



2014 EU-wide Stress Test

Bank Name	DE - Landesbank Baden-Württemberg
LEI Code	B81CK4ESI35472RHJ606



2014 EU-wide Stress Test Summary Adverse Scenario

DE - Landesbank Baden-Württemberg

Actual figures as of 31 December 2013		mln EUR, %
Operating profit before impairments		807
Impairment losses on financial and non-financial assets in the banking book		651
Common Equity Tier 1 capital ⁽¹⁾		11.923
Total Risk Exposure ⁽¹⁾		88.542
Common Equity Tier 1 ratio, % ⁽¹⁾		13,5%

Outcome of the adverse scenario as of 31 December 2016		mln EUR, %
3 yr cumulative operating profit before impairments		-828
3 yr cumulative impairment losses on financial and non-financial assets in the banking book		2.920
3 yr cumulative losses from the stress in the trading book		1.711
Valuation losses due to sovereign shock after tax and prudential filters		647
Common Equity Tier 1 capital ⁽¹⁾		7.526
Total Risk Exposure ⁽¹⁾		101.382
Common Equity Tier 1 ratio, % ⁽¹⁾		7,4%

Memorandum items		mln EUR
Common EU wide CET1 Threshold (5.5%)		5.576
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾		0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾		0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾		0

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

⁽²⁾ Conversions not considered for CET1 computation

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



2014 EU-wide Stress Test Summary Baseline Scenario

DE - Landesbank Baden-Württemberg

Actual figures as of 31 December 2013		mln EUR, %
Operating profit before impairments		807
Impairment losses on financial and non-financial assets in the banking book		651
Common Equity Tier 1 capital ⁽¹⁾		11.923
Total Risk Exposure ⁽¹⁾		88.542
Common Equity Tier 1 ratio, % ⁽¹⁾		13,5%

Outcome of the baseline scenario as of 31 December 2016		mln EUR, %
3 yr cumulative operating profit before impairments		726
3 yr cumulative impairment losses on financial and non-financial assets in the banking book		695
3 yr cumulative losses from the stress in the trading book		1.560
Common Equity Tier 1 capital ⁽¹⁾		11.198
Total Risk Exposure ⁽¹⁾		91.141
Common Equity Tier 1 ratio, % ⁽¹⁾		12,3%

Memorandum items		mln EUR
Common EU wide CET1 Threshold (8.0%)		7.291

⁽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
Credit Risk

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments		42,714	0	0	0	14,960	0	3,691	0	0	0	0	0	0	0	0	0	0	0
Institutions		62,914	0	0	0	59,630	1	8,248	0	0	0	0	0	0	0	0	0	0	0
Corporates		77,934	4,033	0	0	8,488	446	36,037	0	0	0	5,437	309	14	1,588	0	0	101	208
Corporates - Of Which: Specialised Lending		16,446	1,085	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		6,331	194	0	0	1,479	44	3,137	0	0	0	1,365	34	0	71	0	0	1	14
Retail		0	0	0	0	13,827	280	0	0	0	0	7,652	224	0	0	0	0	1	91
Retail - Secured on real estate property	0.68	0	0	0	0	2,999	0	0	0	0	0	2,722	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0.00	0	0	0	0	4	0	0	0	0	0	1	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0.68	0	0	0	0	6,891	0	0	0	0	0	2,721	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	6,833	280	0	0	0	0	4,712	224	0	0	0	0	0	91
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	1,277	0	0	0	0	0	729	0	0	0	0	0	1	0
Equity		0	0	0	0	5,356	280	0	0	0	0	3,983	224	0	0	0	0	0	91
Securitisation		823	0	0	0	1,040	0	1,226	0	0	0	2,269	0	0	0	0	0	0	0
Other non-credit obligation assets		3,288	0	0	0	354	0	1,229	0	0	0	559	0	0	0	0	0	0	0
TOTAL		189,103	4,066	0	0	98,950	727	52,360	0	0	0	17,318	534	21	1,586	0	0	123	299
Securitisation and re-securitisation positions, deducted from capital *																			

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

	Baseline Scenario						Adverse Scenario							
	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			
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio		
0.01%	33	14.02%	0.01%	39	14.46%	0.01%	47	14.81%	0.01%	35	14.53%	0.02%	41	14.90%
0.01%	33	17.24%	0.01%	44	14.60%	0.01%	57	13.51%	0.01%	35	16.66%	0.02%	56	14.46%
0.22%	2427	29.74%	0.23%	2616	29.83%	0.25%	2817	29.89%	0.27%	2789	34.35%	0.34%	3454	39.11%
0.14%	141	26.68%	0.14%	160	23.54%	0.16%	181	21.45%	0.16%	165	30.65%	0.28%	228	31.08%
0.11%	21	15.79%	0.11%	29	16.44%	0.13%	37	16.84%	0.14%	26	19.13%	0.23%	45	24.06%
0.11%	21	15.79%	0.11%	29	16.44%	0.13%	37	16.84%	0.16%	26	19.13%	0.23%	45	24.06%
0.14%	110	29.17%	0.14%	120	25.05%	0.16%	131	22.20%	0.17%	111	44.95%	0.39%	15	48.94%
0.05%	36	25.33%	0.05%	36	18.54%	0.05%	37	14.50%	0.06%	40	27.31%	0.08%	45	20.92%
0.17%	74	31.60%	0.17%	84	29.74%	0.19%	94	28.31%	0.23%	89	37.19%	0.33%	123	41.01%
0.00%	105	97.42%	0.00%	105	94.89%	0.00%	105	92.22%	0.00%	108	100.41%	0.00%	111	100.36%
0.08%	2736	29.80%	0.08%	2963	29.32%	0.09%	3207	28.88%	0.10%	3132	34.08%	0.13%	3895	37.70%

	Baseline Scenario						Adverse Scenario							
	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			
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio		
0.01%	33	14.02%	0.01%	39	14.46%	0.01%	47	14.81%	0.01%	35	14.53%	0.02%	41	14.90%
0.01%	33	17.24%	0.01%	44	14.60%	0.01%	57	13.51%	0.01%	35	16.66%	0.02%	56	14.46%
0.22%	2427	29.74%	0.23%	2616	29.83%	0.25%	2817	29.89%	0.27%	2789	34.35%	0.34%	3454	39.11%
0.14%	141	26.68%	0.14%	160	23.54%	0.16%	181	21.45%	0.16%	165	30.65%	0.28%	228	31.08%
0.11%	21	15.79%	0.11%	29	16.44%	0.13%	37	16.84%	0.14%	26	19.13%	0.23%	45	24.06%
0.11%	21	15.79%	0.11%	29	16.44%	0.13%	37	16.84%	0.16%	26	19.13%	0.23%	45	24.06%
0.14%	110	29.17%	0.14%	120	25.05%	0.16%	131	22.20%	0.17%	111	44.95%	0.39%	15	48.94%
0.05%	36	25.33%	0.05%	36	18.54%	0.05%	37	14.50%	0.06%	40	27.31%	0.08%	45	20.92%
0.17%	74	31.60%	0.17%	84	29.74%	0.19%	94	28.31%	0.23%	89	37.19%	0.33%	123	41.01%
0.00%	105	97.42%	0.00%	105	94.89%	0.00%	105	92.22%	0.00%	108	100.41%	0.00%	111	100.36%
0.08%	2736	29.80%	0.08%	2963	29.32%	0.09%	3207	28.88%	0.10%	3132	34.08%	0.13%	3895	37.70%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments		31,023	0	0	0	14,577	0	1,118	0	0	0	0	0	0	0	0	0	0	0
Institutions		17,341	0	0	0	59,000	1	1,400	0	0	0	715	1	5	0	0	0	0	0
Corporates		62,232	3,000	0	0	4,737	268	27,800	0	0	0	3,813	144	0	1,416	0	0	100	147
Corporates - Of Which: Specialised Lending		9,200	408	0	0	0	0	4,891	0	0	0	0	0	0	126	0	0	0	0
Corporates - Of Which: SME		6,236	191	0	0	1,226	41	3,088	0	0	0	1,127	34	0	71	0	0	1	16
Retail		0	0	0	0	13,317	260	0	0	0	0	7,688	210	0	0	0	0	1	83
Retail - Secured on real estate property	0.68	0	0	0	0	6,462	0	0	0	0	0	2,593	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0.68	0	0	0	0	6,462	0	0	0	0	0	2,593	0	0	0	0	0	0	0
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		0	0	0	0	2,977	0	0	0	0	0	218	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		0	0	0	0	4,558	260	0	0	0	0	4,657	210	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity		787	0	0	0	5,281	260	0	0	0	0	3,928	210	0	0	0	0	0	83
Securitisation		2,735	0	0	0	984	0	1,209	0	0	0	984	0	0	0	0	0	0	0
Other non-credit obligation assets		1,408	0	0	0	79	0	641	0	0	0	47	0	0	0	0	0	0	0
TOTAL		115,466	3,000	0	0	93,280	529	33,766	0	0	0	14,724	351	5	1,416	0	0	101	230
Securitisation and re-securitisation positions, deducted from capital *																			

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

	Baseline Scenario						Adverse Scenario							
	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			
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio		
0.01%	29	15.02%	0.01%	35	15.20%	0.01%	41	15.48%	0.01%	30	15.45%	0.02%	36	15.70%
0.01%	17	22.40%	0.01%	22	19.18%	0.01%	26	17.52%	0.01%	18	24.43%	0.01%	26	18.28%
0.22%	2069	36.27%	0.22%	2213	36.19%	0.24%	2369	36.11%	0.26%	2390	42.19%	0.35%	2947	48.02%
0.14%	131	25.79%	0.14%	150	22.76%	0.16%	171	20.78%	0.19%	154	29.56%	0.28%	214	29.95%
0.11%	20	15.05%	0.11%	27	15.95%	0.13%	35	16.48%	0.16%	24	18.27%	0.23%	43	23.36%
0.11%	20	15.05%	0.11%	27	15.95%	0.13%	35	16.48%	0.16%	24	18.27%	0.23%	43	23.36%
0.14%	103	28.24%	0.14%	113	24.19%	0.16%	124	21.45%	0.20%	120	32.19%	0.28%	167	



2014 EU-wide Stress Test

P&L (mln EUR)	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	1.713	1.613	1.542	1.468	1.199	1.172	1.081
Net trading income		-445	-133	23	-521	-178	-7
of which trading losses from stress scenarios		-780	-468	-312	-855	-513	-342
Other operating income	100,0523272	66	66	66	2	2	2
Operating profit before impairments	807	63	302	361	-506	-189	-133
Impairment of financial assets (-)	-647,1106164	-226	-229	-246	-699	-755	-962
Impairment of financial assets other than instruments designated at fair value through P&I (-)	-684,2359389	-224	-228	-245	-620	-765	-949
Impairment Financial assets designated at fair value through P&L (-)	37,12532252	-2	-1	-1	-79	10	-12
Impairment on non financial assets (-)	-3	4	2	1	-450	-33	-22
Operating profit after impairments from stress scenarios	157	-160	75	116	-1.655	-976	-1.117
Other Income and expenses	-209,0306582	-153	-137	-109	-164	-147	-120
Pre-Tax profit	-52	-313	-62	7	-1.819	-1.123	-1.237
Tax	-91,62876675	94	19	-2	290	0	0
Net income	-144	-219	-44	5	-1.529	-1.123	-1.237
Attributable to owners of the parent	-144	-219	-44	5	-1.529	-1.123	-1.237
of which carried over to capital through retained earnings	-144	-219	-44	5	-1.529	-1.123	-1.237
of which distributed as dividends	0	0	0	0	0	0	0

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


2014 EU-wide Stress Test
RWA

	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
(mln EUR)							
Risk exposure amount for credit risk	70.212	71.409	72.022	72.651	72.464	74.355	76.640
Risk exposure amount Securitisation and re-securitisations	1.788	1.907	1.984	2.027	2.141	2.329	2.508
Risk exposure amount Other credit risk	68.424	69.502	70.038	70.624	70.323	72.026	74.132
Risk exposure amount for market risk	13.139	13.268	13.433	13.299	19.551	19.551	19.551
Risk exposure amount for operational risk	5.065	5.065	5.065	5.065	5.065	5.065	5.065
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR Adjustments	126	126	126	126	126	126	126
Total Risk exposure amount	88.542	89.868	90.646	91.141	97.206	99.097	101.382



2014 EU-wide Stress Test

Securitisation

		(mln EUR)	Baseline scenario			Adverse scenario		
			as of 31/12/2013	31.12.2014	31.12.2015	31.12.2016	31.12.2014	31.12.2015	31.12.2016
Exposure values	Banking Book	3.645						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	3.645						
Risk exposure values	Banking Book	1.788	1.907	1.984	2.027	2.141	2.329	2.508
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	1.788	1.907	1.984	2.027	2.141	2.329	2.508
Impairments	Hold to Maturity portfolio	0	0	0	0	0	0	0
	Available for Sale portfolio	2	4	5	7	4	5	7
	Held for trading portfolio							
	Total	2	4	5	7	4	5	7

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	87	4	93	-27
[3M - 1Y [		1	0	1	0	0	1	0	0	0	0	87	0	73	-14
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	134	1,648,3935	170	-1,664,53886
[2Y - 3Y [		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	15	0	59	-1
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	16	1	12	-2
[10Y - more		38	14	14	0	0	0	0	0	0	0	0	0	0	0	0
Tot		40	14	16	0	0	2	0	0	0	0	338	7	407	-45	
[0 - 3M [Belgium	0	0	0	0	0	0	0	0	0	0	29	0	29	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	15	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	181	-0,152592002
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	7	0	7	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	36	0	58	-1
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	4	0	4	-5
[10Y - more	63		0	63	0	0	63	0	0	0	0	0	0	0	0	0
Tot	63		0	63	0	0	63	0	0	0	0	90	1	279	-6	
[0 - 3M [Bulgaria		0	0	0	0	0	0	0	0	0	0	15	0	15	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	4	0	4	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	30	-1
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	19	0	49	-2	
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [15	0	15	15	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	36	-5,27473768
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	8	1	7	-1
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	1	0	1	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	15		0	15	15	0	0	0	0	0	0	9	2	45	-7	
[0 - 3M [Czech Republic		208	172	172	172	0	0	0	0	0	0	11	0	11	0
[3M - 1Y [64	0	57	57	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	2	0,017650037	67	-2,392708144
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		18	0	18	18	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		9	0	9	9	0	0	0	0	0	0	0	0	0	0	
Tot		299	172	256	256	0	0	0	0	0	0	13	0	78	-2	
[0 - 3M [Denmark	0	0	0	0	0	0	0	0	0	0	32	0	31	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	25	0	18	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	218	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	48	0	49	-14
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	0	0	0	0	0	105	1	316	-14	
[0 - 3M [Estonia		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	3	0	3	-3
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	3	0	3	-3	
[0 - 3M [Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	18	0,01484595	109	-0,045679407
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	54	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	36	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	14		0	14	14	0	0	0	0	0	0	0	0	0	0	
Tot	14		0	14	14	0	0	0	0	0	0	18	0	199	0	
[0 - 3M [0	0	0	0	0	0	0	0	0	0	33	0	33	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	116	0	109	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	144	0,61267182	216	-0,33645567

[2Y - 3Y [	France	0	0	0	0	0	0	0	0	0	0	30	0	29	-8	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	143	1	153	-9	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	4	-2	
[10Y - more		121	0	121	0	0	121	0	0	0	0	0	0	0	0		
Tot		121	0	121	0	0	121	0	0	0	0	466	2	543	-20		
[0 - 3M [	Germany	2.378	317	2.378	174	0	1.885	1.678	10	1.937	-5	0	0	0	0	
[3M - 1Y [		17.085	2.237	17.066	73	0	2.025	4.464	91	4.297	-27	0	0	0	0	0
[1Y - 2Y [		4.939	752	4.839	955	0	3.132	3.685	85,17323859	1.087	-48,29046763	0	0	5	-0,000562685	0
[2Y - 3Y [		1.528	668	1.528	60	0	800	1.528	136	1.278	-120	0	0	0	0	0
[3Y - 5Y [		2.168	972	2.153	631	61	490	2.265	175	1.654	-115	21	3	26	-28	0
[5Y - 10Y [		1.565	1.289	1.495	1	90	116	3.781	343	774	-111	0	0	0	0	0
[10Y - more	6.133	5.419	5.951	4	277	251	10.070	1.500	2.758	-476	0	0	0	0	0		
Tot		35.797	11.654	35.409	1.897	428	8.698	28.299	2.341	13.784	-902	21	3	31	-28		
[0 - 3M [	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	3	0	8	-1	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	3	0	8	-1		
[0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	2	0	2	2	0	0	0	0	0	0	0	0	0	0	0		
Tot		2	0	2	2	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0	0	36	1	36	-1	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	94	2	94	-1	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	6	0,029606581	6	-0,029606581	0
[2Y - 3Y [		19	0	19	19	0	0	0	0	0	0	86	34	18	0	0
[3Y - 5Y [		6	0	6	6	0	0	0	0	0	0	78	3	89	-4	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		26	0	26	26	0	0	0	0	0	0	299	39	242	-6		
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	36	-0,44289467
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	36	0		
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	33	0	33	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	14	1	5	-2	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	7	-0,07634875	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	7	0	7	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	36	1	36	-1	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		1	0	1	0	0	1	0	0	0	0	90	2	88	-4	0	
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	43	0	43	0	
[3M - 1Y [		26	0	26	26	0	0	0	0	0	0	110	0	286	-6	0
[1Y - 2Y [		53	0	53	53	0	0	0	0	0	0	73	0,3443703	1.906	-15,15076845	0
[2Y - 3Y [		54	0	54	54	0	0	0	0	0	0	121	2	193	-2	0
[3Y - 5Y [		550	0	550	550	0	0	0	0	0	0	117	1	125	-4	0
[5Y - 10Y [		210	0	210	210	0	0	0	0	0	0	25	1	31	-5	0
[10Y - more	1.408	0	1.408	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		2.300	0	2.300	2.300	0	0	0	0	0	0	0	0	489	5	2.584	-33
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [31	0	31	31	0	0	0	0	0	0	0	0	15	15	-1	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	72	72	72	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		103	72	103	31	0	0	0	0	0	0	0	15	15	-1	0	
[0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	18	-0,1176898	0
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	18	0	0	
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	20	0	20	-11	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	32	0	25	0	0

[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		23	0	23	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		104	0	104	104	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	U.S.	130	0	130	104	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		52	52	52	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		55	55	55	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Switzerland	107	107	107	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	Others	6	6	6	0	0	1	0	0	0	0	0	0	0	0	0
[0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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 government!

2014 EU-wide Stress Test

Capital

CRR / CRDIV DEFINITION OF CAPITAL	Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION
	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016		
OWN FUNDS	17.033	15.608	15.512	15.303	14.717	13.262	11.405	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11.923	11.777	11.581	11.198	10.704	9.371	7.526	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11.724	11.724	11.724	11.724	11.724	11.724	11.724	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
Retained earnings	638	419	375	380	-891	-2.014	-3.251	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	154	179	194	203	-307	-191	-234	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-330	-330	-330	-330	-755	-618	-647	-	-
Of which: arising from unrealised gains/losses from the rest of AFS portfolio	497	522	536	546	461	440	425	-	-
Other Reserves	0	138	181	203	376	376	398	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
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
Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	-198	-198	-196	-194	-198	-196	-194	CA1 {1.1.1.9}	Articles 32 to 35 of and 36 (1) point (l) of CRR
Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	
(-) Intangible assets (including Goodwill)	-495	-495	-495	-495	-99	-99	-99	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
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-615	-707	-724	-719	-877	-853	-824	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-276	-625	-814	-1.010	-794	-1.278	-1.969	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) 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
(-) 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
(-) 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 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 153(8) of CRR
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) and 79 of CRR
(-) 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

(-) 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
(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Transitional adjustments	990	1.342	1.336	1.106	1.770	1.901	1.976	CA1 {1.1.1.6 + 1.1.8 + 1.1.26}	-
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
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
Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	990	1.342	1.336	1.106	1.770	1.901	1.976	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1.422	282	146	46	532	245	13	CA1 {1.1.2}	Article 61 of CRR
Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13.345	12.059	11.727	11.245	11.236	9.616	7.539	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3.688	3.548	3.785	4.058	3.481	3.646	3.866	CA1 {1.2}	Article 71 of CRR
TOTAL RISK EXPOSURE AMOUNT	88.542	89.868	90.646	91.141	97.206	99.097	101.382	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	3235	0	0	0	0	0	0		Articles 36(1) points (a) and (i); Article 38 and Article 48 of CRR
of which: stemming from from CVA capital requirements (+)	2843	0	0	0	0	0	0		Article 381 to 386 of CRR
of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	1675	0	0	0	0	0	0		Articles 153(2) of CRR
of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-268	0	0	0	0	0	0		Recital (44) of CRR
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	0	0	0	0	0	0		-
of which: others subject to the discretion of National Competent Authorities	0	0	0	0	0	0	0		Article 124 to 164 of CRR
Common Equity Tier 1 Capital ratio	13,47%	13,10%	12,78%	12,29%	11,01%	9,46%	7,42%	CA3 {1}	-
Tier 1 Capital ratio	15,07%	13,42%	12,94%	12,34%	11,56%	9,70%	7,44%	CA3 {3}	-
Total Capital ratio	19,24%	17,37%	17,11%	16,79%	15,14%	13,38%	11,25%	CA3 {5}	-
Common Equity Tier 1 Capital Threshold		7189	7252	7291	5346	5450	5576		
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		
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		
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
Fully Loaded Common Equity Tier 1 Capital ratio (3)				11,07%			5,47%		

utation

mented 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 restructuring plans publicly announced before 31st December 2013 and formally agreed with the European Commission.						
		Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
(mln EUR)		CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
2013	0	0	0			Sales of LBBW CZ and a further participation agreed with the EU-commission Reduction of the CIP-Portfolio between 1/01/2014 and end of April, part of the commitment to EU from 2009
2014	73		-797	73	-797	
2015	0		0	0	0	
2016	0		0	0	0	
Total	73		-797	73	-797	



2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

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