

Bank Name	DE - Landeskreditbank Baden-Württemberg-Förderbank				
LEI Code	0SK1ILSPWNVBNQWU0W18				



Summary Adverse Scenario

DE - Landeskreditbank Baden-Württemberg-Förderbank

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	156
Impairment losses on financial and non-financial assets in the banking book	82
Common Equity Tier 1 capital (1)	2,933
Total Risk Exposure (1)	21,740
Common Equity Tier 1 ratio, % (1)	13.5%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	174
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	443
3 yr cumulative losses from the stress in the trading book	0
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	2,620
Total Risk Exposure (1)	23,349
Common Equity Tier 1 ratio, % (1)	11.2%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,284
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

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(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.



2014 EU-wide Stress Test

Summary Baseline Scenario

DE - Landeskreditbank Baden-Württemberg-Förderbank

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	156
Impairment losses on financial and non-financial assets in the banking book	82
Common Equity Tier 1 capital (1)	2,933
Total Risk Exposure (1)	21,740
Common Equity Tier 1 ratio, % (1)	13.5%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	462
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	225
3 yr cumulative losses from the stress in the trading book	0
Common Equity Tier 1 capital (1)	3,166
Total Risk Exposure (1)	21,877
Common Equity Tier 1 ratio, % (1)	14.5%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,750

⁽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:

⁽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

DE - Landeskreditbank Baden- Württemberg-Förderbank	2014 EU-wide Stress Test Cradit Rick (nin RR, %) Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail - Secured on real estate property - Of Retail - Secured por real estate property - Of Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Securitisation Other non-credit obligation assets	177 % (as of 31/12/2013) Non-de 0.0% 0.0% 0.0%	Fize Exp	Non-defaulted Defa	5 suited Non-defaulted 0 26.527 0 29.721 0 9,000 0 0 32 0 6.873 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Non 7 489 0 1 197 0 0 0 1 197 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	STA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjust: IES Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted O O O O O O O O O O O O O	Defaulted Non-defa	51A Defaulted 0 8 8 1 248 0 4 84 0 0 0 0 84 1	## Secretion Scientific ## 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 ## as of 31/12/2014 ## as of 31/12/2015 ## as of 31/12/2016 ## as of 31/12/2016 ## as of 31/12/2015 ## as of 31/12/2016 ## as of 31/12/2016 ## 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 ## 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 ## as of 31/12/2014 ## as of 31/12/2015 ## 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 ## 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 ## as of 31/12/2014 ## as of 31/12/2016 ## as of 31/12/2016
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EBA	2014 EU-wide Stress Test Credit Risk	Exposure values (as of 31/12 LTV % (as of 5-28 A28 31/12/2013) Non-defaulted Defaulted Non-defaulted Defaulted	2013) Rink exposure amounts (as of 31/ 51A F-26S A.36S Non-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted	Velve edjectments and provisions (as of 31/12/2013) STA F-586 STA Non-defaulted Defaulted Non-defaulted Non-defa	Baseline Scenario	### Adversed Scientific ### as of 31/12/2014 ### as of 31/12/2015 ### of 31/12/2015 ### as of 31/12/2014 ### as of 31/12/2015 ### of 31/12/2015 ### as of 31/12/2014 ### as of 31/12/2015 ### of 31/12/2015 ### as of 31/12/2014 ### as of 31/12/2015 ### of 31/12/2015 ### as of 31/12/2014 ### as of 31/12/2015 ### as of 31/12/2014 ### as of 31/12/2015 ### as
Luxembourg	Intral banks and central governments that banks and central governments that that some corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Latin Real - Secured on real estate property - OF Real - Secured on real estate property - OF Real - Secured on real estate property - OF Real - Gut Minds - Secured on real estate property - OF Real - Other Real - Gut Minds - Of Which: SPE Latin - Other Real - Other Real - Other Real - Of Which: SPE Latin - Other Real -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 45.00% 0.00% 0 45.00% 0 45.00% 0.00% 0 45.00% 0.00% 0 45.00% 0.00% 0 45.00% 0.00% 0 45.00% 0.00% 0 45.00% 0.00% 0 45.00% 0.00% 0 45.00% 0.00% 0 45.00% 0.00% 0 45.00% 0.00% 0 45.00% 0.00% 0 45.00% 0.00% 0 45.00% 0.0	0.03% 0 45.00% 0.04% 0 45.00% 0.05% 1 45.00% 0.05% 1 45.00% 0.05% 1 74.41% 1.20% 1 74.41% 1.25% 2 74.41% 1.25% 2 74.41% 1.00% 1 74.41% 1.25% 2 74.41% 1.00% 1 74.41% 1.25% 2 74.41% 1.00% 1 74.41% 1.25% 2 74.41% 1.00% 1 74.41% 1.25% 2 74.41% 1.00% 1 74.41% 1.25% 2 74.41% 1.00% 1 74.41% 1.25% 2 74.41% 1.25%
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Please, select the country	curitisation her non-credit obligation assets TAL unitisation and re-securitisations positions deducted from capital ⁸	Exposure values (as of 31/12 ITV % (as of 31/12/2013) F-IRS A-IRS A-	STA	Values adjustments and provisions (as of 31/12/2013) STA F126 A-106 STA STA A-106 STA STA A-106 A-106 STA A-106 STA A-106 STA A-106 STA A-106 A-106 STA A-106 STA A-106 STA A-106 STA A-106 A-106 STA A-106 STA A-106 STA A-106 STA A-106 A-106 STA A-106 STA A-106 STA A-106 STA A-106 A-106 STA A-106 STA A-106 STA A-106 STA A-106 A-106 STA A-106 STA A-106 STA A-106 STA A-106 A-106 STA A-106 STA A-106 STA A-106 STA A-106 A-106 STA A-106 ST	Baseline Scenario Base	Adverse Scenario Set of 31/12/2014 Adverse Scenario Set of 31/12/2015 Set of
Please, select the country	(mh RUK, %) Into I banks and central governments Introfusion Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Real - Secured on real estate property Retail - Secured on real estate property or Retail - Secured on real estate property - Of Retail - Cher Retail - Or Which: SME Real - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME uniform - Other Retail - Of Which: non-SME uniform - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME uniform - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME uniform - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME uniform - Other	Exposure values (es of 31/12 171%	STA F-SS Risk exposure amounts (es of 31/2) Risk exposure amounts (es of 31/2	Value adjustments and provisions (as of 31/12/2013) STA	### ### ##############################	Adverse Scenario Se of 31/12/2015 Se of 31/12
Please, select the country	(oth ELE, %) Introl banks and central governments stitutions provates Comporates - Cf Which: Specialized Lending Comporates - Of Which: Specialized Lending Comporates - Cf Which: SPE Table Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Comporate - Cf Which: SPE Retail - Cother Retail - Of Which: SPE Retail - Cother Retail - Of Which: non-SME July Special - Cother Retail - Of Which: non-SME July Special - Cother Retail - Cf Which: non-SME July Special - Cother Retail - Cf Which: non-SME July Special - Cother Retail - Cf Which: non-SME July Special - Cother Retail - Cf Which: non-SME July Special - Cf Which: no	Capitative Values (as of 31/12/2015) Non-defaulted Defaulted Non-defaulted Non-defau	STA F-IRB A-IRB	STA F-IRB A-IRB STA	Baseline Scenario	Adjusted Scientific See of 31/12/2016 Set of 31/12/2016 Se



P&L		E	Baseline Scenari	0	Adverse Scenario			
(mln EUR)	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
Net interest income	293	293	293	288	251	197	172	
Net trading income		0	0	0	0	0	0	
of which trading losses from stress scenarios		0	0	0	0	0	0	
Other operating income	-8	-8	-8	-8	-17	-17	-17	
Operating profit before impairments	156	156	156	150	102	48	23	
Impairment of financial assets (-)	-82	-79	-75	-72	-130	-155	-158	
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-82	-79	-75	-72	-130	-155	-158	
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	74	77	81	78	-28	-107	-135	
Other Income and expenses	0	0	0	0	0	0	0	
Pre-Tax profit	74	77	81	78	-28	-107	-135	
Tax	-1	0	0	0	0	0	0	
Net income	73	77	81	78	-28	-107	-135	
Attributable to owners of the parent	73	77	81	78	-28	-107	-135	
of which carried over to capital through retained earnings	73	77	81	78	-28	-107	-135	
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.



RWA			Baseline Scenario		Adverse Scenario			
(mln EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	
Risk exposure amount for credit risk	21,059	21,127	21,160	21,196	21,829	22,508	22,668	
Risk exposure amount Securitisation and re-securitisations	410	478	511	547	528	580	644	
Risk exposure amount Other credit risk	20,649	20,649	20,649	20,649	21,301	21,928	22,024	
Risk exposure amount for market risk	0	0	0	0	0	0	0	
Risk exposure amount for operational risk	681	681	681	681	681	681	681	
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0	
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0	
Total Risk exposure amount	21,740	21,808	21,841	21,877	22,510	23,189	23,349	



EBA BANKING AUTHORITY	Securitisation			Baseline scenario		Adverse scenario			
	(mln EUR)	as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016	
	Banking Book	163							
Exposure values	Trading Book (excl. correlation trading positions under CRM)	0							
	Correlation Trading Portfolio (CRM)	0							
	Total	163							
	Banking Book	410	478	511	547	528	580	644	
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0	
	Total	410	478	511	547	528	580	644	
	Hold to Maturity porfolio	3	3	3	3	4	5	6	
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0	
	Held for trading portfolio								
	Total	3	3	3	3	4	5	6	

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/201	3	VALUES AS OF 31/12/2013			
		GROSS DIR			OSITIONS (gross e ereign debt to oth			DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provi	isions)	positions of sov	is a maturit	ry matching) 1)	only where there	Derivatives with po 31/12/		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	
Residual Maturity	Country / Region		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)	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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Austria	0 0 55 0 0 70 0	0 0 0 0 0 0	0 0 55 0 0 70 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Belgium	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	Denmark	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Estonia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Tot [0 - 3M [[3M - 1Y [Finland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Tot [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	France	0 0 0 0 0 38 42 0	0 0 0 0 0 0	0 0 0 0 0 0 38 42 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013					
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			is a maturit			DIRECT Derivatives with po 31/12/	SOVEREIGN EXPOSE sitive fair value at (2013	Derivatives wit		Derivatives with		tive fair value Derivatives with negative value at 31/12/2013 Fair-value at Netional value Fair-value			
Residual Maturity	Country / Region		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)	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 [Germany	76 245 563 92 2,095 1,995 7,221 12,287	26 145 563 78 1,575 711 4,549	76 245 563 92 2,095 1,995 7,221	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0		
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M[[3M-1Y[[1Y-2Y] [2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Tot	Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Ireland	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Italy	0 0 101 0 0 250 0	0 0 0 0 0	0 0 101 0 0 250 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Latvia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Liechtenstein	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		

2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013			
		GROSS DIF					net of cash short only where there	DIRECT	Γ SOVEREIGN EXPOS	JRES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov	of provisions) (1)		is a maturity matching) (1)			Derivatives with po 31/12,		Derivatives wit	h negative fair value at ./12/2013	Derivatives with at 31/	positive fair value 12/2013	Derivatives wit value at 31	h negative fair ./12/2013
Residual Maturity	Country / Region		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)	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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Maita	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 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 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Portugal	0 0 50 0 0 0	0 0 0 0 0	0 0 50 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Romania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0

2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		POSITIONS (gross overeign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		is a maturity matching) (1)			Derivatives with po 31/12/		lue at 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		
Residual Maturity	Country / Region		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)	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 [Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Spain	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Tot	Sweden	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [United Kingdom	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Canada	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Hong Kong	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more	Japan	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	U.S.	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0



2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20	13		VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
			RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) i er counterpaties	net of cash short only where there	DIRECT	r sovereign expos	URES IN DERIVAT	TVES (1)	INDIRECT SOVI	EREIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)		is a maturi	ty matching) (1)		Derivatives with po 31/12			vatives with negative fair value at 31/12/2013 Derivatives with positive fair value at 31/12/2013 value at 31/				
Residual Maturity	Country / Region		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)	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 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Switzerland	41 0 0 0 0 0 0 0 0	41 0 0 0 0 0 0 0 0	41 0 0 0 0 0 0 0 41	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Latin America and the Caribbean	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Tot	Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 counterparts 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 counterparts (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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



2014 EU-wide Stress Test Capital

					Baseline Scenario			Adverse Scenario			
(min 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	COREP CODE	REGULATION
	A	OWN FUNDS	3,636	3,721	3,810	3,895	3,606	3,488	3,339	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,933	3,015	3,092	3,166	2,903	2,778	2,620	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)	250	250	250	250	250	250	250	CA1 {1.1.1.1}	Articles 26(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	250	250	250	250	250	250	250	-	-
	A.1.2	Retained earnings	0	77	159	237	-28	-134	-269	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	2,366	2,366	2,366	2,366	2,366	2,366	2,366	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) 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	-	-
	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	400	400	400	400	400	400	400	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) 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	0	0	0	0	0	0	0	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) 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)	-9	-9	-9	-9	-9	-9	-9	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 CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs (-) 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.1.12	(-) Defined deficit person rund asses (-) 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
OWN FUNDS	A.1.15	() receptocal cross mounts in CETT capital	, i	, i		,				(***********************************	(LALL), DO(A) point (S) OHD TO UT CON
	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 Articles 4(36), 36(1) point (k) (j) and 89 to 91 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 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) (iii) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 35(1) point (k) (ii), 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 	-70	-65	-71	-76	-72	-92	-116	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) ar 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 exceding 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	-4	-4	-3	-2	-4	-3	-2	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 (+/-)	4	-4	-3	-2	-4	-3	-2	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)	0	0	0	0	0	0	0	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)	2,933	3,015	3,092	3,166	2,903	2,778	2,620	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	703	706	718	729	703	710	719	CA1 {1.2}	Article 71 of CRR
	B.1 B.2	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+) of which: stemming from from CVA capital requirements (+)	21,740 152 0	21,808	21,841	21,877	22,510	23,189	23,349	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR Article 381 to 386 of CRR
OWN FUNDS	B.2 B.3	of which: stemming from higher asset correlation parameter against exposures	0								Article 381 to 386 of CRR Articles 153(2) of CRR
REQUIREMENTS	B.4	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	-10								Recital (44) of CRR
	B.5	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-	-106								-
	B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	13.49%	13.83%	14.16%	14.47%	12.90%	11.98%	11.22%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	13.49%	13.83%	14.16%	14.47%	12.90%	11.98%	11.22%	CA3 {3}	-
	C.3	Total Capital ratio	16.72%	17.06%	17.44%	17.80%	16.02%	15.04%	14.30%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		1,745	1,747	1,750	1,238	1,275	1,284		
	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		
Memorandum items	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)				14.48%			11.23%		

⁽¹⁾ Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandom tem based on a fluly implemented CRR/CRD IV 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 r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



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			
(mln EUR)	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)								
TOTAL RISK EXPOSURE AMOUNT								
COMMON EQUITY TIER 1 RATIO								



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 (+)	49
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