



2014 EU-wide Stress Test

Bank Name	DE - Deutsche Apotheker- und Ärztebank eG
LEI Code	5299007S3UH5RKUYDA52

2014 EU-wide Stress Test Summary Adverse Scenario

DE - Deutsche Apotheker- und Ärztebank eG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	315
Impairment losses on financial and non-financial assets in the banking book	-1
Common Equity Tier 1 capital ⁽¹⁾	1,738
Total Risk Exposure ⁽¹⁾	10,593
Common Equity Tier 1 ratio, % ⁽¹⁾	16.4%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	520
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	325
3 yr cumulative losses from the stress in the trading book	10
Valuation losses due to sovereign shock after tax and prudential filters	19
Common Equity Tier 1 capital ⁽¹⁾	1,731
Total Risk Exposure ⁽¹⁾	11,816
Common Equity Tier 1 ratio, % ⁽¹⁾	14.7%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	650
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

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

⁽²⁾ Conversions not considered for CET1 computation

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

2014 EU-wide Stress Test Summary Baseline Scenario

DE - Deutsche Apotheker- und Ärztebank eG	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	315
Impairment losses on financial and non-financial assets in the banking book	-1
Common Equity Tier 1 capital ⁽¹⁾	1,738
Total Risk Exposure ⁽¹⁾	10,593
Common Equity Tier 1 ratio, % ⁽¹⁾	16.4%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	755
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	211
3 yr cumulative losses from the stress in the trading book	7
Common Equity Tier 1 capital ⁽¹⁾	2,007
Total Risk Exposure ⁽¹⁾	10,883
Common Equity Tier 1 ratio, % ⁽¹⁾	18.4%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	871

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

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments		0	0	0	0	2,693	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions		2,974	0	0	0	1,346	0	463	0	0	13	0	0	0	0	0	0	0	0
Corporates		2,778	82	0	0	179	10	1,847	0	0	153	3	20	66	0	2	10		
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Corporates - Of Which: SME		583	12	0	0	0	0	387	0	0	0	0	4	6	0	0	0		
Retail		0	0	31,626	518	147	0	4,138	670	109	0	0	41	258	1	0			
Retail - Secured on real estate property	0.0%	0	0	8,320	151	0	0	0	297	50	0	0	3	46	0	0			
Retail - Secured on real estate property - Of	0.0%	0	0	4,992	91	0	0	0	178	30	0	0	2	28	0	0			
Retail - Secured on real estate property - Of	0.0%	0	0	3,328	60	0	0	0	119	20	0	0	1	18	0	0			
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail		0	0	23,306	367	147	0	3,841	620	109	0	0	38	211	1	0			
Retail - Other Retail - Of Which: SME		0	0	2,715	46	0	0	0	333	81	0	0	3	27	0	0			
Retail - Other Retail - Of Which: non-SME		0	0	20,591	321	147	0	3,508	539	109	0	0	35	185	1	0			
Equity		113	4	0	0	143	1	420	16	0	0	493	1	4	0	1	0		
Securitisation		245	0	0	0	0	0	574	0	0	0	0	7	0	0	0	0		
Other non-credit obligation assets		295	0	0	0	2	0	234	0	0	0	3	0	0	0	0	0		
TOTAL		6,384	86	31,626	518	4,712	11	3,539	16	4,138	670	869	4	39	66	41	258	4	10
Securitisation and re-securitisation positions deducted from capital *		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

	Baseline Scenario											
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.01%	1	35.94%	0.01%	1	35.94%	0.01%	1	36.09%	0.01%	1	36.09%	
0.11%	9	36.49%	0.10%	14	36.33%	0.10%	18	36.47%	0.11%	16	36.47%	
0.52%	134	68.17%	0.50%	129	63.66%	0.49%	144	60.73%	0.59%	116	62.96%	
1.00%	0	0	0	0	0	0	0	0	0	0	0	
1.5%	381	46.47%	0.14%	419	44.06%	0.13%	463	43.25%	0.17%	388	46.03%	
0.04%	84	30.82%	0.04%	86	27.96%	0.03%	90	26.56%	0.05%	86	31.22%	
0.04%	32	27.11%	0.03%	32	23.47%	0.03%	33	21.85%	0.04%	32	27.49%	
0.05%	53	33.40%	0.04%	54	31.29%	0.04%	56	30.23%	0.05%	54	33.82%	
0.19%	297	55.48%	0.18%	333	52.74%	0.17%	373	51.84%	0.21%	302	55.91%	
0.14%	34	54.58%	0.13%	36	51.14%	0.12%	40	49.69%	0.15%	34	55.04%	
0.20%	263	55.69%	0.18%	296	52.96%	0.18%	333	52.12%	0.22%	268	56.03%	
2.40%	12	52.75%	2.40%	17	64.90%	2.47%	23	71.27%	2.63%	12	54.87%	
0.18%	516	49.70%	0.17%	580	47.34%	0.16%	649	46.46%	0.20%	528	50.08%	

	Adverse Scenario											
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.04%	1	38.81%	0.04%	2	38.81%	0.04%	3	40.91%	0.04%	10	36.24%	
0.12%	10	36.24%	0.14%	16	36.74%	0.15%	23	39.06%	0.19%	116	62.96%	
0.59%	116	62.96%	0.60%	139	64.79%	0.64%	163	64.57%	0.71%	71	37.49%	
1.00%	0	0	0	0	0	0	0	0	0	0	0	
1.5%	0	0	0	0	0	0	0	0	0	0	0	
0.17%	388	46.03%	0.17%	464	48.34%	0.17%	547	50.74%	0.21%	302	55.91%	
0.05%	86	31.22%	0.06%	99	31.96%	0.06%	116	33.84%	0.08%	86	31.22%	
0.04%	32	27.49%	0.05%	38	27.65%	0.06%	45	29.18%	0.07%	32	27.49%	
0.05%	54	33.82%	0.06%	61	35.19%	0.07%	71	37.49%	0.08%	54	33.82%	
0.21%	302	55.91%	0.21%	364	57.09%	0.21%	431	59.38%	0.25%	268	56.03%	
0.15%	34	55.04%	0.15%	40	55.53%	0.15%	46	57.26%	0.18%	34	55.04%	
0.23%	268	56.03%	0.22%	335	57.20%	0.21%	385	59.65%	0.25%	268	56.03%	
2.63%	12	54.87%	2.06%	20	69.85%	3.05%	28	77.34%	2.63%	12	54.87%	
0.20%	528	50.08%	0.21%	640	51.08%	0.21%	764	53.20%	0.25%	528	50.08%	

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments		0	0	0	0	2,241	0	0	0	0	24	0	0	0	0	0	0	0	0
Institutions		2,132	0	0	0	1,309	0	315	0	0	5	3	0	0	0	0	0	0	0
Corporates		2,517	82	0	0	241	3	1,691	0	0	83	3	19	66	0	0	1	2	
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME		583	12	0	0	0	0	387	0	0	0	0	4	6	0	0	0	0	
Retail		0	0	31,544	503	146	0	4,117	660	109	0	0	41	248	1	0			
Retail - Secured on real estate property	0.0%	0	0	8,280	146	0	0	0	296	49	0	0	3	44	0	0			
Retail - Secured on real estate property - Of	0.0%	0	0	4,968	88	0	0	0	177	29	0	0	2	26	0	0			
Retail - Secured on real estate property - Of	0.0%	0	0	3,312	58	0	0	0	118	20	0	0	1	18	0	0			
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail		0	0	23,264	357	146	0	3,821	611	109	0	0	38	204	1	0			
Retail - Other Retail - Of Which: SME		0	0	2,715	46	0	0	0	333	81	0	0	3	27	0	0			
Retail - Other Retail - Of Which: non-SME		0	0	20,549	311	146	0	3,488	531	109	0	0	34	178	1	0			
Equity		113	4	0	0	143	1	420	16	0	0	493	1	4	0	1	0		
Securitisation		40	0	0	0	0	0	412	0	0	0	4	0	0	0	0	0		
Other non-credit obligation assets		255	0	0	0	2	0	234	0	0	0	3	0	0	0	0	0		
TOTAL		5,097	86	31,544	503	4,083	3	3,072	16	4,117	660	790	4	33	66	41	248	4	2
Securitisation and re-securitisation positions deducted from capital *		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

	Baseline Scenario											
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2016		
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio
0.01%	0	33.30%	0.01%	1	33.30%	0.01%	1	33.59%	0.01%	1	33.59%	
0.09%	6	40.13%	0.09%	10	40.04%	0.09%	13	40.21%	0.10%	7	39.92%	
0.51%	101	67.23%	0.49%	115	63.17%	0.48%	127	60.47%	0.58%	104	67.07%	
1.00%	0	0	0	0	0	0	0	0	0	0	0	
1.5%	371	46.12%	0.14%	408	43.75%	0.13%	452	42.96%	0.17%	378	46.57%	
0.04%	84	30.60%	0.04%	84	27.75%	0.03%	88	26.36%	0.05%	84	30.99%	
0.04%	30	26.69%	0.03%	30	22.06%	0.03%	32	21.46%	0.04%	31	27.06%	
0.05%	52	33.29%	0.04%	53	31.17%	0.04%	56	30.12%	0.05%	53	33.70%	
0.19%	289	55.07%	0.18%	325	52.39%	0.17%	364	51.53%	0.21%	294	55.51%	
0.14%	34	54.58%	0.13%	36	51.14%	0.12%	40	49.70%	0.15%	34	55.04%	
0.20%	255	55.14%	0.18%	288	52.56%	0.18%	325	51.77%	0.21%	260	55.58%	
2.40%	12	52.75%	2.40%	17	64.90%	2.47%	23	71.27%	2.63%	12	54.87%	
0.18%	491	49.15%	0.17%	550	46.92%	0.16%	616	46.15%	0.20%	501	49.58%	

	Adverse Scenario											
	as of 31/12/2014			as of 31/12/2015			as of 31/12/2016			as of 31/12/2016		
	Impairment rate	Stock of										

2014 EU-wide Stress Test

P&L

(mln EUR)

	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	668	668	612	535	572	547	494
Net trading income		1	2	3	-1	1	2
of which trading losses from stress scenarios		-3	-2	-1	-5	-3	-2
Other operating income	13	13	13	13	4	4	4
Operating profit before impairments	315	310	261	184	211	177	133
Impairment of financial assets (-)	1	-78	-63	-70	-89	-112	-124
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-1	-78	-63	-70	-89	-112	-124
Impairment Financial assets designated at fair value through P&L (-)	2	0	0	0	0	0	0
Impairment on non financial assets (-)	0	0	0	0	0	0	0
Operating profit after impairments from stress scenarios	316	232	198	114	122	65	9
Other Income and expenses	-125	0	0	0	0	0	0
Pre-Tax profit	191	232	198	114	122	65	9
Tax	-42	-70	-59	-34	-37	-19	-3
Net income	149	162	138	80	86	45	6
Attributable to owners of the parent	149	162	138	80	86	45	6
of which carried over to capital through retained earnings	114	127	103	45	50	10	-29
of which distributed as dividends	35	35	35	35	35	35	35

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

2014 EU-wide Stress Test

RWA (mln EUR)	Baseline Scenario				Adverse Scenario		
	as of 31/12/2013	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016	as of 31/12/2014	as of 31/12/2015	as of 31/12/2016
Risk exposure amount for credit risk	9,235	9,433	9,470	9,508	9,648	10,122	10,431
Risk exposure amount Securitisation and re-securitisations	574	655	703	735	790	920	1,002
Risk exposure amount Other credit risk	8,661	8,779	8,768	8,773	8,857	9,202	9,429
Risk exposure amount for market risk	77	77	77	77	77	77	77
Risk exposure amount for operational risk	1,280	1,279	1,287	1,298	1,296	1,301	1,307
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	0	0	0	0	0	0	0
Total Risk exposure amount	10,593	10,790	10,834	10,883	11,020	11,500	11,816

2014 EU-wide Stress Test - Sovereign Exposure

(mln EUR)		VALUES AS OF 31/12/2013						VALUES AS OF 31/12/2013				VALUES AS OF 31/12/2013			
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		Derivatives with positive fair value at 31/12/2013		Derivatives with negative fair value at 31/12/2013		
								Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)	Notional value	Fair-value at 31/12/2013 (+)	Notional value	Fair-value at 31/12/2013 (-)
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	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
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

		Baseline Scenario				Adverse Scenario					
(mln EUR)	CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	2,399	2,412	2,417	2,376	2,312	2,224	2,100	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,738	1,865	1,965	2,007	1,764	1,772	1,731	CA1 (1.1.1)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	907	907	907	907	907	907	907	CA1 (1.1.1.1)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	-	-
	A.1.2	Retained earnings	481	608	711	756	531	541	512	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	-1	-1	-2	-23	-19	-23	CA1 (1.1.1.3)	Articles 4(100), 24(1) point (d) and 36 (1) point (f) of CRR
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	-21	-16	-19	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	-1	-1	-2	-2	-3	-4	-	-
	A.1.4	Other Reserves	0	0	0	0	0	0	0	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	354	354	354	354	354	354	354	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	CA1 (1.1.1.7)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters excluding those from unrealised gains/losses from AFS portfolio	0	0	0	0	0	0	0	CA1 (1.1.1.9)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters from unrealised gains/losses from Sovereign Exposure in AFS portfolio	0	0	0	0	0	0	0	-	-
	A.1.9	(-) Intangible assets (including Goodwill)	0	0	0	-1	0	-1	-1	CA1 (1.1.1.10 + 1.1.1.11)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	-21	-17	-15	-12	-21	-26	-29	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	CA1 (1.1.1.16)	Article 36(1) point (j) of CRR
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 379(3) of CRR
A.1.15.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	CA1 (1.1.1.18.1)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
A.1.18	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
A.1.19	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	CA1 (1.1.1.25)	Article 470 of CRR	
A.1.20	Transitional adjustments	17	14	9	5	17	16	12	CA1 (1.1.1.6 + 1.1.8 + 1.1.26)	-	
A.1.20.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.6)	Articles 483(1) to (3), and 484 to 487 of CRR	
A.1.20.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	CA1 (1.1.1.8)	Articles 479 and 480 of CRR	
A.1.20.3	Other transitional adjustments to CET1 Capital excl. adjustments for Sovereign exposure in AFS (+/-)	17	14	9	5	17	16	12	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	147	147	128	110	147	128	110	CA1 (1.1.2)	Article 61 of CRR	
A.2.1	Of which: (+) Other existing support government measures	0	0	0	0	0	0	0	-	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,884	2,011	2,093	2,117	1,911	1,900	1,841	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	515	401	324	259	401	324	259	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	10,593	10,790	10,834	10,883	11,020	11,500	11,816	CA2 (1)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	of which: stemming from exposures that fall below the 10% / 15% limits for CET1 deduction (+)	350								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	74								Article 381 to 386 of CRR
	B.3	of which: stemming from higher asset correlation parameter against exposures to large financial institutions under IRB the IRB approaches to credit risk (+)	31								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-748								Recital (44) of CRR
	B.5	of which: stemming from the effect of exposures that were previously part of Risk Exposure amount and receive a deduction treatment under CRR/CRDIV (-)	0								-
B.6	of which: others subject to the discretion of National Competent Authorities	0								Article 124 to 164 of CRR	
CAPITAL RATIOS (%) - Transitional period	C.1	Common Equity Tier 1 Capital ratio	16.40%	17.28%	18.13%	18.44%	16.01%	15.41%	14.65%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	17.79%	18.64%	19.32%	19.45%	17.34%	16.52%	15.58%	CA3 (3)	-
	C.3	Total Capital ratio	22.65%	22.36%	22.31%	21.83%	20.98%	19.34%	17.77%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		863	867	871	606	633	650			
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) (1)		0	0	0	0	0	0		
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)					0	0	0		
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)					0	0	0		
	G	Fully Loaded Common Equity Tier 1 Capital ratio (3)				18.40%			14.55%		

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in E
(3) Memorandum item based on a fully implemented CRR/CRDIV definition of Common Equity Tier 1 capital including 60% of unrealised gains/losses from Sovereign Exposure in AFS portfolio

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory restructuring plans publicly announced before 31 December 2013 and formally agreed with the European Commission.					
	Baseline scenario		Adverse scenario		Narrative description of the transactions. (type, date of completion/commitment, portfolios, subsidiaries, branches)
	CET1 impact	Risk exposure amount impact	CET1 impact	Risk exposure amount impact	
(mln EUR)					
2013	0	0			
2014	0	0	0	0	
2015	0	0	0	0	
2016	0	0	0	0	
Total	0	0	0	0	



2014 EU-wide Stress Test

Outcome of the Stress Test based on the Restructuring plan for banks whose plan was formally agreed with the European Commission after 31 December 2013

(mln EUR)	Baseline scenario				Adverse scenario		
	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)							
TOTAL RISK EXPOSURE AMOUNT							
COMMON EQUITY TIER 1 RATIO							

2014 EU-wide Stress Test

Major Capital Measures from 1 January to 30 September 2014

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

Issuance of CET 1 Instruments	Impact on Common Equity Tier 1 Million EUR
Raising of capital instruments eligible as CET1 capital (+)	110
Repayment of CET1 capital, buybacks (-)	-9
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

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