



2014 EU-wide Stress Test

Bank Name	DE - WGZ Bank AG Westdeutsche Genossenschafts-Zentralbank
LEI Code	EFHQAFG69S4HKHLIZA14

2014 EU-wide Stress Test Summary Adverse Scenario

DE - WGZ Bank AG Westdeutsche Genossenschafts-Zentralbank	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	183
Impairment losses on financial and non-financial assets in the banking book	63
Common Equity Tier 1 capital ⁽¹⁾	2,225
Total Risk Exposure ⁽¹⁾	22,228
Common Equity Tier 1 ratio, % ⁽¹⁾	10.0%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	414
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	555
3 yr cumulative losses from the stress in the trading book	428
Valuation losses due to sovereign shock after tax and prudential filters	26
Common Equity Tier 1 capital ⁽¹⁾	1,837
Total Risk Exposure ⁽¹⁾	25,324
Common Equity Tier 1 ratio, % ⁽¹⁾	7.3%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	1,393
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

⁽¹⁾ According to CRR/CRD4 definition transitional arrangements as per reporting date. Figures as of 31/12/2013 computed as of first day of application: 01/01/2014.

⁽²⁾ Conversions not considered for CET1 computation

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

2014 EU-wide Stress Test Summary Baseline Scenario

DE - WGZ Bank AG Westdeutsche Genossenschafts-Zentralbank	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	183
Impairment losses on financial and non-financial assets in the banking book	63
Common Equity Tier 1 capital ⁽¹⁾	2,225
Total Risk Exposure ⁽¹⁾	22,228
Common Equity Tier 1 ratio, % ⁽¹⁾	10.0%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	630
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	239
3 yr cumulative losses from the stress in the trading book	377
Common Equity Tier 1 capital ⁽¹⁾	2,224
Total Risk Exposure ⁽¹⁾	22,913
Common Equity Tier 1 ratio, % ⁽¹⁾	9.7%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	1,833

⁽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.

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments																			
Institutions	908	0	0	0	22,871	0	118	0	0	0	0	1	0	0	0	0	0	0	0
Corporates	8,455	0	0	0	22,880	0	2,870	0	0	189	0	33	0	0	0	0	1	0	0
Corporates - Of Which: Specialised Lending	17,645	192	0	0	3,231	63	8,144	96	85	3,043	11	96	85	0	0	0	24	48	48
Corporates - Of Which: SME	5,020	50	0	0	1,656	52	0	0	0	1,455	0	20	23	0	0	0	11	31	31
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	50.5%	0	0	0	8,945	51	143	0	0	556	11	59	0	0	0	7	6	0	0
Retail - Secured on real estate property - Of	52.2%	0	0	0	1,950	7	47	0	0	58	0	16	0	0	1	1	0	0	0
Retail - Secured on real estate property - Of	50.1%	0	0	0	6,995	44	96	0	0	498	11	43	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	83	0	0	0	0	11	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	23	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	60	0	0	0	0	9	0	0	0	0	0	0	0	0	0
Equity	430	0	0	0	0	0	1,259	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	34	0	0	0	764	39	6	0	0	2,182	436	0	1	0	0	0	0	0	12
Other non-credit obligation assets	190	0	0	0	1	0	190	0	0	1	0	0	0	0	0	0	0	0	0
TOTAL	27,663	192	0,028	52	49,850	102	12,588	6	568	11	5,475	447	131	87	7	7	25	60	60
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

[*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock
0.38%	39	791.43%	0.38%	77	791.30%	0.38%	114	791.39%	0.38%	114	791.39%
0.03%	42	34.36%	0.03%	29	34.57%	0.03%	57	34.84%	0.03%	57	34.84%
0.12%	273	48.13%	0.10%	299	46.42%	0.10%	306	45.45%	0.10%	306	45.45%
0	0	0	0	0	0	0	0	0	0	0	0
0.01%	15	13.11%	0.01%	16	13.25%	0.01%	16	13.37%	0.01%	16	13.37%
0.01%	14	12.52%	0.01%	15	12.63%	0.01%	15	12.74%	0.01%	15	12.74%
0.01%	2	15.38%	0.01%	2	14.92%	0.01%	3	14.62%	0.01%	3	14.62%
0.01%	12	11.97%	0.01%	12	12.15%	0.01%	13	12.31%	0.01%	13	12.31%
0	0	0	0	0	0	0	0	0	0	0	0
0.09%	1	62.13%	0.08%	1	55.98%	0.08%	1	51.85%	0.09%	1	47.51%
0.02%	0	40.93%	0.02%	0	40.65%	0.02%	0	40.36%	0.02%	0	36.40%
0.12%	1	62.47%	0.11%	1	56.33%	0.10%	1	52.14%	0.12%	1	47.97%
0.05%	0	48.37%	0.05%	0	47.98%	0.05%	0	48.49%	0.05%	0	56.73%
0.11%	369	51.40%	0.11%	411	56.10%	0.11%	493	59.08%	0.11%	493	59.08%

Adverse Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock
0.43%	44	250.45%	0.43%	86	250.45%	0.43%	128	250.45%	0.43%	128	250.45%
0.04%	44	36.10%	0.04%	56	36.79%	0.04%	65	36.86%	0.04%	65	36.86%
0.18%	285	49.66%	0.21%	323	49.27%	0.19%	346	47.96%	0.19%	346	47.96%
0	0	0	0	0	0	0	0	0	0	0	0
0.01%	15	13.18%	0.01%	16	13.38%	0.02%	16	13.82%	0.01%	16	13.82%
0.01%	14	12.60%	0.01%	16	12.98%	0.02%	17	13.23%	0.01%	17	13.23%
0.02%	2	15.20%	0.02%	3	14.74%	0.02%	3	14.25%	0.02%	3	14.25%
0.01%	12	12.05%	0.01%	13	12.33%	0.01%	14	12.93%	0.01%	14	12.93%
0	0	0	0	0	0	0	0	0	0	0	0
0.09%	1	61.24%	0.10%	1	54.08%	0.14%	1	47.51%	0.09%	1	43.14%
0.02%	0	36.33%	0.03%	0	36.65%	0.03%	0	36.40%	0.02%	0	36.40%
0.12%	1	62.00%	0.13%	1	55.00%	0.13%	1	48.25%	0.12%	1	43.70%
0.07%	0	56.48%	0.09%	0	59.02%	0.09%	0	56.73%	0.07%	0	56.73%
0.14%	388	51.73%	0.15%	492	56.31%	0.14%	558	58.05%	0.14%	558	58.05%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments																			
Institutions	642	0	0	0	19,526	0	30	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	3,294	0	0	0	21,013	0	745	0	0	185	0	9	0	0	0	0	0	1	0
Corporates - Of Which: Specialised Lending	14,449	191	0	0	2,733	63	6,773	0	0	2,599	10	80	85	0	0	0	20	48	48
Corporates - Of Which: SME	4,724	50	0	0	1,453	52	0	0	0	1,344	0	2	0	0	0	0	10	31	31
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	50.5%	0	0	0	8,951	51	143	0	0	558	11	59	0	0	7	7	0	0	0
Retail - Secured on real estate property - Of	52.2%	0	0	0	1,950	7	46	0	0	547	11	59	0	0	6	6	0	0	0
Retail - Secured on real estate property - Of	50.0%	0	0	0	6,937	43	96	0	0	492	11	43	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	80	0	0	0	0	11	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	23	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	57	0	0	0	0	9	0	0	0	0	0	0	0	0	0
Equity	429	1	0	0	0	0	1,258	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	190	0	0	0	1	0	190	0	0	1	0	0	0	0	0	0	0	0	0
TOTAL	13,005	191	8,051	51	43,414	63	8,997	0	558	11	2,843	10	89	85	0	7	22	48	48
Securitisation and re-securitisation positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

[*] Refers to the part of Securitisation exposure that is deducted from capital and is not included in MVA

Baseline Scenario											
as of 31/12/2014				as of 31/12/2015				as of 31/12/2016			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock	Coverage Ratio - Total Stock
0.32%	29	1617.52%	0.32%	58	1617.33%	0.32%	87	1617.26%	0.32%	87	1617.26%
0.01%	13	22.64%	0.01%	17	21.00%	0.02%	20	23.22%	0.02%	23	25.37%
0.11%	252	48.44%	0.10%	266	46.50%	0.10%	281	45.48%	0.11%	318	47.85%
0	0	0	0	0	0	0	0	0	0	0	0
0.01%	15	13.22%	0.01%	15	13.35%	0.01%	16	13.47%	0.01%	16	13.47%
0.01%	14	12.61%	0.01%	15	12.72%	0.01%	15	12.82%	0.01%	17	13.28%
0.01%	2	15.34%	0.01%	2	14.86%	0.01%	3	14.54%	0.02%	3	14.22%
0.01%	12	12.07%	0.01%	12	12.26%	0.01%	13	12.42%	0.01%	13	13.03%
0	0	0	0	0	0	0	0	0	0	0	0
0.09%	1	62.40%	0.08%	1	55.34%	0.08%	1	52.23%	0.09%	1	47.78%
0.02%	0	40.93%	0.02%	0	40.65%	0.02%	0	40.36%	0.02%	0	36.40%
0.12%	1	62.75%	0.11%	1	56.70%	0.10%	1	52.54%	0.12%	1	48.25%
0.05%	0	48.37%	0.05%	0	47.98%	0.05%	0	48.49%	0.05%	0	56.73%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Netherlands	Central banks and central governments	45	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
	Institutions	339	0	0	0	0	0	77	0	0	0	0	0	1	0	0	0	0	0
	Corporates	666	0	0	0	141	0	318	0	0	0	106	0	4	0	0	0	1	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	110	0	0	0	0	75	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	45	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	51.2%	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	51.2%	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	20	0	0	0	132	0	2	0	0	0	43	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	1,020	0	5	0	273	0	398	0	0	0	149	0	5	0	0	1	0	0	
Securitisation and re-securitisations positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

Baseline Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0	0	0	0	0	0	0	0	0
0.04%	1	39.90%	0.03%	1	41.14%	0.03%	1	41.88%
0.17%	5	43.12%	0.15%	6	43.11%	0.13%	6	42.86%
-	-	-	-	-	-	-	-	-
0.05%	0	6.88%	0.04%	0	7.10%	0.04%	0	7.32%
0.05%	0	6.88%	0.04%	0	7.10%	0.04%	0	7.32%
0.05%	0	6.88%	0.04%	0	7.10%	0.04%	0	7.32%
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
0.15%	6	42.02%	0.13%	7	42.15%	0.11%	7	41.99%

Adverse Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
-	0	0	-	0	0	-	0	0
0.05%	1	41.18%	0.05%	1	43.74%	0.04%	1	44.10%
0.22%	5	46.60%	0.27%	6	49.04%	0.20%	7	47.88%
-	-	-	-	-	-	-	-	-
0.06%	0	7.37%	0.06%	0	7.86%	0.06%	0	8.37%
0.06%	0	7.37%	0.06%	0	7.86%	0.06%	0	8.37%
0.06%	0	7.37%	0.06%	0	7.86%	0.06%	0	8.37%
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
0.20%	6	45.55%	0.23%	7	48.04%	0.17%	8	46.17%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Luxembourg	Central banks and central governments	40	0	0	0	61	0	2	0	0	0	0	0	0	0	0	0	0	0
	Institutions	65	0	0	0	511	0	20	0	0	0	0	0	0	0	0	0	0	0
	Corporates	202	0	0	0	33	0	80	0	0	0	28	0	1	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	21	0	0	0	0	16	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	193	0	0	0	0	0	72	0	0	0	0	0	1	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	35.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	35.8%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	18	0	6	0	0	4	0	0	1	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	307	0	0	0	623	0	103	0	0	32	0	1	0	1	0	0	0	0	
Securitisation and re-securitisations positions deducted from capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

Baseline Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.01%	0	39.95%	0.01%	0	39.95%	0.01%	0	40.07%
0.02%	0	44.43%	0.02%	0	48.34%	0.03%	1	52.04%
0.02%	1	29.39%	0.06%	1	29.65%	0.05%	2	30.83%
-	-	-	-	-	-	-	-	-
0.04%	0	23.40%	0.04%	0	23.40%	0.04%	0	23.40%
0.04%	0	23.40%	0.04%	0	23.40%	0.04%	0	23.40%
0.04%	0	23.40%	0.04%	0	23.40%	0.04%	0	23.40%
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
0.04%	2	32.12%	0.04%	2	33.71%	0.04%	2	36.16%

Adverse Scenario								
as of 31/12/2014			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
-	0	0	-	0	0	-	0	0
0.01%	0	39.95%	0.01%	0	39.95%	0.01%	0	39.95%
0.03%	0	47.74%	0.05%	1	55.72%	0.04%	1	57.31%
0.10%	1	31.38%	0.12%	2	33.06%	0.11%	2	32.16%
-	-	-	-	-	-	-	-	-
0.05%	0	28.90%	0.06%	0	29.87%	0.10%	0	29.31%
0.05%	0	28.90%	0.06%	0	29.87%	0.10%	0	29.31%
0.05%	0	28.90%	0.06%	0	29.87%	0.10%	0	29.31%
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
0.06%	2	34.29%	0.08%	2	37.72%	0.07%	3	37.49%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Austria	Central banks and central governments	0	0	0	0	665	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	192	0	0	0	0	0	45	0	0	0	0	0	1	0	0	0	0	0
	Corporates	67	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	55.7%	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of	55.7%	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0</																	

2014 EU-wide Stress Test

P&L

(mln EUR)

	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	397	309	336	336	273	292	290
Net trading income		-45	30	68	-71	15	58
of which trading losses from stress scenarios		-188	-113	-75	-214	-128	-86
Other operating income	-125	-12	-5	-2	-16	-13	-7
Operating profit before impairments	183	121	235	275	50	159	205
Impairment of financial assets (-)	-63	-90	-77	-73	-235	-184	-137
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-109	-65	-62	-63	-112	-110	-88
Impairment Financial assets designated at fair value through P&L (-)	46	-25	-15	-10	-122	-73	-49
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	120	31	158	202	-185	-25	68
Other Income and expenses	21	18	21	23	24	18	22
Pre-Tax profit	141	49	179	225	-161	-7	90
Tax	-42	0	-34	-48	0	0	-7
Net income	99	49	145	177	-161	-7	83
Attributable to owners of the parent	89	55	150	181	-152	1	90
of which carried over to capital through retained earnings	57	24	113	144	-152	1	52
of which distributed as dividends	32	32	36	37	0	0	38

In the figures above, the original (official published) 2013 P&L figures may have been adjusted as part of the ECB Comprehensive Assessment join-up calculation.

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	19,088	19,372	19,589	19,764	20,086	21,298	21,983
Risk exposure amount Securitisation and re-securitisations	2,612	2,688	2,761	2,809	2,896	3,094	3,226
Risk exposure amount Other credit risk	16,476	16,684	16,828	16,955	17,190	18,204	18,757
Risk exposure amount for market risk	1,886	1,886	1,886	1,886	2,065	2,073	2,081
Risk exposure amount for operational risk	1,162	1,162	1,169	1,171	1,162	1,168	1,169
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	92	92	92	92	92	92	92
Total Risk exposure amount	22,228	22,512	22,736	22,913	23,405	24,630	25,324

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		Baseline scenario				Adverse scenario		
		as of 31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Exposure values	Banking Book	837						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	837						
Risk exposure values	Banking Book	2,612	2,688	2,761	2,809	2,896	3,094	3,226
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	2,612	2,688	2,761	2,809	2,896	3,094	3,226
Impairments	Hold to Maturity portfolio	2	2	2	2	8	12	14
	Available for Sale portfolio	12	12	12	12	34	47	56
	Held for trading portfolio							
	Total	13	13	13	13	42	59	70

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013						
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
		of which: loans and advances	of which: FVO (designated at fair value through profit&loss) banking book	of which: AFS banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013						
						Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)					
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		10	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		656	0	656	0	630	0	0	0	0	0	0	0	0	0	0	0	
Tot		666	0	666	0	630	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
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	26		0	26	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	25		0	25	0	0	0	0	0	0	0	0	15	0	0	0	0
[10Y - more	51		0	51	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	102		0	102	0	0	0	0	0	0	0	0	16	0	0	0	0	
[0 - 3M [Bulgaria		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		2	0	2	0	0	2	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		2	0	2	0	0	2	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
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	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
[3M - 1Y [1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		1	0	1	0	0	1	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
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Estonia		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [France		0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	15	0	-15	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0
[2Y - 3Y [		7	0	7	0	7	0	0	0	0	0	5	0	-5	0	0	0
[3Y - 5Y [		11	0	11	0	11	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		117	0	117	0	49	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		78	0	78	0	62	16	0	0	0	0	0	0	0	0	0	0	
Tot		213	0	213	0	129	16	0	0	0	0	0	36	0	-20	0	0	

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013	
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	1	0	1	0	0	1	0	0	0	0	0	0	0	0	
[0 - 3M [	Other Central and eastern Europe countries non EEA	25	0	25	0	5	20	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		1	0	1	0	0	1	0	0	0	0	0	0	0	0
Tot	27	0	27	0	5	21	0	0	0	0	0	0	0	0	
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2	0	2	0	0	2	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	2	0	2	0	0	2	0	0	0	0	0	0	0	0	
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		5	0	5	0	0	5	0	0	0	0	7	0	0	0
[1Y - 2Y [		8	0	8	0	0	8	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	7	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		5	0	5	0	0	5	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	18	0	18	0	0	18	0	0	0	0	22	0	0	0	
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		10	0	10	0	0	10	0	0	0	0	7	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	7	0	0	0
[2Y - 3Y [		1	0	1	0	0	1	0	0	0	0	7	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		1	0	1	0	0	1	0	0	0	0	0	0	0	0
Tot	13	0	13	0	0	13	0	0	0	0	22	0	0	0	

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet).

*Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

		Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION		
(mln 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				
OWN FUNDS	A	OWN FUNDS	2,225	2,239	2,204	2,382	2,066	2,012	1,971	CA1 (1)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,225	2,239	2,249	2,224	2,066	1,964	1,837	CA1 (1.1.1)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,019	1,019	1,019	1,019	1,019	1,019	1,019	CA1 (1.1.1.1)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-	
	A.1.2	Retained earnings	2,174	2,198	2,311	2,455	2,022	2,023	2,075	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	-78	-76	-76	-76	-64	-55	-50	CA1 (1.1.1.3)	Articles 4(100), 24(1) point (d) and 36 (1) point (f) of CRR	
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-53	-53	-53	-53	-47	-23	-26	-	-	
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-2	-2	-2	-2	-2	-2	-2	-	-	
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 (1.1.1.7)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	86	85	85	84	84	83	82	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-32	-32	-32	-32	-32	-32	-32	CA1 (1.1.1.10 + 1.1.1.11)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR	
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	-223	-72	0	0	-76	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 379(3) of CRR	
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR		
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR		
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-1,504	-1,507	-1,495	-1,481	-1,516	-1,515	-1,510	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR		
A.1.19	(-) Amount exceeding the 17.65% threshold	-409	-411	-402	-392	-418	-418	-414	CA1 (1.1.1.25)	Article 470 of CRR		
A.1.20	Transitional adjustments	1,193	1,035	840	647	1,047	860	668	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 (+/-)	1,193	1,035	840	647	1,047	860	668	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)	2,225	2,239	2,249	2,224	2,066	1,964	1,837	CA1 (1.1)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	55	158	0	48	134	CA1 (1.2)	Article 71 of CRR		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	22,238	22,512	22,736	22,913	23,405	24,630	25,324	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR	
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	1,262									Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	378									Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	764									Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	0									Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0									-
B.6	of which: others subject to the discretion of National Competent Authorities	0									Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	10.01%	9.94%	9.89%	9.71%	8.83%	7.97%	7.26%	CA3 (1)	-	
	C.2	Tier 1 Capital ratio	10.01%	9.94%	9.89%	9.71%	8.83%	7.97%	7.26%	CA3 (3)	-	
	C.3	Total Capital ratio	10.01%	9.94%	10.13%	10.40%	8.83%	8.17%	7.78%	CA3 (5)	-	
D	Common Equity Tier 1 Capital Threshold		1,801	1,819	1,833	1,287	1,355	1,393				
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0			
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0			
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0			
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				6.88%			4.62%			

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum item based on a fully implemented CRR/CRDIV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



2014 EU-wide Stress Test

Outcome of the Stress Test based on the Restructuring plan for banks whose plan was formally agreed with the European Commission after 31 December 2013

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

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

Major Capital Measures Impacting Tier 1 and Tier 2 Eligible Capital from 1 January 2014 to 30 September 2014

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	327
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