Results of the 2011 EBA EU-wide stress test: Summary (1-3)

Name of the bank: DZ BANK AG

million EUR, %
2.398
-1.097
88.689
7.299
8,2%
-

Outcomes of the adverse scenario at 31 December 2012, excluding all mitigating actions	0/
taken in 2011	%
Core Tier 1 Capital ratio	5,9%

Outcomes of the adverse scenario at 31 December 2012, including recognised mitigating measures as of 30 April 2011	million EUR, %
2 yr cumulative operating profit before impairments	2.677
2 yr cumulative impairment losses on financial and non-financial assets in the banking book	-2.293
2 yr cumulative losses from the stress in the trading book	-488
of which valuation losses due to sovereign shock	-110
Risk weighted assets	124.052
Core Tier 1 Capital	8.601
Core Tier 1 Capital ratio (%)	6,9%
Additional capital needed to reach a 5 % Core Tier 1 capital benchmark	
Effects from the recognised mitigating measures put in place until 30 April 2011 (5)	
Equity raisings announced and fully committed between 31 December 2010 and 30 April 2011 (CT1 million EUR)	1.240
Effect of government support publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital ratio (percentage points of CT1 ratio)	
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital ratio (percentage points of CT1 ratio)	

Additional taken or planned mitigating measures	percentage points contributing to capital ratio
Use of provisions and/or other reserves (including release of countercyclical provisions)	
Divestments and other management actions taken by 30 April 2011	
Other disinvestments and restructuring measures, including also future mandatory restructuring	
not yet approved with the EU Commission under the EU State Aid rules	
Future planned issuances of common equity instruments (private issuances)	
Future planned government subscriptions of capital instruments (including hybrids)	
Other (existing and future) instruments recognised as appropriate back-stop measures by	
national supervisory authorities	
Supervisory recognised capital ratio after all current and future mitigating actions as of 31	
December 2012, % ⁽⁶⁾	6,9%

Notes

- (1) The stress test was carried using the EBA common methodology, which includes a static balance sheet assumption and incorporates regulatory transitional floors, where binding (see http://www.eba.europa.eu/EU-wide-stress-testing/2011.aspx for the details on the EBA methodology).
- (2) All capital elements and ratios are presented in accordance with the EBA definition of Core Tier 1 capital set up for the purposes of the EU-wide stress test, and therefore may differ from the definitions used by national supervisory authorities and/or reported by institutions in public disclosures.
- (3) Neither baseline scenario nor the adverse scenario and results of the stress test should in any way be construed as a bank's forecast or directly compared to bank's other published information.
- (4) Full static balance sheet assumption excluding any mitigating management actions, mandatory restructuring or capital raisings post 31 December 2010 (all government support measures and capital raisings fully paid in before 31 December 2010 are included).
- (5) Effects of capital raisings, government support and mandatory restructuring plans publicly announced and fully committed in period from 31 December 2010 to 30 April 2011, which are incorporated in the Core Tier 1 capital ratio reported as the outcome of the stress test.
- (6) The supervisory recognised capital ratio computed on the basis of additional mitigating measures presented in this section. The ratio is based primarily on the EBA definition, but may include other mitigating measures not recognised by the EBA methodology as having impacts in the Core Tier 1 capital, but which are considered by the national supervisory authorities as appropriate mitigating measures for the stressed conditions. Where applicable, such measures are explained in the additional announcements issued by banks/national supervisory authorities. Details of all mitigating measures are presented in the worksheet "3 Mitigating measures).

All in million EUR, or %

A. Results of the stress test based on the full static balance sheet assumption without any mitigating actions, mandatory restructuring or capital raisings post 31 December 2010 (all government support measures fully paid in before 31 December 2010 are included)

		Baseline scenario		Adverse	scenario
Capital adequacy	2010	2011	2012	2011	2012
Risk weighted assets (full static balance sheet assumption)	88.689	96.386	100.924	108.230	124.052
Common equity according to EBA definition	7.299	7.822	8.304	7.350	7.361
of which ordinary shares subscribed by government					
Other existing subscribed government capital (before 31 December					
2010)					
Core Tier 1 capital (full static balance sheet assumption)	7.299	7.822	8.304	7.350	7.361
Core Tier 1 capital ratio (%)	8,2%	8,1%	8,2%	6,8%	5,9%

B. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 31 December 2010

		Baseline scenario		Adverse	scenario
Capital adequacy	2010	2011	2012	2011	2012
Risk weighted assets (full static balance sheet assumption)	88.689	96.386	100.924	108.230	124.052
Effect of mandatory restructuring plans, publicly announced and fully					
committed before 31 December 2010 on RWA (+/-)					
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	88.689	96.386	100.924	108.230	124.052
Core Tier 1 Capital (full static balance sheet assumption)	7.299	7.822	8.304	7.350	7.361
Effect of mandatory restructuring plans, publicly announced and fully committed before 31 December 2010 on Core Tier 1 capital (+/-)					
Core Tier 1 capital after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	7.299	7.822	8.304	7.350	7.361
Core Tier 1 capital ratio (%)	8,2%	8,1%	8,2%	6,8%	5,9%

C. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 30 April 2011

		Baseline	Baseline scenario		scenario
Capital adequacy	2010	2011	2012	2011	2012
Distriction of the state of the					
Risk weighted assets after the effects of mandatory restructuring plans	00.000	00.000	400.004	400 000	404.050
publicly announced and fully committed before 31 December 2010	88.689	96.386	100.924	108.230	124.052
Effect of mandatory restructuring plans, publicly announced and fully					
committed in period from 31 December 2010 to 30 April 2011 on					
RWA (+/-) Risk weighted assets after the effects of mandatory restructuring plans					
		00.000	400.004	400.000	404.050
publicly announced and fully committed before 30 April 2011		96.386	100.924	108.230	124.052
of which RWA in banking book of which RWA in trading book		79.633	83.767	90.495	105.009
		10.765 8.488	11.169 12.170	11.747 18.363	13.055 30.393
RWA on securitisation positions (banking and trading book) Total assets after the effects of mandatory restructuring plans publicly		0.400	12.170	18.303	30.393
announced and fully committed and equity raised and fully committed by					
30 April 2011	323.578	323.578	323.578	323.578	323.578
Core Tier 1 capital after the effects of mandatory restructuring plans	323.378	323.378	323.578	323.378	323.576
publicly announced and fully committed before 31 December 2010	7.299	7.822	8.304	7.350	7.361
. ,	7.299	1.022	1.240	1.240	1.240
Equity raised between 31 December 2010 and 30 April 2011 Equity raisings fully committed (but not paid in) between 31		1.240	1.240	1.240	1.240
December 2010 and 30 April 2011					
Effect of government support publicly announced and fully					
committed in period from 31 December 2010 to 30 April 2011 on					
Core Tier 1 capital (+/-)					
Effect of mandatory restructuring plans, publicly announced and fully					
committed in period from 31 December 2010 to 30 April 2011 on					
Core Tier 1 capital (+/-)					
Core Tier 1 capital (14/-) Core Tier 1 capital after government support, capital raisings and effects					
of restructuring plans fully committed by 30 April 2011		9.062	9.544	8.590	8.601
Tier 1 capital after government support, capital raisings and effects of		0.002	0.011	0.000	0.001
restructuring plans fully committed by 30 April 2011		11.587	12.069	11.087	11.098
Total regulatory capital after government support, capital raisings and					500
effects of restructuring plans fully committed by 30 April 2011		12.124	12.631	11.777	11.876
Core Tier 1 capital ratio (%)	8,2%				6,9%
Additional capital needed to reach a 5% Core Tier 1 capital	,	,		, , , , ,	
benchmark					

		Baseline se	cenario	Adverse scenario	
Profit and losses	2010	2011	2012	2011	2012
Net interest income	2.470	2.389	2.382	2.362	2.385
Trading income	1.015	196	196	30	30
of which trading losses from stress scenarios		-78	-78	-244	-244
of which valuation losses due to sovereign shock	_	·		-55	-55
Other operating income (5)	279	301	303	300	302
Operating profit before impairments	2.398	1.520	1.515	1.326	1.351
Impairments on financial and non-financial assets in the banking					
book ⁽⁶⁾	-1.097	-731	-629	-1.180	-1.113
Operating profit after impairments and other losses from the stress	1.301	789	886	146	238
Other income (5,6)	19	19	19	19	19
Net profit after tax (7)	941	626	714	9	96
of which carried over to capital (retained earnings)	795	480	568	8	81
of which distributed as dividends	146	146	146	1	15

		Baseline se	cenario	Adverse scenario	
Additional information	2010	2011	2012	2011	2012
Deferred Tax Assets (8)	289	355	355	355	355
Stock of provisions (9)	2.997	3.618	4.194	3.965	4.948
of which stock of provisions for non-defaulted assets	559	610	618	778	974
of which Sovereigns (10)	0	0	1	88	176
of which Institutions (10)	46	53	55	91	132
of which Corporate (excluding Commercial real estate)	165	184	199	200	242
of which Retail (excluding Commercial real estate)	168	192	183	207	212
of which Commercial real estate (11)	181	181	181	192	212
of which stock of provisions for defaulted assets	2.438	3.008	3.576	3.187	3.974
of which Corporate (excluding Commercial real estate)	1.297	1.588	1.856	1.681	2.055
of which Retail (excluding commercial real estate)	628	807	1.009	848	1.096
of which Commercial real estate	86	119	151	143	214
Coverage ratio (%) (12)					
Corporate (excluding Commercial real estate)	50,6%	33,7%	28,2%	33,0%	27,7%
Retail (excluding Commercial real estate)	81,6%	65,9%	61,8%	67,2%	63,9%
Commercial real estate	25,6%	25,9%	26,0%	29,5%	32,1%
Loss rates (%) (13)					
Corporate (excluding Commercial real estate)	0,4%	0,6%	0,6%	0,8%	0,8%
Retail (excluding Commercial real estate)	0,2%	0,5%	0,4%	0,6%	0,6%
Commercial real estate	0,3%	0,2%	0,2%	0,4%	0,5%
Funding cost (bps)	244			295	339

D. Other mitigating measures (see Mitigating measures worksheet for details), million EUR (14)

All effects as compared to regulatory aggregates as reported in Section	Baseline scenario Adverse s		scenario	
C	2011	2012	2011	2012
A) Use of provisions and/or other reserves (including release of				
countercyclical provisions), capital ratio effect (6)				
B) Divestments and other management actions taken by 30 April 2011,				
RWA effect (+/-)				
B1) Divestments and other business decisions taken by 30 April 2011,				
capital ratio effect (+/-)				
C) Other disinvestments and restructuring measures, including also				
future mandatory restructuring not yet approved with the EU				
Commission under the EU State Aid rules, RWA effect (+/-)				
C1) Other disinvestments and restructuring measures, including also				
future mandatory restructuring not yet approved with the EU				
Commission under the EU State Aid rules, capital ratio effect (+/-)				
D) Future planned issuances of common equity instruments (private				
issuances), capital ratio effect				
E) Future planned government subscriptions of capital instruments				
(including hybrids), capital ratio effect				
F) Other (existing and future) instruments recognised as appropriate				
back-stop measures by national supervisory authorities, RWA effect (+/-				
F1) Other (existing and future) instruments recognised as appropriate				
back-stop measures by national supervisory authorities, capital ratio				
effect (+/-)				
Risk weighted assets after other mitigating measures (B+C+F)	96.386	100.924	108.230	124.052
Capital after other mitigating measures (A+B1+C1+D+E+F1)	9.062	9.544	8.590	8.601
Supervisory recognised capital ratio (%)(15)	9,4%	9,5%	7,9%	6,9%

- (1) The stress test was carried using the EBA common methodology, which includes a static balance sheet assumption (see http://www.eba.europa.eu/EU-widestress-testing/2011.aspx for the details on the EBA methodology).
- (2) All capital elements and ratios are presented in accordance with the EBA definition of Core Tier 1 capital set up for the purposes of the EU-wide stress test, and therefore may differ from the definitions used by national supervisory authorities and/or reported by institutions in public disclosures.
- (3) Neither baseline scenario nor the adverse scenario and results of the stress test should in any way be construed as a bank's forecast or directly compared to
- (4) Regulatory transitional floors are applied where binding. RWA for credit risk have been calculated in accordance with the EBA methodology assuming an additional floor imposed at a level of RWA, before regulatory transitional floors, for December 2010 for both IRB and STA portfolios.
- (5) Banks are required to provide explanations of what "Other operating income" and "Other income" constitutes for.
- The "Other operating income" includes current income and income from profit-pooling, profit-transfer or partial-transfer agreements, a part of other gains and losses on valuation of financial instruments and a part of the other net operating income. The "Other income" includes the income from using the equity method for interests in joint ventures and in associates and a part of the other net operating income
- (6) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D as other mitigating measures.
- (7) Net profit includes profit attributable to minority interests
- (8) Deferred tax assets as referred to in paragraph 69 of BCBS publication dated December 2010: "Basel 3 a global regulatory framework for more resilient banks and banking systems".
- (9) Stock of provisions includes collective and specific provisions as well as countercyclical provisions, in the jurisdictions, where required by the national legislation.
- (10) Provisions for non-defaulted exposures to sovereigns and financial institutions have been computed taking into account benchmark risk parameters (PDs and LGDs) provided by the EBA and referring to external credit ratings and assuming hypothetical scenario of rating agency downgrades of sovereigns.
- (11) For definition of commercial real estate please refer to footnote (5) in the worksheet "4 EADs".
- (12) Coverage ratio = stock of provisions on defaulted assets / stock of defaulted assets expressed in EAD for the specific portfolio.
- (13) Loss rate = total impairment flow (specific and collective impairment flow) for a year / total EAD for the specific portfolio (including defaulted and nondefaulted assets but excluding securitisation and counterparty credit risk exposures).
- (14) All elements are be reported net of tax effects.
 (15) The supervisory recognised capital ratio computed on the basis of additional mitigating measures presented in this section. The ratio is based primarily on the EBA definition, but may include other mitigating measures not recognised by the EBA methodology as having impacts in the Core Tier 1 capital, but which are considered by the national supervisory authorities as appropriate mitigating measures for the stressed conditions. Where applicable, such measures are explained in the additional announcements issued by banks/national supervisory authorities. Details of all mitigating measures are presented in the worksheet "3 -Mitigating measures).

Results of the 2011 EBA EU-wide stress test: Composition of capital as of 31 December 2010

Name of the bank: DZ BANK AG

Million EUR		Decem	ber 2010	
A Common equity before deductions (Original own funds without hybrid instruments and government support measures other than originary shares (O' which: (+) eliable capital and reserves (O' which: (+) eliable capital and reserves (D' which: (+) eliable capital and reserves (D' which: (+) eliable capital and reserves (D' which: (+) adjustment to valuation differences in other AFS assets (0') O' which: (+) adjustment to valuation differences in other AFS assets (0') D' which: (+) adjustment to valuation differences in other AFS assets (0') D' which: (+) adjustment to valuation differences in other AFS assets (0') D' which: (+) adjustment to valuation differences in other AFS assets (0') D' which: (-) deductions of participations and subordinated claims 180 O' which: (-) deductions of participations and subordinated claims 180 O' which: (-) deductions of participations and subordinated claims 180 O' which: (-) liRB provision shortfall and IRB equity expected loss amounts (before tax) 180 O' which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 180 O' which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 180 O' which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 180 O' which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 2 0,0% 2 0,0% 2 0,0% 2 0,0% 3 2,0% 3 2,0% 4 2 0,0% 4 2 0,0% 4 3 defined by Article 57 (0) of Directive 2006/48/EC (COREP line 1.3.8 included in Intel 1.3.11' (1.3.1' Intel 1.3.1' Intel 1	Situation at December 2010			References to COREP reporting
and government support measures other than ordinary shares) (+) Of Which: (-) intendibles assets (including goodwill) Of Which: (-) adjustment to valuation differences in other AFS assets (including goodwill) Of Which: (-) adjustment to valuation differences in other AFS assets (including goodwill) Of Which: (-) adjustment to valuation differences in other AFS assets (including goodwill) Of Which: (-) deductions of participations and subordinated claims	A) Common equity before deductions (Original own funds without hybrid instruments			COREP CA 1.1 - hybrid instruments and government support measures other than
Of which: (-) eligible capital and reserves Of which: (-) intangibles assests (including goodwill) Of which: (-/+) adjustment to valuation differences in other AFS assets (1) Of which: (-/+) adjustment to valuation differences in other AFS assets (1) Pound intangibles assests (including goodwill) Of which: (-/+) adjustment to valuation differences in other AFS assets (1) Pound intangibles assests (1) Pound intangibles (1) Po	, , , , , , , , , , , , , , , , , , ,	8.565	9,7%	
Of which: (+) adjustment to valuation differences in other AFS assets (1) B) Beductions from common equity (Elements deducted from original own funds) (-) Of which: (-) deductions of participations and subordinated claims Of which: (-) deductions of participations and subordinated claims Of which: (-) securitisation exposures not included in RWA Of which: (-) securitisation exposures not included in RWA Of which: (-) securitisation exposures not included in RWA Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) Of which: originary shares subscribed by government Of which: origina		2.214	2,5%	COREP CA 1.1.1 + COREP line 1.1.2.1
B) Deductions from common equity (Elements deducted from original own funds) (*) Of which: (*) deductions of participations and subordinated claims 1-180 Of which: (*) deductions of participations and subordinated claims 1-180 Of which: (*) deductions of participations and subordinated claims 1-180 Of which: (*) deductions of participations and subordinated claims 1-180 Of which: (*) securitisation exposures not included in RWA Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before t	Of which: (-) intangibles assets (including goodwill)	-265	-0,3%	Net amount included in T1 own funds (COREP line 1.1.5.1)
B) Deductions from common equity (Elements deducted from original own funds) (*) Of which: (*) deductions of participations and subordinated claims 1-180 Of which: (*) deductions of participations and subordinated claims 1-180 Of which: (*) deductions of participations and subordinated claims 1-180 Of which: (*) deductions of participations and subordinated claims 1-180 Of which: (*) securitisation exposures not included in RWA Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before tax) 1-20 Of which: (*) IRB provision shortfall and IRB equity expected loss amounts (before t	Of which: (-/+) adjustment to valuation differences in other AFS assets (1)			Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
Of which: (-) deductions of participations and subordinated claims -180 -0.2% and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.11:) Of which: (-) securitisation exposures not included in RWA -1.076 -1.2% -1	B) Deductions from common equity (Elements deducted from original own funds) (-)	-1.266	-1,4%	COREP CA 1.3.T1* (negative amount)
Inc 1 3.T1* Of which: (-) securitisation exposures not included in RWA 1.076 1.2% COREP line 1.3.7 included in line 1.3.T1* Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 2 0.0% As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1* Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 2 0.0% As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1* Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 2 0.0% As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1* Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 2 0.0% As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1* Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 2 0.0% As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.51* Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 2 0.0% Core IRB (and proving states subscribed by government				Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC
Of which: (-) securitisation exposures not included in RWA Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 7.299 8.2% 1.3.T1') Occommon equity (A+B) Of which: (-) Reprovision shortfall and IRB equity expected loss amounts (before tax) 7.299 8.2% Common equity shares subscribed by government D) Other Existing government support measures (Of which: (-) deductions of participations and subordinated claims	-180	-0,2%	and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax) 2				line 1.3.T1*)
Of which: () IRB provision shortfall and IRB equity expected loss amounts (before tax) 7.29 8,2% Of which: ordinary shares subscribed by government D) Other Existing government support measures (+) E) Core Tier 1 including existing government support measures (c+D) F) Hybrid instruments not subscribed by government 2.540 E) Hybrid instruments not subscribed by government 2.540 E) Core Tier 1 including government support measures (-PD) F) Hybrid instruments not subscribed by government 2.540 E) Core Tier 1 including government support measures (-RWA*5%) Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2****Of to 1.1.2.2****Of to 1.1.2.2****Of to 1.1.2.2****Of to 1.1.2.2****Of to 1.1.2.2****Of to 1.1.2.2***Of to	Of which: (-) securitisation exposures not included in RWA	-1.076	-1,2%	
Of which: (-) like provisions infortial and like equity expected loss amounts (before tax) 7.299 8,2% Paid up ordinary shares subscribed by government Difference from benchmark capital threshold (CT1.5%) 2,865 3,2% Common equity + Existing government support measures included in T1 other than ordinary shares Difference from benchmark capital threshold (CT1.5%) 2,865 3,2% Core tier 1 including government support measures - (RWA*5%) F) Hybrid instruments not subscribed by government 2,540 2,9% 11,1,2°*** 105 + COREP line 1.1.5.2a (negative amount)) not subscribed by government Tier 1 Capital (E+F) (Total original own funds for general solvency purposes) 1,807 1,2,9** 1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1			0.0%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in
Of which: ordinary shares subscribed by government D) Other Existing government support measures (+) E) Core Tier 1 including existing government support measures (C+D) 7.299 8.2% Common equity + Existing government support measures included in T1 other than ordinary shares Difference from benchmark capital threshold (CT1 5%) 2.865 3.2% Core tier 1 including government support measures - (RWA*5%) Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from funds subscribed by government 2.540 2.9% 1.1.2.2****Other 1.1.2.2****Other 1.1.2.2***Other 1.1.2.2**		-2	· · · · · · · · · · · · · · · · · · ·	1.3.T1*)
D) Other Existing government support measures (+) E) Core Tier 1 including existing government support measures (C+D) 7.299 8,2% Common equity + Existing government support measures included in T1 other than ordinary shares Core Tier 1 including government support measures - (RWA*5%) Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government Tier 1 Capital (E+F) (Total original own funds for general solvency purposes) Tier 2 Capital (Total additional own funds for general solvency purposes) Tier 3 Capital (Total additional own funds for general solvency purposes) Total Capital (Total own funds for solvency purposes) Total Capital (Total own funds for solvency purposes) Total Capital (Total own funds for solvency purposes) 11.646 13.1% COREP CA 1.5 COREP CA 1.6 COREP CA 1.6 COREP CA 1.6 Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of forginal own funds Deferred tax assets (a) Minority interests (excluding hybrid instruments) (a) Solvent (a) Solvent (b) Solvent (b) Solvent (c)		7.299	8,2%	
E) Core Tier 1 including existing government support measures (C+D) 7.299 8.2% Common equity + Existing government support measures included in T1 other than ordinary shares Core tier 1 including government support measures - (RWA*5%) Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.				Paid up ordinary shares subscribed by government
Difference from benchmark capital threshold (CT1 5%) Difference from benchmark capital threshold (CT1	D) Other Existing government support measures (+)			
Difference from benchmark capital threshold (CT1 5%) 2.865 3.2% Core tier 1 including government support measures - (RWA*5%) Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government support measures - (RWA*5%) Fier 1 Capital (E+F) (Total original own funds for general solvency purposes) 9.839 11.1% COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount) Tier 2 Capital (Total additional own funds specific to cover market risks) COREP CA 1.5 COREP CA 1.6 Total Original own funds of severy purposes) Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions not deducted for the computation of original own funds Amount of securitisation exposures not included in RWA and not deducted for the computation of original own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) 875 1,0% Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC 2006/48/EC	E) Core Tier 1 including existing government support measures (C+D)	7.299	8 2%	
Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2**	, , , ,		· · · · · · · · · · · · · · · · · · ·	
F) Hybrid instruments not subscribed by government 2.540 2.9% 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by qovernment Tier 1 Capital (E+F) (Total original own funds for general solvency purposes) 1.807 2.9% COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount) Tier 3 Capital (Total additional own funds for general solvency purposes) 1.807 2.0% COREP CA 1.5 COREP CA 1.6 COREP CA 1.6 Total Capital (Total own funds for solvency purposes) 11.646 13.1% COREP CA 1.6 Total Original own funds for solvency purposes) Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions not deducted for the computation of core tier 1 but deducted for the computation of total own funds Amount of securitisation exposures not included in RWA and not deducted for the computation of total own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) 1.0% 1.0% 1.1,2% COREP CA 1.1 + COREP CA 1.3.T1* (negative amount) COREP CA 1.3 + COREP CA 1.4 + COREP CA 1.3 + COREP CA 1.5 + CORE	Difference from benchmark capital threshold (CT1 5%)	2.865	3,2%	
Subscribed by government Subscribed by government	L			
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes) 1.807 2.0% COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount) COREP CA 1.5 COREP CA 1.5 COREP CA 1.5 COREP CA 1.6 Total Capital (Total additional own funds specific to cover market risks) Total Capital (Total own funds for solvency purposes) Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions not deducted for the computation of total own funds Amount of securitisation exposures not included in RWA and not deducted for the computation of core tier 1 but deducted for the computation of total own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) SOREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount) COREP CA 1.5 COREP CA 1.5 COREP CA 1.6 Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of original own funds 1.076 1.2% Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds As referred to in paragraph 69 of BCBS publication dated December 2010 : "Basel 3 – a global regulatory framework for more resilient banks and banking systems" Minority interests (excluding hybrid instruments) (2)	F) Hybrid instruments not subscribed by government	2.540	2,9%	
Tier 2 Capital (Total additional own funds for general solvency purposes) Tier 3 Capital (Total additional own funds specific to cover market risks) Total Capital (Total own funds for solvency purposes) Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions not deducted for the computation of core tier 1 but deducted for the computation of securitisation exposures not included in RWA and not deducted for the computation of core tier 1 but deducted for the computation of total own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) Total additional own funds (COREP CA 1.5 COREP CA 1.5 COREP CA 1.5 COREP CA 1.6 COREP CA 1.6 Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of original own funds 1.076 1.076 1.2% Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds As referred to in paragraph 69 of BCBS publication dated December 2010: "Basel 3 — a global regulatory framework for more resilient banks and banking systems" Minority interests (excluding hybrid instruments) (2)				
Tier 3 Capital (Total additional own funds specific to cover market risks) Total Capital (Total own funds for solvency purposes) Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions not deducted for the computation of core tier 1 but deducted for the computation of securitisation exposures not included in RWA and not deducted for the computation of core tier 1 but deducted for the computation of total own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) COREP CA 1.6 Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of original own funds 1.076 1.2% Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of original own funds 1.076 1.2%			, . , .	
Total Capital (Total own funds for solvency purposes) Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions not deducted for the computation of core tier 1 but deducted for the computation of securitisation exposures not included in RWA and not deducted for the computation of core tier 1 but deducted for the computation of total own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of riginal own funds 1.076 1.2% Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds 1.076 1.2% As referred to in paragraph 69 of BCBS publication dated December 2010: "Basel 3 — a global regulatory framework for more resilient banks and banking systems" Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC		1.807	2,0%	
Memorandum items Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions not deducted for the computation of core tier 1 but deducted for the computation of securifisation exposures not included in RWA and not deducted for the computation of core tier 1 but deducted for the computation of total own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of original own funds 1.076 1,2% Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds 289 0,3% As referred to in paragraph 69 of BCBS publication dated December 2010: "Basel 3 – a global regulatory framework for more resilient banks and banking systems" Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC		44.040	40.40/	
Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions not deducted for the computation of core tier 1 but deducted for the computation of total own funds Amount of securitisation exposures not included in RWA and not deducted for the computation of core tier 1 but deducted for the computation of total own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of original own funds 1.076 1.0		11.646	13,1%	COREF CA I
institutions not deducted for the computation of core tier 1 but deducted for the computation of total own funds Amount of securitisation exposures not included in RWA and not deducted for the computation of core tier 1 but deducted for the computation of total own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds 1.076				
total own funds Amount of securitisation exposures not included in RWA and not deducted for the computation of original own funds 1.076 1.2% Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds As referred to in paragraph 69 of BCBS publication dated December 2010 : "Basel 3 — a global regulatory framework for more resilient banks and banking systems" Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC		180	0.2%	Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC
Amount of securitisation exposures not included in RWA and <u>not deducted for the computation</u> of core tier 1 but deducted for the computation of total own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds As referred to in paragraph 69 of BCBS publication dated December 2010: "Basel 3 - a global regulatory framework for more resilient banks and banking systems" Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC		100	0,2 /0	not deducted for the computation of original own funds
of core tier 1 but deducted for the computation of total own funds Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) the computation of original own funds As referred to in paragraph 69 of BCBS publication dated December 2010: "Basel 3 - a global regulatory framework for more resilient banks and banking systems" Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC	Amount of securitisation exposures not included in RWA and not deducted for the computation			Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for
Deferred tax assets (2) Minority interests (excluding hybrid instruments) (2) 289 0,3% As referred to in paragraph 69 of BCBS publication dated December 2010 : "Basel 3 — a global regulatory framework for more resilient banks and banking systems" Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC		1.076	1,2%	
Minority interests (excluding hybrid instruments) (2) 875 - a global regulatory framework for more resilient banks and banking systems" Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC				As referred to in paragraph 69 of BCRS publication dated December 2010 - "Rasel 3
Minority interests (excluding hybrid instruments) (2) 875 1,0% Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC	Deferred tax assets ⁽⁴⁾	289	0,3%	
Minority interests (excluding hybrid instruments) 17 2006/48/EC	(9)			
	Minority interests (excluding hybrid instruments) (2)	875	1,0%	
	Valuation differences eligible as original own funds (-/+) (3)			

Notes and definitions

- (1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.
- (2) According to the Basel 3 framework specific rules apply for the treatment of these items under the Basel 3 framework, no full deduction is required for the computation of common equity.
- (3) This item represents the impact in original own funds of valuation differences arising from the application of fair value measurement to certain financial instruments (AFS/FVO) and property assets after the application of prudential filters.

Results of the 2011 EBA EU-wide stress test: Overview of mitigating measures (1-2)

Name of the bank: DZ BANK AG

Use of countercyclical provisions, divestments and other management actions

Please fill in the table using a separate row for each measure	Narrative description	Date of completion (actual or planned for future issuances)	Capital / P&L impact (in million EUR)	RWA impact (in million EUR)	Capital ratio impact (as of 31 December 2012) %
A) Use of provisions and/or other reserves (including release of countercyclical	provisions), ⁽³⁾				
B) Divestments and other management actions taken by 30 April 2011					
1)					
2)					
C) Other disinvestments and restructuring measures, including also future n	nandatory restructuring not yet approved with the EU Commission under the EU State Aid rules				
1)					
2)					

Future capital raisings and other back stop measures

	Date of issuance	of issuance		Loss absorbency	Flexibility of			Conversion clause (where appropriate)			
Please fill in the table using a separate row for each measure	(actual or planned for future issuances, dd/mm/yy)	Amount	Maturity	in going concern	payments (capacity to	(Undated and without incentive to	Nature of conversion	Date of conversion	Triggers	Conversion in common equity	
, reads in it sie table dung a separate reu for each mediate		(in million EUR)	(dated/ undated) ⁽⁴⁾	(Yes/No)	(Yes/No)	(Yes/No)	(mandatory/ discretionary)	(at any time/from a specific date: dd/mm/yy)	(description of the triggers)	(Yes/No)	
D) Future planned issuances of common equity instruments (private issuance)	D) Future planned issuances of common equity instruments (private issuances)										
E) Future planned government subscriptions of capital instruments (including	na hybrids)										
Denomination of the instrument	ig ilybrido)										
2)											
F) Other (existing and future) instruments recognised as back stop measure	s by national super	visory authori	ties (including	hybrids)		1		1			
1) Denomination of the instrument											
2)											
									l		

- (1) The order of the measures follows the order of mitigating measures reported in the Section D of the worksheet "1 Aggregate information".
- (3) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D of the worksheet "1- Aggregate information" as other mitigating measures and explained in this worksheet. (4) If dated please insert the maturity date (dd/mm/yy) otherwise specify undated.

Name of the bank: DZ BANK AG

All values in million EUR, or %

	Non-defaulted exposures											
		Corporate	Retail (excluding		eal estate)	eu exposures			Commerc	cial Real Estate	Defaulted exposures	
	Institutions (excluding commercial real estate)		of which R mortg		of which Revolving	of which SME	of which other		Loan to Value (LTV) ratio (%) ⁽⁶⁾	(excluding sovereign)	Total exposures ⁽⁷⁾	
Austria	2.419	224	17	8	49			9	1	18	1	3.807
Belgium			0									
Bulgaria			0									
Cyprus			0									
Czech Republic			0									
Denmark			0									
Estonia			0									
Finland			0									
France	4.482	1.156	37	27	44			10	786	24	24	7.022
Germany	100.099	24.292	47.542	33.499	47			14.043	9.999	50	3.301	212.209
Greece	32	776	0								68	2.088
Hungary			0									
Iceland			0									
Ireland	1.413	425	1	1	68			0	6	72		1.898
Italy	2.568	222	2					2		116		5.605
Latvia			0					_	_			
Liechtenstein			0									
Lithuania			0									
Luxembourg	659	1.016	1					1	557	66	27	2.351
Malta			0							-		
Netherlands	1.964	1.667	9	4	43			5				4.079
Norway	884	1.777	1	1	43			0			139	2.865
Poland	00.		0					Ŭ	, i		.00	
Portugal			0									
Romania			0									
Slovakia			0									
Slovenia			0				 			 		
Spain	3.201	356		87	59		1	4	14		2	7.834
Sweden	5.201	330	9	01			1	9				7.004
United Kingdom	4.375	1.767	3	2	57		+	1		 	245	7.111
United States	3.886	6.409	7	3	49		1	4	1.238			12,474
Japan	3.000	0.403	0	3	43		†	-	1.230	31	321	12.474
Other non EEA non			U U				+			1		
Emerging countries			0									
Asia	502	2.999	3	3	58		+			 	37	3.032
Middle and South	302	2.555	3	3	30		†			 	37	3.032
America	24	4.153	3					3			21	4.284
Eastern Europe non	24	4.153	3				+	3		-	21	4.204
EEA			0									
Others	9.352	6.660	283	55	50		1	228	1.311	107	659	37.766
Total	135.860	53.897	48.009	33.690	51		0			52		
1044	133.000	55.697	46.009	33.090	31	,	יו ע	14.319	14.041	52	4.040	314.422

Notes and definitions

- (1) EAD Exposure at Default or exposure value in the meaning of the CRD.
- (2) The EAD reported here are based on the methodologies and portfolio breakdowns used in the 2011 EU-wide stress test, and hence may differ from the EAD reported by banks in their Pillar 3 disclosures, which can vary based on national regulation. For example, this would affect breakdown of EAD for real estate exposures and SME exposures.
- (3) Breakdown by country and macro area (e.g. Asia) when EAD >=5%. In any case coverage 100% of total EAD should be ensured (if exact mapping of some exposures to geographies is not possible, they should be allocated to the group "others").
- (4) The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm
- (5) Residential real estate property which is or will be occupied or let by the owner, or the beneficial owner in the case of personal investment companies, and commercial real estate property, that is, offices and other commercial premises, which are recognised as eliqible collateral in the meaning of the CRD, with the following criteria, which need to be met:
- (a) the value of the property does not materially depend upon the credit quality of the obligor. This requirement does not preclude situations where purely macro economic factors affect both the value of the property and the performance of the borrower; and
- (b) the risk of the borrower does not materially depend upon the performance of the underlying property or project, but rather on the underlying capacity of the borrower to repay the debt from other sources. As such, repayment of the facility does not materially depend on any cash flow generated by the underlying property serving as collateral.
- (6) Loan to value ratio ratio of EAD to the market value of real estate used as collateral for such exposures. Given the different methodologies applied to assessing the value, the bank is required to explain the computation of the ratio. In particular (a) whether collateral values is marked-to-market or any other valuation method is used, (b) whether the amount has been adjusted for principal repayments, and (c) how guarantees other than the underlying property are treated.

Definition of Loan to Value ratio used: Due to the different kinds of real estate businesses different methodologies based on regulatory requirements came into effect: (1) Retail mortgages: calculation according to German Pfandbrief Act/ Bausparkassen Act which define calculation of lending value as well as lending limits for retail mortgage business. For some IRB exposures overcollateralization is calculated on market value. (2) Commercial real estate: according to German regulatory requirements the lower of 50 per cent of market value or 60 per cent of mortgage lending value is used as value of the collateral. The maximum collateral is limited by mortgage. In each case the ratio is adjusted for principal repayments. Guarantees are considered by PD-substitution.

(7) Total exposures is the total EAD according to the CRD definition based on which the bank computes RWA for credit risk. Total exposures, in addition to the exposures broken down by regulatory portfolios in this table, include EAD for securitisation transactions, counterparty credit risk, sovereigns, guaranteed by sovereigns, public sector entities and central banks.

Name of the bank: DZ BANK AG

All values in million EUR

Country/Region Coun	turity		GROSS DIRECT LONG E		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)					
1		Country/Region					at fair value through	of which: Trading book (3)		
10	3M									
3Y 23 22 8 14 14 15 19 15 16 15 16 16 17 18 19 18 18 18 18 18 18	1Y 2Y									
197	3Y	Austria	23		22	8				
15Y		Austria				59				
Main			81	222		200		81		
Y	131		696	223	683	371	0	132		
Part			40					0		
33										
194						25				
157		Belgium								
Main	15Y		100	_	100	68	34	0		
2Y Sy Sy Sy Sy Sy Sy Sy S	3M			U		210	34			
2Y Sy Sy Sy Sy Sy Sy Sy S	1Y		0		0			0		
SY O O O O O O O O O	2Y									
107	3Y	Bulgaria	0							
15Y			0							
SM O O O O O O O O O	15Y		0		0			0		
Y				0		0	0			
2Y Cyprus	3M		0 7				7			
SY Cyprus	2Y						,			
10	3Y	Cynrus	0		0			0		
15Y		Оургао								
12										
Y				0		0	7			
2Y SY SY 10 19 37 0 0 10 19 37 0 0 10 10 10 10 10 10										
SY Czech Republic 40										
SY 100						19	37			
15Y	5Y	Czech Republic	1		1			1		
S9							15			
SM	15Y			0		19	52	3		
Y	3M						-			
3Y	1Y		5		5			5		
SY				-			-			
107		Denmark		-			-			
SO	10Y		7		7			7		
SM	15Y			_		^				
Y	3M			U		U	U			
2Y				<u> </u>			 			
SY CSUMB O O O O O O O O O	2Y		0		0			0		
107	3Y	Estonia		1			1			
15Y	10Y									
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		0			0		
Y				0		0	0			
2Y 0 0 0	3M			-			-			
3Y Finland 0 0 0 0 0 0 0 0 10 10 15 0 0 0 0 0 0 0 0 0	2Y		0	-	0		-	0		
SY	3Y	Finland	0		0			0		
15Y 0 0 0	5Y	i iindilu	0							
	10Y			 			 			
	151		0	0	0	0	0	0		

DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
Net position at fair values (Derivatives with positive fair alue + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
	323
	-84
	-11 -192
	-2
0	34
	-8
	22
	12
	76 57
0	159
	-1
	22
	-1
0	20
	20
0	20
	3
	6 40
	4
0	53
	-9
	-4
	-2
	3
0	3 -9
•	
	-10
	15
0	5
	6
0	-1
U	5

Residual Maturity	Country/Region		S EXPOSURES (accounting specific provisions)	NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)					
Residua	Country/Negion		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book (3)		
3M		0		0			0		
1Y 2Y		5 100		0 100		103	0		
3Y	France	88	2	88		80	11		
5Y 10Y	Tidiloc	299		299 139	176 76	51	98 14		
15Y		232 5		4			4		
		729	2	630	252	234	127		
3M 1Y		1.335 3.688	459 931	1.209 3.373	166 1.135	481 1.838	61 72		
2Y		2.636	679	2.541	741	481	869		
3Y 5Y	Germany	3.144 5.538	609	2.985 5.032	824 2.371	442	978 1.205		
10Y		4.064	820 1.686	3.644	256	634	582		
15Y		7.106 27.511	6.586 11.770	7.064 25.848	5.493	3.876	128 3.895		
3M		200	200	25.848	5.493	3.876	3.895		
1Y		107	200	107	92		0		
2Y		0		0	407	-	0		
3Y 5Y	Greece	163 0	<u> </u>	163 0	127		0		
10Y		136	1	136 125	62 67	22	0		
15Y		125 731	200	125 731	67 348	22	0		
3M		1		1			1		
1Y 2Y		26 0	+	26 0		25	1 0		
3Y	Hungary	11		11	10		1		
5Y	Hungary	11		11		7	4		
10Y 15Y		30 0		30		24	0		
		79	0	79	10	56	7		
3M 1Y		0 51		0 51		9	0 42		
2Y		0		0		9	0		
3Y	Iceland	0		0			0		
5Y 10Y		0		0			0		
15Y		0 51		0 51			0 42		
3M		51 0	0	51 0	0	9	42 0		
1Y		0		0			0		
2Y		51		51		48	0		
3Y 5Y	Ireland	0		0			0		
10Y		0		0			0		
15Y		0 51	0	0 51	0	48	0		
3M		3		3			3		
1Y		8		8	8		0		
2Y 3Y	lamb.	2 0		2	2		0		
5Y	Italy	313		313	190	133	0		
10Y 15Y		749 1 669		740 1.644	467 518	179 1.054	63		
		1.669 2.744	0	2.710	1.185	1.366	-22 44		
3M 1Y		0		0			0		
2Y		0		0			0		
3Y	Latvia	25	_	25		25	0		
5Y 10Y		0		0			0		
15Y		0 25	0	0 25	0	25	0		
3M		0	U	0	U	20	0		
1Y		0		0			0		
2Y 3Y		0	+	0			0		
5Y	Liechtenstein	0		0			0		
10Y		0		0			0		
15Y		0	0	0	0	0	0		
3M		0		0			0		
1Y 2Y		0 32	+	0 32	13	8	0 3		
3Y	Lithuania	0		0			0		
5Y 10Y		31 1	_	30 1	14	14	0		
15Y				0			0		
		0 64	0	63	27	22	4		
3M 1Y		0	+	0			0		
2Y		0		0			0		
21		0		0	1	1	0		
3Y	Luxembourg			^					
3Y 5Y 10Y	Luxembourg	0 0		0 0 0			0		

DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
Net position at fair values (Derivatives with positive fair slue + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
	-57 -5
	127
0	-2 63
-4	21
33 20	-1.076
-264	
311 446	-348 -362
-14	10
528	-1.755
	-82
	6
	140 -29
	-29
0	41
	-8 -12
	60
	-54 4
0	-1
	9
	-50
	-24
0	-65
	-152 -41
	-3
	55
0	47 -94
	-19 187 -2
	-2
0	166
	-48 3
	3 -2
	-1
0	-48
0	0
	26
	-6
0	-1 19

Residual Maturity	Country/Region	GROSS DIRECT LONG E value gross of spe		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)					
Residua	, ,		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book (3)		
3M		0		0			0		
1Y 2Y		0		0			0		
3Y	Malta	0		0			0		
5Y 10Y	William	0		0			0		
15Y		0		0			0		
		Ö	0	Ö	0	0	Ö		
3M 1Y		0 83		0 42			0 42		
1Y 2Y		0		0			0		
3Y 5Y	Netherlands	0 126		0 117	61		0 55		
10Y		0		0	- OI		0		
15Y		0 209	0	0 159	61	0	0 97		
3M		0	0	0	61	0	0		
1Y		0		0			0		
2Y 3Y		0	-	0		-	0		
5Y	Norway	1	<u> </u>	1	<u> </u>	<u> </u>	1		
10Y		0		0	1		0		
15Y		0	0	0	0	0	0		
3M		30		30		30	0		
1Y		11		11		10	1		
2Y 3Y	Poland	11	+	11		10	0		
5Y	Poland	37		37	34	5	2		
10Y 15Y		309		308	201	47	-1 0		
		402	0	397	235	102	3		
3M		181		181		80	101		
1Y 2Y		0		0			0		
2Y 3Y	Portugal	209		188		171	13		
5Y 10Y	Totagai	61 90	75	61 89	3	45	11		
15Y		473 1.014	200 275	473 992		167	0		
3M			275		3	463	136		
1Y		0 19		0 19			0 19		
2Y		0		0			0		
3Y 5Y	Romania	0		0			0		
10Y		0		0			Ö		
15Y		U					U		
		0	0	0	0	0	0		
3M		0 20	0	0 20	0	0	0 20		
3M 1Y		0 20 9 1	0	0 20 9 1	0	0	0 20 9 1		
1Y 2Y		0 20 9 1 0	0	0 20 9 1	0		0 20 9 1 0		
1Y 2Y 3Y 5Y	Slovakia	0 20 9 1 0 35	0	0 20 9 1 0 35	0	37	0 20 9 1 0 0		
1Y 2Y 3Y 5Y 10Y	Slovakia	0 20 9 1 0 35 0	0	0 20 9 1 0 35 0	0		0 20 9 1 0 0		
1Y 2Y 3Y 5Y	Slovakia	0 20 9 1 0 35	0	0 20 9 1 0 35	0		0 20 9 1 0 0		
1Y 2Y 3Y 5Y 10Y 15Y	Slovakia	0 20 9 1 0 35 0 0 0 45 6		0 20 9 1 0 35 0 0 0 45 6		37	0 20 9 1 0 0 0 0 0 0 10		
1Y 2Y 3Y 5Y 10Y 15Y	Slovakia	0 20 9 1 0 35 0 0 0		0 20 9 1 0 35 0 0 0		37	0 20 9 1 0 0 0 0 0		
1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y		0 20 9 1 0 35 0 0 0 45 6 0		0 20 9 1 0 35 0 0 0 0 45 6 0		37	0 20 9 1 0 0 0 0 0 0 10 11 0		
1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 5Y	Slovakia Slovenia	0 20 9 1 1 1 0 0 355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 20 9 1 1 0 35 0 0 0 45 6 0 0		37	0 20 9 1 1 0 0 0 0 0 10 11 0 0 0 0 0 0 0 0		
1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 5Y		0 20 20 1 1 1 0 0 35 0 0 0 0 0 0 0 1 1 1 1 1 2 23	0	0 20 9 1 1 0 0 35 0 0 0 0 0 45 6 6 0 0 0 0 1 1 6 6 23	0	37 37 5	0 20 9 1 1 0 0 0 0 0 0 0 10 10 1 1 1 1 1 1		
1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y		0 20 9 1 1 0 355 0 0 0 45 6 6 0 0 1 1 12 23 42		0 20 9 1 0 355 0 0 0 45 6 0 0 0 1 1 6 23 36 6		37 37 5	0 20 9 1 0 0 0 0 10 11 1 0 0 0 0 0 0 10 10 10		
1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y		0 20 9 1 1 0 0 35 0 0 0 0 0 0 0 0 0 0 1 1 1 1 2 23 42 72 72	0	0 20 9 1 1 0 0 355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 24 24 24	37 37 5	0 20 9 1 1 0 0 0 0 0 0 0 10 10 1 1 1 1 1 1		
1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 5Y 10Y 15Y 3M 1Y 2Y 2Y		0 20 20 9 1 1 0 0 355 0 0 0 0 0 0 0 0 0 0 1 1 1 2 23 42 72 283 483	0	0 20 9 1 1 0 0 355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 24 24 71	37 37 5 5 71 282 217	0 20 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 5Y 10Y 15Y 3M 11Y 2Y 3M 15Y		0 20 20 9 1 1 0 0 355 0 0 0 0 0 455 6 6 0 0 0 1 1 2 23 42 72 283 483 7777	0 0 186 145	0 20 20 3 4 1 0 0 35 6 0 0 0 0 0 4 5 6 6 0 0 0 1 6 6 23 36 47 281 480 767	0 24 24 24 71 33	37 37 5 5 71 71 282 217 585	0 20 20 9 1 1 0 0 0 0 0 0 0 10 10 1 1 0 0 0 1 1 6 0 0 8 1 25 5 1 1 3 9 9		
1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 15Y 10Y 15Y 2Y 15Y 2Y 2Y 3Y 5 5Y 10Y 2Y 2Y 2Y 2Y 2Y 2Y 10Y 15Y	Slovenia	0 20 9 1 1 0 0 35 5 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1	0	0 20 9 1 1 0 0 35 6 0 0 0 0 0 0 1 1 6 0 23 36 36 36 47 767 9999 639	24 24 24 71	37 5 5 71 282 217 585 644 253	0 20 9 1 1 0 0 0 0 0 0 0 1 1 0 0 0 0 0 1 1 1 6 0 0 0 0		
1Y 2Y 3Y 5Y 10Y 15Y 3M 1Y 2Y 3Y 15Y 10Y 15Y 2Y 15Y 2Y 2Y 3Y 5 5Y 10Y 2Y 2Y 2Y 2Y 3Y 15Y	Slovenia	0 20 9 1 1 0 0 35 5 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1	0 0 186 145 24 222	0 20 9 1 1 0 0 35 6 0 0 0 0 0 0 1 1 6 0 23 36 36 36 47 767 9999 639	0 24 24 24 71 33 218 123	37 5 5 71 282 217 585 644 253	0 20 9 1 1 0 0 0 0 0 0 0 1 1 0 0 0 0 0 1 1 1 6 0 0 0 0		
1Y 2Y 3Y 10Y 15Y 15Y 2Y 2Y 3M 15Y 15Y 2Y 3M 11Y 2Y 2Y 3M 11Y 2Y 3T 10Y 15Y 3M 3M 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y	Slovenia	0 20 9 1 1 1 0 0 35 5 0 0 0 0 0 0 0 1 1 1 1 1 2 23 42 23 442 72 2 23 447 7 1 1,009 640 921 4 1,185	0 0 186 145 24	0 20 9 1 1 0 0 35 6 35 9 9 14 4 126	24 24 24 71 33 218	37 37 5 5 71 282 217 585 644	0 20 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1Y 2Y 3Y 5Y 10Y 15Y 2Y 2Y 3M 1Y 2Y 10Y 15Y 3M 1Y 15Y 15Y 15Y 15Y 15Y 3M 17 15Y 3M 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y	Slovenia	0 20 20 30 41 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 186 145 24 222	0 20 20 30 41 4126 15 0 0	0 24 24 24 71 33 218 123	37 5 5 71 282 217 585 644 253	0 20 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1Y 2Y 3Y 5Y 10Y 15Y 2Y 2Y 3Y 10Y 15Y 2Y 15Y 2Y 3M 11Y 2Y 2Y 3M 11Y 2Y 2Y 3M 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y	Slovenia Spain	0 20 20 9 1 1 1 0 0 35 5 0 0 0 0 0 45 6 0 0 0 1 1 1 1 1 2 23 42 283 483 777 1 1,0009 6440 921 4.185 0 0 15 0 0 15 0 0 15 0 0 0 0 0 0 0 0 0	0 0 186 145 24 222	0 20 20 9 1 1 0 0 35 5 0 0 0 0 0 45 6 0 0 0 0 1 1 1 6 6 0 0 0 0 1 1 1 1 1 1	0 24 24 24 71 33 218 123	37 5 5 71 282 217 585 644 253	0 20 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1Y 2Y 10Y 15Y 3M 1Y 2Y 10Y 15Y 3M 1Y 2Y 10Y 15Y 3M 11Y 2Y 10Y 15Y 3M 11Y 2Y 10Y 15Y 3M 11Y 2Y 10Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15	Slovenia	0 20 20 9 1 1 1 0 0 35 5 0 0 0 0 0 0 45 6 0 0 0 0 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 186 145 24 222	0 20 20 9 1 1 0 0 355 0 0 0 0 0 0 455 6 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 24 24 24 71 33 218 123	37 5 5 71 282 217 585 644 253	0 20 20 9 1 1 0 0 0 0 0 0 0 0 0 10 10 1 0 0 0 0		
1Y 2Y 3Y 5Y 10Y 15Y 2Y 2Y 10Y 15Y 10Y 15Y 2Y 2Y 3M 1Y 2Y 2Y 10Y 15Y 2Y 10Y 15Y 2Y 11OY 15Y 2Y 2Y 2Y 11OY 15Y 2Y 11OY 15Y 2Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15	Slovenia Spain	0 20 20 3 4 5 5 6 6 6 6 0 0 1 1 1 2 23 42 283 483 7777 1.0009 6440 1.1 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 186 145 24 222	0 20 20 3 4 5 5 6 6 6 6 6 6 6 6 6 7 6 7 6 7 6 7 6 7	0 24 24 24 71 33 218 123	37 5 5 71 282 217 585 644 253	0 20 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1Y 2Y 3Y 5Y 10Y 15Y 15Y 2Y 2Y 10Y 15Y 2Y 10Y 15Y 2Y 2Y 3M 1Y 2Y 2Y 10Y 15Y 2Y 2Y 11OY 2Y 2Y 11OY 11OY 11OY 11OY 1	Slovenia Spain	0 20 20 3 4 1 1 0 0 35 6 0 0 0 0 0 1 1 1 2 2 3 42 7 72 72 283 483 483 483 483 483 483 483 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 186 145 24 222	0 20 20 3 4 5 6 0 0 0 0 0 1 1 6 23 36 47 47 281 480 480 481 4 126 5 0 0 1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	24 24 24 71 33 218 129 130 575	37 5 5 71 282 217 585 644 253	0 20 20 9 1 1 0 0 0 0 0 0 0 0 0 10 10 1 1 0 0 0 0 1 1 1 0 0 1 1 1 0 0 1		
1Y 2Y 10Y 15Y 15Y 3M 1Y 2Y 2Y 3Y 15Y 10Y 15Y 3M 11Y 2Y 3Y 15Y 11SY 11SY 11SY 11SY 11SY 11SY 11SY	Slovenia Spain	0 20 20 30 36 36 36 36 36 36 36 36 36 36 36 36 36	0 0 186 145 24 222 577	0 20 9 1 1 0 0 355 6 5 6 6 0 0 0 0 1 1 6 6 0 0 0 1 1 1 6 6 0 0 0 1 1 1 6 6 0 0 0 0	0 24 24 24 71 33 218 123	37 37 5 5 71 71 282 217 255 644 451 253	0 20 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1Y 2Y 10Y 15Y 15Y 15Y 3M 1Y 2Y 10Y 15Y 3M 1Y 12Y 2Y 10Y 15Y 3M 1Y 15Y 10Y 15Y 10Y 15Y 10Y 15Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10Y 10	Slovenia Spain	0 20 20 30 40 41 41 41 41 41 4 41 4 4 4 4 4 4 4 4	0 0 186 145 24 222 577	0 20 20 3 4 1 1 0 0 0 20 1 1 1 0 0 20 1 1 1 0 0 20 1 1 1 1	24 24 24 71 33 218 129 130 575	37 37 5 5 71 71 282 217 255 644 451 253	0 20 20 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1Y 2Y 3Y 10Y 15Y 15Y 2Y 3M 1Y 2Y 10Y 15Y 10Y 15Y 2Y 3M 1Y 2Y 10Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15Y 15	Stovenia Spain Sweden	0 20 20 30 40 40 45 45 45 45 46 45 46 45 46 45 46 46 46 46 46 46 46 46 46 46 46 46 46	0 0 186 145 24 222 577	0 20 20 36 41 41 480 767 41 41 0 0 0 0 0	24 24 24 71 33 218 129 130 575	37 37 5 5 71 71 282 217 255 644 451 253	0 20 20 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1Y 2Y 3Y 5Y 10Y 15Y 2Y 10Y 15Y 10Y 15Y 10Y 15Y 3M 1Y 2Y 3Y 15Y 10Y 15Y 3M 11Y 2Y 3Y 10Y 15Y 10Y 11Y 2Y 10Y 11Y 11Y 11Y 11Y 11Y 11Y 11Y 11Y 11	Slovenia Spain	0 20 9 1 1 1 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	0 0 186 145 24 222 577	0 20 20 30 36 36 36 36 36 36 37 36 36 36 36 37 36 37 36 37 36 37 36 37 37 37 37 37 37 37 37 37 37 37 37 37	24 24 24 71 33 218 129 130 575	37 37 5 5 71 71 282 217 255 644 451 253	0 20 9 1 1 0 0 0 0 1 1 1 0 0 0 1 1 1 6 0 0 1 1 1 1		
1Y 2Y 10Y 15Y 10Y 11SY 2Y 10Y 15Y 10Y 15Y 2Y 10Y 15Y 10Y 15Y 10Y 15Y 10Y 15Y 10Y 15Y 10Y 11SY 11SY 11SY 11SY 11SY 11SY 11SY	Stovenia Spain Sweden	0 20 20 30 30 30 30 30 30 30 30 30 30 30 30 30	0 0 186 145 24 222 577	0 20 20 30 35 35 36 36 36 37 37 37 37 37 37 37 37 37 37 37 37 37	24 24 24 24 71 33 218 120 575	37 37 5 5 71 282 217 585 644 233 481 233	0 20 20 30 30 30 30 30 30 30 30 30 30 30 30 30		
1Y 2Y 3Y 5Y 10Y 115Y 2Y 10Y 115Y 10Y 115Y 10Y 115Y 10Y 115Y 110Y 115Y 110Y 115Y 110Y 115Y 110Y 110	Stovenia Spain Sweden	0 20 20 30 41 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 186 145 24 222 577	0 20 20 36 36 36 36 36 36 36 36 36 36 36 36 36	24 24 24 71 33 218 129 130 575	37 37 5 5 71 71 282 217 255 644 451 253	0 20 20 30 4 4 4 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

TOTAL EEA 30 39.213 13.047 37.260 8.878 8.891 4.846

DIRECT SOVEREIGN EXPOSURES IN	INDIRECT SOVEREIGN EXPOSURES IN THE
Not position at fair values	TRADING BOOK Net position at fair values (Derivatives with positive fair
(Derivatives with positive fair alue + Derivatives with negative fair value)	value + Derivatives with negative fair value)
	-
0	0
	-5
	-33 63
	63
	-2
0	23
	l
	-2
	-2
0	-2
	-10
	15
	-10
	10
	4
0	9
ů	
	256
	256
	-8
	-8
	-2
0	238
	14
	-5
	-1
0	8
ů	- v
	3
	6 10 5
	10
	5
0	24
	14
-	
	-17
	4
0	1
-	-8
	l I
	-5
	-5 75
	/3
	-2
0	-2 60
U	00
	l
	-4
	-60
	7 -4
	-4
-	3
	35
0	-23
	-12
	-7
	18
0	-1 -1

Residual Maturity	Country/Region	GROSS DIRECT LONG E value gross of spe		(gross exposures (lon	g) net of cash short posit	CT POSITIONS ion of sovereign debt to or naturity matching)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK	
Residual	Country/Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book (3)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
3M 1Y 2Y 3Y 5Y 10Y	United States			0 0 0 0	13	15	0 -15 -13 -6 0		-3 28
15Y 3M		0	0	33 71 104	26 39	72 32 125	-47 -1 -82	0	90 -25 90
1Y 2Y 3Y 5Y	Japan								7 31
10Y 15Y 3M 1Y		0	0	0 40	0 5 16	0	0	0	-6 32 -28 -29 5
2Y 3Y 5Y 10Y 15Y	Other non EEA non Emerging countries	24 84 120		6 47 211 338	22	164 213	1		-58 33 48 -1
3M 1Y 2Y 3Y	Asia	228 1	0	642 1 9	66	377	9	0	-30 4
5Y 10Y 15Y	Asid	1	0	10	0	0	9	0	-4 -6 -6 -1
3M 1Y 2Y 3Y 5Y	Middle and South America	24		24			_		
3M 1Y 2Y 3Y		24 0	0	11 37 48 2	6	0	2 48 2	0	3 2 -42 -8
2Y 3Y 5Y 10Y 15Y	Eastern Europe non EEA	0 4 1		26 14 4 6	0 0 17		26 10 3		-22 -29 -22 -6 13
3M 1Y 2Y		5 0 3	0	3	17	0	89	0	-7
3Y 5Y 10Y 15Y	Others	4 24 0 31	0	4 24 7	0	0	7	0	-7 4 -2 -5
	TOTAL	39.502	13.047	38.191	9.006	9.393	4.878	528	-1.083

(3) According to the EBA methodologies, for the trading book assets banks have been allowed to offset only cash short positions having the same maturities (paragraph 202 of the Methodological note).

⁽¹⁾ The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm

⁽²⁾ The exposures reported in the worksheet cover only exposures to central and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (such exposures are however included in the total EAD reported in the worksheet (4 - EADs).