



2014 EU-wide Stress Test

Bank Name	DE - Landesbank Baden-Württemberg
LEI Code	B81CK4ESI35472RHJ606

2014 EU-wide Stress Test Summary Adverse Scenario

DE - Landesbank Baden-Württemberg	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	807
Impairment losses on financial and non-financial assets in the banking book	651
Common Equity Tier 1 capital ⁽¹⁾	11,923
Total Risk Exposure ⁽¹⁾	88,542
Common Equity Tier 1 ratio, % ⁽¹⁾	13.5%
Outcome of the adverse scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	-828
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	2,920
3 yr cumulative losses from the stress in the trading book	1,711
Valuation losses due to sovereign shock after tax and prudential filters	647
Common Equity Tier 1 capital ⁽¹⁾	7,526
Total Risk Exposure ⁽¹⁾	101,382
Common Equity Tier 1 ratio, % ⁽¹⁾	7.4%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (5.5%)	5,576
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2014 -2016 period (cumulative conversions) ⁽²⁾	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ⁽³⁾	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ⁽³⁾	0

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

⁽²⁾ Conversions not considered for CET1 computation

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

2014 EU-wide Stress Test Summary Baseline Scenario

DE - Landesbank Baden-Württemberg	
Actual figures as of 31 December 2013	
	mln EUR, %
Operating profit before impairments	807
Impairment losses on financial and non-financial assets in the banking book	651
Common Equity Tier 1 capital ⁽¹⁾	11,923
Total Risk Exposure ⁽¹⁾	88,542
Common Equity Tier 1 ratio, % ⁽¹⁾	13.5%
Outcome of the baseline scenario as of 31 December 2016	
	mln EUR, %
3 yr cumulative operating profit before impairments	726
3 yr cumulative impairment losses on financial and non-financial assets in the banking book	695
3 yr cumulative losses from the stress in the trading book	1,560
Common Equity Tier 1 capital ⁽¹⁾	11,198
Total Risk Exposure ⁽¹⁾	91,141
Common Equity Tier 1 ratio, % ⁽¹⁾	12.3%
Memorandum items	
	mln EUR
Common EU wide CET1 Threshold (8.0%)	7,291

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

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	42,714	3	0	0	0	14,969	0	3,691	0	0	0	0	0	0	0	0	0	0	0
Institutions	62,914	0	0	0	0	59,630	1	8,248	0	0	0	0	0	0	0	0	0	0	0
Corporates	77,934	4,037	0	0	0	8,489	445	36,037	0	5,437	309	14	1,584	0	0	0	103	208	0
Corporates - Of Which: Specialised Lending	16,646	1,085	0	0	0	0	0	0	0	0	0	0	14	191	0	0	0	0	0
Corporates - Of Which: SME	6,331	194	0	0	0	1,479	44	3,137	0	0	0	0	0	71	0	0	1	16	0
Retail	0	0	0	0	0	13,827	280	0	0	7,652	224	0	0	0	0	0	1	91	0
Retail - Secured on real estate property	0	0	0	0	0	6,895	0	0	0	2,722	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0	0	0	0	0	4	0	0	0	1	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	67.6%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	299	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	6,633	280	0	0	4,712	224	0	0	0	0	0	1	91	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	1,277	0	0	0	729	0	0	0	0	0	0	1	0	0
Retail - Other Retail - Of Which: non-SME	0.0%	0	0	0	0	6,891	0	0	0	2,721	0	0	0	0	0	0	0	0	0
Equity	823	0	0	0	0	2,269	0	1,725	0	0	0	0	0	0	0	0	0	0	0
Securitisation	3,288	0	0	0	0	356	0	1,229	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	1,430	0	0	0	0	442	0	1,430	0	489	0	0	0	0	0	0	0	0	0
TOTAL	189,103	4,040	0	0	0	98,953	777	52,360	0	17,318	534	2	1,585	0	0	0	123	299	0
Securitisation and re-securitisations positions deducted from capital	0	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						Adverse Scenario							
	as of 31/12/2014		as of 31/12/2015		as of 31/12/2016		as of 31/12/2014		as of 31/12/2015		as of 31/12/2016			
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio		
0.01%	33	14.02%	0.01%	39	14.40%	0.01%	47	14.81%	0.01%	35	14.53%	0.02%	61	16.50%
0.02%	31	17.24%	0.01%	44	14.60%	0.01%	57	13.51%	0.02%	35	18.66%	0.02%	80	13.97%
0.22%	2,427	29.79%	0.22%	2,656	29.83%	0.25%	2,817	29.89%	0.27%	2,789	34.35%	0.36%	3,454	44.52%
0	0	-	0	0	-	0	0	-	0	0	-	0	0	-
0.14%	141	26.68%	0.14%	160	23.54%	0.16%	181	21.45%	0.19%	165	30.65%	0.28%	228	33.41%
0.11%	21	15.79%	0.11%	29	16.44%	0.13%	37	16.84%	0.16%	26	19.13%	0.23%	45	20.66%
0.11%	21	15.79%	0.11%	29	16.44%	0.13%	37	16.84%	0.16%	26	19.13%	0.23%	45	20.66%
0.11%	21	15.79%	0.11%	29	16.44%	0.13%	37	16.84%	0.16%	26	19.13%	0.23%	45	20.66%
0.55%	9	39.39%	0.55%	11	37.66%	0.62%	13	36.45%	0.71%	11	44.95%	0.99%	15	48.94%
0.14%	110	29.17%	0.14%	120	25.04%	0.16%	131	22.20%	0.20%	128	33.35%	0.28%	168	32.48%
0.05%	36	25.25%	0.05%	36	18.56%	0.05%	37	14.50%	0.06%	40	27.31%	0.08%	45	20.52%
0.17%	74	31.64%	0.17%	84	29.74%	0.19%	94	28.31%	0.23%	89	37.19%	0.33%	123	41.01%
0.00%	105	97.42%	0.00%	105	94.89%	0.00%	105	92.22%	0.00%	108	100.41%	0.00%	111	100.36%
0.00%	2,736	29.80%	0.00%	2,563	29.32%	0.02%	3,207	28.88%	0.10%	3,132	34.08%	0.17%	3,805	37.20%

	Baseline Scenario						Adverse Scenario							
	as of 31/12/2014		as of 31/12/2015		as of 31/12/2016		as of 31/12/2014		as of 31/12/2015		as of 31/12/2016			
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio		
0.01%	33	14.02%	0.01%	39	14.40%	0.01%	47	14.81%	0.01%	35	14.53%	0.02%	61	16.50%
0.02%	31	17.24%	0.01%	44	14.60%	0.01%	57	13.51%	0.02%	35	18.66%	0.02%	80	13.97%
0.22%	2,427	29.79%	0.22%	2,656	29.83%	0.25%	2,817	29.89%	0.27%	2,789	34.35%	0.36%	3,454	44.52%
0	0	-	0	0	-	0	0	-	0	0	-	0	0	-
0.14%	141	26.68%	0.14%	160	23.54%	0.16%	181	21.45%	0.19%	165	30.65%	0.28%	228	33.41%
0.11%	21	15.79%	0.11%	29	16.44%	0.13%	37	16.84%	0.16%	26	19.13%	0.23%	45	20.66%
0.11%	21	15.79%	0.11%	29	16.44%	0.13%	37	16.84%	0.16%	26	19.13%	0.23%	45	20.66%
0.11%	21	15.79%	0.11%	29	16.44%	0.13%	37	16.84%	0.16%	26	19.13%	0.23%	45	20.66%
0.55%	9	39.39%	0.55%	11	37.66%	0.62%	13	36.45%	0.71%	11	44.95%	0.99%	15	48.94%
0.14%	110	29.17%	0.14%	120	25.04%	0.16%	131	22.20%	0.20%	128	33.35%	0.28%	168	32.48%
0.05%	36	25.25%	0.05%	36	18.56%	0.05%	37	14.50%	0.06%	40	27.31%	0.08%	45	20.52%
0.17%	74	31.64%	0.17%	84	29.74%	0.19%	94	28.31%	0.23%	89	37.19%	0.33%	123	41.01%
0.00%	105	97.42%	0.00%	105	94.89%	0.00%	105	92.22%	0.00%	108	100.41%	0.00%	111	100.36%
0.00%	2,736	29.80%	0.00%	2,563	29.32%	0.02%	3,207	28.88%	0.10%	3,132	34.08%	0.17%	3,805	37.20%

	LTV % (as of 31/12/2013)	Exposure values (as of 31/12/2013)						Risk exposure amounts (as of 31/12/2013)						Value adjustments and provisions (as of 31/12/2013)					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
(in EUR, %)																			
Central banks and central governments	31,023	0	0	0	0	14,577	0	1,118	0	0	0	0	0	0	0	0	0	0	0
Institutions	17,341	0	0	0	0	20,000	1	1,400	0	0	0	0	0	0	0	0	0	0	0
Corporates	62,232	3,000	0	0	0	4,737	268	27,800	0	3,813	146	0	1,416	0	0	0	100	147	0
Corporates - Of Which: Specialised Lending	9,200	409	0	0	0	0	0	4,891	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	6,226	191	0	0	0	1,226	43	3,088	0	1,127	34	0	71	0	0	0	1	16	0
Retail	0	0	0	0	0	13,317	260	0	0	7,468	210	0	0	0	0	0	1	83	0
Retail - Secured on real estate property	0	0	0	0	0	6,462	0	0	0	2,993	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	67.6%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	297	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	6,558	260	0	0	4,657	210	0	0	0	0	0	1	83	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	67.6%	0	0	0	0	6,462	0	0	0	2,993	0	0	0	0	0	0	0	0	0
Equity	757	0	0	0	0	5,281	260	0	0	3,928	210	0	0	0	0	0	0	0	0
Securitisation	2,725	0	0	0	0	984	0	1,998	0	2,219	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	1,408	3,000	0	0	0	462	0	1,408	0	462	0	0	0	0	0	0	0	0	0
TOTAL	115,496	3,000	0	0	0	93,867	529	33,765	0	14,724	357	5	1,416	0	0	0	101	239	0
Securitisation and re-securitisations positions deducted from capital	0	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						Adverse Scenario					
	as of 31/12/2014		as of 31/12/2015		as of 31/12/2016		as of 31/12/2014		as of 31/12/2015		as of 31/12/2016	
	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio	Impairment rate	Stock of Provisions	Coverage Ratio

	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	3,092	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	628	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	253	0	0	0	0	47	2	109	0	0	0	23	3	0	0	0	0	0	0
Corporates - Of Which: Specialised Lending	179	0	0	0	0	4	0	104	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	69.8%	0	0	0	0	2	0	0	0	0	0	1	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	69.8%	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	5	0	0	0	0	1	0	0	0	0	0	25	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	3,928	0	0	0	0	52	2	1,365	0	0	0	49	3	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital	0	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 RW.

as of 31/12/2014			Baseline Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)
0.01%	0	11.00%	0.01%	1	11.00%	0.01%	1	11.00%	0.02%	2	11.00%
0.04%	0	4.78%	0.04%	1	4.78%	0.04%	1	4.78%	0.04%	1	4.78%
0.14%	1	14.30%	0.15%	1	14.19%	0.15%	2	14.15%	0.18%	1	16.44%
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
0.27%	0	11.03%	0.30%	0	12.11%	0.31%	0	13.12%	0.41%	0	15.64%
0.02%	0	9.71%	0.02%	0	10.10%	0.02%	0	10.50%	0.03%	0	11.86%
0.52%	0	32.84%	0.52%	0	32.84%	0.52%	0	32.84%	0.63%	0	37.81%
0.61%	0	22.30%	0.70%	0	21.68%	0.74%	0	21.77%	0.92%	0	29.74%
-	0	-	-	0	-	-	0	-	-	0	-
0.61%	0	22.30%	0.70%	0	21.68%	0.74%	0	21.77%	0.92%	0	29.74%
-	0	-	-	0	-	-	0	-	-	0	-
0.02%	2	10.53%	0.03%	3	10.13%	0.03%	4	9.96%	0.04%	2	11.08%

as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)
0.02%	1	12.65%	0.05%	2	14.04%	0.12%	6	15.76%	0.04%	1	5.12%
0.04%	0	4.78%	0.05%	1	4.94%	0.06%	1	5.12%	0.08%	1	6.48%
0.18%	1	16.44%	0.25%	2	18.75%	0.31%	3	21.50%	0.41%	2	24.16%
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
0.41%	0	15.64%	0.68%	0	20.60%	0.99%	0	26.60%	1.41%	0	36.57%
0.03%	0	11.86%	0.06%	0	12.60%	0.08%	0	13.61%	0.12%	0	15.76%
0.03%	0	11.86%	0.06%	0	12.60%	0.08%	0	13.61%	0.12%	0	15.76%
0.63%	0	37.81%	0.85%	0	43.51%	1.00%	0	50.06%	1.41%	0	68.79%
0.92%	0	29.74%	1.58%	0	39.30%	2.40%	0	54.07%	3.56%	0	48.80%
-	0	-	-	0	-	-	0	-	-	0	-
0.92%	0	29.74%	1.58%	0	39.30%	2.40%	0	54.07%	3.56%	0	48.80%
-	0	-	-	0	-	-	0	-	-	0	-
0.04%	2	11.08%	0.07%	5	13.10%	0.13%	10	14.90%	0.18%	10	18.00%

	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	1,359	0	0	0	0	0	0	821	0	0	0	0	0	0	0	0	0	0	0
Institutions	1,819	0	0	0	0	0	0	625	0	0	0	0	0	0	0	0	0	0	0
Corporates	634	45	0	0	86	15	589	0	0	0	76	23	0	24	0	0	0	0	0
Corporates - Of Which: Specialised Lending	559	16	0	0	0	0	564	0	0	0	0	0	5	0	0	0	0	0	0
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	54.4%	0	0	0	0	5	0	0	0	0	0	2	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of	54.4%	0	0	0	0	3	0	0	0	0	0	1	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	36	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	3,828	45	0	0	0	91	15	2,047	0	0	0	78	23	0	24	0	0	0	0
Securitisation and re-securitisations positions deducted from capital	0	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 RW.

as of 31/12/2014			Baseline Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)
0.01%	0	4.25%	0.01%	0	5.20%	0.01%	0	6.22%	0.01%	0	7.22%
0.00%	0	0.14%	0.00%	0	0.14%	0.00%	0	0.14%	0.00%	0	0.14%
0.03%	32	34.21%	0.03%	38	31.31%	0.04%	44	29.61%	0.05%	51	26.61%
-	0	-	-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-	-	0	-
0.20%	0	9.94%	0.18%	0	10.96%	0.17%	0	11.73%	0.28%	0	13.06%
0.09%	0	9.28%	0.09%	0	10.56%	0.09%	0	11.32%	0.14%	0	12.60%
-	0	-	-	0	-	-	0	-	-	0	-
0.09%	0	9.28%	0.09%	0	10.56%	0.09%	0	11.32%	0.14%	0	12.60%
0.19%	0	11.9%	0.19%	0	14.0%	0.17%	0	1.63%	0.22%	0	1.38%
0.40%	0	15.24%	0.37%	0	16.11%	0.34%	0	16.79%	0.57%	0	19.92%
0.40%	0	15.24%	0.37%	0	16.11%	0.34%	0	16.79%	0.57%	0	19.92%
-	0	-	-	0	-	-	0	-	-	0	-
0.21%	32	30.18%	0.23%	39	26.40%	0.27%	45	24.43%	0.30%	52	22.61%

as of 31/12/2014			Adverse Scenario			as of 31/12/2015			as of 31/12/2016		
Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)	Impairment rate	Stock of Provisions	Coverage Ratio (Def/Total)
0.01%	0	5.81%	0.02%	0	11.16%	0.04%	1	18.03%	0.00%	0	0.15%
0.00%	0	0.1									

2014 EU-wide Stress Test

P&L (mln EUR)	31/12/2013	Baseline Scenario			Adverse Scenario		
		31/12/2014	31/12/2015	31/12/2016	31/12/2014	31/12/2015	31/12/2016
Net interest income	1,713	1,613	1,542	1,468	1,199	1,172	1,081
Net trading income		-445	-133	23	-521	-178	-7
of which trading losses from stress scenarios		-780	-468	-312	-855	-513	-342
Other operating income	100	66	66	66	2	2	2
Operating profit before impairments	807	63	302	361	-506	-189	-133
Impairment of financial assets (-)	-647	-226	-229	-246	-699	-755	-962
Impairment of financial assets other than instruments designated at fair value through P&L (-)	-684	-224	-228	-245	-620	-765	-949
Impairment Financial assets designated at fair value through P&L (-)	37	-2	-1	-1	-79	10	-12
Impairment on non financial assets (-)	-3	4	2	1	-450	-33	-22
Operating profit after impairments from stress scenarios	157	-160	75	116	-1,655	-976	-1,117
Other Income and expenses	-209	-153	-137	-109	-164	-147	-120
Pre-Tax profit	-52	-313	-62	7	-1,819	-1,123	-1,237
Tax	-92	94	19	-2	290	0	0
Net income	-144	-219	-44	5	-1,529	-1,123	-1,237
Attributable to owners of the parent	-144	-219	-44	5	-1,529	-1,123	-1,237
of which carried over to capital through retained earnings	-144	-219	-44	5	-1,529	-1,123	-1,237
of which distributed as dividends	0	0	0	0	0	0	0

In the figures above, the original (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	70,212	71,409	72,022	72,651	72,464	74,355	76,640
Risk exposure amount Securitisation and re-securitisations	1,788	1,907	1,984	2,027	2,141	2,329	2,508
Risk exposure amount Other credit risk	68,424	69,502	70,038	70,624	70,323	72,026	74,132
Risk exposure amount for market risk	13,139	13,268	13,433	13,299	19,551	19,551	19,551
Risk exposure amount for operational risk	5,065	5,065	5,065	5,065	5,065	5,065	5,065
Transitional floors for Risk exposure amount	0	0	0	0	0	0	0
AQR adjustments (for SSM countries only)	126	126	126	126	126	126	126
Total Risk exposure amount	88,542	89,868	90,646	91,141	97,206	99,097	101,382

2014 EU-wide Stress Test

Securitisation

(mln EUR)

		as of 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
Exposure values	Banking Book	3,645						
	Trading Book (excl. correlation trading positions under CRM)	0						
	Correlation Trading Portfolio (CRM)	0						
	Total	3,645						
Risk exposure values	Banking Book	1,788	1,907	1,984	2,027	2,141	2,329	2,508
	Trading Book (excl. correlation trading positions under CRM)	0	0	0	0	0	0	0
	Total	1,788	1,907	1,984	2,027	2,141	2,329	2,508
Impairments	Hold to Maturity portfolio	0	0	0	0	0	0	0
	Available for Sale portfolio	2	4	5	7	4	5	7
	Held for trading portfolio							
	Total	2	4	5	7	4	5	7

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 [	Austria	0	0	0	0	0	0	0	0	0	0	87	4	93	-27
[3M - 1Y [		1	0	1	0	0	1	0	0	0	0	87	0	73	-14
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	134	2	170	-2
[2Y - 3Y [		1	0	1	0	0	1	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	15	0	59	-1
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	16	1	12	-2
[10Y - more		38	14	14	0	0	0	0	0	0	0	0	0	0	0	0
Tot		40	14	16	0	0	2	0	0	0	0	338	7	407	-45	
[0 - 3M [Belgium	0	0	0	0	0	0	0	0	0	0	29	0	29	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	15	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	181	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	7	0	7	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	36	0	58	-1
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	4	0	4	-5
[10Y - more	63		0	63	0	0	63	0	0	0	0	0	0	0	0	0
Tot	63		0	63	0	0	63	0	0	0	0	90	1	279	-6	
[0 - 3M [Bulgaria		0	0	0	0	0	0	0	0	0	0	15	0	15	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	4	0	4	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	30	-1
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	19	0	49	-2	
[0 - 3M [Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [15	0	15	15	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	36	-5
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	8	1	7	-1
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	1	0	1	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	15		0	15	15	0	0	0	0	0	0	9	2	45	-7	
[0 - 3M [Czech Republic		208	172	172	172	0	0	0	0	0	0	11	0	11	0
[3M - 1Y [64	0	57	57	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	2	0	67	-2
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		18	0	18	18	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		9	0	9	9	0	0	0	0	0	0	0	0	0	0	
Tot		299	172	256	256	0	0	0	0	0	0	13	0	78	-2	
[0 - 3M [Denmark	0	0	0	0	0	0	0	0	0	0	32	0	31	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	25	0	18	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	218	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	48	0	49	-14
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0		0	0	0	0	0	0	0	0	0	105	1	316	-14	
[0 - 3M [Estonia		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	3	0	3	-3
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	3	0	3	-3	
[0 - 3M [Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	18	0	109	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	54	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	36	0
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	14		0	14	14	0	0	0	0	0	0	0	0	0	0	
Tot	14		0	14	14	0	0	0	0	0	0	18	0	199	0	
[0 - 3M [France		0	0	0	0	0	0	0	0	0	0	33	0	33	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	116	0	109	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	144	1	216	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	30	0	29	-8
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	143	1	153	-9
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	4	-2
[10Y - more		121	0	121	0	0	121	0	0	0	0	0	0	0	0	
Tot		121	0	121	0	0	121	0	0	0	0	466	2	543	-20	

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 [	Lithuania	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	18
[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	18	
[0 - 3M [	Luxembourg	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 [	Malta	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 [Netherlands	0	0	0	0	0	0	0	0	0	0	0	20	0	20	-11
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	32	0	25	0
[1Y - 2Y [		33	0	33	32	0	1	0	0	0	0	25	0	36	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	25	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	8	-5
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		34	0	34	32	0	2	0	0	0	0	102	0	113	-16	
[0 - 3M [	Norway	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		1	0	1	0	0	1	0	0	0	0	0	0	0	0	
[0 - 3M [Poland	0	0	0	0	0	0	0	0	0	0	0	44	1	44	-1
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	8	0	8	-5
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	87	0
[2Y - 3Y [		19	0	19	19	0	0	0	0	0	0	5	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	90	2	96	-12
[5Y - 10Y [		40	0	40	20	0	20	0	0	0	0	19	1	24	-4
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		59	0	59	38	0	21	0	0	0	0	165	3	258	-22	
[0 - 3M [Portugal	0	0	0	0	0	0	0	0	0	0	0	20	0	47	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	29	0	25	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	4	0	2	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	3	0
[3Y - 5Y [		252	0	252	252	0	0	0	0	0	0	43	4	42	-4
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	15	2	15	-2
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		252	0	252	252	0	0	0	0	0	0	110	6	134	-7	
[0 - 3M [Romania	0	0	0	0	0	0	0	0	0	0	0	16	0	5	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	18	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	8	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	9	0	27	-2
[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	25	0	58	-3	
[0 - 3M [Slovakia	83	0	83	83	0	0	0	0	0	0	0	18	0	18	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	36	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	3	-3
[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		83	0	83	83	0	0	0	0	0	0	21	0	57	-3	

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 [	Slovenia	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	36	0	36	0
[0 - 3M [Spain	0	0	0	0	0	0	0	0	0	0	0	91	0	93	0
[3M - 1Y [	0		0	0	0	0	0	0	0	0	0	0	48	0	44	0
[1Y - 2Y [	32		8	32	25	0	0	0	0	0	0	0	58	0	1,948	-17
[2Y - 3Y [	22		0	22	22	0	0	0	0	0	0	0	0	0	900	-15
[3Y - 5Y [	573		0	573	573	0	0	0	0	0	0	0	63	1	551	-12
[5Y - 10Y [	1		0	1	0	0	1	0	0	0	0	0	0	0	0	0
[10Y - more	90		0	90	90	0	1	0	0	0	0	0	0	0	0	0
Tot	718		8	718	709	0	2	0	0	0	0	0	260	1	3,536	-43
[0 - 3M [Sweden		0	0	0	0	0	0	0	0	0	0	0	21	0	21	0
[3M - 1Y [		1	0	1	0	0	1	0	0	0	0	0	15	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	18	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	109	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	32	0	32	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		1	0	1	0	0	1	0	0	0	0	0	85	0	161	0
[0 - 3M [United Kingdom	0	0	0	0	0	0	0	0	0	0	0	21	0	10	0
[3M - 1Y [	0		0	0	0	0	0	0	0	0	0	0	80	1	73	-1
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	316	4	323	-4
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	91	2	91	-1
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	36	1	36	-2
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0		0	0	0	0	0	0	0	0	0	0	544	8	533	-9
[0 - 3M [Australia		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0
[0 - 3M [Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	20	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [	19		0	19	19	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	42		0	42	42	0	0	0	0	0	0	0	0	0	0	0
Tot	61		0	61	61	0	0	0	0	0	0	0	0	0	20	0
[0 - 3M [Hong Kong		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	18	1	69	-1
[5Y - 10Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0		0	0	0	0	0	0	0	0	0	0	18	1	69	-1
[0 - 3M [U.S.		23	0	23	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		2	0	2	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	100	0	100	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		104	0	104	104	0	0	0	0	0	0	0	5	0	5	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		130	0	130	104	0	0	0	0	0	0	0	105	0	105	0

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	2	0	2	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	2	0	2	0	
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	147	28	144	-140	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	67	4	53	-18	
[1Y - 2Y [		52	52	52	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		55	55	55	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	107	107	107	0	0	0	0	0	0	0	0	214	33	197	-158	
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	4	0	14	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	14	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	42	0	36	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	29	2	15	-1	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	89	2	65	-1		
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		2	2	2	0	0	0	0	0	0	0	0	7	0	7	0
[3Y - 5Y [		2	2	2	0	0	0	0	0	0	0	2	0	2	0	0
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	6	6	6	0	0	0	1	0	0	0	0	9	0	9	0	
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	54	1	54	-1	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	36	1	36	-1	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	91	2	91	-2		

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

2014 EU-wide Stress Test
Capital

		Baseline Scenario				Adverse Scenario			COREP CODE	REGULATION	
(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			
OWN FUNDS	A	OWN FUNDS	17,033	15,608	15,512	15,303	14,717	13,262	11,405	CA1 (1)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,923	11,777	11,581	11,198	10,704	9,371	7,526	CA1 (1.1.1)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11,724	11,724	11,724	11,724	11,724	11,724	11,724	CA1 (1.1.1.1)	Articles 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	638	419	375	380	-891	-2,014	-3,251	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	154	179	194	203	-307	-191	-234	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	-330	-330	-330	-330	-755	-618	-647	-	-
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	497	522	536	546	461	440	425	-	-
	A.1.4	Other Reserves	0	138	181	203	376	376	398	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (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	-198	-198	-196	-194	-198	-196	-194	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)	-495	-495	-495	-495	-99	-99	-99	CA1 (1.1.1.10 + 1.1.1.11)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.10	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-615	-707	-724	-719	-877	-853	-824	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
	A.1.11	(-) IRB shortfall of credit risk adjustments to expected losses	-276	-625	-814	-1,010	-794	-1,278	-1,969	CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
	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	990	1,342	1,336	1,106	1,770	1,901	1,976	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 (+/-)	990	1,342	1,336	1,106	1,770	1,901	1,976	CA1 (1.1.1.26)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,422	282	146	46	532	245	13	CA1 (1.1.2)	Article 61 of CRR	
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)	13,345	12,059	11,727	11,245	11,236	9,616	7,539	CA1 (1.1)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,688	3,548	3,785	4,058	3,481	3,646	3,866	CA1 (1.2)	Article 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	88,542	89,868	90,646	91,141	97,206	99,097	101,382	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 (+)	3,235								Articles 36(1) points (a) and (f); Article 38 and Article 48 of CRR
	B.2	of which: stemming from from CVA capital requirements (+)	2,843								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 (+)	1,675								Articles 153(2) of CRR
	B.4	of which: stemming from the application of the supporting factor to increase lending to SMEs (-)	-268								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	13.47%	13.10%	12.78%	12.29%	11.01%	9.46%	7.42%	CA3 (1)	-
	C.2	Tier 1 Capital ratio	15.07%	13.42%	12.94%	12.34%	11.56%	9.70%	7.44%	CA3 (3)	-
	C.3	Total Capital ratio	19.24%	17.37%	17.11%	16.79%	15.14%	13.38%	11.25%	CA3 (5)	-
D	Common Equity Tier 1 Capital Threshold		7,189	7,252	7,291	5,346	5,450	5,576			
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)				11.07%			5.47%		

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

2014 EU-wide Stress Test - Restructuring scenarios

Effects of mandatory 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	73	-797	73	-797	Sales of LBBW CZ and a further participation agreed with EU Commission
2015	0	0	0	0	Reduction of the CIP-Portfolio between 1/01/2014 and end of April, part of the commitment to EU from 2009
2016	0	0	0	0	
Total	73	-797	73	-797	



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

	Baseline scenario				Adverse scenario		
	As of 31/12/2013	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016	As of 31/12/2014	As of 31/12/2015	As of 31/12/2016
(mln EUR)							
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 (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments becoming effective between 1 January and 30 September 2014 (+)	0

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

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