

2014 EU-wide Stress Test Summary Adverse Scenario

BZWBK

Actual figures as of 31 December 2013	mIn EUR, %
Operating profit before impairments	772
Impairment losses on financial and non-financial assets in the banking book	172
Common Equity Tier 1 capital ⁽¹⁾	2 429
Total Risk Exposure ⁽¹⁾	19 355
Common Equity Tier 1 ratio, % ⁽¹⁾	12,6%

Outcome of the adverse scenario as of 31 December 2016	mIn EUR, %
3 yr cumulative operating profit before impairments	1 374
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	861
3 yr cumulative losses from the stress in the trading book	37
Valuation losses due to sovereign shock after tax and prudential filters	96
Common Equity Tier 1 capital ⁽¹⁾	2 823
Total Risk Exposure ⁽¹⁾	19 357
Common Equity Tier 1 ratio, % ⁽¹⁾	14,6%

Memorandum items	mIn EUR
Common EU wide CET1 Threshold (5.5%)	1 065
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

BZWBK

Actual figures as of 31 December 2013	mIn EUR, %
Operating profit before impairments	772
Impairment losses on financial and non-financial assets in the banking book	172
Common Equity Tier 1 capital ⁽¹⁾	2 429
Total Risk Exposure ⁽¹⁾	19 355
Common Equity Tier 1 ratio, % ⁽¹⁾	12,6%

Outcome of the baseline scenario as of 31 December 2016	mIn EUR, %
3 yr cumulative operating profit before impairments	1 783
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	492
3 yr cumulative losses from the stress in the trading book	19
Common Equity Tier 1 capital ⁽¹⁾	2 994
Total Risk Exposure ⁽¹⁾	19 362
Common Equity Tier 1 ratio, % ⁽¹⁾	15,5%

Memorandum items	mIn EUR
Common EU wide CET1 Threshold (8.0%)	1 549

⁽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**

	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-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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, %)																			
BZWBK		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	5 946	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	894	0	0	0	0	0	0	0	0	0	0	0	0	0
- Of Which: Specialised Lending		0	0	0	0	7 717	467	0	0	0	0	0	0	0	0	0	0	22	382
- Of Which: SME		0	0	0	0	1 956	75	0	0	0	0	0	0	0	0	0	0	7	68
Retail		0	0	0	0	10 660	188	0	0	0	0	0	0	0	0	0	0	10	363
- Secured on real estate property - Of which: non-SME		0	0	0	0	4 803	64	0	0	0	0	0	0	0	0	0	0	19	108
- Secured on real estate property - Of which: SME	71.2%	0	0	0	0	433	18	0	0	0	0	0	0	0	0	0	0	1	26
- Qualifying Revolving	72.1%	0	0	0	0	4 389	46	0	0	0	0	0	0	0	0	0	0	14	78
- Other Retail - Of Which: SME		0	0	0	0	5 257	122	0	0	0	0	0	0	0	0	0	0	75	251
- Other Retail - Of Which: non-SME		0	0	0	0	1 547	68	0	0	0	0	0	0	0	0	0	0	26	135
Equity		0	0	0	0	3 710	54	0	0	0	0	0	0	0	0	0	0	49	119
Securitisation		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	1 900	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL		0	0	0	0	27 562	608	0	0	0	0	0	0	0	0	0	0	116	754
Securitisation and re-securitisations positions deducted from capital		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Baseline Scenario											
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016					
Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)			
0.00%	0	0.00%	0.00%	0	0.00%	0	0	0.00%			
0.00%	5	63.30%	0.00%	5	63.30%	0.00%	5	63.30%			
0.40%	445	44.2%	0.37%	489	44.4%	0.40%	536	44.3%			
0.93%	86	44.2%	0.90%	96	42.4%	0.98%	108	40.8%			
1.32%	89	62.7%	1.21%	707	58.30%	1.15%	817	56.9%			
0.90%	152	56.0%	0.64%	173	52.99%	0.41%	192	50.9%			
2.86%	44	58.53%	2.56%	54	56.80%	2.58%	65	55.78%			
0.27%	104	55.0%	0.24%	114	51.9%	0.21%	123	48.30%			
2.86%	407	62.4%	1.92%	534	60.31%	1.88%	626	59.10%			
1.73%	205	61.96%	1.65%	244	60.67%	1.58%	344	59.69%			
0.82%	103	51.9%	0.72%	120	51.42%	0.71%	138	51.1%			

Adverse Scenario											
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016					
Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)			
0.00%	0	0.00%	0.00%	0	0.00%	0	0	0.00%			
0.00%	5	63.30%	0.00%	5	63.30%	0.00%	5	63.30%			
0.40%	471	45.19%	0.37%	537	44.2%	0.72%	645	41.9%			
0.74%	92	44.90%	0.70%	110	42.01%	0.74%	127	40.8%			
1.6%	647	61.0%	1.5%	867	58.9%	1.7%	1076	56.2%			
0.74%	174	57.22%	0.68%	231	54.84%	0.79%	287	54.6%			
3.4%	47	58.30%	4.2%	64	56.4%	3.81%	81	55.9%			
0.4%	127	56.9%	0.5%	160	54.2%	0.53%	205	51.7%			
2.4%	472	62.46%	2.50%	637	60.67%	2.73%	789	60.37%			
3.4%	220	61.76%	4.2%	289	59.8%	3.81%	347	58.90%			
2.01%	203	63.55%	2.34%	348	61.7%	2.32%	442	61.63%			
0.82%	112	52.8%	1.21%	140	52.8%	1.12%	172	52.1%			

	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-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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, %)																			
Poland		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	5 946	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	894	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates		0	0	0	0	7 588	466	0	0	0	0	0	0	0	0	0	0	22	383
- Of Which: Specialised Lending		0	0	0	0	1 962	80	0	0	0	0	0	0	0	0	0	0	7	68
- Of Which: SME		0	0	0	0	10 015	183	0	0	0	0	0	0	0	0	0	0	93	359
Retail		0	0	0	0	4 758	62	0	0	0	0	0	0	0	0	0	0	18	105
- Secured on real estate property - Of which: non-SME	71.3%	0	0	0	0	1 275	185	0	0	0	0	0	0	0	0	0	0	33	359
- Secured on real estate property - Of which: SME	62.8%	0	0	0	0	3 058	66	0	0	0	0	0	0	0	0	0	0	15	105
- Qualifying Revolving	72.2%	0	0	0	0	4 324	46	0	0	0	0	0	0	0	0	0	0	14	78
- Other Retail - Of Which: SME		0	0	0	0	5 257	122	0	0	0	0	0	0	0	0	0	0	75	251
- Other Retail - Of Which: non-SME		0	0	0	0	1 547	68	0	0	0	0	0	0	0	0	0	0	26	135
Equity		0	0	0	0	3 710	54	0	0	0	0	0	0	0	0	0	0	49	119
Securitisation		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	1 900	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL		0	0	0	0	26 024	603	0	0	0	0	0	0	0	0	0	0	116	748
Securitisation and re-securitisations positions deducted from capital		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Baseline Scenario											
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016					
Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)			
0.00%	0	0.00%	0.00%	0	0.00%	0	0	0.00%			
0.00%	5	63.30%	0.00%	5	63.30%	0.00%	5	63.30%			
0.40%	442	44.2%	0.37%	486	44.2%	0.40%	532	44.5%			
0.93%	86	44.2%	0.90%	96	42.4%	0.98%	108	40.8%			
1.32%	84	60.8%	1.21%	702	58.27%	1.18%	813	56.91%			
0.90%	147	56.2%	0.64%	168	52.76%	0.41%	187	50.72%			
2.86%	44	58.53%	2.56%	54	56.80%	2.58%	65	55.78%			
0.27%	104	55.2%	0.24%	114	50.96%	0.21%	123	48.30%			
2.86%	407	62.4%	1.92%	534	60.31%	1.88%	626	59.10%			
1.73%	205	61.96%	1.65%	244	60.67%	1.58%	344	59.69%			
0.82%	103	51.9%	0.72%	120	51.42%	0.71%	138	51.1%			

Adverse Scenario											
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016					
Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)	Impairment rate	Stock of Provisions	Coverage Ratio (Deficit/Stock)			
0.00%	0	0.00%	0.00%	0	0.00%	0	0	0.00%			
0.00%	5	63.30%	0.00%	5	63.30%	0.00%	5	63.30%			
0.40%	467	45.19%	0.37%	552	44.2%	0.72%	639	41.9%			
0.74%	92	44.90%	0.70%	110	42.01%	0.74%	127	40.8%			
1.6%	642	60.98%	1.5%	861	58.9%	1.7%	1079	56.4%			
0.74%	166	56.9%	0.68%	225	54.8%	0.79%	283	54.3%			
3.4%	47	58.30%	4.2%	66	56.4%	3.81%	81	55.9%			
0.4%	122	56.9%	0.5%	159	54.2%	0.53%	199	53.66%			
2.4%	472	62.46%	2.50%	636	60.67%	2.73%	789	60.37%			
3.4%	220	61.76%	4.2%	289	59.8%	3.81%	347	58.90%			
2.01%	203	63.55%	2.34%	348	61.7%	2.32%	442	61.63%			
0.82%	114	52.7%	1.21%	148	52.7%	1.21%	173	52.4%			

	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-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		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, %)																			
United States		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		0	0	0	0	354	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
- Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
- Of Which: SME		0	0	0	0	0	0</												

2014 EU-wide Stress Test

P&L (mIn 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	778	778	778	778	684	657	661
Net trading income		52	56	58	43	50	54
of which trading losses from stress scenarios		-10	-6	-4	-19	-11	-7
Other operating income	102,7346744	31	20	14	28	18	13
Operating profit before impairments	772	590	595	598	476	446	453
Impairment of financial assets (-)	-169,4705748	-173	-162	-157	-257	-307	-297
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-169,4705748	-173	-162	-157	-257	-307	-297
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	-2,739978095	0	0	0	0	-1	0
Operating profit after impairments from stress scenarios	599	417	433	441	219	138	156
Other Income and expenses	5,950262619	6	6	6	6	6	6
Pre-Tax profit	605	423	439	447	225	144	162
Tax	-120,3827003	-127	-132	-134	-67	-43	-49
Net income	485	296	307	313	157	101	113
Attributable to owners of the parent	477	291	302	308	155	99	112
of which carried over to capital through retained earnings	236	146	151	154	155	99	112
of which distributed as dividends	241	146	151	154	0	0	0

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	16 910	16 912	16 914	16 916	16 910	16 910	16 910
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	16 910	16 912	16 914	16 916	16 910	16 910	16 910
Risk exposure amount for market risk	153	153	153	153	153	153	153
Risk exposure amount for operational risk	2 292	2 292	2 293	2 292	2 292	2 292	2 293
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
Total Risk exposure amount	19 355	19 358	19 360	19 362	19 355	19 355	19 357

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)

Residual Maturity	Country / Region	VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013					
		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]	Poland	1 404	0	1 404	1 356	0	48	100	1	0	0	0	0	0	0	0	
[3M - 1Y]		470	0	470	452	0	17	0	0	0	0	208	170	12	0	0	
[1Y - 2Y]		513	1	513	439	0	72	41	5,230455497	0	0	12	0,209400007	0	0	0	0
[2Y - 3Y]		248	1	248	226	0	21	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		708	11	682	652	0	20	0	0	0	0	78	87	0	0	0	0
[5Y - 10Y]		1 123	17	1 089	1 070	0	3	0	0	0	0	289	308	0	0	0	0
[10Y - more]		356	6	354	309	0	39	0	0	0	0	0	0	0	0	0	0
Tot		4 821	37	4 760	4 504	0	219	141	6	0	0	587	565	12	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).

*Respective 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

(min 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	2 708	2 926	3 008	3 093	2 900	2 924	2 922	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2 429	2 686	2 843	2 994	2 659	2 759	2 823	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)	1 413	1 502	1 518	1 518	1 502	1 518	1 518	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	230	376	527	681	385	484	596	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	171	168	168	168	-67	14	-23	CA1 (1.1.1.3)	Articles 4(100), 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	31	31	31	31	-205	-123	-161	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	169	168	168	168	168	168	168	-	-
	A.1.4	Other Reserves	1 170	1 170	1 170	1 170	1 170	1 170	1 170	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	156	156	156	156	156	156	156	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	8	9	9	9	9	9	9	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	-1	-5	-5	-5	-3	-3	-3	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	-48	-33	-36	-39	164	74	64	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-492	-485	-493	-493	-485	-493	-493	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	-9	-3	-3	-3	-3	-3	-3	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 (i) 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(96), 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 (m) and 378(3) of CRR; Articles 36(1) point (v) and 153(8) of CRR and Articles 36(1) point (v) and 155(4) 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) (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	-169	-168	-168	-168	-168	-168	-168	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 (+/-)	-169	-168	-168	-168	-168	-168	-168	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)	2 429	2 686	2 843	2 994	2 659	2 759	2 823	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	279	240	165	99	240	165	99	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	19 355	19 358	19 360	19 362	19 355	19 355	19 357	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 (+)	0	0	0	0	0	0	0	-	-
	B.2	of which: stemming from from CVA capital requirements (+)	0	0	0	0	0	0	0	-	-
	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	0	0	0	0	0	0	-	-
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-40,53202308	0	0	0	0	0	0	-	-
	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	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	-	-
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	12,55%	13,87%	14,68%	15,46%	13,74%	14,25%	14,58%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	12,85%	13,87%	14,68%	15,46%	13,74%	14,25%	14,58%	CA3 (3)	-
	C.3	Total Capital ratio	13,99%	15,12%	15,54%	15,97%	14,98%	15,11%	15,09%	CA3 (5)	-
Memorandum items	D	Common Equity Tier 1 Capital Threshold		1549	1549	1549	1065	1065	1065		
	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)				16,33%			15,45%		

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in E

(3) Memorandum item based on a fully implemented CRR/CRD IV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

2014 EU-wide Stress Test - Restructuring scenarios

		Effects of mandatory 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	
(mln EUR)	2013	0	0			
	2014	0	0	0	0	
	2015	0	0	0	0	
	2016	0	0	0	0	
	Total	0	0	0	0	

2014 EU-wide Stress Test

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 (+)	0,735486
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