

Results of the 2011 EU-wide Stress Test under the adverse scenario

Country	Bank	BANK Code	CT1 ratio Dec. 2010	CT1 ratio Dec. 2012 (Dec. 2010) (*)	CT1 ratio Dec. 2012 (April 2011) (**)	
Austria	ERSTE BANK GROUP (EBG)	AT001	8.7%	8.1%	8.1%	
	RAIFFEISEN BANK INTERNATIONAL (RBI)	AT002	8.1%	7.8%	7.8%	
	OESTERREICHISCHE VOLKSBANK AG	AT003	6.4%	4.5%	4.5%	
Belgium	DEXIA	BE004	12.1%	10.4%	10.4%	
	KBC BANK	BE005	10.5%	10.0%	10.0%	
Cyprus	MARFIN POPULAR BANK PUBLIC CO LTD	CY006	7.3%	3.6%	5.3%	
	BANK OF CYPRUS PUBLIC CO LTD	CY007	8.1%	6.2%	6.2%	
Denmark	DANSKE BANK	DK008	10.0%	11.1%	13.0%	
	JYSKE BANK	DK009	12.1%	12.8%	12.8%	
	SYDBANK	DK010	12.4%	13.6%	13.6%	
	NYKREDIT	DK011	8.8%	9.4%	9.4%	
Finland	OP-POHJOLA GROUP	FI012	12.2%	11.6%	11.6%	
France	BNP PARIBAS	FR013	9.2%	7.9%	7.9%	
	CREDIT AGRICOLE	FR014	8.2%	8.5%	8.5%	
	BPCE	FR015	7.8%	6.7%	6.8%	
	SOCIETE GENERALE	FR016	8.1%	6.6%	6.6%	
Germany	DEUTSCHE BANK AG	DE017	8.8%	6.5%	6.5%	
	COMMERZBANK AG	DE018	10.0%	7.4%	6.4%	
	LANDESBANK BADEN-WÜRTTEMBERG	DE019	8.2%	7.1%	7.1%	
	DZ BANK AG DT. ZENTRAL-GENOSSENSCHAFTSBANK	DE020	8.2%	5.9%	6.9%	
	BAYERISCHE LANDESBANK	DE021	9.3%	7.1%	7.1%	
	NORDEUTSCHE LANDESBANK -GZ-	DE022	4.6%	3.7%	5.6%	
	HYPO REAL ESTATE HOLDING AG, MÜNCHEN	DE023	28.4%	10.0%	10.0%	
	WESTLB AG, DÜSSELDORF	DE024	8.7%	6.1%	6.1%	
	HSH NORDBANK AG, HAMBURG	DE025	10.7%	5.5%	5.5%	
	LANDESBANK BERLIN AG	DE027	14.6%	10.4%	10.4%	
	DEKABANK DEUTSCHE GIROZENTRALE, FRANKFURT	DE028	13.0%	12.1%	9.2%	
	WGZ BANK AG WESTDT. GENO. ZENTRALBK, DDF	DE029	10.8%	8.1%	8.7%	
	Greece	EFG EUROBANK ERGASIAS S.A.	GR030	9.0%	4.6%	4.9%
		NATIONAL BANK OF GREECE	GR031	11.9%	7.7%	7.7%
ALPHA BANK		GR032	10.8%	7.2%	7.4%	
PIRAEUS BANK GROUP		GR033	8.0%	5.3%	5.3%	
AGRICULTURAL BANK OF GREECE S.A. (ATEbank)		GR034	6.3%	-6.0%	-0.8%	
TT HELLENIC POSTBANK S.A.	GR035	18.5%	5.5%	5.5%		
Hungary	OTP BANK NYRT.	HU036	12.3%	13.6%	13.6%	
Ireland	ALLIED IRISH BANKS PLC	IE037	3.7%	-2.8%	10.0%	
	BANK OF IRELAND	IE038	8.4%	3.4%	7.1%	
	IRISH LIFE AND PERMANENT	IE039	10.6%	-1.9%	20.4%	
Italy	INTESA SANPAOLO S.p.A	IT040	7.9%	7.4%	8.9%	
	UNICREDIT S.p.A	IT041	7.8%	6.6%	6.7%	
	BANCA MONTE DEI PASCHI DI SIENA S.p.A	IT042	5.8%	4.7%	6.3%	
	BANCO POPOLARE - S.C.	IT043	5.8%	5.0%	5.7%	
UNIONE DI BANCHE ITALIANE SCPA (UBI BANCA)	IT044	7.0%	6.4%	7.4%		
Luxembourg	BANQUE ET CAISSE D'EPARGNE DE L'ETAT	LU045	12.0%	13.3%	13.3%	
Malta	BANK OF VALLETTA (BOV)	MT046	10.5%	10.4%	10.4%	
Netherlands	ING BANK NV	NL047	9.6%	8.7%	8.7%	
	RABOBANK NEDERLAND	NL048	12.6%	10.8%	10.8%	
	ABN AMRO BANK NV	NL049	9.9%	9.2%	9.2%	
	SNS BANK NV	NL050	8.4%	7.0%	7.0%	
Norway	DNB NOR BANK ASA	NO051	8.3%	9.0%	9.0%	
Poland	POWSZECHNA KASA OSZCZĘDNOŚCI BANK POLSKI S.A. (PKO BANK POLSKI)	PL052	11.8%	12.2%	12.2%	
Portugal	CAIXA GERAL DE DEPÓSITOS, SA	PT053	8.5%	6.2%	6.2%	
	BANCO COMERCIAL PORTUGUÊS, SA (BCP OR MILLENNIUM BCP)	PT054	5.9%	3.6%	5.4%	
	ESPÍRITO SANTO FINANCIAL GROUP, SA (ESFG)	PT055	6.4%	5.1%	5.1%	
	BANCO BPI, SA	PT056	8.2%	6.7%	6.7%	
Slovenia	NOVA LJUBLJANSKA BANKA D.D. (NLB d.d.)	SI057	5.2%	3.7%	5.3%	
	NOVA KREDITNA BANKA MARIBOR D.D. (NKBM d.d.)	SI058	7.4%	5.9%	8.0%	
Spain	BANCO SANTANDER S.A.	ES059	7.1%	8.4%	8.4%	
	BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)	ES060	8.0%	9.2%	9.2%	
	BFA-BANKIA	ES061	6.9%	4.0%	5.4%	
	CAJA DE AHORROS Y PENSIONES DE BARCELONA	ES062	6.8%	6.0%	6.4%	
	EFFIBANK	ES063	8.3%	5.2%	6.8%	
	BANCO POPULAR ESPAÑOL, S.A.	ES064	7.1%	5.2%	5.3%	
	BANCO DE SABADELL, S.A.	ES065	6.2%	5.0%	5.7%	
	CAIXA D'ESTALVIS DE CATALUNYA, TARRAGONA I MANRESA	ES066	6.4%	1.4%	4.8%	
	CAIXA DE AFORROS DE GALICIA, VIGO, OURENSE E PONTEVEDRA	ES067	5.2%	0.6%	5.3%	
	GRUPO BMN	ES068	8.3%	4.5%	6.1%	
	BANKINTER, S.A.	ES069	6.2%	5.3%	5.3%	
	CAJA ESPAÑA DE INVERSIONES, SALAMANCA Y SORIA, CAJA DE AHORROS Y MONTE DE PIEDAD	ES070	8.2%	5.5%	7.3%	
	GRUPO BANCA CIVICA	ES071	8.0%	3.8%	5.6%	
	CAJA DE AHORROS Y M.P. DE ZARAGOZA, ARAGON Y RIOJA	ES072	9.7%	6.7%	6.7%	
	MONTE DE PIEDAD Y CAJA DE AHORROS DE RONDA, CADIZ, ALMERIA, MALAGA, ANTEQUERA Y JAEN	ES073	12.5%	9.4%	9.4%	
	BANCO PASTOR, S.A.	ES074	7.6%	3.3%	3.3%	
	GRUPO BBK	ES075	10.2%	8.8%	8.8%	
	CAIXA D'ESTALVIS UNIO DE CAIXES DE MANLLEU, SABADELL I TERRASSA	ES076	6.3%	1.2%	4.5%	
	CAJA DE AHORROS Y M.P. DE GIPUZKOA Y SAN SEBASTIAN	ES077	13.2%	10.1%	10.1%	
	GRUPO CAJA3	ES078	8.6%	4.0%	4.0%	
	BANCA MARCH, S.A.	ES079	22.2%	23.5%	23.5%	
	CAJA DE AHORROS DE VITORIA Y ALAVA	ES080	12.5%	8.7%	8.7%	
	CAJA DE AHORROS Y M.P. DE ONTINYENT	ES081	8.9%	5.6%	5.6%	
	COLONYA - CAIXA D'ESTALVIS DE POLLENSA	ES082	11.2%	6.2%	6.2%	
	CAJA DE AHORROS DEL MEDITERRÁNEO	ES083	3.8%	-2.8%	3.0%	
	Sweden	NORDEA BANK AB (PUBL)	SE084	8.9%	9.5%	9.5%
		SKANDINAVISKA ENSKILDA BANKEN AB (PUBL) (SEB)	SE085	11.1%	10.5%	10.5%
SVENSKA HANDELSBANKEN AB (PUBL)		SE086	7.7%	8.6%	8.6%	
SWEDBANK AB (PUBL)		SE087	8.7%	9.4%	9.4%	
UK	ROYAL BANK OF SCOTLAND GROUP plc	GB088	9.7%	6.3%	6.3%	
	HSBC HOLDINGS plc	GB089	10.5%	8.5%	8.5%	
	BARCLAYS plc	GB090	10.0%	7.3%	7.3%	
	LLOYDS BANKING GROUP plc	GB091	10.2%	7.7%	7.7%	

(*) Results of the stress recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 31 December 2010

(**) Results of the stress test recognising capital issuances and mandatory restructuring plans publicly announced and fully committed before 30 April 2011.