



2014 EU-wide Stress Test

Bank Name	DE - Landesbank Hessen-Thüringen Girozentrale
LEI Code	DIZES5CFO5K3I5R58746

2014 EU-wide Stress Test Summary Adverse Scenario

DE - Landesbank Hessen-Thüringen Girozentrale	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	771
Impairment losses on financial and non-financial assets in the banking book	484
Common Equity Tier 1 capital ⁽¹⁾	6,932
Total Risk Exposure ⁽¹⁾	56,689
Common Equity Tier 1 ratio, % ⁽¹⁾	12.2%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	1,336
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,258
3 yr cumulative losses from the stress in the trading book	1,471
Valuation losses due to sovereign shock after tax and prudential filters	112
Common Equity Tier 1 capital ⁽¹⁾	5,930
Total Risk Exposure ⁽¹⁾	72,641
Common Equity Tier 1 ratio, % ⁽¹⁾	8.2%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,995
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 - Landesbank Hessen-Thüringen Girozentrale	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	771
Impairment losses on financial and non-financial assets in the banking book	484
Common Equity Tier 1 capital ⁽¹⁾	6,932
Total Risk Exposure ⁽¹⁾	56,689
Common Equity Tier 1 ratio, % ⁽¹⁾	12.2%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	2,039
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	1,179
3 yr cumulative losses from the stress in the trading book	988
Common Equity Tier 1 capital ⁽¹⁾	7,129
Total Risk Exposure ⁽¹⁾	61,618
Common Equity Tier 1 ratio, % ⁽¹⁾	11.6%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	4,929

⁽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.

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-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
Central banks and central governments	25,600	0	0	0	0	13,790	0	0	937	0	0	0	687	0	0	6	0	0	0
Institutions	11,796	12	0	0	0	23,298	0	0	2,946	0	0	0	675	0	0	2	0	0	0
Corporates	63,668	3,735	0	0	3,264	138	30,976	0	0	1,792	131	216	927	0	0	44	0	44	57
Corporates - Of Which: Specialised Lending	29,204	2,415	0	0	0	0	17,026	0	0	0	0	0	146	550	0	0	0	0	0
Corporates - Of Which: SME	3,616	116	0	0	138	0	1,803	0	0	0	0	0	4	11	0	0	0	0	0
Retail	0	0	4,644	92	2,123	0	0	1,147	0	0	0	967	0	0	28	34	7	15	0
Retail - Secured on real estate property	0	0	3,248	49	1,596	0	0	793	0	0	0	15	13	0	0	0	0	0	0
Retail - Secured on real estate property - Of	34.3%	0	0	487	7	239	0	0	0	0	0	0	2	2	0	0	0	0	0
Retail - Secured on real estate property - Of	19.2%	0	0	2,761	42	1,357	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	595	6	0	0	0	59	0	0	0	0	0	2	1	0	0	0	0
Retail - Other Retail	0	0	801	37	527	0	0	295	0	0	0	10	20	7	15	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	176	8	116	0	0	65	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	625	29	411	0	0	230	0	0	0	8	16	6	12	0	0	0	0
Equity	258	0	0	0	0	0	0	87	0	0	0	0	0	0	0	0	0	0	0
Securitisation	2,852	0	2,265	0	453	0	0	774	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	713	0	0	0	60	0	0	713	0	0	0	0	112	0	0	0	0	0	0
TOTAL	104,277	3,767	6,929	92	42,998	138	37,057	0	1,944	0	6,105	131	228	930	28	34	58	81	0
Securitisation and re-securitisation 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											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock
0.01%	9	39.0%	0.01%	12	34.21%	0.01%	14	33.09%			
0.05%	15	29.58%	0.01%	17	31.25%	0.00%	17	26.78%			
0.52%	1,763	30.9%	0.56%	2,191	33.20%	0.54%	2,431	35.21%			
0	0	-	0	-	-	-	-	-			
0.81%	163	61.79%	0.46%	197	52.63%	0.53%	235	49.96%			
0.36%	42	28.10%	0.31%	57	26.00%	0.45%	88	28.12%			
0.80%	12	25.73%	0.76%	17	25.82%	0.87%	24	26.38%			
0.20%	30	29.00%	0.23%	40	26.07%	0.38%	64	28.99%			
0.70%	10	50.26%	0.66%	14	58.49%	0.73%	18	63.96%			
2.49%	112	120.52%	0.53%	126	107.28%	0.74%	129	96.71%			
2.08%	18	69.40%	1.82%	23	61.75%	2.04%	29	59.30%			
2.61%	94	143.07%	0.69%	103	133.57%	0.39%	100	121.60%			
0.00%	0	-	0.00%	0	-	0.00%	0	0.00%			
0.32%	1,051	32.02%	0.31%	1,237	34.12%	0.30%	1,607	36.01%			

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock
0.01%	14	4.47%	0.07%	35	28.62%	0.00%	35	20.41%			
0.02%	15	49.78%	0.01%	18	43.66%	0.01%	21	42.32%			
0.94%	2,105	36.39%	0.90%	2,278	42.19%	0.83%	3,263	46.35%			
0	0	-	0	-	-	-	-	-			
0.86%	169	58.25%	0.57%	214	51.52%	0.58%	258	49.47%			
0.52%	52	31.20%	0.42%	74	30.19%	0.42%	94	30.55%			
1.09%	15	28.61%	1.03%	23	28.54%	1.05%	30	29.28%			
0.42%	37	32.23%	0.31%	51	30.95%	0.32%	64	31.17%			
0.82%	11	52.67%	0.82%	16	60.64%	0.83%	21	65.85%			
2.13%	106	106.78%	1.04%	124	94.24%	1.07%	143	88.57%			
0.52%	13	46.69%	1.07%	16	33.81%	2.07%	22	37.29%			
2.58%	93	138.04%	1.03%	108	132.25%	0.81%	121	126.28%			
0.00%	0	-	0.00%	0	-	0.00%	0	0.00%			
0.53%	2,303	37.05%	0.51%	3,004	42.51%	0.40%	3,728	46.07%			

(in EUR, %)	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-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
Central banks and central governments	22,728	0	0	0	0	13,591	0	0	0	0	0	508	0	0	0	0	0	0	0
Institutions	1,713	0	0	0	0	19,371	0	0	717	0	0	0	209	0	1	0	0	0	0
Corporates	33,648	2,481	0	0	1,105	38	14,907	0	0	0	0	574	40	115	591	0	0	21	1
Corporates - Of Which: Specialised Lending	9,937	1,470	0	0	0	0	6,252	0	0	0	0	0	0	49	287	0	0	0	0
Corporates - Of Which: SME	618	31	0	0	0	0	182	0	0	0	0	0	0	3	11	0	0	0	0
Retail	0	0	4,644	92	2,123	0	0	1,147	0	0	0	967	0	0	28	34	7	15	0
Retail - Secured on real estate property	21.9%	0	0	3,248	49	1,596	0	0	793	0	0	16	13	0	0	0	0	0	0
Retail - Secured on real estate property - Of	34.3%	0	0	487	7	239	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	19.2%	0	0	2,761	42	1,357	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	595	6	0	0	0	59	0	0	0	2	1	0	0	0	0	0	0
Retail - Other Retail	0	0	801	37	527	0	0	295	0	0	0	10	20	7	15	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	176	8	116	0	0	65	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	625	29	411	0	0	230	0	0	0	8	16	6	12	0	0	0	0
Equity	21	0	0	0	0	0	0	87	0	0	0	0	0	0	0	0	0	0	0
Securitisation	1,639	0	1,410	0	179	0	0	631	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	713	0	0	0	60	0	0	713	0	0	0	0	0	0	0	0	0	0	0
TOTAL	50,461	2,481	6,054	92	36,921	38	16,780	0	1,764	0	3,047	40	116	591	28	34	29	16	0
Securitisation and re-securitisation 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											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock
0.00%	0	18.43%	0.00%	0	18.21%	0.00%	0	19.11%			
0.00%	2	26.2%	0.00%	2	26.32%	0.02%	5	65.39%			
0.90%	1,113	32.67%	0.64%	1,316	35.24%	0.63%	1,514	37.73%			
0	0	-	0	-	-	-	-	-			
0.81%	163	61.79%	0.46%	197	52.63%	0.53%	235	48.73%			
0.36%	42	28.10%	0.31%	57	26.00%	0.45%	88	27.31%			
0.80%	12	25.73%	0.76%	17	25.82%	0.87%	24	26.59%			
0.20%	30	29.00%	0.23%	40	26.07%	0.38%	64	28.19%			
0.70%	10	50.26%	0.66%	14	58.49%	0.73%	18	62.14%			
2.49%	112	120.52%	0.53%	126	107.28%	0.74%	129	95.34%			
2.08%	18	69.40%	1.82%	23	61.75%	2.04%	29	57.53%			
2.61%	94	143.07%	0.69%	103	133.57%	0.39%	100	121.60%			
0.00%	0	-	0.00%	0	-	0.00%	0	0.00%</			

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	1,223	1,185	1,153	1,145	1,112	1,100	1,121
Net trading income		-116	82	181	-357	-63	84
of which trading losses from stress scenarios		-494	-297	-198	-735	-441	-294
Other operating income	307	292	299	299	276	292	292
Operating profit before impairments	771	527	710	801	178	495	663
Impairment of financial assets (-)	-468	-422	-382	-375	-874	-767	-617
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-433	-413	-377	-371	-767	-703	-575
Impairment Financial assets designated at fair value through P&L (-)	-35	-9	-5	-3	-107	-64	-43
Impairment on non financial assets (-)	-16	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	287	105	328	426	-695	-272	46
Other Income and expenses	27	26	26	26	24	26	26
Pre-Tax profit	314	131	355	453	-671	-246	72
Tax	-92	-39	-106	-136	0	0	-22
Net income	222	92	248	317	-671	-246	50
Attributable to owners of the parent	222	92	248	317	-671	-246	50
of which carried over to capital through retained earnings	122	92	149	218	-671	-246	50
of which distributed as dividends	100	0	99	99	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	45,376	50,894	50,301	50,030	58,538	60,100	59,959
Risk exposure amount Securitisation and re-securitisations	2,062	2,411	2,373	2,448	2,942	3,278	3,478
Risk exposure amount Other credit risk	43,314	48,483	47,928	47,581	55,595	56,822	56,481
Risk exposure amount for market risk	7,293	7,293	7,293	7,293	8,162	8,162	8,162
Risk exposure amount for operational risk	3,863	4,112	4,088	4,138	4,112	3,863	4,363
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	158	158	158	158	158	158	157
Total Risk exposure amount	56,689	62,457	61,840	61,618	70,969	72,283	72,641

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	5,530						
	Trading Book (excl. correlation trading positions under CRM)	40						
	Correlation Trading Portfolio (CRM)	0						
	Total	5,570						
Risk exposure values	Banking Book	2,056	2,403	2,363	2,438	2,929	3,260	3,457
	Trading Book (excl. correlation trading positions under CRM)	6	9	10	11	14	18	21
	Total	2,062	2,411	2,373	2,448	2,942	3,278	3,478
Impairments	Hold to Maturity portfolio	9	10	11	12	11	13	14
	Available for Sale portfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	9	10	11	12	11	13	14

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	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 [		27	0	27	27	0	0	0	0	0	0	0	1	0	1	0
[5Y - 10Y [		95	19	95	24	0	52	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		122	19	122	51	0	52	0	0	0	0	0	100	2	125	-2	
[0 - 3M [Belgium	10	0	10	10	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	86		0	86	10	0	76	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	19		0	19	10	0	9	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	21		0	21	21	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	136		0	136	51	0	85	0	0	0	0	0	0	0	0	0	
[0 - 3M [Bulgaria		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[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	0	0	0	0	
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[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	0	0	0	0	
[0 - 3M [Czech Republic		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		1	0	1	0	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	0	
Tot		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	
[0 - 3M [Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	4		0	4	0	0	4	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	4		0	4	0	0	4	0	0	0	0	0	0	0	0	0	
[0 - 3M [Estonia		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[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	0	0	0	0	
[0 - 3M [Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	37		0	37	37	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	37		0	37	37	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [France		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		41	25	41	16	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		7	0	7	7	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		27	0	-1	27	0	-28	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		45	0	45	0	0	45	0	0	0	0	0	10	0	10	0
[10Y - more		168	168	168	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		290	195	262	50	0	17	0	0	0	0	0	11	0	11	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 [	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 [	62		0	62	15	0	47	0	0	0	0	0	0	0	0
[10Y - more	22		0	22	0	0	22	0	0	0	0	0	0	0	0
Tot	84		0	84	15	0	69	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	5	0	5	5	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 [	15		0	15	0	0	15	0	0	0	0	95	0	48	0
[5Y - 10Y [	51		0	51	0	0	51	0	0	0	0	20	0	20	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	71		0	71	5	0	66	0	0	0	0	115	0	68	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 [	12		0	12	0	0	12	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	2	0	2	0
[3Y - 5Y [	6		0	6	0	0	6	0	0	0	0	36	0	36	0
[5Y - 10Y [	16		0	16	0	0	16	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	34		0	34	0	0	34	0	0	0	0	38	0	2	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 [		3	0	3	0	0	3	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	1	0	1	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		3	0	3	0	0	3	0	0	0	0	1	0	1	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 [		26	0	26	26	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		16	0	16	16	0	0	0	0	0	0	36	0	36	0
[3Y - 5Y [		4	0	4	0	0	4	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		46	0	46	42	0	4	0	0	0	0	36	0	36	0

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	China	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 [		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		41	41	41	0	0	0	0	0	0	0	0	0	0	0
Tot	41	41	41	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 [		4	4	4	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 [		5	5	5	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	0	0
Tot	10	10	10	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	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		2	2	2	0	0	0	0	0	0	0	0	0	0	0
Tot	3	3	3	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

(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	9,659	9,822	9,992	10,238	9,196	9,090	9,181	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,932	7,125	7,074	7,129	6,349	5,986	5,930	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)	3,960	3,960	3,960	3,960	3,960	3,960	3,960	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	3,094	3,186	3,325	3,553	2,423	2,177	2,227	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	-5	4	1	-1	-289	-199	-208	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	53	53	53	53	-135	-84	-112	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	88	9	5	4	-97	-58	-39	-	-
	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	-53	-53	-53	-53	-53	-53	-53	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)	-159	-159	-159	-159	-159	-159	-159	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	-5	-5	-5	-5	-5	-5	-5	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	-632	-701	-631	-547	-470	-257	-127	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-9	-9	-9	-9	-9	-9	-9	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	741	902	636	390	951	531	304	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 (+/-)	741	902	636	390	951	531	304	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)	459	445	466	472	519	559	543	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)	7,392	7,569	7,540	7,601	6,869	6,545	6,473	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,267	2,252	2,452	2,637	2,327	2,545	2,708	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	56,689	62,457	61,840	61,618	70,969	72,283	72,641	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 (+)	508								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	805								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 (+)	650								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-220								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	12.23%	11.41%	11.44%	11.57%	8.95%	8.28%	8.16%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	13.04%	12.12%	12.19%	12.34%	9.68%	9.05%	8.91%	CA3 (3)	-
	C.3	Total Capital ratio	17.04%	15.73%	16.16%	16.61%	12.96%	12.58%	12.64%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		4,997	4,947	4,929	3,903	3,976	3,995			
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)				10.94%			7.74%		

(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) (-)	-18
Other material losses and provisions from 1 January to 30 September 2014 (-)	0