# 1 Main Results and Overview

## A MAIN INFORMATION ON THE BANK BEFORE THE COMPREHENSIVE ASSESSMENT (end 2013)

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets (based on prudential scope of consolidation)</td>
<td>Mill. EUR 1 141 578,90</td>
</tr>
<tr>
<td>Net (+) Profit/ (-) Loss of 2013 (based on prudential scope of consolidation)</td>
<td>Mill. EUR 2 521,60</td>
</tr>
<tr>
<td>Common Equity Tier 1 Capital according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014</td>
<td>Mill. EUR 37 361,97</td>
</tr>
<tr>
<td>Total risk exposure * according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014</td>
<td>Mill. EUR 343 115,34</td>
</tr>
<tr>
<td>Total exposure measure according to Article 429 CRR &quot;Leverage exposure&quot;</td>
<td>Mill. EUR 1 167 605,60</td>
</tr>
<tr>
<td>CET1 ratio according to CRDIV/CRR definition, transitional arrangements as of 1.1.2014</td>
<td>% 10,89%</td>
</tr>
<tr>
<td>Tier 1 Ratio (where available) according to CRD3 definition, as of 31.12.2013 as reported by the bank</td>
<td>% 13,42%</td>
</tr>
<tr>
<td>Core Tier 1 Ratio (where available) according to EBA definition</td>
<td>% 11,27%</td>
</tr>
<tr>
<td>Leverage ratio</td>
<td>% 3,71%</td>
</tr>
<tr>
<td>Non-performing exposures ratio</td>
<td>% 3,99%</td>
</tr>
<tr>
<td>Coverage ratio for non-performing exposure</td>
<td>% 62,19%</td>
</tr>
<tr>
<td>Level 3 instruments on total assets</td>
<td>% 0,51%</td>
</tr>
</tbody>
</table>

## B MAIN RESULTS OF THE COMPREHENSIVE ASSESSMENT (CA)

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>CET1 Ratio at year end 2013 including retained earnings / losses of 2013</td>
<td>% 10,89%</td>
</tr>
<tr>
<td>Aggregated adjustments due to the outcome of the AQR</td>
<td>Basis Points Change -22</td>
</tr>
<tr>
<td>AQR adjusted CET1 Ratio</td>
<td>% 10,67%</td>
</tr>
<tr>
<td>Aggregate adjustments due to the outcome of the baseline scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period</td>
<td>Basis Points Change -10</td>
</tr>
<tr>
<td>Adjusted CET1 Ratio after Baseline Scenario</td>
<td>% 10,58%</td>
</tr>
<tr>
<td>Aggregate adjustments due to the outcome of the adverse scenario of the joint EBA ECB Stress Test to lowest capital level over the 3-year period</td>
<td>Basis Points Change -253</td>
</tr>
<tr>
<td>Adjusted CET1 Ratio after Adverse Scenario</td>
<td>% 8,15%</td>
</tr>
</tbody>
</table>

### Capital Shortfall

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>to threshold of 8% for AQR adjusted CET1 Ratio</td>
<td>Basis Points 0,00</td>
</tr>
<tr>
<td>to threshold of 8% in Baseline Scenario</td>
<td>Basis Points 0,00</td>
</tr>
<tr>
<td>to threshold of 5.5% in Adverse Scenario</td>
<td>Basis Points 0,00</td>
</tr>
<tr>
<td>Aggregated Capital Shortfall of the Comprehensive Assessment</td>
<td>Basis Points 0,00</td>
</tr>
</tbody>
</table>

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* Total risk exposure figure is pre-AQR. Please note that the corresponding Year End 2013 figure in the EBA Transparency template is post-AQR and therefore may not match exactly.
1 RWA used corresponds to relevant scenario in worst case year
## MAJOR CAPITAL MEASURES IMPACTING TIER 1 ELIGIBLE CAPITAL FROM 1 JANUARY 2014 TO 30 SEPTEMBER 2014

<table>
<thead>
<tr>
<th>Issuance of CET1 Instruments</th>
<th>Impact on Common Equity Tier 1 Capital</th>
<th>Impact on Additional Tier 1 Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>C1 Raising of capital instruments eligible as CET1 capital</td>
<td></td>
<td>186,40</td>
</tr>
<tr>
<td>C2 Repayment of CET1 capital, buybacks</td>
<td></td>
<td>0,00</td>
</tr>
<tr>
<td>C3 Conversion to CET1 of hybrid instruments becoming effective between January and September 2014</td>
<td></td>
<td>0,00</td>
</tr>
</tbody>
</table>

### Net issuance of Additional Tier 1 Instruments

<table>
<thead>
<tr>
<th>Impact on Additional Tier 1 Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>C4 with a trigger at or above 5.5% and below 6%</td>
</tr>
<tr>
<td>C5 with a trigger at or above 6% and below 7%</td>
</tr>
<tr>
<td>C6 with a trigger at or above 7%</td>
</tr>
</tbody>
</table>

### Fines/Litigation costs

<table>
<thead>
<tr>
<th>Million EUR</th>
</tr>
</thead>
<tbody>
<tr>
<td>C7 Incurred fines/litigation costs from January to September 2014 (net of provisions)</td>
</tr>
</tbody>
</table>