



2014 EU-wide Stress Test

Bank Name	DE - IKB Deutsche Industriebank AG
LEI Code	PWEFG14QWWESISQ84C69

2014 EU-wide Stress Test Summary Adverse Scenario

DE - IKB Deutsche Industriebank AG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	347
Impairment losses on financial and non-financial assets in the banking book	89
Common Equity Tier 1 capital ⁽¹⁾	1,295
Total Risk Exposure ⁽¹⁾	14,316
Common Equity Tier 1 ratio, % ⁽¹⁾	9.0%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	22
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	431
3 yr cumulative losses from the stress in the trading book	9
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital ⁽¹⁾	922
Total Risk Exposure ⁽¹⁾	14,129
Common Equity Tier 1 ratio, % ⁽¹⁾	6.5%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	777
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 - IKB Deutsche Industriebank AG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	347
Impairment losses on financial and non-financial assets in the banking book	89
Common Equity Tier 1 capital ⁽¹⁾	1,295
Total Risk Exposure ⁽¹⁾	14,316
Common Equity Tier 1 ratio, % ⁽¹⁾	9.0%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	235
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	242
3 yr cumulative losses from the stress in the trading book	2
Common Equity Tier 1 capital ⁽¹⁾	1,236
Total Risk Exposure ⁽¹⁾	14,019
Common Equity Tier 1 ratio, % ⁽¹⁾	8.8%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,122

⁽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.

Table for DE - IKB Deutsche Industriebank AG showing LTV % and Risk exposure amounts (as of 31/12/2013) across various categories like Central banks and central governments, Institutions, Corporates, and Retail.

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

Table for DE - IKB Deutsche Industriebank AG showing Baseline Scenario and Adverse Scenario metrics for 2014 and 2015, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for DE - IKB Deutsche Industriebank AG showing Adverse Scenario metrics for 2015 and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

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

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

Table for Germany showing Baseline Scenario and Adverse Scenario metrics for 2014 and 2015, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Germany showing Adverse Scenario metrics for 2015 and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

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

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

Table for United Kingdom showing Baseline Scenario and Adverse Scenario metrics for 2014 and 2015, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for United Kingdom showing Adverse Scenario metrics for 2015 and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

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

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

Table for Italy showing Baseline Scenario and Adverse Scenario metrics for 2014 and 2015, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Italy showing Adverse Scenario metrics for 2015 and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

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

[1] 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 metrics for 2014 and 2015, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Spain showing Adverse Scenario metrics for 2015 and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

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

[1] 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 metrics for 2014 and 2015, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for France showing Adverse Scenario metrics for 2015 and 2016, including Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for International organisations showing LTV % and Exposure values (as of 31/12/2013) for F-IRB, A-IRB, and STA categories. Includes sub-categories like Corporates, Retail, and Equity.

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

Table for International organisations showing Baseline Scenario and Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for International organisations showing Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for United States showing LTV % and Exposure values (as of 31/12/2013) for F-IRB, A-IRB, and STA categories. Includes sub-categories like Corporates, Retail, and Equity.

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

Table for United States showing Baseline Scenario and Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for United States showing Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Poland showing LTV % and Exposure values (as of 31/12/2013) for F-IRB, A-IRB, and STA categories. Includes sub-categories like Corporates, Retail, and Equity.

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

Table for Poland showing Baseline Scenario and Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Poland showing Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Netherlands showing LTV % and Exposure values (as of 31/12/2013) for F-IRB, A-IRB, and STA categories. Includes sub-categories like Corporates, Retail, and Equity.

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

Table for Netherlands showing Baseline Scenario and Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Netherlands showing Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Austria showing LTV % and Exposure values (as of 31/12/2013) for F-IRB, A-IRB, and STA categories. Includes sub-categories like Corporates, Retail, and Equity.

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

Table for Austria showing Baseline Scenario and Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, and Coverage Ratio.

Table for Austria showing Adverse Scenario metrics for 2014, 2015, and 2016. Metrics include Impairment rate, Stock of Provisions, 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
Net interest income	203	178	200	203	134	124	103
Net trading income		3	3	3	-1	1	2
of which trading losses from stress scenarios		-1	-1	0	-4	-3	-2
Other operating income	766	504	510	524	499	513	530
Operating profit before impairments	347	55	82	98	4	9	9
Impairment of financial assets (-)	-89	-94	-79	-69	-147	-150	-135
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-89	-94	-79	-69	-147	-150	-135
Impairment Financial assets designated at fair value through P&L (-)	0	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	258	-40	3	29	-142	-140	-126
Other Income and expenses	3	3	3	3	3	3	3
Pre-Tax profit	261	-36	7	33	-139	-137	-123
Tax	133	0	-2	-10	0	0	0
Net income	395	-36	5	23	-139	-137	-123
Attributable to owners of the parent	395	-36	5	23	-139	-137	-123
of which carried over to capital through retained earnings	395	-36	5	23	-139	-137	-123
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	13,529	13,695	13,768	13,482	13,903	14,117	13,598
Risk exposure amount Securitisation and re-securitisations	737	888	976	691	1,106	1,325	807
Risk exposure amount Other credit risk	12,792	12,807	12,792	12,792	12,797	12,792	12,792
Risk exposure amount for market risk	252	252	252	252	252	252	252
Risk exposure amount for operational risk	289	289	293	296	289	290	290
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	247	-11	-11	-11	-11	-11	-11
Total Risk exposure amount	14,316	14,225	14,302	14,019	14,432	14,647	14,129

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	497						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	497						
Risk exposure values	Banking Book	737	888	976	691	1,106	1,325	807
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	737	888	976	691	1,106	1,325	807
Impairments	Hold to Maturity portfolio	41	41	41	41	42	42	43
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	41	41	41	41	42	42	43

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	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 [	Luxembourg	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 [	Malta	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 [	Netherlands	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 [		3	0	3	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 [		3	0	3	0	3	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		109	0	109	0	3	0	0	0	0	0	0	0	0	0
[10Y - more		1	0	1	0	1	0	0	0	0	0	0	0	0	0
Tot	115	0	115	0	6	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	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 [	Poland	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	221	6	0	0
[5Y - 10Y [		54	0	54	0	1	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	54	0	54	0	1	0	0	0	0	0	221	6	0	0	
[0 - 3M [	Portugal	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 [	Romania	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 [	Slovakia	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	7	0	0	0
[5Y - 10Y [		101	0	101	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		76	0	76	0	0	0	0	0	0	0	0	0	0	0
Tot	177	0	177	0	0	0	0	0	0	0	7	0	0	0	

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013			
								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	73	0	0	0
[10Y - more		0	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	73	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 [		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
[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
[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
[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
[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
[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
[0 - 3M [	Others	1	1	1	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		1	1	1	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

(mln EUR)		CRR / CRDIV DEFINITION OF CAPITAL	Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION
			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	2,124	2,044	1,961	1,973	1,947	1,747	1,657	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,295	1,260	1,242	1,236	1,165	1,031	922	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)	1,621	1,621	1,621	1,621	1,621	1,621	1,621	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	-2,495	-2,531	-2,526	-2,503	-2,634	-2,771	-2,893	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	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	-	-
	A.1.4	Other Reserves	1,750	1,749	1,749	1,749	1,749	1,749	1,749	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	444	444	444	444	444	444	444	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	-1	-1	-1	-1	-1	-1	-1	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)	-15	-15	-15	-15	-15	-15	-15	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	-13	-12	-13	-14	-9	-5	-2	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	-32	-29	-30	-34	-19	-15	-13	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	-92	-85	-92	-99	-66	-44	-22	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	-12	-12	-12	-12	-12	-12	-12	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	140	132	118	101	107	80	67	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 (+/-)	140	132	118	101	107	80	67	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)	368	368	323	279	368	323	279	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)	1,663	1,628	1,566	1,515	1,533	1,354	1,201	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	461	415	395	458	414	393	456	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	14,316	14,225	14,302	14,019	14,432	14,647	14,129	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 (+)	369								
	B.2	of which: stemming from from CVA capital requirements (+)	162								
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-132								
	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	9.05%	8.86%	8.69%	8.82%	8.08%	7.04%	6.53%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	11.62%	11.45%	10.95%	10.81%	10.62%	9.25%	8.50%	CA3 (3)	-
	C.3	Total Capital ratio	14.84%	14.37%	13.71%	14.07%	13.49%	11.93%	11.73%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		1,138	1,144	1,122	794	806	777			
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)				8.10%			6.05%		

(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

(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) (-)	-1
Other material losses and provisions from 1 January to 30 September 2014 (-)	0