



## 2014 EU-wide Stress Test

<b>Bank Name</b>	DE - Deutsche Bank AG
<b>LEI Code</b>	7LTFZYICNSX8D621K86

## 2014 EU-wide Stress Test Summary Adverse Scenario

DE - Deutsche Bank AG	
<b>Actual figures as of 31 December 2013</b>	
	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>
<b>Outcome of the adverse scenario as of 31 December 2016</b>	
	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>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (5.5%)</b>	26,294
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	
<b>Actual figures as of 31 December 2013</b>	
	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>
<b>Outcome of the baseline scenario as of 31 December 2016</b>	
	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>
<b>Memorandum items</b>	
	mln EUR
<b>Common EU wide CET1 Threshold (8.0%)</b>	30,233

<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.

Table for DE - Deutsche Bank AG showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MVA.

Table for Germany showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MVA.

Table for United States showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MVA.

Table for United Kingdom showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MVA.

Table for Italy showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MVA.

Table for Netherlands showing LTV %, Exposure values, Risk exposure amounts, and Value adjustments and provisions for 2014. Includes sub-categories like Central banks and central governments, Institutions, Corporates, Retail, and Equity.

[\*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MVA.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Baseline Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Adverse Scenario showing Impairment rate, Stock of Provisions, Coverage Ratio, and Coverage Ratio - Default Stock for 2014, 2015, and 2016.

Table for Luxembourg showing LTV % and Risk exposure amounts (as of 31/12/2013) across various categories like Central banks, Institutions, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for Luxembourg showing Baseline Scenario and Adverse Scenario for 2014, 2015, and 2016, including Impairment rate and Coverage Ratio.

Table for Luxembourg showing Adverse Scenario for 2014, 2015, and 2016, including Impairment rate and Coverage Ratio.

Table for Spain showing LTV % and Risk exposure amounts (as of 31/12/2013) across various categories like Central banks, Institutions, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for Spain showing Baseline Scenario and Adverse Scenario for 2014, 2015, and 2016, including Impairment rate and Coverage Ratio.

Table for Spain showing Adverse Scenario for 2014, 2015, and 2016, including Impairment rate and Coverage Ratio.

Table for Switzerland showing LTV % and Risk exposure amounts (as of 31/12/2013) across various categories like Central banks, Institutions, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for Switzerland showing Baseline Scenario and Adverse Scenario for 2014, 2015, and 2016, including Impairment rate and Coverage Ratio.

Table for Switzerland showing Adverse Scenario for 2014, 2015, and 2016, including Impairment rate and Coverage Ratio.

Table for France showing LTV % and Risk exposure amounts (as of 31/12/2013) across various categories like Central banks, Institutions, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for France showing Baseline Scenario and Adverse Scenario for 2014, 2015, and 2016, including Impairment rate and Coverage Ratio.

Table for France showing Adverse Scenario for 2014, 2015, and 2016, including Impairment rate and Coverage Ratio.

Table for China showing LTV % and Risk exposure amounts (as of 31/12/2013) across various categories like Central banks, Institutions, and Retail.

[7] Refers to the part of securitisation exposure that is deducted from capital and is not included in RW.

Table for China showing Baseline Scenario and Adverse Scenario for 2014, 2015, and 2016, including Impairment rate and Coverage Ratio.

Table for China showing Adverse Scenario for 2014, 2015, and 2016, including Impairment rate and Coverage Ratio.

## 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

(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
<b>Exposure values</b>	Banking Book	50,302						
	Trading Book (excl. correlation trading positions under CRM)	14,809						
	Correlation Trading Portfolio (CRM)	34,534						
	<b>Total</b>	<b>99,645</b>						
<b>Risk exposure values</b>	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
	<b>Total</b>	<b>39,371</b>	<b>47,447</b>	<b>52,125</b>	<b>56,022</b>	<b>62,088</b>	<b>77,929</b>	<b>85,208</b>
<b>Impairments</b>	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							
	<b>Total</b>	<b>399</b>	<b>403</b>	<b>403</b>	<b>404</b>	<b>446</b>	<b>520</b>	<b>575</b>

## 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	9	1	9	0	0	4	0	0	75	0	233	0	468	0
[ 3M - 1Y ]		56	0	56	51	0	4	0	0	0	0	650	0	624	0
[ 1Y - 2Y ]		1,417	0	1,400	1,364	0	36	133	17	0	0	962	0	908	0
[ 2Y - 3Y ]		10	0	0	0	0	0	60	4	40	0	953	0	979	-1
[ 3Y - 5Y ]		1,017	0	947	718	228	0	50	6	0	0	700	1	818	-1
[ 5Y - 10Y ]		605	0	434	384	0	50	783	133	527	-102	505	0	513	0
[ 10Y - more ]	1,616	0	1,512	1,197	165	315	165	89	95	-10	0	0	0	0	0
Tot		<b>4,730</b>	<b>1</b>	<b>4,357</b>	<b>3,714</b>	<b>228</b>	<b>409</b>	<b>1,191</b>	<b>249</b>	<b>737</b>	<b>-113</b>	<b>4,003</b>	<b>1</b>	<b>4,311</b>	<b>-2</b>
[ 0 - 3M ]	Belgium	53	50	0	0	0	0	0	0	0	0	17	0	111	0
[ 3M - 1Y ]		100	90	97	0	0	7	200	3	50	0	732	0	674	0
[ 1Y - 2Y ]		50	0	2	0	0	2	9	0	0	0	823	0	746	0
[ 2Y - 3Y ]		173	0	120	105	0	15	200	10	0	0	960	1	1,052	0
[ 3Y - 5Y ]		1,555	2	1,355	1,323	0	30	200	30	0	0	692	0	769	0
[ 5Y - 10Y ]		479	0	224	224	0	11	322	57	111	0	349	0	372	0
[ 10Y - more ]	220	0	11	436	0	11	436	11	151	100	0	0	0	0	0
Tot		<b>2,629</b>	<b>142</b>	<b>1,809</b>	<b>1,652</b>	<b>0</b>	<b>65</b>	<b>1,367</b>	<b>251</b>	<b>261</b>	<b>0</b>	<b>3,573</b>	<b>1</b>	<b>3,725</b>	<b>-1</b>
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	59	0	67	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	214	0	247	0
[ 1Y - 2Y ]		1	0	1	0	0	1	0	0	0	0	177	0	261	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	174	0	150	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	487	0	472	-1
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	16	0	27	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,127</b>	<b>1</b>	<b>1,223</b>	<b>-1</b>
[ 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	9	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	44	0	36	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	57	2	70	0
[ 5Y - 10Y ]		2	0	2	0	0	2	0	0	0	0	1	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>112</b>	<b>2</b>	<b>106</b>	<b>0</b>
[ 0 - 3M ]	Czech Republic	47	0	47	0	0	47	0	0	0	0	28	0	11	0
[ 3M - 1Y ]		57	0	22	0	0	22	566	36	800	-37	343	0	275	0
[ 1Y - 2Y ]		1	0	1	0	0	1	262	0	0	0	147	0	217	0
[ 2Y - 3Y ]		3	0	3	0	0	3	0	0	0	0	99	0	159	0
[ 3Y - 5Y ]		22	0	1	0	0	1	109	21	0	0	214	0	258	0
[ 5Y - 10Y ]		74	0	19	0	0	19	1,000	54	0	0	42	0	77	0
[ 10Y - more ]	3	0	3	0	0	3	0	0	0	0	0	0	0	0	
Tot		<b>207</b>	<b>0</b>	<b>95</b>	<b>0</b>	<b>0</b>	<b>95</b>	<b>1,938</b>	<b>111</b>	<b>800</b>	<b>-37</b>	<b>873</b>	<b>0</b>	<b>998</b>	<b>0</b>
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0	0	0	62	0	62	0
[ 3M - 1Y ]		27	0	27	0	0	27	0	0	134	-5	637	0	546	0
[ 1Y - 2Y ]		6	0	3	0	0	3	5	0	182	-13	870	0	766	0
[ 2Y - 3Y ]		49	0	49	0	0	49	0	0	50	-5	534	0	587	0
[ 3Y - 5Y ]		7	0	0	0	0	0	67	7	27	-2	152	0	228	0
[ 5Y - 10Y ]		71	0	47	0	0	47	0	0	119	-5	186	0	161	0
[ 10Y - more ]	1	0	0	0	0	0	30	1	807	-86	0	0	7	0	
Tot		<b>160</b>	<b>0</b>	<b>126</b>	<b>0</b>	<b>0</b>	<b>126</b>	<b>102</b>	<b>8</b>	<b>1,318</b>	<b>-117</b>	<b>2,440</b>	<b>0</b>	<b>2,358</b>	<b>0</b>
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	7	0	7	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	38	0	26	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	4	0	4	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	25	0	22	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	23	0	23	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	1	0	7	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>98</b>	<b>0</b>	<b>89</b>	<b>0</b>
[ 0 - 3M ]	Finland	3	0	0	0	0	0	148	3	0	0	23	0	23	0
[ 3M - 1Y ]		35	0	10	0	0	10	522	25	0	0	582	0	488	0
[ 1Y - 2Y ]		94	0	94	18	0	76	0	0	3,320	-265	766	0	708	0
[ 2Y - 3Y ]		280	0	271	267	0	5	100	9	540	-15	463	0	485	0
[ 3Y - 5Y ]		551	0	422	379	0	43	1,115	123	450	-3	167	0	149	0
[ 5Y - 10Y ]		310	0	12	0	0	12	5,471	292	2,078	-390	78	0	135	0
[ 10Y - more ]	18	0	5	0	0	5	40	8	350	-4	0	0	0	0	
Tot		<b>1,291</b>	<b>0</b>	<b>814</b>	<b>663</b>	<b>0</b>	<b>151</b>	<b>7,396</b>	<b>459</b>	<b>6,738</b>	<b>-677</b>	<b>2,079</b>	<b>0</b>	<b>1,989</b>	<b>0</b>
[ 0 - 3M ]	France	230	91	145	0	55	145	763	15	1,733	-7	111	0	122	0
[ 3M - 1Y ]		1,436	610	1,313	1	610	93	1,284	47	1,212	-71	935	0	992	0
[ 1Y - 2Y ]		458	0	312	0	312	0	1,344	66	179	-1	2,373	0	2,357	0
[ 2Y - 3Y ]		476	0	279	0	279	0	1,166	85	743	-88	2,334	0	2,466	0
[ 3Y - 5Y ]		3,909	0	3,362	3,030	329	0	3,285	201	178	-9	3,578	1	3,598	-1
[ 5Y - 10Y ]		847	40	306	62	0	203	1,201	214	1,082	-174	1,249	1	1,062	-1
[ 10Y - more ]	668	0	0	0	0	0	748	109	370	-40	356	23	105	0	
Tot		<b>8,024</b>	<b>741</b>	<b>5,718</b>	<b>3,094</b>	<b>1,530</b>	<b>351</b>	<b>9,792</b>	<b>736</b>	<b>5,497</b>	<b>-391</b>	<b>10,936</b>	<b>25</b>	<b>10,702</b>	<b>-3</b>





## 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					
[ 0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	10	0	10	0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	24	0	26	0	0	
[ 1Y - 2Y [		4	0	4	0	0	4	0	0	0	0	0	52	0	50	0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	78	0	79	0	0	
[ 3Y - 5Y [		3	0	3	0	0	3	0	0	0	0	0	91	0	87	0	0	
[ 5Y - 10Y [		56	0	5	0	0	5	0	508	51	0	0	14	0	26	0	0	
[ 10Y - more		0	0	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	0	
[ 0 - 3M [		Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [			62	0	62	0	0	62	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 [	96		0	93	76	0	17	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more	7		0	7	0	0	7	0	0	0	0	0	0	0	0	0	0	
Tot	166		0	162	76	0	24	0	0	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	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		20	0	20	0	0	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	0	
[ 3M - 1Y [			135	14	2	0	0	0	3,472	117	2,009	-24	616	0	592	0	0	
[ 1Y - 2Y [	1,674		0	1,372	1,168	0	204	4,147	288	5,739	-326	714	0	678	0	0		
[ 2Y - 3Y [	1,090		7	339	266	0	66	8,728	668	956	-68	441	0	562	0	0		
[ 3Y - 5Y [	5,171		4	4,605	4,318	0	282	5,936	480	1,750	-280	442	0	449	0	0		
[ 5Y - 10Y [	1,589		0	717	717	0	0	90	14	4,939	-760	190	0	152	0	0		
[ 10Y - more	563		1	476	476	0	0	192	36	2,358	-636	0	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		
[ 0 - 3M [	Norway		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 [		16	0	16	0	0	16	0	0	0	0	0	210	0	246	0	0	
[ 5Y - 10Y [		39	0	35	0	0	35	0	0	0	0	0	47	0	38	0	0	
[ 10Y - more		0	0	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		
[ 0 - 3M [		Poland	30	10	25	8	0	0	0	0	0	0	112	0	101	0	0	
[ 3M - 1Y [			10	2	10	0	0	8	0	0	0	0	319	0	411	0	0	
[ 1Y - 2Y [	79		1	41	12	0	28	354	38	25	0	336	0	339	0	0		
[ 2Y - 3Y [	242		2	239	0	0	236	0	0	0	0	348	0	325	0	0		
[ 3Y - 5Y [	40		1	30	6	0	23	0	0	0	0	579	0	608	0	0		
[ 5Y - 10Y [	163		2	141	53	0	86	0	0	0	0	149	0	124	0	0		
[ 10Y - more	11		6	8	0	0	2	0	0	0	0	0	0	0	0	0		
Tot	576		24	494	78	0	383	354	38	25	0	1,844	0	1,907	0	-1		
[ 0 - 3M [	Portugal		4	0	4	0	0	4	0	0	0	0	151	0	230	0	0	
[ 3M - 1Y [			21	0	0	0	0	0	300	12	73	-6	950	0	906	0	0	
[ 1Y - 2Y [		44	0	0	0	0	0	500	31	0	0	1,617	0	1,504	0	-1		
[ 2Y - 3Y [		6	0	6	0	0	6	0	0	0	0	885	1	944	0	-2		
[ 3Y - 5Y [		22	0	0	0	0	0	0	0	0	0	975	4	1,124	0	-2		
[ 5Y - 10Y [		170	0	46	46	0	0	200	50	464	-17	606	7	488	0	-3		
[ 10Y - more		0	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	0	-8		
[ 0 - 3M [		Romania	0	0	0	0	0	0	0	0	0	0	47	0	59	0	0	
[ 3M - 1Y [			5	0	5	0	0	5	0	0	0	0	245	0	234	0	0	
[ 1Y - 2Y [	3		3	3	0	0	3	0	0	0	0	239	1	255	0	0		
[ 2Y - 3Y [	30		0	30	0	0	30	0	0	0	0	224	0	191	0	0		
[ 3Y - 5Y [	5		0	4	0	0	4	0	0	0	0	314	0	236	0	0		
[ 5Y - 10Y [	5		0	5	0	0	5	0	0	0	0	12	0	48	0	0		
[ 10Y - more	0		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		
[ 0 - 3M [	Slovakia		1	0	1	0	0	1	0	0	0	0	29	0	36	0	0	
[ 3M - 1Y [			0	0	0	0	0	0	0	0	0	0	106	0	89	0	0	
[ 1Y - 2Y [		13	0	13	0	0	13	0	0	0	0	111	0	153	0	0		
[ 2Y - 3Y [		35	0	35	32	0	3	0	0	0	0	126	0	104	0	0		
[ 3Y - 5Y [		10	0	9	0	0	9	0	0	0	0	213	0	214	0	0		
[ 5Y - 10Y [		63	0	58	45	0	13	0	0	0	0	41	0	44	0	0		
[ 10Y - more		5	0	5	0	0	5	0	0	0	0	0	0	0	0	0		
Tot		126	0	120	76	0	44	0	0	0	0	626	0	640	0	0		

(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: FVO (designated at fair value through profit&loss) banking book	of which: AFS 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 ]		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	82	1	1	363	28	0	0	49	1	102	0
[ 5Y - 10Y ]		228	0	6	0	0	6	1,544	220	0	0	9	5	64	0
[ 10Y - more ]		3	0	0	0	0	0	0	0	0	0	13	0	0	0
<b>Tot</b>		<b>343</b>	<b>0</b>	<b>90</b>	<b>82</b>	<b>0</b>	<b>8</b>	<b>1,907</b>	<b>248</b>	<b>0</b>	<b>0</b>	<b>247</b>	<b>6</b>	<b>377</b>	<b>0</b>
[ 0 - 3M ]	Slovenia	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	23	0	3	0	0	0	0	0	0
<b>Tot</b>		<b>2,132</b>	<b>685</b>	<b>1,322</b>	<b>322</b>	<b>0</b>	<b>437</b>	<b>278</b>	<b>33</b>	<b>303</b>	<b>-37</b>	<b>10,282</b>	<b>4</b>	<b>10,023</b>	<b>-7</b>
[ 0 - 3M ]	Spain	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
<b>Tot</b>		<b>232</b>	<b>0</b>	<b>211</b>	<b>91</b>	<b>0</b>	<b>119</b>	<b>890</b>	<b>19</b>	<b>1,765</b>	<b>-52</b>	<b>2,317</b>	<b>0</b>	<b>2,420</b>	<b>-1</b>
[ 0 - 3M ]	Sweden	4	0	0	0	0	0	353	2	238	-19	101	0	91	0
[ 3M - 1Y ]		489	466	480	0	14	14	575	9	1,486	-126	691	0	688	0
[ 1Y - 2Y ]		158	0	132	0	132	0	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
<b>Tot</b>		<b>6,522</b>	<b>576</b>	<b>4,777</b>	<b>867</b>	<b>2,758</b>	<b>579</b>	<b>2,237</b>	<b>49</b>	<b>10,445</b>	<b>-573</b>	<b>6,566</b>	<b>6</b>	<b>6,577</b>	<b>-16</b>
[ 0 - 3M ]	United Kingdom	265	0	264	258	0	7	62	0	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	132	0	172	250	10	213	-17	527	0	459	0
[ 2Y - 3Y ]		187	0	132	132	0	0	349	17	68	0	1,642	3	2,033	-7
[ 3Y - 5Y ]		624	0	575	32	0	543	269	10	277	-4	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	9	8	106	0	0	0	0	0
<b>Tot</b>		<b>3,721</b>	<b>2</b>	<b>1,957</b>	<b>953</b>	<b>0</b>	<b>1,002</b>	<b>1,912</b>	<b>71</b>	<b>1,820</b>	<b>-101</b>	<b>3,911</b>	<b>26</b>	<b>4,120</b>	<b>-8</b>
[ 0 - 3M ]	Australia	868	9	795	87	0	786	87	3,118	0	-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	105	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
<b>Tot</b>		<b>1,803</b>	<b>9</b>	<b>1,157</b>	<b>25</b>	<b>0</b>	<b>1,016</b>	<b>3,462</b>	<b>445</b>	<b>10,993</b>	<b>-798</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>0</b>
[ 0 - 3M ]	Canada	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
<b>Tot</b>		<b>346</b>	<b>0</b>	<b>268</b>	<b>0</b>	<b>0</b>	<b>268</b>	<b>0</b>	<b>0</b>	<b>145</b>	<b>-5</b>	<b>138</b>	<b>0</b>	<b>113</b>	<b>0</b>
[ 0 - 3M ]	Hong Kong	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	9	9	-1	0	0	4	0
<b>Tot</b>		<b>5,940</b>	<b>0</b>	<b>2,741</b>	<b>879</b>	<b>0</b>	<b>1,862</b>	<b>6,832</b>	<b>300</b>	<b>1,829</b>	<b>-114</b>	<b>4,532</b>	<b>4</b>	<b>4,550</b>	<b>-5</b>
[ 0 - 3M ]	Japan	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	14,333	14,319	5,823	533	5,827	-1,113	0	890	1,530	-67
<b>Tot</b>		<b>46,454</b>	<b>981</b>	<b>26,106</b>	<b>1,705</b>	<b>4,470</b>	<b>18,690</b>	<b>55,367</b>	<b>3,017</b>	<b>38,413</b>	<b>-2,303</b>	<b>2,567</b>	<b>1,141</b>	<b>3,850</b>	<b>-93</b>
[ 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	14,333	14,319	5,823	533	5,827	-1,113	0	890	1,530	-67
<b>Tot</b>		<b>46,454</b>	<b>981</b>	<b>26,106</b>	<b>1,705</b>	<b>4,470</b>	<b>18,690</b>	<b>55,367</b>	<b>3,017</b>	<b>38,413</b>	<b>-2,303</b>	<b>2,567</b>	<b>1,141</b>	<b>3,850</b>	<b>-93</b>

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 ]	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
<b>Tot</b>	<b>170</b>	<b>76</b>	<b>96</b>	<b>0</b>	<b>0</b>	<b>74</b>	<b>2,653</b>	<b>20</b>	<b>4,417</b>	<b>-117</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Switzerland	5	0	0	0	0	0	105	5	95	-5	0	0	0	0
[ 3M - 1Y ]		45	0	43	14	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	16	0	0	120	11	5	0	0	0	0	0
[ 3Y - 5Y ]		89	0	80	5	0	75	69	9	32	-2	0	0	0	0
[ 5Y - 10Y ]		43	0	22	19	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
<b>Tot</b>	<b>316</b>	<b>0</b>	<b>216</b>	<b>54</b>	<b>0</b>	<b>161</b>	<b>635</b>	<b>54</b>	<b>206</b>	<b>-10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 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	6	0	51	565	20	1,076	-25	935	2	997	0
[ 10Y - more ]		134	0	104	0	0	104	144	18	117	-25	68	1	314	0
<b>Tot</b>	<b>2,467</b>	<b>67</b>	<b>2,142</b>	<b>18</b>	<b>36</b>	<b>2,044</b>	<b>2,225</b>	<b>125</b>	<b>4,606</b>	<b>-285</b>	<b>7,974</b>	<b>8</b>	<b>7,855</b>	<b>-15</b>	
[ 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	51	155	0	0	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
<b>Tot</b>	<b>1,111</b>	<b>341</b>	<b>887</b>	<b>0</b>	<b>0</b>	<b>686</b>	<b>200</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>14,855</b>	<b>27</b>	<b>12,695</b>	<b>-25</b>	
[ 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	3	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
<b>Tot</b>	<b>486</b>	<b>448</b>	<b>369</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,918</b>	<b>9</b>	<b>2,732</b>	<b>-12</b>	
[ 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
<b>Tot</b>	<b>3,026</b>	<b>621</b>	<b>2,736</b>	<b>78</b>	<b>8</b>	<b>1,908</b>	<b>128</b>	<b>17</b>	<b>2,951</b>	<b>-99</b>	<b>24,197</b>	<b>129</b>	<b>23,515</b>	<b>-102</b>	
[ 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
<b>Tot</b>	<b>1,428</b>	<b>1,001</b>	<b>1,396</b>	<b>0</b>	<b>0</b>	<b>423</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,369</b>	<b>3</b>	<b>2,309</b>	<b>-8</b>	
[ 0 - 3M ]	Others	777	59	777	68	0	650	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
<b>Tot</b>	<b>5,502</b>	<b>444</b>	<b>5,215</b>	<b>1,248</b>	<b>13</b>	<b>3,699</b>	<b>192</b>	<b>16</b>	<b>255</b>	<b>-68</b>	<b>8,386</b>	<b>21</b>	<b>7,911</b>	<b>-14</b>	

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

		Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION	
(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			
CRR / CRDIV DEFINITION OF CAPITAL											
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>54,091</b>	<b>55,443</b>	<b>55,846</b>	<b>56,180</b>	<b>52,497</b>	<b>51,917</b>	<b>50,415</b>	CA1 (1)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>47,312</b>	<b>49,614</b>	<b>48,719</b>	<b>47,794</b>	<b>47,132</b>	<b>45,350</b>	<b>42,411</b>	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)	28,764	28,764	28,764	28,764	28,764	28,764	28,764	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	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	26,710	28,877	31,289	33,557	26,404	27,887	29,171	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	-2,039	-2,039	-2,039	-2,418	-2,370	-2,500	-3,851	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	0	0	0	0	-330	-461	-793	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	-1,019	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	CA1 (1.1.1.7)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	-2,290	-2,242	-2,242	-2,242	-2,242	-2,242	-2,242	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	264	276	317	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	-11,466	-11,466	-11,466	-11,466	-11,466	-11,466	-11,466	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	-2,203	-2,203	-2,203	-2,203	-2,116	-1,262	-693	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	-987	-677	-752	-806	-1,155	-1,573	-1,615	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-663	-663	-663	-663	-663	-663	-663	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	0	0	0	0	0	0	0	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) points (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-1,667	-1,581	-1,347	-1,326	-2,042	-1,919	-2,432	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	-1,828	-1,762	-1,583	-1,472	-2,031	-1,904	-1,956	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	14,981	14,607	10,962	8,069	15,786	11,951	8,876	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 (+/-)	104	104	78	52	104	78	52	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 (+/-)	14,877	14,504	10,884	8,017	15,682	11,873	8,824	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>209</b>	<b>344</b>	<b>1,510</b>	<b>2,677</b>	<b>111</b>	<b>1,230</b>	<b>2,486</b>	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	-	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>47,522</b>	<b>49,958</b>	<b>50,229</b>	<b>50,471</b>	<b>47,244</b>	<b>46,579</b>	<b>44,897</b>	CA1 (1.1)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>6,569</b>	<b>5,485</b>	<b>5,617</b>	<b>5,709</b>	<b>5,253</b>	<b>5,337</b>	<b>5,518</b>	CA1 (1.2)	Article 71 of CRR	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<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>	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 (+)	14,059								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	12,389								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 (+)	5,261								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-891								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	
<b>CAPITAL RATIOS (%) - Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>	<b>13.40%</b>	<b>13.60%</b>	<b>13.09%</b>	<b>12.65%</b>	<b>11.01%</b>	<b>9.61%</b>	<b>8.87%</b>	CA3 (1)	-
	<b>C.2</b>	<b>Tier 1 Capital ratio</b>	<b>13.46%</b>	<b>13.69%</b>	<b>13.50%</b>	<b>13.36%</b>	<b>11.04%</b>	<b>9.88%</b>	<b>9.39%</b>	CA3 (3)	-
	<b>C.3</b>	<b>Total Capital ratio</b>	<b>15.32%</b>	<b>15.20%</b>	<b>15.01%</b>	<b>14.87%</b>	<b>12.27%</b>	<b>11.01%</b>	<b>10.55%</b>	CA3 (5)	-
<b>D</b>	<b>Common Equity Tier 1 Capital Threshold</b>		<b>29,184</b>	<b>29,765</b>	<b>30,233</b>	<b>23,534</b>	<b>25,943</b>	<b>26,294</b>			
<b>Memorandum items</b>	<b>E</b>	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		
	<b>F</b>	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		
	<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	<b>G</b>	<b>Fully Loaded Common Equity Tier 1 Capital ratio (3)</b>				<b>10.51%</b>			<b>7.01%</b>		

(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  
(\*) 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.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
<b>Total</b>	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

(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
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.