

Bank Name	DE - Wüstenrot Bausparkasse AG
LEI Code	529900S1KHKOEQL5CK20



#### **Summary Adverse Scenario**

#### DE - Wüstenrot Bausparkasse AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	58
Impairment losses on financial and non-financial assets in the banking book	21
Common Equity Tier 1 capital (1)	778
Total Risk Exposure (1)	7,346
Common Equity Tier 1 ratio, % (1)	10.6%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	-109
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	60
3 yr cumulative losses from the stress in the trading book	0
Valuation losses due to sovereign shock after tax and prudential filters	8
Common Equity Tier 1 capital (1)	537
Total Risk Exposure (1)	7,761
Common Equity Tier 1 ratio, % (1)	6.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	427
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 - Wüstenrot Bausparkasse AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	58
Impairment losses on financial and non-financial assets in the banking book	21
Common Equity Tier 1 capital (1)	778
Total Risk Exposure (1)	7,346
Common Equity Tier 1 ratio, % (1)	10.6%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	24
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	40
3 yr cumulative losses from the stress in the trading book	0
Common Equity Tier 1 capital (1)	748
Total Risk Exposure (1)	7,694
Common Equity Tier 1 ratio, % (1)	9.7%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	616

(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.

<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 annual	2014 EU-wide Stress Test Credit Risk		F	Expo IRB	osure values (as A-IRB		.3) SIA		F-18	Risk exp	oosure amour A	nts (as of 31/	(12/2013)	SIA		Value adju: -IRB	stments and pr	ovisions (as of	31/12/2013) Sī	ī.Ā	a	as of 31/12/20:	4	Baseline S as of 31/		as	of 31/12/2016		as of	31/12/201		Adverse S as of 31	icenario 1/12/2015	as	s of 31/12/20	16
Wüstenrot Bausparkasse AG	(nin LUL, %)  Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Outer Retail estate property - Of Retail - Outer Retail - Of Which: Special Corporation Corporation Content of Corporation Content of Corporation Content on Corporation Corpora	LTV % (as of 31/12/2013) 0.09 0.09 44.91	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	Non-defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted No. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.997 8,311 330 0 0 13,778 9,525 0 9,525 0 4,253 0 0 4,253 0 0 4,253 0 0 4,253 0 0 0 4,253 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted N 0 0 1 0 0 315 192 0 124 0 0 124 0 0 316	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  O O O O O O O O O O O O O O O O O O O	0 600 153 0 0 5.291 2.882 0 2.409 0 0 2.409 6 0 2.25 6 6.329	0 0 1 1 0 0 0 246 141 0 105 0 0 0 0 105 0 0 0 0 246 145 147 147 147 147 147 147 147 147 147 147	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 144 14 0 0 31 0 0 31 0 0 45 0	Defaulted  0	0.09% -0.09% -0.09% 0.10% 0.09% -0.09% -0.09% 0.13% 0.13% 0.09%	t Stock of Cov Provisions D 0 0 1 1 0 0 119 46 0 46 0 73 0 73 0 0	rage Ratio - Im fault Stock	paiment Stock   Stock	Coverage of onts and of the coverage of the co	Impairment rate  0.00% -0.04% -0.08% 0.08% 0.07% 0.07% 0.10% 0.10%	Stock of Provisions Ratio  0 4 2 1 2 4 0 0 0 143 61 66 61 66 682 11 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 82 0 11 0 0 0 82 0 11 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 0 0 0 1 0 0 0 0 1 0		0.00% 0.00% 0.00% 0.10% 0.13% 0.13% 0.12% 0.12% 0.15% 0.00% 0.00%	Stock of Provisions R  0 1 1 0 0 130 54 0 54 0 76 0	Coverage attio-Default Im Stock 40.00% 23.70% 6.50% - 13.18% 9.84% - 19.06% - 19.06%	pairment Stoot Provided to 10,00%   10,	Coverage Ratio - Def Stock  1	Impairment falts  Impairment f	t Stock of Ra  1 1 2 0 0 1652 76 0 0 87 0 87 0	Coverage to Default Stock 40.00% 53cd 40.00% 53cd 40.00% 53.70% 5
Germany  (*) Melon to the part of Securitization responses that is definited from	(nin EUL, %)  Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Outlifying Revolving Retail - Outlifying Revolving Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Securities ton Other non-credit obligation assets TOTAL  Securities and re-securities in problems deducted from capital regular did not sociale in NVA.	LTV % (as of 31/12/2013)		Defaulted  Defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0	ossure values (as: A-size A-si	Defaulted No 0 0 0 0 0	3) 57A on-defaulted 999 6,983 225 0 13,586 9,505 0 9,505 0 0 4,081 0 0 54 4,081 0 0 54		F-1F-10			nts (as of 31/ 1-188 d Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 Defaulted 0 0 1 0 0 0 2222 1440 0 0 82 0 0 82 0 0 0 2233		Value adjui: -IKS  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stments and price A Non-defaulte   0	Defoulted  Defoulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2013) SI Non-defaulted 0 0 0 0 0 0 44 14 0 14 0 30 0 0 0 44 0 14 0 14 0 0 14 0 14 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 1 0 0 115 46 0 46 0 70 0	7.68% 20.82%		12/2015 Of Coverage Ratio - Def Ratio - Def Stock 40.00% 23.70% 5.03% 5.03% 7.09% 7.09% 19.09%	Impairment rate 0.00% 0.00% 0.08% 0.08% 0.07% 0.07% 0.10% 0.10% 0.00%	Stock of   Provisions   Retrieve   Provisions   Retrieve   Provisions   Provision		as of 2mpairment rate 0.00% -0.05% -0.05% -0.13% -0.13% -0.12% -0.12% -0.14% -0.14% -0.00% -0.00%	0 0 1 0 0 125 54 0 54 0 72 0 72	Coverage atto - Default atto - Default Stack 40.00% 23.70% 7.08% 13.59% 9.78% - 9.78% 21.86% - 21.86%	pairment rate Provi 0.00% 0.00% 0.12% 0.11% 0.11% 0.11% 0.11% 0.12% 0.12% 0.00%	66 8.94% 0 - 66 8.94% 0 - 77 19.999 0 -	Impairment rate 0.00% 6 0.00% 0.11% 0.09% 0.09% 0.09% 0.01% 0.01% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	t Stock of Provisions 1 1 2 0 0 157 75 0 75 0 82 0 82 0	
France	(nin EUE, %)  Central banks and central governments Institutions Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized 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 - One Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets Securitisation and re-securitisations positions deducted from capital Securitisation and resecurities and re-securities and r	LTV % (as of 31/12/2013)	Non-defaulted 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	Non-defaulted  Non-defaulted  Non-defaulted		3) STA on-defaulted 344 471 0 0 0 5 3 0 0 2 2 0 0 0 0 819 0 0		F-18 (00)			nts (as of 31/ 1-1RB	_	Defaulted  Defaulted  0  0  0  0  0  1  1  0  0  1  1  0  1  1		Value adju: -IRB	Non-defaulted	Defouted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2013) 31/12	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	18.65% 16.24% 29.35% 14.00%	Caseline   Stock   S	of Ratio - Defined - Defin	Impairment rate 0.00% 0.00% 1.08% 0.11% 0.16% 0.16% 0.06%	0 2 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.03% 0.03% 0.00% 1.14% 0.31% 0.31% 0.31% 0.31% 0.31% 0.05%	Provisions R	Coverage atto - Default In Coverage atto - Default In Coverage 40.00% 23.70% 18.65% - 18.14% 31.70% - 15.82% -	Adverse S as of 31 pairment. Social series of 30 pairment. Social	Centario 1/12/2015 Coverage Co	Impairment rate 0.03% 6 0.03% 6 0.05% 6 0.15% 6 0.21% 6 0.21% 6 0.21% 6 0.28% 6 0.08% 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Austria  (*) Indies to the part of Securitization response that is disducted been	(nin EUR, %)  Central banks and central governments Tretitutions Corporates - Of Which: Sectalised Lending Corporates - Of Which: Sectalised Lending Corporates - Of Which: Sectalised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Patal - Of Which: SME Requiry Securitisation Other non-credit obligation assets TOTAL Securitisation and re-securitisations positions deducted from capital Corporation and re-securitisations positions deducted from capital Corporation and re-securitisations positions deducted from capital Corporation and re-securitisations positions deducted from capital Corporations and re-securitisations positions deducted from capital Corporations - Co	LTV % (as of 31/12/2013)	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A-RES		33) STA On-defaulted 195 86 51 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0		F-1F  on-defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0			nts (as of 31/1-188)  1 Defaulted 0 0 0 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		Value adjuted  Defaulted  O  O  O  O  O  O  O  O  O  O  O  O  O		povisions (as of IRB  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33/12/2013) ST Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	5.09%	Saseline S   Sas		Impairment rate 0.00% 0.00% 0.00% 0.12% 0.09% 0.07% 0.07% 0.21% 0.21% 0.21%	9 3300 0 3300 0 3 0 0 3 0 0 3 0 0 0 3 0	5 Defecting Control of the Control o	as of 20% 0.00% 0.00% 0.00% 0.00% 0.17% 0.17% 0.42% 0.42% 0.27% 0.27% 0.05%	Provisions R 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage attio - Default In atti	pairment Score Provided Provid	Stock 0 40.009 0 23.709 0 6.36% 0 - 0 0 0 31.749 0 0 35.989 0 - 0 0 3 0.000 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Impairment rate 0.00% 0.00% 0.16% 0.11% 0.08% 0.08% 0.25% 0.25%	t Stock of Provisions Ra	16 Coverage to Debug 10 Coverage 10 Covera
Netherlands  (*) Index to the part of Securitization responses that is distlacted from	(nin (UE, %)  Contral banks and central governments Institutions Corporates - Of Which: Specialised Lending Retail - Socured on real estate property Retail - Socured on real estate property - Of Retail - Socured on real estate property - Of Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Socuritisation Other non-credit obligation assets TOTAL Socuritisation and re-socuritisations positions deducted from castal TOTAL	LTV % (as of 31/12/2013)		Expo	osure values (as A-IRE A		3) STA 48 270 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		F-1F-16-00	RB		nts (as of 31/ 1188		0 Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	F-	Value adju: -1432  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A		33/12/2013) S1 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0	22.18% 1.86% 1.86% 25.23%	Baseline S as of 31/ pairment stock of 31/ p	12/2015 of Coverage Ratio - Def Suedi 40.00% 23.70% - - - 16.56% 1.72% - - 17.2% - - 19.57%	Impalment rate 0.00% 0.00% 0.05% 0.05% 0.05% 0.05% 0.06% 0.06% 0.26% 0.26%	0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	WATE OR	as of 200% 0.00% 0.00% 0.00% 0.00% 0.00% 0.01% 0.01% 0.01% 0.05% 0.01% 0.05% 0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage attio - Default atti	pairment Storate Provided Prov	1/12/2015   Coverage	Impairment rate 6 0.00% 6 0.06% 0.01% 0.01% 0.01% 0.01% 0.031% 0.31%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 Coverage Coverage No. 200 Coverage No
Finland  (*) Makin to the part of Insuritazione expresses that is industrated from	(min EUR, %)  Central banks and central governments Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPEC Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Outer Mining Revelving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Securities and SME - SME - OTHER - OF Which: SME Securities and SME - SME - SME - OTHER - OTHER - OTHER - SME	LTV % (as of 31/12/2013)		Defaulted  O	Non-defaulted  Non-defaulted  0  0  0  0  0  0  0  0  0  0  0  0  0	В	57(A on-defaulted 278 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		6-15-15-15-15-15-15-15-15-15-15-15-15-15-		A	nts (as of 31/ -1R8 Defaulted 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		Value adju: 1R8  Defaulted  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulte  0 0 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	31/12/2013) S1 Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0.00% 0.00%	ss of 31/12/20  at Stack of Covered to the Stack of Co	erage Ratio - Im fault Stock	Baseline 5	12/2015	Esub Impairment rate 0.00% 0.00% 0.00%	0 2	90 mortage (1997)	as of 2mpairment rate: 0.20% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage atto - Default In att			Impairment rate 6 0.00%	s of 31/12/20 t Stock of Provisions Rail 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

EBA 2014 EU-wide Stress Test Credit Risk	Exposure values (as of 31/12/2013)  Risk exposure amounts (as of 31/12/2013)  Value adjustments and provisions (as of 31/12/2013)  LTV % (as of F-288 A-280 STA F-388 STA F-388 STA F-388 STA  A-280 STA F-388 A-280 STA  A-280 STA F-388 A-280 STA  A-280 STA F-388 A-280 STA  A-2	Bareline Scenario	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016 Sock of Coverage Impairment rate Processor Safe Scheduler and Republic Reads - Devalue and Processor Safe Safe Scheduler and Reads - Devalue and Processor Safe Safe Scheduler and Reads - Devalue and Processor Safe Safe Scheduler and Reads - Devalue and Processor Safe Safe Scheduler and Reads - Devalue and Processor Safe Safe Safe Safe Safe Safe Safe Safe
Central banks and central governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Specialised on real estate property Retail - Other Retail - Of Which: Specialised Corporation - Corporatio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Table Provisions Union State State Provisions (as a provision of the provi	
(vin EUR, %)  Central banks and central governments Institutions Corporates Of Which Specialised Lending Retail - Secured on real estate property Retail - Out Retail - Source of or real estate property Retail - Out Retail - Out Minch SPE Retail - Out Retail - Out Which SPE Retail - Out Retail - Of Which SPE Retail - Out Retail - Of Which SPE Retail - Out Retail - Of Which SPE Retail - Out Retail - Out Retail - Out Which SPE Retail - Out Retail - Out Retail - Out Which SPE Retail - Out Retai	Exposure values (es of 31/12/2013)   Risk exposure amounts (as of 31/12/2013)   T/N (e, e) of 31/12/2013)   S/A   F-S/B   A-S/B   A-S/B   S/A   F-S/B   A-S/B   S/A   A-	Baseline Scenario   Base	Adverse Scenario   Section   Secti
(vin EUR, %)  Central banks and central governments Institutions Corporates Of Which: Specialised Lending Retail - Secured on real estate property Retail - Could Retail on the leaster property Retail - Could Retail - Off Which: SPE Retail - Off Retail - Off Retail - Off Which: SPE Retail - Off Retail - Off Retail - Off Which: SPE Retail - Off Retail - Of	Exposure values (as of 31/12/2013)   Risk exposure amounts (as of 31/12/2013)   Value adjustments and previsions (as of 31/12/2013)	Baseline Scenario   Base	### Adverse Scenario  #### as of 31/12/2014    Sock of Conscrige   Sock of Conscrige
(win EUR, %)  Central banks and central governments Institutions Corporates CP Which Specialised Lending Corporates - CP Which Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Courbon Specialised	State   Stat	Baseline Scenario   Base	## Adverse Scenario  ## as of 31/12/2014  ## as of 31/12/2014  ## as of 31/12/2015  ## as of
Control banks and central governments Testitutions Corporates Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail - Secured on real estate property Retail - Other Retail - Of Which: SPE Retail - Other Retail -	Exposure values (as of 31/12/2013)   Risk exposure amounts (as of 31/12/2013)   Value adjustments and provisions (as of 31/12/2013)	Baseline Scenario	Adverse Scenario



P&L		:	Baseline Scenari	0	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	395	385	386	395	366	370	395
Net trading income		0	0	0	0	0	0
of which trading losses from stress scenarios		0	0	0	0	0	0
Other operating income	60	25	25	25	13	13	13
Operating profit before impairments	58	-6	11	19	-60	-37	-12
Impairment of financial assets (-)	-21	-14	-14	-12	-26	-19	-16
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-17	-14	-14	-12	-26	-19	-16
Impairment Financial assets designated at fair value through P&L (-)	-4	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	36	-20	-3	8	-86	-56	-27
Other Income and expenses	4	-4	-4	-4	-21	-21	-21
Pre-Tax profit	41	-24	-7	4	-107	-77	-48
Тах	-11	0	0	-1	0	0	0
Net income	29	-24	-7	3	-107	-77	-48
Attributable to owners of the parent	29	-24	-7	3	-107	-77	-48
of which carried over to capital through retained earnings	29	-24	-7	3	-107	-77	-48
of which distributed as dividends	0	0	0	0	0	0	0

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



RWA		Baseline Scenario		Adverse Scenario				
(min EUR)	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	
Risk exposure amount for credit risk	6,575	6,716	6,829	6,923	6,751	6,896	6,990	
Risk exposure amount Securitisation and re-securitisations	0	0	0	0	0	0	0	
Risk exposure amount Other credit risk	6,575	6,716	6,829	6,923	6,751	6,896	6,990	
Risk exposure amount for market risk	0	0	0	0	0	0	0	
Risk exposure amount for operational risk	771	771	771	771	771	771	771	
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	7,346	7,488	7,600	7,694	7,522	7,667	7,761	



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	0									
Exposure values  Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0									
	Correlation Trading Portfolio (CRM)	0									
	Total	0									
	Banking Book	0	0	0	0	0	0	0			
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0			
•	Total	0	0	0	0	0	0	0			
	Hold to Maturity porfolio	0	0	0	0	0	0	0			
Tunnaiumanta	Available for Sale porfolio	0	0	0	0	0	0	0			
Impairments	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	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG				net of cash short only where there	DIRECT	r Sovereign Exposi	URES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		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 43 11 89 50 193	0 0 0 43 11 2 29	0 0 0 43 11 89 50 <b>193</b>	0 0 0 0 0 0 88 21	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Belgium	0 0 0 0 56 0 74 <b>130</b>	0 0 0 0 56 0 74 130	0 0 0 0 56 0 74 <b>130</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 0
[ 0 - 3M [	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - more Tot	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 - 3M [	Finland	0 0 0 0 0 0 0 0 273 273	0 0 0 0 0 0 0 0 273 273	0 0 0 0 0 0 0 0 273 <b>273</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 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y [ [10Y - more Tot	France	0 0 0 0 0 0 0 0 339 339	0 0 0 0 0 0 0 0 339 339	0 0 0 0 0 0 0 0 339 339	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0

# EBA EUROPEAN 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
		<b>EXPOSURES</b> (according of provided prov	visions)	NET DIRECT PO	ereign debt to oth is a maturit	er counterpaties y matching)	net of cash short only where there		T SOVEREIGN EXPOS	T			REIGN EXPOSURES		
		(	(1)		(1)		Derivatives with po 31/12	/2013	31	n negative fair value at /12/2013	at 31/	positive fair value 12/2013	Derivatives with negative fa 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	0 0 0 0 21 105 798 <b>925</b>	0 0 0 0 21 105 770 <b>896</b>	0 0 0 0 21 105 798 925	0 0 0 0 0 0 0 28 28	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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 [	Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 17   [ 17 - 27   [ 27 - 37   [ 37 - 57   [ 57 - 107   [ 107 - more	Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Ireland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Italy	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 - 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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0

# 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
		GROSS DIRE					net of cash short		r Sovereign Exposi			INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of provis	sions)	is a maturity matching) (1)			Derivatives with po 31/12,		Derivatives wit	h negative fair value at /12/2013	Derivatives with at 31/3	positive fair value 12/2013	Derivatives wit value at 31	h negative fair /12/2013	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[ 0 - 3M [	Lithuania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1 Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y   [ 10Y - more Tot	Maita	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M	Netherlands	0 0 0 0 0 25 14 7	0 0 0 0 25 0 0	0 0 0 0 25 14 7	0 0 0 0 0 14 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 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	Norway	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Poland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Portugal	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 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	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Tot   0 - 3M     3M - 1Y     1Y - 2Y     72 Y - 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

# 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS C	OF 31/12/20	13		,	VALUES AS OF	31/12/201	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		POSITIONS (gross overeign debt to oth			DIRECT	SOVEREIGN EXPOS	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov		is a maturity matching) (1)				Derivatives with positive fair value at 31/12/2013 Derivatives with 31		th negative fair value at L/12/2013	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [	Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1 Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Spain	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - more Tot	Sweden	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	United Kingdom	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Canada	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Hong Kong	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y [ [10Y - more	Japan	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	U.S.	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0



## 2014 EU-wide Stress Test - Sovereign Exposure

	(mln EUR)		V	ALUES AS O	F <b>31/12/20</b> 1	13		1	VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013			
		GROSS DIRECT I					net of cash short	DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		of provisions) (1)		is a maturity matching) (1)				with positive fair value at 31/12/2013 Derivatives with negative fair value 31/12/2013			t Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		vhich: loans d advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[ 0 - 3M [	China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 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 - 3M [	Middle East	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 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 - 3M [	Others	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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

		Сарісаі			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
	А	OWN FUNDS	792	767	756	755	680	598	543	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	778	754	746	748	667	589	537	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)	662	662	662	662	662	662	662	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	0	-24	-31	-28	-107	-184	-232	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	-19	-13	-14	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	-17	-12	-14	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	-2	-1	-1	-	-
	A.1.4	Other Reserves	35	35	35	35	35	35	35	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	83	83	83	83	83	83	83	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	2	1	1	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	gains/usses iron RF3 portrollo Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AF5 portfolio	0	0	0	0	14	7	5	-	
	A.1.9	(-) Intangible assets (including Goodwill)	0	0	-1	-1	0	-1	-1	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary	0	0	0	0	0	0	0	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
	A.1.11	differences net of associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-1	-1	-1	-2	-1	-1	-2	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 (q) and 44 of CRR
OWN FUNDS	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	-2	-2	-1	-1	-2	-1	-1	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(36), 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 157(8) of CRR 36(1) (iv),
	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
	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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	0	0	0	0	0	0	0	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 $(+/-)$	0	0	0	0	0	0	0	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)	778	754	746	748	667	589	537	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14	13	9	7	13	9		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	7,346 0	7,488	7,600	7,694	7,522	7,667	7,761	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
	B.2	CET1 deduction (+) of which: stemmino from CVA capital requirements (+)	231								Article 381 to 386 of CRR
OWN FUNDS REQUIREMENTS	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	0								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase 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								-
	B.6 <b>C.1</b>	of which: others subject to the discretion of National Competent Authorities  Common Equity Tier 1 Capital ratio	10.59%	10.07%	9.82%	9.73%	8.87%	7.68%	6.91%	CA3 {1}	Article 124 to 164 of CRR
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	10.59%	10.07%	9.82%	9.73%	8.87%	7.68%	6.91%	CA3 {3}	-
Transitional period	C.3	Total Capital ratio	10.78%	10.24%	9.95%	9.81%	9.04%	7.80%	7.00%	CA3 (5)	-
	D	Common Equity Tier 1 Capital Threshold		599	608	616	414	422	427		
		Total amount of instruments with mandatory conversion into ordinary shares upon									
	E	Total Additional Tier 1 and Tier 2 instruments with managemy conversions into corbinary stares upon a fixed date in the 2014-2016 period (cumulative conversions) (1) 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		0	0	0	0	0	0		
Memorandum items	emorandum items	upon a trigger event (2)  Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
						9.73%			6.91%		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				9./3%			6.91%		

<sup>(1)</sup> Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum Rem based on a fluily 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			
(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 (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

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