



2014 EU-wide Stress Test

Bank Name	DE - HSH Nordbank AG
LEI Code	TUKDD90GPC79G1KOE162

2014 EU-wide Stress Test Summary Adverse Scenario

DE - HSH Nordbank AG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	227
Impairment losses on financial and non-financial assets in the banking book	1,128
Common Equity Tier 1 capital ⁽¹⁾	3,781
Total Risk Exposure ⁽¹⁾	37,806
Common Equity Tier 1 ratio, % ⁽¹⁾	10.0%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	-699
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	427
3 yr cumulative losses from the stress in the trading book	801
Valuation losses due to sovereign shock after tax and prudential filters	52
Common Equity Tier 1 capital ⁽¹⁾	2,533
Total Risk Exposure ⁽¹⁾	41,761
Common Equity Tier 1 ratio, % ⁽¹⁾	6.1%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	2,297
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 - HSH Nordbank AG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	227
Impairment losses on financial and non-financial assets in the banking book	1,128
Common Equity Tier 1 capital ⁽¹⁾	3,781
Total Risk Exposure ⁽¹⁾	37,806
Common Equity Tier 1 ratio, % ⁽¹⁾	10.0%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	-55
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	165
3 yr cumulative losses from the stress in the trading book	624
Common Equity Tier 1 capital ⁽¹⁾	3,636
Total Risk Exposure ⁽¹⁾	38,627
Common Equity Tier 1 ratio, % ⁽¹⁾	9.4%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	3,090

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

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	0	0	25,337	1	10	0	0	0	570	1	0	1	0	0	34	0	0	0	0
Institutions	0	0	10,345	83	872	4	0	0	2,181	58	125	0	0	35	79	2	0	4	4
Corporates	0	0	23,464	2,043	983	336	0	0	12,384	1,055	733	0	0	47	981	4	0	135	0
Corporates - Of Which: Specialised Lending	0	0	7,178	755	0	0	0	0	4,211	381	0	0	0	12	246	0	0	0	0
Corporates - Of Which: SME	0	0	4,081	774	48	9	0	0	1,791	405	48	5	0	8	292	1	4	4	0
Retail	0	0	0	0	72	12	0	0	0	0	40	8	0	0	0	0	0	6	0
Retail - Secured on real estate property	35.1%	0	0	0	33	0	0	0	0	0	12	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	22.4%	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	35.4%	0	0	0	32	0	0	0	0	0	11	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	39	12	0	0	0	29	8	0	0	0	0	0	0	6	0
Retail - Other Retail - Of Which: SME	0	0	0	0	7	3	0	0	0	4	2	0	0	0	0	0	0	2	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	32	9	0	0	0	25	6	0	0	0	0	0	0	4	0
Equity	169	52	0	0	274	0	0	541	53	0	274	0	7	0	1	20	0	0	0
Securitisation	202	0	55,241	0	498	9	132	10,657	0	92	7	57	0	1	0	226	8	0	0
Other non-credit obligation assets	0	0	815	0	1	0	0	753	0	1	0	0	0	0	0	0	0	0	0
TOTAL	371	52	115,202	2,127	2,692	362	674	53	26,545	1,114	1,246	734	64	57	0	117	1,069	232	173
Securitisation and re-securitisation positions deducted from capital	73	0	2,419	0	254	9	0	0	0	0	0	0	0	0	0	224	8	0	0

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

	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%	4	37.53%	0.01%	8	39.38%	0.01%	10	39.78%	0.01%	8	31.98%	0.01%	11	32.41%
0.04%	80	83.39%	0.03%	92	75.06%	0.03%	96	68.88%	0.04%	99	69.03%	0.05%	105	62.14%
0.33%	1,427	49.52%	0.29%	1,503	48.85%	0.29%	1,570	48.03%	0.44%	1,476	50.55%	0.41%	1,587	48.59%
0.33%	6	50.38%	0.30%	7	49.97%	0.27%	7	49.60%	0.45%	7	51.93%	0.42%	7	51.18%
0.07%	0	13.86%	0.06%	0	13.70%	0.06%	0	13.54%	0.09%	0	14.55%	0.09%	0	14.30%
0.06%	0	10.78%	0.06%	0	10.79%	0.06%	0	10.69%	0.08%	0	11.09%	0.08%	0	11.25%
0.07%	0	13.95%	0.06%	0	13.78%	0.06%	0	13.62%	0.09%	0	14.65%	0.09%	0	14.39%
0.56%	6	50.85%	0.50%	7	50.87%	0.45%	7	50.89%	0.76%	7	52.52%	0.70%	7	52.82%
0.23%	2	60.07%	0.23%	2	59.88%	0.22%	2	59.70%	0.29%	2	62.75%	0.31%	2	62.32%
0.63%	4	47.27%	0.56%	4	47.55%	0.53%	5	47.71%	0.87%	4	48.68%	0.79%	5	49.46%
2.10%	36	38.96%	1.87%	44	39.60%	1.67%	51	40.15%	2.99%	42	40.54%	2.63%	53	42.01%
0.16%	1,562	50.72%	0.14%	1,653	49.52%	0.12%	1,731	48.50%	0.21%	1,621	51.26%	0.20%	1,753	49.50%

	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		
0.00%	0	20.86%	0.00%	1	22.47%	0.00%	1	23.07%	0.00%	1	39.19%	0.00%	3	42.42%
0.04%	3	20.90%	0.04%	5	20.36%	0.04%	6	20.43%	0.04%	4	21.35%	0.04%	7	21.57%
0.32%	794	48.76%	0.29%	830	47.80%	0.25%	861	47.01%	0.42%	828	49.92%	0.41%	883	49.17%
0.33%	6	50.31%	0.30%	6	49.90%	0.27%	7	49.53%	0.45%	6	51.90%	0.42%	7	51.14%
0.07%	0	13.79%	0.06%	0	13.63%	0.06%	0	13.47%	0.09%	0	14.48%	0.09%	0	14.23%
0.06%	0	10.78%	0.06%	0	10.79%	0.06%	0	10.69%	0.08%	0	11.09%	0.08%	0	11.25%
0.07%	0	13.88%	0.06%	0	13.71%	0.06%	0	13.55%	0.09%	0	14.58%	0.09%	0	14.31%
0.56%	6	50.80%	0.50%	6	50.82%	0.46%	7	50.85%	0.77%	6	52.50%	0.70%	7	52.83%
0.23%	2	60.13%	0.22%	2	59.98%	0.21%	2	59.84%	0.29%	2	62.83%	0.30%	2	62.50%
0.63%	4	47.14%	0.56%	4	47.33%	0.51%	4	47.50%	0.87%	4	48.49%	0.79%	5	49.29%
1.42%	8	38.77%	1.29%	10	39.16%	1.18%	12	40.05%	1.83%	10	41.05%	1.75%	13	42.14%
0.12%	811	47.81%	0.10%	852	46.84%	0.09%	888	46.02%	0.16%	849	48.95%	0.15%	912	48.19%

	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	20,411	0	1	0	0	0	2	0	0	0	0	0	26	0	0	0	0
Institutions	0	0	4,057	1	618	0	0	0	124	0	1	0	0	15	0	1	0	0	0
Corporates	0	0	12,059	1,365	117	58	0	0	753	105	47	0	0	22	671	1	1	25	0
Corporates - Of Which: Specialised Lending	0	0	4,072	385	0	0	0	0	2,436	261	0	0	0	6	165	0	0	0	0
Corporates - Of Which: SME	0	0	2,551	681	26	7	0	0	1,157	233	4	0	0	2	212	1	1	3	0
Retail	0	0	0	0	71	12	0	0	0	40	8	0	0	0	0	0	0	6	0
Retail - Secured on real estate property	35.0%	0	0	0	33	0	0	0	0	12	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	22.4%	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	35.4%	0	0	0	32	0	0	0	0	11	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	38	12	0	0	0	28	8	0	0	0	0	0	0	6	0
Retail - Other Retail - Of Which: SME	0	0	0	0	7	3	0	0	0	4	2	0	0	0	0	0	0	2	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	31	9	0	0	0	24	6	0	0	0	0	0	0	4	0
Equity	128	27	0	0	51	0	396	28	0	51	0	0	0	0	0	0	0	0	0
Securitisation	0	0	55,189	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	739	0	1	0	0	753	0	1	0	0	0	0	0	0	0	0	0
TOTAL	128	27	59,294	1,365	869	70	396	28	19,183	753	321	55	5	62	671	3	31	31	0
Securitisation and re-securitisation positions deducted from capital	0	0	2,419	0	254	9	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 BVA

	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		
0.00%	0	20.86%	0.00%	1	22.47%	0.00%	1	23.07%	0.00%	1	39.19%	0.00%	3	42.42%
0.04%	3	20.90%	0.04%	5	20.36%	0.04%	6	20.43%	0.04%	4	21.35%	0.04%	7	21.57%
0.32%	794	48.76%	0.29%	830	47.80%	0.25%	861	47.01%	0.42%	828	49.92%	0.41%	883	49.17%
0.33%	6	50.31%	0.30%	6	49.90%	0.27%	7	49.53%	0.45%	6	51.90%	0.42%	7	51.14%
0.07%	0	13.79%	0.06%	0	13.63%	0.06%	0	13.47%	0.09%	0	14.48%	0.09%	0	14.23%
0.06%	0	10.78%	0.06%	0	10.79%	0.06%	0	10.69%	0.08%					

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	918	1,130	955	898	1,126	802	587
Net trading income		-213	-88	-26	-302	-141	-61
of which trading losses from stress scenarios		-312	-187	-125	-401	-240	-160
Other operating income	-244	-352	-392	-392	-352	-392	-392
Operating profit before impairments	227	41	-51	-45	-52	-256	-391
Impairment of financial assets (-)	-1,066	-26	-62	-77	104	-93	-386
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,022	-127	-95	-85	-188	-139	-116
Impairment Financial assets designated at fair value through P&L (-)	-44	101	33	8	292	46	-270
Impairment on non financial assets (-)	-62	0	0	0	-26	-16	-10
Operating profit after impairments from stress scenarios	-901	15	-112	-122	26	-364	-787
Other Income and expenses	15	-47	-47	-47	-47	-47	-47
Pre-Tax profit	-886	-32	-159	-169	-21	-411	-834
Tax	-208	10	48	51	6	123	16
Net income	-1,094	-23	-111	-118	-14	-288	-819
Attributable to owners of the parent	-1,092	-23	-111	-118	-14	-288	-819
of which carried over to capital through retained earnings	-1,092	-23	-111	-118	-14	-288	-819
of which distributed as dividends	0	0	0	0	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	32,053	32,426	32,662	32,875	35,795	36,461	36,068
Risk exposure amount Securitisation and re-securitisations	10,888	11,100	11,174	11,265	11,480	11,741	12,025
Risk exposure amount Other credit risk	21,165	21,326	21,488	21,610	24,315	24,721	24,043
Risk exposure amount for market risk	3,050	3,050	3,050	3,050	3,050	3,050	3,050
Risk exposure amount for operational risk	2,775	2,775	2,775	2,775	2,775	2,775	2,775
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	-73	-73	-73	-73	-78	-103	-131
Total Risk exposure amount	37,806	38,179	38,414	38,627	41,542	42,184	41,761

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		Baseline scenario				Adverse scenario		
		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	55,742						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	55,742						
Risk exposure values	Banking Book	10,888	11,100	11,174	11,265	11,480	11,741	12,025
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	10,888	11,100	11,174	11,265	11,480	11,741	12,025
Impairments	Hold to Maturity portfolio	295	299	303	308	301	307	315
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	295	299	303	308	301	307	315

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	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 [		128	128	128	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		102	102	102	0	0	0	0	0	0	0	0	0	0	0
Tot	230	230	230	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[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	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 [	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 [		2	2	2	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	4	4	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	2	2	2	0	0	0	0	0	0	0	4	4	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 [		1	1	1	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		4	4	4	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	5	5	5	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

		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	7,462	7,170	8,881	8,710	7,442	8,610	7,563	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,781	3,818	3,841	3,636	4,154	3,611	2,533	CA1 (1.1.1)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,666	3,666	3,666	3,666	3,666	3,666	3,666	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	1,034	1,012	900	782	1,020	732	-86	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	-67	-69	-65	-68	-130	-159	-198	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	26	26	26	26	-69	-42	-52	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-3	-30	-46	-57	-90	-143	-177	-	-
	A.1.4	Other Reserves	-428	-366	-83	3	-15	-54	-55	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	-221	-221	-222	-222	-221	-222	-222	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)	-65	-51	-37	-23	-51	-37	-23	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	-216	-244	-242	-240	-243	-237	-187	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	0	0	0	0	0	0	0	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	-96	-96	-96	-96	-96	-96	-96	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 (-)	-96	-96	-96	-96	-96	-96	-96	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	-481	-464	-525	-593	-490	-665	-811	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	653	651	545	429	714	682	547	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 (+/-)	653	651	545	429	714	682	547	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)	1,622	1,639	1,504	1,299	1,556	1,504	1,299	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)	5,402	5,457	5,346	4,936	5,711	5,115	3,832	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,060	1,713	3,535	3,775	1,732	3,495	3,731	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	37,806	38,179	38,414	38,627	41,542	42,184	41,761	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 (+)	1,170								
	B.2	of which: stemming from from CVA capital requirements (+)	1,017								
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	2,227								
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-24								
	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									
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	10.00%	10.00%	10.00%	9.41%	10.00%	8.56%	6.06%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	14.29%	14.29%	13.92%	12.78%	13.75%	12.13%	9.18%	CA3 (3)	-
	C.3	Total Capital ratio	19.74%	18.78%	23.12%	22.55%	17.92%	20.41%	18.11%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		3,054	3,073	3,090	2,285	2,320	2,297			
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)				8.30%			4.76%		

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

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	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 (+)	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