

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



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.



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:

⁽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

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P&L		:	Baseline Scenari	io	I	Adverse Scenari	0
(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	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.



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	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	



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	837							
Evene sure velves	Trading Book (excl. correlation trading positions under CRM)	0							
Exposure values	Correlation Trading Portfolio (CRM)	0							
	Total	837							
	Banking Book	2,612	2,688	2,761	2,809	2,896	3,094	3,226	
Risk exposure values	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	
	Hold to Maturity porfolio	2	2	2	2	8	12	14	
Impairments	Available for Sale porfolio	12	12	12	12	34	47	56	
	Held for trading portfolio								
	Total	13	13	13	13	42	59	70	

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 DIR EXPOSURES (accord					net of cash short	DIRECT	SOVEREIGN EXPOSI	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provi	sions)	is a maturity matching) (1)			Derivatives with po 31/12/		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Austria	0 0 0 0 0 10 656 666	0 0 0 0 0 0	0 0 0 0 0 10 656 666	0 0 0 0 0 0	0 0 0 0 0 0 0 630 630	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Belgium	0 0 26 0 0 25 51 102	0 0 0 0 0 0	0 0 26 0 0 25 51 102	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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 15 0 16	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Bulgaria	0 0 2 0 0 0 0	0 0 0 0 0 0	0 0 2 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	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Czech Republic	0 1 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 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
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	(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 the contract of the contrac			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		of pro	of provisions) (1)		is a maturity matching) (1)			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 [Germany	905 1,210 1,851 1,684 2,899 4,811 6,500	120 431 587 519 696 1,447 3,188 6,989	905 1,210 1,851 1,684 2,899 4,811 6,500 19,860	0 0 0 0 0	166 257 705 990 1,503 2,650 3,802 10,073	30 151 71 136 560 440 0	455 600 550 678 765 1,460 70 4,579	10 9 21 25 24 27 8 125	0 0 0 0 0 0 50 35	0 0 0 0 0 -1 -6	0 36 73 145 54 0 0	0 0 0 1 0 0	0 0 0 0 -54 0	0 0 0 0 0 0
[0 - 3M [Croatia	0 5 16 0 0 1 0	0 0 0 0 0 0	0 5 16 0 0 1 0	0 0 0 0 0	0 0 11 0 0 0 0	0 5 4 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 4 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Hungary	0 3 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 3 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 3 0 0 0 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	17 0 0 -15 0 0	0 0 0 0 0	0 -17 0 15 0 0	0 0 0 0 0 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
[0 - 3M [Ireland	57 0 0 0 0 26 112 195	0 0 0 0 0 0	57 0 0 0 0 26 112 195	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 -50 0 - 50	0 0 0 0 1 0	0 0 0 0 50 0	0 0 0 0 -1 0 -1
[0 - 3M [Italy	0 0 1 10 22 244 989 1,266	0 0 0 0 0	0 0 1 10 22 244 989 1,266	0 0 0 0 0 0 78 78	0 0 1 10 22 203 911 1,147	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Latvia	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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	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 0

	(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 of vereign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		is a maturity matching) (1)				positive fair value at Derivatives with negative fai 31/12/2013		th negative fair value at L/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 [Lithuania	0 0 0 1 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 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 - 3M [[3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Luxembourg	0 0 0 0 0 75 22 97	0 0 0 0 0	0 0 0 0 0 75 22 97	0 0 0 0 0 0	0 0 0 0 0 75 22 97	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 - 3M [Netherlands	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 35 18 0 0 0 53	0 0 0 0 0	0 -20 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	22 2 0 0 1 237 0	0 0 0 0 0	22 2 0 0 1 237 0 261	0 0 0 0 0 81 0 81	11 0 0 0 0 0 156 0	0 2 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 7 10 0 0 0	0 0 0 0 0	0 0 -10 0 0 0	0 0 0 0 0 0
[0 - 3M [Portugal	0 0 0 0 0 14 134 173 321	0 0 0 0 0	0 0 0 0 14 134 173 321	0 0 0 0 0 0 47 121 168	0 0 0 0 0 14 42 53 109	0 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 -25 -7 0 0 0 0	0 0 0 0 0	1 25 7 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Romania	0 0 1 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 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Slovakia	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0

	(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				net of cash short	DIRECT	SOVEREIGN EXPOS	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)				h positive fair value at Derivatives with negative fai 31/12/2013		h negative fair value at ./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 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1 Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Spain	5 100 156 214 87 213 277 1,052	0 0 1 0 0 0 0	5 100 156 214 87 213 277 1,052	0 0 0 0 16 0 78 94	0 81 119 214 46 94 65 619	0 0 0 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 7 0 0 0 0	0 0 0 0 0	0 -25 -7 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Sweden	0 0 0 25 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 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 15 0 0 0 0	0 0 0 0 0	0 -15 0 0 0 0 0	0 0 0 0 0
T 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 -5 0 0 0	0 0 0 0 0 0
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Canada	0 0 0 0 0 0 6 27 33	0 0 0 0 0 0	0 0 0 0 0 0 6 27 33	0 0 0 0 0 0	0 0 0 0 0 0 0 27 27	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y [[10Y - more Tot	U.S.	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)		V	ALUES AS O	F 31/12/20	13		VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
		GROSS DIF				exposures (long) i	net of cash short only where there	DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov			is a maturi	ty matching) (1)		Derivatives with po 31/12,			h 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	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 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 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 1 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 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 - 3M [[3M - 1Y [Other Central and eastern Europe countries non EEA	25 0 0 1 0 1 27	0 0 0 0 0	25 0 0 0 1 0 1 27	0 0 0 0 0	5 0 0 0 0 0	20 0 0 0 1 1 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 - 3M [Middle East	0 2 0 0 0 0 0	0 0 0 0 0	0 2 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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 5 8 0 0 5 0	0 0 0 0 0	0 5 8 0 0 5 0	0 0 0 0 0	0 0 0 0 0	0 5 8 0 0 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 7 7 7 0 0	0 0 0 0 0 0	0 0 0 7 0 0	0 0 0 0 0
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Others	0 10 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 10 0 1 1 0 0	0 0 0 0 0	0 0 0 0 0	0 10 0 1 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 7 7 7 0 0	0 0 0 0 0	0 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			
(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	COREP CODE	REGULATION
	A	OWN FUNDS	2,225	2,239	2,304	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 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	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 (l) of CRR
	A.1.3	Accumulated other comprehensive income	-78	-76	-76	-76	-64	-55	-50	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	-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 (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	86	85	85	84	84	83	82	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-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 CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	din	differences net of associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Defined deficit person rund asses (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (e) and 41 of CRR
OWN FUNDS	A.1.15	() receptocal cross risionings in CETT capital	Ü	Ů			Ů		,	(***********************************	Take J. Solas pours (g) dilu 77 UI CAN
	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 Articles 4(36), 36(1) point (k) (j) and 89 to 91 of CRR;
	A.1.15	weight	0	0	0	0	0	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iii) and 153(8) of CRR and
	A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 {1.1.1.18.1}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
		 (-) 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) ar 79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Neighbor of CET1 coults between the financial costs public where the	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 exceding 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 (+/-) 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 (+/-)	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
	B.1	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	22,228 1,262	22,512	22,736	22,913	23,405	24,630	25,324	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 B.3	of which: stemming from CVA capital requirements (+) of which: stemming from higher asset correlation parameter against exposures	378 764								Article 381 to 386 of CRR Articles 153(2) of CRR
REQUIREMENTS	B.4	to large financial institutions under IRB the IRB approaches to credit risk (+) of which: stemming from the application of the supporting factor to increase	0								
		lending to SMEs (-) of which: stemming from the effect of exposures that were previously part of									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								Article 124 to 164 of CRR
	C.1	Common Equity Tier 1 Capital ratio	10.01%	9.94%	9.89%	9.71%	8.83%	7.97%	7.26%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	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		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
Memorandum items	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				6.88%			4.62%		

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



2014 EU-wide Stress Test - Restructuring scenarios

	Effects of mandatory r	estructuring plans pu	ublicly announced b	efore 31 December 2	2013 and formally agreed with the European Commission.
	Baseline s	scenario	Adverse	e scenario	Narrative description of the transactions. (type, date of
(mln EUR)	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	completion/commitment, portfolios, subsidiaries, branches)
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



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

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



Major Capital Measures from 1 January to 30 September 2014

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

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