

		High-level individual results by range adverse scenario, FL			Selected starting point data (as reported by the banks for the Stress Test)					Scenario sensitivities: 2021-2023 projections (delta over total REA FL 2020)		
Institution	Sample	Maximum CET1 ratio (FL) depletion by ranges	Minimum CET1 ratio (FL) by ranges	Minimum Tier 1 leverage ratio (FL) by ranges	CET1 FL capital (in EUR mn)	Tier 1 Leverage ratio FL (in %)	NII for the year 2020 (in EUR mn)	Total LLPs end of 2020 (in EUR mn)	Profit/loss for the year 2020 (in EUR mn)	Delta projected NII adverse vs. baseline scenario (in %)	Delta projected LLPs adverse vs. baseline scenario (in %)	Delta projected profit/loss adverse vs. baseline scenario (in %)
Aareal Bank AG	SSM	> 900bps	8% ≤ CET1R < 11%	4% ≤ LR < 5%	2,286	5.9%	514	594	110	-1.6%	7.2%	-8.1%
ABANCA Corporación Bancaria S.A.	SSM	300 to 599 bps	8% ≤ CET1R < 11%	4% ≤ LR < 5%	3,910	6.3%	618	715	160	-0.6%	2.1%	-2.6%
Alpha Services and Holdings S.A.	SSM	600 to 899 bps	8% ≤ CET1R < 11%	LR ≥ 6%	6,457	10.7%	1,521	9,830	89	-1.4%	5.1%	-5.6%
Argenta Bank- en Verzekeringsgroep NV	SSM	300 to 599 bps	CET1R ≥ 14%	4% ≤ LR < 5%	2,456	5.3%	569	44	134	-2.2%	2.0%	-3.3%
AXA Bank Belgium SA ; AXA Bank Belgium NV	SSM	600 to 899 bps	11% ≤ CET1R < 14%	LR < 4%	1,102	3.9%	273	83	66	-1.4%	2.9%	-3.5%
Banca Carige S.p.A. - Cassa di Risparmio di Genova e Imperia	SSM	> 900bps	CET1R < 8%	LR < 4%	934	4.1%	127	480	-298	-1.4%	2.1%	-5.3%
Banca Popolare di Sondrio, Società Cooperativa per Azioni	SSM	600 to 899 bps	8% ≤ CET1R < 11%	4% ≤ LR < 5%	2,944	6.3%	490	1,391	110	-0.9%	4.5%	-5.2%
Banco de Crédito Social Cooperativo, S.A.	SSM	300 to 599 bps	CET1R < 8%	LR < 4%	2,969	5.4%	611	971	24	-0.1%	5.0%	-4.1%
Bank of America Europe Designated Activity Company	SSM	> 900bps	11% ≤ CET1R < 14%	LR ≥ 6%	9,632	13.6%	435	312	175	-1.1%	3.9%	-5.9%
Bank of Cyprus Holdings Public Limited Company	SSM	600 to 899 bps	CET1R < 8%	LR < 4%	1,474	8.0%	330	4,282	-174	-2.0%	3.3%	-8.3%
Bank of Valletta plc	SSM	> 900bps	8% ≤ CET1R < 11%	LR < 4%	938	7.1%	147	196	14	-3.1%	3.5%	-6.9%
Banque Degroof Petercam SA	SSM	600 to 899 bps	11% ≤ CET1R < 14%	4% ≤ LR < 5%	567	6.6%	18	16	40	-0.5%	0.7%	-6.7%
Banque et Caisse d'Épargne de l'État, Luxembourg	SSM	300 to 599 bps	CET1R ≥ 14%	5% ≤ LR < 6%	4,353	8.1%	391	176	128	-0.8%	1.9%	-3.5%
Banque Internationale à Luxembourg S.A.	SSM	600 to 899 bps	CET1R < 8%	LR < 4%	1,270	4.5%	310	330	101	-2.1%	1.0%	-3.0%
BAWAG Group AG	SSM	< 300bps	11% ≤ CET1R < 14%	5% ≤ LR < 6%	2,807	6.1%	889	786	286	-0.9%	1.2%	-2.6%
Biser Topco S.à.r.l.	SSM	300 to 599 bps	CET1R ≥ 14%	LR ≥ 6%	908	9.3%	154	106	198	-1.3%	3.2%	-5.2%
Bpifrance	SSM	> 900bps	CET1R ≥ 14%	LR ≥ 6%	22,977	20.8%	747	4,670	-140	-0.2%	7.4%	-9.6%
C.R.H. - Caisse de Refinancement de l'Habitat	SSM	< 300bps	CET1R ≥ 14%	LR < 4%	555	2.2%	2	0	0	-0.1%	0.2%	-0.3%
Citibank Holdings Ireland Limited	SSM	< 300bps	CET1R ≥ 14%	LR ≥ 6%	8,445	10.0%	361	409	387	-0.5%	1.6%	-3.5%
Credito Emiliano Holding S.p.A.	SSM	< 300bps	11% ≤ CET1R < 14%	4% ≤ LR < 5%	2,340	5.8%	489	572	202	-0.7%	4.2%	-4.6%
de Volksbank N.V.	SSM	> 900bps	CET1R ≥ 14%	4% ≤ LR < 5%	3,223	5.2%	850	171	174	-1.2%	5.2%	-7.0%
DekaBank Deutsche Girozentrale	SSM	300 to 599 bps	8% ≤ CET1R < 11%	4% ≤ LR < 5%	4,763	5.9%	149	215	247	-0.9%	1.5%	-5.1%
Deutsche Apotheker- und Ärztebank eG	SSM	300 to 599 bps	11% ≤ CET1R < 14%	LR < 4%	2,459	4.7%	708	292	65	-1.0%	1.9%	-3.9%
Deutsche Pfandbriefbank AG	SSM	300 to 599 bps	11% ≤ CET1R < 14%	5% ≤ LR < 6%	2,854	6.0%	477	261	117	-1.1%	2.3%	-3.2%
Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG	SSM	300 to 599 bps	8% ≤ CET1R < 11%	LR < 4%	4,202	5.0%	1,512	635	65	-0.9%	3.6%	-3.8%
Eurobank Ergasias Services and Holdings S.A.	SSM	300 to 599 bps	CET1R < 8%	4% ≤ LR < 5%	4,778	7.5%	1,349	3,548	-1,213	-1.6%	4.8%	-5.7%
Hamburg Commercial Bank AG	SSM	> 900bps	CET1R ≥ 14%	LR ≥ 6%	4,193	12.2%	635	609	95	-0.9%	2.6%	-3.9%
HASPA Finanzholding	SSM	300 to 599 bps	11% ≤ CET1R < 14%	LR ≥ 6%	4,698	8.7%	607	234	11	-0.5%	2.6%	-2.0%
Hellenic Bank Public Company Limited	SSM	> 900bps	CET1R < 8%	LR < 4%	1,052	7.3%	286	809	45	-3.6%	3.6%	-5.8%
HSBC Bank Malta p.l.c.	SSM	> 900bps	CET1R < 8%	LR < 4%	397	6.5%	106	71	14	-1.4%	4.8%	-6.4%
Ibercaja Banco, S.A.	SSM	300 to 599 bps	8% ≤ CET1R < 11%	4% ≤ LR < 5%	2,290	5.9%	421	665	24	-1.2%	3.6%	-4.1%
J.P. Morgan Bank Luxembourg S.A.	SSM	300 to 599 bps	11% ≤ CET1R < 14%	5% ≤ LR < 6%	4,196	6.2%	308	61	160	-2.1%	0.6%	-4.5%
Kuntarahoitus Oyj	SSM	> 900bps	CET1R ≥ 14%	LR < 4%	1,277	3.9%	254	1	155	-7.4%	0.5%	-19.3%
Kutxabank, S.A.	SSM	300 to 599 bps	11% ≤ CET1R < 14%	LR ≥ 6%	5,256	9.0%	553	765	181	-0.5%	2.8%	-3.9%
MDB Group Limited	SSM	600 to 899 bps	CET1R < 8%	LR < 4%	236	5.5%	49	58	-82	-1.3%	1.7%	-2.1%
Münchener Hypothekenbank eG	SSM	600 to 899 bps	11% ≤ CET1R < 14%	LR < 4%	1,517	3.6%	454	113	38	-1.2%	4.3%	-3.9%
National Bank of Greece S.A.	SSM	600 to 899 bps	CET1R < 8%	LR < 4%	4,611	6.4%	1,168	6,967	40	-1.3%	4.7%	-7.0%
Nova Ljubljanska Banka d.d. Ljubljana	SSM	300 to 599 bps	8% ≤ CET1R < 11%	5% ≤ LR < 6%	1,753	7.8%	300	424	297	-1.2%	4.2%	-6.6%
Novo Banco, S.A.	SSM	600 to 899 bps	CET1R < 8%	LR < 4%	2,637	5.7%	555	2,066	-1,328	-1.6%	4.2%	-6.4%
Piraeus Financial Holdings S.A.	SSM	600 to 899 bps	CET1R < 8%	LR < 4%	4,738	7.0%	1,486	10,032	-668	-1.6%	5.1%	-5.8%
Quintet Private Bank (Europe) S.A	SSM	> 900bps	CET1R < 8%	LR < 4%	612	5.7%	80	22	-20	-2.1%	0.4%	-9.3%
Raiffeisenbankengruppe OÖ Verbund eGen	SSM	300 to 599 bps	8% ≤ CET1R < 11%	5% ≤ LR < 6%	4,333	8.9%	396	458	328	-0.9%	1.9%	-5.4%
RBC Investor Services Bank S.A.	SSM	600 to 899 bps	CET1R ≥ 14%	LR < 4%	1,122	5.1%	68	1	55	-0.7%	0.7%	-6.5%
RCB Bank LTD	SSM	600 to 899 bps	11% ≤ CET1R < 14%	5% ≤ LR < 6%	448	8.9%	127	67	11	-4.1%	4.5%	-8.7%
RCI Banque SA	SSM	600 to 899 bps	8% ≤ CET1R < 11%	LR ≥ 6%	6,017	10.1%	1,292	1,195	797	-1.4%	5.7%	-6.8%
Sberbank Europe AG	SSM	600 to 899 bps	8% ≤ CET1R < 11%	4% ≤ LR < 5%	1,332	9.8%	252	343	-14	-2.1%	2.6%	-5.9%
SFIL S.A.	SSM	> 900bps	CET1R ≥ 14%	LR < 4%	1,505	2.0%	136	62	44	-2.0%	0.4%	-4.4%
State Street Europe Holdings Germany S.à.r.l. & Co. KG	SSM	< 300bps	CET1R ≥ 14%	LR ≥ 6%	3,233	6.7%	278	52	134	-0.3%	2.4%	-9.0%
The Bank of New York Mellon SA	SSM	> 900bps	CET1R ≥ 14%	LR ≥ 6%	3,443	11.8%	131	2	245	-0.7%	0.6%	-6.4%
Ulster Bank Ireland Designated Activity Company	SSM	> 900bps	CET1R ≥ 14%	LR ≥ 6%	3,709	14.0%	450	875	-431	-1.0%	2.7%	-4.6%
Volksbanken Verbund	SSM	300 to 599 bps	8% ≤ CET1R < 11%	5% ≤ LR < 6%	1,901	7.0%	413	394	20	-0.7%	2.1%	-3.8%

Footnotes:

- 1) Piraeus Financial Holdings S.A.: If the share capital increase and AT1 issuances, already executed by Piraeus Financial Holdings S.A. before 30 June 2021, had been taken into account in the disclosed ranges for the minimum CET1 ratio (FL) and the Minimum Tier 1 leverage ratio (FL), these ratios would have been in the 8% ≤ CET1R < 11% range and the 6% ≤ LR range, respectively. Please note that the EBA publication only covers capital measures taken until 31 March 2021.
- 2) In line with paragraph 11 of the EBA methodological note, banks included in the exercise that are under or near the completion of a restructuring have been subject to the same methodology, including the static balance sheet assumption, as other banks in the sample. This in turn limits the extent to which restructuring measures can be reflected in the result, e.g. regarding expected future restructuring benefits.
- 3) The Leverage Ratio results are based on the respective regulation applicable on 31 December 2020, i.e. only reporting and disclosure requirement at this date. In particular, they do not reflect the amendments to the leverage ratio exposure measure that entered into force on 28 June 2021 when the leverage ratio became a binding Pillar 1 requirement. These amendments notably provide certain exemptions for public development credit institutions (Art 429a(1)(d) CRR2).