

2014 EU-wide Stress Test Summary Adverse Scenario

Bank Millennium	
Actual figures as of 31 December 2013	
	mIn EUR, %
Operating profit before impairments	223
Impairment losses on financial and non-financial assets in the banking book	59
Common Equity Tier 1 capital ⁽¹⁾	1 146
Total Risk Exposure ⁽¹⁾	8 572
Common Equity Tier 1 ratio, % ⁽¹⁾	13,4%
Outcome of the adverse scenario as of 31 December 2016	
	mIn EUR, %
3 yr cumulative operating profit before impairments	214
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	270
3 yr cumulative losses from the stress in the trading book	34
Valuation losses due to sovereign shock after tax and prudential filters	21
Common Equity Tier 1 capital ⁽¹⁾	1 120
Total Risk Exposure ⁽¹⁾	8 858
Common Equity Tier 1 ratio, % ⁽¹⁾	12,6%
Memorandum items	
	mIn EUR
Common EU wide CET1 Threshold (5.5%)	487
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

Bank Millennium	
Actual figures as of 31 December 2013	
	mIn EUR, %
Operating profit before impairments	223
Impairment losses on financial and non-financial assets in the banking book	59
Common Equity Tier 1 capital ⁽¹⁾	1 146
Total Risk Exposure ⁽¹⁾	8 572
Common Equity Tier 1 ratio, % ⁽¹⁾	13,4%
Outcome of the baseline scenario as of 31 December 2016	
	mIn EUR, %
3 yr cumulative operating profit before impairments	621
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	134
3 yr cumulative losses from the stress in the trading book	7
Common Equity Tier 1 capital ⁽¹⁾	1 391
Total Risk Exposure ⁽¹⁾	8 784
Common Equity Tier 1 ratio, % ⁽¹⁾	15,8%
Memorandum items	
	mIn EUR
Common EU wide CET1 Threshold (8.0%)	703

⁽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

(in EUR, %)		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-SBB		A-SBB		STA		F-SBB		A-SBB		STA		F-SBB		A-SBB		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
Bank Millennium	Central banks and central governments	0	0	0	0	7 411	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	802	2	0	0	0	0	238	0	0	0	0	0	0	0
	Corporates	0	0	0	0	2 151	237	0	0	0	0	1 977	252	0	0	0	0	14	124
	Corporates - Of Which: SME	0	0	0	0	79	96	0	0	0	0	79	96	0	0	0	0	16	16
	Retail	0	0	0	0	1 256	90	0	0	0	0	1 306	93	0	0	0	0	8	62
	Retail - Secured on real estate property - Of Which: non-SME	100.0%	0	6 994	148	984	105	0	0	1 350	17	881	94	0	0	18	0	11	96
	Retail - Secured on real estate property - Of Which: non-SME	214.3%	0	6 368	134	1	0	0	0	1 164	17	1	0	0	0	16	29	0	0
	Retail - Other Retail	155.3%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	576	33	0	0	0	0	136	12	0	0	0	0	16	29	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	0	0	6 994	148	7 056	345	0	0	1 350	17	7 056	345	0	0	18	29	26	272

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in Bank

(in EUR, %)		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-SBB		A-SBB		STA		F-SBB		A-SBB		STA		F-SBB		A-SBB		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
Poland	Central banks and central governments	0	0	0	0	2 613	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	378	2	0	0	0	0	81	0	0	0	0	0	0	0
	Corporates	0	0	0	0	2 147	237	0	0	0	0	1 973	252	0	0	0	0	14	124
	Corporates - Of Which: SME	0	0	0	0	79	96	0	0	0	0	79	96	0	0	0	0	16	16
	Retail	0	0	0	0	1 256	90	0	0	0	0	1 306	93	0	0	0	0	8	62
	Retail - Secured on real estate property - Of Which: non-SME	155.3%	0	6 363	134	3	0	0	0	1 163	12	1	0	0	0	16	29	0	0
	Retail - Secured on real estate property - Of Which: non-SME	214.3%	0	6 363	134	0	0	0	0	1 163	12	0	0	0	0	16	29	0	0
	Retail - Other Retail	155.3%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	576	33	0	0	0	0	136	12	0	0	0	0	16	29	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	0	0	6 937	148	6 638	344	0	0	1 350	17	2 352	345	0	0	18	29	26	272

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in Bank

(in EUR, %)		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-SBB		A-SBB		STA		F-SBB		A-SBB		STA		F-SBB		A-SBB		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
Please, select the country	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(*) Refers to the part of Securitisation exposure that is deducted from capital and is not included in Bank

Baseline Scenario		as of 31/12/2014		as of 31/12/2015		as of 31/12/2016	
		Impairment rate	Coverage Ratio	Impairment rate	Coverage Ratio	Impairment rate	Coverage Ratio
Bank Millennium	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0
	Impairment rate	0.00%	0	0.00%	0	0.00%	0
	Coverage Ratio	0.00%	0	0.00%	0	0.00%	0
	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0
	Impairment rate	0.00%	0	0.00%	0	0.00%	0
	Coverage Ratio	0.00%	0	0.00%	0	0.00%	0
	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0
	Impairment rate	0.00%	0	0.00%	0	0.00%	0
	Coverage Ratio	0.00%	0	0.00%	0	0.00%	0
	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0

Baseline Scenario		as of 31/12/2014		as of 31/12/2015		as of 31/12/2016	
		Impairment rate	Coverage Ratio	Impairment rate	Coverage Ratio	Impairment rate	Coverage Ratio
Poland	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0
	Impairment rate	0.00%	0	0.00%	0	0.00%	0
	Coverage Ratio	0.00%	0	0.00%	0	0.00%	0
	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0
	Impairment rate	0.00%	0	0.00%	0	0.00%	0
	Coverage Ratio	0.00%	0	0.00%	0	0.00%	0
	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0
	Impairment rate	0.00%	0	0.00%	0	0.00%	0
	Coverage Ratio	0.00%	0	0.00%	0	0.00%	0
	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0

Baseline Scenario		as of 31/12/2014		as of 31/12/2015		as of 31/12/2016	
		Impairment rate	Coverage Ratio	Impairment rate	Coverage Ratio	Impairment rate	Coverage Ratio
Please, select the country	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0
	Impairment rate	0.00%	0	0.00%	0	0.00%	0
	Coverage Ratio	0.00%	0	0.00%	0	0.00%	0
	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0
	Impairment rate	0.00%	0	0.00%	0	0.00%	0
	Coverage Ratio	0.00%	0	0.00%	0	0.00%	0
	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0
	Impairment rate	0.00%	0	0.00%	0	0.00%	0
	Coverage Ratio	0.00%	0	0.00%	0	0.00%	0
	Stock of Provisions	0.00%	0	0.00%	0	0.00%	0
	Default Stock	0.00%	0	0.00%	0	0.00%	0

Adverse Scenario							
as of 31/12/2014				as of 31/12/2015		as of 31/12/2016	
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment	Stock of Provisions	Coverage Ratio	Impairment	Stock of Provisions
0.00%	0	0.00%	0	0	0.00%	0	0
0.00%	0	2.63%	0.00%	0	2.12%	0.00%	0
1.29%	129	0.00%	129	129	0.00%	129	129
3.28%	328	0.00%	328	328	0.00%	328	328
5.27%	527	0.00%	527	527	0.00%	527	527
7.26%	726	0.00%	726	726	0.00%	726	726
9.25%	925	0.00%	925	925	0.00%	925	925
11.24%	1124	0.00%	1124	1124	0.00%	1124	1124
13.23%	1323	0.00%	1323	1323	0.00%	1323	1323
15.22%	1522	0.00%	1522	1522	0.00%	1522	1522
17.21%	1721	0.00%	1721	1721	0.00%	1721	1721
19.20%	1920	0.00%	1920	1920	0.00%	1920	1920
21.19%	2119	0.00%	2119	2119	0.00%	2119	2119
23.18%	2318	0.00%	2318	2318	0.00%	2318	2318
25.17%	2517	0.00%	2517	2517	0.00%	2517	2517
27.16%	2716	0.00%	2716	2716	0.00%	2716	2716
29.15%	2915	0.00%	2915	2915	0.00%	2915	2915
31.14%	3114	0.00%	3114	3114	0.00%	3114	3114
33.13%	3313	0.00%	3313	3313	0.00%	3313	3313
35.12%	3512	0.00%	3512	3512	0.00%	3512	3512
37.11%	3711	0.00%	3711	3711	0.00%	3711	3711
39.10%	3910	0.00%	3910	3910	0.00%	3910	3910
41.09%	4109	0.00%	4109	4109	0.00%	4109	4109
43.08%	4308	0.00%	4308	4308	0.00%	4308	4308
45.07%	4507	0.00%	4507	4507	0.00%	4507	4507
47.06%	4706	0.00%	4706	4706	0.00%	4706	4706
49.05%	4905	0.00%	4905	4905	0.00%	4905	4905
51.04%	5104	0.00%	5104	5104	0.00%	5104	5104
53.03%	5303	0.00%	5303	5303	0.00%	5303	5303
55.02%	5502	0.00%	5502	5502	0.00%	5502	5502
57.01%	5701	0.00%	5701	5701	0.00%	5701	5701
59.00%	5900	0.00%	5900	5900	0.00%	5900	5900
61.00%	6100	0.00%	6100	6100	0.00%	6100	6100
63.00%	6300	0.00%	6300	6300	0.00%	6300	6300
65.00%	6500	0.00%	6500	6500	0.00%	6500	6500
67.00%	6700	0.00%	6700	6700	0.00%	6700	6700
69.00%	6900	0.00%	6900	6900	0.00%	6900	6900
71.00%	7100	0.00%	7100	7100	0.00%	7100	7100
73.00%	7300	0.00%	7300	7300	0.00%	7300	7300
75.00%	7500	0.00%	7500	7500	0.00%	7500	7500
77.00%	7700	0.00%	7700	7700	0.00%	7700	7700
79.00%	7900	0.00%	7900	7900	0.00%	7900	7900
81.00%	8100	0.00%	8100	8100	0.00%	8100	8100
83.00%	8300	0.00%	8300	8300	0.00%	8300	8300
85.00%	8500	0.00%	8500	8500	0.00%	8500	8500
87.00%	8700	0.00%	8700	8700	0.00%	8700	8700
89.00%	8900	0.00%	8900	8900	0.00%	8900	8900
91.00%	9100	0.00%	9100	9100	0.00%	9100	9100
93.00%	9300	0.00%	9300	9300	0.00%	9300	9300
95.00%	9500	0.00%	9500	9500	0.00%	9500	9500
97.00%	9700	0.00%	9700	9700	0.00%	9700	9700
99.00%	9900	0.00%	9900	9900	0.00%	9900	9900
100.00%	10000	0.00%	10000	10000	0.00%	10000	10000

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	306	260	309	321	169	179	213
Net trading income		-1	1	1	-14	-8	-4
of which trading losses from stress scenarios		-3	-2	-1	-17	-10	-7
Other operating income	42,31596695	36	36	36	26	26	26
Operating profit before impairments	223	169	219	232	48	64	102
Impairment of financial assets (-)	-58,66499771	-57	-32	-45	-95	-86	-89
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-58,66499771	-57	-32	-45	-95	-86	-89
Impairment Financial assets designated at fair value through P&L (-)	0	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	165	112	188	187	-46	-22	13
Other Income and expenses	-0,894254146	0	0	0	-1	-1	-1
Pre-Tax profit	164	112	188	187	-47	-22	12
Tax	-34,84774812	-34	-56	-56	14	7	-4
Net income	129	78	131	131	-33	-16	8
Attributable to owners of the parent	129	78	131	131	-33	-16	8
of which carried over to capital through retained earnings	65	51	85	85	-33	-16	8
of which distributed as dividends	64	27	46	46	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	4 802	5 304	5 008	5 009	5 393	5 080	5 096
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount Other credit risk	4 802	5 304	5 008	5 009	5 393	5 080	5 096
Risk exposure amount for market risk	55	55	55	55	55	55	55
Risk exposure amount for operational risk	775	775	866	888	775	792	857
Transitional floors for Risk exposure amount	2 940	2 644	2 856	2 831	2 601	2 893	2 849
Total Risk exposure amount	8 572	8 778	8 785	8 784	8 824	8 821	8 858

2014 EU-wide Stress Test

Securitisation			Baseline scenario			Adverse scenario		
(mln EUR)		as of 31/12/2013	2014-12-31	2015-12-31	2016-12-31	2014-12-31	2015-12-31	2016-12-31
Exposure values	Banking Book	0						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	0						
Risk exposure values	Banking Book	0	0	0	0	0	0	0
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Hold to Maturity portfolio	0	0	0	0	0	0	0
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	0	0	0	0	0	0	0

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M]	Poland	59	20	59	1	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		132	17	132	50	0	14	0	0	0	0	0	0	0	0
[1Y - 2Y]		535	18	535	496	0	20	0	0	0	0	0	0	0	0
[2Y - 3Y]		237	21	237	192	0	24	0	0	0	0	0	0	0	0
[3Y - 5Y]		530	34	530	475	0	20	0	0	0	0	0	0	0	0
[5Y - 10Y]		69	37	69	8	0	24	0	0	0	0	0	0	0	0
[10Y - more		49	2	49	40	0	1	0	0	0	0	0	0	0	0
Tot		1 610	148	1 610	1 261	0	104	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

2014 EU-wide Stress Test

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		
(min EUR)	CRR / CRDIV DEFINITION OF CAPITAL									
OWN FUNDS	A OWN FUNDS	1 265	1 327	1 374	1 420	1 241	1 192	1 149	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1 COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1 146	1 238	1 315	1 391	1 152	1 132	1 120	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)	568	568	568	568	568	568	568	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	65	116	201	286	32	16	25	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	-32	-32	-32	-32	-74	-65	-67	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	0	0	0	0	-43	-33	-35	-	-
	A.1.3.2 Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.4 Other Reserves	570	570	570	570	570	570	570	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5 Funds for general banking risk	55	55	55	55	55	55	55	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6 Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 (1.1.1.7)	Article 84 of CRR
	A.1.7 Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	31	31	31	31	31	31	31	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	0	0	0	0	34	20	14	-	-
	A.1.9 (-) Intangible assets (including Goodwill)	-10	-10	-10	-10	-10	-10	-10	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.1.1.1 (-) IRB shortfall of credit risk adjustments to expected losses	-101	-61	-70	-78	-54	-54	-67	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.1.2 (-) 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.1.1.3 (-) 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.1.1.4 (-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (f) 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) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (m) and 378(3) of CRR; Articles 36(1) point (k) (v) and 153(8) of CRR and Articles 36(1) point (k) (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) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.16 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.17 (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.18 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (f); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19 (-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 (1.1.1.25)	Article 470 of CRR
	A.1.20 Transitional adjustments	-1	0	0	0	0	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
	A.1.20.2 Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.8)	Articles 479 and 480 of CRR
	A.1.20.3 Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	-1	0	0	0	0	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)	0	0	0	0	0	0	0	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 1 CAPITAL (net of deductions and after transitional adjustments)	1 146	1 238	1 315	1 391	1 152	1 132	1 120	CA1 (1.1)	Article 25 of CRR
	A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments)	119	89	59	29	89	59	29	CA1 (1.2)	Article 71 of CRR
OWN FUNDS REQUIREMENTS	B TOTAL RISK EXPOSURE AMOUNT	8 572	8 778	8 785	8 784	8 824	8 821	8 858	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		Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2 of which: stemming from CVA capital requirements (+)	0	0	0	0	0	0	0		Article 381 to 386 of CRR
	B.3 of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0	0	0	0	0	0	0		Articles 153(2) of CRR
	B.4 of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0	0	0	0	0	0	0		Recital (44) of CRR
	B.5 of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0	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
CAPITAL RATIOS (%) - Transitional period	C.1 Common Equity Tier 1 Capital ratio	13,36%	14,10%	14,97%	15,83%	13,06%	12,84%	12,64%	CA3 (1)	-
	C.2 Tier 1 Capital ratio	13,36%	14,10%	14,97%	15,83%	13,06%	12,84%	12,64%	CA3 (2)	-
	C.3 Total Capital ratio	14,75%	15,12%	15,64%	16,16%	14,07%	13,51%	12,97%	CA3 (5)	-
Memorandum items	D Common Equity Tier 1 Capital Threshold		702	703	703	485	485	487		
	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)				15,83%			12,64%		

(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)
(mln EUR)		CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
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

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

[illegible]

2014 EU-wide Stress Test ☐

Major Capital Measures from 1 January to 30 September 2014

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

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

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

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