

Bank Name	DE - Deutsche Bank AG		
LEI Code	7LTWFZYICNSX8D621K86		



Summary Adverse Scenario

DE - Deutsche Bank AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	3,529
Impairment losses on financial and non-financial assets in the banking book	2,069
Common Equity Tier 1 capital (1)	47,312
Total Risk Exposure (1)	353,103
Common Equity Tier 1 ratio, % (1)	13.4%

Outcome of the adverse scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	4,609
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	9,411
3 yr cumulative losses from the stress in the trading book	5,312
Valuation losses due to sovereign shock after tax and prudential filters	476
Common Equity Tier 1 capital (1)	42,411
Total Risk Exposure (1)	478,072
Common Equity Tier 1 ratio, % (1)	8.9%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (5.5%)	26,294
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 - Deutsche Bank AG

Actual figures as of 31 December 2013	mln EUR, %
Operating profit before impairments	3,529
Impairment losses on financial and non-financial assets in the banking book	2,069
Common Equity Tier 1 capital (1)	47,312
Total Risk Exposure (1)	353,103
Common Equity Tier 1 ratio, % (1)	13.4%

Outcome of the baseline scenario as of 31 December 2016	mln EUR, %
3 yr cumulative operating profit before impairments	7,882
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	4,886
3 yr cumulative losses from the stress in the trading book	3,384
Common Equity Tier 1 capital (1)	47,794
Total Risk Exposure (1)	377,913
Common Equity Tier 1 ratio, % (1)	12.6%

Memorandum items	mln EUR
Common EU wide CET1 Threshold (8.0%)	30,233

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

⁽²⁾ Conversions not considered for CET1 computation

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

EBA	2014 EU-wide Stress Test Credit Risk	F-IRS LTV % (as of \$1/12/2013) Non-defaulted D.	Depositive values (se of 31/12/2013)	F-IRB	A-IRB STA F-I	Value adjustments and provisions (as of 31/12/2013) CO AUC STA Defaulted Non-defaulted Defaulted Non-defaulted Defaulted	Baseline Scenario as of 31/12/2014 as of 31/12/2015 as of 31/13/2016 Ingainneer Stock of Coverage Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Impairment Stock of Coverage Impairment Stock of Coverage Lates Impairment Stock of Cove	Adverse Scenario as of 31/12/2014 as of 31/12/2015 as of 31/12/2016
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United Kingdom (*) Melen to the part of Securitarion response that is deducted from	(win BUR, %) Central banks and central governments Institutions Corporate Retail - Secured on real estate property Retail - Secured on real estate property Retail - Socured on real estate property - Of Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Security Securi	TV % (as of 31/12/2013) Non-defaulted D 10 0	0 1,374 0 7,812 0 4,772 206 4,648 0 20,912 1,599 6,771 0 32 115 283 0 73 16 283 0 273 34 461 0 5 0 0	Risk exposure at P-7482 Non-defaulted	123		## of 31/12/2014 ## of 31/12/2016 ## of	## of 31/12/2014 ## of 31/12/2014 Impairment call Stock of
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ЕВА	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) Baseline Scenario Adverse Scenario Adverse Scenario Adverse Scenario Adverse Scenario St A 5-158 STA 5-158 STA 5-158 STA Baseline Scenario as of 31/12/2015 as of 31/12/2016 as of 31/12/2015 as of 31/12/2016 as of	
Luxembourg Charles in the part of least fination sequence that is detailed.	(min EUR, %) Central banks and central governments Institutions Corporates - Of Which: Seculaired Lending Retail - Secured on real estate property - Of Retail - Secured on real estate property - Of Retail - Qualifying Retails in Secured on real estate property - Of Retail - Qualifying Retails in General Corporation Security	0 0 0 51 0 4.277 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0.01% 0 38.58% 0 0.15% 3 21.76% 0 0.25% 0 0.25% 0 0.25% 0 0.45% 0 0.25% 0 0.45% 0 0.25% 0 0.
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Switzerland Switzerland	(min EUR, %) Central banks and central governments Institutions Corporates—Of Which: Specialised Lending Corporates—Of Which: Specialised Lending Corporates—Of Which: SPE Retail—Secured on real estate property Retail—Secured on real estate property—Of Retail—Secured on real estate property—Of Retail—Outs/fives/Revolving Retail—Outs/fives/Retail—Outs/fives/Revolving Retail—Outs/fives/Retail—Outs/fives/Retail—Outs/fives/Retail Retail—Outs/fives/Retail Retail—Outs/fives/Retail Retail—Outs/fives/Retail Retail—Outs/fives/Retail Reta	Exposure values (es of 31/12/2013) **Risk exposure amounts (as of 31/12/2013)** **Risk exposure amounts (as of 31/12/2014)** **Risk exposure amounts (as of 3	0.05% 0.05% 0.00%
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EBA EUROPEAN 2014 EU-wide Stress Test

P&L			Baseline Scenari	0	J	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	13,593	13,593	13,242	12,896	13,188	13,150	13,181
Net trading income		2,175	2,852	3,190	1,211	2,273	2,805
of which trading losses from stress scenarios		-1,692	-1,015	-677	-2,656	-1,593	-1,062
Other operating income	-67	-67	-67	-67	-152	-85	-67
Operating profit before impairments	3,529	2,413	2,739	2,731	444	1,741	2,424
Impairment of financial assets (-)	-2,056	-1,568	-1,540	-1,739	-3,511	-2,357	-3,321
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1,994	-1,568	-1,540	-1,510	-2,526	-2,629	-2,533
Impairment Financial assets designated at fair value through P&L (-)	-62	0	0	-230	-985	272	-788
Impairment on non financial assets (-)	-13	-13	-13	-13	-111	-67	-44
Operating profit after impairments from stress scenarios	1,460	832	1,186	978	-3,178	-683	-941
Other Income and expenses	9	3,389	3,389	3,389	3,469	3,530	3,504
Pre-Tax profit	1,469	4,221	4,575	4,367	291	2,847	2,563
Tax	-731	-1,266	-1,373	-1,310	-87	-854	-769
Net income	738	2,955	3,203	3,057	203	1,993	1,794
Attributable to owners of the parent	732	2,931	3,177	3,033	203	1,993	1,794
of which carried over to capital through retained earnings	-33	2,166	2,412	2,268	-307	1,483	1,284
of which distributed as dividends	765	765	765	765	510	510	510

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	247,399	256,239	262,235	267,257	302,040	339,405	342,600
Risk exposure amount Securitisation and re-securitisations	39,371	47,447	52,125	56,022	62,088	77,929	85,208
Risk exposure amount Other credit risk	208,028	208,793	210,110	211,235	239,952	261,476	257,393
Risk exposure amount for market risk	54,813	57,674	58,937	59,764	74,963	81,390	84,580
Risk exposure amount for operational risk	50,891	50,891	50,891	50,891	50,891	50,891	50,891
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	353,103	364,805	372,064	377,913	427,894	471,687	478,072



EBA BANKING AUTHORITY		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	
	Banking Book	50,302						
Evene sure velves	Trading Book (excl. correlation trading positions under CRM)	14,809						
Exposure values	Correlation Trading Portfolio (CRM)	34,534						
	Total	99,645						
	Banking Book	14,890	18,566	20,780	22,937	25,937	34,910	37,516
Risk exposure values	Trading Book (excl. correlation trading positions under CRM)	24,481	28,881	31,345	33,085	36,151	43,019	47,691
	Total	39,371	47,447	52,125	56,022	62,088	77,929	85,208
Impairments	Hold to Maturity porfolio	397	401	401	402	444	518	573
	Available for Sale porfolio	2	2	2	2	2	2	2
	Held for trading portfolio							
	Total	399	403	403	404	446	520	575

	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	VALUES AS OF	31/12/2013	3	VALUES AS OF 31/12/2013			
			RECT LONG				net of cash short	DIRECT	r Sovereign Exposu	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	ss positions of sovereign debt to other counterpaties only where there is a maturity matching) (1)			Derivatives with po 31/12/			h negative fair value at /12/2013		positive fair value 12/2013	Derivatives with 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 [Austria	9 56 1,417 10 1,017 605 1,616 4,730	1 0 0 0 0 0	9 56 1,400 0 947 434 1,512 4,357	0 51 1,364 0 718 384 1,197 3,714	0 0 0 0 228 0	4 4 36 0 0 50 315 409	0 0 133 60 50 783 165 1,191	0 0 17 4 6 133 89 249	75 0 0 40 0 527 95 737	0 0 0 0 0 -102 -10 -113	233 650 962 953 700 505 0 4,003	0 0 0 0 1 1 0	468 624 908 979 818 513 0	0 0 0 -1 -1 0 0
[0 - 3M [Belgium	53 100 50 173 1,555 479 220 2,629	50 90 0 0 2 0 142	0 97 2 120 1,355 224 11 1,809	0 0 0 105 1,323 224 0 1,652	0 0 0 0 0	0 7 2 15 30 0	0 200 9 200 200 322 436 1,367	0 3 0 10 30 57 151 251	0 50 0 0 0 111 100 261	0 0 0 0 0	17 732 823 960 692 349 0	0 0 0 1 0 0 0	111 674 746 1,052 769 372 0	0 0 0 0 0 0 0
[0 - 3M [Bulgaria	0 0 1 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 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	59 214 177 174 487 16 0	0 0 0 0 0 0	67 247 261 150 472 27 0	0 0 0 0 -1 0 - 1
[0 - 3M [Cyprus	0 0 0 0 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 9 0 44 57 1 0	0 0 0 0 2 0	0 0 0 36 70 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Czech Republic	47 57 1 3 22 74 3 207	0 0 0 0 0 0	47 22 1 3 1 19 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	47 22 1 3 1 19 3 95	0 556 262 0 109 1,000	0 36 0 0 21 54 0	0 800 0 0 0 0 0	0 -37 0 0 0 0 0	28 343 147 99 214 42 0	0 0 0 0 0 0	11 275 217 159 258 77 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 27 6 49 7 71 1	0 0 0 0 0	0 27 3 49 0 47 0	0 0 0 0 0	0 0 0 0 0 0	0 27 3 49 0 47	1,938 0 0 5 0 67 0 30	0 0 0 0 0 7 0	0 134 182 50 27 119 807	0 -5 -13 -5 -2 -5 -86	62 637 870 534 152 186 0	0 0 0 0 0	62 546 766 587 228 161 7	0 0 0 0 0
Tot [0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Estonia	0 0 0 0 0 0 0	0 0 0 0 0 0	126 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	8 0 0 0 0 0 0	1,318 0 0 0 0 0 0 0	-117 0 0 0 0 0 0 0	2,440 7 38 4 25 23 1 0	0 0 0 0 0	2,358 7 26 4 22 23 7 0	0 0 0 0 0 0
Tot [0 - 3M [[3M - 1Y [Finland	94 280 551 310	0 0 0 0 0 0	0 10 94 271 422 12	0 0 18 267 379 0	0 0 0 0 0	0 0 10 76 5 43 12	0 148 522 0 100 1,115 5,471 40	3 25 0 9 123 292 8	0 0 3,320 540 450 2,078 350	0 0 0 -265 -15 -3 -390 -4	98 23 582 766 463 167 78	0 0 0 0 0 0	23 488 708 485 149 135	0 0 0 0 0 0
Tot [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Tot	France	1,291 230 1,436 458 476 3,909 847 668 8,024	91 610 0 0 0 40 0	814 145 1,313 312 279 3,362 306 0	663 0 1 0 0 3,030 62 0 3,094	0 0 610 312 279 329 0 0	151 55 93 0 0 0 203 0	7,396 763 1,284 1,344 1,166 3,285 1,201 748 9,792	459 15 47 66 85 201 214 109 736	6,738 1,733 1,212 179 743 178 1,082 370 5,497	-677 -7 -71 -1 -88 -9 -174 -40 -391	2,079 111 935 2,373 2,334 3,578 1,249 356 10,936	0 0 0 0 0 1 1 1 23 25	1,989 122 992 2,357 2,466 3,598 1,062 105 10,702	0 0 0 0 0 -1 -1 -1 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	NET DIRECT P	OSITIONS (gross e ereign debt to oth	exposures (long)			SOVEREIGN EXPOSU				REIGN EXPOSURES		
		of provisions) (1)		is a maturity matching) (1)			Derivatives with po 31/12/		e at Derivatives with negative fair va 31/12/2013		at Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013(-)
[0 - 3M [Germany	4,619 5,315 3,379 3,122 6,617 6,667 2,827 32,546	4,295 2,647 1,768 804 1,492 1,766 1,582 14,355	4,540 4,822 2,700 2,575 5,679 4,346 1,896 26,556	82 326 211 944 2,289 2,441 0 6,293	0 0 0 597 483 0 0	101 1,740 711 278 1,415 138 327 4,710	417 5,133 2,683 5,080 2,985 5,202 2,653 24,153	15 103 117 316 330 1,019 441 2,342	82 1,553 2,269 1,554 908 8,070 6,486 20,922	-15 -21 -112 -114 -36 -959 -1,324 -2,581	0 485 460 218 37 17 0	0 0 0 0 0 0	0 422 439 275 13 17 0	0 0 0 0 0 0
[0 - 3M [Croatia	0 0 0 30 26 102 41 200	0 0 0 30 0 0 0	0 0 0 30 2 22 0 55	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 2 22 0	0 0 0 0 345 1,008 363 1,716	0 0 0 0 25 80 40	0 0 0 0 0	0 0 0 0 0 0	10 130 167 263 405 575 0	0 0 0 0 1 1 1 0	29 92 238 273 501 630 0	0 0 0 0 -1 -7 0
[0 - 3M [Greece	0 0 0 0 0 0 5 47 52	0 0 0 0 0 0	0 0 0 0 0 5 46 51	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 5 46 51	0 0 0 0 0 0 500 0	0 0 0 0 0 0	0 0 0 0 0 0 500 500	0 0 0 0 0 0 0 -19	0 0 0 0 5 4	0 0 0 0 1 1 1	0 0 0 0 0 5 4	0 0 0 0 0 0
[0 - 3M [Hungary	49 214 29 124 2 38 57 513	0 0 0 0 0 0	49 60 29 36 0 23 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	49 60 29 36 0 23 0	0 602 0 396 0 479 300	0 155 0 88 0 14 57 313	0 9 0 0 0 479 154	-19 0 -1 0 0 0 -3 -4	171 475 503 605 803 135 0	0 1 1 0 1 0 0	194 464 508 528 810 128 0	0 0 0 -1 -1 -1 0
Tot [0 - 3M [[3M - 1 Y [Iceland	0 0 0 0 0 0 0 4	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 0 0	0 0 0 0 0 0 4 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	2,692 1 31 45 61 36 0 0 174	0 0 0 0 0 0 0	2,633 0 11 36 42 80 0 0	0 0 0 0 0 0
[0 - 3M [Ireland	26 0 28 54 21 874 0 1,003	0 0 0 0 0 0	2 0 3 12 10 327 0 354	0 0 0 0 0 327 0	0 0 0 0 0 0	2 0 3 12 10 0 0	508 0 844 1,589 300 5,066 0 8,308	24 0 25 47 11 498 0	0 0 0 0 0 340 0	0 0 0 0 0 0 -21 0	74 823 950 772 1,247 390 0 4,256	0 0 0 0 0 1	63 765 933 798 1,212 371 0 4,142	0 0 0 0 0 -1 -1 -1 0
[0 - 3M [Italy	124 1.315 774 56 2,980 3,651 934 9,834	87 92 0 0 0 0 360 0 539	0 913 16 0 1,621 1,101 416 4,066	0 0 16 0 1,621 1,101 416 3,154	0 0 0 0 0	0 419 0 0 0 0 0	71 876 2,834 0 11,079 7,339 1,375 23,574	1 92 404 2 1,163 1,048 326 3,036	124 0 0 0 0 0 323 305 752	0 0 0 0 0 -212 -56 -269	897 1,618 5,102 6,573 9,869 8,131 1,883 34,072	0 0 1 1 1 10 38 84 135	644 2,392 5,184 8,508 10,719 5,412 1,700 34,559	0 -1 -29 -40 -4 -9 -3 - 86
[0 - 3M [Latvia	1 2 0 0 0 5 202 211	1 0 0 0 0 0 0	1 2 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 2 0 0 0 0 0	0 0 0 0 0 0 138 225 363	0 0 0 0 0 0 5 202 207	0 0 0 0 0 0 0 0 18 18	0 0 0 0 0 0	5 37 79 24 189 4 0	0 0 0 1 0 0 0 0	5 54 76 25 226 10 0	0 0 0 -1 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

	(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	T SOVEREIGN EXPOS	JRES IN DERIVAT	IVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of prov	visions)	is a maturity matching) (1)					h negative fair value at /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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Lithuania	0 0 4 0 3 56 0	0 0 0 0 0 0	0 0 4 0 3 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 4 0 3 5 0	0 0 0 0 0 508 0	0 0 0 0 0 0 51	0 0 0 0 0 0	0 0 0 0 0 0	10 24 52 78 91 14 0	0 0 0 0 0 0	10 26 50 79 87 26 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 62 0 0 0 0 96 7 166	0 0 0 0 0 0	0 62 0 0 0 93 7 162	0 0 0 0 0 76	0 0 0 0 0 0	0 0 0 0 0 17 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 - 3M [Maita	20 0 0 0 0 0 0	0 0 0 0 0	20 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	Netherlands	137 135 1,674 1,090 5,171 1,589 563 10,359	55 14 0 7 4 0 1 82	110 2 1,372 339 4,605 717 476 7,622	0 0 1,168 266 4,318 717 476 6,945	0 0 0 0 0	53 0 204 66 282 0 0	1,050 3,472 4,147 8,728 5,936 90 192 23,616	27 117 288 668 480 14 36 1,630	415 2,009 5,739 956 1,750 4,939 2,358 18,166	-8 -24 -326 -68 -280 -760 -636 -2,102	104 616 714 441 442 190 0 2,506	0 0 0 0 0	83 592 678 562 449 152 0 2,516	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 16 39 0	0 0 0 0 0 0	0 0 0 0 0 16 35 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 16 35 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 517 586 465 210 47 0 1,826	0 0 0 0 0 0	0 496 592 437 246 38 0	0 0 0 0 0 0
[0 - 3M [Poland	30 10 79 242 40 163 11 576	10 2 1 2 1 2 1 2 6	25 10 41 239 30 141 8 494	8 0 12 0 6 53 0 78	0 0 0 0 0 0	0 8 28 236 23 86 2 3883	0 0 354 0 0 0 0 0	0 0 38 0 0 0 0	0 0 25 0 0 0 0	0 0 0 0 0	112 319 336 348 579 149 0	0 0 0 0 0	101 411 339 325 608 124 0	0 0 0 0 0 0 0
[0 - 3M [Portugal	4 21 44 6 22 170 0 268	0 0 0 0 0	4 0 0 6 0 46 0 56	0 0 0 0 0 46 0	0 0 0 0 0 0	4 0 0 6 0 0	0 300 500 0 0 200 0	0 12 31 0 0 50 50	0 73 0 0 0 464 0 537	0 -6 0 0 0 -17 0	151 950 1,617 885 975 606 0 5,183	0 0 0 1 4 7 0	230 906 1,504 944 1,124 488 0	0 0 -1 -2 -2 -3 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Romania	0 5 3 30 5 5 0 49	0 0 3 0 0 0	0 5 3 30 4 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 5 3 30 4 5 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	47 245 239 224 314 12 0 1,081	0 0 0 1 0 0 0 0	59 234 255 191 236 48 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Slovakia	1 0 13 35 10 63 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 13 35 9 58 5	0 0 0 0 32 0 45 0	0 0 0 0 0	1 0 13 3 9 13 5	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 106 111 126 213 41 0	0 0 0 0 0	36 89 153 104 214 44 0	0 0 0 0 0



	(mln EUR)		V	ALUES AS O	F 31/12/20:	13			VALUES AS OF	31/12/2013	3	V	ALUES AS OF	31/12/2013	3
			RECT LONG		OSITIONS (gross e ereign debt to oth			DIRECT	SOVEREIGN EXPOSU	JRES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	positions of sov	is a maturity matching) (1)			Derivatives with po 31/12/			h negative fair value at ./12/2013		positive fair value 12/2013	Derivatives with 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 [Slovenia	0 0 1 0 111 228 3 343	0 0 0 0 0 0	0 0 1 0 82 6 0	0 0 0 0 82 0 0	0 0 0 0 0 0	0 0 1 0 1 6 0	0 0 0 0 363 1,544 0	0 0 0 0 0 28 220 0	0 0 0 0 0 0	0 0 0 0 0 0	11 69 46 49 49 9 13 247	0 0 0 0 1 1 5	33 101 18 59 102 64 0	0 0 0 0 0
[0 - 3M [Spain	150 296 380 376 157 669 103 2,132	117 127 102 15 17 307 0	147 261 86 206 34 542 45 1,322	0 0 70 206 0 0 45	0 0 0 0 0 0	30 151 0 0 17 240 0	50 0 0 70 50 85 23 278	3 0 0 5 7 16 3 333	0 0 0 20 158 125 0	0 0 0 -7 -15 -14 0	272 1,255 1,955 2,004 3,866 930 0 10,282	0 0 0 1 1 1 1 0	199 1,172 1,719 2,083 3,981 869 0	0 0 0 0 -1 -5 0
[0 - 3M	Sweden	1 1 47 91 55 34 2 2	0 0 0 0 0 0	0 0 47 91 55 17 0	0 0 0 91 0 0 0	0 0 0 0 0	0 0 47 0 55 17 0	225 95 0 0 0 555 15 890	1 1 0 0 0 0 15 2	303 1,417 61 32 57 0 198 0	-35 -1 -8 -3 0 -5 0	30 550 886 443 266 143 0	0 0 0 0 0	65 619 786 508 302 139 0	0 0 0 0 0 0
[0 - 3M [United Kingdom	4 489 158 398 860 2,392 2,221	0 466 0 0 91 20 0 576	0 480 132 251 532 1,911 1,471 4,777	0 0 0 0 10 354 496 7 867	0 0 0 241 86 1,177 1,254	0 14 132 0 2 221 210	353 575 441 515 333 0	2 9 5 21 6 4 1	238 1,486 2,742 1,875 3,028 1,058	-19 -126 -184 -77 -127 -40 -1	101 691 2,114 1,359 1,110 1,192 0	0 0 1 5 0 0	91 688 1,811 1,383 1,440 1,163 0	0 0 -1 -1 -1 -14 0
Tot [0 - 3M [[3M - 1Y [Australia	6,522 265 642 221 187 624 1,397 385 3,721	0 2 0 0 0 0 0	264 637 172 132 575 0 177 1,957	258 531 0 132 32 0 0 953	2,758 0 0 0 0 0 0 0	579 7 104 172 0 543 0 177 1,002	2,237 62 672 250 349 269 213 96 1,912	0 5 10 17 10 40 8 91	10,445 369 576 213 68 277 211 106 1,820	-573 -36 -5 -17 -4 -24 -15 0 -101	6,566 120 144 527 1,642 1,344 134 0	0 0 0 3 19 3 0 26	6,577 34 256 459 2,033 1,314 24 0	-16 0 0 0 -7 -1 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Canada	868 116 87 210 25 233 262 1,803	9 0 0 0 0	795 795 91 70 107 0 95 0	0 0 0 25 0 0 0 0	0 0 0 0 0 0	786 91 44 0 0 95 1,016	87 537 197 807 105 1,193 536 3,462	74 26 14 92 7 78 154	3,118 2,015 2,248 742 130 2,671 68 10,993	-33 -185 -178 -74 -28 -290 -10	0 0 0 0 0 0	0 0 0 0 0 0	0 15 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	Hong Kong	204 24 64 1 22 21 9 346	0 0 0 0 0	202 0 49 0 16 1 0 268	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	202 0 49 0 16 1 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 145 0	0 0 0 0 0 0 -5	0 56 57 15 11 0	0 0 0 0 0 0	15 4 51 44 15 0 0 0	0 0 0 0 0
[0 - 3M [Japan	1,513 268 73 503 649 1,201 1,732	0 0 0 0 0	1,513 265 0 479 174 311 0	865 0 0 0 7 7	0 0 0 0 0	648 265 0 479 167 304 0	0 446 301 355 3,335 2,201 194	0 3 6 17 97 159	0 0 545 346 559 371 9	0 0 -13 -39 -31 -29 -1	88 641 980 1,023 1,629 171 0	0 0 0 0 0 3 1	162 555 833 1,056 1,817 124 4	0 0 0 -2 -2 0 0
Tot [0 - 3M [[3M - 1Y [u.s.	5,940 3,276 4,662 3,629 1,971 5,289 7,655 19,972 46,454	0 349 0 2 12 17 88 513 981	2,741 174 3,576 1,035 51 1,620 3,278 16,373 26,106	879 45 61 29 23 873 564 109 1,705	0 0 35 1,006 27 747 1,223 1,433 4,470	1,862 128 2,839 0 0 0 1,404 14,319 18,690	6,832 2,425 5,982 1,892 3,133 18,914 17,198 5,823 55,367	7 14 11 18 1,275 1,160 533 3,017	1,829 4,391 4,923 4,729 8,127 4,623 5,792 5,827 38,413	-114 -31 -55 -171 -177 -172 -584 -1,113 -2,303	4,532 337 67 99 190 666 1,209 0 2,567	4 247 0 0 0 3 1 890 1,141	4,550 65 84 327 218 682 944 1,530 3,850	-5 -11 0 0 0 0 -0 -15 -67



	(mln EUR)		V	ALUES AS O	F 31/12/20:	13		,	3	VALUES AS OF 31/12/2013					
			RECT LONG				net of cash short only where there	DIRECT	r sovereign exposi	URES IN DERIVAT	TIVES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		of pro	visions) (1)	is a maturity matching) (1)			only where there				th negative fair value at 1/12/2013		positive fair value 12/2013	Derivatives wit value at 31	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [China	79 0 66 23 1 1 1 1	55 0 0 22 0 0 0	6 0 66 22 1 1 1 96	0 0 0 0 0 0	0 0 0 0 0 0	6 0 66 0 1 1 1 74	2,610 0 0 44 0 0 0 2,653	18 0 0 1 1 0 0 0 20	3,982 73 0 54 308 0 0	-108 -2 0 -1 -6 0 0	0 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	5 45 13 32 89 43 91 316	0 0 0 0 0	0 43 8 16 80 22 47 216	0 14 0 16 5 19 0	0 0 0 0 0	0 29 8 0 75 2 47 161	105 56 85 120 69 0 200 635	5 2 5 11 9 0 23 54	95 20 2 5 32 32 20 206	-5 -1 0 0 -2 -2 -2 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	480 888 360 159 237 209 134 2,467	12 18 0 36 0 0 0	473 834 329 133 212 57 104 2,142	7 0 3 1 1 6 0	0 0 0 36 0 0 0	455 802 326 95 211 51 104 2,044	685 240 182 84 325 565 144 2,225	7 53 12 5 10 20 18	408 241 959 759 1,046 1,076 117 4,606	-15 -33 -70 -59 -58 -25 -25 -285	360 1,130 974 1,219 3,288 935 68 7,974	0 0 0 1 3 2 1	325 739 1,069 1,305 3,106 997 314 7,855	0 0 -111 -1 -3 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	168 216 117 160 153 219 77 1,111	109 0 19 104 83 26 0	158 103 99 155 121 181 72 887	0 0 0 0 0	0 0 0 0 0	158 103 99 51 38 166 72 686	0 0 0 125 75 0 0	0 0 0 3 1 0	0 0 0 0 0	0 0 0 0 0	519 2,192 2,878 2,178 6,186 902 0	0 0 3 1 19 3 0	561 2,115 2,500 1,948 4,789 757 24 12,695	0 -1 -1 -1 -10 -8 -4 -25
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Middle East	95 0 4 4 22 19 341 486	89 0 1 3 22 0 333 448	0 1 4 4 21 0 339 369	0 0 0 0 0	0 0 0 0 0 0	0 1 3 2 0 0 10	0 0 0 12 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	114 533 743 554 937 37 0 2,918	0 0 1 7 0	106 369 688 617 938 15 0	0 0 -4 -1 -4 -3 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Tot	Latin America and the Caribbean	218 616 327 132 376 618 739 3,026	2 172 16 48 78 249 56 621	156 584 323 56 345 597 675 2,736	0 0 0 0 78 0 0	0 0 0 0 8 0 8	59 413 308 8 189 348 583 1,908	0 0 0 0 79 8 40 128	0 0 0 0 7 1 8 17	0 1,799 1,082 3 45 7 15 2,951	0 -7 -63 -7 -2 -20 0	1,109 3,310 6,132 3,652 7,692 2,298 4 24,197	1 4 15 9 49 51 0	1,011 3,265 6,168 3,272 8,033 1,702 64 23,515	-1 -2 -12 -12 -35 -37 -4 -102
[0-3M[[3M-1Y] [1Y-2Y[[2Y-3Y[[3Y-5Y] [5Y-10Y[[10Y-more Tot	Africa	76 274 60 201 123 386 308 1,428	18 70 49 137 105 335 286 1,001	76 274 60 201 119 385 280 1,396	0 0 0 0 0 0	0 0 0 0 0 0	58 204 11 121 14 14 0 423	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	87 277 383 445 1,018 159 0 2,369	0 0 0 0 0 1 1 1 0	133 355 430 400 842 149 0 2,309	0 0 0 0 -1 -6 0
[0 - 3M [Others	7777 1,301 562 279 1,121 1,075 387 5,502	59 191 6 0 5 134 49	777 1,301 472 275 1,090 945 354	68 85 83 111 715 185 0	0 13 0 0 0 0 0 0	650 1,141 383 164 366 690 304 3,699	0 0 0 52 0 104 35 192	0 0 0 3 0 10 3 16	0 0 109 111 35 0 0	0 0 -26 -35 -7 0 0	331 756 1,845 1,774 3,277 403 0 8,386	0 0 2 1 14 3 0	103 852 1,836 1,648 3,108 344 20 7,911	0 -1 -1 -2 -10 -1 0

- Notes and definitions

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

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

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

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



2014 EU-wide Stress Test Capital

					Baseline Scenario			Adverse Scenario			
(min EUR)		CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION
	A	OWN FUNDS	54,091	55,443	55,846	56,180	52,497	51,917	50,415	CA1 {1}	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	47,312	49,614	48,719	47,794	47,132	45,350	42,411	CA1 {1.1.1}	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own	28,764	28,764	28,764	28,764	28,764	28,764	28,764	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	capital instruments) Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	26,710	28.877	31.289	33.557	26.404	27.887	29.171	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l)
	A.1.3		-2.039	-2.039	-2.039	-2.418	-2.370	-2.500	-3.851	CA1 {1.1.1.3}	of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
		Accumulated other comprehensive income Of which: arising from unrealised gains/losses from Sovereign exposure in AFS	,	0	0	, .	, ,	,		Or (IIII)	74 CO C C C C C C C C C C C C C C C C C C
	A.1.3.1	portfolio	0	0	0	0	-330	-461	-793	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0			0	0	0	-1,019	-5-	-
	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	-2,290	-2,242	-2,242	-2,242	-2,242	-2,242	-2,242	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	264	276	317	-	
	A.1.9	(-) Intangible assets (including Goodwill)	-11,466	-11,466	-11,466	-11,466	-11,466	-11,466	-11,466	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 differences net of associated DTLs	-2,203	-2,203	-2,203	-2,203	-2,116	-1,262	-493	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	-987	-677	-752	-806	-1,155	-1,573	-1,615	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	-663	-663	-663	-663	-663	-663	-663	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
OWN FUNDS										<u> </u>	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
		(-) Deductions related to assets which can alternatively be subject to a 1.250% risk	0	0	_	0		_	0	CA1 {1.1.1.17 to	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
	A.1.15	weight	0	U	0	0	0	0	U	1.1.1.21}	(b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR: Articles 36(1) point k) (iv) and 153(R) 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									Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) an
	A.1.16	institution does not have a significant investment	0	0	0	0	0	0	0	CA1 {1.1.1.22}	79 of CRR
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary	-1,667	-1,581	-1,347	-1,326	-2,042	-1,919	-2,432	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and
	7.1.17	differences	2,00	1,501	2,317	2,320	2,012	4,323	2,132	Or (IIIII)	48(2) of CRR
	A.1.18	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	0	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.19	(-) Amount exceding the 17.65% threshold	-1,828	-1,762	-1,583	-1,472	-2,031	-1,904	-1,956	CA1 {1.1.1.25}	Article 470 of CRR
	A.1.20	Transitional adjustments	14,981	14,607	10,962	8,069	15,786	11,951	8,876	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 (+/-)	104	104	78	52	104	78	52	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 (+/-)	14,877	14,504	10,884	8,017	15,682	11,873	8,824	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)	209	344	1,510	2,677	111	1,230	2,486	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)	47,522	49,958	50,229	50,471	47,244	46,579	44,897	CA1 {1.1}	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,569	5,485	5,617	5,709	5,253	5,337	5,518	CA1 {1.2}	Article 71 of CRR
	B	TOTAL RISK EXPOSURE AMOUNT of which: stemming from exposures that fall below the 10% / 15% limits for	353,103	364,805	372,064	377,913	427,894	471,687	478,072	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR Articles 36(1) points (a) and (i); Article 38 and Article 48 of
	B.1 B.2	CET1 deduction (+) of which: stemming from CVA capital requirements (+)	14,059 12,389								CRR 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 (+)	5,261								Articles 153(2) of CRR
W-farenthia	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-891								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
	C.1	Common Equity Tier 1 Capital ratio	13.40%	13.60%	13.09%	12.65%	11.01%	9.61%	8.87%	CA3 {1}	-
CAPITAL RATIOS (%) - Transitional period	C.2	Tier 1 Capital ratio	13.46%	13.69%	13.50%	13.36%	11.04%	9.88%	9.39%	CA3 {3}	-
	C.3	Total Capital ratio	15.32%	15.20%	15.01%	14.87%	12.27%	11.01%	10.55%	CA3 {5}	-
	D	Common Equity Tier 1 Capital Threshold		29,184	29,765	30,233	23,534	25,943	26,294		
	E	Total amount of instruments with mandatory conversion into ordinary shares upon			0	0	0	0	0		
		a fixed date in the 2014 -2016 period (cumulative conversions) (1) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under				-		-	-		<u> </u>
Memorandum items	F	the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
, constantin rems	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the					0	0	0		
		adverse scenario (2)									
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				10.51%			7.01%		

(*) Item 1.1.18 includes €48m attributable to 10/15%-effect which for technical reasons is not reflected in 1.1.18 as per 31.12.2013

⁽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, branche				
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 (+)	9,784
Repayment of CET1 capital, buybacks (-)	3
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 (+/-)	3,449

Losses	Million EUR
Realized fines/litigation costs from 1 January to 30 September 2014 (net of provisions) (-)(*)	-1,363
Other material losses and provisions from 1 January to 30 September 2014 (-)	0

^(*) This figure has been updated by the ECB on 28 October 2014.