



2016 EU-wide Stress Test

Bank Name	NRW.BANK
LEI Code	5299000205KK6XOGJ020
Country Code	DE

2016 EU-wide Stress Test: Summary

NRW.BANK

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

¹ Conversions not considered for CET1 computation

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

2016 EU-wide Stress Test:
Credit risk IRB

NRW.BANK

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
NRW.BANK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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
Securitisation	0	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	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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
Securitisation	0	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	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
Netherlands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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
Securitisation	0	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	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(m€ EUR, %)												
France	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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
Securitisation	0	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	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

**2016 EU-wide Stress Test:
Credit risk IRB**
NRW.BANK

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mln EUR, %)																
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	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	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	-
	Retail - Other Retail	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	-
	Retail - Other Retail - Of Which: non-SME	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	-
Securitisation	0	0	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	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

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

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mln EUR, %)																
Austria	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	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	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	-
	Retail - Other Retail	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	-
	Retail - Other Retail - Of Which: non-SME	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	-
Securitisation	0	0	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	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

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

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mln EUR, %)																
Australia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	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	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	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	-
	Retail - Other Retail	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	-
	Retail - Other Retail - Of Which: non-SME	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	-
Securitisation	0	0	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	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

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

2016 EU-wide Stress Test: Credit risk STA

NRW.BANK

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
NRW.BANK	Central governments or central banks	28,862	181	965	272	0	0	0.0%
	Regional governments or local authorities	44,485	0	525	0	0	0	0.0%
	Public sector entities	6,187	0	214	0	0	0	0.0%
	Multilateral Development Banks	1,049	0	3	0	0	0	0.0%
	International Organisations	2,111	0	0	0	0	0	0.0%
	Institutions	36,044	0	9,065	0	0	0	0.0%
	Corporates	17,730	340	15,899	348	0	90	26.6%
	of which: SME	376	0	367	0	0	0	0.0%
	Retail	6,385	133	4,785	156	0	26	19.8%
	of which: SME	19	0	11	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	153	0	230	0	0	0	0.0%
	Covered bonds	3,999	0	516	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	470	0	167	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	1,895	0	4,688	0	0	0	0.0%
Securitisation								
Other exposures	145	0	145	0	0	0	0.0%	
Standardised Total	149,514	654	37,200	776	0	117	17.8%	

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

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	6,755	0	0	0	0	0	0.0%
	Regional governments or local authorities	41,120	0	62	0	0	0	0.0%
	Public sector entities	5,952	0	214	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	29,121	0	7,013	0	0	0	0.0%
	Corporates	13,427	339	5,131	347	0	90	26.6%
	of which: SME	376	0	367	0	0	26	0.0%
	Retail	6,371	130	4,775	153	0	24	19.6%
	of which: SME	19	0	11	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	141	0	211	0	0	0	0.0%
	Covered bonds	1,807	0	219	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	144	0	67	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	1,888	0	4,681	0	0	0	0.0%
Securitisation								
Other exposures	1	0	1	0	0	0	0.0%	
Standardised Total	106,729	469	22,373	501	0	116	24.7%	

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

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

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

2016 EU-wide Stress Test: Credit risk STA

NRW.BANK

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	2,552	0	0	0	0	0	0.0%
	Regional governments or local authorities	36	0	6	0	0	0	0.0%
	Public sector entities	65	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	959	0	354	0	0	0	0.0%
	Corporates	595	0	420	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	12	0	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	60	0	13	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	4,273	0	794	0	0	0	0.0%	

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

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

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

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

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

2016 EU-wide Stress Test: Credit risk STA

NRW.BANK

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

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belgium	Central governments or central banks	1,528	0	0	0	0	0	0.0%
	Regional governments or local authorities	20	0	0	0	0	0	0.0%
	Public sector entities	40	0	0	0	0	0	0.0%
	Multilateral Development Banks	3	0	0	0	0	0	0.0%
	International Organisations	519	0	0	0	0	0	0.0%
	Institutions	10	0	5	0	0	0	0.0%
	Corporates	394	0	197	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	2,512	0	203	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

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

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

NRW.BANK

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

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

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

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

2016 EU-wide Stress Test: Credit risk STA

NRW.BANK

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
NRW.BANK	Central governments or central banks	0.0%	54	25.4%	0.0%	67	27.3%	0.0%	80	28.7%
	Regional governments or local authorities	0.0%	5	40.2%	0.0%	10	42.7%	0.0%	15	43.5%
	Public sector entities	0.0%	0	42.2%	0.0%	0	44.8%	0.0%	1	45.7%
	Multilateral Development Banks	0.0%	0	55.0%	0.0%	0	58.5%	0.0%	0	59.8%
	International Organisations	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	1	43.3%
	Institutions	0.0%	6	14.9%	0.0%	12	15.8%	0.0%	19	16.0%
	Corporates	0.0%	99	25.0%	0.0%	106	23.8%	0.0%	113	22.9%
	of which: SME	0.0%	0	20.0%	0.0%	0	21.3%	0.0%	0	21.7%
	Retail	0.0%	27	17.5%	0.0%	28	15.9%	0.0%	29	14.7%
	of which: SME	0.0%	0	4.6%	0.0%	0	7.2%	0.0%	0	8.2%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	4.0%	6	90.0%	3.8%	12	95.3%	3.7%	18	96.9%
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.3%	0.0%	1	13.8%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	47.1%	0.0%	0	49.9%	0.0%	1	50.8%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	40.4%	0.0%	0	42.7%	0.0%	0	43.5%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%	
Standardised Total	0.0%	198	24.0%	0.0%	238	24.0%	0.0%	278	24.1%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
NRW.BANK	Central governments or central banks	0.2%	84	29.1%	0.2%	126	32.1%	0.1%	168	33.7%
	Regional governments or local authorities	0.0%	7	40.1%	0.0%	16	42.6%	0.0%	24	43.5%
	Public sector entities	0.0%	1	42.2%	0.0%	1	45.1%	0.0%	1	46.3%
	Multilateral Development Banks	0.0%	0	55.0%	0.0%	0	58.8%	0.0%	0	59.8%
	International Organisations	0.0%	0	40.0%	0.0%	1	42.5%	0.0%	1	43.3%
	Institutions	0.0%	16	14.4%	0.0%	28	15.4%	0.0%	38	16.0%
	Corporates	0.1%	104	24.8%	0.1%	120	23.4%	0.1%	135	22.5%
	of which: SME	0.0%	0	23.0%	0.1%	1	24.3%	0.1%	1	24.9%
	Retail	0.1%	28	17.1%	0.0%	30	14.9%	0.0%	32	13.4%
	of which: SME	0.0%	0	5.3%	0.0%	0	7.3%	0.0%	0	8.1%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	5.7%	9	100.0%	6.4%	18	100.0%	6.1%	26	100.0%
	Covered bonds	0.0%	1	12.5%	0.0%	1	13.5%	0.0%	1	13.8%
	Claims on institutions and corporates with a ST credit assessment	0.1%	0	45.6%	0.1%	1	48.9%	0.0%	1	50.5%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	40.5%	0.0%	0	42.8%	0.0%	0	43.5%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.1%	0	40.0%	0.1%	1	42.5%	0.1%	1	43.3%	
Standardised Total	0.1%	250	24.6%	0.1%	344	25.1%	0.1%	430	25.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	53.1%	0.0%	1	47.3%	0.0%	1	38.0%
	Regional governments or local authorities	0.0%	3	40.0%	0.0%	7	42.5%	0.0%	10	43.3%
	Public sector entities	0.0%	0	42.2%	0.0%	0	44.8%	0.0%	1	45.7%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	4	12.4%	0.0%	9	13.2%	0.0%	14	13.5%
	Corporates	0.0%	95	24.7%	0.0%	100	23.3%	0.0%	104	22.2%
	of which: SME	0.0%	0	20.0%	0.0%	0	21.3%	0.0%	0	21.7%
	Retail	0.0%	27	17.3%	0.0%	28	15.7%	0.0%	29	14.6%
	of which: SME	0.0%	0	4.6%	0.0%	0	7.2%	0.0%	0	8.2%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	4.2%	6	90.0%	4.0%	12	95.3%	3.9%	18	96.9%
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.3%	0.0%	0	13.5%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	27.0%	0.0%	0	28.7%	0.0%	0	29.2%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	40.3%	0.0%	0	42.6%	0.0%	0	43.4%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%	
Standardised Total	0.0%	136	23.1%	0.0%	157	22.2%	0.0%	178	21.7%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	33.1%	0.0%	11	37.5%	0.0%	1	38.0%
	Regional governments or local authorities	0.0%	3	40.0%	0.0%	7	42.5%	0.0%	10	43.3%
	Public sector entities	0.0%	1	42.2%	0.0%	1	45.1%	0.0%	1	46.3%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	12	12.4%	0.0%	23	13.3%	0.0%	29	13.7%
	Corporates	0.1%	98	24.3%	0.1%	108	22.4%	0.1%	117	21.0%
	of which: SME	0.1%	0	23.0%	0.1%	1	24.3%	0.1%	1	24.9%
	Retail	0.0%	27	17.0%	0.0%	28	14.8%	0.0%	31	13.2%
	of which: SME	0.0%	0	5.3%	0.0%	0	7.3%	0.0%	0	8.1%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	6.0%	8	100.0%	6.8%	17	100.0%	6.5%	25	100.0%
	Covered bonds	0.0%	0	12.5%	0.0%	1	13.4%	0.0%	1	13.8%
	Claims on institutions and corporates with a ST credit assessment	0.1%	0	27.0%	0.0%	0	29.0%	0.0%	0	29.8%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	40.3%	0.0%	0	42.6%	0.0%	0	43.4%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%	
Standardised Total	0.0%	151	22.0%	0.0%	187	20.9%	0.0%	217	20.4%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	49.6%	0.0%	1	52.9%	0.0%	1	53.9%
	Corporates	0.1%	1	44.6%	0.1%	1	47.3%	0.1%	2	48.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	38.6%	0.0%	0	38.2%	0.0%	0	37.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.3%	0.0%	0	13.6%
	Claims on institutions and corporates with a ST credit assessment	0.1%	0	55.0%	0.1%	0	58.6%	0.1%	0	59.7%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%	
Standardised Total	0.0%	1	42.4%	0.0%	3	45.3%	0.0%	4	46.5%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	49.6%	0.0%	1	53.2%	0.0%	2	54.3%
	Corporates	0.1%	1	51.3%	0.2%	2	53.9%	0.2%	4	55.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	37.9%	0.1%	0	36.5%	0.1%	0	35.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.4%	0.0%	0	13.7%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	55.0%	0.1%	0	59.1%	0.1%	0	60.3%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-

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		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	1	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	49.1%	0.0%	1	52.3%	0.0%	1	53.3%
	Corporates	0.1%	0	55.0%	0.1%	1	58.7%	0.1%	1	59.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	4.6%	0.0%	0	7.2%	0.0%	0	8.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.3%	0.0%	0	13.6%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	55.0%	0.0%	0	58.6%	0.0%	0	59.7%
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%	
Standardised Total	0.0%	1	48.9%	0.0%	2	52.0%	0.0%	3	52.8%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	1	40.0%	0.0%	3	42.5%	0.0%	4	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	49.1%	0.0%	1	52.6%	0.0%	1	53.7%
	Corporates	0.1%	1	63.3%	0.1%	1	66.9%	0.1%	2	68.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	5.3%	0.0%	0	7.4%	0.0%	0	8.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.4%	0.0%	0	13.7%
	Claims on institutions and corporates with a ST credit assessment	0.1%	0	55.0%	0.0%	0	59.1%	0.0%	0	60.2%
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%	
Standardised Total	0.1%	2	46.3%	0.1%	5	49.4%	0.0%	8	50.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	0.1%	2	40.0%	0.1%	4	42.5%	0.1%	6	43.3%
	Regional governments or local authorities	0.1%	1	40.0%	0.1%	2	42.5%	0.1%	3	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	48.1%	0.0%	0	51.3%	0.0%	0	52.3%
	Corporates	0.6%	1	58.7%	0.5%	2	59.9%	0.4%	2	60.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	4.6%	0.0%	0	7.2%	0.0%	0	8.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.3%	0.0%	0	13.6%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.1%	0	40.0%	0.1%	0	42.5%	0.1%	0	43.3%	
Standardised Total	0.1%	4	42.7%	0.1%	8	44.0%	0.1%	11	44.5%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	0.3%	6	40.0%	0.3%	12	42.5%	0.3%	19	43.3%
	Regional governments or local authorities	0.3%	3	40.0%	0.3%	7	42.5%	0.3%	11	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	48.1%	0.0%	0	52.1%	0.0%	0	52.8%
	Corporates	1.1%	2	66.5%	1.1%	3	68.3%	1.1%	4	69.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	5.3%	0.0%	0	7.5%	0.0%	0	8.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.6%	0.0%	0	13.7%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.3%	0	40.0%	0.3%	0	42.5%	0.3%	1	43.3%	
Standardised Total	0.3%	11	41.0%	0.2%	23	43.3%	0.2%	35	44.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	55.0%	0.0%	0	58.5%	0.0%	0	59.8%
	International Organisations	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Institutions	0.0%	0	10.3%	0.0%	0	11.0%	0.0%	0	11.2%
	Corporates	0.2%	0	26.3%	0.2%	0	28.0%	0.1%	0	28.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	4.6%	0.0%	0	7.1%	0.0%	0	8.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	1.6%	0	90.0%	1.5%	0	95.2%	1.4%	0	96.9%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	90.0%	0.0%	0	95.2%	0.0%	0	96.9%	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	38.8%	0.0%	1	41.2%	0.0%	1	42.0%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	55.0%	0.0%	0	58.8%	0.0%	0	59.7%
	International Organisations	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Institutions	0.0%	0	10.3%	0.0%	0	11.0%	0.0%	0	11.2%
	Corporates	0.3%	0	30.2%	0.4%	0	32.0%	0.3%	0	32.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	5.3%	0.0%	0	7.3%	0.0%	0	8.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	2.9%	0	100.0%	3.1%	0	100.0%	2.9%	0	100.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	90.0%	0.0%	0	95.2%	0.0%	0	96.9%	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	40.2%	0.0%	1	42.3%	0.0%	2	43.0%	

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		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	0.1%	3	40.0%	0.1%	7	42.5%	0.1%	10	43.3%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	42.5%	0.1%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	55.0%	0.1%	0	58.8%	0.1%	0	59.9%
	Corporates	0.1%	0	53.3%	0.1%	0	57.0%	0.0%	0	58.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	4.6%	0.0%	0	7.3%	0.0%	0	8.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.2%	0	55.0%	0.2%	0	58.8%	0.1%	0	59.9%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.1%	0	40.0%	0.1%	0	42.5%	0.1%	0	43.3%	
Standardised Total	0.1%	3	40.3%	0.1%	7	42.8%	0.1%	11	43.6%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	0.3%	10	40.0%	0.3%	22	42.5%	0.3%	34	43.3%
	Regional governments or local authorities	0.3%	0	40.0%	0.3%	1	42.5%	0.3%	1	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.4%	0	55.0%	0.2%	0	59.5%	0.2%	0	60.4%
	Corporates	0.1%	0	61.3%	0.2%	0	64.6%	0.2%	0	66.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	5.3%	0.0%	0	7.5%	0.0%	0	8.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.6%	0	55.0%	0.3%	0	59.5%	0.2%	0	60.4%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.3%	0	40.0%	0.3%	0	42.5%	0.3%	1	43.3%	
Standardised Total	0.3%	11	40.3%	0.3%	24	42.8%	0.3%	36	43.6%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Belgium	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	1	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Corporates	0.0%	0	55.0%	0.0%	0	58.8%	0.0%	0	59.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	4.6%	0.0%	0	7.3%	0.0%	0	8.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%	
Standardised Total	0.0%	0	43.4%	0.0%	1	46.1%	0.0%	1	47.0%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Belgium	Central governments or central banks	0.0%	1	40.0%	0.0%	2	42.5%	0.0%	2	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Corporates	0.1%	0	55.0%	0.1%	0	59.7%	0.1%	0	60.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	63.3%	0.0%	0	67.1%	0.0%	1	68.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	5.3%	0.1%	0	7.3%	0.0%	0	8.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%	
Standardised Total	0.0%	1	42.2%	0.0%	2	44.9%	0.0%	4	45.8%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	55.0%	0.0%	0	58.3%	0.0%	0	59.5%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	54.0%	0.0%	1	57.3%	0.0%	2	58.4%
	Corporates	0.1%	0	54.0%	0.1%	1	57.5%	0.1%	2	58.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	21.7%	0.0%	0	21.6%	0.0%	0	21.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	1.1%	0	90.0%	1.1%	0	95.1%	1.1%	0	96.7%
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.3%	0.0%	0	13.5%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	55.0%	0.1%	0	58.3%	0.1%	0	59.4%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	1	47.7%	0.0%	3	53.0%	0.0%	4	54.9%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	40.0%	0.0%	1	42.5%	0.0%	0	43.3%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	55.0%	0.0%	0	58.8%	0.0%	0	60.3%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	1	54.0%	0.1%	2	57.8%	0.0%	3	59.3%
	Corporates	0.1%	1	62.1%	0.2%	2	65.2%	0.2%	3	67.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	21.5%	0.1%	0	21.3%	0.1%	0	21.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	1.6%	0	100.0%	2.1%	0	100.0%	2.0%	0	100.0%
	Covered bonds	0.0%	0	12.5%	0.0%	0	13.4%	0.0%	0	13.7%
	Claims on institutions and corporates with a ST credit assessment	0.1%	0	55.0%	0.1%	0	58.9%	0.1%	1	60.4%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	2	51.9%	0.1%	5	57.5%	0.0%	7	59.9%	

2016 EU-wide Stress Test: Credit risk STA

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		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central governments or central banks	0.0%	42	22.8%	0.0%	42	22.9%	0.0%	42	22.9%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	33.0%	0.0%	0	35.4%	0.0%	0	36.0%
	Corporates	0.1%	0	43.4%	0.1%	0	46.2%	0.1%	0	47.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	0	4.6%	0.0%	0	7.2%	0.0%	0	8.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	42	22.9%	0.0%	42	22.9%	0.0%	42	23.0%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central governments or central banks	0.0%	42	22.9%	0.0%	42	22.9%	0.0%	42	23.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	42.5%	0.0%	0	43.3%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	33.0%	0.1%	0	35.1%	0.1%	0	35.8%
	Corporates	0.2%	0	49.9%	0.2%	0	52.8%	0.2%	1	54.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	5.3%	0.1%	0	7.3%	0.1%	0	8.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	42	22.9%	0.0%	43	23.1%	0.0%	43	23.3%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Australia	Central governments or central banks	0.0%	0	45.0%	0.0%	0	47.8%	0.0%	0	48.8%
	Regional governments or local authorities	0.0%	0	45.0%	0.0%	0	47.8%	0.0%	0	48.8%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	35.1%	0.0%	0	37.4%	0.0%	0	38.2%
	Corporates	0.0%	0	55.0%	0.0%	0	58.5%	0.0%	0	59.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	44.5%	0.0%	0	47.5%	0.0%	0	48.6%	

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

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Australia	Central governments or central banks	0.0%	0	45.0%	0.0%	0	47.8%	0.0%	0	48.8%
	Regional governments or local authorities	0.0%	0	45.0%	0.0%	0	47.8%	0.0%	0	48.8%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	35.1%	0.0%	0	37.2%	0.0%	0	37.9%
	Corporates	0.1%	0	63.3%	0.1%	0	67.2%	0.1%	0	69.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	50.8%	0.0%	0	53.8%	0.0%	1	54.4%	

2016 EU-wide Stress Test: Securitisations

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

2016 EU-wide Stress Test: Sovereign

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		31/12/2015																					
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)							NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
Residual Maturity	Country / Region	of which: AFS					of which: FVO (designated at Fair value through profit&loss)		of which: HFT (2)		of which: HTM		of which: Loans and receivables		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
		[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y - more]	Tot	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)						
	Austria	10	20	151	0	180	480	405	1,246	0	0	0	0	0	0	0	0	0	0	-69	1	0	0
	Belgium	0	20	0	0	180	251	547	998	0	0	0	0	0	0	0	0	0	0	-50	1	0	-92
	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-80
	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-15
	Czech Republic	0	0	0	0	7	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-50	0	0	-1
	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-30
	Tot	10	20	151	0	180	480	405	1,246	0	0	0	0	0	0	0	0	0	-69	1	0	0	

2016 EU-wide Stress Test: Sovereign

NRW.BANK

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables											
[0 - 3M]	Portugal	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	-25	0
[1Y - 2Y]		193	193	0	0	0	0	193	0	0	0	0	0	-60	0	0	0
[2Y - 3Y]		101	101	0	0	0	0	101	0	0	0	0	0	0	0	-40	0
[3Y - 5Y]		82	82	0	0	0	0	82	0	0	0	0	0	0	0	-96	-2
[5Y - 10Y]		0	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	-33	-6	
Tot		375	375	0	0	0	375	0	0	0	0	0	-60	0	-193	-8	
[0 - 3M]	Romania	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	-23	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-50	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	-25	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	-48	0	-108	0	
[0 - 3M]	Slovakia	51	51	0	0	0	51	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]		30	30	0	0	0	30	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		32	32	0	0	0	32	0	0	0	0	0	0	0	0	0	
[10Y - more]	50	50	0	0	0	50	0	0	0	0	0	0	0	0	0		
Tot		164	164	0	0	164	0	0	0	0	0	0	-20	0	0		
[0 - 3M]	Slovenia	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	-1	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		27	27	0	0	0	27	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		39	39	0	0	0	39	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		57	57	0	0	0	57	0	0	0	0	0	0	0	0	0	
[10Y - more]	12	12	0	0	0	12	0	0	0	0	0	0	0	0	0		
Tot		135	135	0	0	135	0	0	0	0	0	0	0	0	-1		
[0 - 3M]	Spain	47	47	0	0	0	47	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		165	165	0	0	0	165	0	0	0	0	0	0	0	0	-430	
[1Y - 2Y]		32	32	0	0	0	32	0	0	0	0	0	0	0	0	-2	
[2Y - 3Y]		411	411	0	0	0	411	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		424	424	0	0	0	424	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		647	647	0	0	0	647	0	0	0	0	0	0	0	0	0	
[10Y - more]	420	420	0	0	0	420	0	0	0	0	0	0	0	0	0		
Tot		2,146	2,146	0	0	2,146	0	0	0	0	0	0	0	0	-432		
[0 - 3M]	Sweden	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	-100	
[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	-161	
[5Y - 10Y]		6	6	0	0	0	6	0	0	0	0	0	0	0	2	0	
[10Y - more]	6	6	0	0	0	6	0	0	0	0	0	0	0	0	0		
Tot		6	6	0	0	6	0	0	0	0	0	0	-307	2	-100		
[0 - 3M]	United Kingdom	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]	68	68	0	0	0	68	0	0	0	0	0	0	0	0	0		
Tot		68	68	0	0	68	0	0	0	0	0	0	-441	14	0		

2016 EU-wide Stress Test: Sovereign

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		31/12/2015															
		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)							DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
		(min EUR)															
			31/12/2015														
			NET DIRECT EXPOSURES (accounting value gross of provisions) (1)							DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		35	35	0	0	0	35	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		35	35	0	0	0	35	0	0	0	0	0	0	0	-1		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	-50	0		
[2Y - 3Y]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0	0	0	-69	0	0	0		
[5Y - 10Y]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	Norway	0	0	0	0	0	0	0	0	0	0	-69	0	-50	0		
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]	Australia	0	0	0	0	0	0	0	0	0	0	-106	2	0	0		
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0	0	0	-264	5	0	0		
[3Y - 5Y]	Australia	0	0	0	0	0	0	0	0	0	0	-468	13	0	0		
[5Y - 10Y]	Australia	0	0	0	0	0	0	0	0	0	0	-386	12	0	0		
[10Y - more]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	Australia	0	0	0	0	0	0	0	0	0	0	-1,224	32	0	0		
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]	Canada	17	17	0	0	0	17	0	0	0	0	0	0	0	0		
[1Y - 2Y]	Canada	10	10	0	0	0	10	0	0	0	0	0	0	0	0		
[2Y - 3Y]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]	Canada	32	32	0	0	0	32	0	0	0	0	0	0	0	0		
[5Y - 10Y]	Canada	114	114	0	0	0	114	0	0	0	0	0	0	0	0		
[10Y - more]	Canada	177	177	0	0	0	177	0	0	0	0	0	0	0	0		
Tot	Canada	350	350	0	0	0	350	0	0	0	0	0	0	0	0		
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	Hong Kong	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		
[3M - 1Y]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]	Japan	0	0	0	0	0	0	0	0	0	0	-48	0	0	0		
[2Y - 3Y]	Japan	0	99	0	0	0	99	0	0	0	0	-135	0	-10	0		
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	Japan	154	154	0	0	0	154	0	0	0	0	0	0	0	0		
Tot	Japan	253	253	0	0	0	253	0	0	0	0	-183	0	-10	0		

2016 EU-wide Stress Test: Sovereign

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		31/12/2015																		
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)							NET DIRECT EXPOSURES (accounting value gross of provisions) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region	of which: AFS		of which: FVO (designated at fair value through profit&loss)		of which: HFT (2)		of which: HTM		of which: Loans and receivables		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (-)	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		80	80	0	0	0	0	80	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	0	0	-3	0
[2Y - 3Y]		0	0	0	0	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	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Tot		80	80	0	0	0	0	80	0	0	0	0	0	0	0	0	0	0	-3	0
[0 - 3M]	Others	0	0	0	0	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	-10	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	-15	0	
[2Y - 3Y]		0	0	0	0	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	0	-69	-2	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		58,322	58,322	662	0	21	41,953	15,686	3,773	1,184	4,297	-1,810	-9,697	86	-2,882	-84	-2			

Notes, definitions and regions:

(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. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

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

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragua, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

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

2016 EU-wide Stress Test - P&L

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

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

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

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

NRW.BANK

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

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

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

NRW.BANK

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

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