

Bank Name	DE - Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88



Summary Adverse Scenario

DE - Bayerische Landesbank

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	793
Impairment losses on financial and non-financial assets in the banking book	1,320
Common Equity Tier 1 capital (1)	12,360
Total Risk Exposure (1)	93,669
Common Equity Tier 1 ratio, % (1)	13.2%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	1,985
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,542
3 yr cumulative losses from the stress in the trading book	493
Valuation losses due to sovereign shock after tax and prudential filters	138
Common Equity Tier 1 capital (1)	10,905
Total Risk Exposure (1)	116,413
Common Equity Tier 1 ratio, % (1)	9.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	6,403
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.



2014 EU-wide Stress Test

Summary Baseline Scenario

DE - Bayerische Landesbank

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	793
Impairment losses on financial and non-financial assets in the banking book	1,320
Common Equity Tier 1 capital (1)	12,360
Total Risk Exposure (1)	93,669
Common Equity Tier 1 ratio, % (1)	13.2%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	2,580
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,123
3 yr cumulative losses from the stress in the trading book	160
Common Equity Tier 1 capital (1)	11,699
Total Risk Exposure (1)	94,296
Common Equity Tier 1 ratio, % (1)	12.4%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	7,544

⁽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:

⁽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

EBA	2014 EU-wide Stress Test Credit Rick		s (as of 31/12/2013) Risk (A-98 STA F-198 not Defaulted Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted Non-defaulted Defaulted Non-defaulted No	A-IRB STA F-IRB	djustments and provisions (as of 31/12/2013) A202 STA STA Res Non-refusited Defaulted Non-refusited Defaulted	Baseline Scenario as of 31/12/2014 as of 31/12/2016 broadman Stock of Coverage Basic September Stock of Coverage treatment Stock of Coverage Basic September Stock of Coverage state Protocols Solidation state Protocols Basic - Online state Devotors Solidation state Protocols	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 as of 31/12/2014 coverage 2 Social
Centra Instituto Corpor Retail DE - Bayerische Landesbank Equity Securi Other ITOTAL (*) Meles to the part of functionaline regionare that is defended from a spirit and reference from a part of an artificial from a part of	(min BUR, %) If banks and central governments atters Copprates - Of Which: Specialized Lending Copprates - Of Which: Specialized Lending Copprates - Of Which: SPE Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME tisation non-credit obligation assets station and m-securitizations positions deducted from capital * factor included abox A.	49.187 0 0 0 3,4439 664 0 93,455 2,855 0 0 11,259 0 0 15,088 0 0 0 15,088 0 0 0 0 0 15,088 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 11.597 0 1.004 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 178 0 1 0 0 1 0 0 0 0 1 1 0 0 0 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 1 0 1	0 0 0 0 1 3 3 4 0 0 0 0 4 4 0 0 0 1 1 3 3 4 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Columb	0.02% 27 29.02% 0.04% 58 28.41% 0.05% 56 27.26% 0.04% 58 0.05% 0.05% 56 27.26% 0.04% 58 0.05% 56 27.26% 0.04% 58 0.05% 56 27.26% 0.04% 58 0.05% 0.04% 56 27.26% 0.04% 0.05% 0.04% 0.05%
Treatile Corpora Retail Germany Equity Securit	(min EUR, %) al banks and central governments utions rates Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SME Islandion non-credit obligation assets pation and re-securisations positions deducted from capital * Retail - Other	31/12/2013)	549 2.252 25 0 0 0 543 2,252 25 0 0 0 0 543 2,252 25 0 0 0 112 12 1,266 29 0 0 0 199 1,227 29 0 0 0 0 560 0 560 0 584 0	Composes amounts (ce of 31/12/2013) Value 2 Value 3 Value 3 Value 4 Value 4 Value 5 Value 6 Value 6 Value 6 Value 7 Value	0 0 0 0 0 0 0 0 0 0 0 4 0 0 0 1 2 5 0 0 0 0 0 6 261 2 7 4 219 0 0 0 0 1 0 0	Section Science Section Sc	Afterest Scenario Section Sect
trestic Corpor Retail United Kingdom Equity Securi	(min EUE, %) It banks and central quovernments strices Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Specialized on real estate property of Retail - Qualifying Revolved estate property - Of Retail - Qualifying Revolved and estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME tisation more cell obligation assets station and re-eccuritisations positions deducted from capital **	Exposure values Exposure v	S (est of 31/12/2013) STA	Reposure almounts Get of 31/12/2013 Value a Action Action SAL SAL SAL Action SAL Action	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Secretary Science	## Access Sciences ## Acc
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EBA	2014 EU-wide Stress Test Credit Risk	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-105 STA STA F-105 STA STA F-105 STA STA STA STA STA STA STA ST	
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Netherlands Ti Makes to the part of Installation segment that is disclosed for	(mh EUR, %) Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Securitisation Other non-credit obligation assets Securitisation and re-securitisations positions deducted from castal	Page	
Italy The state of the state o	Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Of Which: SRE Retail - Other Retail - Of Which: SRE Retail - Other Retail - Of Which: SRE Equity Retail - Other Retail - Of Which: SRE Equity Retail - Other Retail - Of Which: SRE Equity To the Retail - Other Retail - Of Which: SRE TOTAL Recommission and re-security indicates a section of the security of	Expositive Values (or of 31/12/2013) Size September amounts (or of 31/12/2013) Size September and provisions (or of 31/12/2013) Size September and provisions (or of 31/12/2013) Size September and provisions (or of 31/12/2014) Size September and September and provisions (or of 31/12/2014) Size September and	rate Provisions Ratio - Default Stock 2.01% 29 37.51% 0.35% 5 37.84%
Spain (1) Malon to the part of Securitazion exposure that is deducated for	Contral banks and central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPEC Retail Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital	Expositive Values (a) of 31/12/2013 Examine Science Intervalues (a) of 31/12/2013 S.O. S.O	Table Provisions Cove 2.0496 11 26.0196 0.3396 11 34.7196 1.0396 72 44.1496 0.04696 0 11.5896 0.4696 0 22.3496
Switzerland 1" Malen to the part of Securitation exposure that is deducted in	(min EUS, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Secured on real estate property - Of Retail Secured on real estate property - Of Retail Secured on real estate property - Of Retail - Geometro on real estate property - Of Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Securitisation Other non-credit obligation assets TOTAL	Exposure values (i.e. of 31/12/2013) Exacting Scenaries	Impairment Stack of State Definition Page Definition



P&L			Baseline Scenari	0	Adverse Scenario			
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
Net interest income	1,418	1,418	1,418	1,418	1,376	1,317	1,308	
Net trading income		461	493	509	295	393	443	
of which trading losses from stress scenarios		-80	-48	-32	-247	-148	-99	
Other operating income	279	211	143	109	281	185	137	
Operating profit before impairments	793	890	854	836	702	645	637	
Impairment of financial assets (-)	-1,311	-427	-348	-342	-990	-743	-802	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,133	-427	-349	-342	-990	-743	-802	
Impairment Financial assets designated at fair value through P&L (-)	-177	0	0	0	0	0	0	
Impairment on non financial assets (-)	-9	-2	-2	-2	-2	-2	-2	
Operating profit after impairments from stress scenarios	-527	461	504	492	-290	-100	-167	
Other Income and expenses	11	-52	-52	-52	-81	-81	-81	
Pre-Tax profit	-516	409	451	440	-371	-181	-248	
Tax	-128	-123	-135	-132	0	0	0	
Net income	-644	286	316	308	-371	-181	-248	
Attributable to owners of the parent	-648	286	316	308	-371	-181	-248	
of which carried over to capital through retained earnings	-648	0	0	0	-371	-181	-248	
of which distributed as dividends	0	286	316	308	0	0	0	

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



RWA		Baseline Scenario		Adverse Scenario			
(min 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	83,863	83,838	84,229	84,490	96,499	103,713	106,607
Risk exposure amount Securitisation and re-securitisations	6,774	8,205	8,597	8,858	9,212	10,161	11,011
Risk exposure amount Other credit risk	77,089	75,632	75,632	75,632	87,287	93,552	95,596
Risk exposure amount for market risk	4,030	4,030	4,030	4,030	4,030	4,030	4,030
Risk exposure amount for operational risk	5,776	5,777	5,776	5,776	5,776	5,776	5,776
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	93,669	93,645	94,035	94,296	106,305	113,519	116,413



EBA BANKING AUTHORITY			Baseline scenario		Adverse scenario			
(mln EUR)		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
	Banking Book	5,899						
Evenesive velves	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	5,899						
	Banking Book	6,774	8,205	8,597	8,858	9,212	10,161	11,011
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	6,774	8,205	8,597	8,858	9,212	10,161	11,011
Impairments	Hold to Maturity porfolio	145	145	145	145	145	145	182
	Available for Sale porfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	145	145	145	145	145	145	182

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/201	13			VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT PO positions of sove	is a maturit	exposures (long) er counterpaties y matching) 1)	net of cash short only where there	DIRECT Derivatives with po 31/12/	r SOVEREIGN EXPOSI sitive fair value at /2013	Derivatives wit	IVES (1) h negative fair value at /12/2013	Derivatives with	REIGN EXPOSURES positive fair value 12/2013		h negative fair	
Residual Maturity	Country / Region		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 [Austria	0 0 0 0 45 47 0	0 0 0 0 0 0	0 0 0 0 45 47 0	0 0 0 0 45 47 0	0 0 0 0 0	0 0 0 0 0	37 0 0 0 0 0 3 0	0 0 0 0 0 0	0 0 0 0 7 0	0 0 0 0 0 0	10 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Cyprus	0 0 1 0 0 0	0 0 1 0 0 0	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Czech Republic	0 0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Denmark	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Estonia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Finland	0 0 0 0 0 0 38 0	0 0 0 0 0 0	0 0 0 0 0 0 38 0	0 0 0 0 0 0 38 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [France	0 0 51 47 236 146 0	0 0 0 0 0 0	0 0 51 47 236 146 0	0 0 51 47 236 146 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		v	ALUES AS C	OF 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG	NET DIRECT P	OSITIONS (gross of vereign debt to oth	exposures (long)		DIRECT	T SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)		REIGN EXPOSURES		
		of pro	of provisions) (1)		is a maturit	ty matching) (1)	where there	Derivatives with positive fair value at 31/12/2013 31/12/2013				vith positive fair value Derivatives with n value at 31/1:			
Residual Maturity	Country / Region		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 [Germany	4,792 3,343 2,724 2,495 2,436 7,492 10,237 33,521	4,704 2,823 902 1,024 1,215 4,407 9,768 24,843	4,792 3,343 2,724 2,495 2,436 7,492 10,237 33,521	5 121 1,667 1,301 655 1,567 0 5,317	0 0 0 0 0 0	83 400 155 170 566 1,518 469 3,361	460 1,025 810 2,860 660 6,569 198 12,582	12 34 43 96 14 777 21	0 0 450 0 50 335 850 1,685	0 0 -11 0 -5 -20 -204 -239	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 36 0	0 0 0 0 0 0
[0 - 3M [Croatia	0 0 0 3 0 0 0	0 0 3 0 0 0	0 0 3 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
To - 3M	Hungary	18 149 252 302 20 15 0	1 5 0 2 0 0	18 149 252 302 20 15 0	14 137 251 301 18 0 0	0 0 0 0 0	3 7 1 1 0 15 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Ireland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 36 0 36	0 0 0 0 2 0	0 0 0 0 36 0 36	0 0 0 0 -2 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Italy	0 0 362 0 0 48 52 463	0 0 0 0 0 0	0 0 362 0 0 48 52 463	0 0 362 0 0 48 52 463	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latvia	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross of vereign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		is a maturity matching) (1)				Derivatives with positive fair value at 31/12/2013 31/		th negative fair value at L/12/2013	Derivatives with at 31/:	positive fair value 12/2013	Derivatives wit value at 31	h negative fair 1/12/2013	
Residual Maturity	Country / Region		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 [Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 30 0	0 0 0 0 0	0 0 0 0 0 30 0 3 0	0 0 0 0 0 30 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Netherlands	0 0 0 0 0 24	0 0 0 0 0	0 0 0 0 0 24 0	0 0 0 0 0 24 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Norway	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Poland	0 0 0 0 45 0 4 46	0 0 0 0 0	0 0 0 0 45 0 4 6	0 0 0 0 45 0 45	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 43 0 0	0 0 0 0 5 0	0 0 0 0 0 43 0 0	0 0 0 0 -4 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Romania	52 43 0 0 0 1 5	0 1 0 0 0 0	52 43 0 0 0 1 5	52 42 0 0 0 1 5	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
10t 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	Slovakia	0 0 0 0 0 33 0 0 0	0 0 0 0 0 0	0 0 0 0 33 0 0 0	0 0 0 0 33 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross e		net of cash short	DIRECT	SOVEREIGN EXPOS	JRES IN DERIVAT	TIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of pro	visions) (1)	is a maturity matching) (1)			Derivatives with po 31/12/		lue at 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		
Residual Maturity	Country / Region		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 [Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Spain	0 0 40 0 0 0	0 0 0 40 0 0 0	0 0 0 40 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 4 0 4	0 0 0 0 0
[0 - 3M [3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Sweden	0 0 0 0 0 0 20 20	0 0 0 0 0 0	0 0 0 0 0 0 20 0	0 0 0 0 0 0 20	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	United Kingdom	73 13 0 0 24 38 601 750	73 13 0 0 24 38 601 750	73 13 0 0 24 38 601 750	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Canada	0 0 0 68 50 11 7	0 0 0 68 50 11 7	0 0 0 68 50 11 7	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Hong Kong	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	U.S.	4 17 1,502 284 584 215 17 2,625	0 7 1,246 53 129 0 0	4 17 1,502 284 584 215 17 2,625	4 10 256 231 455 215 17 1,189	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)		V	ALUES AS O	F 31/12/20	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/201	3
			RECT LONG			exposures (long) r ner counterpaties		DIRECT	F SOVEREIGN EXPOS	URES IN DERIVAT	TVES (1)	INDIRECT SOV	EREIGN EXPOSURE	S (3) (on and off	balance sheet)
		of pro	of provisions) (1)		is a maturi	ty matching) (1)		Derivatives with po 31/12,		Derivatives with negative fair value at 31/12/2013		t Derivatives with positive fair value at 31/12/2013		Derivatives with negative fa value at 31/12/2013	
Residual Maturity	Country / Region		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 [China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Switzerland	33 30 94 14 97 0 0	33 30 94 14 97 0 0	33 30 94 14 97 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	Other Central and eastern Europe countries non EEA	0 4 30 0 173 450 158 814	0 4 30 0 173 450 158 814	0 4 30 0 173 450 158 814	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Middle East	0 0 0 0 7 0	0 0 0 0 7 0	0 0 0 7 0 7	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Africa	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Others	3 0 4 63 42 12 51 175	3 0 4 63 42 12 51 175	3 0 4 63 42 12 51 175	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts 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 counterparts (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 counterparts (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			
(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
	A	OWN FUNDS	14,924	14,089	14,207	14,189	13,932	13,606	13,205	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,360	12,068	12,011	11,699	12,011	11,534	10,905	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)	3,888	3,888	3,888	3,888	3,888	3,888	3,888	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	2,847	2,847	2,847	2,847	2,476	2,295	2,047	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	-472	-383	-315	-293	-218	-239	-285	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	108	108	108	108	-149	-82	-125	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-146	-140	-136	-134	-228	-277	-310	-	-
	A.1.4	Other Reserves	3,416	3,416	3,416	3,416	3,416	3,416	3,416	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	5	5	5	5	5	5	5	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 AF5 portfolio	-45	-45	-45	-45	-45	-45	-45	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	-13	-13	-13	-13	-13	-13	-13	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-161	-161	-161	-161	-161	-161	-161	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 CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	-122	-122	-122	-122	-100	-56	0	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-490	-323	-232	-235	-354	-405	-495	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Like sindical or cledic lisk adjuscinents to expected bases (-) 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.1.12	(-) Defined benefit pension fund assess (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CAL (1.1.1.15)	Articles 4(122), 36(1) point (e) and 41 of CRR Articles 4(122), 36(1) point (g) and 44 of CRR
OWN FUNDS	A.1.13	(*) Neuprocal cross florulings in CE11 Capital	Ů	Ů						GI (I.I.I.I)	Nuues 4(122), 30(1) puint (g) and 47 of CAX
	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 Articles 4(36), 36(1) point (k) (j) and 89 to 91 of CRR;
	A.1.15	(·) Deductions related to assets which can alternatively be subject to a 1.250% weight	-123	-123	-123	-123	-123	-123	-123	CA1 {1.1.1.17 to 1.1.1.21}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and ZS8 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iii) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	-123	-123	-123	-123	-123	-123	-123	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
		(·) 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) an 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	-38	-38	-38	-38	-38	-38	-38	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 exceding 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	3,667	3,119	2,903	2,572	3,277	3,009	2,709	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
	A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	3,000	3,000	3,000	3,000	3,000	3,000	3,000	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 (+/-)	19	19	13	7	19	13	7	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 (+/-)	648	100	-110	-435	258	-4	-298	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)	175	0	7	170	0	0	75	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)	12,535	12,068	12,018	11,869	12,011	11,534	10,980	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,389	2,021	2,189	2,320	1,921	2,072	2,225	CA1 {1.2}	Article 71 of CRR
	B B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	93,669 273	93,645	94,035	94,296	106,305	113,519	116,413	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
OWN FUNDS	B.2 B.3	of which: stemming from from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	1,476								Article 381 to 386 of CRR Articles 153(2) of CRR
REQUIREMENTS	B.4	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	0								
		lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of									Recital (44) of CRR
	B.5 B.6	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (- \(\) of which: others subject to the discretion of National Competent Authorities	-1,538 0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	13.20%	12.89%	12.77%	12.41%	11.30%	10.16%	9.37%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	13.38%	12.89%	12.78%	12.59%	11.30%	10.16%	9.43%	CA3 {3}	-
	C.3	Total Capital ratio	15.93%	15.05%	15.11%	15.05%	13.11%	11.99%	11.34%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		7,492	7,523	7,544	5,847	6,244	6,403		
	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		
Memorandum items	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)				9.68%			7.04%		

⁽¹⁾ Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandom tem based on a fluly 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 r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



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

			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	
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)								
TOTAL RISK EXPOSURE AMOUNT								
COMMON EQUITY TIER 1 RATIO								



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