

Template for bank specific publication of the stress test outputs

Name of bank: BAYERISCHE LANDESBANK

Actual results

At December 31, 2009	mIn EUR
Total Tier 1 capital	14.788
Total regulatory capital	21.377
Total risk weighted assets	135.787
Pre-impairment income (including operating expenses)	1.804
Impairment losses on financial assets in the banking book	-4.173
1 yr Loss rate on Corporate exposures (%) ¹	1,1%
1 yr Loss rate on Retail exposures (%) ¹	0,3%
Tier 1 ratio (%)	10,9 %

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011 ²	mIn EUR
Total Tier 1 capital after the benchmark scenario	13.734
Total regulatory capital after the benchmark scenario	18.770
Total risk weighted assets after the benchmark scenario	115.175
Tier 1 ratio (%) after the benchmark scenario	11,9 %

Adverse scenario at December 31, 2011 ²	mIn EUR
Total Tier 1 capital after the adverse scenario	11.985
Total regulatory capital after the adverse scenario	16.729
Total risk weighted assets after the adverse scenario	131.699
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	1.708
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-2.570
2 yr cumulative losses on the trading book after the adverse scenario ²	-32
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	2,2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	1,7%
Tier 1 ratio (%) after the adverse scenario	9,1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mIn EUR
Additional impairment losses on the banking book after the sovereign shock ²	-238
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-231
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	2,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,7%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8,8 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: COMMERZBANK AG

Actual results

At December 31, 2009 mIn EUR

Total Tier 1 capital	29.521
Total regulatory capital	41.437
Total risk weighted assets	280.133

Pre-impairment income (including operating expenses)	1.944
Impairment losses on financial assets in the banking book	-4.927

1 yr Loss rate on Corporate exposures (%) ¹	1,0%
1 yr Loss rate on Retail exposures (%) ¹	0,3%

Tier 1 ratio (%)	10,5 %
------------------	--------

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the benchmark scenario	30.282
Total regulatory capital after the benchmark scenario	40.625
Total risk weighted assets after the benchmark scenario	288.356

Tier 1 ratio (%) after the benchmark scenario	10,5 %
---	--------

Adverse scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the adverse scenario	28.304
Total regulatory capital after the adverse scenario	38.250
Total risk weighted assets after the adverse scenario	302.990

2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	7.009
--	-------

2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-7.128
---	--------

2 yr cumulative losses on the trading book after the adverse scenario ²	-1.201
--	--------

2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	1,6 %
--	-------

2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	0,9 %
---	-------

Tier 1 ratio (%) after the adverse scenario	9,3 %
---	-------

Additional sovereign shock on the adverse scenario at December 31, 2011 mIn EUR

Additional impairment losses on the banking book after the sovereign shock ²	-341
---	------

Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-340
---	------

2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,7 %
---	-------

2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,0 %
--	-------

Tier 1 ratio (%) after the adverse scenario and sovereign shock	9,1 %
---	-------

Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011

-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: DEKABANK DEUTSCHE GIROZENTRALE

Actual results

At December 31, 2009	mIn EUR
Total Tier 1 capital	2.821
Total regulatory capital	4.017
Total risk weighted assets	28.815
Pre-impairment income (including operating expenses)	898
Impairment losses on financial assets in the banking book	-378
1 yr Loss rate on Corporate exposures (%) ¹	0,2%
1 yr Loss rate on Retail exposures (%) ¹	0,0%
Tier 1 ratio (%)	9,8 %

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011 ²	mIn EUR
Total Tier 1 capital after the benchmark scenario	3.250
Total regulatory capital after the benchmark scenario	4.254
Total risk weighted assets after the benchmark scenario	29.407
Tier 1 ratio (%) after the benchmark scenario	11,1 %

Adverse scenario at December 31, 2011 ²	mIn EUR
Total Tier 1 capital after the adverse scenario	3.147
Total regulatory capital after the adverse scenario	4.131
Total risk weighted assets after the adverse scenario	33.291
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	1.215
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-496
2 yr cumulative losses on the trading book after the adverse scenario ²	-39
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	0,5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	
Tier 1 ratio (%) after the adverse scenario	9,5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mIn EUR
Additional impairment losses on the banking book after the sovereign shock ²	-43
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-414
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	0,6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8,4 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: DEUTSCHE BANK AG

Actual results

At December 31, 2009 mIn EUR

Total Tier 1 capital	34.406
Total regulatory capital	37.929
Total risk weighted assets	273.477

Pre-impairment income (including operating expenses)	9.400
Impairment losses on financial assets in the banking book	-3.071

1 yr Loss rate on Corporate exposures (%) ¹	1,9%
1 yr Loss rate on Retail exposures (%) ¹	0,8%

Tier 1 ratio (%)	12,6 %
------------------	--------

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the benchmark scenario	41.527
Total regulatory capital after the benchmark scenario	43.756
Total risk weighted assets after the benchmark scenario	315.057

Tier 1 ratio (%) after the benchmark scenario	13,2 %
---	--------

Adverse scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the adverse scenario	38.987
Total regulatory capital after the adverse scenario	40.666
Total risk weighted assets after the adverse scenario	378.924

2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	21.775
--	--------

2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-10.713
---	---------

2 yr cumulative losses on the trading book after the adverse scenario ²	-2.788
--	--------

2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	1,3%
--	------

2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	1,9%
---	------

Tier 1 ratio (%) after the adverse scenario	10,3 %
---	--------

Additional sovereign shock on the adverse scenario at December 31, 2011 mIn EUR

Additional impairment losses on the banking book after the sovereign shock ²	-411
---	------

Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-2.812
---	--------

2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,7%
---	------

2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	2,1%
--	------

Tier 1 ratio (%) after the adverse scenario and sovereign shock	9,7 %
---	-------

Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011

-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: DEUTSCHE POSTBANK AG

Actual results

At December 31, 2009 mIn EUR

Total Tier 1 capital	4.906
Total regulatory capital	6.772
Total risk weighted assets	68.701

Pre-impairment income (including operating expenses)	258
Impairment losses on financial assets in the banking book	-712

1 yr Loss rate on Corporate exposures (%) ¹	0,6%
1 yr Loss rate on Retail exposures (%) ¹	0,4%

Tier 1 ratio (%)	7,1 %
------------------	-------

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the benchmark scenario	5.177
Total regulatory capital after the benchmark scenario	6.426
Total risk weighted assets after the benchmark scenario	65.544

Tier 1 ratio (%) after the benchmark scenario	7,9 %
---	-------

Adverse scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the adverse scenario	4.180
Total regulatory capital after the adverse scenario	5.375
Total risk weighted assets after the adverse scenario	62.040

2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	1.023
--	-------

2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-1.737
---	--------

2 yr cumulative losses on the trading book after the adverse scenario ²	-35
--	-----

2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	2,0%
--	------

2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	1,1%
---	------

Tier 1 ratio (%) after the adverse scenario	6,7 %
---	-------

Additional sovereign shock on the adverse scenario at December 31, 2011 mIn EUR

Additional impairment losses on the banking book after the sovereign shock ²	-120
---	------

Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-57
---	-----

2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	2,1%
---	------

2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,2%
--	------

Tier 1 ratio (%) after the adverse scenario and sovereign shock	6,6 %
---	-------

Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011

-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: DZ BANK AG DT. ZENTRAL-GENOSSENSCHAFTSBANK

Actual results

At December 31, 2009 mIn EUR

Total Tier 1 capital	9.408
Total regulatory capital	11.459
Total risk weighted assets	95.024
Pre-impairment income (including operating expenses)	1.606
Impairment losses on financial assets in the banking book	-707
1 yr Loss rate on Corporate exposures (%) ¹	0,7%
1 yr Loss rate on Retail exposures (%) ¹	0,5%
Tier 1 ratio (%)	9,9 %

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the benchmark scenario	10.052
Total regulatory capital after the benchmark scenario	11.459
Total risk weighted assets after the benchmark scenario	97.027
Tier 1 ratio (%) after the benchmark scenario	10,4 %

Adverse scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the adverse scenario	9.986
Total regulatory capital after the adverse scenario	10.161
Total risk weighted assets after the adverse scenario	108.135
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	2.363
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-1.798
2 yr cumulative losses on the trading book after the adverse scenario ²	-444
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	1,0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	1,0%
Tier 1 ratio (%) after the adverse scenario	9,2 %

Additional sovereign shock on the adverse scenario at December 31, 2011 mIn EUR

Additional impairment losses on the banking book after the sovereign shock ²	-138
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-416
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,1%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8,7 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: HYPO REAL ESTATE HOLDING AG

Actual results

At December 31, 2009 mIn EUR

Total Tier 1 capital	7.613
Total regulatory capital	8.747
Total risk weighted assets	80.966
Pre-impairment income (including operating expenses)	-122
Impairment losses on financial assets in the banking book	-2.080
1 yr Loss rate on Corporate exposures (%) ¹	0,5%
1 yr Loss rate on Retail exposures (%) ¹	0,5%
Tier 1 ratio (%)	9,4 %

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the benchmark scenario	6.211
Total regulatory capital after the benchmark scenario	7.764
Total risk weighted assets after the benchmark scenario	80.096
Tier 1 ratio (%) after the benchmark scenario	7,8 %

Adverse scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the adverse scenario	4.898
Total regulatory capital after the adverse scenario	6.451
Total risk weighted assets after the adverse scenario	93.283
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	-384
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-3.217
2 yr cumulative losses on the trading book after the adverse scenario ²	-23
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	1,6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	1,6%
Tier 1 ratio (%) after the adverse scenario	5,3 %

Additional sovereign shock on the adverse scenario at December 31, 2011 mIn EUR

Additional impairment losses on the banking book after the sovereign shock ²	-184
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-362
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,6%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	4,7 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	1.245

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: HSH NORDBANK AG

Actual results

At December 31, 2009 mIn EUR

Total Tier 1 capital	7.491
Total regulatory capital	11.524
Total risk weighted assets	71.391

Pre-impairment income (including operating expenses)	2.046
Impairment losses on financial assets in the banking book	-2.794

1 yr Loss rate on Corporate exposures (%) ¹	2,5%
1 yr Loss rate on Retail exposures (%) ¹	2,5%

Tier 1 ratio (%)	10,5 %
------------------	--------

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the benchmark scenario	6.969
Total regulatory capital after the benchmark scenario	10.855
Total risk weighted assets after the benchmark scenario	46.901

Tier 1 ratio (%) after the benchmark scenario	14,9 %
---	--------

Adverse scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the adverse scenario	5.992
Total regulatory capital after the adverse scenario	9.389
Total risk weighted assets after the adverse scenario	60.585

2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	1.795
--	-------

2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-3.114
---	--------

2 yr cumulative losses on the trading book after the adverse scenario ²	218
--	-----

2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	2,1%
--	------

2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	2,1%
---	------

Tier 1 ratio (%) after the adverse scenario	9,9 %
---	-------

Additional sovereign shock on the adverse scenario at December 31, 2011 mIn EUR

Additional impairment losses on the banking book after the sovereign shock ²	-80
---	-----

Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-56
---	-----

2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	2,2%
---	------

2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	2,2%
--	------

Tier 1 ratio (%) after the adverse scenario and sovereign shock	9,7 %
---	-------

Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011

-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: LBBW

Actual results

At December 31, 2009	mIn EUR
Total Tier 1 capital	13.914
Total regulatory capital	19.670
Total risk weighted assets	142.525
Pre-impairment income (including operating expenses)	783
Impairment losses on financial assets in the banking book	-770
1 yr Loss rate on Corporate exposures (%) ¹	0,8%
1 yr Loss rate on Retail exposures (%) ¹	0,1%
Tier 1 ratio (%)	9,8 %

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011²	mIn EUR
Total Tier 1 capital after the benchmark scenario	14.283
Total regulatory capital after the benchmark scenario	20.399
Total risk weighted assets after the benchmark scenario	146.165
Tier 1 ratio (%) after the benchmark scenario	9,8 %

Adverse scenario at December 31, 2011²	mIn EUR
Total Tier 1 capital after the adverse scenario	13.912
Total regulatory capital after the adverse scenario	20.018
Total risk weighted assets after the adverse scenario	164.988
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	796
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-1.119
2 yr cumulative losses on the trading book after the adverse scenario ²	-460
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	0,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	1,0%
Tier 1 ratio (%) after the adverse scenario	8,4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mIn EUR
Additional impairment losses on the banking book after the sovereign shock ²	-186
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-579
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	0,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,0%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8,1 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: LANDESBANK BERLIN AG

Actual results

At December 31, 2009 mIn EUR

Total Tier 1 capital	5.642
Total regulatory capital	6.648
Total risk weighted assets	42.363
Pre-impairment income (including operating expenses)	525
Impairment losses on financial assets in the banking book	-204
1 yr Loss rate on Corporate exposures (%) ¹	0,4%
1 yr Loss rate on Retail exposures (%) ¹	0,6%
Tier 1 ratio (%)	13,3 %

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the benchmark scenario	5.309
Total regulatory capital after the benchmark scenario	5.981
Total risk weighted assets after the benchmark scenario	41.406
Tier 1 ratio (%) after the benchmark scenario	12,8 %

Adverse scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the adverse scenario	5.309
Total regulatory capital after the adverse scenario	5.981
Total risk weighted assets after the adverse scenario	47.095
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	1.210
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-576
2 yr cumulative losses on the trading book after the adverse scenario ²	1
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	0,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	1,5%
Tier 1 ratio (%) after the adverse scenario	11,3 %

Additional sovereign shock on the adverse scenario at December 31, 2011 mIn EUR

Additional impairment losses on the banking book after the sovereign shock ²	-59
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-14
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,6%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	11,2 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: LANDESBANK HESSEN-THÜRINGEN GZ

Actual results

At December 31, 2009 mIn EUR

Total Tier 1 capital	5.416
Total regulatory capital	8.269
Total risk weighted assets	61.272
Pre-impairment income (including operating expenses)	1.041
Impairment losses on financial assets in the banking book	-526
1 yr Loss rate on Corporate exposures (%) ¹	0,4%
1 yr Loss rate on Retail exposures (%) ¹	0,1%
Tier 1 ratio (%)	8,8 %

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the benchmark scenario	5.604
Total regulatory capital after the benchmark scenario	8.520
Total risk weighted assets after the benchmark scenario	62.988
Tier 1 ratio (%) after the benchmark scenario	8,9 %

Adverse scenario at December 31, 2011² mIn EUR

Total Tier 1 capital after the adverse scenario	5.647
Total regulatory capital after the adverse scenario	8.366
Total risk weighted assets after the adverse scenario	71.602
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	1.580
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-1.020
2 yr cumulative losses on the trading book after the adverse scenario ²	-394
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	0,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	0,3%
Tier 1 ratio (%) after the adverse scenario	7,9 %

Additional sovereign shock on the adverse scenario at December 31, 2011 mIn EUR

Additional impairment losses on the banking book after the sovereign shock ²	-86
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-378
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	0,4%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7,3 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: NORDDEUTSCHE LANDESBANK -GZ-

Actual results

At December 31, 2009	mIn EUR
Total Tier 1 capital	6.931
Total regulatory capital	8.976
Total risk weighted assets	92.576
Pre-impairment income (including operating expenses)	1.187
Impairment losses on financial assets in the banking book	-1.098
1 yr Loss rate on Corporate exposures (%) ¹	1,8%
1 yr Loss rate on Retail exposures (%) ¹	0,5%
Tier 1 ratio (%)	7,5 %

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011 ²	mIn EUR
Total Tier 1 capital after the benchmark scenario	7.342
Total regulatory capital after the benchmark scenario	10.206
Total risk weighted assets after the benchmark scenario	91.373
Tier 1 ratio (%) after the benchmark scenario	8,0 %

Adverse scenario at December 31, 2011 ²	mIn EUR
Total Tier 1 capital after the adverse scenario	6.866
Total regulatory capital after the adverse scenario	9.645
Total risk weighted assets after the adverse scenario	108.095
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	1.966
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-2.516
2 yr cumulative losses on the trading book after the adverse scenario ²	-28
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	2,0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	0,5%
Tier 1 ratio (%) after the adverse scenario	6,4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mIn EUR
Additional impairment losses on the banking book after the sovereign shock ²	-106
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-103
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	2,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	0,6%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6,2 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: WESTLB AG

Actual results

At December 31, 2009	mIn EUR
Total Tier 1 capital	5.148
Total regulatory capital	7.478
Total risk weighted assets	35.651
Pre-impairment income (including operating expenses)	197
Impairment losses on financial assets in the banking book	-141
1 yr Loss rate on Corporate exposures (%) ¹	1,10%
1 yr Loss rate on Retail exposures (%) ¹	0,00%
Tier 1 ratio (%)	14,4 %

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011 ²	mIn EUR
Total Tier 1 capital after the benchmark scenario	5.033
Total regulatory capital after the benchmark scenario	7.080
Total risk weighted assets after the benchmark scenario	40.615
Tier 1 ratio (%) after the benchmark scenario	12,4 %

Adverse scenario at December 31, 2011 ²	mIn EUR
Total Tier 1 capital after the adverse scenario	4.639
Total regulatory capital after the adverse scenario	6.375
Total risk weighted assets after the adverse scenario	52.414
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	559
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-482
2 yr cumulative losses on the trading book after the adverse scenario ²	-125
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	2,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	
Tier 1 ratio (%) after the adverse scenario	8,9 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mIn EUR
Additional impairment losses on the banking book after the sovereign shock ²	-17
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-1.005
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	2,4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7,1 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock

Template for bank specific publication of the stress test outputs

Name of bank: WGZ BANK AG WESTDT. GENO. ZENTRALBK

Actual results

At December 31, 2009	mIn EUR
Total Tier 1 capital	1.833
Total regulatory capital	2.664
Total risk weighted assets	18.981
Pre-impairment income (including operating expenses)	494
Impairment losses on financial assets in the banking book	-132
1 yr Loss rate on Corporate exposures (%) ¹	0,9%
1 yr Loss rate on Retail exposures (%) ¹	0,1%
Tier 1 ratio (%)	9,7 %

Outcomes of stress test scenarios

The stress test was carried out under a number of key common simplifying assumptions (e.g. constant balance sheet, uniform treatment of securitisation exposures). Therefore, the information relative to the benchmark scenarios is provided only for comparison purposes and should in no way be construed as a forecast.

Benchmark scenario at December 31, 2011 ²	mIn EUR
Total Tier 1 capital after the benchmark scenario	2.042
Total regulatory capital after the benchmark scenario	2.877
Total risk weighted assets after the benchmark scenario	18.969
Tier 1 ratio (%) after the benchmark scenario	10,8 %

Adverse scenario at December 31, 2011 ²	mIn EUR
Total Tier 1 capital after the adverse scenario	2.024
Total regulatory capital after the adverse scenario	2.710
Total risk weighted assets after the adverse scenario	21.421
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses) ²	1.023
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario ²	-221
2 yr cumulative losses on the trading book after the adverse scenario ²	-471
2 yr Loss rate on Corporate exposures (%) after the adverse scenario ^{1, 2}	0,9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario ^{1, 2}	0,0%
Tier 1 ratio (%) after the adverse scenario	9,5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mIn EUR
Additional impairment losses on the banking book after the sovereign shock ²	-32
Additional losses on sovereign exposures in the trading book after the sovereign shock ²	-63
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	1,0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock ^{1, 2, 3}	0,1%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9,1 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	-

¹ Impairment losses as a % of corporate/retail exposures in AFS, HTM, and loans and receivables portfolios

² Cumulative for 2010 and 2011

³ On the basis of losses estimated under both the adverse scenario and the additional sovereign shock