



2014 EU-wide Stress Test

Bank Name	DE - DekaBank Deutsche Girozentrale
LEI Code	0W2PZJM8XOY22M4GG883

2014 EU-wide Stress Test Summary Adverse Scenario

DE - DekaBank Deutsche Girozentrale	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	630
Impairment losses on financial and non-financial assets in the banking book	-30
Common Equity Tier 1 capital ⁽¹⁾	3,613
Total Risk Exposure ⁽¹⁾	25,743
Common Equity Tier 1 ratio, % ⁽¹⁾	14.0%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	187
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	330
3 yr cumulative losses from the stress in the trading book	882
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital ⁽¹⁾	2,621
Total Risk Exposure ⁽¹⁾	32,714
Common Equity Tier 1 ratio, % ⁽¹⁾	8.0%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,799
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

⁽²⁾ Conversions not considered for CET1 computation

⁽³⁾ Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

2014 EU-wide Stress Test Summary Baseline Scenario

DE - DekaBank Deutsche Girozentrale	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	630
Impairment losses on financial and non-financial assets in the banking book	-30
Common Equity Tier 1 capital ⁽¹⁾	3,613
Total Risk Exposure ⁽¹⁾	25,743
Common Equity Tier 1 ratio, % ⁽¹⁾	14.0%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	541
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	271
3 yr cumulative losses from the stress in the trading book	698
Common Equity Tier 1 capital ⁽¹⁾	3,556
Total Risk Exposure ⁽¹⁾	29,013
Common Equity Tier 1 ratio, % ⁽¹⁾	12.3%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	2,321

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments																			
Institutions	446	0	0	0	15,446	11	48	0	0	0	0	43	2	0	0	0	0	1	0
Corporates	21,899	0	0	0	20,523	0	4,220	0	0	94	0	26	0	0	0	0	0	1	0
Corporates - Of Which: Specialised Lending	17,877	710	0	0	15,751	0	8,280	0	0	660	0	411	0	26	190	0	0	0	0
Corporates - Of Which: SME	8,070	595	0	0	0	0	4,500	0	0	0	0	0	0	17	147	0	0	0	0
Retail	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	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	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	60.0%	0	0	0	117	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	116	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	214	0	0	0	280	0	600	0	0	0	0	629	0	0	0	0	0	0	0
Securitisation	1,547	0	0	0	291	0	805	0	0	2	0	246	0	0	0	0	0	0	0
Other non-credit obligation assets	394	0	0	0	2	0	394	0	0	2	0	0	0	0	0	0	0	0	0
TOTAL	49,337	716	0	0	38,730	11	14,948	41	0	0	0	1,727	2	37	190	0	0	36	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 MVA

	Baseline Scenario						Adverse Scenario							
	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			
	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		
0.00%	5	20.62%	0.00%	9	26.55%	0.00%	12	29.59%	0.00%	19	37.31%	0.00%	39	37.06%
0.04%	18	37.05%	0.05%	26	37.05%	0.04%	34	37.06%	0.04%	45	37.06%	0.04%	58	37.06%
0.47%	336	19.12%	0.51%	395	19.91%	0.54%	456	20.54%	0.54%	508	20.71%	0.58%	568	21.29%
0.22%	1	57.21%	0.29%	1	44.10%	0.31%	2	40.25%	0.30%	1	51.20%	0.36%	1	41.99%
0.23%	0	34.26%	0.30%	0	34.26%	0.32%	0	34.37%	0.31%	0	34.35%	0.37%	0	34.57%
0.23%	0	34.26%	0.30%	0	34.26%	0.32%	0	34.37%	0.31%	0	34.35%	0.37%	0	34.57%
0.22%	1	57.39%	0.29%	1	44.18%	0.31%	2	40.30%	0.30%	1	51.33%	0.36%	1	42.06%
0.22%	1	57.39%	0.29%	1	44.18%	0.31%	2	40.30%	0.30%	1	51.33%	0.36%	1	42.06%
0.19%	350	19.38%	0.20%	411	20.41%	0.21%	505	21.22%	0.21%	572	22.42%	0.22%	663	23.22%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments																			
Institutions	5,524	0	0	0	13,399	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	4,458	427	0	0	197	0	2,057	0	0	184	0	9	121	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	1,836	396	0	0	0	0	965	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	98	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	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	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	60.0%	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	98	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	46	0	0	0	280	0	140	0	0	0	0	629	0	0	0	0	0	0	0
Securitisation	1	0	0	0	2	0	1	0	0	0	0	2	0	0	0	0	0	0	0
Other non-credit obligation assets	295	0	0	0	0	0	295	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	14,324	427	0	0	33,095	0	2,852	0	0	893	0	11	131	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

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

	Baseline Scenario						Adverse Scenario							
	as of 31/12/2014		as of 31/12/2015		as of 31/12/2016		as of 31/12/2014		as of 31/12/2015		as of 31/12/2016			
	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		
0.00%	0	34.47%	0.00%	0	34.47%	0.01%	1	34.47%	0.01%	4	34.55%	0.01%	4	34.52%
0.04%	4	34.46%	0.07%	4	34.45%	0.07%	5	34.46%	0.07%	6	34.46%	0.07%	7	34.46%
0.33%	147	25.51%	0.35%	161	26.16%	0.39%	176	26.80%	0.36%	149	25.64%	0.43%	166	26.48%
0.22%	1	57.40%	0.29%	1	44.11%	0.31%	2	40.20%	0.30%	1	51.29%	0.36%	1	41.95%
0.23%	0	34.26%	0.30%	0	34.26%	0.32%	0	34.37%	0.31%	0	34.35%	0.37%	0	34.57%
0.23%	0	34.26%	0.30%	0	34.26%	0.32%	0	34.37%	0.31%	0	34.35%	0.37%	0	34.57%
0.22%	1	57.59%	0.29%	1	44.19%	0.31%	2	40.25%	0.30%	1	51.43%	0.36%	1	42.02%
0.22%	1	57.59%	0.29%	1	44.19%	0.31%	2	40.25%	0.30%	1	51.43%	0.36%	1	42.02%
0.06%	152	25.58%	0.07%	167	26.20%	0.08%	184	26.92%	0.07%	154	25.71%	0.08%	172	26.55%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments																			
Institutions	5,130	0	0	0	294	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	1,095	15	0	0	261	0	442	0	0	153	0	4	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	942	15	0	0	0	0	236	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	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	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	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	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	7	0	0																

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	386	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	1,379	0	0	0	4	0	0	0	136	0	0	0	2	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	101	0	0	0	0	0	0	0	513	0	0	0	1	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	12	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0	0	0	0
Securitisation	537	0	0	0	11	0	0	0	207	0	0	0	15	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	2,334	0	0	0	32	0	0	0	889	0	0	0	18	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

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

Baseline Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0	0	0	0	0	0	0	0	0
0.18%	1	43.31%	0.18%	1	43.31%	0.20%	1	43.38%
0.09%	1	43.53%	0.09%	1	43.53%	0.09%	1	43.56%
-	-	-	-	-	-	-	-	-
0.29%	0	43.60%	0.38%	0	43.60%	0.41%	0	43.75%
-	-	-	-	-	-	-	-	-
0.29%	0	43.60%	0.38%	0	43.60%	0.41%	0	43.75%
-	-	-	-	-	-	-	-	-
0.29%	0	43.60%	0.38%	0	43.60%	0.41%	0	43.75%
-	-	-	-	-	-	-	-	-
0.10%	1	43.45%	0.10%	2	43.45%	0.11%	2	43.49%

Adverse Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
-	0	0	-	0	0	-	0	0
0.20%	1	44.19%	0.26%	1	44.44%	0.28%	1	44.50%
0.09%	1	44.41%	0.12%	1	44.60%	0.12%	2	44.62%
-	-	-	-	-	-	-	-	-
0.40%	0	44.48%	0.49%	0	44.84%	0.53%	0	44.94%
-	-	-	-	-	-	-	-	-
0.40%	0	44.48%	0.49%	0	44.84%	0.53%	0	44.94%
-	-	-	-	-	-	-	-	-
0.40%	0	44.48%	0.49%	0	44.84%	0.53%	0	44.94%
-	-	-	-	-	-	-	-	-
0.11%	1	44.33%	0.15%	2	44.54%	0.15%	3	44.58%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	166	0	0	0	32	0	0	0	75	0	0	0	26	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
Corporates - Of Which: Specialised Lending	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	770	0	0	0	0	0	0	352	0	0	0	3	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	936	0	0	0	32	0	0	422	0	0	0	29	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

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

Baseline Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0	0	0	0	0	0	0	0	0
0.38%	1	49.04%	0.43%	2	49.04%	0.46%	3	49.20%
-	-	-	-	-	-	-	-	-
0.46%	2	49.77%	0.59%	3	50.75%	0.66%	4	51.65%
-	-	-	-	-	-	-	-	-
0.38%	1	49.04%	0.43%	2	49.04%	0.46%	3	49.20%
-	-	-	-	-	-	-	-	-
0.46%	2	49.77%	0.59%	3	50.75%	0.66%	4	51.65%
-	-	-	-	-	-	-	-	-

Adverse Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
-	0	0	-	0	0	-	0	0
0.46%	2	49.77%	0.59%	3	50.75%	0.66%	4	51.65%
-	-	-	-	-	-	-	-	-
0.46%	2	49.77%	0.59%	3	50.75%	0.66%	4	51.65%
-	-	-	-	-	-	-	-	-

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	0	0	111	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	648	0	0	0	0	0	0	704	0	0	0	2	0	0	0	0	0	0	0
Corporates	276	0	0	0	1	0	0	117	0	0	0	1	0	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	194	0	0	0	0	0	0	80	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	6	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	32	0	0	0	47	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	935	0	0	0	194	0	0	871	0	0	0	48	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

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

Baseline Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
1.32%	1	43.60%	1.43%	3	43.60%	1.45%	4	44.00%
0.43%	5	43.24%	0.47%					

2014 EU-wide Stress Test

P&L (mln EUR)	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	480	479	480	480	480	456	480
Net trading income		-872	-732	-662	-963	-787	-699
of which trading losses from stress scenarios		-349	-210	-140	-441	-265	-176
Other operating income	-21	-23	-23	-23	-42	-42	-42
Operating profit before impairments	630	63	204	274	-76	76	188
Impairment of financial assets (-)	30	-126	-71	-73	-139	-93	-98
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-25	-126	-71	-73	-139	-93	-98
Impairment Financial assets designated at fair value through P&L (-)	54	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	660	-63	133	201	-215	-17	89
Other Income and expenses	3	32	41	46	-351	-215	-206
Pre-Tax profit	663	-32	173	246	-566	-232	-117
Tax	-159	9	-52	-74	83	0	0
Net income	504	-22	121	172	-483	-232	-117
Attributable to owners of the parent	504	-22	121	172	-483	-232	-117
of which carried over to capital through retained earnings	397	-22	19	76	-483	-232	-117
of which distributed as dividends	107	0	102	97	0	0	0

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

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	16,115	17,701	18,482	18,990	19,762	21,654	22,591
Risk exposure amount Securitisation and re-securitisations	1,051	1,535	1,816	2,014	2,315	3,049	3,559
Risk exposure amount Other credit risk	15,064	16,166	16,666	16,976	17,447	18,605	19,032
Risk exposure amount for market risk	7,793	7,793	7,793	7,793	7,793	7,793	7,793
Risk exposure amount for operational risk	1,800	1,800	2,064	2,195	1,800	2,085	2,295
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	35	35	35	35	35	35	35
Total Risk exposure amount	25,743	27,328	28,374	29,013	29,389	31,567	32,714

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	0	0	0	0	0	0	0	0	0	0	4	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	2	0	11	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	50	1	43	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	11	0	11	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	85	2	54	-6
[5Y - 10Y [		1	0	1	0	0	1	0	0	0	0	128	4	123	-8
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		1	0	1	0	0	1	0	0	0	280	7	242	-14		
[0 - 3M [Belgium	2	0	2	0	0	2	0	0	0	0	4	0	0	0
[3M - 1Y [250	0	250	0	0	250	0	0	0	0	14	0	10	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	12	0	12	0
[2Y - 3Y [	1		0	1	0	0	1	0	0	0	0	11	0	10	0
[3Y - 5Y [	9		0	9	0	0	9	0	0	0	0	55	1	55	-1
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	68		0	67	0	0	67	0	0	0	0	0	0	0	0	
Tot	330		0	329	0	0	329	0	0	0	96	1	87	-1		
[0 - 3M [Bulgaria		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		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		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	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	0		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Czech Republic		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	14	0	13	-12
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	14	0	13	-12		
[0 - 3M [Denmark	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	29	0	29	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	0		0	0	0	0	0	0	0	0	29	0	29	0		
[0 - 3M [Estonia		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		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		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Finland	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	7	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	28	0	23	-5
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	3	0	39	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	0	0	0	0	38	0	69	-5		
[0 - 3M [France		2	0	2	0	1	1	0	0	0	0	0	0	0	0
[3M - 1Y [251	1	251	0	0	250	0	0	0	0	11	0	1	-1
[1Y - 2Y [		72	1	68	0	61	6	0	0	0	0	44	0	44	0
[2Y - 3Y [		1	1	0	0	0	0	0	0	0	0	12	0	12	0
[3Y - 5Y [		1	1	0	0	0	0	0	0	0	0	46	0	48	-11
[5Y - 10Y [		1	1	0	0	0	0	0	0	0	0	31	0	109	-6
[10Y - more		64	0	63	0	63	0	0	0	0	0	0	0	0	0	
Tot		392	5	384	0	62	320	0	0	0	144	0	214	-18		

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	20	0	20	-16
[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	9	0	10	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	29	0	30	-16	
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	5	0	5	-6
[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	0	0	0	0	0	0	0	0	0	0	5	0	5	-6	
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions
(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).
*Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2014 EU-wide Stress Test
Capital

		Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION		
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016				
OWN FUNDS	A	OWN FUNDS	4,231	4,149	4,191	4,303	3,665	3,450	3,370	CA1 (1)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,613	3,579	3,527	3,556	3,104	2,789	2,621	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)	382	382	382	382	382	382	382	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	3,296	3,274	3,293	3,368	2,813	2,581	2,464	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	-34	-34	-34	-34	-34	-34	-34	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	0	0	0	-	-	
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-2	-2	-2	-2	-2	-2	-2	-	-	
	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	-108	-108	-108	-108	-108	-108	-108	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	0	0	0	-	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-88	-88	-88	-88	-88	-88	-88	CA1 (1.1.1.10 + 1.1.1.11)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLS	0	0	0	0	-63	-61	-59	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	-133	-193	-153	-99	-204	-158	-93	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.13	(-) 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) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (iii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 379(3) of CRR	
A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR		
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR		
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR		
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR		
A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 (1.1.1.25)	Article 470 of CRR		
A.1.20	Transitional adjustments	300	348	237	136	407	276	157	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-		
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.6)	Articles 483(1) to (3), and 484 to 487 of CRR		
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.8)	Articles 479 and 480 of CRR		
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	300	348	237	136	407	276	157	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR		
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	242	218	231	238	214	230	240	CA1 (1.1.2)	Article 61 of CRR		
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,856	3,798	3,758	3,795	3,318	3,019	2,860	CA1 (1.1)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	375	351	433	509	347	431	510	CA1 (1.2)	Article 71 of CRR		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	25,743	27,328	28,374	29,013	29,389	31,587	32,714	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 (+)	581									Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	1,016									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 (+)	1,021									Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0									Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0									-
B.6	of which: others subject to the discretion of National Competent Authorities	0									Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	14.04%	13.10%	12.43%	12.26%	10.56%	8.84%	8.01%	CA3 (1)	-	
	C.2	Tier 1 Capital ratio	14.98%	13.90%	13.25%	13.08%	11.29%	9.56%	8.74%	CA3 (3)	-	
	C.3	Total Capital ratio	16.44%	15.18%	14.77%	14.83%	12.47%	10.93%	10.30%	CA3 (5)	-	
D	Common Equity Tier 1 Capital Threshold		2,186	2,270	2,321	1,616	1,736	1,799				
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0			
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0			
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0			
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				11.79%			7.53%			

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

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
(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

(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 (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

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