0	0	0	0	33	33	33	33	-33
[1Y - 2Y [		106	0	96	53	0	-10	0	0	0	31	31,218129	31	31	-31,218128
[2Y - 3Y [		111	0	-150	55	0	-261	0	500	-56	0	0	0	0	0
[3Y - 5Y [		292	0	195	0	0	166	0	0	0	36	37	36	36	-37
[5Y - 10Y [		109	0	55	30	0	-5	0	100	-3	65	67	65	65	-67
[10Y - more		24	0	15	0	0	15	60	1	0	0	0	0	0	0
Tot		645	0	213	138	0	-93	60	1	600	-59	233	236	233	-236
[0 - 3M [		110	100	99	0	0	-1	0	323	-1	0	0	0	0	0
[3M - 1Y [		205	0	-23	0	0	-55	0	0	7	0	7	7	7	-7
[1Y - 2Y [		224	0	223	44	1	5	176	13,163645	0	0	40	40,031094	11	-10,996097
[2Y - 3Y [		431	0	431	0	0	431	0	0	0	18	18	18	18	-18
[3Y - 5Y [		937	0	920	175	4	124	1,431	37	50	-3	58	58	0	0
[5Y - 10Y [		155	0	114	45	0	52	223	44	0	0	0	0	0	0
[10Y - more		62	0	16	24	0	-8	50	0	0	0	0	0	0	0
Tot		2,124	100	1,799	288	5	549	1,881	105	373	-4	123	124	36	-36
[0 - 3M [		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	-2,738069
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	1	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	3	1	-1
[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	3	4	-4
[0 - 3M [		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		52	0	52	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		14	0	14	14	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	-2,204777
[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		14	0	14	14	0	0	0	0	0	0	0	0	2	-2
[0 - 3M [		-44	0	44	38	1	155	9	0	0	0	0	0	0	0
[3M - 1Y [		48	0	48	36	0	1	95	2	213	-14	0	0	0	0
[1Y - 2Y [		6	2	6	0	0	4	84	0,68612766	150	-6,28731988	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	40	-4	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	100	-16	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		98	2	98	74	0	5	333	12	503	-40	0	0	0	0
[0 - 3M [		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 [		0	0	0	0	0	0	0	0	201	-7	0	0	0	0
[3M - 1Y [		3	0	3	0	0	3	300	12	123	7	7	7	7	-7
[1Y - 2Y [		0	0	0	0	0	0	250	2,05993926	0	0	18	18,187035	18	-18,187035
[2Y - 3Y [		0	0	0	0	0	0	640	18	170	0	0	0	0	0
[3Y - 5Y [		29	0	27	0	0	27	320	7	250	-26	0	0	0	0
[5Y - 10Y [		0	0	-2	0	0	-2	430	3	195	-14	0	0	0	0
[10Y - more		1	0	0	0	0	0	395	4	280	-10	0	0	0	0
Tot		34	0	29	0	0	29	2,335	47	1,219	-58	25	25	25	-25

(min 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)			
								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	
			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 (-)
	France	226	22	191	0	0	169	967	10	280	-4	0	0	0	0
[0 - 3M [		1 301	382	986	11	2	430	578	7	26	-2	0	0	29	-29
[3M - 1Y [		52 887	47 687	50 176	3 230	16	-965	215	62	62	-3,49361082	0	0	0	0
[1Y - 2Y [		4 915	342	4 338	2 937	3	795	148	5	818	-107	0	0	0	0
[2Y - 3Y [		4 364	335	3 106	2 932	4	-488	332	21	357	-59	25	25	83	-83
[3Y - 5Y [		12 584	203	6 714	8 370	17	-4 651	280	40	436	-30	0	0	0	0
[5Y - 10Y [		6 700	718	2 089	1 036	2	-296	952	196	531	-58	0	0	0	0
[10Y - more															
Tot		82 977	49 689	67 602	17 976	44	-5 005	3 472	283	2 509	-264	25	25	112	-112
	Germany	119	10	77	0	0	56	2 104	74	962	-14	59	59	18	-18
[0 - 3M [		339	0	194	65	0	130	1 536	66	862	-53	18	18	18	-18
[3M - 1Y [		1 535	0	748	101	0	647	3 406	180,9896026	1 026	-61,55319286	316	316,534108	316	-316,534107
[1Y - 2Y [		168	0	-2 224	40	0	0	1 799	141	422	-20	0	0	0	0
[2Y - 3Y [		1 081	0	-1 266	0	0	0	2 903	253	867	-116	50	50	50	-50
[3Y - 5Y [		1 358	0	-2 322	37	0	-2 359	3 155	302	2 919	-114	73	72	73	-72
[5Y - 10Y [		256	0	224	0	0	24	2 458	212	1 405	-42	0	0	0	0
[10Y - more															
Tot		4 856	10	-4 569	242	0	-4 821	17 361	1 229	8 463	-420	515	516	515	-516
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		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	1	1	1	-1
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	4	3,593158	6	-6,24373
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	1	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	11	12	2	-2
[5Y - 10Y [		1	0	-1	0	0	-1	0	0	0	0	7	6	0	0
[10Y - more		1	0	1	0	0	1	0	0	0	0	0	0	0	0
Tot		3	0	-1	0	0	-1	0	0	0	0	22	24	9	-9
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		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 [		1	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		18	0	18	11	8	0	0	0	0	0	0	0	0	0
Tot		19	0	19	11	8	0	0	0	0	0	0	0	0	0
	Hungary	0	0	0	0	0	0	0	0	0	0	1	1	0	0
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	4	4	36	-36
[3M - 1Y [		1	0	1	0	0	1	0	0	0	0	26	26,242934	61	-61,031092
[1Y - 2Y [		10	0	10	0	0	10	0	0	0	0	136	135	56	-56
[2Y - 3Y [		78	0	70	0	1	34	0	0	0	0	87	92	151	-147
[3Y - 5Y [		2	0	-5	0	0	-5	0	0	0	29	27	1	1	-1
[5Y - 10Y [		13	0	13	0	0	13	0	0	0	0	0	0	0	0
[10Y - more															
Tot		105	0	90	0	1	54	0	0	0	0	282	285	305	-301
	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		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 [		15	0	15	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		152	0	152	0	0	152	0	0	0	0	-290	296	272	-275
[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															
Tot		167	0	167	0	0	152	0	0	0	0	290	296	272	-275
	Ireland	26	0	26	26	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		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	19	19,416466	19	-19,416466
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		6	0	6	0	6	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	7	7	7	-7
[10Y - more		159	0	159	0	0	0	0	0	0	0	0	0	0	0
Tot		191	0	191	185	6	1	0	0	0	0	26	27	26	-27
	Italy	1 065	0	481	1	1	478	0	0	0	0	41	41	41	-41
[0 - 3M [		1 768	0	-66	74	10	-202	0	0	0	0	23	23	23	-23
[3M - 1Y [		2 859	608	1 236	3	0	-376	64	3,52959394	0	0	10	10,456066	10	-10,456066
[1Y - 2Y [		280	0	-1 155	112	0	-1 317	35	0	8	-7	36	36	36	-36
[2Y - 3Y [		703	0	545	0	0	478	30	0	2	2	194	183	183	-179
[3Y - 5Y [		2 284	0	1 907	506	0	1 400	15	0	7	0	7	7	15	-15
[5Y - 10Y [		2 845	0	2 807	1 423	0	107	186	30	9	-2	0	0	0	0
[10Y - more															
Tot		11 804	608	5 754	2 119	11	569	330	37	19	-9	315	311	308	-303

(min EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
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								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	
			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 [	Latvia	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 [	Liechtenstein	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 [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	117	126	56	-57
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	9	8,794742	110	-110,51191
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	1	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	33	36	26	-27
[5Y - 10Y [		18	0	18	0	0	18	0	0	52	-50	164	147	66	-56
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		18	0	18	0	0	18	0	52	-50	323	318	258	-250	
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		10	0	10	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		10	0	10	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[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 [	Netherlands	19	0	-4	0	0	-4	4 622	8	1 505	-19	0	0	0	0
[3M - 1Y [		259	0	224	0	224	224	3 286	18	844	-10	73	73	36	-36
[1Y - 2Y [		10	10	-159	0	-169	-169	540	2 882	2 882	-68,02124369	18	18,182068	18	-18,182067
[2Y - 3Y [		203	0	201	50	0	152	1 329	82	692	-2	0	0	0	0
[3Y - 5Y [		682	0	534	268	0	179	3 704	259	2 548	-117	0	0	36	-36
[5Y - 10Y [		426	0	199	17	0	48	8 997	187	11 422	-475	0	0	0	0
[10Y - more		0	-44	0	0	-44	1 650	66	1 055	-163	0	0	0	0	0
Tot		1 599	10	951	334	0	385	24 128	641	20 948	-854	91	91	91	-91
[0 - 3M [	Norway	0	0	0	0	0	0	4	0	183	-10	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	74	4	165	-5	36	36	36	-36
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	169	13	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	7	1	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	225	2	222	-3	0	0	0	0	0
Tot		0	0	0	0	0	488	20	575	-17	36	36	36	36	-36
[0 - 3M [	Poland	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 [		10	0	10	0	10	10	0	0	0	0	0	1	3	-3,310936
[2Y - 3Y [		3	0	3	0	3	3	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	-3	0	-3	-3	0	0	0	0	0	3	1	-1
[5Y - 10Y [		26	0	9	0	9	9	0	0	0	0	0	0	1	-2
[10Y - more		367	0	359	0	-6	0	0	0	0	0	0	0	0	0
Tot		406	0	378	0	0	13	0	0	0	0	4	6	-6	

(min 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)			
								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	
			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 (-)
	Portugal	0	0	0	0	0	0	0	0	0	0	18	18	18	-18
[0 - 3M [		41	0	41	34	0	7	0	0	0	0	7	7	7	-7
[3M - 1Y [		29	0	29	0	0	0	0	0	93	0	93	91,957232	93	-91,957232
[1Y - 2Y [		1	0	1	0	1	1	0	0	0	0	0	0	0	0
[2Y - 3Y [		2	0	2	0	0	2	0	0	0	0	0	0	0	0
[3Y - 5Y [		19	0	19	15	4	0	0	0	0	0	55	48	55	-48
[5Y - 10Y [		2	0	2	0	2	1	0	0	0	0	0	0	0	0
[10Y - more		95	0	95	49	6	11	0	0	0	0	173	165	173	-165
Tot															
	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		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	1	0	3
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	7	10	1	-1
[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	7	11	11	-11
	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		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 [		113	0	113	49	0	0	0	0	0	0	7	7,342094	7	-7,342094
[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	20	20	20	-20
[5Y - 10Y [		0	0	-1	0	0	-1	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		113	0	113	49	0	-1	0	0	0	0	27	27	27	-27
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		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 [		166	0	166	0	1	0	0	0	0	0	0	0	0	0
[10Y - more		52	0	52	52	0	0	0	0	0	0	0	0	0	0
Tot		217	0	217	52	1	0	0	0	0	0	7	7	7	-7
	Spain	6	0	-87	0	1	-89	0	0	0	0	32	32	32	-32
[0 - 3M [		267	0	47	0	2	45	0	0	0	0	33	33	33	-33
[3M - 1Y [		1 050	54	959	5	0	30	2	0,164029	69	-10,064964	46	46,437041	46	-46,437041
[1Y - 2Y [		88	0	63	0	0	63	0	0	0	0	0	0	0	0
[2Y - 3Y [		124	0	-299	0	7	-306	7	1	14	-1	0	0	0	0
[3Y - 5Y [		384	0	347	0	6	341	25	4	0	18	17	18	18	-17
[5Y - 10Y [		104	0	-86	0	0	-86	0	0	0	0	0	0	0	0
[10Y - more		2 022	54	943	6	16	-2	34	5	83	-11	129	128	129	-128
Tot															
	Sweden	0	0	0	0	0	0	0	0	0	0	14	14	14	-14
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	4	4	4	-4
[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 [		1	0	1	0	0	1	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		1	0	1	0	0	1	0	0	0	0	17	17	17	-17
	United Kingdom	0	0	0	0	0	0	0	0	0	0	86	86	86	-86
[0 - 3M [		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	86	87	86	-87
	Australia	0	0	0	0	0	0	0	0	0	0	64	64	64	-64
[0 - 3M [		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	64	64	64	-64

(min 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)			
								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	
			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 [	Canada	0	0	0	0	0	0	0	0	0	0	48	48	48	-48
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		216	0	216	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	216	0	216	0	0	0	0	0	0	0	48	48	48	-48	
[0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Japan	63	0	63	0	63	0	0	0	0	0	0	0	0	0
[3M - 1Y [		11	0	11	0	11	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		548	0	548	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 [		82	0	-12	0	-12	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	705	0	610	0	0	62	0	0	0	0	0	0	0	0	
[0 - 3M [	U.S.	76	0	76	76	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 [		2 093	0	2 093	0	0	148	0	0	0	0	0	0	0	0
[2Y - 3Y [		1	0	-18	0	1	-19	0	0	0	0	0	0	0	0
[3Y - 5Y [		122	0	-38	7	-46	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		80	0	42	1	40	0	0	0	0	0	0	0	0	0
[10Y - more	12	0	-40	1	-43	0	0	0	0	0	0	0	0	0	
Tot	2 384	0	2 114	84	4	80	0	0	0	0	0	0	0	0	
[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	18	18	18	-18
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	29	29	51	-51	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	-4	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	0	0	0	0	0	0	0	0	0	0	47	48	73	-74	
[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 [		551	551	551	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 [		83	83	83	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	41	41	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	675	675	675	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	1	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	11	13	20	-20
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	145	136	145	-136
[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	156	150	165	-157	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	57	57	72	-72
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	165	165	128	-129
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	32	31,243,492	140	-140,230,246
[2Y - 3Y [		4	4	4	0	4	0	0	0	0	0	76	77	54	-54
[3Y - 5Y [		36	0	29	0	29	0	0	0	0	0	225	222	222	-218
[5Y - 10Y [		32	16	27	0	0	11	0	0	0	0	104	97	98	-92
[10Y - more	13	1	-2	0	0	-4	0	0	0	0	0	0	0	0	
Tot	85	22	59	0	0	36	0	0	0	0	658	654	714	-704	

(min 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 [	Middle East	628	628	628	0	0	0	0	52	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	78	1	29	-2	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	5	-5,525972	-14
[2Y - 3Y [		36	24	36	0	0	12	0	0	0	7	10	13	14	-14
[3Y - 5Y [		0	0	-4	0	0	-4	0	0	0	7	16	14	1	-1
[5Y - 10Y [		60	51	32	0	0	-19	0	0	0	0	1	1	1	-1
[10Y - more	22	0	21	0	0	21	0	0	0	0	0	0	0	0	
Tot		747	704	714	0	0	10	78	1	80	-2	15	26	34	-35
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	177	178	69	-69	0
[3M - 1Y [		2	2	2	0	0	0	0	0	0	56	54	128	86	-127
[1Y - 2Y [		11	8	11	0	0	3	0	0	0	29	26,875068	91	86	-88,04858
[2Y - 3Y [		26	0	26	0	0	0	0	0	0	126	124	378	331	-352
[3Y - 5Y [		31	29	31	0	0	2	0	0	0	311	295	378	295	-285
[5Y - 10Y [		186	77	171	0	1	93	0	0	0	295	279	331	0	0
[10Y - more	38	0	20	0	3	17	0	0	0	0	0	0	0	0	
Tot		294	142	261	0	3	115	0	0	0	993	958	1 084	-1 007	
[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 [		29	29	27	0	0	-2	0	0	0	0	0	0	0	0
[5Y - 10Y [		15	15	15	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	129	125	129	0	0	4	0	0	0	0	0	0	0	0	
Tot		173	169	171	0	0	2	0	0	0	0	0	0	0	
[0 - 3M [	Others	12	2	12	10	0	0	0	0	0	0	118	118	52	-52
[3M - 1Y [		8	1	8	6	0	0	0	0	0	124	124	209	124	-208
[1Y - 2Y [		13	3	13	4	0	5	0	0	0	62	61,612752	87	30	-84,487431
[2Y - 3Y [		22	8	22	14	0	0	0	0	0	47	50	30	343	-336
[3Y - 5Y [		10	1	10	7	0	1	0	0	0	244	257	20	20	-21
[5Y - 10Y [		145	79	118	0	0	39	0	0	0	80	76	0	0	0
[10Y - more	105	0	25	0	0	24	0	0	0	0	0	0	0	0	
Tot		314	94	207	43	0	70	0	0	0	675	687	741	-732	

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				
(min EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
OWN FUNDS	A OWN FUNDS	51 454	50 935	49 762	49 424	46 798	42 302	38 547	CA1 (1)	Articles 41(18) and 72 of CRR
	A.1 COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	41 199	42 013	42 551	42 935	37 875	35 091	32 058	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)	20 231	20 231	20 231	20 231	20 231	20 231	20 231	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	24 728	25 350	25 531	25 834	22 346	20 121	18 251	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) point (a) and (f) of CRR
	A.1.3 Accumulated other comprehensive income	184	-49	-188	-281	-1 603	-1 638	-2 023	CA1 (1.1.1.3)	Articles 41(20), 26(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	-268	-268	-268	-268	-1 464	-1 135	-1 294	-	-
	A.1.3.2 Of which: arising from unrealised gains/losses from the rest of AFS portfolio	1 310	1 087	947	854	729	374	138	-	-
	A.1.4 Other Reserves	-1 167	-1 167	-1 167	-1 167	-1 167	-1 167	-1 167	CA1 (1.1.1.4)	Articles 41(17) 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 41(22), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6 Minority interest given recognition in CET1 capital	3 855	4 112	4 277	4 432	4 025	4 079	4 087	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	322	322	322	322	322	322	322	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	214	214	161	107	1 171	681	517	-	-
	A.1.9 (-) Intangible assets (including Goodwill)	-5 343	-5 343	-5 343	-5 343	-5 095	-4 946	-4 847	CA1 (1.1.1.10 + 1.1.1.13)	Articles 41(13), 36(1) point (b) and 37 of CRR, Articles 41(15), 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	-2 289	-1 855	-1 431	-990	-3 038	-3 535	-4 091	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	-1 467	-1 365	-1 287	-1 182	-1 537	-1 526	-1 340	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 41(29), 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 41(22), 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 41(26), 36(1) point (h) and 88 to 91 of CRR, Articles 36(1) point (k) (i), 242(1) point (b), 246(1) point (b) and 256 of CRR, Articles 36(1) point (i) (iii) and 37(5) of CRR, Articles 36(1) point (i) (iv), and 133(5) of CRR and 4
	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), 242(1) point (b), 246(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 42(7), 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	-136	-369	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38, Articles 40(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 42(7), 36(1) point (i): 43, 45, 47, 48(1) point (b): 46(1) to (3) and 79 of CRR	
A.1.19 (-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	-135	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20 Transitional adjustments	1 931	1 562	1 465	971	2 240	2 595	2 621	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 48(1) to (3), and 484 to 487 of CRR	
A.1.20.2 Transitional adjustments due to additional minority interests (+/-)	1 500	1 565	1 272	923	1 147	735	490	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 (+/-)	430	-4	173	49	1 093	1 860	2 132	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)	4 219	4 219	3 481	3 199	4 319	3 481	3 150	CA1 (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 2 CAPITAL (net of deductions and after transitional adjustments)	45 518	46 332	46 631	46 125	42 195	38 571	35 248	CA1 (1.1)	Article 25 of CRR	
A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5 936	4 603	3 730	3 299	4 603	3 730	3 299	CA1 (1.2)	Article 71 of CRR	
B TOTAL RISK EXPOSURE AMOUNT	410 521	416 803	420 829	423 903	441 475	452 518	458 147	CA1 (1)	Articles 42(3), 55, 90 and 98 of CRR	
B.1 of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	12731,17464	0	0	0	0	0	0	CA1 (1)	Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR	
B.2 of which: stemming from from CVA capital requirements (+)	9406,063025	0	0	0	0	0	0	-	Articles 361 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 (+)	2595	0	0	0	0	0	0	-	Articles 123(2) of CRR	
B.4 of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-4511	0	0	0	0	0	0	-	Recital (46) 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 (-)	-155	0	0	0	0	0	0	-	-	
B.6 of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0	-	Article 124 to 164 of CRR	
C.1 Common Equity Tier 1 Capital ratio	10,04%	10,08%	10,11%	10,13%	8,58%	7,75%	7,00%	CA3 (1)	-	
C.2 Tier 1 Capital ratio	11,09%	11,12%	10,94%	10,88%	9,56%	8,52%	7,69%	CA3 (3)	-	
C.3 Total Capital ratio	12,52%	12,22%	11,82%	11,46%	10,60%	9,35%	8,41%	CA3 (5)	-	
D Common Equity Tier 1 Capital Threshold		33344	33667	33912	34281	24888	25198			
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			
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			
F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0			
G Fully Loaded Common Equity Tier 1 Capital ratio (3)					9,90%		6,43%			

(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 31st 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	
(min 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

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 (+)	1105,074
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

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