



2016 EU-wide Stress Test

Bank Name	DekaBank Deutsche Girozentrale
LEI Code	0W2PZJM8XOY22M4GG883
Country Code	DE

2016 EU-wide Stress Test: Summary

DekaBank Deutsche Girozentrale

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		743.01	203.81
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		-67.11	-954.93
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-195.50	-311.24
Cumulative 3y: Profit or (-) loss for the year		662.99	-668.50
Coverage ratio - Default stock	33.94%	38.66%	38.21%
Common Equity Tier 1 capital	4,488.79	4,677.97	3,378.51
Total Risk exposure amount	31,077.75	33,007.62	35,461.43
Common Equity Tier 1 ratio, %	14.4%	14.2%	9.5%
Fully loaded Common Equity Tier 1 ratio, %	13.5%	14.2%	9.5%
Tier 1 capital	4,794.55	5,172.51	3,873.06
Total leverage ratio exposures	107,274.93	107,274.93	107,274.93
Leverage ratio, %	4.5%	4.8%	3.6%
Fully loaded leverage ratio, %	4.4%	4.8%	3.6%
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

DekaBank Deutsche Girozentrale

		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			
(m€ EUR, %)																
DekaBank Deutsche Girozentrale	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	15,346	0	0	0	3,356	0	0	0	0	22	0	0	-
	Corporates	0	0	20,328	649	0	0	8,318	99	0	0	0	188	162	32.2%	
	Corporates - Of Which: Specialised Lending	0	0	8,918	578	0	0	3,946	0	0	0	23	162	162	31.6%	
	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	387	0	0	0	1,271	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	257	6	0	0	257	6	0	0	0	0	0	-		
IRB TOTAL	0	0	36,797	654	0	0	13,197	64	0	0	0	95	188	32.2%		

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													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		
(m€ EUR, %)															
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	4,041	0	0	0	360	0	0	0	0	0	0	-
	Corporates	0	0	4,108	359	0	0	1,509	0	0	0	14	105	105	29.2%
	Corporates - Of Which: Specialised Lending	0	0	1,703	351	0	0	1,014	0	0	0	13	98	98	27.8%
	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	207	0	0	0	748	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	8,526	356	0	0	3,687	6	0	0	0	14	105	29.2%	

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													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		
(m€ EUR, %)															
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	5,095	0	0	0	846	0	0	0	0	0	0	-
	Corporates	0	0	976	0	0	0	321	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	202	0	0	0	52	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	13	0	0	0	37	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	6,086	0	0	0	1,203	0	0	0	0	1	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		
(m€ EUR, %)															
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	736	0	0	0	237	0	0	0	0	0	0	-
	Corporates	0	0	3,151	28	0	0	1,330	4	0	0	0	24	24	85.0%
	Corporates - Of Which: Specialised Lending	0	0	2,093	28	0	0	850	0	0	0	1	24	24	85.0%
	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	70	0	0	0	203	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	3,957	28	0	0	1,672	4	0	0	0	4	24	85.0%	

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 IRB

DekaBank Deutsche Girozentrale

		31/12/2015														Coverage Ratio - Default Stock ¹	
		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				
(min EUR, %)																	
France	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1,644	0	0	0	352	0	0	0	0	0	0	0	0	-
	Corporates	0	0	2,281	1	0	0	863	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	0	-
	Corporates - Of Which: SME	0	0	1,128	0	0	0	366	0	0	0	0	0	0	0	0	-
	Retail	0	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	0	-
	Retail - Secured on real estate property - Of Which: SME	0	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	0	-
	Retail - Qualifying Revolving	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	-
	Retail - Other Retail - Of Which: SME	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	-
	Equity	0	0	21	0	0	0	62	0	0	0	0	0	0	0	0	-
Securitisation	0	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	0	-	
IRB TOTAL	0	0	3,952	1	0	0	1,278	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				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				
(min EUR, %)																	
Luxembourg	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	59	0	0	0	30	0	0	0	0	0	0	0	0	-
	Corporates	0	0	3,013	31	0	0	906	0	0	0	0	0	0	0	0	9.6%
	Corporates - Of Which: Specialised Lending	0	0	639	31	0	0	131	0	0	0	0	0	0	0	0	9.6%
	Corporates - Of Which: SME	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	-
	Retail - Secured on real estate property	0	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	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	0	-
	Retail - Qualifying Revolving	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	-
	Retail - Other Retail - Of Which: SME	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	-
	Equity	0	0	1	0	0	0	4	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	2	0	0	0	2	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	3,523	31	0	0	942	0	0	0	0	0	0	0	0	9.6%	

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				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				
(min EUR, %)																	
Netherlands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	462	0	0	0	138	0	0	0	0	0	0	0	0	-
	Corporates	0	0	1,422	0	0	0	496	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	352	0	0	0	123	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	-
	Retail	0	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	0	-
	Retail - Secured on real estate property - Of Which: SME	0	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	0	-
	Retail - Qualifying Revolving	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	-
	Retail - Other Retail - Of Which: SME	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	-
	Equity	0	0	13	0	0	0	37	0	0	0	0	0	0	0	0	-
Securitisation	0	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	0	-	
IRB TOTAL	0	0	1,846	0	0	0	672	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				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				
(min EUR, %)																	
Ireland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	43	0	0	0	17	0	0	0	0	0	0	0	0	-
	Corporates	0	0	946	0	0	0	520	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	16	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	-
	Retail	0	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	0	-
	Retail - Secured on real estate property - Of Which: SME	0	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	0	-
	Retail - Qualifying Revolving	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	-
	Retail - Other Retail - Of Which: SME	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	-
	Equity	0	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	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	996	0	0	0	552	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 IRB

DekaBank Deutsche Girozentrale

		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, %)																
Switzerland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	851	0	0	0	212	0	0	0	0	0	0	0	-
	Corporates	0	0	40	0	0	0	18	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	27	0	0	0	15	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	7	0	0	0	21	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	898	0	0	0	251	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, %)																
Italy	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	185	0	0	0	160	0	0	0	0	0	0	0	-
	Corporates	0	0	281	0	0	0	105	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	187	0	0	0	63	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	7	0	0	0	21	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	473	0	0	0	286	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, %)																
Canada	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	480	0	0	0	119	0	0	0	0	0	0	0	-
	Corporates	0	0	236	0	0	0	85	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	236	0	0	0	85	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	2	0	0	0	7	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	719	0	0	0	211	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 IRB**
DekaBank Deutsche Girozentrale

	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
(m EUR, %)									
Central banks and central governments	0.0%	0	36.6%	0.0%	0	33.3%	0.0%	0	27.7%
Institutions	0.2%	33	45.2%	0.2%	43	44.6%	0.2%	54	42.1%
Corporates	0.2%	293	39.4%	0.2%	327	39.0%	0.3%	362	37.8%
Corporates - Of Which: Specialised Lending	0.3%	257	40.2%	0.3%	287	40.0%	0.3%	317	38.9%
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.2%	325	39.6%	0.2%	371	39.3%	0.3%	416	38.3%

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
(m EUR, %)									
Central banks and central governments	0.0%	0	36.3%	0.0%	0	32.3%	0.0%	0	26.6%
Institutions	1.0%	66	49.2%	0.3%	81	46.6%	0.4%	98	42.1%
Corporates	0.3%	320	41.5%	0.3%	366	40.7%	0.4%	412	38.8%
Corporates - Of Which: Specialised Lending	0.4%	282	42.5%	0.4%	322	41.9%	0.5%	360	39.9%
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.5%	385	42.3%	0.3%	447	41.5%	0.4%	510	39.3%

	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
(m EUR, %)									
Central banks and central governments	0.0%	0	17.9%	0.0%	0	20.5%	0.0%	1	23.9%
Institutions	0.5%	166	38.7%	0.5%	182	39.3%	0.5%	196	39.1%
Corporates	0.2%	137	37.6%	0.2%	152	38.2%	0.8%	185	38.1%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.4%	166	38.7%	0.4%	183	39.2%	0.4%	197	39.0%

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
(m EUR, %)									
Central banks and central governments	0.0%	0	15.7%	0.1%	1	15.6%	0.2%	2	16.4%
Institutions	0.7%	196	42.6%	0.7%	208	42.9%	0.7%	227	42.1%
Corporates	1.0%	176	41.6%	1.0%	196	42.0%	1.0%	213	41.4%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.5%	186	42.5%	0.6%	209	42.5%	0.6%	229	41.9%

	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
(m EUR, %)									
Central banks and central governments	0.0%	0	18.2%	0.0%	1	18.1%	0.1%	2	17.7%
Institutions	0.1%	30	38.8%	0.1%	30	38.8%	0.1%	1	38.3%
Corporates	0.0%	0	37.9%	0.1%	0	37.9%	0.1%	0	37.5%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.0%	1	21.4%	0.1%	2	21.0%	0.1%	3	20.3%

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
(m EUR, %)									
Central banks and central governments	0.0%	1	18.8%	0.1%	2	18.5%	0.2%	6	17.6%
Institutions	0.1%	0	40.0%	0.2%	1	39.5%	0.4%	1	37.4%
Corporates	0.1%	0	39.3%	0.2%	0	38.6%	0.4%	1	36.9%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.1%	1	21.5%	0.1%	3	20.8%	0.3%	7	19.6%

	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
(m EUR, %)									
Central banks and central governments	0.0%	0	37.0%	0.0%	0	37.0%	0.1%	1	36.6%
Institutions	0.1%	30	66.2%	0.2%	34	53.8%	0.2%	39	44.9%
Corporates	0.1%	27	68.2%	0.1%	30	55.6%	0.2%	33	45.8%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.1%	30	66.0%	0.1%	34	53.6%	0.2%	39	44.7%

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			31/12/20					

**2016 EU-wide Stress Test:
Credit risk IRB**
DekaBank Deutsche Girozentrale

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		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 banks and central governments	0.0%	0	30.0%	0.0%	0	30.2%	0.0%	0	30.0%
	Institutions	0.0%	0	7.5%	0.0%	0	7.6%	0.0%	0	7.5%
	Corporates	0.1%	3	27.0%	0.1%	4	24.6%	0.1%	4	22.3%
	Corporates - Of Which: Socialised Lending	0.0%	1	17.6%	0.0%	1	16.9%	0.1%	2	15.7%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	3	26.3%	0.1%	4	24.2%	0.1%	6	22.0%

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				
(in EUR, %)		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 banks and central governments	0.0%	0	31.1%	0.0%	0	30.9%	0.1%	0	30.0%
	Institutions	0.0%	0	7.7%	0.0%	0	7.8%	0.0%	0	7.6%
	Corporates	0.1%	3	27.5%	0.1%	5	24.3%	0.2%	7	20.9%
	Corporates - Of Which: Socialised Lending	0.0%	1	17.7%	0.1%	1	16.4%	0.1%	3	14.8%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	3	26.4%	0.1%	5	23.4%	0.1%	7	20.3%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		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 banks and central governments	0.0%	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	0.0%
	Corporates	0.0%	16	50.8%	0.0%	17	50.4%	0.0%	17	48.0%
	Corporates - Of Which: Socialised Lending	0.0%	16	51.4%	0.0%	17	51.4%	0.0%	17	49.4%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	16	50.8%	0.0%	17	50.4%	0.0%	17	48.0%

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				
(in EUR, %)		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 banks and central governments	0.0%	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	0.0%
	Corporates	0.0%	17	51.8%	0.1%	18	50.0%	0.1%	19	45.0%
	Corporates - Of Which: Socialised Lending	0.0%	17	52.9%	0.0%	17	51.8%	0.1%	18	46.8%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	17	51.8%	0.1%	18	50.0%	0.1%	19	45.0%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		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 banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	0	49.9%	0.0%	0	50.5%	0.0%	0	50.3%
	Corporates	0.0%	1	30.0%	0.0%	1	29.0%	0.1%	1	27.2%
	Corporates - Of Which: Socialised Lending	0.0%	0	23.7%	0.1%	0	24.2%	0.1%	1	23.7%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	1	31.2%	0.0%	1	29.9%	0.1%	1	27.9%

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				
(in EUR, %)		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 banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.1%	0	51.8%	0.2%	0	51.6%	0.4%	1	50.0%
	Corporates	0.1%	1	33.5%	0.1%	2	32.6%	0.3%	3	29.3%
	Corporates - Of Which: Socialised Lending	0.1%	0	24.8%	0.1%	1	24.6%	0.3%	2	22.8%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	1	35.1%	0.1%	2	34.3%	0.3%	4	31.0%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		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
Ireland	Central banks and central governments	0.0%	0	6.9%	0.0%	0	7.1%	0.0%	0	7.4%
	Institutions	0.1%	1	17.4%	0.1%	1	17.0%	0.1%	2	17.9%
	Corporates	0.0%	0	55.0%	0.1%	0	55.2%	0.1%	0	55.2%
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0		

**2016 EU-wide Stress Test:
Credit risk IRB**
DekaBank Deutsche Girozentrale

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		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
Switzerland	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	31.3%	0.1%	0	33.9%	0.1%	1	38.2%
	Corporates	0.0%	0	4.6%	0.1%	0	5.8%	0.1%	0	6.3%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.0%	0	15.0%	0.1%	0	15.1%	0.1%	0	15.1%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	0	19.4%	0.1%	0	22.7%	0.1%	1	27.1%

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		
(in EUR, %)		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
	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	34.4%	0.1%	1	37.8%	0.3%	2	41.2%
	Corporates	0.0%	0	5.0%	0.1%	0	5.9%	0.1%	0	6.5%
	Corporates - Of Which: SME	0.1%	0	15.2%	0.1%	0	15.2%	0.1%	0	15.1%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
	IRB TOTAL	0.1%	0	24.2%	0.1%	1	29.3%	0.2%	2	34.6%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		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 banks and central governments	0.2%	0	50.0%	0.2%	1	50.5%	0.2%	1	50.3%
	Institutions	0.1%	0	32.7%	0.1%	0	32.5%	0.1%	1	32.3%
	Corporates	0.0%	0	29.2%	0.1%	0	29.2%	0.1%	0	29.7%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	1	42.3%	0.1%	1	41.6%	0.1%	2	40.0%

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		
(in EUR, %)		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
	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.4%	0	51.8%	0.3%	2	52.0%	0.3%	2	51.0%
	Corporates	0.1%	0	34.8%	0.1%	1	34.6%	0.3%	1	33.5%
	Corporates - Of Which: SME	0.1%	0	32.1%	0.1%	0	32.4%	0.3%	1	31.8%
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
	IRB TOTAL	0.2%	1	46.1%	0.2%	2	44.8%	0.3%	3	41.8%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		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
Canada	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	28.8%	0.0%	0	29.3%	0.1%	1	29.4%
	Corporates	0.0%	0	13.9%	0.0%	0	14.1%	0.0%	0	13.5%
	Corporates - Of Which: Specialised Lending	0.0%	0	13.9%	0.0%	0	14.1%	0.0%	0	13.5%
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.0%	0	20.4%	0.0%	0	20.7%	0.1%	1	20.8%

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		
(in EUR, %)		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
	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	14.4%	0.0%	0	14.0%	0.1%	0	13.2%
	Corporates	0.0%	0	14.4%	0.0%	0	14.0%	0.1%	0	13.2%
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
	IRB TOTAL	0.0%	0	20.8%	0.0%	1	21.0%	0.1%	1	21.0%

2016 EU-wide Stress Test: Credit risk STA

DekaBank Deutsche Girozentrale

		31/12/2015						Coverage Ratio - Default Stock ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
DekaBank Deutsche Girozentrale	Central governments or central banks	15,659	3	16	0	6	0	0.0%
	Regional governments or local authorities	764	0	3	0	0	0	0.0%
	Public sector entities	608	0	0	0	0	0	0.0%
	Multilateral Development Banks	16	0	0	0	0	0	0.0%
	International Organisations	235	0	0	0	0	0	0.0%
	Institutions	14,899	0	20	0	1	0	0.0%
	Corporates	877	6	922	7	2	23	65.6%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	68	0	51	0	1	0	58.5%
	of which: SME	2	0	1	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	1	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	9	0	9	0	0	0	0.0%	
Equity	292	0	511	0	0	0	0.0%	
Securitisation								
Other exposures	20	0	14	0	0	0	0.0%	
Standardised Total	33,548	9	1,547	7	9	23	59.9%	

² 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 ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	14,385	0	0	0	6	0	0.0%
	Regional governments or local authorities	632	0	0	0	0	0	0.0%
	Public sector entities	608	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	9	0	9	0	0	0	0.0%
	Institutions	14,833	0	0	0	1	0	0.0%
	Corporates	485	0	486	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	63	0	47	0	1	0	59.8%
	of which: SME	1	0	1	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)	9	0	9	0	0	0	0.0%	
Equity	270	0	489	0	0	0	0.0%	
Securitisation								
Other exposures	10	0	10	0	0	0	0.0%	
Standardised Total	31,295	0	1,042	0	8	0	59.8%	

² 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 ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	237	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	10	0	5	0	0	0	0.0%
	Corporates	9	3	14	3	0	23	90.0%
	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	256	3	20	3	0	23	90.0%	

² 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

DekaBank Deutsche Girozentrale

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	502	0	0	0	0	0	0.0%
	Regional governments or local authorities	54	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	0	0	0	0	0	0.0%
	Corporates	90	0	81	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	646	0	81	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		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	176	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	5	0	3	0	0	0	0.0%
	Corporates	26	0	24	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	207	0	27	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		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	68	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	30	0	1	0	0	0	0.0%
	Corporates	126	0	169	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	11	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	0	0	0	0	0	0	0.0%	
Other exposures	6	0	0	0	0	0	0.0%	
Standardised Total	231	0	170	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

DekaBank Deutsche Girozentrale

		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	
Netherlands	Central governments or central banks	34	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	1	0	1	0	0	0	0.0%
	Corporates	11	0	12	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	46	0	13	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	
Ireland	Central governments or central banks	2	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	1	0	1	0	0	0	0.0%
	Corporates	6	3	7	5	0	0	1.0%
	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	9	3	7	5	0	0	1.0%	

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	
Switzerland	Central governments or central banks	8	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	0	0	0	0	0	0	0.0%
	Corporates	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	4	0	3	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	21	0	21	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	35	0	25	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)

2016 EU-wide Stress Test: Credit risk STA

DekaBank Deutsche Girozentrale

		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	
Italy	Central governments or central banks	85	3	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	1	0	1	0	0	0	0.0%
	Corporates	4	0	7	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	90	3	7	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	
Canada	Central governments or central banks	0	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	4	0	2	0	0	0	0.0%
	Corporates	1	0	1	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	5	0	3	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

DekaBank Deutsche Girozentrale

		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
DekaBank Deutsche Girozentrale	Central governments or central banks	0.0%	3	33.0%	0.0%	5	29.6%	0.0%	7	27.8%
	Regional governments or local authorities	0.0%	0	20.9%	0.0%	0	21.0%	0.0%	0	20.8%
	Public sector entities	0.4%	2	32.5%	0.4%	4	32.5%	0.4%	6	32.2%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	20.3%	0.0%	2	20.5%	0.0%	3	20.5%
	Corporates	0.3%	25	65.5%	0.1%	25	64.9%	0.1%	25	64.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.2%	1	48.5%	1.3%	2	47.1%	1.1%	3	46.6%
	of which: SME	1.2%	0	45.3%	1.3%	0	45.7%	1.1%	0	45.6%
	Secured by mortgages on immovable property	0.2%	0	6.8%	0.2%	0	6.8%	0.2%	0	6.8%
	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	0.4%	0	46.9%	0.3%	0	47.1%	0.3%	0	46.7%	
Standardised Total	0.0%	32	52.8%	0.0%	38	46.6%	0.0%	43	42.7%	

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
DekaBank Deutsche Girozentrale	Central governments or central banks	0.0%	4	29.3%	0.1%	8	25.1%	0.1%	14	23.0%
	Regional governments or local authorities	0.0%	0	21.5%	0.0%	0	21.4%	0.0%	0	20.7%
	Public sector entities	0.5%	3	33.8%	0.4%	5	33.3%	0.4%	7	32.4%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	21.1%	0.0%	9	20.8%	0.0%	15	20.5%
	Corporates	0.3%	25	65.2%	0.1%	25	64.5%	0.1%	25	64.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	2.0%	2	48.5%	1.9%	3	47.1%	1.4%	4	46.4%
	of which: SME	2.0%	0	46.6%	1.9%	0	46.4%	1.4%	0	45.8%
	Secured by mortgages on immovable property	0.3%	0	6.9%	0.3%	0	6.9%	0.2%	0	6.8%
	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	1.1%	0	48.9%	0.2%	0	49.1%	0.2%	0	48.5%	
Standardised Total	0.0%	36	47.4%	0.1%	50	36.7%	0.1%	65	31.6%	

		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
Germany	Central governments or central banks	0.0%	0	20.5%	0.0%	1	20.8%	0.0%	2	20.9%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	0.4%	2	32.5%	0.4%	4	32.5%	0.4%	6	32.2%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	20.2%	0.0%	2	20.4%	0.0%	3	20.3%
	Corporates	0.3%	0	28.8%	0.3%	0	28.1%	0.3%	0	27.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.2%	1	46.6%	1.3%	2	46.1%	1.1%	3	45.9%
	of which: SME	1.2%	0	45.3%	1.3%	0	45.7%	1.1%	0	45.6%
	Secured by mortgages on immovable property	0.2%	0	6.8%	0.2%	0	6.8%	0.2%	0	6.8%
	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	1.0%	0	50.0%	0.7%	0	50.6%	0.7%	0	50.4%	
Standardised Total	0.0%	5	29.0%	0.0%	9	28.8%	0.0%	14	28.3%	

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	20.5%	0.0%	0	20.6%	0.1%	0	20.2%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	0.5%	3	33.8%	0.4%	5	33.3%	0.4%	7	32.4%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	21.1%	0.0%	9	20.8%	0.0%	15	20.5%
	Corporates	0.8%	0	38.0%	0.3%	0	34.7%	0.2%	1	32.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	2.0%	0	47.5%	1.9%	3	46.7%	1.4%	4	46.1%
	of which: SME	2.0%	0	46.6%	1.9%	0	46.4%	1.4%	0	45.8%
	Secured by mortgages on immovable property	0.3%	0	6.9%	0.3%	0	6.9%	0.2%	0	6.8%
	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	3.0%	0	50.0%	0.7%	0	50.8%	0.5%	0	50.7%	
Standardised Total	0.0%	9	27.7%	0.1%	21	24.9%	0.1%	35	23.5%	

		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	15.0%	0.0%	0	15.3%	0.0%	0	15.4%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	1.2%	23	90.0%	1.1%	23	89.9%	1.0%	23	89.9%
	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%	23	88.9%	0.0%	23	87.9%	0.0%	23	86.8%	

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
United Kingdom	Central governments or central banks	0.0%	0	15.7%	0.0%	0	16.1%	0.0%	0	16.6%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	2.0%	23	89.9%	0.9%	23	89.9%	0.8%	23	89.9%
	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%	23	88.9%	0.0%	23	87.8%	0.0%	23	86.7%	

2016 EU-wide Stress Test: Credit risk STA

DekaBank Deutsche Girozentrale

		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 States	Central governments or central banks	0.0%	0	15.0%	0.0%	0	15.2%	0.0%	0	15.1%
	Regional governments or local authorities	0.0%	0	30.0%	0.0%	0	30.3%	0.0%	0	30.2%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	50.0%	0.0%	0	50.5%	0.0%	0	50.3%
	Corporates	0.0%	0	15.0%	0.0%	0	15.1%	0.0%	0	15.1%
	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	15.2%	0.0%	0	15.3%	0.0%	0	15.3%	

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 States	Central governments or central banks	0.0%	0	15.2%	0.0%	0	15.2%	0.0%	0	15.1%
	Regional governments or local authorities	0.0%	0	30.3%	0.0%	0	30.5%	0.0%	0	30.2%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	50.0%	0.0%	0	50.4%	0.0%	0	50.2%
	Corporates	0.0%	0	15.2%	0.0%	0	15.2%	0.0%	0	15.1%
	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	15.3%	0.0%	0	15.3%	0.0%	0	15.2%	

		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
France	Central governments or central banks	0.0%	0	14.2%	0.0%	0	14.4%	0.0%	0	14.3%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	0.0%	-	0	0.0%	-	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	14.2%	0.0%	0	14.3%	0.0%	0	14.3%	

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%	0	14.4%	0.0%	0	14.5%	0.0%	0	14.3%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	0.0%	-	0	0.0%	-	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	14.4%	0.0%	0	14.5%	0.0%	0	14.3%	

		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
Luxembourg	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	50.0%	0.0%	0	50.5%	0.0%	0	50.3%
	Corporates	0.6%	0	50.0%	0.8%	0	50.4%	0.8%	0	50.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.2%	0	45.0%	1.2%	0	45.5%	1.1%	0	45.3%
	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	-
	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.0%	0	44.0%	0.0%	0	44.9%	0.0%	0	45.0%	

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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	50.0%	0.0%	0	50.5%	0.0%	0	50.3%
	Corporates	1.8%	0	50.0%	0.5%	0	50.8%	0.5%	0	50.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	2.0%	0	46.7%	1.9%	0	46.8%	1.4%	0	46.0%
	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	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.1%	0	46.1%	0.0%	0	44.4%	0.0%	0	42.6%	

2016 EU-wide Stress Test: Credit risk STA

DekaBank Deutsche Girozentrale

		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	0.1%	0	35.0%	0.1%	0	35.3%	0.1%	0	35.2%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	1.0%	0	50.0%	0.7%	0	50.6%	0.7%	0	50.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.0%	0	50.0%	0.7%	0	50.6%	0.7%	0	50.4%
	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	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	35.3%	0.1%	0	35.6%	0.1%	0	35.5%	

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	0.1%	0	36.3%	0.1%	0	36.4%	0.1%	0	35.6%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	3.0%	0	50.0%	0.7%	0	50.8%	0.5%	0	50.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	3.0%	0	50.0%	0.7%	0	50.8%	0.5%	0	50.7%
	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	0.2%	0	37.1%	0.1%	0	36.9%	0.1%	0	36.1%	

		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
Ireland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	15.0%	0.0%	0	15.3%	0.0%	0	15.3%
	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	15.0%	0.0%	0	15.3%	0.0%	0	15.3%	

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
Ireland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	1	15.6%	0.0%	1	15.9%	0.0%	1	15.9%
	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%	1	15.6%	0.0%	1	15.9%	0.0%	1	15.9%	

		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
Switzerland	Central governments or central banks	0.0%	0	20.0%	0.0%	0	20.2%	0.0%	0	20.1%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Corporates	1.0%	0	50.0%	0.7%	0	50.6%	0.7%	0	50.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.2%	0	45.0%	1.2%	0	45.4%	1.1%	0	45.3%
	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	-
	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	0.2%	0	43.4%	0.2%	0	43.6%	0.2%	0	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
Switzerland	Central governments or central banks	0.0%	0	20.2%	0.0%	0	20.3%	0.0%	0	20.1%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Corporates	3.0%	0	50.0%	0.7%	0	50.8%	0.5%	0	50.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.9%	0	45.5%	1.9%	0	45.7%	1.5%	0	45.4%
	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	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	0	44.1%	0.3%	0	43.9%	0.2%	0	43.4%	

2016 EU-wide Stress Test: Credit risk STA

DekaBank Deutsche Girozentrale

		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	1.3%	2	34.7%	1.2%	3	35.1%	1.1%	4	35.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	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	1.3%	2	34.7%	1.2%	3	35.1%	1.1%	4	35.0%	

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
Italy	Central governments or central banks	1.7%	2	35.1%	1.3%	3	35.5%	1.1%	4	35.2%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	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	1.7%	2	35.1%	1.3%	3	35.5%	1.1%	4	35.2%	

		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
Canada	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	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	-	

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
Canada	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	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	-	

2016 EU-wide Stress Test: Securitisations

DekaBank Deutsche Girozentrale

		(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	196						
	IRB	239						
	Total	435						
Risk exposure amounts	STA	208	223	229	234	255	305	358
	IRB	147	184	203	219	225	358	515
	Total	355	408	432	453	480	663	873
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

DekaBank Deutsche Girozentrale

		31/12/2015																	
		(min EUR)																	
Residual Maturity	Country / Region	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)							
			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 (-)				
[0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		130	130	0	0	130	0	0	0	0	0	0	10	0	10	0	0	0	
[1Y - 2Y]		135	135	0	0	135	0	0	0	0	0	0	28	0	28	0	0	0	
[2Y - 3Y]		0	-1	0	0	-1	0	0	0	0	0	0	20	0	10	0	-10	0	
[3Y - 5Y]		1	0	0	0	0	0	0	0	0	0	0	23	0	23	0	0	0	
[5Y - 10Y]		9	6	0	0	6	0	0	0	0	0	0	0	0	20	0	-10	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		275	270	0	0	270	0	0	0	0	0	81	1	91	-20				
[0 - 3M]	Latvia	2	4	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		4	4	0	0	0	0	4	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	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		26	26	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		22	22	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	21	21	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0		
Tot		76	76	0	0	0	0	76	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Lithuania	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	0	0	0	
[1Y - 2Y]		0	0	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	0	0	
[3Y - 5Y]		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	
[10Y - more]	0	0	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		
[0 - 3M]	Luxembourg	27	27	0	0	0	0	27	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	0	0	
[1Y - 2Y]		0	0	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	0	0	
[3Y - 5Y]		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	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		27	27	0	0	0	0	27	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	0	0	0	
[3M - 1Y]		0	0	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	0	0	
[2Y - 3Y]		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	
[5Y - 10Y]		0	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	0	0	0		
Tot		0	0	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	0	0	0	0	0	0	
[3M - 1Y]		0	0	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	36	0	31	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	77	0	67	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	32	1	53	-7	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	30	0	2	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	175	1	156	-7				
[0 - 3M]	Poland	142	142	0	1	141	0	1	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	0	0	
[1Y - 2Y]		5	5	0	0	0	0	5	0	0	0	0	3	0	1	0	0	0	
[2Y - 3Y]		28	28	0	28	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	3	0	0	0	0	0	
[5Y - 10Y]		50	50	0	0	0	0	50	0	0	0	0	7	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		225	225	0	29	141	0	56	0	0	0	13	0	1	0	0	0		

2016 EU-wide Stress Test: Sovereign

DekaBank Deutsche Girozentrale

		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 (-)	
	Portugal	[0 - 3M] 0 [3M - 1Y] 0 [1Y - 2Y] 0 [2Y - 3Y] 0 [3Y - 5Y] 2 [5Y - 10Y] 5 [10Y - more] 0 Tot 7	0	0	0	0	0	0	0	0	0	0	17	1	17	-1
	Romania	[0 - 3M] 0 [3M - 1Y] 0 [1Y - 2Y] 0 [2Y - 3Y] 0 [3Y - 5Y] 0 [5Y - 10Y] 0 [10Y - more] 0 Tot 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	[0 - 3M] 29 [3M - 1Y] 16 [1Y - 2Y] 10 [2Y - 3Y] 0 [3Y - 5Y] 0 [5Y - 10Y] -1 [10Y - more] 0 Tot 56	29	0	16	10	0	0	0	0	0	0	0	0	0	0
	Slovenia	[0 - 3M] 14 [3M - 1Y] 51 [1Y - 2Y] 0 [2Y - 3Y] 0 [3Y - 5Y] 0 [5Y - 10Y] 0 [10Y - more] 0 Tot 65	14	0	51	0	0	0	0	0	0	0	0	0	0	0
	Spain	[0 - 3M] 1 [3M - 1Y] 61 [1Y - 2Y] 0 [2Y - 3Y] 0 [3Y - 5Y] 3 [5Y - 10Y] 4 [10Y - more] 33 Tot 102	0	0	0	0	0	0	0	0	0	0	24	0	10	-10
	Sweden	[0 - 3M] 0 [3M - 1Y] 0 [1Y - 2Y] 0 [2Y - 3Y] 0 [3Y - 5Y] 0 [5Y - 10Y] 0 [10Y - more] 0 Tot 0	0	0	0	0	0	0	0	0	0	0	14	0	5	-5
	United Kingdom	[0 - 3M] 5 [3M - 1Y] 0 [1Y - 2Y] 0 [2Y - 3Y] 0 [3Y - 5Y] 0 [5Y - 10Y] 92 [10Y - more] 538 Tot 635	5	0	0	0	0	0	0	0	0	0	5	0	5	-5
	Tot	635	635	0	635	0	0	0	0	0	0	10	0	10	-5	

2016 EU-wide Stress Test: Sovereign

DekaBank Deutsche Girozentrale

		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 (-)			
[0 - 3M]	Africa	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	0	0	0	0	
[1Y - 2Y]		0	0	0	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	0	0	0	
[3Y - 5Y]		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	
[10Y - more]	0	0	0	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	0		
[0 - 3M]	Others	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	0	0	0		
[1Y - 2Y]		0	0	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	0	0		
[3Y - 5Y]		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		
[10Y - more]	0	0	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	0		
Total		10,430	9,990	0	4,678	2,774	0	2,538	20,463	948	4,906	-307	1,537	27	1,418	-184				

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, Paragauv, 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

DekaBank Deutsche Girozentrale

(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	15,281	16,186	16,657	17,056	17,038	18,585	19,007
Risk exposure amount for securitisations and re-securitisations	355	408	432	453	480	663	873
Risk exposure amount other credit risk	14,926	15,778	16,225	16,603	16,557	17,922	18,134
Risk exposure amount for market risk	13,612	13,612	13,612	13,612	13,823	13,943	13,945
Risk exposure amount for operational risk	2,185	2,255	2,298	2,340	2,323	2,411	2,510
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	31,078	32,053	32,566	33,008	33,183	34,939	35,461

2016 EU-wide Stress Test - P&L

DekaBank Deutsche Girozentrale

(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)	331	275	258	210	110	78	16
Interest income	3,541	3,405	3,721	3,925	4,377	4,938	4,797
(Interest expense)	-3,210	-3,130	-3,463	-3,715	-4,268	-4,860	-4,780
Dividend income	38	38	38	38	38	38	38
Net fee and commission income	1,045	1,045	1,045	1,045	1,018	1,018	1,018
Gains or (-) losses on financial assets and liabilities held for trading, net	90	-22	-22	-22	-278	-22	-22
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	16				-632		
Other operating income not listed above, net	-9	-42	-42	-42	-13	-13	-13
Total operating income, net	1,511	1,294	1,277	1,229	242	1,098	1,036
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-80	-94	-51	-51	-158	-76	-78
Other income and expenses not listed above, net	-823	-886	-884	-888	-1,166	-927	-926
Profit or (-) loss before tax from continuing operations	608	315	343	290	-1,082	94	32
(Tax expenses or (-) income related to profit or loss from continuing operations)	-215	-94	-103	-87	325	-28	-10
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	393	220	240	203	-757	66	23
Attributable to owners of the parent	393	220	240	203	-757	66	23
Amount of dividends paid	125	70	76	64	0	0	0
Attributable to owners of the parent net of estimated dividends	269	150	164	139	-757	66	23

(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).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €12mln; 2017 Baseline €12mln; 2018 Baseline €12mln; 2016 Adverse €12mln; 2017 Adverse €12mln; 2018 Adverse €12mln

		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	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	5,623	5,776	5,915	6,027	4,751	4,765	4,728
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,489	4,559	4,631	4,678	3,517	3,472	3,379
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	382	382	382	382	382	382	382
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	4,175	4,325	4,489	4,627	3,417	3,483	3,506
	A.1.3	Accumulated other comprehensive income	-131	-131	-131	-131	-71	-71	-71
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	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	59	59	59	59	59	59	59
	A.1.8	(-) Intangible assets (including Goodwill)	-202	-202	-202	-202	-202	-202	-202
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	-325	-296	-286
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-88	-59	-58	-57	-17	-13	-9
	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	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0
	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	294	184	92	0	274	130	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	0	0	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	294	184	92	0	274	130	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	130	59	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)	306	375	435	495	383	439	495	
A.2.1	Additional Tier 1 Capital instruments	474	474	474	474	474	474	474	
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	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	-168	-99	-39	21	-91	-35	21	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,795	4,933	5,066	5,173	3,900	3,911	3,873	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	828	843	849	855	851	854	855	
A.4.1	Tier 2 Capital instruments	855	855	855	855	855	855	855	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0	
A.4.3	Tier 2 transitional adjustments	-26	-12	-6	0	-3	-1	0	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	31,078	32,053	32,566	33,008	33,183	34,939	35,461
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	14.44%	14.22%	14.22%	14.17%	10.60%	9.94%	9.53%
	C.2	Tier 1 Capital ratio	15.43%	15.39%	15.55%	15.67%	11.75%	11.19%	10.92%
	C.3	Total Capital ratio	18.09%	18.02%	18.16%	18.26%	14.32%	13.64%	13.33%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	13.50%	13.65%	13.94%	14.17%	9.77%	9.56%	9.53%
	D.2	Tier 1 Capital ratio (2)	15.02%	15.12%	15.39%	15.61%	11.20%	10.92%	10.86%
	D.3	Total Capital ratio (3)	17.77%	17.79%	18.02%	18.20%	13.78%	13.37%	13.27%
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	
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	0	0	0	0	0	0	
	G.1	Total leverage ratio exposures (transitional)	107,275	107,275	107,275	107,275	107,275	107,275	107,275
	G.2	Total leverage ratio exposures (fully loaded)	107,185	107,185	107,185	107,185	107,185	107,185	107,185
	G.3	Leverage ratio (transitional)	4.47%	4.60%	4.72%	4.82%	3.64%	3.65%	3.61%
G.4	Leverage ratio (fully loaded)	4.36%	4.52%	4.68%	4.81%	3.47%	3.56%	3.59%	

(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: $[A.1-A.1.21+A.2.4+A.4.3]/[B-B.1]$. 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

DekaBank Deutsche Girozentrale

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		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	14,810	0	42	42	38	16	0
Central banks	0	0	0	0	0	0	0
General governments	5,990	0	0	0	-13	0	0
Credit institutions	4,445	0	0	0	18	0	0
Other financial corporations	2,098	0	42	42	26	16	0
Non-financial corporations	2,277	0	0	0	7	0	0
Loans and advances(including at amortised cost and fair value)	50,325	0	640	595	25	199	196
Central banks	8	0	0	0	0	0	0
General governments	2,264	0	0	0	0	0	0
Credit institutions	27,606	0	29	29	0	2	0
Other financial corporations	8,607	0	25	25	1	23	16
Non-financial corporations	11,834	0	586	541	24	174	180
Households	6	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	65,135	0	682	637	63	215	196
OFF-BALANCE SHEET EXPOSURES	8,482		16	16	104	1	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

DekaBank Deutsche Girozentrale

	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
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
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)	791	561	181	175	251
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	32	6	5	5	0
Non-financial corporations	759	555	176	170	251
Households	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	791	561	181	175	251
Loan commitments given	13	11	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