

2016 EU-wide Stress Test

Bank Name	NRW.BANK
LEI Code	52990002O5KK6XOGJ020
Country Code	DE



2016 EU-wide Stress Test: Summary

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		575.85	333.16
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		-44.46	-55.92
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-161.56	-315.15
Cumulative 3y: Profit or (-) loss for the year		-418.75	-511.08
Coverage ratio - Default stock	17.85%	24.12%	25.66%
Common Equity Tier 1 capital	18,335.03	17,754.22	17,661.90
Total Risk exposure amount	42,816.62	45,016.09	49,890.39
Common Equity Tier 1 ratio, %	42.8%	39.4%	35.4%
Fully loaded Common Equity Tier 1 ratio, %	42.5%	39.4%	35.4%
Tier 1 capital	18,335.03	17,754.22	17,661.90
Total leverage ratio exposures	155,422.90	155,422.90	155,422.90
Leverage ratio, %	11.8%	11.4%	11.4%
Fully loaded leverage ratio, %	11.7%	11.4%	11.4%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			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
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



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								31/12/2015						
			Exposure	e values			Risk expo	sure amounts			Stock	of provisions		
		A-II	88	F-I	RB	A-1	IRB	F-IR	RB	A-	IRB	F-	IRB	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	(min EUR, %)													
NRW.BANK	Central hanks and central governments Linstitutions Consorates Consorates - Of Which: Specialised Landing Consorates - Of Which: Specialised Landing Consorates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Outsifying Revelving Retail - Outsifying Revelving Retail - Other Retail	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000000000000000000000000000000	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation		· ·	Ü		Ü	· ·	Ů				l "		
	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	-

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IF	B .	F-	RB	A-1	IRB	F-IF	88	A-	IRB	F:	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Germany	Central banks and central enverments Comorates Comorates Retail Secured on real estate popular Betail Secured on real estate popula	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
	Securitisation													
	Other non-credit obligation assets	0	-	0	0	0	0	0	0	0	0	0		
10	IRB TOTAL				0	0	0			0				· <u> </u>

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-II	88	Fi	IRB	A-I	RB	F-IF	88	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Netherlands	Control Stands and Control enveronments Controlled Cont	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		
1-	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		

		31/12/2015													
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions			
		A-II	88	F-)	RB	A-1	RB	F-IR	RB	A-I	RB	F-I	RB	Coverage Ratio -	
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹											
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0		
	Institutions	0		0	0	0	0	0	0	0	0	0	0	-	
	Corporates	0		0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	-	
	Retail	0		0	0	0	0	0	0	0	0	0	0	1	
	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0	0	0	1	
	Retail - Secured on real estate property - Of Which: SME	0	9	0	0	0	0	0	0	0	0	0	0	· -	
France	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	9	0	0	0	0	0	0	0	0	0	0	· -	
	Retail - Other Retail	0		0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Or Which: hon-SME Equity	0		0	U	0	0		0	0	U	0	U	1	
	Securitisation	0	,	U		U	U	U	U	U		U	U		
	Other non-credit obligation assets			0			0								
	IRB TOTAL	0		0	0	0	0	0	0	0	0	0	0		



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								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-	IRB	A-	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Spain	Central banks and central governments Institutions Corporates Corporates - Of Which, Socialised Lendino Corporates - Of Which, Self- Retail - Secured on real estate property Retail - Secured on real estate property - Of Which; SRE Retail - Secured on real estate property - Of Which; SRE Retail - Country - Of Which; SRE Retail - Other Retail - Other Retail Retail - Other Retail - Other Retail Retail - Other Retail - Other Retail Retail -	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0
	IRB TOTAL	0		0	0	0	0	0	0	0	0	0		0

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-II	18	F-	IRB	A-I	IRB	F-IR	88	A-	IRB	F-	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	i
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	i
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	i
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	/
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	4
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	4
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	i i
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	4
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	4
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	/
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	4
	Equity			0		0			0	0	0	0		1
	Securitisation													
	Other non-credit obligation assets		0	0	0	0	0		0	0	0	0	0	4
	IRB TOTAL	0	0	0	0	0	0	0	0	0	. 0	0	0	4

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-II	88	F-I	RB	A-	IRB	F-IR	:B	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Italy	Central Sanis and central soverments: Cercontel Coronates - Of White, Seeksled Lendina Berkal - Coronates - Of White, Seeksled Lendina Berkal - Coronates - Of White, Seeksled Lendina Berkal - Coronates - Of White, Seeksled Lendina Retail - Other Retail Retail - Other Retail Delia Period Of White; Seeksled Lendina Retail - Other Retail	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		-
	Equity		0	0		0	0	0		0				
	Securitisation													
	Other non-credit obligation assets	0		0		0		0						
	IRB TOTAL	U	U	U		U	U	U	u	U	U	U		

	İ							31/12/2015						
			Exposure	e values				sure amounts				of provisions		
		A-II	88	F-I	RB	A-1	IRB	F-IR	:8	A-	IRB	F-I	RB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Instituto Corrosotto Retail Belgium Faulto Securities	Commonate - (7) Which Considered Levelion Commonate - (7) Which Self- Commonate - (7) Which Self- Commonate - (7) Which Self- Reads - Sourced on and stable property - (7) Which Self- Reads - Country from the self- Reads - Country from Recording Reads - Country from Recording Reads - (7) Which Self- Country from Self	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IF	B .	F-I	RB	A-	IRB	F-IR	В	A-I	RB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
United Kingdom	Central banks and central excernments Institutions Connounces Conn	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0		-
	IRB TOTAL	0	0	0		0	0			0		0		

							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-II	B	F	IRB	A-I	RB	F-IR	:8	A-I	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Control books and control concentration of the control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	-
1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

		31/12/2015												
			Exposu	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	RB	F-I	IRB	A-1	IRB	F-IR	RB	A-IRB		F-IRB		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0		
	Institutions	0		0	0	0	0	0	0	0	0	0		-
	Cornorates	0	9	0	0	0	0	0	0	0	0	0		-
	Corporates - Of Which: Specialised Lending	0	1	0	0	0		0	0	0	0	0		-
	Corporates - Of Which: SME Retail	0	1	0	0	0		0	0	0	0	0		-
	Retail - Secured on real estate property	0			0	0	0	0	0	0	0	0		-
	Retail - Secured on real estate property - Of Which: SME	0			0	0			0	0	0	0		3
Australia	Retail - Secured on real estate property - Of Which: non-SME				0	0				0	0	0		3
Australia	Retail - Qualifying Revolving	0	1	i i	0	0	0	o o	0	0	0	0		3
	Retail - Other Retail	i i	1	i ő	0	0	, o	o o	0	0	0	ů o		
	Retail - Other Retail - Of Which: SME	0	i	ō	ō	ō	ō	ō	ō	ō	ō	ō		
	Retail - Other Retail - Of Which: non-SMF	0		0	0	0	0	0	0	0	0	0		
	Equity	0		0	0	0	0	0	0	0	0	0		-
	Securitisation													
	Other non-credit obligation assets			0	0	0	0	0	0	0	0	0		
	IRB TOTAL	0		0		0		0	0	0		0		



	Baseline Scenario								
		31/12/20	16		31/12/20	17		31/12/20	18
(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
Central Jamis and central governments Institutions Composites Composites - Of Which: Specialised Lending Composites - Of Which: Specialised Lending Composites - Of Which: SME Retail - Secured on real estate property Featl - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Council - Council - Council - Council - Council Retail - Council - Council Retail - Council Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Securification SME TOTAL - SME - COUNCIL SME TOTAL - SME		000000000000000000000000000000000000000		-	000000000000000000000000000000000000000	-		000000000000000000000000000000000000000	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-	-	0	-
-	0	1		0		1	0	1
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0			0			0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	Ů	-					0	-
-	0	-	-	0	-	-	0	-
	0			0			0	

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Germany	Control banks and control overments Institutions Composites - Of Which: Secusional Lendina Composites - Of Which: Secusional Lendina Composites - Of Which: Self Retail - Secured on real estate proserty Retail - Secured on real estate proserty - Of Which: SHE Retail - Secured on real estate proserty - Of Which: SHE Retail - Secured on real estate proserty - Of Which: ren-SHE Retail - Secured on real estate proserty - Of Which: ren-SHE Retail - Secured on real estate proserty - Of Which: ren-SHE Retail - Secured on real estate proserty - Of Which: ren-SHE Securitisation Other non-crost field of Which: ren-SHE Securitisation	-	000000000000000000000000000000000000000	-	-	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-	-	000000000000000000000000000000000000000	
	IRB TOTAL	-	0	-	-	0	-	-	0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	U	-	-	U	
-	0	-	-	0	-	-	0	
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-	0			0			0	
	0			0			0	

						Baseline Sce	nario			
			31/12/20	016		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of		Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0	-		0			0	
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
and the second second	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Oualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-		-		0	-	-		-
	Securitisation									
	Other non-credit obligation assets			-		0				
	IRB TOTAL					0			0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	
	0		-	0		-	0	
	0	-	-	0	1	-	0	-
	0			0	-	- :	0	
-	0	-	-	0	-	-	0	-
	0	-	-	0	1	-	0	-
	0	-	-	0	1	-	0	-
-	0	-		0		-	0	-
-	0		-	0		-	0	-

		Baseline Scenario										
		31/12/2016				31/12/201	17	31/12/2018				
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -		
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		
	Central banks and central governments	-	0	-	-	0	-	-	0	-		
	Institutions	-	0	-	-	0	-	-	0	-		
	Corporates	-	0	-	-	0	-	l-	0	-		
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-		
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0			
	Retail	-	o o	-	-	0	-	-	0			
	Retail - Secured on real estate property	-	0	-	-	0			0			
	Retail - Secured on real estate property - Of Which: SME		0	_	_	0			0	_		
France	Retail - Secured on real estate property - Of Which: non-SME		0	_	_	0			i o	_		
Trunce	Retail - Qualifying Revolving		0	_	_	0		l.	0			
	Retail - Other Retail	_	ı ő	-	-	0		_	0	_		
	Retail - Other Retail - Of Which: SME		0	_	_	0		l.	0			
	Retail - Other Retail - Of Which; non-SME		0	_	_	0		l.	0			
	Equity					0						
	Securitisation		, and									
	Other non-credit obligation assets					0						
	IRB TOTAL	-	0	-	-	0	•	-	0	•		

	Adverse Scenario											
	31/12/20	16		31/12/20	17	31/12/2018						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹				
-	0	-		0	-	-	0					
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0		-	0		-	0					
	0			0			0					
	0			0			0					



						Baseline Sce	nario			
		31/12/2016				31/12/20	17	31/12/2018		
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates	-	0	-	-	0	-	-	0	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Spain	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Equity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets	-	0		-	0		-	0	
	IRB TOTAL	-	0	-	-	0	-	-	0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0			0			0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	-	0			0			0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates	-	0	-	-	0	-	-	0	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Equity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	. 0			0	

rate Provisions Default Stock* rate Provisions Pro					Adverse Sce	nario			
Provisions Default Stack Provisions Provisio		31/12/20	16		31/12/20	17		31/12/20	18
					Stock of Provisions			Stock of Provisions	Coverage Ratio - Default Stock ¹
		0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
- 0 - 0 - 0	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
	-		-	-	0	-	-		
	-	0	-	-	- 0	-	-	- 0	

						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
	(min EUR. %)	Impairment rate	Stock of	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of	Coverage Ratio - Default Stock ¹
Italy	Control Navis and control economiests Control 40 (Which, Seculated Lending Control 40 (Which, Seculated Lending Control 40 (Which, Seculated Lending Control 40 (Which, Sele Betal - Securation and entable minuserly Real - Other Real -		000000000000000000000000000000000000000			000000000000000000000000000000000000000		-	000000000000000000000000000000000000000	

	Adverse Scenario												
	31/12/20	16		31/12/20	17		31/12/2018						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					
	0	-	-	0	-	-	0						
- 1	0			0			0	-					
-	0	-	-	0	-	-	0	-					
- :	0	-		0			0						
-	0	-	-	0	-	-	0	-					
	0	1		0			0						
-	0	-	-	0	-	-	0	-					
	0		1	0		1	0	-					
-	0	-	-	0	-	-	0	-					
	0			0	-		0	_					
	0			0			0						
	0			0			0						

						Baseline Sce	enario			
			31/12/20	16		31/12/20	117	_	31/12/20	18
	(min EUR. %)	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0	-	-	0	-	-	0	
	Institutions		0	-	-	0	-	-	0	
	Corporates		0	-	-	0	-	-	0	
	Comprates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
	Corporates - Of Which: SME		0	-	-	0			0	
	Retail		ō	-	-	n n			i i	
	Retail - Secured on real estate property		0			0			i i	
	Retail - Secured on real estate property - Of Which: SME		ň			n n	_		i o	
Belgium	Retail - Secured on real estate property - Of Which: non-SME					0				
beigiuiii	Retail - Qualifying Revolving			-				_		
			U	-	-	U			0	
	Retail - Other Retail		U	-	-	U				
	Retail - Other Retail - Of Which: SME		0	-		0	-		0	
	Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	
	Fauity		0	-	-	0		-	0	1 -
	Securitisation									
	Other non-credit obligation assets		0	-	-	0	-	-	0	
	IRB TOTAL		0			0		-	0	

				Adverse Sce	nario							
	31/12/20	16		31/12/20	17		31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹				
-	0		-	0	-	-	0					
-	0	-	-	0	-	-	0	-				
-	0	-	-	0		-	0	-				
1	0			0			0					
-	ő	-	-	0		-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
1	0			0			0					
		-			-							
-	0		-	0		-	0					
-	0		•	0		•	0					



(mit DER, %) rate Provisions Default Stock rate Provisions Default Rate Provisions Default Rate Provisions Default Rate Provisions Default Rate Provisions D											
(min EUR, %) Central banks and central overements Institutions Contral banks and central overements Institutions Institution							Baseline Sce	enario			
(mit DER, %) rate Provisions Default Stock rate Provisions Default Rate Provisions Default Rate Provisions Default Rate Provisions Default Rate Provisions D				31/12/20	16		31/12/20	17		31/12/20	18
Central bank and central everenments Institutions Comparison Compa			Impairment		Coverage Ratio -		Stock of		Impairment	Stock of	Coverage Ratio
Institutions Convoirtee: (1) Which: Swell and one of the convoirtee of the convoirte		(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
	United Kingdom	Institutions Commontary CM Wheth Sorvisited I prefer Commontary CM Wheth Sorvisited I prefer Commontary CM Wheth Sorvisite Retail - Secured on real estate annearing Retail - Secured on real estate annearing Retail - Secured on real estate annearing Retail - Commontary CM Retail - CM Wheth SME Retail - Commontary CM Retail - CM Wheth SME Retail - Commontary CM Retail - CM Wheth SME Retail - Other Retail - CM Wheth smn - SME Securities CM Retail - CM Wheth smn - SME Securities CM Retail - CM Wheth smn - SME		000000000000000000000000000000000000000	-		000000000000000000000000000000000000000			000000000000000000000000000000000000000	
		IRB TOTAL				1 .	0		1	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	
-	0	-	-	0	-	-	0	-
1	0	1	1	0	1	1	0	
-	ō	-	-	ō	-	-	ō	-
	0	1		0	1		0	
-	0	-	-	0	-	-	0	-
	0	1	-	0	1	-	0	
	0	-		0	1		0	-
-	0		-	0			0	
-	0			0			0	
-	0	-		0	-		0	

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
	(min EUR. %)	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio
Austria	Control banks and restrict accurations. Commontes of Whick Seculated Lending Commontes of Whick Seculated Commontes of Whick Seculated Lending Retail - Secured on real estate property of Whick SHE Retail - Outsiff iron Revolution Retail - Outsiff iron Revolution Retail - Outsiff iron Retail - Of Whick SHE Retail - Outsiff iron Retail - Of Whick SHE Retail - Other Retail - Of Whick Iron-SHE Seculationation Retail - Other Retail - Of Whick Iron-SHE Retail - Outsiff iron Retail - Of Whick Iron-SHE Retail - Other Retail - Of Whick Iron-SHE	rate	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Default Stock ¹	rate	Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Default Stock ^t	rate	Provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Default Stock
¹ Computed as: Stock of provisions for defaulted stock	/ default stock (as defined in paragraphs 59 and 61 of the Methodological note)	•	<u> </u>							

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0			0			0	
1	0	-	-	0	-	-	0	-
1	0	5	-	0	-	-	0	1
-	0	-	-	0	-	-	0	-
-	0	1	-	0	-	-	0	-
	0			0	-		0	-
1	0	1	-	0	-	-	0	-
	0	-	-	0	-	-	0	
-	0	-		0	-	-	0	-

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	
	Institutions	-	0	-	-	0	-	-	0	
	Comparates		0	-	-	0	-	-	0	
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property		0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	
Australia	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Retail - Qualifying Revolving		0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	
	Equity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets		0	-	-	0	-	-	0	1
	IRB TOTAL		0			0			0	

Adverse Scenario												
	31/12/20			31/12/20			31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹				
	0			0		-	0					
-	0	-	-	0	-	-	0					
-	0	-	-	0	-	-	0					
-	0	-	-	0	-	-	0					
-			-	0		-	0					
	0			0	1		0					
_	n n			0	_	_	0					
-	ō	-	-	0	_	-	ō					
-	0	-	-	0	-	-	0					
-	0	-	-	0	-	-	0					
-	0	-	-	0	-	-	0					
-	0	-	-	0	-	-	0					
-				0	-		0					
	0											
	0			0	-		0					
	U	-		U	•	-	U					



NRW.BANK

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	28,862	181	965	272	0	0	0.0%
	Regional governments or local authorities	44,485	0	525	0	0	0	0.0%
	Public sector entities	6,187	0	214	0	0	0	0.0%
	Multilateral Development Banks	1,049	0	3	0	0	0	0.0%
	International Organisations	2,111	0	0	0	0	0	0.0%
	Institutions	36,044	0	9,065	0	0	0	0.0%
	Corporates	17,730	340	15,899	348	0	90	26.6%
	of which: SME	376	0	367	0	0	0	0.0%
	Retail of which: SME	6,385	133	4,785	156	0	26	19.8%
NRW.BANK	of which: SME Secured by mortgages on immovable property	19	0	11	0	0	0	0.0% 0.0%
	of which: SMF	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	153	0	230	0	0	0	0.0%
	Covered bonds	3,999	0	516	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	470	0	167	0	ľ	l ,	0.0%
	Collective investments undertakings (CIU)	.,0	0	0	0	o o	0	0.0%
	Equity	1.895	ő	4,688	ő	Ĭ	l ő	0.0%
	Securitisation	2,000		7				
	Other exposures	145	0	145	0	0	0	0.0%
	Standardised Total	149,514	654		776	Ö	117	17.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	6,755	0	0	0	0	0	0.0%
	Regional governments or local authorities	41,120	0	62	0	0	0	0.0%
	Public sector entities	5,952	0	214	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations		0	0	0	0	0	0.0%
	Institutions	29,121	0 339	7,013	347	0	0	0.0%
	Corporates	13,427	339	5,131 367	347		90	26.6%
	of which: SME	376	420		453		0	0.0%
	Retail	6,371	130	4,775	153	Į į	26	19.6% 0.0%
Germany	of which: SME Secured by mortgages on immovable property	19	Ü	11			0	0.0%
	of which: SME	0	0	0		l ö	0	0.0%
	Items associated with particularly high risk	141	0	211	ľ	ı ,	0	0.0%
	Covered bonds	1.807	ň	219	l š	ľ	l o	0.0%
	Claims on institutions and corporates with a ST credit assessment	144	ň	67	l ŏ	ň	ı o	0.0%
	Collective investments undertakings (CIU)	1.0	ŏ	0,	ĭ	ĭ	l ő	0.0%
	Equity	1,888	ŏ	4.681	l ŏ	ĭ	0	0.0%
	Securitisation	1,000	Ŭ	1,001	ľ	Ů	ŭ	0.070
	Other exposures	1	0	1	0	0	0	0.0%
	Standardised Total	106,729	469	22,373	501	Ö	116	24.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	1,845	0	0	0	0	0	0.0%
	Regional governments or local authorities	870	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,497	0	343	0	0	0	0.0%
	Corporates	668	0	437	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	4	1	3	1	0	0	38.9%
Netherlands	of which: SME	0	0	0	0	0	0	0.0%
Neurenands	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	221	0	22	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	5	0	3	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	_				_	_	
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	5,111	1	808	1	0	0	38.9%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



NRW.BANK

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted Defaulted Non-defaulted			Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	2,552	0	0	0	0	C	0.0%
	Regional governments or local authorities	30	0	6	0	0	0	0.0%
	Public sector entities	65	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	959	0	354	0	0	0	0.0%
	Corporates	595	0	420	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
France	of which: SME	0	0	0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	12	0	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	60	0	13	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	4,273	0	794	0	0	0	0.0%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	1,926	0	115	0	0	0	0.0%
	Regional governments or local authorities	1,157	0	43	0	0	0	0.0%
	Public sector entities	65	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	108	0	54	0	0	0	0.0%
	Corporates	84	1	84	1	0	0	26.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
Spain	of which: SME	0	0	0	0	0	0	0.0%
Эрин	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	885	0	163	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	7	0	3	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	4,230	1	461	1	0	0	26.2%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	232	0	0	0	0		0.0%
	Regional governments or local authorities	2	0	0	0	0	(0.0%
	Public sector entities	0	0	0	0	0	(0.0%
	Multilateral Development Banks	685	0	3	0	0	(0.0%
	International Organisations	1,592	0	0	0	0	(0.0%
	Institutions	129	0	26	0	0	(0.0%
	Corporates	44	0	23	0	0	(0.0%
	of which: SME	0	0	0	0	0	(0.0%
	Retail	0	0	0	0	0	(0.0%
Luxembourg	of which: SME	0	0	0	0	0	(0.0%
Luxembourg	Secured by mortgages on immovable property	0	0	0	0	0	(0.0%
	of which: SME	0	0	0	0	0	(0.0%
	Items associated with particularly high risk	5	0	7	0	0	(0.0%
	Covered bonds	0	0	0	0	0	(0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	(0.0%
	Equity	7	0	7	0	0		0.0%
	Securitisation							
	Other exposures	0	0	0	0	0		0.0%
	Standardised Total	2,696	0	67	0	0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



NRW.BANK

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
_		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	3,185	0	124	0	0	0	0.0%
	Regional governments or local authorities	130	0	41	0	0	0	0.0%
	Public sector entities	65	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	44	0	21	0	0	0	0.0%
	Corporates	46	0	24	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	0	0	0.0%
Italy	of which: SME	0	0	0	0	0	0	0.0%
icaly .	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	5	0	8	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	3,477	0	218	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ıre amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	1,528	0	0	0	0	0	0.0%
	Regional governments or local authorities	20	0	0	0	0	0	0.0%
	Public sector entities	40	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	519	0	0	0	0	0	0.0%
	Institutions	10	0	5	0	0	0	0.0%
	Corporates	394	0	197	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
Belgium	of which: SME	0	0	0	0	0	0	0.0%
Deigium	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	2 512		203	0	0		0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	782	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	18	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,186	0	469	0	0	0	0.0%
	Corporates	593	0	362	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	1	0	0	21.7%
United Kingdom	of which: SME	0	0	0	0	0	0	0.0%
Officea Ringaom	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	8	0	12	0	0	0	0.0%
	Covered bonds	873	0	87	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	223	0	67	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							0.00/
	Other exposures	0	0	0	0	0	0	0.0%
1-	Standardised Total	3,683	0	997	1	0		21.7%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					31/12/2015			
		Exposure	values	Risk exposu	ıre amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	1,688	181	0	272	0		0.0%
	Regional governments or local authorities	0	0	0	0	0		0.0%
	Public sector entities	0	0	0	0	0	(0.0%
	Multilateral Development Banks	0	0	0	0	0		0.0%
	International Organisations	0	0	0	0	0		0.0%
	Institutions	180	0	57	0	0		0.0%
	Corporates	86	0	86	0	0		0.0%
	of which: SME	0	0	0	0	0		0.0%
	Retail	1	0	1	0	0		0.0%
Austria	of which: SME	0	0	0	0	0		0.0%
Austria	Secured by mortgages on immovable property	0	0	0	0	0		0.0%
	of which: SME	0	0	0	o o	Ö		0.0%
	Items associated with particularly high risk	0	0	0	0	0		0.0%
	Covered bonds	0	0	0	0	0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0		0.0%
	Equity	0	0	0	0	0		0.0%
	Securitisation							
	Other exposures	0	0	0	0	0		0.0%
	Standardised Total	1,955	181	144	272	0		0.0%

Computed as: Stock of provining for defaulted stock / default stock / as defined in paragraphs EQ and E1 of the Mathedological pota)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	1,224	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0		0	0	0	0	0.0%
	Multilateral Development Banks	0		0	0	0	0	0.0%
	International Organisations	0		0	0	0	0	0.0%
	Institutions	489		98	0	0	0	0.0%
	Corporates	76		38	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
Australia	of which: SME	0		0	0	0	0	0.0%
Australia	Secured by mortgages on immovable property	0		0	0	0	0	0.0%
	of which: SME	0		0	0	0	0	0.0%
	Items associated with particularly high risk	0		0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0		0	0	0	0	0.0%
	Equity	0		0	0	0		0.0%
	Securitisation							
	Other exposures	0		0	0	0	0	0.0%
	Standardised Total	1,789		136	0	0	0	0.0%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



				Baseline Scenario								
			31/12/2016			31/12/20	17	31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
	Central governments or central banks	0.0%	54		0.0%	67						
	Regional governments or local authorities	0.0%	5	40.2%	0.0%	10						
	Public sector entities	0.0%	0	42.2%	0.0%	0	44.8%			45.7%		
	Multilateral Development Banks	0.0%	0	55.0%	0.0%	0	58.5%			59.8%		
	International Organisations	0.0%	0	40.0%	0.0%	.0	42.5%			43.3%		
	Institutions	0.0%	6	14.9%		12						
	Corporates	0.0%	99		0.0%	106						
	of which: SME	0.0%	27	20.0%	0.0%	0	21.3%			21.7%		
	Retail of which: SME	0.0%	2/			28	15.9% 7.2%	0.0%				
NRW.BANK	Secured by mortgages on immovable property	0.0%	0	4.6%	0.0%	0	7.2%	0.0%	0	8.2%		
	of which: SME		0			0	-		0			
	Items associated with particularly high risk	4.0%	6	90.0%	3.8%	12	95.3%	3,7%	18	96.9%		
	Covered bonds	0.0%	0	12.5%	0.0%		13.3%			13.5%		
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	47.1%	0.0%	0	49.9%			50.8%		
	Collective investments undertakings (CIU)	0.070	0		- 0.0 70	o o	13.370	- 0.070	Ō	30.070		
	Equity	0.0%	ō	40.4%	0.0%	ō	42.7%	0.0%	ō	43.5%		
	Securitisation											
	Other exposures	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%		
	Standardised Total	0.0%	198	24.0%	0.0%	238	24.0%	0.0%	278	24.1%		

Auverse Scenario												
	31/12/20	16		31/12/20	17		31/12/20	18				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹				
0.2%	84	29.1%	0.2%	126	32.1%	0.1%	168	33.7%				
0.0%	7	40.1%	0.0%	16	42.6%	0.0%	24	43.5%				
0.0%	1	42.2%	0.0%	1	45.1%	0.0%	1	46.3%				
0.0%	0	55.0%	0.0%	0	58.8%	0.0%	0	59.8%				
0.0%		40.0%	0.0%	1	42.5%	0.0%	1	43.3%				
0.0%	16	14.4%	0.0%	29	15.4%	0.0%	38	16.0%				
0.1%	104	24.8%	0.1%	120	23.4%	0.1%	135	22.5%				
0.1%	0	23.0%	0.1%	1	24.3%	0.1%	1	24.9%				
0.0%	28	17.1%	0.0%	30	14.9%	0.0%	32	13.4%				
0.0%	0	5.3%	0.0%	0	7.3%	0.0%	0	8.1%				
-	0		-	0	-	-	0					
-	0		-	0	-	-	0					
5.7%		100.0%	6.4%	18	100.0%	6.1%	26	100.0%				
0.0%	1	12.5%	0.0%	1	13.5%	0.0%	1	13.8%				
0.1%	0	45.6%	0.1%	1	48.9%	0.0%	1	50.5%				
-	0		-	0	-	-	0					
0.0%	0	40.5%	0.0%	0	42.8%	0.0%	0	43.5%				
0.1%		40.0%	0.1%	1	42.5%	0.1%	1	43.3%				
0.1%	250	24.6%	0.1%	344	25.1%	0.1%	430	25.7%				

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	.8
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
			Provisions		rate	Provisions		rate	Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	35.1%		1	37.3%	0.0%	1	38.0%
	Regional governments or local authorities	0.0%	3	40.0%	0.0%	7	42.5%	0.0%	10	43.3%
	Public sector entities	0.0%	0	42.2%	0.0%	0	44.8%	0.0%	1	45.7%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	4	12.4%	0.0%	9	13.2%	0.0%	14	13.5%
	Corporates	0.0%	95	24.7%	0.0%	100	23.3%	0.0%	104	22.2%
	of which: SME	0.0%	0	20.0%	0.0%	0	21.3%	0.0%	0	21.7%
	Retail	0.0%	27	17.3%		28	15.7%	0.0%	29	14.6%
Germany	of which: SME	0.0%	0	4.6%	0.0%	0	7.2%	0.0%	0	8.2%
Germany	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	4.2%	6	90.0%	4.0%	12	95.3%	3.9%	18	96.9%
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.3%	0.0%	0	13.5%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	27.0%	0.0%	0	28.7%	0.0%	0	29.2%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	40.3%	0.0%	0	42.6%	0.0%	0	43.4%
	Securitisation									
	Other exposures	0.0%	0	40.0%		0	42.5%	0.0%	0	43.3%
	Standardised Total	0.0%	136	23.1%	0.0%	157	22.2%	0.0%	178	21.7%
1 Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Sce	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	35.1%	0.0%	1	37.3%	0.0%	1	38.0%
0.0%	3	40.0%	0.0%	7	42.5%	0.0%	10	43.3%
0.0%	1	42.2%	0.0%	1	45.1%	0.0%	1	46.3%
-	0	-	-	0	-	-	0	-
-	0		-	0	-	-	0	-
0.0%	12	12.4%	0.0%	23	13.3%	0.0%	29	13.7%
0.1%	98	24.3%	0.1%	108	22.4%	0.1%	117	21.0%
0.1%	0	23.0%	0.1%	1	24.3%	0.1%	1	24.9%
0.0%	27	17.0%	0.0%	29	14.8%	0.0%	31	13.2%
0.0%	0	5.3%	0.0%	0	7.3%	0.0%	0	8.1%
-	0		-	0		-	0	-
-	0		-	0		-	0	
6.0%	8	100.0%	6.8%	17	100.0%	6.5%	25	100.0%
0.0%	0	12.5%	0.0%	1	13.4%	0.0%	1	13.8%
0.1%	0	27.0%	0.0%	0	29.0%	0.0%	0	29.8%
-	0		-	0		-	0	-
0.0%	Ó	40.3%	0.0%	0	42.6%	0.0%	0	43,4%
0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
0.0%	151	22.0%	0.0%	187	20.9%	0.0%	217	20.4%

		Baseline Scenario									
			31/12/20	16		31/12/20	17		31/12/201	18	
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	
		rate	Provisions		rate	Provisions		rate	Provisions	Default Stock ¹	
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%		0	43.3%	
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%	
	Public sector entities	-	0	-	-	0	-	-	0	-	
	Multilateral Development Banks		0	-		0	-	-	0		
	International Organisations		0	-		0	-	-	0		
	Institutions	0.0%	0	49.6%	0.0%	1	52.9%	0.0%	1	53.9%	
	Corporates	0.1%	1	44.6%	0.1%	1	47.3%	0.1%	2	48.1%	
	of which: SME		0	-		0	-	-	0		
	Retail	0.0%	0	38.6%	0.0%	0	38.2%	0.0%	0	37.8%	
Netherlands	of which: SME		0	-		0			0		
Neurenanus	Secured by mortgages on immovable property		0	-		0			0		
	of which: SME		0	-		0	-	-	0		
	Items associated with particularly high risk		0	-		0	-	-	0		
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.3%	0.0%	0	13.6%	
	Claims on institutions and corporates with a ST credit assessment	0.1%	0	55.0%	0.1%	0	58.6%	0.1%	0	59.7%	
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-	
	Equity	-	0	-	-	0	-	-	0	-	
	Securitisation										
	Other exposures		0			0			0		
	Standardised Total	0.0%	1	42.4%	0.0%	3	45.3%	0.0%	4	46.5%	

				Adverse Sce	nario						
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹			
0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%			
0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.39			
	0	-	-	0	-		0				
	0		-	0	-		0				
	0	-	-	0	-		0				
0.0%	1	49.6%	0.0%	1	53.2%	0.0%	2	54.3%			
0.1%	1	51.3%	0.2%	2	53.9%	0.2%	4	55.1%			
	0	-	-	0	-		0				
0.0%	0	37.9%	0.1%	0	36.5%	0.1%	0	35,4%			
	0		-	0			0				
	0		-	0	-		0				
	Ó	-	-	o o	-		0				
	0		-	0	-		0				
0.0%	0	12.5%	0.0%	0	13.4%	0.0%	0	13.7%			
0.2%	Ó	55.0%	0.1%	o o	59.1%	0.1%	0	60.3%			
	Ó		-	0	-	-	0				
-	0	-	-	0	-	-	0				
	0			0			0				
0.0%	2	45.9%	0.0%	4	49.6%	0.0%	7	51.3%			



						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%			43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.0%	0	49.1%	0.0%	1	52.3%	0.0%	1	53.3%
	Corporates	0.1%	0	55.0%	0.1%	1	58.7%	0.1%	1	59.8%
	of which: SME		0		-	0	-	-	0	-
	Retail	0.0%	0	4.6%	0.0%	0	7.2%	0.0%	0	8.1%
France	of which: SME		0	-	-	0	-	-	0	-
Trance	Secured by mortgages on immovable property		0		-	0	-	-	0	-
	of which: SME		0		-	0	-	-	0	-
	Items associated with particularly high risk		0		-	0	-	-	0	-
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.3%			13.6%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	55.0%	0.0%	0	58.6%	0.0%	0	59.7%
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity		0	-	-	0	-	-	0	-
	Securitisation									
	Other exposures	0.0%	0	40.0%		0	42.5%			43.3%
	Standardised Total	0.0%	1	48.9%	0.0%	2	52.0%	0.0%	3	52.8%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	1	40.0%	0.0%	3	42.5%	0.0%	4	43.3%
0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	1	49.1%	0.0%	1	52.6%	0.0%	1	53.7%
0.1%	1	63.3%	0.1%	1	66.9%	0.1%	2	68.8%
-	0	-	-	0	-	-	0	-
0.0%	0	5.3%	0.0%	0	7.4%	0.0%	0	8.4%
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	12.5%	0.0%	0	13.4%	0.0%	0	13.7%
0.1%	0	55.0%	0.0%	0	59.1%	0.0%	0	60.2%
-	0	-	-	0	-	-	0	
	0	-		0			0	
0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
0.1%	2	46.3%	0.1%	5	49.4%	0.0%	8	50.2%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.1%	2	40.0%	0.1%	4	42.5%	0.1%	6	43.3%
	Regional governments or local authorities	0.1%	1	40.0%	0.1%	2	42.5%	0.1%	3	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0			0	-	-	0	-
	Institutions	0.0%	0	48.1%	0.0%	0	51.3%	0.0%	0	52.3%
	Corporates	0.6%	1	58.7%	0.5%	2	59.9%	0.4%	2	60.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	4.6%	0.0%	0	7.2%	0.0%	0	8.0%
Spain	of which: SME	-	0	-	-	0	-	-	0	-
эраш	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.3%	0.0%	0	13.6%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity		0			0			0	
	Securitisation									
	Other exposures	0.1%	0	40.0%	0.1%	0	42.5%		0	43.3%
	Standardised Total	0.1%	4	42.7%	0.1%	8	44.0%	0.1%	11	44.5%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.3%	6	40.0%	0.3%	12	42.5%	0.3%	19	43.3%
0.3%	3	40.0%	0.3%	7	42.5%	0.3%	11	43.3%
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-		0	-
0.1%	0	48.1%	0.0%	0	52.1%	0.0%	0	52.8%
1.1%	2	66.5%	1.1%	3	68.3%	1.1%	4	69.1%
	0		-	0	_		0	
0.0%	0	5.3%	0.0%	0	7.5%	0.0%	0	8.3%
	0			0			0	
-	ō		-	ō			ō	
	0			0			0	
	0			0			0	
0.0%	0	12.5%	0.0%	0	13.6%	0.0%	0	13.7%
-	ō	-	-	ō	-	-	ō	-
-	0		-	0			0	
-	ō		-	o o	-	-	l ö	-
0.3%	0	40.0%	0.3%	0	42.5%	0.3%	- 1	43.3%
0.3%	11	41.0%	0.2%	23	43.3%	0.2%	35	44.2%

						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%			43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	55.0%	0.0%	0	58.5%	0.0%	0	59.8%
	International Organisations	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Institutions	0.0%	0	10.3%	0.0%	0	11.0%	0.0%	0	11.2%
	Corporates	0.2%	0	26.3%	0.2%	0	28.0%	0.1%	0	28.6%
	of which: SME		0	-	-	0	-	-	0	-
	Retail	0.0%	0	4.6%	0.0%	0	7.1%	0.0%	0	8.0%
Luxembourg	of which: SME		0	-	-	0	-	-	0	
Luxembourg	Secured by mortgages on immovable property		0	-	-	0	-		0	-
	of which: SME		0	-	-	0	-	-	0	-
	Items associated with particularly high risk	1.6%	0	90.0%	1.5%	0	95.2%	1.4%	0	96.9%
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity	0.0%	0	90.0%	0.0%	0	95.2%	0.0%	0	96.9%
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total	0.0%	0	38.8%	0.0%	1	41.2%	0.0%	1	42.0%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	40.0%	0.0%		42.5%	0.0%	0	43.3%
0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	0		-	0	-	-	0	
0.0%	0	55.0%	0.0%	0	58.8%	0.0%	0	59.7%
0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
0.0%	0	10.3%	0.0%	0	11.0%	0.0%	0	11.2%
0.3%	0	30.2%	0.4%	0	32.0%	0.3%	0	32.8%
	0		-	0	-	-	0	
0.0%	0	5.3%	0.0%	0	7.3%	0.0%	0	8.4%
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
2.9%	0	100.0%	3.1%	0	100.0%	2.9%	0	100.0%
-	0		-	0	-	-	0	
	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	0			0	-		0	
0.0%	0	40.2%	0.0%	1	42.3%	0.0%	2	43.0%



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of Provisions			Stock of Provisions	Coverage Ratio - Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	rate 0.1%	Provisions	40.0%		Provisions	42.5%		Provisions 10	
	Regional governments or local authorities	0.1%	,	40.0%		ń	42.5%		10	43.3%
	Public sector entities	0.170	0	10.070	0.170	0	12.570	0.170	ľ	13.370
	Multilateral Development Banks		0			0			ľ	
	International Organisations			_	_	0	_		l ő	
	Institutions	0.1%	0	55.0%	0.1%	0	58.8%	0.1%	۱	59.9%
	Corporates	0.1%	0	53.3%		0	57.0%		l š	58.2%
	of which: SME	0.170	0	33.370	0.170	0	37.070	0.070	ľ	30.2 70
	Retail	0.0%	0	4.6%	0.0%	0	7.3%	0.0%	ľ	8.1%
The Land	of which: SME	0.070	0	1.070	0.070	0	7.570	0.070	ľ	0.170
Italy	Secured by mortgages on immovable property		0			0			ľ	
	of which: SME		0			0			l š	
	Items associated with particularly high risk		0			0			ľ	
	Covered bonds		0			0			ľ	
	Claims on institutions and corporates with a ST credit assessment	0.2%	0	55.0%	0.2%	0	58.8%	0.1%	ľ	59.9%
	Collective investments undertakings (CIU)		i o		-	0			i o	
	Equity		0			0			آ آ	
	Securitisation		_			-			_	
	Other exposures	0.1%	0	40.0%	0.1%	0	42.5%	0.1%	0	43.3%
	Standardised Total	0.1%	3	40.3%		7	42.8%	0.1%	11	43.6%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.3%	10	40.0%	0.3%	22	42.5%	0.3%	34	43.3%
0.3%	0	40.0%	0.3%	1	42.5%	0.3%	1	43.3%
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
0.4%	0	55.0%	0.2%	0	59.5%	0.2%	0	60.4%
0.1%	0	61.3%	0.2%	0	64.6%	0.2%	0	66.1%
-	0	-	-	0	-	-	0	-
0.0%	0	5.3%	0.0%	0	7.5%	0.0%	0	8.4%
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	
0.6%	0	55.0%	0.3%	0	59.5%	0.2%	0	60.4%
-	0		-	0		-	0	
	0			0			0	
0.3%	0	40.0%	0.3%	0	42.5%	0.3%	1	43.3%
0.3%	11	40.3%	0.3%	24	42.8%	0.3%	36	43.6%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	.8
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions			Provisions	Default Stock ¹		Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	1	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Institutions	0.0%	0	55.0%	0.0%	0	58.6%	0.0%	0	59.7%
	Corporates	0.0%	0	55.0%	0.0%	0	58.5%	0.0%	0	59.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	4.6%	0.0%	0	7.3%	0.0%	0	8.0%
Belgium	of which: SME	-	0	-	-	0	-	-	0	-
Deigium	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0			0	
	Securitisation									
	Other exposures	0.0%	0	40.0%	0.0%	0	42.5%		0	43.3%
	Standardised Total	0.0%	0	43.4%	0.0%	1	46.1%	0.0%	1	47.0%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	1	40.0%	0.0%	2	42.5%	0.0%	2	43.3%
0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	-
0.0%	0	40.0%	0.0%	1	42.5%	0.0%	1	43.3%
0.1%	0	55.0%	0.1%	0	59.3%	0.1%	0	60.3%
0.0%	0	63.3%	0.0%	0	67.1%	0.0%	1	68.5%
-	0	-	-	0	-	-	0	
0.0%	0	5.3%	0.1%	0	7.3%	0.0%	0	8.4%
-	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	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
0.0%	1	42.2%	0.0%	2	44.9%	0.0%	4	45.8%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
			Provisions		rate	Provisions		rate	Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%		0	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0		-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	55.0%	0.0%	0	58.3%	0.0%	0	59.5%
	International Organisations	-	0		-	0	-	-	0	-
	Institutions	0.0%	0	54.0%	0.0%	1	57.3%	0.0%	2	58.4%
	Corporates	0.1%	0	54.0%	0.1%	1	57.5%	0.1%	2	58.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	21.7%	0.0%	0	21.6%	0.0%	0	21.5%
United Kingdom	of which: SME	-	0		-	0	-	-	0	-
Officea Kingaom	Secured by mortgages on immovable property	-	0		-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	1.1%	0	90.0%	1.1%	0	95.1%	1.1%	0	96.7%
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.3%		0	13.5%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	55.0%	0.1%	0	58.3%	0.1%	0	59.4%
	Collective investments undertakings (CIU)	-	0		-	0	-	-	0	-
	Equity	-	0		-	0	-	-	0	-
	Securitisation									
	Other exposures		0		-	0		-	0	
	Standardised Total	0.0%	1	47.7%	0.0%	3	53.0%	0.0%	4	54.9%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	0		-	0	-		0	-
0.0%	0	55.0%	0.0%	0	58.8%	0.0%	0	60.3%
-	0	-	-	0	-	-	0	-
0.1%	1	54.0%	0.1%	2	57.8%	0.0%	3	59.3%
0.1%	1	62.1%	0.2%	2	65.2%	0.2%	3	67.2%
	0		-	0	-		0	-
0.1%	0	21.5%	0.1%	0	21.3%	0.1%	0	21.1%
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
1.6%	0	100.0%	2.1%	0	100.0%	2.0%	0	100.0%
0.0%	0	12.5%	0.0%	0	13.4%	0.0%	0	13.7%
0.1%	0	55.0%	0.1%	0	58.9%	0.1%	1	60.4%
	0		-	0	-	-	0	-
	0			0	-		0	
	0			0	-		0	
0.1%	2	51.9%	0.1%	5	57.5%	0.0%	7	59.9%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.0%	42	22.8%	0.0%	42	22.9%	0.0%		22.9%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities		0		-	0	-	-	0	-
	Multilateral Development Banks		0		-	0	-	-	0	-
	International Organisations		0		-	0	-	-	0	-
	Institutions	0.0%	0	33.0%		0	35.4%	0.0%		36.0%
	Corporates	0.1%	0	43.4%	0.1%	0	46.2%	0.1%	0	47.1%
	of which: SME		0		-	0	-	-	0	-
	Retail	0.0%	0	4.6%	0.0%	0	7.2%	0.0%	0	8.0%
Austria	of which: SME		0		-	0	-	-	0	-
Austria	Secured by mortgages on immovable property		0		-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds		0		-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity		0			0			0	
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total	0.0%	42	22.9%	0.0%	42	22.9%	0.0%	42	23.0%

				Adverse Sce	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	42	22.9%	0.0%	42	22.9%	0.0%	42	23.0%
0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
0.1%	0	33.0%	0.1%	0	35.1%		0	35.8%
0.2%	0	49.9%	0.2%	0	52.8%	0.2%	1	54.0%
-	0	-	-	0		-	0	-
0.1%	0	5.3%	0.1%	0	7.3%	0.1%	0	8.2%
-	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%	42	22.9%	0.0%	43	23.1%	0.0%	43	23.3%

						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	Central governments or central banks	rate 0.0%	Provisions	Default Stock ¹ 45.0%	rate 0.0%	Provisions	Default Stock ¹ 47.8%	rate 0.0%	Provisions	Default Stock ¹ 48.8 ⁰
		0.0%	0	45.0%	0.0%		47.8%	0.0%		48.89
	Regional governments or local authorities Public sector entities	0.0%	U	45.0%	0.0%		47.8%	0.0%	"	48.8
	Multilateral Development Banks		0		-					
	International Organisations		0		-			-		
		0.000	U	25.40/	0.000		27.40	0.00/		
	Institutions	0.0%	U	35.1%			37.4%	0.0%	0	38.2
	Corporates	0.0%	0	55.0%	0.0%	0	58.5%	0.0%	0	59.7
	of which: SME		U		-			-	0	
	Retail		0	-	-	0	-	-	0	1
Australia	of which: SME	-	0		-	0		-	0	'
	Secured by mortgages on immovable property		0	-	-	0	-	-	0	1
	of which: SME	-	0		-	0	-	-	0)
	Items associated with particularly high risk		0	-	-	0	-	-	0)
	Covered bonds	-	0		-	0	-	-	0)
	Claims on institutions and corporates with a ST credit assessment	-	0		-	0	-	-	0)
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0)
	Equity		0						0)
	Securitisation									
	Other exposures		0	-	-	0	-	-	0)
	Standardised Total ack / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.0%	0	44.5%	0.0%	0	47.5%	0.0%	0	48.69

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	45.0%	0.0%	0	47.8%	0.0%	0	48.8%
0.0%	0	45.0%	0.0%	0	47.8%	0.0%	0	48.8%
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	35.1%	0.0%	0	37.2%	0.0%	0	37.9%
0.1%	0	63.3%	0.1%	0	67.2%	0.1%	0	69.0%
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0			0	
-	0		-	0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	-
-	0		-	0	-	-	0	-
-	0		-	0			0	-
0.0%	0	50.8%	0.0%	0	53.8%	0.0%	1	54.4%



2016 EU-wide Stress Test: Securitisations

		21/12/2015		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	STA	5,955						
Exposure values	IRB	0						
	Total	5,955						
	STA	2,641	3,550	3,875	4,141	4,274	5,793	7,341
Risk exposure amounts	IRB	0	0	0	0	0	0	0
	Total	2,641	3,550	3,875	4,141	4,274	5,793	7,341
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	1



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)				1)			Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	10 20 151 0 180 480 405 1,246	10 20 151 0 180 480 405 1,246	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	10 20 151 0 180 480 405 1,246	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 -69 -83 -170 -265 -37 0 -624	0 1 1 2 10 2 0 16	0 0 -2 0 0 0	0 0 0 0 0
[0 - 3M [Belgium	0 0 20 0 180 251 547 998	0 0 20 0 180 251 547 998	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 20 0 180 251 547 998	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 -50 -200 -94 -115 0 -459	0 0 0 1 1 4 0	0 0 -92 0 0 0 0	0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	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 -25 0 0 0	0 0 0 0 0 0	0 -80 -15 0 0 0 -95	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 - 3M [Czech Republic	0 0 0 7 0	0 0 0 0 7 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 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 -1 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	0 -50 -225 -25 -101 -161 0	0 0 0 0 0 1 1 1 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 - 3M [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 0	0 0 -30 0 0 0 0	0 0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	IRES IN DERIVATIVI	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	oositive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Finland	0 0 0 0 140 169 0 308	0 0 0 0 140 169 0 308	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 140 169 0 308	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 -75 -50 -138 0 0	0 0 0 0 0 0 0	0 -100 -150 0 0 0 0	0 0 0 0 0 0
[0 - 3M [France	0 0 332 0 112 633 1,400 2,476	0 0 332 0 112 633 1,400 2,476	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 332 0 109 633 1,400 2,473	0 0 0 3 0 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	0 0 0 0 0 0	0 0 -1 0 0 -106 0 - 107	0 0 0 0 0 -1 0
[0 - 3M [Germany	4,484 2,408 3,192 4,196 3,837 9,389 15,106 42,612	4,484 2,408 3,192 4,196 3,837 9,389 15,106 42,612	0 50 454 158 0 0 662	0 0 0 0 0	16 0 0 0 0 0 0	4,303 2,197 2,349 3,842 3,215 6.823 3,523 26,251	165 161 389 197 622 2.567 11,583 15,683	20 137 757 269 112 864 1,613 3,773	1 4 56 38 36 285 764 1,184	0 92 701 215 367 668 2,254 4,297	0 -5 -79 -44 -81 -228 -1,373 -1,810	0 0 -1,550 -1,736 -92 0 0 -3,378	0 0 0 3 1 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 -10 0 0 0 0	0 0 0 0 0 0	0 -26 0 -25 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	0 0 0 0 16 0	0 0 0 0 0 16 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 16 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	-40 -35 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[13M-1Y[11Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y[10Y-more Tot	Ireland	0 0 0 0 101 619 52 0	0 0 0 0 101 619 52 0 772	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 101 619 52 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	-75 0 0 0 0 0 0	0 0 0 0 0 0	0 0 -1 -1 0 0 0	0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Italy	0 26 8 0 123 202 1,503 1,862	0 26 8 0 123 202 1,503 1,862	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 26 8 0 123 202 1,503 1,862	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 -220 -50 -425 -145 0 0	0 0 0 1 1 0 0	0 -69 -30 -475 0 0 -40 -613	0 0 0 0 0 0 -5 -5
[0 - 3M [Latvia	0 0 0 0 0 27 0	0 0 0 0 0 27 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 27 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 -47 0 0 0 -47	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Lithuania	25 0 0 26 0 84 0	25 0 0 26 0 84 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	25 0 0 26 0 84 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 -25 0 0 -25	0 0 1 0 0 0	0 0 -40 0 0 0	0 0 0 0 0
[0 - 3M [Luxembourg	0 0 0 0 0 0 207 25 232	0 0 0 0 0 0 207 25 232	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 207 25 232	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	34 44 64 101 348 1,355 76 2,022	34 44 64 101 348 1,355 76 2,022	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	34 44 64 101 348 1,355 76 2,022	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 -23 -46 -339 -193 0	0 0 0 0 0 3 1	0 -1 0 0 0 -92 0	0 0 0 0 0 0
Tot [0-3M[3M-1Y[13M-1Y[11Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y[10Y-more Tot	Poland	2,022 38 0 15 264 119 83 162 681	2,022 38 0 15 264 119 83 162 681	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2,022 38 0 15 264 119 83 162 681	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	-602 0 0 0 0 0 -23 0	0 0 0 0 0 0	-92 0 0 -1 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (gross of provisions) 1)			Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Portugal	0 0 193 101 82 0 0	0 0 193 101 82 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 193 101 82 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 -60 0 0 0	0 0 0 0 0	0 -25 0 -40 -96 0 -33 -193	0 0 0 0 -2 0 -6 -8
[0 - 3M [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 -23 0 -25 0 0 0	0 0 0 0 0 0	0 -58 -50 0 0 0 - 108	0 0 0 0 0 0
[0 - 3M [Slovakia	51 0 0 0 30 32 50 164	51 0 0 0 30 32 50	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	51 0 0 0 30 32 50 164	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 - 3M [Slovenia	0 0 27 39 57 12	0 0 0 27 39 57 12 135	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 27 39 57 12	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 -1 0 0 0 0	0 0 0 0 0
[0 - 3M [Spain	47 165 32 411 424 647 420 2,146	47 165 32 411 424 647 420 2,146	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	47 165 32 411 424 647 420 2,146	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 -430 -2 0 0 0	0 -1 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [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 -100 0 -46 -161 0 0	0 0 0 0 0 2 0	0 0 -100 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	United Kingdom	0 0 0 0 0 0 0 68 68	0 0 0 0 0 0 0 68 68	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 68 68	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	-367 0 -46 -14 -46 -335 0 0	0 0 0 1 13 0 0	0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Iceland	0 35 0 0 0 0 0	0 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 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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 -1 0 0 0 0	0 0 0 0 0 0
[0 - 3M [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 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 -69 0 0	0 0 0 0 0	0 0 -50 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 -106 -264 -468 -386 0 -1,224	0 0 2 5 13 12 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	Canada	0 17 10 0 32 114 177 350	0 17 10 0 32 114 177 350	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 17 10 0 32 114 177 350	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Japan	0 0 0 0 0 99 0 154 253	0 0 0 0 0 9 9 0 154 253	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 99 0 154 253	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 -48 -135 0 0 0	0 0 0 0 0 0	0 0 0 -10 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (gross or provisions)			Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [U.S.	5 0 3 3 3 111 402 526	5 0 3 3 3 111 402 526	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	5 0 3 3 3 111 402 526	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 -55 -14 0 -69	0 0 0 0 -1 0 0
[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	-20 0 -10 -55 -193 0 0	0 0 0 0 1 0 0	0 -34 -25 -25 0 0 -84	0 0 0 0 0
[0 - 3M [Switzerland	33 0 0 0 79 407 46 566	33 0 0 0 79 407 46 566	0 0 0 0 0	0 0 0 0 0	5 0 0 0 0 0	28 0 0 0 79 407 46 561	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 0 111 0	0 0 0 0 0 0 111 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 111 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 -20 -48 -46 -10 0 0	0 0 0 0 0 0	0 -187 -98 0 0 0 0	0 -1 0 0 0 0 0
[0 - 3M [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 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 83 83	0 0 0 0 0 0 0 0 83 83	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 83 83	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0	0 0 0 0 0
Tot	Latin America and the Caribbean	83 0 0 1 0 5 23 0	0 0 1 0 5 23 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	83 0 0 1 0 5 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	0 0 0 0 0 0	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 0 0 -2 0 -83 0	0 0 0 0 0



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	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		(accounting value gross of provisions) (1)				gross of provisions) 1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Africa	0 80 0 0 0 0	0 80 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 80 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 -3 0 0 0	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 0 0 0	0 0 0 0 0 0 0	0 -10 -1 0 0 0 0 -11 -9,697	0 0 0 0 0 0 0	0 0 -15 0 -69 0 0 -84	0 0 0 0 -2 0 -2 -2

Notes, definitions and regions:

(1) The exposures renorted cover only exposures to central, recional and local oovermments on immediate borrower basis, and do not include exposures to other counterparts with full or partial oovermment ouarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include aross exposures (forn) net of cash short cositions of sovereion debt to other counterparts only where there is a maturity matching

(3) The exposures reported include the positions towards counterparts (other than sovereion) one sovereion credit risk (i.e., CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Irabania, Bosenia and Herzecovina, Kospou, PRR Macedonia, Monthereuro, Servina, Irabania and Turkev.

Hiddle East' Fermen-United And Berimates-Shrina soulds and And Andrea Non-Manutaria Libra Lebrano, Kuwait Jordan Jirao, Liran, Dilbouti and Bahrain.

Latin American Vincende Libraros, Vincentaria and


2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario		Adverse scenario				
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018		
Risk exposure amount for credit risk	40,618	41,970	42,349	42,818	44,632	46,644	47,692		
Risk exposure amount for securitisations and re-securitisations	2,641	3,550	3,875	4,141	4,274	5,793	7,341		
Risk exposure amount other credit risk	37,977	38,421	38,474	38,677	40,358	40,851	40,351		
Risk exposure amount for market risk	1,062	1,062	1,062	1,062	1,062	1,062	1,062		
Risk exposure amount for operational risk	1,136	1,136	1,136	1,136	1,136	1,136	1,136		
Other risk exposure amounts	0	0	0	0	0	0	0		
Total risk exposure amount	42,817	44,169	44,547	45,016	46,830	48,842	49,890		



2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	437	196	192	188	148	105	81
Interest income	4,941	4,656	4,678	4,823	5,097	5,340	5,469
(Interest expense)	-4,504	-4,460	-4,486	-4,635	-4,950	-5,235	-5,388
Dividend income	0	0	0	0	0	0	0
Net fee and commission income	109	109	109	109	69	69	69
Gains or (-) losses on financial assets and liabilities held for trading, net	-15	-15	-15	-15	-26	-15	-15
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				0		
Other operating income not listed above, net	75	12	12	12	12	12	12
Total operating income, net	607	302	299	295	203	172	148
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-85	-81	-41	-40	-134	-94	-87
Other income and expenses not listed above, net	-496	-361	-397	-395	-237	-247	-234
Profit or (-) loss before tax from continuing operations	26	-139	-139	-141	-168	-169	-174
(Tax expenses or (-) income related to profit or loss from continuing operations)	-10	0	0	0	0	0	0
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	16	-139	-139	-141	-168	-169	-174
Attributable to owners of the parent	16	-139	-139	-141	-168	-169	-174
Amount of dividends paid	14	14	14	14	14	14	14
Attributable to owners of the parent net of estimated dividends	2	-153	-153	-154	-182	-183	-187

⁽¹⁾ Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	20,006	19,765	19,535	19,305	19,739	19,477	19,213
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	18,335	18,142	17,949	17,754	18,115	17,891	17,662
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,000	17,000	17,000	17,000	17,000	17,000	17,000
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	238	85	-68	-222	56	-127	-314
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	0	0
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	-6	-6	-6
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0
	A.1.4	Other Reserves	726	726	726	726	726	726	726
	A.1.5	Funds for general banking risk	707	707	707	707	707	707	707
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	0	0	0
	A.1.8	(-) Intangible assets (including Goodwill)	-34	-34	-34	-34	-34	-34	-34
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	-154	-103	-51	0	-103	-51	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-17	-17	-17	-17	-17	-17	-17
	A.1.14.1	Of which: from securitisation positions (-)	-17	-17	-17	-17	-17	-17	-17
	A.1.15	(·) 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
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	-406	-406	-406	-406	-406	-406	-406
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	274	183	91	0	185	93	0
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	0	0	0	2	1	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	274	183	91	0	183	91	0
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	0	0	0	0	0	0	0
	A.1.21.5.2	instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	154	103	51	0	103	51	0
	A.2.4	Additional Tier 1 transitional adjustments	-154	-103		0	-103	-51	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,335	18,142		17,754	18,115	17,891	17,662
	A.4 A.4.1	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,671	1,623		1,551	1,623	1,586	1,551
	A.4.1 A.4.2	Tier 2 Capital instruments	1,796	1,708	1,630	1,555	1,708	1,630	1,555
	A.4.2 A.4.3	Other Tier 2 Capital components and deductions Tier 2 transitional artifustments	-121	-4	-40	-4	-4	-40	-4
	A.4.3 B	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT	-121 42,817	-80 44,169	44,547	45,016	-80 46,830	48,842	49,890
TOTAL RISK EXPOSURE AMOUNT	B.1	TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included	42,817	44,169	44,547	45,016	46,830	48,842	49,890
	C.1	Or Wilson: Transluorial adjustificities included Common Equity Tier 1 Capital ratio	42.82%	41.07%	40.29%	39.44%	38.68%	36.63%	35.40%
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	42.82%	41.07%	40.29%	39.44%	38.68%	36.63%	35.40%
Transitional period	C.3	Total Capital ratio	46.72%	44.75%	43.85%	42.89%	42.15%	39.88%	38.51%
	D.1	Common Equity Tier 1 Capital ratio (1)	42.54%	40.89%	40.20%	39.44%	38.51%	36.54%	35.40%
CAPITAL RATIOS (%)	D.2	Tier 1 Capital ratio (2)	42.54%	40.89%	40.20%	39.44%	38.51%	36.54%	35.40%
Fully loaded	D.3	Total Capital ratio (3)	46.72%	44.75%	43.85%	42.89%	42.14%	39.87%	38.51%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	0	0	0	0	0	0	0
	F	(cumulative conversions) (4) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into		,			0	0	0
	F.1	Common Equity Tier 1 or are written down upon a trigger event (5) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	155,423	155,423	155,423	155,423	155,423	155,423	155,423
	G.2	Total leverage ratio exposures (fully loaded)	155,302	155,302	155,302	155,302	155,302	155,302	155,302
	G.3	Leverage ratio (transitional)	11.80%	11.67%	11.55%	11.42%	11.66%	11.51%	11.36%
	G.4	Leverage ratio (fully loaded)	11.73%	11.63%	11.53%	11.43%	11.61%	11.49%	11.37%
(1) 5 11 11 10574 2 1 1		.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]						570	

^{11.63% 11.63% 11.64% 11}



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

				31/12/	2015			
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial	
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing	
(mln EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	48,343	0	172	172	0	0	0	
Central banks	3	0	0	0	0	0	0	
General governments	26,570	0	172	172	0	0	0	
Credit institutions	12,364	0	0	0	0	0	0	
Other financial corporations	7,462	0	0	0	0	0	0	
Non-financial corporations	1,944	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	86,698	8	472	471	1,787	157	15	
Central banks	751	0	0	0	0	0	0	
General governments	32,650	0	10	10	0	5	0	
Credit institutions	31,524	0	0	0	0	0	0	
Other financial corporations	542	0	2	2	45	1	0	
Non-financial corporations	14,947	3	356	356	1,223 123		13	
Households	6,284	5	105	104	518	28	2	
DEBT INSTRUMENTS other than HFT	135,042	8	644	643	13 1,787 157		15	
OFF-BALANCE SHEET EXPOSURES	19,227		14	14	0	0		

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



2016 EU-wide Stress Test

Information on forborne exposures¹ NRW.BANK

			31/12/2015		
	Gross carrying am with forbearance i		Accumulated impairn changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	259	151	47	47	5
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	1	1	0
Non-financial corporations	142	104	37	37	5
Households	117	46	46 9 9		0
DEBT INSTRUMENTS other than HFT	259	151	151 47 47		5
Loan commitments given	0	0	0	0	0

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30