



## 2014 EU-wide Stress Test

Bank Name	DE - Deutsche Bank AG
LEI Code	7LTWFZYICNSX8D621K86

## 2014 EU-wide Stress Test Summary Adverse Scenario

DE - Deutsche Bank AG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	3,529
Impairment losses on financial and non-financial assets in the banking book	2,069
Common Equity Tier 1 capital <sup>(1)</sup>	47,312
Total Risk Exposure <sup>(1)</sup>	353,103
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>13.4%</b>
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	4,609
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	9,411
3 yr cumulative losses from the stress in the trading book	5,312
Valuation losses due to sovereign shock after tax and prudential filters	476
Common Equity Tier 1 capital <sup>(1)</sup>	42,411
Total Risk Exposure <sup>(1)</sup>	478,072
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>8.9%</b>
Memorandum items	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	<b>26,294</b>
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) <sup>(2)</sup>	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 <sup>(3)</sup>	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>(3)</sup>	0

<sup>(1)</sup> 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.

<sup>(2)</sup> Conversions not considered for CET1 computation

<sup>(3)</sup> 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 - Deutsche Bank AG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	3,529
Impairment losses on financial and non-financial assets in the banking book	2,069
Common Equity Tier 1 capital <sup>(1)</sup>	47,312
Total Risk Exposure <sup>(1)</sup>	353,103
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>13.4%</b>
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	7,882
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	4,886
3 yr cumulative losses from the stress in the trading book	3,384
Common Equity Tier 1 capital <sup>(1)</sup>	47,794
Total Risk Exposure <sup>(1)</sup>	377,913
<b>Common Equity Tier 1 ratio, % <sup>(1)</sup></b>	<b>12.6%</b>
Memorandum items	
	mln EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	<b>30,233</b>

<sup>(1)</sup> 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.

(in EUR, %)

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	8	0	0	94.030	55	69.701	11	0	0	4.895	143	97	17	0	0	3	19	5	0
Institutions	5,202	0	0	62,121	273	38,244	40	1,561	0	10,096	143	1,077	60	1	0	10	1	5	0
Corporates	8,669	85	0	248,411	10,224	49,264	2,885	5,480	2	78,129	2,510	2,607	203	31	28	136	4,999	24,700	0
Corporates - Of Which: Specialised Lending	0	0	0	167	290	9,109	1,061	0	0	20	0	6,067	0	0	0	62	83	202	0
Corporates - Of Which: SME	0	0	0	185,201	4,887	11,867	975	0	0	36,414	362	7,008	1,205	0	0	788	2,100	122	702
Retail	190	14	0	2,826	228	1,566	240	225	0	1,763	25	1,535	324	1	10	17	79	92	96
Retail - Secured on real estate property	76.3%	0	0	150,721	2,462	5,504	543	0	0	22,368	246	2,359	651	0	0	681	442	44	28
Retail - Secured on real estate property - Of	89.4%	0	0	4,709	38	15	3	0	0	895	3	7	10	0	0	2	7	0	0
Retail - Secured on real estate property - Of	75.9%	0	0	146,012	2,404	5,489	534	0	0	21,473	244	2,352	641	0	0	679	430	44	28
Retail - Qualifying Revolving	0	0	0	4,508	28	1,148	64	0	0	619	2	861	71	0	0	3	16	0	207
Retail - Other Retail	0	0	0	30,362	2,396	5,215	367	0	0	13,427	113	3,788	484	0	0	104	1,050	78	467
Retail - Other Retail - Of Which: SME	0	0	0	4,054	64	720	127	0	0	1,364	2	417	176	0	0	4	39	42	104
Retail - Other Retail - Of Which: non-SME	0	0	0	26,308	2,332	4,495	240	0	0	12,063	111	3,371	308	0	0	99	7	363	0
Equity	3,832	10	0	0	0	3,023	0	11,193	37	0	0	3,083	0	0	0	0	0	0	0
Securitisation	12,127	496	35,426	105	2,095	53	4,296	3,215	4,625	835	1,253	665	130	251	0	0	0	34	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	30,939	592	635,173	15,544	174,312	4,664	22,521	3,254	147,434	3,863	41,264	4,549	162	729	1,137	4,755	459	1,324	0
Securitisation and re-securitisations positions deducted from capital *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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
0.02%	50	38.72%	0.02%	70	39.95%	0.02%	91	40.62%	0.04%	74	29.67%
0.01%	57	9.59%	0.09%	96	14.69%	0.10%	135	18.03%	0.14%	78	12.57%
0.28%	3,770	22.63%	0.29%	4,403	23.90%	0.27%	4,999	24.70%	0.45%	4,350	24.79%
0.25%	407	22.45%	0.24%	405	22.03%	0.23%	408	21.77%	0.51%	452	23.58%
1.05%	342	31.78%	1.00%	384	31.91%	0.94%	422	31.99%	1.59%	371	32.47%
0.50%	4,148	22.48%	0.49%	4,970	28.23%	0.49%	5,788	26.02%	0.58%	4,427	32.70%
0.26%	1,356	14.75%	0.26%	1,651	13.22%	0.26%	1,965	12.53%	0.31%	1,480	15.14%
0.76%	45	12.99%	0.76%	78	12.89%	0.73%	110	12.85%	0.87%	51	13.33%
0.24%	1,312	14.84%	0.24%	1,573	13.24%	0.25%	1,856	12.51%	0.30%	1,430	15.24%
1.03%	317	74.74%	0.99%	371	71.04%	1.00%	426	68.59%	1.18%	328	74.16%
1.43%	2,475	57.51%	1.40%	2,948	52.85%	1.40%	3,407	50.12%	1.60%	2,618	59.10%
1.56%	265	40.28%	1.54%	336	37.94%	1.53%	404	36.81%	1.74%	274	40.10%
1.40%	2,210	60.27%	1.38%	2,611	55.41%	1.38%	3,003	52.49%	1.58%	2,344	62.19%
0.49%	27	61.91%	0.47%	52	69.84%	0.46%	76	73.04%	0.61%	38	62.86%
0.20%	8,052	26.91%	0.20%	9,591	26.04%	0.28%	11,099	25.49%	0.39%	8,967	28.06%

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
0.04%	74	29.67%	0.04%	123	29.06%	0.04%	171	28.88%	0.04%	171	28.88%
0.14%	78	12.57%	0.15%	142	18.24%	0.15%	205	21.37%	0.15%	142	18.24%
0.45%	4,350	24.79%	0.45%	5,588	26.50%	0.52%	6,747	27.66%	0.52%	6,747	27.66%
0.51%	452	23.58%	0.52%	484	23.95%	0.52%	514	24.05%	0.51%	452	23.58%
1.59%	371	32.47%	1.64%	441	33.10%	1.60%	505	33.52%	1.59%	371	32.47%
0.58%	4,427	32.70%	0.65%	5,788	26.02%	0.65%	6,775	26.09%	0.58%	4,427	32.70%
0.31%	1,480	15.14%	0.33%	1,952	13.85%	0.37%	2,436	13.21%	0.31%	1,480	15.14%
0.87%	51	13.33%	0.99%	95	13.43%	0.99%	136	13.41%	0.87%	51	13.33%
0.30%	1,430	15.24%	0.33%	1,856	13.80%	0.35%	2,208	13.21%	0.30%	1,430	15.24%
1.18%	328	74.16%	1.34%	406	70.22%	1.41%	486	69.96%	1.18%	328	74.16%
1.60%	2,618	59.10%	1.79%	3,240	53.58%	1.86%	3,852	50.61%	1.60%	2,618	59.10%
1.74%	274	40.10%	2.04%	369	37.35%	2.02%	457	36.23%	1.74%	274	40.10%
1.58%	2,344	62.19%	1.75%	2,870	56.50%	1.83%	3,395	53.29%	1.58%	2,344	62.19%
0.61%	38	62.86%	0.61%	70	69.24%	0.60%	102	71.63%	0.61%	38	62.86%
0.39%	8,967	28.06%	0.49%	11,521	27.15%	0.40%	14,000	26.87%	0.39%	8,967	28.06%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-RB		A-RB		STA		F-RB		A-RB		STA		F-RB		A-RB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments	3,241	0	0	2,489	0	39,248	0	0	0	4	0	1	0	0	0	0	0	3	0
Institutions	5,833	82	0	37,197	1,533	24,795	1,051	3,203	1	15,518	275	13,173	715	23	28	144	669	95	226
Corporates	0	0	0	30,362	2,396	5,215	367	0	0	0	0	2,900	0	0	0	0	50	92	0
Corporates - Of Which: Specialised Lending	190	14	0	167	290	9,109	1,061	0	0	20	0	6,067	0	0	0	62	83	202	0
Corporates - Of Which: SME	0	0	0	185,201	4,887	11,867	975	0	0	36,414	362	7,008	1,205	0	0	788	2,100	122	702
Retail	0	0	0	155,056	2,765	2,887	130	0	0	29,572	256	2,080	161	0	0	768	824	27	237
Retail - Secured on real estate property	77.6%	0	0	129,049	1,915	223	7	0	0	19,638	226	82	8	0	0	675	328	3	0
Retail - Secured on real estate property - Of	96.9%	0	0	3,694	0	18	0	0	0	697	0	0	0	0	0	1	0	0	0
Retail - Secured on real estate property - Of	77.0%	0	0	125,355	1,912	223	7	0	0	18,941	226	82	8	0	0	673	328	3	0
Retail - Qualifying Revolving	0	0	0	4,438	28	1,098	63	0	0	609	2	824	68	0	0	3	16	0	205
Retail - Other Retail	0	0	0	12,569	883	1,565	54	0	0	9,325	27	1,174	85	0	0	80	479	24	37
Retail - Other Retail - Of Which: SME	0	0	0	1,903	3	122	0	0	0	592	0	17	0	0	0	1	1	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	15,666	820	1,543	60	0	0	8,733	27	1,157	85	0	0	89	478	24	32
Equity	247	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	2,220	17	2,982	16	1,062	0	0	2,629	32	0	197	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	0
TOTAL	12,041	108	213,678	6,315	86,050	1,180	6,974	249	58,522	567	16,938	876	39	28	913	1,493	157	463	0
Securitisation and re-securitisations positions deducted from capital *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

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
0.01%	6	28.98%	0.01%	8	28.87%	0.01%	10	28.85%	0.01%	8	38.13%
0.05%	11	24.73%	0.29%	17	24.38%	0.05%	24	24.27%	0.08%	15	23.88%
0.22%	1,228	31.11%	0.21%	1,343	30.99%	0.20%	1,456	30.86%	0.36%	1,385	32.97%
0.27%	178	20.49%	0.26%	1	15	15	15	15	0.27%	178	20.41%
0.16%	80	50.97%	0.10%	95	51.82%	0.09%	107	52.25%	0.12%	125	52.64%
0.42%	2,340	27.21%	0.41%	2,851	23.43%	0.41%	3,383	21.69%	0.41%	3,383	21.69%
1.24%	1,987	24.89%	1.24%	1,386	23.42%	1.24%	1,517	23.37%	1.24%	1,517	23.37%
0.77%	30	12.39%	0.77%	57	12.42%	0.77%	82	12.43%	0.77%	82	12.43%
0.23%	1,067	15.51%	0.22%	1,250	13.28%	0.22%	1,405	14.05	0.22%	1,405	14.05
0.33%	314	75.57%	0.36%	368	71.47%	0.36%	423	69.67%	0.36%	423	69.67%
0.21%	50	12.11%	0.20%	59	11.89%	0.20%	69	11.69%	0.20%	69	11.69%
1.26%	27	42.58%	1.26%	51	42.67%	1.26%	73	42.70%	1.26%	73	42.70%
1.20%	902	50.94%	1.17%	1,127	47.23%	1.18%	1,352	46.51%	1.18%	1,352	46.51%
0.19%	12	48.04%	0.12%	22	60.00%	0.12%	32	60.00%	0.12%	32	60.00%
0.30%	3,596	28.43%	0.29%	4,241	25.43%	0.29%	4,905	23.80%	0.30%	4,905	23.80%

		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	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(m EUR, %)																													
Luxembourg	Central banks and central governments	0	0	51	0	4,257	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0						
	Institutions	82	0	1,161	8	1,647	0	23	0	95	1	2	0	0	0	0	0	0	1	0	0	1	0						
	Corporates	165	0	8,515	1,610	1,568	41	95	0	1,226	271	1,197	0	1	0	6	79	10	29	0	0	0							
	Corporates - Of Which: Specialised Lending	0	1	0	0	880	41	0	0	0	0	571	0	34	0	0	0	29	0	0	0	0							
	Corporates - Of Which: SME	0	0	16	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail	0	0	29	4	861	3	0	0	7	3	327	3	0	0	0	0	1	8	0	0	0							
	Retail - Secured on real estate property	57.0%	0	0	24	4	797	2	0	0	7	7	279	2	0	0	0	0	1	6	0	0							
	Retail - Secured on real estate property - Of	0.0%	0	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	57.0%	0	0	24	4	797	2	0	0	7	7	279	2	0	0	0	0	1	6	0	0							
	Retail - Qualifying Revolving	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
	Retail - Other Retail	0	0	4	4	64	1	0	0	1	1	68	1	0	0	0	0	2	0	2	0	0							
	Retail - Other Retail - Of Which: SME	0	0	0	0	1	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	4	63	1	0	0	1	0	47	1	0	0	0	0	0	0	0	0	0							
	Equity	46	0	0	0	28	0	169	0	0	0	28	0	0	0	0	0	0	0	0	0	0							
	Securitisation	29	0	361	0	0	0	19	0	25	0	73	0	0	0	0	0	0	0	0	0	0							
	Other non-credit obligation assets	0	0	0	1	0	73	0	0	0	0	73	0	0	0	0	0	0	0	0	0	0							
	TOTAL	322	0	10,116	1,623	8,434	46	396	0	1,359	722	1,627	3	1	0	7	83	18	29	0	0	0							
	Securitisation and re-securitisations positions deducted from capital *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							

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

		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						
(m EUR, %)		0	0	1,256	0	179	11	0	0	598	0	58	17	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Spain	Central banks and central governments	118	0	1,654	0	12	0	39	0	579	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	122	0	3,846	942	464	261	151	0	2,587	206	385	3	0	0	11	344	2	40	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	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	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	147	88	3	2	0	0	133	3	3	3	0	0	1	28	0	2	0	0	0	0	0	0	0	
	Retail	0	0	9,836	540	248	19	0	0	2,329	20	106	23	0	0	5	328	0	1	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	59.1%	0	7,645	290	206	19	0	0	1,136	16	63	23	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of	56.5%	0	509	18	0	0	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	59.3%	0	7,136	272	206	19	0	0	1,068	13	75	23	0	0	1	60	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	4	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	2,186	250	41	0	0	0	1,192	4	31	0	0	0	0	4	265	0	1	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	961	17	0	0	0	0	462	0	0	0	0	0	2	12	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	1,226	234	41	0	0	0	731	3	31	0	0	0	0	253	0	0	0	0	0	0	0	0	0	
	Equity	8	0	0	0	18	0	31	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	208	0	0	0	3	0	182	0	70	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non-credit obligation assets	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	TOTAL	457	0	16,594	1,482	924	291	403	0	6,095	226	569	43	0	0	19	672	4	41	0	0	0	0	0	0	0	0
	Securitisation and re-securitisations positions deducted from capital *	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 RWs

		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
(m EUR, %)		0	0	3,904	0	0	0	0	13	0	0	0	0	0	0	0	0	0	0
Switzerland	Central banks and central governments	24	0	1,835	0	9	0	9	0	329	0	2	0	0	0	0	0	0	0
	Institutions	151	0	7,822	166	802	0	67	0	1,423	68	234	0	0	0	3	10	1	4
	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	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	226	5	16	1	0	0	42	1	10	1	0	0	1	2	0	0
	Retail - Secured on real estate property	73.7%	0	176	4	15	0	0	0	33	1	0	0	0	0	1	0	0	0
	Retail - Secured on real estate property - Of	92.1%	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	73.7%	0	176	4	15	0	0	0	32	0	1	0	0	0	1	1	0	0
	Retail - Qualifying Revolving	0	0	12	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	38	1	10	0	0	0	8	0	8	0	0	0	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	38	1	10	0	0	0	8	0	8	0	0	0	0	1	0	0	
Equity	0	0	0	0	41	0	102	0	0	0	41	0	0	0	0	0	0	0	
Securitisation	0	0	139	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	33	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	
TOTAL		215,959	7,074	13,959	267	2,718	0	1,850	69	286	1	0	0	0	0	14	1	4	
Securitisation and re-securitisations positions deducted from capital A		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

## 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
<b>Net interest income</b>	<b>13,593</b>	<b>13,593</b>	<b>13,242</b>	<b>12,896</b>	<b>13,188</b>	<b>13,150</b>	<b>13,181</b>
<b>Net trading income</b>		2,175	2,852	3,190	1,211	2,273	2,805
of which trading losses from stress scenarios		-1,692	-1,015	-677	-2,656	-1,593	-1,062
<b>Other operating income</b>	-67	-67	-67	-67	-152	-85	-67
<b>Operating profit before impairments</b>	<b>3,529</b>	<b>2,413</b>	<b>2,739</b>	<b>2,731</b>	<b>444</b>	<b>1,741</b>	<b>2,424</b>
Impairment of financial assets (-)	-2,056	-1,568	-1,540	-1,739	-3,511	-2,357	-3,321
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,994	-1,568	-1,540	-1,510	-2,526	-2,629	-2,533
Impairment Financial assets designated at fair value through P&L (-)	-62	0	0	-230	-985	272	-788
Impairment on non financial assets (-)	-13	-13	-13	-13	-111	-67	-44
<b>Operating profit after impairments from stress scenarios</b>	<b>1,460</b>	<b>832</b>	<b>1,186</b>	<b>978</b>	<b>-3,178</b>	<b>-683</b>	<b>-941</b>
Other Income and expenses	9	3,389	3,389	3,389	3,469	3,530	3,504
<b>Pre-Tax profit</b>	<b>1,469</b>	<b>4,221</b>	<b>4,575</b>	<b>4,367</b>	<b>291</b>	<b>2,847</b>	<b>2,563</b>
Tax	-731	-1,266	-1,373	-1,310	-87	-854	-769
<b>Net income</b>	<b>738</b>	<b>2,955</b>	<b>3,203</b>	<b>3,057</b>	<b>203</b>	<b>1,993</b>	<b>1,794</b>
<b>Attributable to owners of the parent</b>	<b>732</b>	<b>2,931</b>	<b>3,177</b>	<b>3,033</b>	<b>203</b>	<b>1,993</b>	<b>1,794</b>
of which carried over to capital through retained earnings	-33	2,166	2,412	2,268	-307	1,483	1,284
of which distributed as dividends	765	765	765	765	510	510	510

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	247,399	256,239	262,235	267,257	302,040	339,405	342,600
Risk exposure amount Securitisation and re-securitisations	39,371	47,447	52,125	56,022	62,088	77,929	85,208
Risk exposure amount Other credit risk	208,028	208,793	210,110	211,235	239,952	261,476	257,393
Risk exposure amount for market risk	54,813	57,674	58,937	59,764	74,963	81,390	84,580
Risk exposure amount for operational risk	50,891	50,891	50,891	50,891	50,891	50,891	50,891
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
<b>Total Risk exposure amount</b>	<b>353,103</b>	<b>364,805</b>	<b>372,064</b>	<b>377,913</b>	<b>427,894</b>	<b>471,687</b>	<b>478,072</b>

## 2014 EU-wide Stress Test

### Securitisation

Securitisation  (mln EUR)		as of 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
Exposure values	Banking Book	50,302						
	Trading Book (excl. correlation trading positions under CRM)	14,809						
	Correlation Trading Portfolio (CRM)	34,534						
	Total	99,645						
Risk exposure values	Banking Book	14,890	18,566	20,780	22,937	25,937	34,910	37,516
	Trading Book (excl. correlation trading positions under CRM)	24,481	28,881	31,345	33,085	36,151	43,019	47,691
	Total	39,371	47,447	52,125	56,022	62,088	77,929	85,208
Impairments	Hold to Maturity portfolio	397	401	401	402	444	518	573
	Available for Sale portfolio	2	2	2	2	2	2	2
	Held for trading portfolio							
	Total	399	403	403	404	446	520	575

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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Tot	Austria	9 56 1,417 10 1,017 605 1,616 4,730	1 0 0 0 0 0 0 1	9 56 1,400 0 947 434 1,512 4,357	0 51 1,364 0 718 384 1,197 3,714	0 0 0 0 228 0 0 228	4 4 36 0 0 50 315 409	0 0 133 60 50 783 165 1,191	0 0 17 4 6 133 89 249	75 0 0 40 0 527 95 737	0 0 0 0 0 -102 -10 -113	233 650 962 953 700 505 0 4,003	0 0 0 0 1 0 0 1	468 624 908 979 818 513 0 4,311	0 0 0 -1 -1 0 0 -2
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Tot		53 100 50 173 1,555 479 220 2,629	50 90 0 0 2 0 0 142	0 97 2 120 1,355 224 11 1,809	0 0 0 105 1,323 224 0 1,652	0 0 0 0 0 0 0 0	7 2 15 30 30 11 65	200 9 200 200 322 436 151 1,367	0 3 0 10 30 57 151 251	50 0 0 0 0 111 100 261	0 0 0 0 0 0 0 0	17 732 823 960 692 349 0 3,573	0 0 0 1 0 0 0 1	111 674 746 1,052 769 372 0 3,725	0 0 0 0 0 0 0 -1
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Tot		0 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 1 0 0 0 1 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	59 214 177 174 487 16 0 1,127	0 0 0 0 0 0 0 1	67 247 261 150 472 27 0 1,223	0 0 0 0 -1 0 0 -1
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Tot		0 0 0 0 0 2 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 2 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 2 0 2	0 0 0 0 0 2 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 9 0 44 57 1 0 112	0 0 0 0 2 0 0 2	0 0 0 36 70 0 0 106	0 0 0 0 0 0 0 0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Tot		47 57 1 3 22 74 3 207	0 0 0 0 0 0 0 0	47 22 1 3 1 19 3 95	0 0 0 0 0 0 0 0	0 0 0 0 0 19 3 95	47 22 1 3 1 19 3 95	0 566 262 0 109 1,000 0 1,938	0 36 0 0 21 54 0 111	0 800 0 0 0 0 0 800	0 -37 0 0 0 0 0 -37	28 343 147 99 214 42 0 873	0 0 0 0 0 0 0 0	11 275 217 159 258 77 0 998	0 0 0 0 0 0 0 0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Tot		0 27 6 49 7 71 1 160	0 0 0 0 0 0 0 0	0 27 3 49 0 47 0 126	0 0 0 0 0 0 0 0	0 27 3 49 0 47 0 126	0 27 3 49 0 47 0 126	0 0 5 67 0 119 30 102	0 0 0 7 0 0 1 8	0 134 182 50 27 119 807 1,318	0 -5 -13 -5 -2 -5 -86 -117	62 637 870 534 152 186 0 2,440	0 0 0 0 0 0 0 0	62 546 766 587 228 161 7 2,358	0 0 0 0 0 0 0 0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Tot		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	7 38 4 25 23 1 0 98	0 0 0 0 0 0 0 0	7 26 4 22 23 7 0 89	0 0 0 0 0 0 0 0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Tot		3 35 94 280 551 310 18 1,291	0 0 0 0 0 0 0 0	0 10 94 271 422 12 5 814	0 0 18 267 379 0 0 663	0 0 0 0 0 0 0 0	0 10 76 5 43 12 5 151	148 522 0 100 1,115 5,471 40 7,396	3 25 0 9 123 292 8 459	0 0 3,320 540 450 2,078 350 6,738	0 0 -265 -15 -3 -390 -4 -677	23 582 766 463 167 78 0 2,079	0 0 0 0 0 0 0 0	23 488 708 485 149 135 0 1,989	0 0 0 0 0 0 0 0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Tot		230 1,436 458 476 3,909 847 668 8,024	91 610 0 0 0 40 0 741	145 1,313 312 3,362 306 0 0 5,718	0 1 0 0,030 62 0 0 3,094	0 610 312 329 0 0 0 1,530	55 93 0 0 203 0 0 351	763 1,284 1,344 1,166 3,285 1,201 748 9,792	15 47 66 85 201 214 109 736	1,733 1,212 179 743 178 1,082 370 5,497	-7 -71 -1 -88 -9 -174 -40 -391	111 935 2,373 2,334 3,578 1,249 356 10,936	0 0 0 0 1 1 23 25	122 992 2,357 2,466 3,598 1,062 105 10,702	0 0 0 0 -1 -1 0 -3



(mln EUR)**VALUES AS OF 31/12/2013****VALUES AS OF 31/12/2013****VALUES AS OF 31/12/2013**

**GROSS DIRECT LONG EXPOSURES** (accounting value gross of provisions)  
(1)

**NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching)**  
**(1)**

## DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)

### Derivatives with positive fair value at 31/12/2013

### Derivatives with negative fair value at 31/12/2013

### INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)

### 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

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 (-)

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 [	Lithuania	0	0	0	0	0	0	0	0	0	0	10	0	10	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	24	0	26	0
[ 1Y - 2Y [		4	0	4	0	0	4	0	0	0	0	52	0	50	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	78	0	79	0
[ 3Y - 5Y [		3	0	3	0	0	3	0	0	0	0	91	0	87	0
[ 5Y - 10Y [		56	0	5	0	0	5	508	51	0	0	14	0	26	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		63	0	12	0	0	12	508	51	0	0	268	0	278	0
[ 0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		62	0	62	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 [		96	0	93	76	0	17	0	0	0	0	0	0	0	0
[ 10Y - more		7	0	7	0	0	7	0	0	0	0	0	0	0	0
Tot		166	0	162	76	0	24	0	0	0	0	0	0	0	0
[ 0 - 3M [	Malta	20	0	20	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 [		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		20	0	20	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Netherlands	137	55	110	0	0	53	1,050	27	415	-8	104	0	83	0
[ 3M - 1Y [		135	14	2	0	0	0	3,472	117	2,009	-24	616	0	592	0
[ 1Y - 2Y [		1,674	0	1,372	1,168	0	204	4,147	288	5,739	-326	714	0	678	0
[ 2Y - 3Y [		1,090	7	339	266	0	66	8,728	668	956	-68	441	0	562	0
[ 3Y - 5Y [		5,171	4	4,605	4,318	0	282	5,936	480	1,750	-280	442	0	449	0
[ 5Y - 10Y [		1,589	0	717	717	0	0	90	14	4,939	-760	190	0	152	0
[ 10Y - more		563	1	476	476	0	0	192	36	2,358	-636	0	0	0	0
Tot		10,359	82	7,622	6,945	0	605	23,616	1,630	18,166	-2,102	2,506	0	2,516	0
[ 0 - 3M [	Norway	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	517	0	496	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	586	0	592	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	465	0	437	0
[ 3Y - 5Y [		16	0	16	0	0	16	0	0	0	0	210	0	246	0
[ 5Y - 10Y [		39	0	35	0	0	35	0	0	0	0	47	0	38	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		55	0	51	0	0	51	0	0	0	0	1,826	0	1,810	0
[ 0 - 3M [	Poland	30	10	25	8	0	0	0	0	0	0	112	0	101	0
[ 3M - 1Y [		10	2	10	0	0	8	0	0	0	0	319	0	411	0
[ 1Y - 2Y [		79	1	41	12	0	28	354	38	25	0	336	0	339	0
[ 2Y - 3Y [		242	2	239	0	0	236	0	0	0	0	348	0	325	0
[ 3Y - 5Y [		40	1	30	6	0	23	0	0	0	0	579	0	608	0
[ 5Y - 10Y [		163	2	141	53	0	86	0	0	0	0	149	0	124	0
[ 10Y - more		11	6	8	0	0	2	0	0	0	0	0	0	0	0
Tot		576	24	494	78	0	383	354	38	25	0	1,844	0	1,907	-1
[ 0 - 3M [	Portugal	4	0	4	0	0	4	0	0	0	0	151	0	230	0
[ 3M - 1Y [		21	0	0	0	0	0	300	12	73	-6	950	0	906	0
[ 1Y - 2Y [		44	0	0	0	0	0	500	31	0	0	1,617	0	1,504	-1
[ 2Y - 3Y [		6	0	6	0	0	6	0	0	0	0	885	1	944	-2
[ 3Y - 5Y [		22	0	0	0	0	0	0	0	0	0	975	4	1,124	-2
[ 5Y - 10Y [		170	0	46	46	0	0	200	50	464	-17	606	7	488	-3
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		268	0	56	46	0	10	1,000	93	537	-23	5,183	12	5,196	-8
[ 0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	47	0	59	0
[ 3M - 1Y [		5	0	5	0	0	5	0	0	0	0	245	0	234	0
[ 1Y - 2Y [		3	3	3	0	0	3	0	0	0	0	239	1	255	0
[ 2Y - 3Y [		30	0	30	0	0	30	0	0	0	0	224	0	191	0
[ 3Y - 5Y [		5	0	4	0	0	4	0	0	0	0	314	0	236	0
[ 5Y - 10Y [		5	0	5	0	0	5	0	0	0	0	12	0	48	0
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		49	3	48	0	0	48	0	0	0	0	1,081	1	1,022	0
[ 0 - 3M [	Slovakia	1	0	1	0	0	1	0	0	0	0	29	0	36	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	106	0	89	0
[ 1Y - 2Y [		13	0	13	0	0	13	0	0	0	0	111	0	153	0
[ 2Y - 3Y [		35	0	35	32	0	3	0	0	0	0	126	0	104	0
[ 3Y - 5Y [		10	0	9	0	0	9	0	0	0	0	213	0	214	0
[ 5Y - 10Y [		63	0	58	45	0	13	0	0	0	0	41	0	44	0
[ 10Y - more		5	0	5	0	0	5	0	0	0	0	0	0	0	0
Tot		126	0	120	76	0	44	0	0	0	0	626	0	640	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	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	Derivatives with positive fair value at 31/12/2013	Derivatives with negative fair value at 31/12/2013
[ 0 - 3M ]	Slovenia	0	0	0	0	0	0	0	0	0	0	11	0	33	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	69	0	101	0
[ 1Y - 2Y ]		1	0	1	0	1	0	0	0	0	0	46	0	18	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	49	0	59	0
[ 3Y - 5Y ]		111	0	82	0	1	28	0	0	0	1	49	1	102	0
[ 5Y - 10Y ]		228	0	6	0	6	220	0	0	0	5	9	5	64	0
[ 10Y - more ]		3	0	0	0	0	0	0	0	0	0	13	0	0	0
Tot		343	0	90	82	0	8	1,907	248	0	0	247	6	377	0
[ 0 - 3M ]	Spain	150	117	147	0	0	30	50	3	0	0	272	0	199	0
[ 3M - 1Y ]		296	127	261	0	0	151	0	0	0	0	1,255	0	1,172	0
[ 1Y - 2Y ]		380	102	86	70	0	0	0	0	0	0	1,955	0	1,719	0
[ 2Y - 3Y ]		376	15	206	206	0	0	70	5	20	-7	2,004	1	2,083	0
[ 3Y - 5Y ]		157	17	34	0	0	17	50	7	158	-15	3,866	1	3,981	-1
[ 5Y - 10Y ]		669	307	542	0	0	240	85	16	125	-14	930	1	869	-5
[ 10Y - more ]		103	0	45	45	0	0	23	3	0	0	0	0	0	0
Tot		2,132	685	1,322	322	0	437	278	33	303	-37	10,282	4	10,023	-7
[ 0 - 3M ]	Sweden	1	0	0	0	0	0	225	1	1,417	-35	30	0	65	0
[ 3M - 1Y ]		1	0	0	0	0	0	95	1	61	-1	550	0	619	0
[ 1Y - 2Y ]		47	0	47	0	0	47	0	0	32	-8	886	0	786	0
[ 2Y - 3Y ]		91	0	91	91	0	0	0	0	57	-3	443	0	508	0
[ 3Y - 5Y ]		55	0	55	0	0	55	0	0	0	0	266	0	302	0
[ 5Y - 10Y ]		34	0	17	0	0	17	555	15	198	-5	143	0	139	0
[ 10Y - more ]		2	0	0	0	0	0	15	2	0	0	0	0	0	0
Tot		232	0	211	91	0	119	890	19	1,765	-52	2,317	0	2,420	-1
[ 0 - 3M ]	United Kingdom	4	0	0	0	0	0	353	2	238	-19	101	0	91	0
[ 3M - 1Y ]		489	466	480	0	0	14	575	9	1,486	-126	691	0	688	0
[ 1Y - 2Y ]		158	0	132	0	0	132	441	5	2,742	-184	2,114	1	1,811	-1
[ 2Y - 3Y ]		398	0	251	10	241	0	515	21	1,875	-77	1,359	5	1,383	-1
[ 3Y - 5Y ]		860	91	532	354	86	2	333	6	3,028	-127	1,110	0	1,440	-1
[ 5Y - 10Y ]		2,392	20	1,911	496	1,177	221	0	4	1,058	-40	1,192	0	1,163	-14
[ 10Y - more ]		2,221	0	1,471	7	1,254	210	21	1	18	-1	0	0	0	0
Tot		6,522	576	4,777	867	2,758	579	2,237	49	10,445	-573	6,566	6	6,577	-16
[ 0 - 3M ]	Australia	265	0	264	258	0	0	62	5	369	-36	120	0	34	0
[ 3M - 1Y ]		642	2	637	531	0	104	672	5	576	-5	144	0	256	0
[ 1Y - 2Y ]		221	0	172	0	0	172	250	10	213	-17	527	0	459	0
[ 2Y - 3Y ]		187	0	132	132	0	0	349	17	68	-4	1,642	3	2,033	-7
[ 3Y - 5Y ]		624	0	575	32	0	543	269	10	277	-24	1,344	19	1,314	-1
[ 5Y - 10Y ]		1,397	0	0	0	0	0	213	40	211	-15	134	3	24	0
[ 10Y - more ]		385	0	177	96	0	177	96	8	106	0	0	0	0	0
Tot		3,721	2	1,957	953	0	1,002	1,912	91	1,820	-101	3,911	26	4,120	-8
[ 0 - 3M ]	Canada	868	9	795	0	0	786	87	74	3,118	-33	0	0	0	0
[ 3M - 1Y ]		116	0	91	0	0	91	537	26	2,015	-185	0	0	15	0
[ 1Y - 2Y ]		87	0	70	25	0	44	197	14	2,248	-178	0	0	0	0
[ 2Y - 3Y ]		210	0	107	0	0	0	807	92	742	-74	0	0	0	0
[ 3Y - 5Y ]		25	0	0	0	0	0	105	7	130	-28	0	0	0	0
[ 5Y - 10Y ]		233	0	95	0	0	95	1,193	78	2,671	-290	0	0	0	0
[ 10Y - more ]		262	0	0	0	0	0	536	154	68	-10	0	0	0	0
Tot		1,803	9	1,157	25	0	1,016	3,462	445	10,993	-798	0	0	15	0
[ 0 - 3M ]	Hong Kong	204	0	202	0	0	202	0	0	0	0	0	0	4	0
[ 3M - 1Y ]		24	0	0	0	0	0	0	0	0	0	56	0	51	0
[ 1Y - 2Y ]		64	0	49	0	0	49	0	0	0	0	57	0	44	0
[ 2Y - 3Y ]		1	0	0	0	0	0	0	0	0	0	15	0	15	0
[ 3Y - 5Y ]		22	0	16	0	0	16	0	0	0	0	11	0	0	0
[ 5Y - 10Y ]		21	0	1	0	0	1	0	0	145	-5	0	0	0	0
[ 10Y - more ]		9	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		346	0	268	0	0	268	0	0	145	-5	138	0	113	0
[ 0 - 3M ]	Japan	1,513	0	1,513	865	0	648	0	0	0	0	88	0	162	0
[ 3M - 1Y ]		268	0	265	0	0	265	446	3	0	0	641	0	555	0
[ 1Y - 2Y ]		73	0	0	0	0	0	301	6	545	-13	980	0	833	0
[ 2Y - 3Y ]		503	0	479	0	0	479	355	17	346	-39	1,023	0	1,056	-2
[ 3Y - 5Y ]		649	0	174	7	0	167	3,335	97	559	-31	1,629	3	1,817	-2
[ 5Y - 10Y ]		1,201	0	311	7	0	304	2,201	159	371	-29	171	1	124	0
[ 10Y - more ]		1,732	0	0	0	0	0	194	19	9	-1	0	0	4	0
Tot		5,940	0	2,741	879	0	1,862	6,832	300	1,829	-114	4,532	4	4,550	-5
[ 0 - 3M ]	U.S.	3,276	349	174	45	0	128	2,425	7	4,391	-31	337	247	65	-11
[ 3M - 1Y ]		4,662	0	3,576	61	35	2,839	5,982	14	4,923	-55	67	0	84	0
[ 1Y - 2Y ]		3,629	2	1,035	29	1,006	0	1,892	11	4,729	-171	99	0	327	0
[ 2Y - 3Y ]		1,971	12	51	23	27	0	3,133	18	8,127	-177	190	0	218	0
[ 3Y - 5Y ]		5,289	17	1,620	873	747	0	18,914	1,275	4,623	-172	666	3	682	0
[ 5Y - 10Y ]		7,655	88	3,278	564	1,223	1,404	17,198	1,160	5,792	-584	1,209	1	944	-15
[ 10Y - more ]		19,972	513	16,373	109	1,433	14,319	5,823	533	5,827	-1,113	0	890	1,530	-67
Tot		46,454	981	26,106	1,705	4,470	18,690	55,367	3,017	38,413	-2,303	2,567	1,141	3,850	-93

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 [	China	79	55	6	0	0	6	2,610	18	3,982	-108	0	0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	73	-2	0	0	0	0
[ 1Y - 2Y [		66	0	66	0	0	66	0	0	0	0	0	0	0	0
[ 2Y - 3Y [		23	22	22	0	0	0	44	1	54	-1	0	0	0	0
[ 3Y - 5Y [		1	0	1	0	0	1	0	0	308	-6	0	0	0	0
[ 5Y - 10Y [		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[ 10Y - more		1	0	1	0	0	1	0	0	0	0	0	0	0	0
Tot		170	76	96	0	0	74	2,653	20	4,417	-117	0	0	0	0
[ 0 - 3M [	Switzerland	5	0	0	0	0	0	105	5	95	-5	0	0	0	0
[ 3M - 1Y [		45	0	43	0	0	29	56	2	20	-1	0	0	0	0
[ 1Y - 2Y [		13	0	8	0	0	8	85	5	2	0	0	0	0	0
[ 2Y - 3Y [		32	0	16	0	0	0	120	11	5	0	0	0	0	0
[ 3Y - 5Y [		89	0	80	0	0	75	69	9	32	-2	0	0	0	0
[ 5Y - 10Y [		43	0	22	0	0	2	0	0	32	-2	0	0	0	0
[ 10Y - more		91	0	47	0	0	47	200	23	20	0	0	0	0	0
Tot		316	0	216	0	0	161	635	54	206	-10	0	0	0	0
[ 0 - 3M [	Other advanced economies non EEA	480	12	473	7	0	455	685	7	408	-15	360	0	325	0
[ 3M - 1Y [		888	18	834	0	0	802	240	53	241	-33	1,130	0	739	0
[ 1Y - 2Y [		360	0	329	3	0	326	182	12	959	-70	974	0	1,069	-11
[ 2Y - 3Y [		159	36	133	1	36	95	84	5	759	-59	1,219	1	1,305	-1
[ 3Y - 5Y [		237	0	212	1	0	211	325	10	1,046	-58	3,288	3	3,106	-3
[ 5Y - 10Y [		209	0	57	0	0	51	565	20	1,076	-25	935	2	997	0
[ 10Y - more		134	0	104	0	0	104	117	18	117	-25	68	1	314	0
Tot		2,467	67	2,142	18	36	2,044	2,225	125	4,606	-285	7,974	8	7,855	-15
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	168	109	158	0	0	158	0	0	0	0	519	0	561	0
[ 3M - 1Y [		216	0	103	0	0	103	0	0	0	0	2,192	0	2,115	-1
[ 1Y - 2Y [		117	19	99	0	0	99	0	0	0	0	2,878	3	2,500	-1
[ 2Y - 3Y [		160	104	155	0	0	51	125	3	0	0	2,178	1	1,948	-1
[ 3Y - 5Y [		153	83	121	0	0	38	75	1	0	0	6,186	19	4,789	-10
[ 5Y - 10Y [		219	26	181	0	0	166	0	0	0	0	902	3	757	-8
[ 10Y - more		77	0	72	0	0	72	0	0	0	0	0	0	24	-4
Tot		1,111	341	887	0	0	686	200	5	0	0	14,855	27	12,695	-25
[ 0 - 3M [	Middle East	95	89	0	0	0	0	0	0	0	0	114	0	106	0
[ 3M - 1Y [		0	0	1	0	0	1	0	0	0	0	533	0	369	0
[ 1Y - 2Y [		4	1	4	0	0	3	0	0	0	0	743	0	688	-4
[ 2Y - 3Y [		4	2	4	0	0	2	12	0	0	0	554	1	617	-1
[ 3Y - 5Y [		22	22	21	0	0	0	0	0	0	0	937	7	938	-4
[ 5Y - 10Y [		19	0	0	0	0	0	0	0	0	0	37	0	15	-3
[ 10Y - more		341	333	339	0	0	10	0	0	0	0	0	0	0	0
Tot		486	448	369	0	0	16	12	0	0	0	2,918	9	2,732	-12
[ 0 - 3M [	Latin America and the Caribbean	218	2	156	0	0	59	0	0	0	0	1,109	1	1,011	-1
[ 3M - 1Y [		616	172	584	0	0	413	0	0	1,799	-7	3,310	4	3,265	-2
[ 1Y - 2Y [		327	16	323	0	0	308	0	0	1,082	-63	6,132	15	6,168	-12
[ 2Y - 3Y [		132	48	56	0	0	8	0	0	3	-7	3,652	9	3,272	-12
[ 3Y - 5Y [		376	78	345	78	8	189	79	7	45	-2	7,692	49	8,033	-35
[ 5Y - 10Y [		618	249	597	0	0	348	8	1	7	-20	2,298	51	1,702	-37
[ 10Y - more		739	56	675	0	0	583	40	8	15	0	4	0	64	-4
Tot		3,026	621	2,736	78	8	1,908	128	17	2,951	-99	24,197	129	23,515	-102
[ 0 - 3M [	Africa	76	18	76	0	0	58	0	0	0	0	87	0	133	0
[ 3M - 1Y [		274	70	274	0	0	204	0	0	0	0	277	0	355	0
[ 1Y - 2Y [		60	49	60	0	0	11	0	0	0	0	383	0	430	0
[ 2Y - 3Y [		201	137	201	0	0	121	0	0	0	0	445	0	400	0
[ 3Y - 5Y [		123	105	119	0	0	14	0	0	0	0	1,018	1	842	-1
[ 5Y - 10Y [		386	335	385	0	0	14	0	0	0	0	159	1	149	-6
[ 10Y - more		308	286	280	0	0	0	0	0	0	0	0	0	0	0
Tot		1,428	1,001	1,396	0	0	423	0	0	0	0	2,369	3	2,309	-8
[ 0 - 3M [	Others	777	59	777	0	0	68	0	0	0	0	331	0	103	0
[ 3M - 1Y [		1,301	191	1,301	85	13	1,141	0	0	0	0	756	0	852	-1
[ 1Y - 2Y [		562	6	472	83	0	383	0	0	109	-26	1,845	2	1,836	-1
[ 2Y - 3Y [		279	0	275	111	0	164	52	3	111	-35	1,774	1	1,648	-2
[ 3Y - 5Y [		1,121	5	1,090	715	0	366	0	0	35	-7	3,277	14	3,108	-10
[ 5Y - 10Y [		1,075	134	945	185	0	690	104	10	0	0	403	3	344	-1
[ 10Y - more		387	49	354	0	0	304	35	3	0	0	0	0	20	0
Tot		5,502	444	5,215	1,248	13	3,699	192	16	255	-68	8,386	21	7,911	-14

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

(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

(\*) Item 1.1.18 includes €48m attributable to 10/15%-effect which for technical reasons is not reflected in 1.1.18 as per 31.12.2013

## 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.					
(mln EUR)	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	
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

		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 (+)	9,784
Repayment of CET1 capital, buybacks (-)	3
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 (+/-)	3,449

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)(*)	-1,363
Other material losses and provisions from 1 January to 30 September 2014 (-)	0

(\*) This figure has been updated by the ECB on 28 October 2014.