

Bank Name	DE - NRW.Bank
LEI Code	52990002O5KK6XOGJ020



#### **Summary Adverse Scenario**

#### DE - NRW.Bank

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	390
Impairment losses on financial and non-financial assets in the banking book	20
Common Equity Tier 1 capital (1)	17,973
Total Risk Exposure (1)	48,098
Common Equity Tier 1 ratio, % (1)	37.4%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	486
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	968
3 yr cumulative losses from the stress in the trading book	5
Valuation losses due to sovereign shock after tax and prudential filters	0
Common Equity Tier 1 capital (1)	17,883
Total Risk Exposure (1)	56,832
Common Equity Tier 1 ratio, % (1)	31.5%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	3,126
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 - NRW.Bank

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	390
Impairment losses on financial and non-financial assets in the banking book	20
Common Equity Tier 1 capital (1)	17,973
Total Risk Exposure (1)	48,098
Common Equity Tier 1 ratio, % (1)	37.4%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	636
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	197
3 yr cumulative losses from the stress in the trading book	2
Common Equity Tier 1 capital (1)	17,883
Total Risk Exposure (1)	52,964
Common Equity Tier 1 ratio, % (1)	33.8%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	4,237

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

<sup>(2)</sup> Conversions not considered for CET1 computation

<sup>(3)</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period

EBA 20	014 EU-wide Stress Test <sup>Credit</sup> Rick	F-IRS LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013) A 188 STA d Non-defaulted Defaulted Non-defaulted Defaulted	Risk exposure amounts (as of 31/12/2013) F-188 A-188 Non-defaulted Defaulted	Value adjustments and provisions (as of 31/12/2013)  STA A-188 STA  STA Defaulted Non-defaulted Defaulted Non-defaulted Non-defa	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 Impairment Stock of Coverage Impairment Stock of Coverage Impairment Stock of Coverage	Adverse Scenario  as of 31/12/2014 as of 31/12/2015 as of 31/12/2016  Special Coverage Coverage Impairment and Coverage Impairment and Coverage Impairment and Coverage Impairment and Coverage Impairment Cov
Institutions Corporates Corporates Corporates Corporates Corporates Retail Re Retail Re Re Equity Securitisation	coporates - Of Which: Specialized Lending coporates - Of Which: SHE Secured on real eatile groperly Real - Secured on real eatile groperly - Of Real - Secured on real eatile groperly - Of Real - Occupied on real eatile groperly - Of Real - Other Real - Of Which: SHE Real - Other Real - Of Which: SHE Real - Other Real - Of Which: non-SHE on controlled the secure of the secure of the real of real of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 69.760 0 0 0 55.001 0 0 0 55.001 0 0 0 0 55.001 0	0 0 0 0 0 11.646 0 0 0 0 0 11.456 0 0 0 0 0 18.298 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Institutions Corporate Corporate Retail Re Germany Re Sourtisatio Other non-or-	credit obligation assets n and re-securitisations positions deducted from capital *	LTV % (as of 31/12/2013)  Non-defaulted Defaulte 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure values (as of 31/12/2013)  A-128  1 Non-officialities Defaulted Non-officiali		Value adjustments and provisions (as of 31/12/2013)   STA   F-180   A-188   STA	Basedine Scenario	## of 31/12/2014  ## of 31/12/2015  ## of 31/12/
Institutions Corporates Corporates Corporates Corporates Retail Re Replity Securitication Security Securitication	credit obligation assets  n and re-securitisations positions deducted from capital *	177 % (as of 31/12/2013)	Appointment   April		Value adjustments and provisions (as of 31/12/2013)   STA	Basedine Scenario   Base	Adverse Scenario   Secretario
Co Retail Re France Re Equity Securification	credit obligation assets  n and re-securitisations positions deducted from capital *	177 % (as of 31/12/2013)    Convertisation   Convertisati	ASI		Value adjustments and provisions (as of 31/12/2033)   STA   Proc.   Add   Add   STA   Add   STA   Add   STA   Add   Ad	### Septiment Securities ### ### ### ### #### #### ##########	## of \$1/\$2/2014  ## of \$1/\$2/2014  ## of \$1/\$2/2015  ## of \$1/\$2/
Institutions Corporates Corporates Corporates Retail Re  Netherlands Re Re Equity Securitisation	credit obligation assets n and re-securitisations positions deducted from capital *	177 % (as of 31/12/2013)   Non-defaulted   Defaulte   D	Defaulted   Defa		Value adjustments and provisions (as of 31/12/2013)   STA	Basedine Scenario	Adverse Scenario   Section   Secti
Invitutions Corporates Corporates Corporates Corporates Retail Re Relail Re Re Research Securitisation	(nin EUR, %)  ks and central governments  proporates - Of Which: Specialised Lending  Corporates - Of Which: SPE  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 - Other Retail - Other Retail - Of Which: SPE  Retail - Other Retail - Other Retail - Of Which: SPE  Retail - Other Retail - Oth	177 % (as of 31/12/2013)	ASI-B STA  ASI-B STA  ASI-B STA  Non-defaulted Defaulted Non-defaulted Defaulted O		Value adjustments and provisions (as of 31/12/2013)   STA   F-000   Ad-86   STA   STA   STA   Ad-86   STA	### Section Security ### Section Section Security ### Section	Sect   31/3 2/2014   Sect   31/3 2/2014   Sect   31/3 2/2015   Sect

EBA === 2014	EU-wide Stress Test Credit Risk	LTV % (as of 31/12/2013)	Exp F-IRB Sefaulted Defaulted	oosure values (as of A-IRB Non-defaulted De		STA ed Defaulted	F-IRB		re amounts (as o A-IRB -defaulted Defa		STA d Defaulted	V F-IRE Non-defaulted		ts and provisions  A-IRB	s (as of 31/12/2)	1013) STA sulted Defaulted	Estelline Scenario   Security
Retail Retail - United Kingdom Retail -	central governments  8 - Of Which: Specialised Lending  8 - Of Which: SPE  Sourced on self-active property  Betall - Sourced on real estate property - Of  Qualifying Revolving  Betall - Sourced on real estate property - Of  Qualifying Revolving  Betall - Of Which: Short  Betall - Other Retall - Ot	0.0% 0.0% 0.0%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 384 0 1.821 0 448 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 425 0 283 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Total   Provisions   Online   South   Online
Retail Retail - Austria Retail - Retail - 1	es - Of Which: Socialised Lending es - Of Which: SME Secured on real estate property Retail - Secured on real estate property - Of Coultifyin Recolving Obter Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: sno-SME Migation assets securitations positions deducted from capital *	0.0% 0.0% 0.0%	F-IRB Serialized Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted De		51A Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-IRS Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		re amounts (as of ATRS)  ATRS  Defa  0  0  0  0  0  0  0  0  0  0  0  0  0		STA  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-10x1-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A strict A s	s (as of 31/12/2 subset Non-selfa No	51A Defaulted  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Secretarion Scenario   Secretario   Secret
I nutitutions Corporate Corporate Corporate Retail -  Belgium Retail -	securitisations positions deducted from capital *	137 % (se of 31/12/2013) Non-	F-IRIS Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted De	31/12/2013)  31/12/2013)  0 1377 0 189 0 394 0 0 0 0 1 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0	STA	P-108 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		re amounts (as a factor of the		Defaulted  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-182   Non-defaulted   0		s and provisions A-188 A-188	(as of 31/12/2   Suited   Non-defa   Non-d	513) 51A Defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Second Control   Seco
I natitutions Corporate Corporate Retail Retail - Luxembourg Retail -	securitisations positions deducted from capital *	1TV % (as of 31/12/2013) Non-	F-IRB Exp  F-IRB Defaulted Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted De 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2013)  drauted Non-default 0 232 0 1,500 0 31 0	ed Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Risk exposur	re amounts (as a A-176) A-176 A-176 O O O O O O O O O O O O O O O O O O O	(31/12/2013) sited Non-defaulte 0	Defaulted  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	ratue adjustment  Defaulted Non- 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ts and provision A-175 A	Cas of 31/12/2   Subted   Non-defa   Non-d	51A suited Defaulted 0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Production   Pro
I multiutions Corporate Corporate Retail Retail - United States Retail -	securitisations positions deducted from capital *	0.0% 0.0% 0.0%	F-IR-B  Sefaulted Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted De		STA  Defaulted  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-IRB Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposuri	A TRO	Non-defaulted Non-defaulted 73 230 230 4004 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	V F-122 Non-defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ratue adjustment  Defaulted Non  O  O  O  O  O  O  O  O  O  O  O  O  O	as and provision: ATRA ATRA Obligation Defi	(es of 31/12/2)   united   Non-defin     0	0 0 0 0 0 0	Baselfine Scenario



P&L			Baseline Scenari	io	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	478	350	306	266	333	261	188		
Net trading income		4	5	5	3	4	4		
of which trading losses from stress scenarios		-1	-1	0	-3	-2	-1		
Other operating income	20	19	20	20	16	18	18		
Operating profit before impairments	390	256	209	172	233	161	92		
Impairment of financial assets (-)	-20	-66	-65	-65	-324	-321	-323		
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-20	-66	-65	-65	-324	-321	-323		
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	370	189	143	107	-91	-160	-230		
Other Income and expenses	-345	-165	-119	-82	115	184	255		
Pre-Tax profit	25	24	24	24	24	24	24		
Tax	-9	-7	-7	-7	-7	-7	-7		
Net income	17	17	17	17	17	17	17		
Attributable to owners of the parent	17	17	17	17	17	17	17		
of which carried over to capital through retained earnings	0	0	0	0	0	0	0		
of which distributed as dividends	17	17	17	17	17	17	17		

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	46,923	48,622	50,072	51,789	50,252	53,934	55,657		
Risk exposure amount Securitisation and re-securitisations	2,917	3,563	3,951	4,209	4,323	5,167	5,729		
Risk exposure amount Other credit risk	44,006	45,059	46,121	47,580	45,929	48,767	49,928		
Risk exposure amount for market risk	38	38	38	38	38	38	38		
Risk exposure amount for operational risk	1,138	1,138	1,138	1,138	1,138	1,138	1,138		
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	48,098	49,797	51,247	52,964	51,427	55,109	56,832		



	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	4,859						
Evangerya values	Trading Book (excl. correlation trading positions under CRM)	0						
Exposure values	Correlation Trading Portfolio (CRM)	0						
	Total	4,859						
	Banking Book	2,917	3,563	3,951	4,209	4,323	5,167	5,729
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	2,917	3,563	3,951	4,209	4,323	5,167	5,729
	Hold to Maturity porfolio	0	0	0	0	0	0	0
Impairments	Available for Sale porfolio	0	0	0	0	0	0	0
	Held for trading portfolio							
	Total	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	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRI			OSITIONS (gross e			DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provis	sions)	is a maturity matching) (1)			Derivatives with po 31/12/				nt 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 0 0 45 128 655 <b>829</b>	0 0 0 0 0	0 0 0 0 45 128 655 <b>829</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	70 28 18 54 110 242 0	1 0 0 1 4 9 0	0 0 25 73 127 0	0 0 0 0 0 0 0
[ 0 - 3M [	Belgium	85 0 60 20 84 180 545 <b>976</b>	0 0 0 0 0	85 0 60 20 84 180 545 <b>976</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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	0 0 0 0 323 54 0	0 0 0 0 -1 -1 0
[ 0 - 3M [	Bulgaria	0 0 23 0 0 0 0	0 0 0 0 0 0	0 0 23 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 25 0 0	0 0 0 0 0	0 0 72 15 0 87	0 0 0 -1 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 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	Czech Republic	0 0 0 0 0 0 13 0	0 0 0 0 0	0 0 0 0 0 0 13 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 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 - 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 0 0 0 0 0 0 0 0 0 0 0 0	0 18 0 0 50 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 51 200 18 0	0 0 0 0 0 0 0
Tot [ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 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 10 0 0 0	0 0 0 0 0	0 0 0 0 30 0	0 0 0 0 0 0
Tot [ 0 - 3M [ [ 3M - 1Y [	Finland	0 0 0 0 0 0 0 299	0 0 0 0 0 0	0 0 0 0 0 0 0 299	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 50 0	0 0 0 0 0	30 0 0 0 100 225 0	0 0 0 0 0 0
Tot [ 0 - 3M [ [ 3M - 1Y [	France	299 0 15 0 188 432 684 1,402 2,720	0 0 0 0 0 0 5 0	299 0 15 0 188 432 684 1,402 2,720	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	50 0 0 0 0 0	0 0 0 0 0 0	325 0 0 0 145 226 315 0 686	0 0 0 0 -1 -2 -11 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		net of cash short only where there	DIRECT	r Sovereign Exposi	JRES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	of provisions) (1)		is a maturity matching) (1)				positive fair value at Derivatives with negative fair value 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 [	Germany	2,742 2,740 4,014 2,826 5,488 7,423 13,057 <b>38,290</b>	220 122 181 360 180 1,723 9,573 12,359	3,350 2,740 4,014 2,826 5,488 7,423 13,057 38,899	95 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	192 405 626 238 1,062 787 2,014 <b>5,324</b>	9 11 48 21 155 199 533 <b>976</b>	131 921 246 193 943 1,073 2,550 <b>6,057</b>	-7 -42 -15 -20 -168 -247 -1,116 <b>-1,616</b>	0 0 0 0 0 159 0	0 0 0 0 0 0	0 0 0 0 2,965 73 0 <b>3,038</b>	0 0 0 0 -11 0 0 -11
[ 0 - 3M [	Croatia	0 21 11 0 0 0 0	0 0 0 0 0 0	0 21 11 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 24 35 0 0	0 0 0 -1 -2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 24 35 0	0 0 0 -1 -2 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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Tot	Hungary	44 25 48 0 0 16 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	44 25 52 0 0 16 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	5 0 170 75 0 0	0 0 -3 -2 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Iceland	66 0 0 89 0 0 0	0 0 0 0 0 0	66 0 0 89 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 - 3M [	Ireland	0 0 0 114 101 611 52 878	0 0 0 0 0 0	0 0 0 114 101 611 52 878	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 1 1 1 0	0 0 0 0 0 0
[ 0 - 3M [	Italy	0 39 0 24 7 418 1,573 2,062	0 0 0 0 0	0 39 0 24 7 418 1.573 2,062	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 0 125 274 980 0 40 <b>1,444</b>	0 0 -1 -6 -36 0 -7 <b>-49</b>
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	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 0 47 0 47	0 0 0 0 0 -1 0 -1
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more 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 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
			RECT LONG				net of cash short only where there	DIRECT	Γ SOVEREIGN EXPOS	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov	visions) 1)	is a maturity matching) (1)			Derivatives with positive fair value at 31/12/2013 Derivatives with 31/		h negative fair value at ./12/2013	Derivatives with at 31/2	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 31 0 0 0	0 0 0 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 25 0 0	0 0 0 0 0 0	0 0 0 0 40 0 0	0 0 0 0 -1 0 0
[ 0 - 3M [	Luxembourg	0 0 0 0 0 0 206 25 232	0 0 0 0 0 0	0 0 0 0 0 0 206 25 232	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Malta	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	2 34 46 48 683 977 222 <b>2,011</b>	0 0 0 0 0	2 34 46 48 683 977 222 <b>2,011</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	15 25 0 0 36 104 0	0 0 0 0 1 1 0	0 0 0 1 18 247 0	0 0 0 0 -4 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	25 0 50 0 0 0 0	0 0 0 0 0	0 0 0 0 75 0	0 0 0 0 0
[ 0 - 3M [	Poland	0 0 0 32 58 115 181 385	0 0 0 0 0	0 0 0 32 58 115 181 385	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 1 0	0 0 0 0 0
[ 0 - 3M [	Portugal	0 26 0 389 347 130 0	0 0 0 0 0	0 26 0 389 347 130 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 86 25 51 76 28 <b>367</b>	0 -1 -1 -1 -4 -13 -8 -28
[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 71 75 0	0 0 0 0 -2 -2 0 0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y [ [10Y - more Tot	Slovakia	0 0 0 51 0 248 0	0 0 0 0 0	0 0 0 51 0 248 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 20 0 0 0	0 0 0 0 0	0 0 0 0 0 20 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 of sering the sering of sering seri			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	TIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of provisions) (1)		is a maturity matching) (1)				n positive fair value at Derivatives with negative 31/12/20		h negative fair value at ./12/2013	nt 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 69 12 <b>81</b>	0 0 0 0 0 0	0 0 0 0 0 0 69 12 81	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 5 0 1 0 0	0 0 0 0 0 0
[ 0 - 3M [	Spain	0 87 325 221 439 569 953 <b>2,593</b>	0 0 0 0 0 0	0 87 325 221 439 569 953 <b>2,593</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 50 0 0 0 0	0 0 0 0 0 0	0 0 150 441 502 25 0	0 0 -1 -12 -17 -1 0 -30
[ 0 - 3M   [ 3M - 1 Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 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 25 0 86 91 0	0 0 0 0 0 1	0 0 0 100 100 0 0	0 0 0 0 0
[ 0 - 3M   [ 3M - 1 Y [	United Kingdom	0 0 0 0 0 0 60 <b>60</b>	0 0 0 0 0	0 0 0 0 0 0 60 <b>60</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 36 47 0 83	0 0 0 1 2 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	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 39 0 0 272 163 0	0 0 0 0 0 8 4 0	0 0 0 0 0 25 0 25	0 0 0 0 0 0
[ 0 - 3M [	Canada	0 0 0 15 9 84 162 <b>270</b>	0 0 0 0 0	0 0 0 15 9 84 162 <b>270</b>	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [13M-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 25 0 43 0 0	0 0 0 0 0	0 0 0 0 0 145 0	0 0 0 0 0 -1 0
Tot [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ F2Y - 3Y ] [3Y - 5Y [ [5Y - 10Y [ [10Y - more Tot	u.s.	3 2 4 4 5 28 321 365	0 0 0 0 0 0	141 3 2 4 4 5 28 321 365	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	-1 0 0 0 0 0 0



	(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 of cash short only where there	DIRECT	SOVEREIGN EXPOSI	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		positions of sov	is a maturi	ty matching) (1)	only where there				th negative fair value at 1/12/2013		positive fair value 12/2013	Derivatives wit 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 25 30 10 10 0 0	0 0 0 0 0 0	0 0 0 41 105 0 0	0 0 0 0 -1 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Switzerland	0 0 42 0 0 33 41 <b>116</b>	0 0 0 0 0	0 0 42 0 0 33 41 <b>116</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 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 0 100 9	0 0 0 0 0	0 0 0 0 100 9 <b>109</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 40 45 20 0 10 0	0 0 0 0 0 0 0	0 0 0 157 0 1 <b>57</b>	0 0 0 0 -1 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Tot	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 - 3M [	Middle East	0 0 0 0 0 66 <b>66</b>	0 0 0 0 0	0 0 0 0 0 66 <b>66</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 2 0 0	0 0 0 0 0 0
[ 0 - 3M [	Latin America and the Caribbean	0 0 15 0 1 5 0	0 0 0 0 0	0 0 15 0 1 5 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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	0 0 25 0 2 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 3 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 0 79 0 0	0 0 0 0 0	0 0 0 79 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 30 0 1 0 31	0 0 0 0 0	0 0 0 178 63 0 0	0 0 0 -2 -1 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	19,809	19,809	19,809	19,809	19,809	19,810	19,810	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,973	17,973	17,928	17,883	17,973	17,928	17,883	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)	17,000	17,000	17,000	17,000	17,000	17,000	17,000	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	256	256	256	256	256	256	256	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	0	0	0	0	0	0	0	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	0	-	-
	A.1.4	Other Reserves	628	628	628	628	628	628	628	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	627	627	627	627	627	627	627	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	0	0	0	0	0	0	0	-	
	A.1.9	Sovereign Exposure in AFS portfolio  (-) Intangible assets (including Goodwill)	-45	-45	-45	-45	-45	-45	-45	CA1 {1.1.1.10 +	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	1.1.1.11} CA1 {1.1.1.12}	4(115), 36(1) point (b) and 37 point (a) of CCR  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.1.11		0	0	0	0	0	0	0	CAI (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Defined benefit pension fund assets		0	0	0		0	0	CA1 {1.1.1.14} CA1 {1.1.1.15}	
OWN FUNDS	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	OAI {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	-187	-187	-140	-94	-187	-140	-94	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 1.7 weight	(·) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-225	-225	-225	-225	-225	-225	-225	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 (-)	-225	-225	-225	-225	-225	-225	-225	CA1 {1.1.1.18.1}	Articles 36(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	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      (-) Holdings of CET1 capital instruments of financial sector entities where the	0	0	0	0	0	0	0	CA1 {1.1.1.23}	Articles 35(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR  Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b);
	A.1.18	institiution has a significant investment	-446	-446	-446	-446	-446	-446	-446	CA1 {1.1.1.24}	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} CA1 {1.1.1.6 + 1.1.8 +	Article 470 of CRR
	A.1.20	Transitional adjustments	368	368	276	184	368	276	184	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 (+/-)  Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign	0	0	0	0	0	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
	A.1.20.3	exposure in AFS (+/-)  ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional	368	368	276	184	368	276	184	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
	A.2	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)	17,973	17,973	17,928	17,883	17,973	17,928	17,883	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,836	1,836	1,881	1,926	1,836	1,881		CA1 {1.2}	Article 71 of CRR
	<b>B</b> B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	48,098 4,560	49,797	51,247	52,964	51,427	55,109	56,832	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	846								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	0								Articles 153(2) of CRR
	B.4	lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of	0								Recital (44) of CRR
	B.5	Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (- )	0								- Article 124 to 164 of CRR
	B.6 C.1	of which: others subject to the discretion of National Competent Authorities  Common Equity Tier 1 Capital ratio	37.37%	36.09%	34.98%	33.76%	34.95%	32.53%	31.47%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	37.37%	36.09%	34.98%	33.76%	34.95%	32.53%	31.47%	CA3 {3}	-
rransidonal period	C.3	Total Capital ratio	41.19%	39.78%	38.65%	37.40%	38.52%	35.95%	34.86%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		3,984	4,100	4,237	2,828	3,031	3,126		
	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		
remoralism remo	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)				33.42%			31.14%		

<sup>(1)</sup> 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 (+)	37
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