

| Bank Name | DE - Norddeutsche Landesbank-Girozentrale |
|-----------|---|
| LEI Code | DSNHHQ2B9X5N6OUJ1236 |



Summary Adverse Scenario

DE - Norddeutsche Landesbank-Girozentrale

| Actual figures as of 31 December 2013 | mln EUR, % |
|---|------------|
| Operating profit before impairments | 733 |
| Impairment losses on financial and non-financial assets in the banking book | 1,419 |
| Common Equity Tier 1 capital (1) | 7,236 |
| Total Risk Exposure (1) | 71,426 |
| Common Equity Tier 1 ratio, % (1) | 10.1% |

| Outcome of the adverse scenario as of 31 December 2016 | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments | 1,322 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 2,039 |
| 3 yr cumulative losses from the stress in the trading book | 834 |
| Valuation losses due to sovereign shock after tax and prudential filters | 148 |
| Common Equity Tier 1 capital (1) | 6,449 |
| Total Risk Exposure (1) | 69,720 |
| Common Equity Tier 1 ratio, % (1) | 9.2% |

| Memorandum items | mln EUR | | | | |
|--|---------|--|--|--|--|
| Common EU wide CET1 Threshold (5.5%) | 3,835 | | | | |
| 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.



2014 EU-wide Stress Test

Summary Baseline Scenario

DE - Norddeutsche Landesbank-Girozentrale

| Actual figures as of 31 December 2013 | mln EUR, % |
|---|------------|
| Operating profit before impairments | 733 |
| Impairment losses on financial and non-financial assets in the banking book | 1,419 |
| Common Equity Tier 1 capital (1) | 7,236 |
| Total Risk Exposure (1) | 71,426 |
| Common Equity Tier 1 ratio, % (1) | 10.1% |

| Outcome of the baseline scenario as of 31 December 2016 | mln EUR, % |
|---|------------|
| 3 yr cumulative operating profit before impairments | 2,348 |
| 3 yr cumulative impairment losses on financial and non-financial assets in the banking book | 896 |
| 3 yr cumulative losses from the stress in the trading book | 721 |
| Common Equity Tier 1 capital (1) | 8,171 |
| Total Risk Exposure (1) | 63,490 |
| Common Equity Tier 1 ratio, % (1) | 12.9% |

| Memorandum items | mln EUR |
|--------------------------------------|---------|
| Common EU wide CET1 Threshold (8.0%) | 5,079 |

⁽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

| EBA 2014 EU-wide S | | Exposure values (as of 31/12/2013) F-968 A-978 STA | Risk exposure amounts (se of 31/12/2013) F-160 A-160 STA | Value adjustments and provisions (as of 31/12/2013) 1-165 AVS STA | Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 | Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 Courtney |
|---|--|--|--|--|--|---|
| DE - Norddeutsche Landesbank- Girozentrale Retail - Qualifying Revolv Retail - Other Retail Retail - Other Retail | Ass. Ass. | 157 29 0 0 29,709 0 0 29,709 0 0 29,709 0 0 29,709 1 0 0 11,1229 96 1 0 0 11,1229 96 1 0 0 12,851 0 0 0 2,469 1 0 0 2,469 1 0 0 2,469 1 17 0 0 0 1,000 1 1,000 | | Official Confident Confi | | |
| Retail - Qualifying Revolu Retail - Other Retail | 222 27.55 | 20 0 0 0 0 38.572 0 0 0 0 29.456 0 0 0 0 29.456 0 0 0 0 29.456 0 0 0 0 29.456 0 0 0 0 29.456 0 0 0 0 0 29.456 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 1 0 0 0 47 0 1,748 0 0 0 8 0 32,796 0 0 0 3,378 133 19,706 0 0 0 1,055 0 | Value adjustments and provisions (as of 31/12/2013) F-188 A-258 STA Addulated Defaulted Non-defaulted Defaulted 10 0 0 0 0 0 10 1.274 0 0 0 0 0 100 1.374 0 0 2 0 0 2 0 0 2 0 0 2 0 0 2 72 0 0 0 1 1 2 4 0 0 2 72 0 0 0 1 1 2 4 0 0 0 1 1 2 4 0 | ### Baseline Scenario ### as of 31/12/2014 ### Provisors School Coverage Ratio Impairment School Ratio | ## of 31/13/2014 ## of 31/13/ |
| Retail - Secured United States Retail - Qualifying Revolv Retail - Other Retail Retail - Other Retail | 10 10 10 10 10 10 10 10 | 166 0 0 0 0 2,0256 0 0 111 0 0 0 70 0 0 111 0 0 70 0 0 111 11 0 0 0 70 0 0 111 0 0 70 0 0 115 0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amounts (as of 31/12/2013) STA | Value adjustments and provisions (as of 31/12/2013) F-102 A328 A328 A328 A328 A328 Defaulted Defaulted Defaulted Do 0 0 0 0 0 0 0 0 0 0 0 0 0 | Baseline Scenario | Adverses Scenario Section Sect |
| United Kingdom Retail - Qualifying Revolo Retail - Other Retail Retail - Other Retail | centals 2.5 C Which: SME 2.5 C Which: SM | 444 79 0 0 298 0 0 999 0 0 0 0 233 0 0 0 999 0 0 0 0 0 233 0 0 0 0 0 0 0 0 0 0 0 0 0 | Fish expenses amounts (se of 31/12/2013) Fish Asia State Defaulted State Asia State | April | ## of 33/13/2014 ## of 33/13/2015 ## of | ## of \$1/12/2014 ## of \$1/12/2015 ## of |
| Retail - Qualifying Revolu Retail - Other Retail Retail - Other Re | 15 | 9 0 0 0 0 0 562 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | R188 Represente amounts (es of 31/12/2013) STA. | Value adjustments and provisions (as of 31/12/2013) F-108 A-708 A-708 A-708 Defaulted Default | Baseline Scenario Base | ## of 31/12/2014 ## of 31/12/2016 ## of 31/12/ |
| Retail - Qualifying Revolv Retail - Other Retail Retail - Other Re | 33 32 33 34 35 35 35 35 35 35 | 11 0 0 0 0 2.071 0 177 0 0 0 0 0 2.071 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amounts (as of 31/12/2013) STA | Value adjustments and provisions (as of 31/12/2013) F-15S | Baseline Scenario | Adverse Scenario Se of 31/12/2014 Se of 31/12/2016 Se of 31/12 |

| ЕВА = | 2014 EU-wide Stress Test Credit Risk | LTV % (as of 31/12/2013) | F-II Non-defaulted | | e values (as of 31/1 A-IRB I-defaulted Defaulte | 12/2013) Si | STA Defaulted | F-IRE Non-defaulted | | ure amounts (a A-IRB n-defaulted Do | s of 31/12/2013) | STA ulted Defaul | | Value adjust F-IRB ed Defaulted | tments and prov A-I Non-defaulted | | 1/12/2013) STA Von-defaulted ! | Defaulted | | i1/12/2014 ck of Coverage P | | dine Scenario of 31/12/2015 Stock of Cove Stock of Ratio | | s of 31/12/2016 at Stock of Cover | | | 1/12/2014 Stock of Cow | Accepted in the second | | 5 a overage impairmer to Default Impairmer | as of 31/12/2016 ent. Stock of Co Provisions Ratio | |
|---|--|---|---|---|---|--|---|--|--|--|---|---------------------------------------|---|--|---|---|--|---|---|--|---|--|--|---|--|---|---|--|--|--|--|--|
| Netherlands There is the part of insufficience representation in the land. | Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Retail - Secured on real estate property Retail - Outer Retail - Of Which: Special Retail - Other Reta | 36.8% 0,0% 36.8% | | 0 0 520 443 77 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 421 14 135 28 66 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 183 1,082 655 308 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 0 7 6 1 0 0 0 0 0 0 0 0 | 0 0 1118 83 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 | 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0.02% 0.02% 0.02% 0.02% 0.07% | 3 18.314 0 2.529 0 12.529 0 0 15.524 0 13.844 0 13.844 0 13.844 0 45.724 0 45.724 0 45.724 | 6 0.00% 0.30% | 4 18.3 0 2.4 147 20.8 0 15.1 0 13.4 0 13.4 0 45.1 0 45.1 0 45.1 | 9% 0.09% -0.17% -1.1% 0.02% 0.01% -0.19% 0.01% -1.2% 0.01% -1.7% 0.07% 0.07% | 145 20.0 0 144.0 0 13.1 0 13.1 0 45.1 0 45.1 | 3.32% 3.20% 5.68% 5.20% 5.96% 5.27% 5.27% 5.79% 5.79% 5.79% | 0.31% 0.00% 1.22% - - 0.02% 0.02% - 0.02% - 0.07% | 0 2.1 181 25. 0 0 18. 0 16. 0 16. 0 45. 0 45. | | b 5 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 20.24% 0.31% 0.00% 0.30% 0.30% 0.30% 0.30% 0.33% 0.03% | 5 201 2 0 0 0 0 0 2 5 0 1 0 1 5 0 1 0 4 0 0 4 | 2.20% 2.20% 26.31% - - 20.57% 19.19% - 19.19% - 15.79% - 15.79% - 15.79% |
| Austria (1) Molen to the part of Securitization responses that is disk | (mix EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Country Recorporation Retail - Other Recorporation Retail - Other Recal - Of Which: non-SME Retail - Other Recal - Of Which: non-SME Retail - Other Recal - Of Which: non-SME Securitisation Other non-cettle obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital size of the special - Of Which: non-central obligation assets | LTV % (as of 31/12/2013) 0.0% 0.0% | | | Evalues (os of 31/1 A-180 Defaulte | | Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | F-IR/II Non-defaulted 0 345 98 0 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposus B Defaulted Nor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | are amounts (a AIRB AIRB On-defaulted Dr. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | s of 33/12/2013) faulted Non-sefa 0 0 0 0 0 0 14 0 0 0 0 0 14 0 | 0 | | Value adjust F-ISB of Defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | tments and provide automatical from defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 1/12/2013) STA Non-defaulted | | | 1/12/2014 ck of Concase to Store Service Servi | Impairment ock rate for cook ock ock ock ock ock ock ock ock oc | Provisions Store | Topic Impalmentate of the Control of | 0 1.1 1 42: 0 0 49: 0 50. 0 50. 0 45: 0 45: | verage - Default viri | | 0 1.43.0 0 0 50.0 50.0 50.0 50.0 0 45.0 0 45.0 | erage Impairme | Provisions Rate Provisions Rate Provisions Rate Rate Rate Rate Rate Rate Rate Rate | 5 coverage in Default Impairment in the Default Impairment Impai | 5 0 1 1 2 4 0 0 0 5 5 0 0 5 0 0 5 0 0 5 0 0 4 0 0 4 0 0 0 4 | 50 overage io - Default Stock 3.26% 1.23% 15.17% - 51.82% 15.14% - 52.14% - 45.65% - 45.65% - 65.65% - |
| Italy The left is the part of benefitation requires that is think | (min EUR, %) Central banks and central governments Institutions Corporates - Of Which: specialized Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Outside Revolving Retail - Outside Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Securitisation Other non-credit obligation assets Securition and resecuritisations positions deducted from capital Securities and reference instances positions deducted from capital Securities and reference instances. | LTV % (as of 31/12/2013) 27.5% 0.0% 27.5% | Non-defaulted 189 1.258 208 176 0 0 0 0 0 0 0 0 1,591 0 1,691 | | Evalues (ds of 31/) | | Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 | F-1826 Non-defaulted 48 11,124 11,125 136 0 0 0 0 0 0 0 1,330 | | are amounts (a A-IR8 A-IR8 no-defaulted Dr 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | s of 31/12/2013) s of 31/12/2013) distributed Non-self- 0 472 0 99 0 0 0 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | Value adjust F-188 d Defaulted 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Non-defaulted Non-defaulted O O O O O O O O O O O O O | | 1/12/2013) STA ion-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | 1/12/2014 (xof Coverage Covera | Impaliment ock rate for some fine file ock rate for file file ock | iline Scenario (#31/12/2015 (#31/12/2015 (#31/12/2015 (Stock of Core Frontier and Core Frontier and Core (#31/12/2015 (#31 | Impairment Imp | 2 11. 3 28. 0 0 48. 0 48. 0 48. 0 45.0 0 45.0 | verage 1- before the control of the control of th | | 1 11. 2 42. 0 0 49. 0 49. 0 49. 0 45. 0 45. | erage Impairme | Provisions Ration 1 | 5 coverage in Color of the Colo | 5 3 1 1 3 0 0 0 0 0 5 0 0 5 0 0 5 0 0 5 0 0 4 0 0 4 0 0 4 | 5 overage io - Default: Stock 1.69% 11.15% 52.21% 50.07% 50.07% - 50.07% - 55.60% - 15.60% - 7.39% |
| Ireland | Central banks and central governments Institutions Corporates - Of Which: Specialized Leiding Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Country Revolving Retail - Operation - Of Which: SME Result - Operation - Oper | 177 % (as of 31/12/2013) 0.0% 0.0% | | | System Continue Continue | | Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | F-IRI | | are amounts (a A-IRS A-I | s of 31/12/2013) fluided Non-defa 0 | 0 | | Value adjust F-ISB d Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | tments and proof A-1 Norr-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 1/12/2013) STA (inn-defaulted | Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 1/12/2014 (c) Coverage (c) Cove | tatio : Impairment ock rate (| Provisions Ratio - | Topic Impairment | 1 10. 1 22. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | Impairment rate 9 P P P P P P P P P P P P P P P P P P | 1 10. 1 24. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | erage Impairme | Provisions Ration 2 | | 5 3 1 0 2 2 0 0 0 0 0 0 0 0 0 0 | overage io - Default Vanrik 47.16% 10.46% 28.09% |
| Spain (*) Makes to the part of Secritization responses that to folde | (mixEux, sc) Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Qualifying Revolving Retail - Power Retail - Of Which: SPE Retail - Other Retail - Of Which: some Securitization Securitization TOTAL Secured and Specialized Retail - Of Specialized Retail - Other Retail - Of Which: some SPE Securitization on the Securitization specialized Retail - Other Retail - Of Which: some SPE Securitization on the Securitization specialized S | LTV % (as of 31/12/2013) 40.5% 40.5% | 28 1.354 706 184 161 0 | RB | A:R8 | SI | | F-Issued F-I | 8 | A A A A A A A A A A | s of 31/12/2013) faulted Non-defa 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Non-defaulte 0 1 1 1 1 0 0 0 0 0 0 0 0 | Value adjust C-133 | A-I | | 1/12/2013) STA STA Standarfaulted | Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Impairment 2 | | Latio Impairment rate (a control of the control of | Stock of Provisions 2 7.5 3 9.6 45 44.5 0 0 831. | Impairment Imp | 4 8.8 44 39.0 0 0 588.0 0 6.3 0 6.3 0 1556 0 1556 | | Impairment rate 1.04% 0.21% 0.37% 0.05% 0.01% 0.01% 0.01% 0.01% 0.68% 0.68% | 4 9.1 46 49. 0 0 150: 0 8 0 8 0 337: 0 337: | Ad traps Department Departm | Stock of Provisions Rate Provisions 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 | 5 average aver | Stock of Provisions Rati Provisions 8 | overage io - Default Knirk 6.98% 8.95% 8.95% 32.02% 9.16% - 133.99% 33.99% |



| P&L | | | Baseline Scenari | 0 | J | 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 | 1,873 | 1,873 | 1,753 | 1,684 | 1,616 | 1,641 | 1,601 | | | |
| Net trading income | | -159 | -15 | 57 | -216 | -49 | 34 | | | |
| of which trading losses from stress scenarios | | -360 | -216 | -144 | -417 | -250 | -167 | | | |
| Other operating income | 31 | -5 | -5 | -5 | -153 | -153 | -153 | | | |
| Operating profit before impairments | 733 | 765 | 789 | 793 | 299 | 490 | 534 | | | |
| Impairment of financial assets (-) | -1,419 | -407 | -327 | -162 | -998 | -663 | -378 | | | |
| Impairment of financial assets other than instruments designated at fair value through P&L (-) | -1,631 | -372 | -292 | -128 | -937 | -606 | -322 | | | |
| Impairment Financial assets designated at fair value through P&L (-) | 212 | -35 | -35 | -34 | -61 | -57 | -56 | | | |
| Impairment on non financial assets (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Operating profit after impairments from stress scenarios | -686 | 358 | 462 | 631 | -700 | -173 | 156 | | | |
| Other Income and expenses | 1 | 1 | 1 | 1 | 1 | 1 | 1 | | | |
| Pre-Tax profit | -686 | 359 | 463 | 632 | -699 | -172 | 157 | | | |
| Tax | 363 | -108 | -139 | -190 | 0 | 0 | -47 | | | |
| Net income | -322 | 252 | 324 | 442 | -699 | -172 | 110 | | | |
| Attributable to owners of the parent | -360 | 223 | 296 | 414 | -736 | -209 | 72 | | | |
| of which carried over to capital through retained earnings | -360 | 223 | 296 | 414 | -736 | -209 | 72 | | | |
| 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 | | | | | |
|--|------------------|------------------|-------------------|------------------|------------------|------------------|------------------|--|--|--|
| (min 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 | 63,624 | 61,376 | 59,687 | 55,482 | 65,328 | 65,289 | 60,221 | | | |
| Risk exposure amount Securitisation and re-securitisations | 1,672 | 2,251 | 2,646 | 1,269 | 3,254 | 4,237 | 2,284 | | | |
| Risk exposure amount Other credit risk | 61,952 | 59,125 | 57,041 | 54,213 | 62,073 | 61,052 | 57,937 | | | |
| Risk exposure amount for market risk | 3,712 | 3,712 | 3,712 | 3,712 | 4,580 | 4,590 | 5,370 | | | |
| Risk exposure amount for operational risk | 4,780 | 4,780 | 4,794 | 4,800 | 4,780 | 4,780 | 4,780 | | | |
| Transitional floors for Risk exposure amount | 975 | 975 | 975 | 975 | 975 | 975 | 975 | | | |
| AQR adjustments (for SSM countries only) | -1,664 | -1,613 | -1,575 | -1,479 | -1,723 | -1,722 | -1,624 | | | |
| Total Risk exposure amount | 71,426 | 69,230 | 67,593 | 63,490 | 73,939 | 73,912 | 69,720 | | | |



| 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 | 3,916 | | | | | | | | | |
| Evenesive velves | Trading Book (excl. correlation trading positions under CRM) | 0 | | | | | | | | | |
| Exposure values | Correlation Trading Portfolio (CRM) | 0 | | | | | | | | | |
| | Total | 3,916 | | | | | | | | | |
| | Banking Book | 1,672 | 2,251 | 2,646 | 1,269 | 3,254 | 4,237 | 2,284 | | | |
| Risk exposure values | Trading Book (excl. correlation trading positions under CRM) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | Total | 1,672 | 2,251 | 2,646 | 1,269 | 3,254 | 4,237 | 2,284 | | | |
| | Hold to Maturity porfolio | 5 | 5 | 5 | 5 | 8 | 13 | 13 | | | |
| * | Available for Sale porfolio | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Impairments | Held for trading portfolio | | | | | | | | | | |
| | Total | 5 | 5 | 5 | 5 | 8 | 13 | 13 | | | |

EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

| | (mln EUR) | | V | ALUES AS C | F 31/12/20: | 13 | | , | VALUES AS OF | 31/12/201 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|---|------------------|--|--|---|---|---|--|-------------------------------|---------------------------------|--|---------------------------------|---|---------------------------------|--|---------------------------------------|
| | | | RECT LONG | | OSITIONS (gross e | | net of cash short | DIRECT | SOVEREIGN EXPOSI | JRES IN DERIVAT | TVES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | of pro | visions) (1) | positions of sov | is a maturit | ty 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 | 0 440 0 206 18 137 436 1,237 | 0 5 0 206 18 137 423 790 | 0 440 0 206 18 137 436 1,237 | 0 435 0 0 0 0 0 435 | 0 0 0 0 0 0 | 0 0 0 0 0 0 12 12 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 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 | 20 557 6 0 59 52 0 694 | 0 0 0 0 55 50 0 105 | 20 557 6 0 59 52 0 | 20 557 0 0 0 0 0 577 | 0 0 0 0 0 | 0 0 6 0 4 2 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 100 0 | 0 0 0 0 0 0 -1 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 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 0 0 |
| [0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Czech Republic | 0 36 0 0 0 0 0 | 0 0 0 0 0 | 0 36 0 0 0 0 0 | 0 36 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 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 [| 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 |
| T 0 - 3M | 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Finland | 0 101 1 0 0 0 0 0 | 0 0 1 0 0 0 0 0 | 0 101 1 0 0 0 0 14 116 | 0 101 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 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 | France | 0 171 1 0 0 0 44 29 245 | 0 1 1 0 0 0 40 0 | 0 171 1 0 0 0 44 29 245 | 0 170 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 3 29 32 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 25 0 25 | 0 0 0 0 0 0 |

| | (mln EUR) | | V | ALUES AS O | F 31/12/20: | 13 | | | VALUES AS OF | 31/12/201 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|---|------------------|---|--|---|--|---|---|---|--|--|---|--|--|--|-----------------------------------|
| | | | RECT LONG | | OSITIONS (gross e ereign debt to oth | | | DIRECT | 「SOVEREIGN EXPOSU | JRES IN DERIVAT | IVES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | of provisions) (1) | | is a maturity matching) (1) | | | Derivatives with po 31/12/ | | lue at Derivatives with negative fair valu 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 [| Germany | 3,129 14,270 895 644 6,132 9,444 4,214 38,727 | 1,970 3,302 511 490 5,816 8,722 3,887 24,698 | 2,895 14,270 895 644 6,132 9,444 4,214 38,492 | 887 10,750 197 92 50 117 7 12,101 | 0 0 0 0 0 0 121 66 187 | 37 218 187 61 266 484 254 1,507 | 201 598 2,303 250 170 2,440 203 6,165 | 1 17 74 11 8 121 31 264 | 250 127 204 7 80 720 225 1,614 | -7 -5 -13 -1 -12 -15 -36 -88 | 0 6 0 0 0 3 4 13 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M [| 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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot | 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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot | Hungary | 0 189 0 0 0 0 | 0 0 0 0 0 | 0 189 0 0 0 0 | 0 189 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 25 0 | 0 0 0 0 0 -1 0 |
| [0 - 3M [| 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot | Ireland | 0 21 0 0 0 0 0 | 0 0 0 0 0 | 0 21 0 0 0 0 0 | 0 21 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 184 0 0 | 0 0 0 0 -5 0 -5 |
| [0 - 3M [| Italy | 2 1.215 62 0 34 0 104 1,417 | 1 1 1 0 0 0 0 | 2 1.215 62 0 34 0 104 1,417 | 1 1,214 0 0 34 0 1,249 | 0 0 61 0 0 0 104 165 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 36 0 36 0 0 0 0 | 0 | 0 0 10 0 0 0 | 0 0 0 0 0 | 0 0 10 0 0 0 | 0 0 0 0 0 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | Latvia | 0 10 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | 0 10 0 0 0 0 0 0 19 29 | 0 10 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 10 0 10 | 0 0 0 0 0 0 |
| Tot | 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 0 0 0 0 0 |

| | (mln EUR) | | V | ALUES AS O | F 31/12/20: | 13 | | | VALUES AS OF | 31/12/2013 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|--|------------------|--|--|--|---------------------------------------|---|--|----------------------------|---------------------------------|----------------------------|---|----------------------------|--|-----------------------------------|--|
| | | GROSS DIR | | | | | net of cash short only where there | DIRECT | Γ SOVEREIGN EXPOS | URES IN DERIVAT | IVES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | of provisions) (1) | | is a maturity matching) (1) | | | Derivatives with po | | | | t 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 [| 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 - 3M [| Luxembourg | 2 169 0 0 130 145 0 | 0 0 0 0 0 0 | 2 169 0 0 130 145 0 | 2 169 0 0 130 145 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 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 - 3M [| Netherlands | 0 189 0 0 0 72 15 276 | 0 5 0 0 0 72 15 93 | 0 189 0 0 0 72 15 276 | 0 183 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 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 - 3M [| Poland | 0 243 0 0 0 0 0 63 306 | 0 0 0 0 0 0 63 63 | 0 243 0 0 0 0 63 306 | 0 243 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 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 | Portugal | 0 56 81 0 0 20 | 0 0 0 0 0 0 | 0 56 81 0 0 20 | 0 56 81 0 0 20 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 193 0 0 | 0 0 0 0 0 -19 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 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 |

| | (mln EUR) | | V | ALUES AS O | F 31/12/20: | 13 | | , | VALUES AS OF | 31/12/201 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|--|------------------|--|--|--|-----------------------------------|---|--|--|---------------------------------|----------------------------|---|--|--|---|------------------------------------|
| | | | RECT LONG | | OSITIONS (gross e | | | DIRECT | SOVEREIGN EXPOSU | JRES IN DERIVAT | TIVES (1) | INDIRECT SOVE | REIGN EXPOSURES | 6 (3) (on and off | balance sheet) |
| | | of pro | visions) (1) | is a maturity matching) (1) | | | | s with positive fair value at 31/12/2013 Derivatives with negative fair 31/12/2013 | | | at 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 31 0 0 0 0 0 | 0 0 0 0 0 0 | 0 31 0 0 0 0 0 | 0 31 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 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 [| Spain | 0 253 0 0 51 0 304 | 0 0 0 0 51 0 51 | 0 253 0 0 51 0 304 | 0 253 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 10 0 0 0 | 0 0 0 0 0 | 0 0 10 0 0 0 | 0 0 0 0 0 |
| [0 - 3M [| Sweden | 0 25 0 0 0 8 0 | 0 0 0 0 8 0 | 0 25 0 0 8 0 | 0 25 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 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 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | 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 0 0 |
| [0 - 3M [| Canada | 0 151 0 0 0 24 134 309 | 0 0 0 0 0 24 91 | 0 151 0 0 0 24 134 309 | 0 151 0 0 0 0 0 | 0 0 0 0 0 0 42 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 - 3M [[3M - 1 Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot | 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 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Japan | 0 182 0 0 0 0 0 30 212 | 0 0 0 0 0 0 0 0 | 0 182 0 0 0 0 0 30 212 | 0 182 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 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 72 - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot | u.s. | 212 16 144 26 45 146 217 702 1,297 | 19 13 25 26 45 146 217 590 1,063 | 212 16 144 26 45 146 217 702 1,297 | 3 120 0 0 0 0 0 | 0 0 0 0 0 0 0 112 112 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 16 0 0 30 17 63 | 0 0 0 0 0 | 0 0 0 0 0 114 241 134 489 | 0 0 0 0 -2 -5 -8 |



| | (mln EUR) | | V | ALUES AS O | F 31/12/20: | 13 | | , | VALUES AS OF | 31/12/201 | 3 | V | ALUES AS OF | 31/12/2013 | 3 |
|---|---|--|--|--|--|---|--|-------------------------------|---------------------------------|--|---------------------------------|--|---------------------------------|---|---------------------------------|
| | | GROSS DIRECTEXPOSURES (account | | | | | net of cash short | DIRECT | SOVEREIGN EXPOSU | JRES IN DERIVAT | IVES (1) | INDIRECT SOVE | REIGN EXPOSURES | (3) (on and off | balance sheet) |
| | | of provision (1) | ns) | positions of sove | is a maturit | ty matching) | 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 fa value at 31/12/2013 | |
| Residual Maturity | Country / Region | | f 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 0 0 |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot | Switzerland | 0 0 7 0 0 12 50 69 | 0 0 7 0 0 12 50 69 | 0 0 7 0 0 12 50 69 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 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 6 0 0 0 23 0 29 | 0 0 0 0 0 0 | 0 6 0 0 0 23 0 29 | 0 6 0 0 0 23 0 29 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 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 - 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 0 0 |
| [0 - 3M [| 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 - 3M [| Africa | 2 2 0 0 0 9 0 0 | 2 2 0 0 9 0 0 | 2 2 0 0 9 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 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 [| Others | 0 0 4 0 1 0 0 5 | 0 0 4 0 1 0 0 | 0 0 4 0 1 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 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 | 9,618 | 9,867 | 10,294 | 10,854 | 9,184 | 9,083 | 9,233 | CA1 {1} | Articles 4(118) and 72 of CRR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 7,236 | 7,570 | 7,834 | 8,171 | 6,701 | 6,482 | 6,449 | 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) | 4,978 | 4,978 | 4,978 | 4,978 | 4,978 | 4,978 | 4,978 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - |
| | A.1.2 | Retained earnings | 1,675 | 1,898 | 2,194 | 2,608 | 939 | 729 | 801 | CA1 {1.1.1.2} | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR |
| | A.1.3 | Accumulated other comprehensive income | 103 | 127 | 142 | 151 | 293 | 461 | 547 | 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 | -196 | -196 | -196 | -196 | -253 | -233 | -246 | - | - |
| | A.1.3.2 | Of which: arising from unrealised gains/losses from the rest of AFS portfolio | 322 | 313 | 307 | 303 | 234 | 181 | 146 | - | - |
| | 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 (l) of CRR |
| | A.1.6 | Minority interest given recognition in CET1 capital | 796 | 892 | 1,017 | 1,169 | 640 | 606 | 644 | 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 | 78 | 78 | 77 | 75 | 78 | 77 | 75 | 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 | 157 | 157 | 118 | 79 | 203 | 140 | 99 | - | |
| | A.1.9 | (-) Intangible assets (including Goodwill) | -123 | -123 | -123 | -123 | -123 | -123 | -123 | 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 | -22 | -31 | -50 | -69 | -17 | -16 | -17 | 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 | -894 | -967 | -1.028 | -1.048 | -808 | -868 | -875 | CA1 {1.1.1.13} | Articles 36(1) point (d), 40 and 159 of CRR |
| | A.1.12 | (-) Indicated the defect of the department of expected cases (-) 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 benefit persion rund assets (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CAI (1.1.1.15) | Articles 4(109), 36(1) point (e) and 41 of CRR Articles 4(122), 36(1) point (q) and 44 of CRR |
| OWN FUNDS | A.1.13 | () Reductor cross routings in CETT capital | Ü | | g . | | U | g . | 9 | O1 (1.1.1.15) | Tizz, Juli poni (g) dili 41 di CKK |
| | 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 | wegitt | 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 (·) (·) Holdings of CET1 capital instruments of financial sector en institution does not have a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | CA1 {1.1.1.18.1} | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| | | | 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) an 79 of CRR |
| | A.1.17 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | -96 | 0 | 0 | 0 | -83 | -173 | -218 | 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} | Artide 470 of CRR |
| | A.1.20 | Transitional adjustments | 585 | 560 | 509 | 350 | 602 | 671 | 537 | CA1 {1.1.1.6 + 1.1.8 + 1.1.26} | - |
| | A.1.20.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 8 | 8 | 7 | 6 | 8 | 7 | 6 | 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 (+/-) | 577 | 552 | 502 | 344 | 594 | 664 | 531 | 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) | 97 | 54 | 102 | 181 | 147 | 173 | 231 | 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) | 7,333 | 7,624 | 7,936 | 8,351 | 6,848 | 6,654 | 6,680 | CA1 {1.1} | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 2,286 | 2,243 | 2,358 | 2,503 | 2,336 | 2,428 | 2,553 | CA1 {1.2} | Article 71 of CRR |
| | B.1 | TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CETI deduction (+) | 71,426 433 | 69,230 | 67,593 | 63,490 | 73,939 | 73,912 | 69,720 | 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 |
| OWN FUNDS | B.2 | of which: stemming from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures | 1,732 | | | | | | | | Article 381 to 386 of CRR |
| REQUIREMENTS | B.3 | to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase | 1,403 | | | | | | | | Articles 153(2) of CRR |
| | B.4 | lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of | -40 | | | | | | | | Recital (44) of CRR |
| | B.5 B.6 | Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (- 1 of which: others subject to the discretion of National Competent Authorities | 0 352 | | | | | | | | - Article 124 to 164 of CRR |
| | 6.6 C.1 | of which: others subject to the discretion of National Competent Authorities Common Equity Tier 1 Capital ratio | 352 10.13% | 10.93% | 11.59% | 12.87% | 9.06% | 8.77% | 9.25% | CA3 {1} | Article 124 to 164 of CRR |
| CAPITAL RATIOS (%) - Transitional period | C.2 | Tier 1 Capital ratio | 10.27% | 11.01% | 11.74% | 13.15% | 9.26% | 9.00% | 9.58% | CA3 {3} | - |
| Transitional period | C.3 | Total Capital ratio | 13.47% | 14.25% | 15.23% | 17.10% | 12.42% | 12.29% | 13.24% | CA3 (5) | - |
| | D | Common Equity Tier 1 Capital Threshold | | 5,538 | 5,407 | 5,079 | 4,067 | 4,065 | 3,835 | | |
| | 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 | | |
| remorandum items | 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) | | | | 12.32% | | | 8.48% | | |

⁽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 | blicly announced b | efore 31 December | 2013 and formally agreed with the European Commission. | | | | |
|-----------|------------------------|--------------------------------|--------------------|--------------------------------|---|--|--|--|--|
| | Baseline s | cenario | Adverse | 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 | | | No Impact from restructuring plan | | | | |
| 2014 | 0 | 0 | 0 | 0 | No portfolio reduction from restructuring plan (goals for 2014 already fulfilled in 2013) | | | | |
| 2015 | 24 | -347 | 29 | -365 | Portfolio reduction results in Reduction of RWA, Impairment and Shortfall (EL) | | | | |
| 2016 | 170 | -3,696 | 200 | -4,810 | Portfolio reduction results in Reduction of RWA, Impairment and Shortfall (EL) | | | | |
| Total | 194 | -4.043 | 230 | -5.175 | | | | | |



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

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

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