

Institution	Sample	Maximum CET1 ratio (FL) depletion by ranges
Aareal Bank AG	SSM	> 900bps
ABANCA Corporación Bancaria S.A.	SSM	300 to 599 bps
Alpha Services and Holdings S.A.	SSM	600 to 899 bps
Argenta Bank- en Verzekeringsgroep NV	SSM	300 to 599 bps
AXA Bank Belgium SA ; AXA Bank Belgium NV	SSM	600 to 899 bps
Banca Carige S.p.A. - Cassa di Risparmio di Genova e Imperia	SSM	> 900bps
Banca Popolare di Sondrio, Società Cooperativa per Azioni	SSM	600 to 899 bps
Banco de Crédito Social Cooperativo, S.A.	SSM	300 to 599 bps
Bank of America Europe Designated Activity Company	SSM	> 900bps
Bank of Cyprus Holdings Public Limited Company	SSM	600 to 899 bps
Bank of Valletta plc	SSM	> 900bps
Banque Degroof Petercam SA	SSM	600 to 899 bps
Banque et Caisse d'Épargne de l'Etat, Luxembourg	SSM	300 to 599 bps
Banque Internationale à Luxembourg S.A.	SSM	600 to 899 bps
BAWAG Group AG	SSM	< 300bps
Biser Topco S.à.r.l.	SSM	300 to 599 bps
Bpifrance	SSM	> 900bps
C.R.H. - Caisse de Refinancement de l'Habitat	SSM	< 300bps
Citibank Holdings Ireland Limited	SSM	< 300bps
Credito Emiliano Holding S.p.A.	SSM	< 300bps
de Volksbank N.V.	SSM	> 900bps
DekaBank Deutsche Girozentrale	SSM	300 to 599 bps
Deutsche Apotheker- und Ärztebank eG	SSM	300 to 599 bps
Deutsche Pfandbriefbank AG	SSM	300 to 599 bps
Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG	SSM	300 to 599 bps
Eurobank Ergasias Services and Holdings S.A.	SSM	300 to 599 bps
Hamburg Commercial Bank AG	SSM	> 900bps
HASPA Finanzholding	SSM	300 to 599 bps
Hellenic Bank Public Company Limited	SSM	> 900bps
HSBC Bank Malta p.l.c.	SSM	> 900bps
Ibercaja Banco, S.A.	SSM	300 to 599 bps
J.P. Morgan Bank Luxembourg S.A.	SSM	300 to 599 bps
Kuntarahoitus Oyj	SSM	> 900bps
Kutxabank, S.A.	SSM	300 to 599 bps
MDB Group Limited	SSM	600 to 899 bps
Münchener Hypothekbank eG	SSM	600 to 899 bps
National Bank of Greece S.A.	SSM	600 to 899 bps
Nova Ljubljanska Banka d.d. Ljubljana	SSM	300 to 599 bps
Novo Banco, S.A.	SSM	600 to 899 bps
Piraeus Financial Holdings S.A.	SSM	600 to 899 bps
Quintet Private Bank (Europe) S.A	SSM	> 900bps
Raiffeisenbankengruppe OÖ Verbund eGen	SSM	300 to 599 bps
RBC Investor Services Bank S.A.	SSM	600 to 899 bps

RCB Bank LTD	SSM	600 to 899 bps
RCI Banque SA	SSM	600 to 899 bps
Sberbank Europe AG	SSM	600 to 899 bps
SFIL S.A.	SSM	> 900bps
State Street Europe Holdings Germany S.à.r.l. & Co. KG	SSM	< 300bps
The Bank of New York Mellon SA	SSM	> 900bps
Ulster Bank Ireland Designated Activity Company	SSM	> 900bps
Volksbanken Verbund	SSM	300 to 599 bps

Footnotes:

- 1) Piraeus Financial Holdings S.A.: If the share capital increase and AT1 issuances, already executed by Piraeus range and the $6\% \leq LR$ range, respectively. Please note that the EBA publication only covers capital measures 1
- 2) In line with paragraph 11 of the EBA methodological note, banks included in the exercise that are under or 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. on requirement. These amendments notably provide certain exemptions for public development credit institutio

Level individual results by range adverse scenario, FL		S (as reported)	
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 %)
8% ≤ CET1R < 11%	4% ≤ LR < 5%	2,286	5.9%
8% ≤ CET1R < 11%	4% ≤ LR < 5%	3,910	6.3%
8% ≤ CET1R < 11%	LR ≥ 6%	6,457	10.7%
CET1R ≥ 14%	4% ≤ LR < 5%	2,456	5.3%
11% ≤ CET1R < 14%	LR < 4%	1,102	3.9%
CET1R < 8%	LR < 4%	934	4.1%
8% ≤ CET1R < 11%	4% ≤ LR < 5%	2,944	6.3%
CET1R < 8%	LR < 4%	2,969	5.4%
11% ≤ CET1R < 14%	LR ≥ 6%	9,632	13.6%
CET1R < 8%	LR < 4%	1,474	8.0%
8% ≤ CET1R < 11%	LR < 4%	938	7.1%
11% ≤ CET1R < 14%	4% ≤ LR < 5%	567	6.6%
CET1R ≥ 14%	5% ≤ LR < 6%	4,353	8.1%
CET1R < 8%	LR < 4%	1,270	4.5%
11% ≤ CET1R < 14%	5% ≤ LR < 6%	2,807	6.1%
CET1R ≥ 14%	LR ≥ 6%	908	9.3%
CET1R ≥ 14%	LR ≥ 6%	22,977	20.8%
CET1R ≥ 14%	LR < 4%	555	2.2%
CET1R ≥ 14%	LR ≥ 6%	8,445	10.0%
11% ≤ CET1R < 14%	4% ≤ LR < 5%	2,340	5.8%
CET1R ≥ 14%	4% ≤ LR < 5%	3,223	5.2%
8% ≤ CET1R < 11%	4% ≤ LR < 5%	4,763	5.9%
11% ≤ CET1R < 14%	LR < 4%	2,459	4.7%
11% ≤ CET1R < 14%	5% ≤ LR < 6%	2,854	6.0%
8% ≤ CET1R < 11%	LR < 4%	4,202	5.0%
CET1R < 8%	4% ≤ LR < 5%	4,778	7.5%
CET1R ≥ 14%	LR ≥ 6%	4,193	12.2%
11% ≤ CET1R < 14%	LR ≥ 6%	4,698	8.7%
CET1R < 8%	LR < 4%	1,052	7.3%
CET1R < 8%	LR < 4%	397	6.5%
8% ≤ CET1R < 11%	4% ≤ LR < 5%	2,290	5.9%
11% ≤ CET1R < 14%	5% ≤ LR < 6%	4,196	6.2%
CET1R ≥ 14%	LR < 4%	1,277	3.9%
11% ≤ CET1R < 14%	LR ≥ 6%	5,256	9.0%
CET1R < 8%	LR < 4%	236	5.5%
11% ≤ CET1R < 14%	LR < 4%	1,517	3.6%
CET1R < 8%	LR < 4%	4,611	6.4%
8% ≤ CET1R < 11%	5% ≤ LR < 6%	1,753	7.8%
CET1R < 8%	LR < 4%	2,637	5.7%
CET1R < 8%	LR < 4%	4,738	7.0%
CET1R < 8%	LR < 4%	612	5.7%
8% ≤ CET1R < 11%	5% ≤ LR < 6%	4,333	8.9%
CET1R ≥ 14%	LR < 4%	1,122	5.1%

11% ≤ CET1R < 14%	5% ≤ LR < 6%	448	8.9%
8% ≤ CET1R < 11%	LR ≥ 6%	6,017	10.1%
8% ≤ CET1R < 11%	4% ≤ LR < 5%	1,332	9.8%
CET1R ≥ 14%	LR < 4%	1,505	2.0%
CET1R ≥ 14%	LR ≥ 6%	3,233	6.7%
CET1R ≥ 14%	LR ≥ 6%	3,443	11.8%
CET1R ≥ 14%	LR ≥ 6%	3,709	14.0%
8% ≤ CET1R < 11%	5% ≤ LR < 6%	1,901	7.0%

; Financial Holdings S.A. before 30 June 2021, had been taken into account in the disclosed ratio taken until 31 March 2021.

· near the completion of a restructuring have been subject to the same methodology, including

ly reporting and disclosure requirement at this date. In particular, they do not reflect the amounts (Art 429a(1)(d) CRR2).

Selected starting point data (as reported by the banks for the Stress Test)			Scenario s (de
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 %)
514	594	110	-1.6%
618	715	160	-0.6%
1,521	9,830	89	-1.4%
569	44	134	-2.2%
273	83	66	-1.4%
127	480	-298	-1.4%
490	1,391	110	-0.9%
611	971	24	-0.1%
435	312	175	-1.1%
330	4,282	-174	-2.0%
147	196	14	-3.1%
18	16	40	-0.5%
391	176	128	-0.8%
310	330	101	-2.1%
889	786	286	-0.9%
154	106	198	-1.3%
747	4,670	-140	-0.2%
2	0	0	-0.1%
361	409	387	-0.5%
489	572	202	-0.7%
850	171	174	-1.2%
149	215	247	-0.9%
708	292	65	-1.0%
477	261	117	-1.1%
1,512	635	65	-0.9%
1,349	3,548	-1,213	-1.6%
635	609	95	-0.9%
607	234	11	-0.5%
286	809	45	-3.6%
106	71	14	-1.4%
421	665	24	-1.2%
308	61	160	-2.1%
254	1	155	-7.4%
553	765	181	-0.5%
49	58	-82	-1.3%
454	113	38	-1.2%
1,168	6,967	40	-1.3%
300	424	297	-1.2%
555	2,066	-1,328	-1.6%
1,486	10,032	-668	-1.6%
80	22	-20	-2.1%
396	458	328	-0.9%
68	1	55	-0.7%

127	67	11	-4.1%
1,292	1,195	797	-1.4%
252	343	-14	-2.1%
136	62	44	-2.0%
278	52	134	-0.3%
131	2	245	-0.7%
450	875	-431	-1.0%
413	394	20	-0.7%

anges for the minimum CET1 ratio (FL) and the Minimum Tier 1 leverage ratio (FL), these ratios
g the static balance sheet assumption, as other banks in the sample. This in turn limits the ext
ndments to the leverage ratio exposure measure that entered into force on 28 June 2021 wh

**Sensitivities: 2021-2023 projections
(Delta over total REA FL 2020)**

Delta projected LLPs adverse vs. baseline scenario (in %)	Delta projected profit/loss adverse vs. baseline scenario (in %)
7.2%	-8.1%
2.1%	-2.6%
5.1%	-5.6%
2.0%	-3.3%
2.9%	-3.5%
2.1%	-5.3%
4.5%	-5.2%
5.0%	-4.1%
3.9%	-5.9%
3.3%	-8.3%
3.5%	-6.9%
0.7%	-6.7%
1.9%	-3.5%
1.0%	-3.0%
1.2%	-2.6%
3.2%	-5.2%
7.4%	-9.6%
0.2%	-0.3%
1.6%	-3.5%
4.2%	-4.6%
5.2%	-7.0%
1.5%	-5.1%
1.9%	-3.9%
2.3%	-3.2%
3.6%	-3.8%
4.8%	-5.7%
2.6%	-3.9%
2.6%	-2.0%
3.6%	-5.8%
4.8%	-6.4%
3.6%	-4.1%
0.6%	-4.5%
0.5%	-19.3%
2.8%	-3.9%
1.7%	-2.1%
4.3%	-3.9%
4.7%	-7.0%
4.2%	-6.6%
4.2%	-6.4%
5.1%	-5.8%
0.4%	-9.3%
1.9%	-5.4%
0.7%	-6.5%

4.5%	-8.7%
5.7%	-6.8%
2.6%	-5.9%
0.4%	-4.4%
2.4%	-9.0%
0.6%	-6.4%
2.7%	-4.6%
2.1%	-3.8%

would have been in the $8\% \leq \text{CET1R} < 11\%$

ent to which restructuring measures can be

en the leverage ratio became a binding Pillar 1