

2014 EU-wide Stress Test Summary Adverse Scenario

UK - Barclays plc

Actual figures as of 31 December 2013	mIn EUR, %
Operating profit before impairments	8,581
Impairment losses on financial and non-financial assets in the banking book	5,112
Common Equity Tier 1 capital ⁽¹⁾	48,248
Total Risk Exposure ⁽¹⁾	530,758
Common Equity Tier 1 ratio, % ⁽¹⁾	9.1%

Outcome of the adverse scenario as of 31 December 2016	mIn EUR, %
3 yr cumulative operating profit before impairments	14,517
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	16,290
3 yr cumulative losses from the stress in the trading book	6,323
Valuation losses due to sovereign shock after tax and prudential filters	746
Common Equity Tier 1 capital ⁽¹⁾	46,103
Total Risk Exposure ⁽¹⁾	645,378
Common Equity Tier 1 ratio, % ⁽¹⁾	7.1%

Memorandum items	mIn EUR
Common EU wide CET1 Threshold (5.5%)	35,496
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⁾	5,380
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

UK - Barclays plc

Actual figures as of 31 December 2013	mIn EUR, %
Operating profit before impairments	8,581
Impairment losses on financial and non-financial assets in the banking book	5,112
Common Equity Tier 1 capital ⁽¹⁾	48,248
Total Risk Exposure ⁽¹⁾	530,758
Common Equity Tier 1 ratio, % ⁽¹⁾	9.1%

Outcome of the baseline scenario as of 31 December 2016	mIn EUR, %
3 yr cumulative operating profit before impairments	21,063
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	9,507
3 yr cumulative losses from the stress in the trading book	3,941
Common Equity Tier 1 capital ⁽¹⁾	54,211
Total Risk Exposure ⁽¹⁾	552,330
Common Equity Tier 1 ratio, % ⁽¹⁾	9.8%

Memorandum items	mIn EUR
Common EU wide CET1 Threshold (8.0%)	44,186

⁽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
Credit Risk

Table for UK - Barclays plc showing Exposure values, Risk exposure amounts, and Value adjustments and provisions as of 31/12/2013 and 31/12/2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, and Retail.

(*) Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for United Kingdom showing Exposure values, Risk exposure amounts, and Value adjustments and provisions as of 31/12/2013 and 31/12/2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, and Retail.

(*) Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for United States showing Exposure values, Risk exposure amounts, and Value adjustments and provisions as of 31/12/2013 and 31/12/2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, and Retail.

(*) Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for South Africa showing Exposure values, Risk exposure amounts, and Value adjustments and provisions as of 31/12/2013 and 31/12/2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, and Retail.

(*) Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for Germany showing Exposure values, Risk exposure amounts, and Value adjustments and provisions as of 31/12/2013 and 31/12/2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, and Retail.

(*) Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for Switzerland showing Exposure values, Risk exposure amounts, and Value adjustments and provisions as of 31/12/2013 and 31/12/2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, and Retail.

(*) Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Default Stock as of 31/12/2014, 31/12/2015, and 31/12/2016.


2014 EU-wide Stress Test

P&L (mln EUR)	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	13,914	13,914	13,914	13,914	13,914	13,914	13,914
Net trading income		5,865	6,653	7,048	4,674	5,939	6,571
of which trading losses from stress scenarios		-1,971	-1,182	-788	-3,161	-1,897	-1,265
Other operating income	1,261	1,660	1,445	1,336	1,143	1,174	1,168
Operating profit before impairments	8,581	6,300	7,192	7,570	3,683	5,145	5,689
Impairment of financial assets (-)	-5,017	-3,343	-2,940	-2,845	-5,564	-5,387	-4,708
Impairment of financial assets other than instruments designated at fair value through P&I (-)	-5,131	-3,204	-2,857	-2,790	-5,288	-5,221	-4,598
Impairment Financial assets designated at fair value through P&L (-)	114	-139	-83	-56	-276	-165	-110
Impairment on non financial assets (-)	-95	-142	-123	-114	-268	-199	-164
Operating profit after impairments from stress scenarios	3,469	2,816	4,129	4,611	-2,149	-440	817
Other Income and expenses	-29	313	239	193	418	291	231
Pre-Tax profit	3,440	3,129	4,368	4,804	-1,731	-149	1,048
Tax	-1,884	-939	-1,311	-1,441	519	45	-314
Net income	1,556	2,190	3,058	3,363	-1,212	-104	733
Attributable to owners of the parent	648	1,482	2,358	2,651	-1,884	-766	69
of which carried over to capital through retained earnings	0	889	1,414	1,591	-1,884	-766	51
of which distributed as dividends	648	593	943	1,060	0	0	18


2014 EU-wide Stress Test
RWA

	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
(mln EUR)							
Risk exposure amount for credit risk	388,873	404,859	406,580	410,445	444,017	467,647	476,504
Risk exposure amount Securitisation and re-securitisations	29,102	34,284	37,071	38,876	40,932	47,632	51,835
Risk exposure amount Other credit risk	359,772	370,575	369,509	371,569	403,084	420,015	424,668
Risk exposure amount for market risk	76,768	76,768	76,768	76,768	103,757	103,757	103,757
Risk exposure amount for operational risk	65,117	65,117	65,117	65,117	65,117	65,117	65,117
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
Total Risk exposure amount	530,758	546,744	548,465	552,330	612,891	636,521	645,378



2014 EU-wide Stress Test

Securitisation

		(mln EUR)	Baseline scenario				Adverse scenario		
			as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	27,718							
	Trading Book (excl. correlation trading positions under CRM)	3,947							
	Correlation Trading Portfolio (CRM)	0							
	Total	31,665							
Risk exposure values	Banking Book	18,730	22,891	25,040	26,456	28,813	34,635	38,375	
	Trading Book (excl. correlation trading positions under CRM)	10,372	11,393	12,031	12,421	12,119	12,997	13,460	
	Total	29,102	34,284	37,071	38,876	40,932	47,632	51,835	
Impairments	Hold to Maturity portfolio	214	214	214	214	374	374	374	
	Available for Sale portfolio	0	0	0	0	0	0	0	
	Held for trading portfolio								
	Total	214	214	214	214	374	374	374	

(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 [		0	0	0	0	0	0	8	3	145	-6	319	1	341	-1
[3M - 1Y [		64	0	64	58	0	6	305	39	20	0	558	4	524	-4
[1Y - 2Y [		0	0	-5	0	0	-5	100	2	0	0	866	11	910	-12
[2Y - 3Y [		132	0	132	116	0	15	115	10	50	-5	555	14	543	-13
[3Y - 5Y [		233	0	149	57	0	92	150	32	0	0	914	30	798	-28
[5Y - 10Y [		1,241	0	1,010	862	0	148	131	8	16	-4	438	15	447	-17
[10Y - more		51	0	-84	0	0	-84	1,095	65	44	-12	0	0	0	0
Tot		1,721	0	1,267	1,094	0	172	1,904	159	276	-27	3,650	75	3,564	-75
[0 - 3M [		11	0	11	0	0	11	50	0	278	-5	142	0	169	-1
[3M - 1Y [		11	0	5	0	0	5	0	0	0	0	205	1	295	-2
[1Y - 2Y [		180	0	172	129	0	42	0	0	0	0	614	9	635	-8
[2Y - 3Y [		899	0	848	844	0	4	1,499	161	0	0	961	20	830	-19
[3Y - 5Y [		722	0	670	617	0	52	1	0	0	0	930	22	926	-26
[5Y - 10Y [		1,788	0	1,698	1,226	0	472	50	1	0	0	557	13	371	-8
[10Y - more		119	0	-658	0	0	-658	491	80	650	-213	0	0	0	0
Tot		3,731	0	2,745	2,817	0	-71	2,106	243	928	-218	3,408	65	3,225	-64
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	80	2	77	-1
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	178	2	166	-2
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	227	3	234	-3
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	76	1	62	-1
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	397	13	401	-10
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	4	0	6	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	961	21	945	-17
[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	5	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	5	1	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	4	1	4	-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	9	2	8	-1
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	64	1	22	0
[3M - 1Y [		6	0	6	0	0	6	50	1	0	0	91	0	128	-1
[1Y - 2Y [		0	0	0	0	0	0	50	2	0	0	142	2	148	-2
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	114	2	106	-2
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	64	1	84	-2
[5Y - 10Y [		6	0	1	0	0	1	0	0	0	0	36	1	36	-1
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		12	0	7	0	0	7	100	3	0	0	510	7	523	-8
[0 - 3M [		355	0	355	344	0	11	300	0	653	-7	278	1	279	0
[3M - 1Y [		377	0	363	377	0	-14	0	0	107	-4	102	0	179	-1
[1Y - 2Y [		0	0	-9	0	0	-9	0	0	140	-9	185	1	186	-1
[2Y - 3Y [		13	0	13	0	0	13	383	18	161	-17	363	2	321	-2
[3Y - 5Y [		0	0	-16	0	0	-16	0	0	24	-3	467	2	450	-6
[5Y - 10Y [		10	0	10	0	0	10	23	6	91	-2	88	1	126	-3
[10Y - more		4	0	4	0	0	4	0	0	0	0	0	0	0	0
Tot		758	0	719	721	0	-2	705	24	1,175	-42	1,483	7	1,541	-13
[0 - 3M [		0	0	0	0	0	0	0	0	7	0	11	0	10	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	42	1	40	-1
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	37	0	18	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	2	0	2	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	16	1	30	-1
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	4	1	1	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	7	0	112	3	101	-2
[0 - 3M [		0	0	0	0	0	0	339	9	425	-11	91	0	49	0
[3M - 1Y [		0	0	-35	0	0	-35	413	16	100	-4	133	1	47	0
[1Y - 2Y [		0	0	0	0	0	0	200	13	100	-9	113	1	249	-1
[2Y - 3Y [		4	0	4	0	0	4	489	47	1,000	-79	408	2	242	-1
[3Y - 5Y [		48	0	-30	11	0	-41	2,217	315	1,349	-207	236	1	203	-2
[5Y - 10Y [		964	0	874	718	0	156	874	134	605	-69	109	1	102	-1
[10Y - more		52	0	52	0	0	52	0	0	300	-52	0	0	0	0
Tot		1,069	0	865	729	0	136	4,578	534	3,878	-431	1,090	6	892	-5
[0 - 3M [		27	0	27	0	0	27	1,474	41	962	-10	438	0	439	-1
[3M - 1Y [		187	0	180	0	0	180	860	24	2,248	-123	721	2	792	-1
[1Y - 2Y [		1,677	0	1,675	1,548	0	127	1,262	97	255	-14	1,412	4	1,486	-4
[2Y - 3Y [		1,537	0	851	1,520	0	-668	1,038	27	0	0	2,552	8	2,427	-4
[3Y - 5Y [		2,277	0	2,188	1,587	0	601	88	6	13	0	4,322	27	4,001	-23
[5Y - 10Y [		4,189	0	2,639	3,708	0	-1,069	868	78	333	-20	1,038	34	1,084	-38
[10Y - more		1,664	58	226	0	0	226	780	84	248	-15	0	0	0	0
Tot		11,558	58	7,787	8,363	0	-576	6,369	357	4,060	-182	10,482	75	10,229	-71
[0 - 3M [		305	0	305	0	6	299	1,065	8	1,931	-61	480	0	678	-1
[3M - 1Y [		499	0	329	0	0	329	3,239	17	1,169	-50	644	1	446	-1
[1Y - 2Y [		1,399	0	1,298	1,194	0	104	1,279	46	600	-36	702	3	1,045	-3
[2Y - 3Y [		131	0	-31	0	0	-31	2,842	162	541	-29	1,718	8	1,543	-6
[3Y - 5Y [		536	0	-429	98	0	-527	3,080	163	5,428	-400	2,746	14	2,782	-13

(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 (-)
Tot		6	0	0	6	0	-6	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 [	Malta	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 [		213	0	176	200	0	-24	250	0	0	0	80	0	86	0
[3M - 1Y [		13	0	3	0	0	3	1,625	53	249	-8	344	1	372	-1
[1Y - 2Y [	Netherlands	88	0	44	53	0	-8	7,019	559	700	-48	146	1	173	-1
[2Y - 3Y [		417	0	373	297	0	76	2,996	248	500	-56	297	1	283	-2
[3Y - 5Y [		932	0	668	676	0	-8	315	33	2,500	-451	934	2	1,258	-4
[5Y - 10Y [		3,123	0	2,997	1,917	0	1,080	0	0	3,189	-542	417	7	266	-5
[10Y - more		80	0	-817	0	0	-817	0	0	1,289	-345	0	0	0	0
Tot		4,865	0	3,445	3,143	0	302	12,206	893	8,429	-1,450	2,220	12	2,439	-13
[0 - 3M [		0	0	0	0	0	0	12	0	637	-7	1	0	1	0
[3M - 1Y [		0	0	0	0	0	0	0	0	66	-1	70	1	68	0
[1Y - 2Y [	Norway	1	0	1	0	0	1	0	0	72	-6	112	1	108	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	119	-10	62	0	84	-1
[3Y - 5Y [		1	0	1	0	0	1	0	0	383	-43	143	1	203	-1
[5Y - 10Y [		24	0	24	0	0	24	0	0	36	-1	53	0	36	0
[10Y - more		0	0	0	0	0	0	124	0	48	-9	0	0	0	0
Tot		26	0	26	0	0	26	136	0	1,360	-77	440	3	500	-2
[0 - 3M [		2	0	2	0	0	2	0	0	0	0	67	1	58	-1
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	309	3	261	-2
[1Y - 2Y [	Poland	10	0	1	0	0	1	0	0	0	0	127	2	162	-2
[2Y - 3Y [		4	0	1	0	0	1	0	0	0	0	269	4	249	-4
[3Y - 5Y [		18	0	5	0	0	5	0	0	0	0	415	9	467	-8
[5Y - 10Y [		18	0	-7	0	0	-7	0	0	0	0	73	4	62	-1
[10Y - more		0	0	-3	0	0	-3	0	0	0	0	0	0	0	0
Tot		52	0	-2	0	0	-2	0	0	0	0	1,261	23	1,259	-18
[0 - 3M [		1	0	1	0	0	1	0	0	0	0	100	0	182	0
[3M - 1Y [		219	1	191	217	0	-26	150	6	0	0	404	1	447	-1
[1Y - 2Y [	Portugal	164	13	151	149	0	2	750	48	0	0	880	10	805	-12
[2Y - 3Y [		8	1	2	0	0	2	0	0	0	0	831	27	697	-24
[3Y - 5Y [		18	7	7	0	0	7	301	50	1,291	-199	1,438	116	1,453	-116
[5Y - 10Y [		86	2	39	-1	0	40	0	0	103	-13	509	72	512	-69
[10Y - more		26	26	-2	0	0	-2	0	0	0	0	0	0	0	0
Tot		521	50	390	364	0	25	1,201	104	1,394	-212	4,162	226	4,096	-222
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	54	1	50	-1
[3M - 1Y [		1	0	1	0	0	1	0	0	0	0	119	2	143	-4
[1Y - 2Y [	Romania	18	0	18	0	0	18	0	0	0	0	146	1	204	-2
[2Y - 3Y [		29	0	29	0	0	29	0	0	0	0	78	0	88	0
[3Y - 5Y [		5	0	4	0	0	4	0	0	0	0	217	13	228	-7
[5Y - 10Y [		1	0	-13	0	0	-13	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		55	0	39	0	0	39	0	0	0	0	614	17	712	-14
[0 - 3M [		0	0	0	0	0	0	470	8	0	0	54	1	43	0
[3M - 1Y [		3	0	3	0	0	3	2,296	42	160	-3	108	1	73	0
[1Y - 2Y [	Slovakia	0	0	0	0	0	0	1,937	64	86	-3	89	1	74	-1
[2Y - 3Y [		0	0	-2	0	0	-2	249	12	107	0	65	1	50	-1
[3Y - 5Y [		9	0	-1	0	0	-1	36	0	122	-1	154	6	84	-6
[5Y - 10Y [		33	0	18	0	0	18	458	40	0	0	11	0	13	0
[10Y - more		0	0	-18	0	0	-18	0	0	0	0	0	0	0	0
Tot		45	0	0	0	0	0	5,447	166	475	-7	480	10	338	-8
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	23	0	22	0
[3M - 1Y [		13	0	13	0	0	13	0	0	0	0	37	0	18	0
[1Y - 2Y [	Slovenia	0	0	-2	0	0	-2	0	0	0	0	0	0	24	0
[2Y - 3Y [		0	0	-2	0	0	-2	0	0	0	0	50	1	38	0
[3Y - 5Y [		36	0	-34	31	0	-3	0	0	0	0	48	2	35	-1
[5Y - 10Y [		42	0	30	35	0	-5	0	0	0	0	0	0	0	-1
[10Y - more		2	0	2	0	0	2	0	0	0	0	0	0	0	0
Tot		94	0	75	66	0	9	0	0	0	0	164	3	143	-2
[0 - 3M [		27	10	7	0	7	1	0	0	85	-5	501	1	473	-2
[3M - 1Y [		115	1	-10	0	91	-101	101	8	0	0	843	4	909	-4
[1Y - 2Y [	Spain	58	0	-175	0	25	-200	10	1	0	0	1,414	8	1,460	-8
[2Y - 3Y [		177	0	149	0	6	143	0	0	0	0	2,394	16	1,787	-7
[3Y - 5Y [		364	0	112	0	0	112	0	0	0	0	4,054	57	3,807	-51
[5Y - 10Y [		248	14	35	0	0	35	200	14	0	0	1,134	44	1,183	-48
[10Y - more		388	0	21	0	21	0	0	0	25	0	0	0	0	0
Tot		1,377	25	139	0	129	10	405	34	110	-5	10,341	130	9,619	-120
[0 - 3M [		48	0	48	0	0	48	922	8	1,471	-32	150	0	109	0
[3M - 1Y [		61	0	61	51	0	10	0	0	4,191	-114	333	2	344	-1
[1Y - 2Y [	Sweden	105	0	105	84	0	22	0	0	425	-26	257	3	258	-2
[2Y - 3Y [		110	0	73	0	0	-72	0	0	595	-57	563	4	433	-2
[3Y - 5Y [		230	0	162	222	0	-59	0	0	826	-114	343	2	423	-4
[5Y - 10Y [		306	0	179	0	0	179	1,616	39	2,350	-161	146	2	178	-3
[10Y - more		9	0	-16	0	0	-16	4	0	0	0	0	0	0	0
Tot		870	0	541	429	0	112	2,542	47	9,861	-505	1,792	13	1,745	-12
[0 - 3M [		125	40	29	0	31	-2	571	19	273	-4	18	0	0	0

(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 (-)
[3M - 1Y [	United Kingdom	7	7	-11	0	0	-11	287	15	149	-13	18	0	0	0
[1Y - 2Y [		24	6	-149	0	7	-156	497	2	641	-33	25	0	43	-1
[2Y - 3Y [		2,768	28	2,287	1,708	1	579	235	1	665	-12	7	0	29	-1
[3Y - 5Y [		5,487	53	5,415	4,919	0	497	1,283	7	1,626	-33	0	0	50	-1
[5Y - 10Y [		19,768	57	18,937	17,985	12	941	78	0	445	-18	0	0	0	0
[10Y - more		16,298	589	15,074	0	6,326	8,748	54	2	29	0	0	0	0	0
Tot		44,477	781	41,584	24,611	6,376	10,597	3,005	46	3,828	-113	68	0	122	-3
[0 - 3M [	Australia	2	0	2	0	0	2	110	1	1,889	-39	23	0	10	0
[3M - 1Y [		300	0	118	34	0	84	6	0	564	-10	25	0	29	0
[1Y - 2Y [		416	0	181	0	0	181	0	0	0	0	78	1	146	-2
[2Y - 3Y [		107	0	72	49	0	23	194	2	0	0	309	7	152	-3
[3Y - 5Y [		122	0	-122	0	0	-122	65	0	0	0	709	20	936	-27
[5Y - 10Y [		597	0	505	73	0	432	146	9	0	0	61	2	0	0
[10Y - more	326	0	212	0	0	212	101	4	0	-3	0	0	0	0	
Tot		1,869	0	968	155	0	813	623	16	2,453	-52	1,205	30	1,273	-32
[0 - 3M [	Canada	0	0	0	0	0	0	1,325	8	1,599	-42	0	0	0	0
[3M - 1Y [		11	0	11	0	0	11	691	7	2,251	-72	0	0	0	0
[1Y - 2Y [		43	0	39	0	0	39	65	0	13	0	0	0	0	0
[2Y - 3Y [		1	0	-1	0	0	-1	54	1	242	-26	0	0	0	0
[3Y - 5Y [		9	0	6	0	0	6	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	-26	0	0	-26	4	0	4	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	136	1	30	0	0	0	0	0	
Tot		64	0	28	0	0	28	2,274	17	4,139	-140	0	0	0	0
[0 - 3M [	Hong Kong	1	0	1	0	0	1	28	0	411	-3	7	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	7	0	7	0
[1Y - 2Y [		10	0	10	0	0	10	0	0	0	0	0	0	0	0
[2Y - 3Y [		20	0	20	0	0	20	0	0	0	0	0	0	0	0
[3Y - 5Y [		7	0	7	0	0	7	0	0	0	0	0	0	0	0
[5Y - 10Y [		24	0	24	0	0	24	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		63	0	63	0	0	63	28	0	411	-3	14	0	7	0
[0 - 3M [	Japan	198	0	189	0	0	189	0	0	0	0	34	0	25	0
[3M - 1Y [		83	0	67	0	0	67	0	0	0	0	193	1	125	0
[1Y - 2Y [		551	0	463	415	0	48	0	0	0	0	469	6	354	-5
[2Y - 3Y [		370	0	174	140	0	34	0	0	0	0	348	8	392	-7
[3Y - 5Y [		983	0	179	0	0	179	0	0	345	-19	1,077	29	1,163	-32
[5Y - 10Y [		1,497	0	-731	0	0	-731	0	0	0	0	172	4	126	-4
[10Y - more	1,077	0	5	0	0	5	0	0	0	0	0	0	0	0	
Tot		4,758	0	346	555	0	-209	0	0	345	-19	2,292	48	2,185	-48
[0 - 3M [	U.S.	251	0	-136	0	0	-136	0	3	0	0	541	0	267	0
[3M - 1Y [		485	0	-968	0	0	-968	0	0	0	0	569	1	832	-2
[1Y - 2Y [		1,850	355	-1,249	0	0	-1,249	3	7	0	0	560	1	371	0
[2Y - 3Y [		4,948	0	947	1,959	0	-1,013	0	0	0	0	405	1	315	-1
[3Y - 5Y [		7,828	0	4,567	2,373	0	2,194	0	0	0	0	332	1	451	-2
[5Y - 10Y [		15,330	0	10,588	9,995	0	592	0	0	0	0	336	3	287	-2
[10Y - more	8,419	0	5,461	0	0	5,461	0	0	0	0	0	0	0	0	
Tot		39,112	355	19,210	14,328	0	4,882	3	10	0	2,743	7	2,524	-7	
[0 - 3M [	China	1	0	1	0	0	1	0	0	0	0	0	0	0	0
[3M - 1Y [		7	0	7	0	0	7	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		8	0	8	0	0	8	0	0	0	0	0	0	0	
[0 - 3M [	Switzerland	0	0	0	0	0	0	9,530	30	3,745	-38	139	1	97	0
[3M - 1Y [		39	0	39	39	0	0	3,356	58	14,431	-48	0	0	11	0
[1Y - 2Y [		650	0	649	650	0	-1	1,632	52	2,630	-51	0	0	11	0
[2Y - 3Y [		681	0	680	681	0	0	1,220	34	2,409	-95	22	0	25	-1
[3Y - 5Y [		4	0	2	0	0	2	1,940	76	2,917	-196	0	0	0	0
[5Y - 10Y [		3	0	0	0	0	0	161	8	115	-13	0	0	0	0
[10Y - more	6	0	3	0	0	3	77	0	65	0	0	0	0	0	
Tot		1,383	0	1,374	1,369	0	4	17,915	258	26,312	-441	161	1	144	-1
[0 - 3M [	Other advanced economies non EEA	470	0	470	251	0	219	4,674	49	3,928	-37	203	2	152	-1
[3M - 1Y [		807	345	452	996	0	452	996	11	920	-41	338	7	345	-2
[1Y - 2Y [		227	0	193	0	0	193	46	0	46	0	499	7	393	-6
[2Y - 3Y [		125	0	68	0	0	68	156	8	0	0	726	14	763	-15
[3Y - 5Y [		147	0	141	0	0	141	0	0	0	0	2,622	51	2,848	-55
[5Y - 10Y [		220	0	164	0	0	164	157	13	10	0	997	12	455	-5
[10Y - more	34	0	13	0	0	13	34	3	115	-15	0	0	7	0	
Tot		2,030	345	1,501	251	0	1,250	6,062	84	5,019	-93	5,384	90	4,963	-84
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	12	0	32	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	108	1	37	0
[1Y - 2Y [		4	4	0	0	0	0	0	0	0	0	97	1	178	-3
[2Y - 3Y [		3	0	-1	0	0	-1	0	0	0	0	188	7	161	-6
[3Y - 5Y [		41	0	36	0	0	36	0	0	0	0	162	11	150	-11
[5Y - 10Y [		24	0	3	0	0	3	327	24	0	0	32	5	4	0
[10Y - more	10	0	10	0	0	10	92	24	0	0	0	0	0	0	
Tot		82	4	49	0	0	49	420	48	0	0	600	25	561	-20
[0 - 3M [		0	0	0	0	0	0	299	3	627	-18	134	2	239	-4
[3M - 1Y [		168	168	0	0	0	0	1,253	12	500	-6	342	6	287	-5
[1Y - 2Y [		11	11	0	0	0	0	0	0	0	0	489	16	509	-20

(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 (-)	
[2Y - 3Y [	Middle East	5	0	5	0	0	5	0	0	0	0	699	23	644	-20
[3Y - 5Y [		14	0	-9	0	0	-9	0	0	0	0	831	33	782	-29
[5Y - 10Y [		15	0	11	0	0	11	0	0	0	0	56	1	70	-2
[10Y - more		12	0	12	0	0	12	0	0	0	0	0	0	0	0	0
Tot		224	179	18	0	0	18	1,552	15	1,128	-24	2,552	81	2,530	-80	
[0 - 3M [	Latin America and the Caribbean	166	5	152	0	0	152	1,074	19	2,624	-95	1,539	23	1,431	-17
[3M - 1Y [		773	0	771	294	0	478	0	0	2,393	-7	3,359	63	2,981	-65
[1Y - 2Y [		55	0	8	0	0	8	0	0	0	0	3,679	173	4,804	-188
[2Y - 3Y [		94	0	88	0	0	88	0	0	0	0	3,181	226	4,318	-230
[3Y - 5Y [		113	0	100	0	0	100	0	0	0	0	9,533	572	8,299	-590
[5Y - 10Y [	203	0	176	0	0	176	161	199	176	-167	2,513	448	3,458	-428	
[10Y - more	231	0	188	0	0	188	0	0	0	0	151	10	66	-4		
Tot	1,636	5	1,484	294	0	1,190	1,234	218	5,194	-269	23,955	1,515	25,357	-1,522		
[0 - 3M [	Africa	1,827	283	1,456	1,116	235	105	0	0	0	0	290	2	233	-3
[3M - 1Y [		1,414	127	1,288	1,178	0	110	0	0	0	0	697	5	633	-4
[1Y - 2Y [		786	458	282	317	0	-35	0	0	0	0	705	9	735	-12
[2Y - 3Y [		234	151	83	83	0	0	0	0	0	0	527	26	624	-27
[3Y - 5Y [		1,118	381	713	715	9	-12	0	0	0	0	1,493	62	1,309	-55
[5Y - 10Y [	1,691	642	938	566	47	324	0	0	0	0	220	15	461	-30	
[10Y - more	1,829	14	1,807	781	0	1,026	0	0	0	0	0	0	0	0	0	
Tot	8,900	2,056	6,566	4,755	292	1,520	0	0	0	0	3,932	119	3,994	-131		
[0 - 3M [	Others	183	2	182	169	0	13	4,279	53	4,588	-111	906	11	1,178	-25
[3M - 1Y [		736	0	732	221	0	511	137	3	4,739	-1,066	2,105	28	2,476	-27
[1Y - 2Y [		17	0	13	0	0	13	0	0	886	-67	4,913	117	4,941	-133
[2Y - 3Y [		40	1	36	0	0	36	916	65	0	0	3,608	102	3,967	-107
[3Y - 5Y [		153	2	142	0	0	142	91	2	199	-3	11,441	477	11,167	-429
[5Y - 10Y [	392	0	350	43	0	307	180	18	960	-6	2,159	148	2,639	-177	
[10Y - more	184	13	160	0	0	160	7	1	0	0	50	5	29	-3		
Tot	1,705	19	1,615	433	0	1,182	5,610	142	11,372	-1,253	25,182	888	26,396	-901		

Notes and definitions

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

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

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

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



2014 EU-wide Stress Test

Capital

(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION
			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	79,699	81,006	82,102	82,206	77,166	75,260	74,098	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	48,248	50,395	52,647	54,211	46,555	45,805	46,103	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)	23,258	24,114	24,114	24,114	24,123	24,739	24,739	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	38,892	39,781	41,195	42,786	37,008	36,242	36,293	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	-857	-969	-1,036	-1,080	-2,058	-2,254	-2,474	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	-78	-78	-78	-78	-1,052	-1,113	-1,243	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	255	143	77	33	29	-107	-197	-	-
	A.1.4	Other Reserves	1,164	1,672	1,875	1,892	2,162	2,162	2,360	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,485	1,485	1,485	1,485	1,485	1,485	1,485	CA1 {1.1.1.7}	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	-2,582	-2,600	-2,600	-2,600	-2,600	-2,600	-2,600	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	63	63	47	31	842	668	497	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-9,139	-9,139	-9,139	-9,139	-9,139	-9,139	-9,139	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	-1,253	-1,136	-876	-831	-2,149	-2,345	-2,068	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	-2,526	-2,732	-2,420	-2,448	-3,089	-3,153	-2,989	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(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(B) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 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	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	-255	-143	0	0	-29	0	0	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR	

(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION
			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			
	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 (+/-)	-255	-143	0	0	-29	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,934	11,898	10,788	9,677	11,898	10,788	9,677	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)	60,182	62,294	63,434	63,888	58,453	56,593	55,781	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	19,517	18,712	18,667	18,318	18,712	18,667	18,318	CA1 {1.2}	Article 71 of CRR
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	530,758	546,744	548,465	552,330	612,891	636,521	645,378	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	14,052								Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	25,073								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 (+)	2,459								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-1,972								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 (-)	-1,835								-
	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	9.09%	9.22%	9.60%	9.81%	7.60%	7.20%	7.14%	CA3 {1}	-
	C.2	Tier 1 Capital ratio	11.34%	11.39%	11.57%	11.57%	9.54%	8.89%	8.64%	CA3 {3}	-
	C.3	Total Capital ratio	15.02%	14.82%	14.97%	14.88%	12.59%	11.82%	11.48%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		43,740	43,877	44,186	33,709	35,009	35,496		
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)					5,380	5,380	5,380		
	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)				9.81%			7.14%		

(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

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 (+)	80
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 (+/-)	2,823

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)	-263
Other material losses and provisions from 1 January to 30 September 2014 (-)	-1,123