



2014 EU-wide Stress Test

Bank Name	DE - Commerzbank AG
LEI Code	851WYG NLUQLFZBSYGB56

2014 EU-wide Stress Test Summary Adverse Scenario

DE - Commerzbank AG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	2,135
Impairment losses on financial and non-financial assets in the banking book	3,481
Common Equity Tier 1 capital ⁽¹⁾	23,523
Total Risk Exposure ⁽¹⁾	217,059
Common Equity Tier 1 ratio, % ⁽¹⁾	10.8%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	3,727
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	6,622
3 yr cumulative losses from the stress in the trading book	2,868
Valuation losses due to sovereign shock after tax and prudential filters	616
Common Equity Tier 1 capital ⁽¹⁾	19,472
Total Risk Exposure ⁽¹⁾	244,745
Common Equity Tier 1 ratio, % ⁽¹⁾	8.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	13,461
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

DE - Commerzbank AG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	2,135
Impairment losses on financial and non-financial assets in the banking book	3,481
Common Equity Tier 1 capital ⁽¹⁾	23,523
Total Risk Exposure ⁽¹⁾	217,059
Common Equity Tier 1 ratio, % ⁽¹⁾	10.8%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	8,715
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	3,352
3 yr cumulative losses from the stress in the trading book	1,547
Common Equity Tier 1 capital ⁽¹⁾	24,344
Total Risk Exposure ⁽¹⁾	207,909
Common Equity Tier 1 ratio, % ⁽¹⁾	11.7%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	16,633

⁽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.

	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-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		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, %)																			
Central banks and central governments	0	0	47,877	0	79,404	38	0	0	6,290	26	209	38	0	0	13	72	29	7	
Institutions	0	0	48,819	93	39,256	1	0	0	48,819	2	3,015	1	0	0	80	364	3	0	
Corporates	0	0	141,927	12,444	12,947	635	0	0	82,927	4,388	9,316	872	0	0	636	4,920	37	415	
Corporates - Of Which: Specialised Lending	0	0	48,293	9,378	4,170	612	0	0	35,350	4,020	2,988	721	0	0	382	2,734	24	294	
Corporates - Of Which: SME	0	0	10,676	876	97	6	0	0	5,048	98	73	6	0	0	33	480	1	7	
Retail	0	0	87,747	1,683	4,010	255	0	0	16,241	956	2,814	260	0	0	155	544	33	255	
Retail - Secured on real estate property	0	0	51,721	940	939	73	0	0	7,142	845	655	72	0	0	60	271	3	59	
Retail - Secured on real estate property - Of	48.7%	0	723	3	424	33	0	0	136	1	277	32	0	0	1	0	3	21	
Retail - Secured on real estate property - Of	48.7%	0	59,998	937	514	41	0	0	7,006	845	378	41	0	0	59	271	0	38	
Retail - Qualifying Revolving	0	0	7,467	13	0	0	0	0	683	0	0	0	0	0	17	4	1	0	
Retail - Other Retail	0	0	28,058	730	3,071	183	0	0	8,415	61	2,159	188	0	0	79	269	29	196	
Retail - Other Retail - Of Which: SME	0	0	7,973	240	799	38	0	0	2,220	15	538	39	0	0	29	116	6	48	
Retail - Other Retail - Of Which: non-SME	0	0	20,085	490	2,272	145	0	0	6,195	46	1,621	149	0	0	50	153	23	148	
Equity	0	0	0	0	2,247	3	0	0	0	2,815	3	0	0	0	6	0	0	0	
Securitisation	1,045	3	8,574	4	5,824	8	813	4	1,178	46	5,523	11	1	439	38	1	0	0	
Other non-credit obligation assets	0	0	3,556	0	12,213	0	0	0	2,554	0	0	0	0	0	0	0	0	0	
TOTAL	1,045	3	357,599	15,104	147,901	940	813	4	117,644	5,368	28,828	1,185	1	439	528	5,907	102	679	
Securitisation and re-securitisation positions deducted from capital	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 MVA

		Baseline Scenario						Adverse Scenario							
		as of 31/12/2014			as of 31/12/2015			as of 31/12/2014			as of 31/12/2015				
Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock	Impairment rate	Stock of Provisions	Coverage Ratio	Default Stock
0.11%	229	20.42%	0.09%	287	18.30%	0.08%	343	17.35%	0.13%	321	24.83%	0.18%	484	24.11%	0.17%
0.21%	621	41.29%	0.19%	743	37.27%	0.19%	858	35.20%	0.21%	621	38.82%	0.30%	1,017	35.14%	0.31%
0.63%	8,209	35.67%	0.47%	8,873	46.65%	0.39%	9,383	41.44%	0.87%	8,849	38.53%	0.88%	10,264	40.37%	0.74%
0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0
0.38%	1,675	40.14%	0.32%	1,942	37.32%	0.28%	2,174	35.75%	0.50%	1,862	41.06%	0.47%	2,154	38.32%	0.42%
0.19%	539	32.45%	0.17%	616	28.71%	0.13%	679	26.57%	0.31%	627	33.71%	0.25%	747	30.88%	0.24%
0.17%	32	122.10%	0.15%	34	76.68%	0.14%	36	59.03%	0.24%	33	103.45%	0.24%	36	65.53%	0.27%
0.19%	507	31.80%	0.17%	582	27.70%	0.13%	643	25.79%	0.31%	594	32.46%	0.25%	711	30.89%	0.24%
0.30%	75	57.38%	0.30%	98	56.80%	0.27%	119	56.60%	0.38%	81	57.15%	0.36%	108	56.66%	0.40%
0.68%	1,061	45.59%	0.58%	1,228	43.49%	0.51%	1,376	42.36%	0.82%	1,154	46.48%	0.73%	1,389	43.60%	0.73%
0.80%	291	45.54%	0.76%	352	41.78%	0.68%	406	39.94%	1.07%	323	45.36%	0.89%	400	41.13%	0.92%
0.61%	770	45.41%	0.51%	876	46.25%	0.45%	970	43.51%	0.73%	831	46.94%	0.67%	989	44.70%	0.66%
0.15%	7	30.00%	0.15%	7	30.00%	0.16%	8	30.00%	0.16%	7	30.00%	0.16%	7	30.00%	0.14%
0.40%	10,741	36.16%	0.31%	11,853	38.85%	0.27%	12,765	38.64%	0.56%	11,805	37.19%	0.54%	14,016	39.70%	0.47%

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0.63%	8,209	35.67%	0.47%	8,873	46.65%	0.39%	9,383	41.44%	0.87%	8,849	38.53%	0.88%	10,264	40.37%	0.74%
0	0	-	0	0	-	0	0	-	0	0	-	0	0	-	0
0.38%	1,675	40.14%	0.32%	1,942	37.32%	0.28%	2,174	35.75%	0.50%	1,862	41.06%	0.47%	2,154	38.32%	0.42%
0.19%	539	32.45%	0.17%	616	28.71%	0.13%	679	26.57%	0.31%	627	33.71%	0.25%	747	30.88%	0.24%
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0.15%	7	30.00%	0.15%	7	30.00%	0.16%	8	30.00%	0.16%	7	30.00%	0.16%	7	30.00%	0.14%
0.40%	10,741	36.16%	0.31%	11,853	38.85%	0.27%	12,765	38.64%	0.56%	11,805	37.19%	0.54%	14,016	39.70%	0.47%

	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)					
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Corporates - Of Which: SME	0	0	10,676	876	97	6	0	0	5,048	98	73	6	0	0	33	480	1	7	
Retail	0	0	87,747	1,683	4,010	255	0	0	16,241	956	2,814	260	0	0	155	544	33	255	
Retail - Secured on real estate property	44.8%	0	51,721	940	939	73	0	0	7,142	845	655	72	0	0	60	271	3	59	
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Retail - Other Retail - Of Which: non-SME	0	0	20,085	490	2,272	145	0	0	6,195	46	1,621	149	0	0	50	153	23	148	
Equity	0	0	0	0	2,247	3	0	0	0	2,815	3	0	0	0	6	0	0	0	
Securitisation	1,045	3	8,574	4	5,824	8	813	4	1,178	46	5,523	11	1	439	38	1	0	0	
Other non-credit obligation assets	0	0	3,556	0	12,213	0	0	0	2,554	0	0	0	0	0	0	0	0	0	
TOTAL	1,045	3	357,599	15,104	147,901	940	813	4	117,644	5,368	28,828	1,185	1	439	52				

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	5,009	5,004	5,009	5,009	4,198	4,234	3,983
Net trading income		-503	-194	-39	-1,164	-590	-304
of which trading losses from stress scenarios		-773	-464	-309	-1,434	-860	-574
Other operating income	386	336	405	403	390	437	425
Operating profit before impairments	2,135	2,513	3,012	3,191	787	1,487	1,453
Impairment of financial assets (-)	-3,407	-1,535	-980	-779	-2,724	-2,172	-1,601
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-3,536	-1,668	-1,120	-922	-2,750	-2,249	-1,702
Impairment Financial assets designated at fair value through P&L (-)	129	134	140	144	26	76	100
Impairment on non financial assets (-)	-74	-29	-17	-12	-62	-37	-25
Operating profit after impairments from stress scenarios	-1,346	949	2,014	2,400	-1,998	-722	-174
Other Income and expenses	60	37	37	37	37	37	37
Pre-Tax profit	-1,286	987	2,051	2,438	-1,961	-685	-136
Tax	389	-296	-615	-731	588	118	0
Net income	-897	691	1,436	1,706	-1,373	-567	-136
Attributable to owners of the parent	-986	595	1,336	1,600	-1,435	-631	-211
of which carried over to capital through retained earnings	-986	595	908	1,096	-1,435	-631	-211
of which distributed as dividends	0	0	428	503	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.

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	173,848	170,009	166,530	163,305	192,331	195,996	187,318
Risk exposure amount Securitisation and re-securitisations	3,983	4,725	4,809	4,780	6,134	6,950	7,439
Risk exposure amount Other credit risk	169,865	165,284	161,721	158,526	186,198	189,046	179,879
Risk exposure amount for market risk	19,163	19,552	19,552	19,552	27,514	29,316	32,283
Risk exposure amount for operational risk	22,913	22,913	23,632	23,918	22,913	24,010	24,010
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	1,134	1,134	1,134	1,134	1,134	1,134	1,134
Total Risk exposure amount	217,059	213,608	210,848	207,909	243,892	250,455	244,745

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	15,866						
	Trading Book (excl. correlation trading positions under CRM)	57						
	Correlation Trading Portfolio (CRM)	0						
	Total	15,923						
Risk exposure values	Banking Book	3,962	4,643	4,728	4,667	5,984	6,804	7,191
	Trading Book (excl. correlation trading positions under CRM)	21	82	81	113	150	146	248
	Total	3,983	4,725	4,809	4,780	6,134	6,950	7,439
Impairments	Hold to Maturity portfolio	105	110	118	129	118	139	164
	Available for Sale portfolio	255	255	255	255	265	282	302
	Held for trading portfolio							
	Total	360	365	374	384	383	420	467

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]	Austria	1	0	1	0	0	0	0	0	0	0	0	0	296	-1	
[3M - 1Y]		2	0	2	0	0	2	0	0	0	0	56	1	61	-1	
[1Y - 2Y]		33	3	33	0	0	30	0	0	0	0	30	0	45	0	
[2Y - 3Y]		132	2	132	94	0	1	0	0	0	0	21	0	17	0	
[3Y - 5Y]		482	4	455	459	0	-8	0	0	0	0	128	3	194	-8	
[5Y - 10Y]		69	0	52	29	0	24	960	127	500	-106	0	0	0	0	0
[10Y - more]		850	421	850	279	0	1	20	4	0	0	0	0	0	0	0
Tot		1,570	431	1,525	861	0	50	980	131	500	-106	235	4	614	-10	
[0 - 3M]		Belgium	1	0	1	0	0	1	0	0	0	0	0	0	0	0
[3M - 1Y]			2	0	2	0	0	1	74	0	0	0	0	0	11	0
[1Y - 2Y]	43		30	40	11	0	-1	37	3	0	0	0	0	4	0	
[2Y - 3Y]	10		0	9	0	0	9	0	0	0	0	17	0	17	0	
[3Y - 5Y]	361		0	360	323	0	38	200	25	100	-4	0	0	0	0	
[5Y - 10Y]	16		0	8	0	0	8	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	433		30	421	333	0	57	311	27	100	-4	32	1	32	-1	
[0 - 3M]	Bulgaria		0	0	0	0	0	0	0	0	0	0	0	0	7	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	29	0	61	0
[1Y - 2Y]		2	0	2	0	0	2	0	0	0	0	20	2	11	-2	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	54	3	32	-3	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	43	3	70	-4	
[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		2	0	2	0	0	2	0	0	0	0	151	8	182	-10	
[0 - 3M]		Cyprus	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]	1		0	1	0	0	1	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	7	2	7	-2	
[5Y - 10Y]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0		0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	1		0	1	0	0	1	0	0	0	0	7	2	7	-2	
[0 - 3M]	Czech Republic		55	0	55	55	0	0	0	0	11	-11	0	0	0	0
[3M - 1Y]			55	0	55	37	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	-3	0	0	-3	0	0	0	0	9	3	9	-3	
[2Y - 3Y]		126	0	126	123	0	4	0	0	0	0	0	0	0	0	
[3Y - 5Y]		164	0	163	69	0	1	0	0	0	0	7	0	7	0	
[5Y - 10Y]		165	0	163	1	0	3	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0	
Tot		566	0	558	285	0	4	0	0	11	-11	17	3	17	-3	
[0 - 3M]		Denmark	7	7	7	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	33	0	38	0
[1Y - 2Y]	0		0	0	0	0	0	0	4	0	0	4	0	4	0	
[2Y - 3Y]	0		0	0	0	0	0	0	0	40	-4	10	0	10	0	
[3Y - 5Y]	6		0	6	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	13		7	13	0	0	0	0	4	40	-4	47	0	52	0	
[0 - 3M]	Estonia		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		11	11	11	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		11	11	11	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		Finland	0	0	0	0	0	0	900	0	0	0	0	0	0	0
[3M - 1Y]			0	0	0	0	0	0	0	0	0	0	0	0	11	0
[1Y - 2Y]	1		0	1	0	0	1	0	0	0	0	4	0	4	0	
[2Y - 3Y]	2		0	2	0	0	2	0	0	0	0	10	0	10	0	
[3Y - 5Y]	127		0	108	123	0	-15	100	18	0	0	0	0	0	0	
[5Y - 10Y]	114		0	88	46	0	43	0	0	0	0	0	0	0	0	
[10Y - more]	105		105	105	0	0	0	0	0	0	0	0	0	0	0	
Tot	348		105	304	169	0	30	1,000	18	0	0	24	0	24	0	
[0 - 3M]	France		145	0	145	0	0	145	0	0	0	0	0	0	0	0
[3M - 1Y]			147	0	147	0	0	147	0	0	0	47	0	47	0	
[1Y - 2Y]		22	8	20	0	0	13	115	0	115	-13	4	0	76	0	
[2Y - 3Y]		72	0	71	0	0	43	0	0	0	92	0	113	-1		
[3Y - 5Y]		88	0	-501	0	0	-534	0	0	0	1,274	7	2,040	-34		
[5Y - 10Y]		84	24	-176	0	0	-201	26	3	0	0	0	36	-41		
[10Y - more]		109	66	-87	0	0	-167	22	4	0	0	0	0	0		
Tot		667	98	-381	0	0	-554	163	7	115	-13	1,417	8	2,312	-77	

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 [	Slovenia	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		6	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		1	0	1	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	0	0
[3Y - 5Y [		76	0	76	0	0	17	0	0	0	0	25	1	0	11	-1	
[5Y - 10Y [		5	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0
[10Y - more		1	0	-1	0	0	-1	0	0	0	0	0	0	0	0	0	0	
Tot		91	1	88	0	0	28	0	0	0	0	25	1	0	11	-1		
[0 - 3M [		Spain	167	88	167	0	0	78	0	0	0	0	5	0	5	0	0
[3M - 1Y [			294	86	294	36	0	12	0	0	0	0	207	1	285	1	-1
[1Y - 2Y [	389		101	388	0	0	10	0	0	0	0	181	1	181	0	-1	
[2Y - 3Y [	491		6	488	0	0	13	0	0	0	0	67	0	74	0	0	
[3Y - 5Y [	561		94	552	21	0	20	0	0	0	0	228	15	230	0	-15	
[5Y - 10Y [	144		0	138	0	0	3	0	0	0	0	73	2	36	0	-1	
[10Y - more	453		18	453	0	0	4	0	0	0	0	0	0	0	0	0		
Tot	2,498		392	2,480	56	0	139	0	0	0	0	761	19	812	0	-19		
[0 - 3M [Sweden		1	1	1	0	0	0	612	1	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		44	0	44	0	0	22	0	0	0	0	60	0	60	0	0	
[3Y - 5Y [		0	0	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	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		45	1	45	0	0	22	612	1	0	0	97	1	102	0	-1		
[0 - 3M [United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [			3	2	3	0	0	0	0	0	0	0	84	1	89	1	-1
[1Y - 2Y [	1		0	1	0	0	1	0	0	0	0	192	3	381	0	-6	
[2Y - 3Y [	5		1	5	0	0	4	0	0	0	0	171	4	225	0	-5	
[3Y - 5Y [	59		37	59	0	0	22	0	0	0	0	488	11	387	0	-11	
[5Y - 10Y [	41		16	41	0	0	25	0	0	0	0	0	0	0	0	0	
[10Y - more	2,555		2,395	2,555	0	0	96	0	0	0	0	0	0	67	0	-64		
Tot	2,664		2,451	2,664	0	0	149	0	0	0	0	935	18	1,149	0	-87		
[0 - 3M [Australia		0	0	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	0	0
[1Y - 2Y [		0	0	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	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	605	13	500	0	-15	
[5Y - 10Y [		1	0	1	0	0	1	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	0		
Tot		1	0	1	0	0	1	0	0	0	0	605	13	500	0	-15		
[0 - 3M [Canada	0	0	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	0	0
[1Y - 2Y [	3		0	3	0	0	3	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	6		0	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	43		0	43	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	827		0	827	0	0	5	0	0	0	0	0	0	0	0	0	0
[10Y - more	474		0	474	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	1,353		0	1,353	0	0	8	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Hong Kong		136	0	136	136	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	0	0
[1Y - 2Y [		0	0	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	0	0
[3Y - 5Y [		0	0	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	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		136	0	136	136	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Japan	139	0	139	0	139	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [104	0	104	0	104	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	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	0	0
[5Y - 10Y [	44		0	44	0	37	0	0	0	0	0	1,725	40	1,382	0	-49	
[10Y - more	539		0	539	0	0	0	0	0	0	0	0	0	21	0	-30		
Tot	826		0	826	0	280	0	0	0	0	0	1,725	40	1,403	0	-78		
[0 - 3M [U.S.		84	25	82	0	0	17	4	3	0	0	0	0	0	0	0	0
[3M - 1Y [187	2	175	29	0	31	2	2	0	0	0	0	0	0	0	0
[1Y - 2Y [		95	0	20	0	0	-54	0	0	0	3	73	1	46	0	-65	
[2Y - 3Y [		158	0	153	0	0	67	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		174	0	168	0	0	-3	0	0	0	0	6	8	144	0	-194	
[5Y - 10Y [		1,319	0	1,204	0	0	-64	0	0	0	0	0	0	100	0	-134	
[10Y - more		2,110	0	2,075	0	0	-30	0	0	0	0	0	0	87	0	-156		
Tot		4,128	27	3,877	29	0	-36	6	6	3	-3	79	9	377	0	-548		

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	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	4	0	0	0
[3M - 1Y [		106	0	106	0	0	106	0	0	0	0	7	0	7	0
[1Y - 2Y [		127	0	127	0	0	127	0	0	0	0	163	6	10	0
[2Y - 3Y [		58	0	58	0	0	58	0	0	0	0	9	0	9	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	1,169	15	908	-31
[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		291	0	291	0	0	291	0	0	0	0	1,352	21	934	-32
[0 - 3M [		20	20	20	0	0	0	44	2	0	0	0	0	0	0
[3M - 1Y [		82	81	82	0	0	1	0	0	0	0	0	0	0	0
[1Y - 2Y [		51	50	51	0	0	1	0	0	0	0	0	0	0	0
[2Y - 3Y [		5	4	5	0	0	1	4	0	0	0	0	0	0	0
[3Y - 5Y [		276	273	276	0	0	2	0	0	0	0	0	0	0	0
[5Y - 10Y [		260	257	260	0	0	3	0	0	0	0	0	0	0	0
[10Y - more		446	431	441	0	0	10	0	0	0	0	0	0	0	0
Tot		1,139	1,116	1,133	0	0	18	48	2	0	0	0	0	0	0
[0 - 3M [		17	0	17	17	0	0	0	0	0	0	15	0	0	0
[3M - 1Y [		99	0	99	0	0	0	0	0	0	0	29	0	51	0
[1Y - 2Y [		144	0	144	0	0	104	0	0	0	0	0	0	8	0
[2Y - 3Y [		207	0	207	0	0	207	0	0	0	0	250	7	34	-4
[3Y - 5Y [		1	0	1	0	0	1	0	0	0	0	436	14	579	-186
[5Y - 10Y [		5	0	5	0	0	5	0	0	0	0	19	0	17	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		473	0	473	17	0	317	0	0	0	0	749	22	689	-191
[0 - 3M [		3	0	3	0	0	3	0	0	0	0	63	1	46	0
[3M - 1Y [		3	2	-2	0	0	-4	0	0	0	0	51	1	41	-1
[1Y - 2Y [		2	0	2	0	0	2	0	0	0	0	55	12	45	-12
[2Y - 3Y [		22	0	22	0	0	22	0	0	0	0	40	11	62	-13
[3Y - 5Y [		1	0	1	0	0	1	0	0	0	0	122	23	168	-25
[5Y - 10Y [		12	10	12	0	0	2	0	0	0	0	0	0	10	-1
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		44	12	39	0	0	26	0	0	0	0	331	48	373	-52
[0 - 3M [		0	0	0	0	0	0	3	0	73	-73	0	0	0	0
[3M - 1Y [		1	0	1	0	0	1	0	0	0	0	17	0	7	0
[1Y - 2Y [		0	0	-3	0	0	-3	0	0	0	0	26	5	30	-5
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	43	9	29	-9
[3Y - 5Y [		0	0	1	0	0	1	0	0	0	0	743	26	182	-18
[5Y - 10Y [		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[10Y - more		29	0	29	0	0	29	0	0	0	0	0	0	0	0
Tot		31	0	27	0	0	27	3	0	73	-73	829	41	248	-32
[0 - 3M [		1	0	-1	0	0	-1	0	0	0	0	141	6	80	-3
[3M - 1Y [		19	3	19	0	0	16	0	0	0	0	319	12	262	-9
[1Y - 2Y [		20	3	19	0	0	16	0	0	0	0	308	25	338	-23
[2Y - 3Y [		12	7	12	0	0	5	0	0	0	0	287	37	468	-64
[3Y - 5Y [		60	50	60	0	0	10	0	0	0	0	686	111	386	-57
[5Y - 10Y [		47	45	46	0	0	2	0	0	0	0	125	102	343	-81
[10Y - more		2	0	1	0	0	1	0	0	0	0	0	0	0	0
Tot		161	108	156	0	0	48	0	0	0	0	1,867	293	1,876	-237
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	7	1	7	-1
[3Y - 5Y [		0	0	-1	0	0	-1	0	0	0	0	2	1	1	-1
[5Y - 10Y [		2	0	2	0	0	2	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		2	0	1	0	0	1	0	0	0	0	9	2	8	-1
[0 - 3M [		10	3	10	0	0	7	0	0	0	0	92	2	87	-1
[3M - 1Y [		105	5	104	0	0	100	0	0	0	0	168	3	166	-3
[1Y - 2Y [		43	18	42	23	0	1	0	0	0	0	364	22	390	-23
[2Y - 3Y [		61	29	61	31	0	1	0	0	0	0	154	22	154	-23
[3Y - 5Y [		56	54	56	2	0	1	0	0	0	0	402	45	476	-49
[5Y - 10Y [		35	31	33	0	0	2	0	0	0	0	7	0	3	0
[10Y - more		12	10	12	0	0	3	0	0	0	0	0	0	0	0
Tot		322	148	318	55	0	115	0	0	0	0	1,187	95	1,276	-99

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					
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	31,831	31,544	30,313	29,793	29,411	26,661	24,894	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	23,523	24,287	24,267	24,344	22,203	20,659	19,472	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)	16,835	16,835	16,835	16,835	16,835	16,835	16,835	CA1 (1.1.1.1)	Articles 36(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	2,887	2,887	2,887	2,887	2,887	2,887	2,887	-	-
	A.1.2	Retained earnings	9,623	10,218	11,126	12,223	8,188	7,556	7,346	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	-1,201	-1,225	-1,240	-1,249	-1,590	-1,515	-1,516	CA1 (1.1.1.3)	Articles 4(100), 24(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	-844	-844	-844	-844	-1,166	-1,051	-1,026	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-357	-381	-396	-405	-424	-464	-490	-	-
	A.1.4	Other Reserves	-536	-536	-536	-536	-536	-536	-536	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 (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	465	465	465	465	465	465	465	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	-449	-449	-449	-449	-449	-449	-449	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	675	675	506	338	933	631	410	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-2,947	-2,947	-2,947	-2,947	-2,947	-2,947	-2,947	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	-1,580	-1,580	-1,580	-1,580	-1,580	-1,493	-1,452	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	-968	-767	-692	-634	-888	-838	-770	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-118	-135	-153	-135	-872	-91	-76	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	-399	-361	-346	-332	-353	-335	-325	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 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 379(3) of CRR
	A.1.15.1	Of which: from securitisation positions (-)	-399	-361	-346	-332	-353	-335	-325	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 (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	4,123	4,094	3,278	2,346	4,998	3,376	2,487	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 (+/-)	322	322	242	161	322	242	161	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 (+/-)	3,801	3,772	3,036	2,185	4,676	3,134	2,326	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)	23,523	24,287	24,267	24,344	22,203	20,659	19,472	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,308	7,257	6,046	5,449	7,208	6,002	5,422	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	217,059	213,608	210,848	207,909	243,892	250,455	244,745	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	4,800								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	10,500								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 (+)	4,825								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-900								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								-
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	10.84%	11.37%	11.51%	11.71%	9.10%	8.25%	7.96%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	10.84%	11.37%	11.51%	11.71%	9.10%	8.25%	7.96%	CA3 (3)	-
	C.3	Total Capital ratio	14.66%	14.77%	14.38%	14.33%	12.06%	10.64%	10.17%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		17,089	16,868	16,633	13,414	13,775	13,461			
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)					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)				10.58%			6.94%		

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum item based on a fully implemented CRR/CRDIV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 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	-112	-19,433			The wind-down path is derived based on COMMERZBANK's comprehensive Non-core Assets asset planning process and covers e.g. a transaction regarding CRE UK (signed in July 2013) and the sale of a shipping portfolio (signed in December 2013). (For more details see Explanatory Note Section 7.)
2014	76	-9,016	9	-4,784	The wind-down path is derived based on COMMERZBANK's comprehensive Non-core Assets asset planning process and includes two transactions for CRE assets ('Octopus' and 'Toggo'), which have already been signed in the second quarter of 2014. (For more details see Explanatory Note Section 7.)
2015	-349	-4,852	349	-5,431	The wind-down path is derived based on COMMERZBANK's comprehensive Non-core Assets asset planning process. (For more details see Explanatory Note Section 7.)
2016	179	-5,013	193	-4,146	The wind-down path is derived based on COMMERZBANK's comprehensive Non-core Assets asset planning process. (For more details see Explanatory Note Section 7.)
Total	-206	-38,314	551	-14,361	



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

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

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