Template for bank specific publication of the stress test outputs

Name of bank: ERSTE GROUP BANK AG

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	11,486
Total regulatory capital	15,845
Total risk weighted assets	125,486
Pre-impairment income (including operating expenses)	3,771
Impairment losses on financial assets in the banking book	-2,057
1 yr Loss rate on Corporate exposures (%)[1]	1.22%
1 yr Loss rate on Retail exposures (%)[1]	2.12%
Tier 1 ratio (%)	9.2 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[4]	mln EUR
Total Tier 1 capital after the benchmark scenario	12,798
Total regulatory capital after the benchmark scenario	17,218
Total risk weighted assets after the benchmark scenario	122,982
Tier 1 ratio (%) after the benchmark scenario	10.4 %

Adverse scenario at December 31, 2011[4]	mln EUR
Total Tier 1 capital after the adverse scenario	11,968
Total regulatory capital after the adverse scenario	16,388
Total risk weighted assets after the adverse scenario	147,179
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	7,010
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-5,185
2 yr cumulative losses on the trading book after the adverse scenario[2]	-116
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	3.07%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	4.78%
Tier 1 ratio (%) after the adverse scenario	8.1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-171
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-346
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.21%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	4.90%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8.0 %
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: RAIFFEISEN ZENTRALBANK OESTERREICH (RZB)

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	8,822
Total regulatory capital	12,326
Total risk weighted assets	94,451
Pre-impairment income (including operating expenses)	3,163
Impairment losses on financial assets in the banking book	-2,340
1 yr Loss rate on Corporate exposures (%)[1]	1.49%
1 yr Loss rate on Retail exposures (%)[1]	7.10%
Tier 1 ratio (%)	9.3 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	9,664
Total regulatory capital after the benchmark scenario	13,006
Total risk weighted assets after the benchmark scenario	91,264
Tier 1 ratio (%) after the benchmark scenario	10.6 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	8,403
Total regulatory capital after the adverse scenario	11,831
Total risk weighted assets after the adverse scenario	105,913
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	4,627
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-4,970
2 yr cumulative losses on the trading book after the adverse scenario[2]	-99
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.75%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	13.14%
Tier 1 ratio (%) after the adverse scenario	7.9 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-76
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-108
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.84%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	13.22%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7.8 %
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: KBC BANK

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	13,440
Total regulatory capital	17,760
Total risk weighted assets	123,225
Pre-impairment income (including operating expenses)	-666
Impairment losses on financial assets in the banking book	-1,948
1 yr Loss rate on Corporate exposures (%)[1]	1.48%
1 yr Loss rate on Retail exposures (%)[1]	0.78%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	15,078
Total regulatory capital after the benchmark scenario	19,286
Total risk weighted assets after the benchmark scenario	123,794
Tier 1 ratio (%) after the benchmark scenario	12.2 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	13,433
Total regulatory capital after the adverse scenario	17,641
Total risk weighted assets after the adverse scenario	137,215
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	3,279
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-4,946
2 yr cumulative losses on the trading book after the adverse scenario[2]	-1,454
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	3.58%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	2.20%
Tier 1 ratio (%) after the adverse scenario	9.79%

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-398
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-423
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.76%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.50%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9.4 %
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: DEXIA

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	17,573
Total regulatory capital	20,251
Total risk weighted assets	143,170
Pre-impairment income (including operating expenses)	1,952
Impairment losses on financial assets in the banking book	-544
1 yr Loss rate on Corporate exposures (%)[1]	0.43%
1 yr Loss rate on Retail exposures (%)[1]	0.37%
Tier 1 ratio (%)	12.3 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[4]	mln EUR
Total Tier 1 capital after the benchmark scenario	17,974
Total regulatory capital after the benchmark scenario	20,929
Total risk weighted assets after the benchmark scenario	134,138
Tier 1 ratio (%) after the benchmark scenario	13.4 %

Adverse scenario at December 31, 2011[4]	mln EUR
Total Tier 1 capital after the adverse scenario	16,987
Total regulatory capital after the adverse scenario	19,455
Total risk weighted assets after the adverse scenario	152,140
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,424
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-3,512
2 yr cumulative losses on the trading book after the adverse scenario[2]	43
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	1.04%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.90%
Tier 1 ratio (%) after the adverse scenario	11.2 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-260
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-257
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.18%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.07%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.9 %
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: MARFIN POPULAR BANK PUBLIC CO LTD

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	2,411
Total regulatory capital	2,956
Total risk weighted assets	25,622
Pre-impairment income (including operating expenses)	451
Impairment losses on financial assets in the banking book	-251
1 yr Loss rate on Corporate exposures (%)[1]	0.55%
1 yr Loss rate on Retail exposures (%)[1]	1.79%
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. Neitether the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	2,431
Total regulatory capital after the benchmark scenario	2,896
Total risk weighted assets after the benchmark scenario	24,339
Tier 1 ratio (%) after the benchmark scenario	10.0 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	2,047
Total regulatory capital after the adverse scenario	2,526
Total risk weighted assets after the adverse scenario	23,949
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	976
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,796
2 yr cumulative losses on the trading book after the adverse scenario[2]	82
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	5.28%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	7.86%
Tier 1 ratio (%) after the adverse scenario	8.5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-386
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6.58%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.96%
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: BANK OF CYPRUS PUBLIC CO LTD

Actual results

At December 31, 2009	**mln EUR**
Total Tier 1 capital	2,533
Total regulatory capital	2,804
Total risk weighted assets	24,065
Pre-impairment income (including operating expenses)	602
Impairment losses on financial assets in the banking book	-238
1 yr Loss rate on Corporate exposures (%)[1]	0.91%
1 yr Loss rate on Retail exposures (%)[1]	1.12%
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. Neitether the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the benchmark scenario	2,470
Total regulatory capital after the benchmark scenario	2,598
Total risk weighted assets after the benchmark scenario	22,737
Tier 1 ratio (%) after the benchmark scenario	10.9 %

Adverse scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the adverse scenario	2,081
Total regulatory capital after the adverse scenario	2,209
Total risk weighted assets after the adverse scenario	22,241
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	1,278
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,794
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	5.42%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	7.53%
Tier 1 ratio (%) after the adverse scenario	9.4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln EUR**
Additional impairment losses on the banking book after the sovereign shock[2]	-349
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6.67%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.11%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8.0 %
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: DANSKE BANK

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	15,847
Total regulatory capital	19,934
Total risk weighted assets	135,510
Pre-impairment income (including operating expenses)	4,089
Impairment losses on financial assets in the banking book	-3,450
1 yr Loss rate on Corporate exposures (%)[1]	0.93%
1 yr Loss rate on Retail exposures (%)[1]	1.12%
Tier 1 ratio (%)	11.7 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	16,403
Total regulatory capital after the benchmark scenario	18,872
Total risk weighted assets after the benchmark scenario	140,263
Tier 1 ratio (%) after the benchmark scenario	11.7 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	15,581
Total regulatory capital after the adverse scenario	18,050
Total risk weighted assets after the adverse scenario	144,343
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	6,317
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-5,711
2 yr cumulative losses on the trading book after the adverse scenario[2]	-534
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	1.44%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.71%
Tier 1 ratio (%) after the adverse scenario	10.8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-480
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-1,057
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.54%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.94%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.0 %
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: JYSKE BANK

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	1,817
Total regulatory capital	2,068
Total risk weighted assets	13,494
Pre-impairment income (including operating expenses)	442
Impairment losses on financial assets in the banking book	-357
1 yr Loss rate on Corporate exposures (%)[1]	2.58%
1 yr Loss rate on Retail exposures (%)[1]	0.59%
Tier 1 ratio (%)	13.5 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	2,104
Total regulatory capital after the benchmark scenario	2,354
Total risk weighted assets after the benchmark scenario	14,920
Tier 1 ratio (%) after the benchmark scenario	14.1 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	2,034
Total regulatory capital after the adverse scenario	2,284
Total risk weighted assets after the adverse scenario	15,907
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	861
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-524
2 yr cumulative losses on the trading book after the adverse scenario[2]	-50
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	3.79%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.87%
Tier 1 ratio (%) after the adverse scenario	12.8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-23
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-38
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.97%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.87%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	12.5 %
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: SYDBANK

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	1,374
Total regulatory capital	1,587
Total risk weighted assets	10,470
Pre-impairment income (including operating expenses)	249
Impairment losses on financial assets in the banking book	-184
1 yr Loss rate on Corporate exposures (%)[1]	1.78%
1 yr Loss rate on Retail exposures (%)[1]	0.44%
Tier 1 ratio (%)	13.1 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[4]	mln EUR
Total Tier 1 capital after the benchmark scenario	1,522
Total regulatory capital after the benchmark scenario	1,643
Total risk weighted assets after the benchmark scenario	10,280
Tier 1 ratio (%) after the benchmark scenario	14.8 %

Adverse scenario at December 31, 2011[4]	mln EUR
Total Tier 1 capital after the adverse scenario	1,450
Total regulatory capital after the adverse scenario	1,573
Total risk weighted assets after the adverse scenario	10,854
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	470
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-372
2 yr cumulative losses on the trading book after the adverse scenario[2]	-26
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	3.15%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.95%
Tier 1 ratio (%) after the adverse scenario	13.4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-18
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.28%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.09%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	13.2 %
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: OP-POHJOLA GROUP

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	5,227
Total regulatory capital	5,227
Total risk weighted assets	41,480
Pre-impairment income (including operating expenses)	764
Impairment losses on financial assets in the banking book	-180
1 yr Loss rate on Corporate exposures (%)[1]	0.72%
1 yr Loss rate on Retail exposures (%)[1]	0.07%
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. Neitether the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	5,616
Total regulatory capital after the benchmark scenario	5,616
Total risk weighted assets after the benchmark scenario	41,797
Tier 1 ratio (%) after the benchmark scenario	13.4 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	5,452
Total regulatory capital after the adverse scenario	5,452
Total risk weighted assets after the adverse scenario	43,758
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	1,169
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-782
2 yr cumulative losses on the trading book after the adverse scenario[2]	-36
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	1.62%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.98%
Tier 1 ratio (%) after the adverse scenario	12.5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-97
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-24
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.78%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.15%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	12.3 %
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: BNP PARIBAS

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	62,910
Total regulatory capital	88,414
Total risk weighted assets	620,714
Pre-impairment income (including operating expenses)	16,850
Impairment losses on financial assets in the banking book	-8,369
1 yr Loss rate on Corporate exposures (%)[1]	1.02%
1 yr Loss rate on Retail exposures (%)[1]	1.37%
Tier 1 ratio (%)	10.1 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	71,769
Total regulatory capital after the benchmark scenario	97,273
Total risk weighted assets after the benchmark scenario	631,185
Tier 1 ratio (%) after the benchmark scenario	11.4 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	66,932
Total regulatory capital after the adverse scenario	92,437
Total risk weighted assets after the adverse scenario	690,042
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	32,001
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-19,392
2 yr cumulative losses on the trading book after the adverse scenario[2]	-3,232
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	1.49%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	2.73%
Tier 1 ratio (%) after the adverse scenario	9.7 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-988
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-425
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.64%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.89%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9.6 %
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: CREDIT AGRICOLE

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	52,405
Total regulatory capital	60,451
Total risk weighted assets	538,903
Pre-impairment income (including operating expenses)	11,652
Impairment losses on financial assets in the banking book	-6,482
1 yr Loss rate on Corporate exposures (%)[1]	0.87%
1 yr Loss rate on Retail exposures (%)[1]	0.78%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	58,464
Total regulatory capital after the benchmark scenario	66,510
Total risk weighted assets after the benchmark scenario	550,676
Tier 1 ratio (%) after the benchmark scenario	10.6 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	55,073
Total regulatory capital after the adverse scenario	63,118
Total risk weighted assets after the adverse scenario	600,210
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	22,611
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-16,150
2 yr cumulative losses on the trading book after the adverse scenario[2]	-243
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.36%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.48%
Tier 1 ratio (%) after the adverse scenario	9.2 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-1,658
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-1,368
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.66%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.69%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9.0 %
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: BPCE

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	37,574
Total regulatory capital	44,853
Total risk weighted assets	411,135
Pre-impairment income (including operating expenses)	4,868
Impairment losses on financial assets in the banking book	-4,145
1 yr Loss rate on Corporate exposures (%)[1]	0.62%
1 yr Loss rate on Retail exposures (%)[1]	0.72%
Tier 1 ratio (%)	9.1 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	42,731
Total regulatory capital after the benchmark scenario	50,010
Total risk weighted assets after the benchmark scenario	419,066
Tier 1 ratio (%) after the benchmark scenario	10.2 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	40,014
Total regulatory capital after the adverse scenario	47,293
Total risk weighted assets after the adverse scenario	460,848
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	11,681
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-9,535
2 yr cumulative losses on the trading book after the adverse scenario[2]	-189
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	1.37%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.60%
Tier 1 ratio (%) after the adverse scenario	8.7 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-501
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-953
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.50%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.70%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8.5 %
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: SOCIETE GENERALE

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	34,693
Total regulatory capital	41,996
Total risk weighted assets	324,080
Pre-impairment income (including operating expenses)	5,964
Impairment losses on financial assets in the banking book	-5,848
1 yr Loss rate on Corporate exposures (%)[1]	1.11%
1 yr Loss rate on Retail exposures (%)[1]	1.25%
Tier 1 ratio (%)	10.7 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	39,415
Total regulatory capital after the benchmark scenario	46,718
Total risk weighted assets after the benchmark scenario	331,659
Tier 1 ratio (%) after the benchmark scenario	11.9 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	36,520
Total regulatory capital after the adverse scenario	43,823
Total risk weighted assets after the adverse scenario	359,757
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	16,774
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-10,255
2 yr cumulative losses on the trading book after the adverse scenario[2]	-2,260
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.18%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	2.61%
Tier 1 ratio (%) after the adverse scenario	10.2 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-576
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-941
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.32%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.76%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.0 %
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	mln 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, 2011[2]	mln 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, 2011[2]	mln 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	mln 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: COMMERZBANK AG

Actual results

At December 31, 2009	mln 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, 2011[2]	mln 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, 2011[2]	mln 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	mln 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: HYPO REAL ESTATE HOLDING AG

Actual results

At December 31, 2009	mln 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]	
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, 2011[2]	mln 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, 2011[2]	mln 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]	
Tier 1 ratio (%) after the adverse scenario	5.3 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln 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]	
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: LANDESBANK BADEN-WÜRTTEMBERG

Actual results

At December 31, 2009	mln 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, 2011[2]	mln 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, 2011[2]	mln 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	mln 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: BAYERISCHE LANDESBANK

Actual results

At December 31, 2009	mln 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]	mln 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]	mln 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	mln 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: DZ BANK AG DT. ZENTRAL-GENOSSENSCHAFTSBANK

Actual results

At December 31, 2009	mln 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, 2011[2]	mln 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, 2011[2]	mln 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]	
Tier 1 ratio (%) after the adverse scenario	9.2 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln 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]	
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: NORDDEUTSCHE LANDESBANK -GZ-

Actual results

At December 31, 2009	mln 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]	mln 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]	mln 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	mln 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: DEUTSCHE POSTBANK AG

Actual results

At December 31, 2009	mln 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, 2011[2]	mln 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, 2011[2]	mln 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	mln 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: WESTLB AG

Actual results

At December 31, 2009	mln 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]	mln 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]	mln 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	mln 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: HSH NORDBANK AG

Actual results

At December 31, 2009	mln 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]	
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, 2011[2]	mln 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, 2011[2]	mln 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]	
Tier 1 ratio (%) after the adverse scenario	9.9 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln 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]	
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: LANDESBANK HESSEN-THÜRINGEN GZ

Actual results

At December 31, 2009	mln 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, 2011[2]	mln 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, 2011[2]	mln 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	mln 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: LANDESBANK BERLIN AG

Actual results

At December 31, 2009	mln 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, 2011[2]	mln 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, 2011[2]	mln 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	mln 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: DEKABANK DEUTSCHE GIROZENTRALE

Actual results

At December 31, 2009	mln 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]	mln 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]	mln 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	mln 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: WGZ BANK AG WESTDT. GENO. ZENTRALBK

Actual results

At December 31, 2009	mln 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]	mln 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]	mln 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	mln 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

Template for bank specific publication of the stress test outputs

Name of bank:NATIONAL BANK OF GREECE

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	7,590
Total regulatory capital	7,590
Total risk weighted assets	67,407
Pre-impairment income (including operating expenses)	2,547
Impairment losses on financial assets in the banking book	-1,295
1 yr Loss rate on Corporate exposures (%)[1]	0.77%
1 yr Loss rate on Retail exposures (%)[1]	1.47%
Tier 1 ratio (%)	11.3 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	8,270
Total regulatory capital after the benchmark scenario	8,270
Total risk weighted assets after the benchmark scenario	70,488
Tier 1 ratio (%) after the benchmark scenario	11.7 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	6,813
Total regulatory capital after the adverse scenario	6,813
Total risk weighted assets after the adverse scenario	71,237
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	4264
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-5102
2 yr cumulative losses on the trading book after the adverse scenario[2]	176
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	9.01%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	5.33%
Tier 1 ratio (%) after the adverse scenario	9.6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-1,531
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-374
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	11.92%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	7.59%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7.40%
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 EFG EUROBANK ERGASIAS, S.A.

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	5,349
Total regulatory capital	5,951
Total risk weighted assets	47,827
Pre-impairment income (including operating expenses)	1,570
Impairment losses on financial assets in the banking book	-1,178
1 yr Loss rate on Corporate exposures (%)[1]	0.51%
1 yr Loss rate on Retail exposures (%)[1]	3.21%
Tier 1 ratio (%)	11.2 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	6,082
Total regulatory capital after the benchmark scenario	6,684
Total risk weighted assets after the benchmark scenario	51,904
Tier 1 ratio (%) after the benchmark scenario	11.7 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	5,449
Total regulatory capital after the adverse scenario	6,051
Total risk weighted assets after the adverse scenario	53,410
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,760
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2,626
2 yr cumulative losses on the trading book after the adverse scenario[2]	-71
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	4.40%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	4.01%
Tier 1 ratio (%) after the adverse scenario	10.2 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-1,443
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-30
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6.79%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6.67%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8.17%
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: ALPHA BANK

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	5,920
Total regulatory capital	6,720
Total risk weighted assets	51,084
Pre-impairment income (including operating expenses)	1,184
Impairment losses on financial assets in the banking book	-676
1 yr Loss rate on Corporate exposures (%)[1]	1.30%
1 yr Loss rate on Retail exposures (%)[1]	1.30%
Tier 1 ratio (%)	11.6 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	6,359
Total regulatory capital after the benchmark scenario	7,159
Total risk weighted assets after the benchmark scenario	51,523
Tier 1 ratio (%) after the benchmark scenario	12.3 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	5,363
Total regulatory capital after the adverse scenario	6,164
Total risk weighted assets after the adverse scenario	49,212
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,021
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2,297
2 yr cumulative losses on the trading book after the adverse scenario[2]	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	3.98%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	4.76%
Tier 1 ratio (%) after the adverse scenario	10.9 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-1,496
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-37
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	-6.73%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	-7.68%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8.22%
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: PIRAEUS BANK GROUP

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	3,401
Total regulatory capital	3,679
Total risk weighted assets	37,394
Pre-impairment income (including operating expenses)	770
Impairment losses on financial assets in the banking book	-491
1 yr Loss rate on Corporate exposures (%)[1]	1.15%
1 yr Loss rate on Retail exposures (%)[1]	2.82%
Tier 1 ratio (%)	9.1 %

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, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	4,178
Total regulatory capital after the benchmark scenario	4,450
Total risk weighted assets after the benchmark scenario	38,180
Tier 1 ratio (%) after the benchmark scenario	10.9 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	3,090
Total regulatory capital after the adverse scenario	3,362
Total risk weighted assets after the adverse scenario	37,115
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	1,282
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,600
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]	3.59%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	5.75%
Tier 1 ratio (%) after the adverse scenario	8.3 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-973
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-248
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	5.28%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	10.14%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6.0 %
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:AGRICULTURAL BANK OF GREECE S.A. (ATEbank)

Actual results

At December 31, 2009	**mln EUR**
Total Tier 1 capital	1,263
Total regulatory capital	1,385
Total risk weighted assets	15,100
Pre-impairment income (including operating expenses)	408
Impairment losses on financial assets in the banking book	-825
1 yr Loss rate on Corporate exposures (%)[1]	13.10%
1 yr Loss rate on Retail exposures (%)[1]	4.00%
Tier 1 ratio (%)	8.4 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the benchmark scenario	1,701
Total regulatory capital after the benchmark scenario	1,823
Total risk weighted assets after the benchmark scenario	15,850
Tier 1 ratio (%) after the benchmark scenario	10.7 %

Adverse scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the adverse scenario	1,319
Total regulatory capital after the adverse scenario	1,441
Total risk weighted assets after the adverse scenario	14,794
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	856
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-771
2 yr cumulative losses on the trading book after the adverse scenario[2]	-16
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	4.77%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	3.55%
Tier 1 ratio (%) after the adverse scenario	8.9 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln EUR**
Additional impairment losses on the banking book after the sovereign shock[2]	-534
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-154
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	5.02%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.24%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	4.36%
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	242.6

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: TT HELLENIC POSTBANK S.A.

Actual results

At December 31, 2009	**mln EUR**
Total Tier 1 capital	1,286
Total regulatory capital	1,286
Total risk weighted assets	7,525
Pre-impairment income (including operating expenses)	103
Impairment losses on financial assets in the banking book	-57
1 yr Loss rate on Corporate exposures (%)[1]	0.59%
1 yr Loss rate on Retail exposures (%)[1]	2.34%
Tier 1 ratio (%)	17.1 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the benchmark scenario	1,275
Total regulatory capital after the benchmark scenario	1,275
Total risk weighted assets after the benchmark scenario	7,513
Tier 1 ratio (%) after the benchmark scenario	17.0 %

Adverse scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the adverse scenario	1,040
Total regulatory capital after the adverse scenario	1,040
Total risk weighted assets after the adverse scenario	6,940
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	175
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-434
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]	8.78%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	7.28%
Tier 1 ratio (%) after the adverse scenario	15.0 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln EUR**
Additional impairment losses on the banking book after the sovereign shock[2]	-305
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-34
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	5.25%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	8.38%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.1 %
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: OTP BANK NYRT.

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	3,521
Total regulatory capital	4,417
Total risk weighted assets	25,463
Pre-impairment income (including operating expenses)	1,582
Impairment losses on financial assets in the banking book	-952
1 yr Loss rate on Corporate exposures (%)[1]	5.24%
1 yr Loss rate on Retail exposures (%)[1]	3.47%
Tier 1 ratio (%)	13.8 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	4,760
Total regulatory capital after the benchmark scenario	5,656
Total risk weighted assets after the benchmark scenario	26,497
Tier 1 ratio (%) after the benchmark scenario	18.0 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	4,432
Total regulatory capital after the adverse scenario	5,328
Total risk weighted assets after the adverse scenario	26,350
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,820
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,679
2 yr cumulative losses on the trading book after the adverse scenario[2]	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	9.71%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	6.51%
Tier 1 ratio (%) after the adverse scenario	16.8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-112
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-77
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	10.35%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6.95%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	16.2 %
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: FHB JELZÁLOGBANK NYILVÁNOSAN MŰKÖDŐ RT.

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	122
Total regulatory capital	122
Total risk weighted assets	1,428
Pre-impairment income (including operating expenses)	66
Impairment losses on financial assets in the banking book	-29
1 yr Loss rate on Corporate exposures (%)[1]	4.39%
1 yr Loss rate on Retail exposures (%)[1]	1.43%
Tier 1 ratio (%)	8.6 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	181
Total regulatory capital after the benchmark scenario	181
Total risk weighted assets after the benchmark scenario	1,286
Tier 1 ratio (%) after the benchmark scenario	14.1 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	170
Total regulatory capital after the adverse scenario	170
Total risk weighted assets after the adverse scenario	1,573
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	111
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-40
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8.41%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	2.46%
Tier 1 ratio (%) after the adverse scenario	10.8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-3
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	8.64%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.64%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.6 %
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: BANK OF IRELAND

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	9,575
Total regulatory capital	13,086
Total risk weighted assets	104,639
Pre-impairment income (including operating expenses)	2,212
Impairment losses on financial assets in the banking book	-4,057
1 yr Loss rate on Corporate exposures (%)[1]	3.1%
1 yr Loss rate on Retail exposures (%)[1]	0.9%
Tier 1 ratio (%)	9.2 %

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]	mln EUR
Total Tier 1 capital after the benchmark scenario	7,660
Total regulatory capital after the benchmark scenario	9,987
Total risk weighted assets after the benchmark scenario	85,292
Tier 1 ratio (%) after the benchmark scenario	9.0 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	6,595
Total regulatory capital after the adverse scenario	8,922
Total risk weighted assets after the adverse scenario	86,282
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,482
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-6,807
2 yr cumulative losses on the trading book after the adverse scenario[2]	-5
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	4.23%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	3.26%
Tier 1 ratio (%) after the adverse scenario	7.6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-586
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-5
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	4.47%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.78%
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: ALLIED IRISH BANKS

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	8,542
Total regulatory capital	12,316
Total risk weighted assets	121,605
Pre-impairment income (including operating expenses)	2,294
Impairment losses on financial assets in the banking book	-5,380
1 yr Loss rate on Corporate exposures (%)[1]	4.6%
1 yr Loss rate on Retail exposures (%)[1]	0.7%
Tier 1 ratio (%)	7.0 %

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]	mln EUR
Total Tier 1 capital after the benchmark scenario	6,838
Total regulatory capital after the benchmark scenario	11,175
Total risk weighted assets after the benchmark scenario	72,313
Tier 1 ratio (%) after the benchmark scenario	9.5 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	5,305
Total regulatory capital after the adverse scenario	9,642
Total risk weighted assets after the adverse scenario	73,771
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	901
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-9,829
2 yr cumulative losses on the trading book after the adverse scenario[2]	-20
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	6.11%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	4.31%
Tier 1 ratio (%) after the adverse scenario	7.2 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-606
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-36
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6.38%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	4.94%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6.5 %
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: UNICREDIT

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	39,034
Total regulatory capital	54,372
Total risk weighted assets	452,388
Pre-impairment income (including operating expenses)	12,248
Impairment losses on financial assets in the banking book	-8,313
1 yr Loss rate on Corporate exposures (%)[1]	1.49%
1 yr Loss rate on Retail exposures (%)[1]	1.20%
Tier 1 ratio (%)	8.6 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	45,918
Total regulatory capital after the benchmark scenario	59,191
Total risk weighted assets after the benchmark scenario	461,455
Tier 1 ratio (%) after the benchmark scenario	10.0 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	38,334
Total regulatory capital after the adverse scenario	52,044
Total risk weighted assets after the adverse scenario	471,173
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	20,374
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-21,858
2 yr cumulative losses on the trading book after the adverse scenario[2]	-441
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	3.36%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	3.21%
Tier 1 ratio (%) after the adverse scenario	8.1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-1,200
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-1,608
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.56%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.44%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7.8 %
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: INTESA SANPAOLO

Actual results

At December 31, 2009	**mln EUR**
Total Tier 1 capital	30,205
Total regulatory capital	42,754
Total risk weighted assets	361,750
Pre-impairment income (including operating expenses)	8,021
Impairment losses on financial assets in the banking book	-3,941
1 yr Loss rate on Corporate exposures (%)[1]	1.05%
1 yr Loss rate on Retail exposures (%)[1]	0.97%
Tier 1 ratio (%)	8.3 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[4]	**mln EUR**
Total Tier 1 capital after the benchmark scenario	33,934
Total regulatory capital after the benchmark scenario	43,550
Total risk weighted assets after the benchmark scenario	345,167
Tier 1 ratio (%) after the benchmark scenario	9.8 %

Adverse scenario at December 31, 2011[4]	**mln EUR**
Total Tier 1 capital after the adverse scenario	33,326
Total regulatory capital after the adverse scenario	42,782
Total risk weighted assets after the adverse scenario	377,451
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	17,782
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-10,865
2 yr cumulative losses on the trading book after the adverse scenario[2]	-586
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.81%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	2.34%
Tier 1 ratio (%) after the adverse scenario	8.8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln EUR**
Additional impairment losses on the banking book after the sovereign shock[2]	-928
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-1,915
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.09%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.56%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8.2 %
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: MONTE DEI PASCHI DI SIENA

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	9,093
Total regulatory capital	14,380
Total risk weighted assets	120,899
Pre-impairment income (including operating expenses)	2,043
Impairment losses on financial assets in the banking book	-1,510
1 yr Loss rate on Corporate exposures (%)[1]	0.98%
1 yr Loss rate on Retail exposures (%)[1]	1.01%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	9,131
Total regulatory capital after the benchmark scenario	14,526
Total risk weighted assets after the benchmark scenario	120,347
Tier 1 ratio (%) after the benchmark scenario	7.6 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	8,373
Total regulatory capital after the adverse scenario	13,734
Total risk weighted assets after the adverse scenario	122,630
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	4,350
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-4,351
2 yr cumulative losses on the trading book after the adverse scenario[2]	-65
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.49%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	2.49%
Tier 1 ratio (%) after the adverse scenario	6.8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-451
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-675
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.78%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.82%
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:BANCO POPOLARE - S.C.

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	7,125
Total regulatory capital	9,958
Total risk weighted assets	92,623
Pre-impairment income (including operating expenses)	1,079
Impairment losses on financial assets in the banking book	-798
1 yr Loss rate on Corporate exposures (%)[1]	1.05%
1 yr Loss rate on Retail exposures (%)[1]	0.91%
Tier 1 ratio (%)	7.7 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	7,221
Total regulatory capital after the benchmark scenario	10,054
Total risk weighted assets after the benchmark scenario	92,623
Tier 1 ratio (%) after the benchmark scenario	7.8 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	6,909
Total regulatory capital after the adverse scenario	9,742
Total risk weighted assets after the adverse scenario	93,133
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,230
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2,505
2 yr cumulative losses on the trading book after the adverse scenario[2]	-183
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.82%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	2.17%
Tier 1 ratio (%) after the adverse scenario	7.4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-241
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-323
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.17%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.43%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7.0 %
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: UNIONE DI BANCHE ITALIANE SCPA (UBI BANCA)

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	6,817
Total regulatory capital	10,203
Total risk weighted assets	85,677
Pre-impairment income (including operating expenses)	1,363
Impairment losses on financial assets in the banking book	-911
1 yr Loss rate on Corporate exposures (%)[1]	1.03%
1 yr Loss rate on Retail exposures (%)[1]	0.77%
Tier 1 ratio (%)	8.0 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	6,503
Total regulatory capital after the benchmark scenario	8,673
Total risk weighted assets after the benchmark scenario	85,677
Tier 1 ratio (%) after the benchmark scenario	7.6 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	6,105
Total regulatory capital after the adverse scenario	8,275
Total risk weighted assets after the adverse scenario	85,747
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,411
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2,739
2 yr cumulative losses on the trading book after the adverse scenario[2]	-8
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.63%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	2.00%
Tier 1 ratio (%) after the adverse scenario	7.1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-298
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-70
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.94%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.32%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6.8 %
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: BANQUE ET CAISSE D'EPARGNE DE L'ETAT

Actual results

At December 31, 2009	**mln EUR**
Total Tier 1 capital	1,552
Total regulatory capital	2,398
Total risk weighted assets	13,569
Pre-impairment income (including operating expenses)	302
Impairment losses on financial assets in the banking book	-103
1 yr Loss rate on Corporate exposures (%)[1]	0.89%
1 yr Loss rate on Retail exposures (%)[1]	0.28%
Tier 1 ratio (%)	11.4%

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the benchmark scenario	1,801
Total regulatory capital after the benchmark scenario	2,428
Total risk weighted assets after the benchmark scenario	12,682
Tier 1 ratio (%) after the benchmark scenario	14.2%

Adverse scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the adverse scenario	1,723
Total regulatory capital after the adverse scenario	2,202
Total risk weighted assets after the adverse scenario	15,026
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	605
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-344
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.7%
Tier 1 ratio (%) after the adverse scenario	11.5%

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln EUR**
Additional impairment losses on the banking book after the sovereign shock[2]	-40
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.9%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	11.3%
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: BANQUE RAIFFEISEN

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	195
Total regulatory capital	212
Total risk weighted assets	2,286
Pre-impairment income (including operating expenses)	23
Impairment losses on financial assets in the banking book	-5
1 yr Loss rate on Corporate exposures (%)[1]	0.26%
1 yr Loss rate on Retail exposures (%)[1]	0.13%
Tier 1 ratio (%)	8.5 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	214
Total regulatory capital after the benchmark scenario	254
Total risk weighted assets after the benchmark scenario	2,183
Tier 1 ratio (%) after the benchmark scenario	9.8 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	209
Total regulatory capital after the adverse scenario	249
Total risk weighted assets after the adverse scenario	2,498
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	42
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-23
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	0.2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.6%
Tier 1 ratio (%) after the adverse scenario	8.4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-8
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.8%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.8%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8.2 %
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: Bank of Valletta (BOV)

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	343
Total regulatory capital	436
Total risk weighted assets	3,269
Pre-impairment income (including operating expenses)	115
Impairment losses on financial assets in the banking book	-6
1 yr Loss rate on Corporate exposures (%)[1]	0.23%
1 yr Loss rate on Retail exposures (%)[1]	0.26%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	374
Total regulatory capital after the benchmark scenario	468
Total risk weighted assets after the benchmark scenario	3,269
Tier 1 ratio (%) after the benchmark scenario	11.5 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	359
Total regulatory capital after the adverse scenario	453
Total risk weighted assets after the adverse scenario	3,269
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	112
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-31
2 yr cumulative losses on the trading book after the adverse scenario[2]	-30
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	0.41%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.94%
Tier 1 ratio (%) after the adverse scenario	11.0 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-5
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-62
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.67%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.10%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9.3 %
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

4. These losses represent estimated fair value markdowns on holdings classified as at Fair Value Through Profit or Loss and as Available for Sale.

Template for bank specific publication of the stress test outputs

Name of bank: ING BANK

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	34,015
Total regulatory capital	44,731
Total risk weighted assets	332,375
Pre-impairment income (including operating expenses)	6,436
Impairment losses on financial assets in the banking book	-5,936
1 yr Loss rate on Corporate exposures (%)[1]	0.38%
1 yr Loss rate on Retail exposures (%)[1]	0.45%
Tier 1 ratio (%)	10.2 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	40,366
Total regulatory capital after the benchmark scenario	45,814
Total risk weighted assets after the benchmark scenario	360,758
Tier 1 ratio (%) after the benchmark scenario	11.2 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	37,836
Total regulatory capital after the adverse scenario	43,071
Total risk weighted assets after the adverse scenario	417,980
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	13,074
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-9,029
2 yr cumulative losses on the trading book after the adverse scenario[2]	-411
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	1.21%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.91%
Tier 1 ratio (%) after the adverse scenario	9.1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-733
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-445
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.31%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.02%
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: RABOBANK GROUP

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	33,226
Total regulatory capital	34,903
Total risk weighted assets	236,320
Pre-impairment income (including operating expenses)	4,563
Impairment losses on financial assets in the banking book	-1,959
1 yr Loss rate on Corporate exposures (%)[1]	0.43%
1 yr Loss rate on Retail exposures (%)[1]	0.20%
Tier 1 ratio (%)	14.1 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	37,211
Total regulatory capital after the benchmark scenario	38,888
Total risk weighted assets after the benchmark scenario	251,249
Tier 1 ratio (%) after the benchmark scenario	14.8 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	35,732
Total regulatory capital after the adverse scenario	37,409
Total risk weighted assets after the adverse scenario	282,310
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	9,418
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-4,528
2 yr cumulative losses on the trading book after the adverse scenario[2]	-496
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	0.82%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.57%
Tier 1 ratio (%) after the adverse scenario	12.7 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-510
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-100
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.91%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.69%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	12.5 %
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: ABN/ FORTIS BANK NEDERLAND (HOLDING) N.V

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	15,481
Total regulatory capital	20,742
Total risk weighted assets	118,703
Pre-impairment income (including operating expenses)	1,812
Impairment losses on financial assets in the banking book	-1,568
1 yr Loss rate on Corporate exposures (%)[1]	0.79%
1 yr Loss rate on Retail exposures (%)[1]	0.44%
Tier 1 ratio (%)	13.0 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[4]	mln EUR
Total Tier 1 capital after the benchmark scenario	14,753
Total regulatory capital after the benchmark scenario	19,501
Total risk weighted assets after the benchmark scenario	122,691
Tier 1 ratio (%) after the benchmark scenario	12.0 %

Adverse scenario at December 31, 2011[4]	mln EUR
Total Tier 1 capital after the adverse scenario	12,904
Total regulatory capital after the adverse scenario	17,796
Total risk weighted assets after the adverse scenario	125,884
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	1,607
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-3,189
2 yr cumulative losses on the trading book after the adverse scenario[2]	-17
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	1.20%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.90%
Tier 1 ratio (%) after the adverse scenario	10.3 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-465
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-89
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.48%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.96%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9.9 %
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

* ABN AMRO Bank and Fortis Bank Nederland only merged on 1 July 2010. To facilitate the trend analysis, the stress test has been performed on the basis as if it had already merged as per 31 December 2009. Therefore several adjustments, predominantly relating to the separation of ABN AMRO Bank from RBS N.V., the execution of the Dutch State capital measures and the RWA impact of the closing of the EC Remedy have been applied to the aggregated 2009 year-end capital figures. In addition, as ABN AMRO Bank has only become Basel II Advanced-IRB compliant as of 1 April 2010, an assessment of the aggregated Basel II figures as per year-end 2009 has been made retrospectively. Furthermore, the results for 2009 are the aggregated reported results of both banks.

** Please note that this figure does not include several large items related to the integration of ABN AMRO Bank and Fortis Bank Nederland, including amongst others the impact of the closing of the EC remedy and restructuring charges, as well as other items such as a revaluation of the EC Remedy credit umbrella under the adverse stress scenario and an addition to the legal provision. The total amount of the items not included is EUR 1,807 million negative. However, these items are included in the estimated capital position and capital ratios of this stress test.

Template for bank specific publication of the stress test outputs

Name of bank: SNS BANK

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	2,766
Total regulatory capital	3,590
Total risk weighted assets	25,885
Pre-impairment income (including operating expenses)	476
Impairment losses on financial assets in the banking book	-438
1 yr Loss rate on Corporate exposures (%)[1]	1.75%
1 yr Loss rate on Retail exposures (%)[1]	0.25%
Tier 1 ratio (%)	10.7 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	2,899
Total regulatory capital after the benchmark scenario	3,628
Total risk weighted assets after the benchmark scenario	24,217
Tier 1 ratio (%) after the benchmark scenario	12.0 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	2,617
Total regulatory capital after the adverse scenario	3,346
Total risk weighted assets after the adverse scenario	24,217
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	992
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,076
2 yr cumulative losses on the trading book after the adverse scenario[2]	-12
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	4.40%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.57%
Tier 1 ratio (%) after the adverse scenario	10.8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-87
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	4.53%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.73%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.5 %
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: POWSZECHNA KASA OSZCZĘDNOŚCI BANK POLSKI S.A. (PKO BANK POLSKI)

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	3,960
Total regulatory capital	4,353
Total risk weighted assets	29,691
Pre-impairment income (including operating expenses)	1,127
Impairment losses on financial assets in the banking book	-407
1 yr Loss rate on Corporate exposures (%)[1]	0.59%
1 yr Loss rate on Retail exposures (%)[1]	1.83%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	4,872
Total regulatory capital after the benchmark scenario	5,268
Total risk weighted assets after the benchmark scenario	29,531
Tier 1 ratio (%) after the benchmark scenario	16.5 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	4,581
Total regulatory capital after the adverse scenario	4,977
Total risk weighted assets after the adverse scenario	29,259
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,651
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,837
2 yr cumulative losses on the trading book after the adverse scenario[2]	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	6.13%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	5.54%
Tier 1 ratio (%) after the adverse scenario	15.7 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-58
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-95
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6.30%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	5.74%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	15.4 %
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: **Caixa Geral de Depósitos**

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	5,983
Total regulatory capital	8,912
Total risk weighted assets	71,041
Pre-impairment income (including operating expenses)	983
Impairment losses on financial assets in the banking book	-598
1 yr Loss rate on Corporate exposures (%)[1]	1.12%
1 yr Loss rate on Retail exposures (%)[1]	0.30%
Tier 1 ratio (%)	8.4 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	6,468
Total regulatory capital after the benchmark scenario	9,398
Total risk weighted assets after the benchmark scenario	71,041
Tier 1 ratio (%) after the benchmark scenario	9.1 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	5,942
Total regulatory capital after the adverse scenario	8,871
Total risk weighted assets after the adverse scenario	71,041
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,588
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2,146
2 yr cumulative losses on the trading book after the adverse scenario[2]	-305
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	4,1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0,9%
Tier 1 ratio (%) after the adverse scenario	8.4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-324
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-113
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	4,9%
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	8.2 %
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: BANCO COMERCIAL PORTUGUÊS

Actual results

At December 31, 2009	**mln EUR**
Total Tier 1 capital	6,102
Total regulatory capital	7,541
Total risk weighted assets	65,623
Pre-impairment income (including operating expenses)	907
Impairment losses on financial assets in the banking book	-600
1 yr Loss rate on Corporate exposures (%)[1]	0.95%
1 yr Loss rate on Retail exposures (%)[1]	0.48%
Tier 1 ratio (%)	9.3 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the benchmark scenario	6,196
Total regulatory capital after the benchmark scenario	7,634
Total risk weighted assets after the benchmark scenario	65,623
Tier 1 ratio (%) after the benchmark scenario	9.4 %

Adverse scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the adverse scenario	5,515
Total regulatory capital after the adverse scenario	6,954
Total risk weighted assets after the adverse scenario	65,623
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2827
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2113
2 yr cumulative losses on the trading book after the adverse scenario[2]	-98
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	3.6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.5%
Tier 1 ratio (%) after the adverse scenario	8.4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln EUR**
Additional impairment losses on the banking book after the sovereign shock[2]	-449
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-41
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	4.5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.8%
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: ESPÍRITO SANTO FINANCIAL GROUP S.A. (ESFG)

Actual results

At December 31, 2009	**mln EUR**
Total Tier 1 capital	5,199
Total regulatory capital	7,292
Total risk weighted assets	67,899
Pre-impairment income (including operating expenses)	1,366
Impairment losses on financial assets in the banking book	-633
1 yr Loss rate on Corporate exposures (%)[1]	1.34%
1 yr Loss rate on Retail exposures (%)[1]	0.10%
Tier 1 ratio (%)	7.7 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the benchmark scenario	6,258
Total regulatory capital after the benchmark scenario	8,479
Total risk weighted assets after the benchmark scenario	67,899
Tier 1 ratio (%) after the benchmark scenario	9.2 %

Adverse scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the adverse scenario	5,017
Total regulatory capital after the adverse scenario	7,257
Total risk weighted assets after the adverse scenario	67,899
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,811
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2,415
2 yr cumulative losses on the trading book after the adverse scenario[2]	-453
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	4.7%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.3%
Tier 1 ratio (%) after the adverse scenario	7.4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln EUR**
Additional impairment losses on the banking book after the sovereign shock[2]	-377
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-143
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	5.6%
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	6.9 %
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: BANCO BPI

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	2,210
Total regulatory capital	2,800
Total risk weighted assets	26,060
Pre-impairment income (including operating expenses)	501
Impairment losses on financial assets in the banking book	-170
1 yr Loss rate on Corporate exposures (%)[1]	0.72%
1 yr Loss rate on Retail exposures (%)[1]	0.13%
Tier 1 ratio (%)	8.5 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	3,021
Total regulatory capital after the benchmark scenario	3,610
Total risk weighted assets after the benchmark scenario	26,060
Tier 1 ratio (%) after the benchmark scenario	11.6 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	2,687
Total regulatory capital after the adverse scenario	3,277
Total risk weighted assets after the adverse scenario	26,060
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	1,564
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-485
2 yr cumulative losses on the trading book after the adverse scenario[2]	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.4%
Tier 1 ratio (%) after the adverse scenario	10.3 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-99
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.5%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.2 %
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: NOVA LJUBLJANSKA BANKA (NLB)

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	917
Total regulatory capital	1,262
Total risk weighted assets	12,163
Pre-impairment income (including operating expenses)	173
Impairment losses on financial assets in the banking book	-158
1 yr Loss rate on Corporate exposures (%)[1]	1.30%
1 yr Loss rate on Retail exposures (%)[1]	1.19%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	917
Total regulatory capital after the benchmark scenario	1,262
Total risk weighted assets after the benchmark scenario	13,043
Tier 1 ratio (%) after the benchmark scenario	7.0 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	872
Total regulatory capital after the adverse scenario	1,217
Total risk weighted assets after the adverse scenario	11,713
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	486
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-452
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	3.72%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.07%
Tier 1 ratio (%) after the adverse scenario	7.4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-10
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-121
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.81%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.15%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6.3 %
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: GRUPO SANTANDER

Actual results

At December 31, 2009	**mln euro**
Total Tier 1 capital	56,005
Total regulatory capital	80,720
Total risk weighted assets	562,616
Pre-impairment income (including operating expenses)	22,960
Impairment losses on financial assets in the banking book	-9,978
1 yr Loss rate on Corporate exposures (%)[1]	0.9%
1 yr Loss rate on Retail exposures (%)[1]	1.4%
Tier 1 ratio (%)	10.0 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	**mln euro**
Total Tier 1 capital after the benchmark scenario	63,869
Total regulatory capital after the benchmark scenario	83,998
Total risk weighted assets after the benchmark scenario	579,621
Tier 1 ratio (%) after the benchmark scenario	11.0 %

Adverse scenario at December 31, 2011[2]	**mln euro**
Total Tier 1 capital after the adverse scenario	59,473
Total regulatory capital after the adverse scenario	78,914
Total risk weighted assets after the adverse scenario	585,346
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	45,737
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-27,851
2 yr cumulative losses on the trading book after the adverse scenario[2]	-308
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]	3.6%
Tier 1 ratio (%) after the adverse scenario	10.2 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln euro**
Additional impairment losses on the banking book after the sovereign shock[2]	-2,255
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-907
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.7%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.9%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.0 %
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: GRUPO BBVA

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	27,255
Total regulatory capital	39,440
Total risk weighted assets	290,062
Pre-impairment income (including operating expenses)	12,308
Impairment losses on financial assets in the banking book	-5,473
1 yr Loss rate on Corporate exposures (%)[1]	0.7%
1 yr Loss rate on Retail exposures (%)[1]	2.1%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	32,028
Total regulatory capital after the benchmark scenario	42,493
Total risk weighted assets after the benchmark scenario	300,842
Tier 1 ratio (%) after the benchmark scenario	10.6%

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	29,994
Total regulatory capital after the adverse scenario	39,967
Total risk weighted assets after the adverse scenario	311,126
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	21,768
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-12,093
2 yr cumulative losses on the trading book after the adverse scenario[2]	-113
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	1.7%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	3.8%
Tier 1 ratio (%) after the adverse scenario	9.6%

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-1,505
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-1,223
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]	4.1%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9.3%
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: [JUPITER]: CAJA DE AHORROS Y MONTE DE PIEDAD DE MADRID (CAJA MADRID); CAJA DE AHORROS DE VALENCIA, CASTELLÓN Y ALICANTE (BANCAJA); CAIXA DÉSTALVIS LAIETANA; CAJA INSULAR DE AHORROS DE CANARIAS; CAJA DE AHORROS Y MONTE DE PIEDAD DE AVILA; CAJA DE AHORROS Y MONTE DE PIEDAD DE SEGOVIA; CAJA DE AHORROS DE LA RIOJA.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	19,244
Total regulatory capital	25,292
Total risk weighted assets	223,066
Pre-impairment income (including operating expenses)	4,120
Impairment losses on financial assets in the banking book	-2,669
1 yr Loss rate on Corporate exposures (%)[1]	1.3%
1 yr Loss rate on Retail exposures (%)[1]	0.4%
Tier 1 ratio (%)	8.6 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	18,828
Total regulatory capital after the benchmark scenario	23,629
Total risk weighted assets after the benchmark scenario	213,929
Tier 1 ratio (%) after the benchmark scenario	8.8 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	14,570
Total regulatory capital after the adverse scenario	19,371
Total risk weighted assets after the adverse scenario	213,929
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	5,543
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-17,583
2 yr cumulative losses on the trading book after the adverse scenario[2]	-161
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8.6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.3%
Tier 1 ratio (%) after the adverse scenario	6.8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-1,498
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-39
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.4%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6.3 %
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: [CAIXA]: CAJA DE AHORROS Y PENSIONES DE BARCELONA (LA CAIXA); CAIXA DÉSTALVIS DE GIRONA

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	16,800
Total regulatory capital	19,131
Total risk weighted assets	162,979
Pre-impairment income (including operating expenses)	3,911
Impairment losses on financial assets in the banking book	-1,956
1 yr Loss rate on Corporate exposures (%)[1]	1.6%
1 yr Loss rate on Retail exposures (%)[1]	0.2%
Tier 1 ratio (%)	10.3 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	17,255
Total regulatory capital after the benchmark scenario	20,943
Total risk weighted assets after the benchmark scenario	162,979
Tier 1 ratio (%) after the benchmark scenario	10.6 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	13,803
Total regulatory capital after the adverse scenario	17,491
Total risk weighted assets after the adverse scenario	162,979
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	6,825
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-13,448
2 yr cumulative losses on the trading book after the adverse scenario[2]	-95
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8.3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.4%
Tier 1 ratio (%) after the adverse scenario	8.5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-1,223
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-502
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.3%
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	7.7 %
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: [BASE]: CAJA DE AHORROS DEL MEDITERRÁNEO (CAM); CAJA DE AHORROS DE ASTURIAS; CAJA DE AHORROS DE SANTANDER Y CANTABRIA; CAJA DE AHORROS Y MONTE DE PIEDAD DE EXTREMADURA.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	8,087
Total regulatory capital	10,896
Total risk weighted assets	86,534
Pre-impairment income (including operating expenses)	2,343
Impairment losses on financial assets in the banking book	-1,873
1 yr Loss rate on Corporate exposures (%)[1]	2.7%
1 yr Loss rate on Retail exposures (%)[1]	0.3%
Tier 1 ratio (%)	9.3 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	8,843
Total regulatory capital after the benchmark scenario	10,572
Total risk weighted assets after the benchmark scenario	83,865
Tier 1 ratio (%) after the benchmark scenario	10.5 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	7,027
Total regulatory capital after the adverse scenario	8,757
Total risk weighted assets after the adverse scenario	83,865
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	1,253
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-8,162
2 yr cumulative losses on the trading book after the adverse scenario[2]	-11
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8.9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.7%
Tier 1 ratio (%) after the adverse scenario	8.4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-648
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-7
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.8%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.9%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7.8 %
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: BANCO POPULAR ESPAÑOL, S.A.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	8,457
Total regulatory capital	8,891
Total risk weighted assets	92,571
Pre-impairment income (including operating expenses)	2,762
Impairment losses on financial assets in the banking book	-1,739
1 yr Loss rate on Corporate exposures (%)[1]	1.9%
1 yr Loss rate on Retail exposures (%)[1]	0.4%
Tier 1 ratio (%)	9.1 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	8,536
Total regulatory capital after the benchmark scenario	8,694
Total risk weighted assets after the benchmark scenario	92,571
Tier 1 ratio (%) after the benchmark scenario	9.2 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	6,944
Total regulatory capital after the adverse scenario	7,102
Total risk weighted assets after the adverse scenario	92,571
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	4,498
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-7,508
2 yr cumulative losses on the trading book after the adverse scenario[2]	-57
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	9.0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.8%
Tier 1 ratio (%) after the adverse scenario	7.5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-630
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-4
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.4%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7.0 %
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: BANCO DE SABADELL, S.A.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	5,211
Total regulatory capital	6,151
Total risk weighted assets	57,958
Pre-impairment income (including operating expenses)	1,326
Impairment losses on financial assets in the banking book	-611
1 yr Loss rate on Corporate exposures (%)[1]	0.3%
1 yr Loss rate on Retail exposures (%)[1]	0.2%
Tier 1 ratio (%)	9.0 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	5,554
Total regulatory capital after the benchmark scenario	6,024
Total risk weighted assets after the benchmark scenario	57,958
Tier 1 ratio (%) after the benchmark scenario	9.6 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	4,482
Total regulatory capital after the adverse scenario	4,952
Total risk weighted assets after the adverse scenario	57,958
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,085
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-4,029
2 yr cumulative losses on the trading book after the adverse scenario[2]	-36
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	6.4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.0%
Tier 1 ratio (%) after the adverse scenario	7.7 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-382
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6.9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.5%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7.2 %
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: [DIADA]: CAIXA DÉSTALVIS DE CATALUNYA; CAIXA DÉSTALVIS DE TARRAGONA: CAIXA DÉSTALVIS DE MANRESA.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	3,470
Total regulatory capital	5,362
Total risk weighted assets	52,861
Pre-impairment income (including operating expenses)	882
Impairment losses on financial assets in the banking book	-133
1 yr Loss rate on Corporate exposures (%)[1]	0.3%
1 yr Loss rate on Retail exposures (%)[1]	0.0%
Tier 1 ratio (%)	6.6 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	3,140
Total regulatory capital after the benchmark scenario	4,198
Total risk weighted assets after the benchmark scenario	49,108
Tier 1 ratio (%) after the benchmark scenario	6.4 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	2,204
Total regulatory capital after the adverse scenario	3,262
Total risk weighted assets after the adverse scenario	49,108
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	730
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-4,877
2 yr cumulative losses on the trading book after the adverse scenario[2]	-36
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	9.5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.6%
Tier 1 ratio (%) after the adverse scenario	4.5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-381
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-5
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	10.3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.8%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	3.9 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	1,032

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: [BREOGAN]: CAJA DE AHORROS DE GALICIA; CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA (CAIXANOVA).

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	5,035
Total regulatory capital	7,132
Total risk weighted assets	58,516
Pre-impairment income (including operating expenses)	1,187
Impairment losses on financial assets in the banking book	-822
1 yr Loss rate on Corporate exposures (%)[1]	1.6%
1 yr Loss rate on Retail exposures (%)[1]	0.2%
Tier 1 ratio (%)	8.6 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	4,727
Total regulatory capital after the benchmark scenario	6,252
Total risk weighted assets after the benchmark scenario	46,890
Tier 1 ratio (%) after the benchmark scenario	10.1 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	3,638
Total regulatory capital after the adverse scenario	5,164
Total risk weighted assets after the adverse scenario	46,890
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	1,032
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-4,741
2 yr cumulative losses on the trading book after the adverse scenario[2]	-11
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8.4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.6%
Tier 1 ratio (%) after the adverse scenario	7.8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-373
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.2%
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	7.2 %
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: [MARE NOSTRUM]: CAJA DE AHORROS DE MURCIA; CAIXA DÉSTALVIS DEL PENEDES; CAJA DE AHORROS Y MONTE DE PIEDAD DE LAS BALEARES (SA NOSTRA); CAJA GENERAL DE AHORROS DE GRANADA.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	4,129
Total regulatory capital	6,213
Total risk weighted assets	45,858
Pre-impairment income (including operating expenses)	934
Impairment losses on financial assets in the banking book	-435
1 yr Loss rate on Corporate exposures (%)[1]	1.1%
1 yr Loss rate on Retail exposures (%)[1]	0.2%
Tier 1 ratio (%)	9.0 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	4,348
Total regulatory capital after the benchmark scenario	5,772
Total risk weighted assets after the benchmark scenario	44,854
Tier 1 ratio (%) after the benchmark scenario	9.7 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	3,401
Total regulatory capital after the adverse scenario	4,825
Total risk weighted assets after the adverse scenario	44,854
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	1,385
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-3,998
2 yr cumulative losses on the trading book after the adverse scenario[2]	-9
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	9.4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.3%
Tier 1 ratio (%) after the adverse scenario	7.6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-367
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-1
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	10.3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.5%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7.0 %
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: BANKINTER, S.A.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	2,291
Total regulatory capital	3,171
Total risk weighted assets	30,659
Pre-impairment income (including operating expenses)	599
Impairment losses on financial assets in the banking book	-250
1 yr Loss rate on Corporate exposures (%)[1]	1.1%
1 yr Loss rate on Retail exposures (%)[1]	0.2%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	2,574
Total regulatory capital after the benchmark scenario	3,246
Total risk weighted assets after the benchmark scenario	30,665
Tier 1 ratio (%) after the benchmark scenario	8.4 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	2,336
Total regulatory capital after the adverse scenario	3,008
Total risk weighted assets after the adverse scenario	30,665
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	1,018
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,091
2 yr cumulative losses on the trading book after the adverse scenario[2]	-80
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	4.6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.0%
Tier 1 ratio (%) after the adverse scenario	7.6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-265
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-163
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	5.1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.5%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6.8 %
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: [ESPIGA]: CAJA DE AHORROS DE SALAMANCA Y SORIA (CAJA DUERO); CAJA DE ESPAÑA DE INVERSIONES CAJA DE AHORROS Y MONTE DE PIEDAD (CAJA ESPAÑA).

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	2,475
Total regulatory capital	3,932
Total risk weighted assets	28,881
Pre-impairment income (including operating expenses)	828
Impairment losses on financial assets in the banking book	-563
1 yr Loss rate on Corporate exposures (%)[1]	2.7%
1 yr Loss rate on Retail exposures (%)[1]	0.4%
Tier 1 ratio (%)	8.6 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	2,367
Total regulatory capital after the benchmark scenario	3,409
Total risk weighted assets after the benchmark scenario	28,852
Tier 1 ratio (%) after the benchmark scenario	8.2 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	1,769
Total regulatory capital after the adverse scenario	2,811
Total risk weighted assets after the adverse scenario	28,852
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	431
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2,089
2 yr cumulative losses on the trading book after the adverse scenario[2]	-15
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	7.1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.3%
Tier 1 ratio (%) after the adverse scenario	6.1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-217
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	8.1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.5%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	5.6 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	127

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: [BANCA CIVICA]: Caja de Ahorros y M.P. de Navarra, Caja de Ahorros Municipal de Burgos y Caja General de Ahorros de Canarias.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	2,900
Total regulatory capital	3,981
Total risk weighted assets	30,055
Pre-impairment income (including operating expenses)	605
Impairment losses on financial assets in the banking book	-334
1 yr Loss rate on Corporate exposures (%)[1]	1.2%
1 yr Loss rate on Retail exposures (%)[1]	0.3%
Tier 1 ratio (%)	9.6 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	2,289
Total regulatory capital after the benchmark scenario	2,927
Total risk weighted assets after the benchmark scenario	30,090
Tier 1 ratio (%) after the benchmark scenario	7.6 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	1,568
Total regulatory capital after the adverse scenario	2,206
Total risk weighted assets after the adverse scenario	30,090
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	645
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2,549
2 yr cumulative losses on the trading book after the adverse scenario[2]	-2
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	7.9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.3%
Tier 1 ratio (%) after the adverse scenario	5.2 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-224
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	8.9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.4%
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	406

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: CAJA DE AHORROS Y MONTE DE PIEDAD DE ZARAGOZA, ARAGON Y RIOJA (IBERCAJA).

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	2,369
Total regulatory capital	3,437
Total risk weighted assets	25,291
Pre-impairment income (including operating expenses)	449
Impairment losses on financial assets in the banking book	-179
1 yr Loss rate on Corporate exposures (%)[1]	1.1%
1 yr Loss rate on Retail exposures (%)[1]	0.1%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	2,298
Total regulatory capital after the benchmark scenario	3,070
Total risk weighted assets after the benchmark scenario	25,291
Tier 1 ratio (%) after the benchmark scenario	9.1 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	1,854
Total regulatory capital after the adverse scenario	2,640
Total risk weighted assets after the adverse scenario	25,291
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	770
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,585
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8.1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.9%
Tier 1 ratio (%) after the adverse scenario	7.3 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-214
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.3%
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	6.7 %
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: M.P. Y C.A. DE RONDA, CADIZ, ALMERIA, MALAGA, ANTEQUERA Y JAEN (UNICAJA)

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	2,584
Total regulatory capital	3,219
Total risk weighted assets	21,909
Pre-impairment income (including operating expenses)	695
Impairment losses on financial assets in the banking book	-353
1 yr Loss rate on Corporate exposures (%)[1]	2.3%
1 yr Loss rate on Retail exposures (%)[1]	0.4%
Tier 1 ratio (%)	11.8 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	2,592
Total regulatory capital after the benchmark scenario	2,873
Total risk weighted assets after the benchmark scenario	21,909
Tier 1 ratio (%) after the benchmark scenario	11.8 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	2,094
Total regulatory capital after the adverse scenario	2,387
Total risk weighted assets after the adverse scenario	21,909
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	553
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,273
2 yr cumulative losses on the trading book after the adverse scenario[2]	-12
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	5.0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.6%
Tier 1 ratio (%) after the adverse scenario	9.6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-168
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-4
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6.8%
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	9.0 %
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: BANCO PASTOR, S.A.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	1,974
Total regulatory capital	2,333
Total risk weighted assets	18,713
Pre-impairment income (including operating expenses)	713
Impairment losses on financial assets in the banking book	-610
1 yr Loss rate on Corporate exposures (%)[1]	3.0%
1 yr Loss rate on Retail exposures (%)[1]	0.7%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	1,632
Total regulatory capital after the benchmark scenario	1,723
Total risk weighted assets after the benchmark scenario	18,713
Tier 1 ratio (%) after the benchmark scenario	8.7 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	1,271
Total regulatory capital after the adverse scenario	1,371
Total risk weighted assets after the adverse scenario	18,713
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	614
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,690
2 yr cumulative losses on the trading book after the adverse scenario[2]	-24
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8.1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.6%
Tier 1 ratio (%) after the adverse scenario	6.8 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-140
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-46
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	8.6%
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	6.0 %
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: [CAJA SOL]: MONTE DE PIEDAD Y CAJA DE AHORROS SAN FERNANDO DE HUELVA, JEREZ Y SEVILLA (CAJA SOL); CAJA DE AHORRO PROVINCIAL DE GUADALAJARA.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	2,197
Total regulatory capital	2,967
Total risk weighted assets	21,237
Pre-impairment income (including operating expenses)	439
Impairment losses on financial assets in the banking book	-271
1 yr Loss rate on Corporate exposures (%)[1]	1.7%
1 yr Loss rate on Retail exposures (%)[1]	0.3%
Tier 1 ratio (%)	10.3 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	1,838
Total regulatory capital after the benchmark scenario	2,267
Total risk weighted assets after the benchmark scenario	21,237
Tier 1 ratio (%) after the benchmark scenario	8.7 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	1,392
Total regulatory capital after the adverse scenario	1,821
Total risk weighted assets after the adverse scenario	21,237
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	530
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,701
2 yr cumulative losses on the trading book after the adverse scenario[2]	-13
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8.3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	2.0%
Tier 1 ratio (%) after the adverse scenario	6.6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-148
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.3%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	6.0 %
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: BILBAO BIZKAIA KUTXA,AURREZKI KUTXA ETA BAHITETXEA

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	2,812
Total regulatory capital	4,262
Total risk weighted assets	19,202
Pre-impairment income (including operating expenses)	543
Impairment losses on financial assets in the banking book	-172
1 yr Loss rate on Corporate exposures (%)[1]	1.3%
1 yr Loss rate on Retail exposures (%)[1]	0.3%
Tier 1 ratio (%)	14.6 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	3,346
Total regulatory capital after the benchmark scenario	4,110
Total risk weighted assets after the benchmark scenario	19,202
Tier 1 ratio (%) after the benchmark scenario	17.4 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	2,814
Total regulatory capital after the adverse scenario	3,587
Total risk weighted assets after the adverse scenario	19,202
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	575
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,840
2 yr cumulative losses on the trading book after the adverse scenario[2]	-4
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	5.2%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.7%
Tier 1 ratio (%) after the adverse scenario	14.7 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-151
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-4
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6.5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.9%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	14.1 %
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: [UNNIM]: CAIXA DÉSTALVIS DE SABADELL; CAIXA DÉSTALVIS DE TERRASSA; CAIXA DÉSTALVIS COMARCAL DE MANLLEU.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	1,426
Total regulatory capital	2,421
Total risk weighted assets	19,703
Pre-impairment income (including operating expenses)	305
Impairment losses on financial assets in the banking book	-73
1 yr Loss rate on Corporate exposures (%)[1]	0.6%
1 yr Loss rate on Retail exposures (%)[1]	0.0%
Tier 1 ratio (%)	7.2 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	1,207
Total regulatory capital after the benchmark scenario	1,811
Total risk weighted assets after the benchmark scenario	18,349
Tier 1 ratio (%) after the benchmark scenario	6.6 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	932
Total regulatory capital after the adverse scenario	1,536
Total risk weighted assets after the adverse scenario	18,349
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	290
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,657
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]	10.8%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.4%
Tier 1 ratio (%) after the adverse scenario	5.1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-135
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	11.7%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.5%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	4.5 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	270

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: CAJA DE AHORROS Y MONTE DE PIEDAD DE GIPUZKOA Y SAN SEBASTIAN (KUTXA).

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	2,099
Total regulatory capital	2,331
Total risk weighted assets	16,100
Pre-impairment income (including operating expenses)	456
Impairment losses on financial assets in the banking book	-250
1 yr Loss rate on Corporate exposures (%)[1]	1.9%
1 yr Loss rate on Retail exposures (%)[1]	0.3%
Tier 1 ratio (%)	13.0 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	2,032
Total regulatory capital after the benchmark scenario	2,118
Total risk weighted assets after the benchmark scenario	16,100
Tier 1 ratio (%) after the benchmark scenario	12.6 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	1,786
Total regulatory capital after the adverse scenario	1,877
Total risk weighted assets after the adverse scenario	16,100
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	256
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-764
2 yr cumulative losses on the trading book after the adverse scenario[2]	-3
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	7.6%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	-0.1%
Tier 1 ratio (%) after the adverse scenario	11.1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-104
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	8.8%
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	10.6 %
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: [CAJA3]: CAJA DE AHORROS Y MONTE DE PIEDAD DEL CÍRCULO CATÓLICO DE OBREOS DE BURGOS (CAJA CÍRCULO); MONTE DE PIEDAD Y CAJA GENERAL DE AHORROS DE BADAJOZ; CAJA DE AHORROS DE LA INMACULADA DE ARAGÓN.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	1,414
Total regulatory capital	2,108
Total risk weighted assets	14,994
Pre-impairment income (including operating expenses)	244
Impairment losses on financial assets in the banking book	-143
1 yr Loss rate on Corporate exposures (%)[1]	1.2%
1 yr Loss rate on Retail exposures (%)[1]	0.3%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	1,321
Total regulatory capital after the benchmark scenario	1,769
Total risk weighted assets after the benchmark scenario	14,994
Tier 1 ratio (%) after the benchmark scenario	8.8 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	995
Total regulatory capital after the adverse scenario	1,451
Total risk weighted assets after the adverse scenario	14,994
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	414
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,137
2 yr cumulative losses on the trading book after the adverse scenario[2]	-3
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8.3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.5%
Tier 1 ratio (%) after the adverse scenario	6.6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-102
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.2%
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	6.1 %
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: CAJA DE AHORROS Y MONTE DE PIEDAD DE CORDOBA (CAJASUR).

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	222
Total regulatory capital	444
Total risk weighted assets	12,094
Pre-impairment income (including operating expenses)	106
Impairment losses on financial assets in the banking book	-454
1 yr Loss rate on Corporate exposures (%)[1]	5.4%
1 yr Loss rate on Retail exposures (%)[1]	0.5%
Tier 1 ratio (%)	1.8 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	799
Total regulatory capital after the benchmark scenario	929
Total risk weighted assets after the benchmark scenario	12,141
Tier 1 ratio (%) after the benchmark scenario	6.6 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	590
Total regulatory capital after the adverse scenario	725
Total risk weighted assets after the adverse scenario	12,141
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	256
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-685
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]	6.9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.1%
Tier 1 ratio (%) after the adverse scenario	4.9 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-93
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	7.9%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.3%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	4.3 %
Additional capital needed to reach a 6 % Tier 1 ratio under the adverse scenario + additional sovereign shock, at the end of 2011	208

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: BANCA MARCH, S.A.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	1,866
Total regulatory capital	1,866
Total risk weighted assets	9,488
Pre-impairment income (including operating expenses)	512
Impairment losses on financial assets in the banking book	-167
1 yr Loss rate on Corporate exposures (%)[1]	1.7%
1 yr Loss rate on Retail exposures (%)[1]	0.6%
Tier 1 ratio (%)	19.7 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	1,973
Total regulatory capital after the benchmark scenario	1,973
Total risk weighted assets after the benchmark scenario	9,488
Tier 1 ratio (%) after the benchmark scenario	20.8 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	1,849
Total regulatory capital after the adverse scenario	1,849
Total risk weighted assets after the adverse scenario	9,488
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	206
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-661
2 yr cumulative losses on the trading book after the adverse scenario[2]	-6
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	5.5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.0%
Tier 1 ratio (%) after the adverse scenario	19.5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-68
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	6.1%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.8%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	19.0 %
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: BANCO GUIPUZCOANO, S.A.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	709
Total regulatory capital	981
Total risk weighted assets	7,813
Pre-impairment income (including operating expenses)	112
Impairment losses on financial assets in the banking book	-98
1 yr Loss rate on Corporate exposures (%)[1]	1.4%
1 yr Loss rate on Retail exposures (%)[1]	0.6%
Tier 1 ratio (%)	9.1 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	632
Total regulatory capital after the benchmark scenario	770
Total risk weighted assets after the benchmark scenario	7,814
Tier 1 ratio (%) after the benchmark scenario	8.1 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	516
Total regulatory capital after the adverse scenario	654
Total risk weighted assets after the adverse scenario	7,814
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	156
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-463
2 yr cumulative losses on the trading book after the adverse scenario[2]	-6
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	7.0%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.2%
Tier 1 ratio (%) after the adverse scenario	6.6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-48
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-8
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	7.5%
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	6.1 %
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: CAJA DE AHORROS DE VITORIA Y ALAVA (CAJA VITAL KUTXA).

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	755
Total regulatory capital	862
Total risk weighted assets	6,652
Pre-impairment income (including operating expenses)	119
Impairment losses on financial assets in the banking book	-5
1 yr Loss rate on Corporate exposures (%)[1]	0.1%
1 yr Loss rate on Retail exposures (%)[1]	0.0%
Tier 1 ratio (%)	11.3 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	630
Total regulatory capital after the benchmark scenario	668
Total risk weighted assets after the benchmark scenario	6,652
Tier 1 ratio (%) after the benchmark scenario	9.5 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	501
Total regulatory capital after the adverse scenario	541
Total risk weighted assets after the adverse scenario	6,652
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	120
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-535
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	9.4%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.8%
Tier 1 ratio (%) after the adverse scenario	7.5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-44
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	10.3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.0%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	7.0 %
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: CAJA DE AHORROS Y MONTE DE PIEDAD DE ONTINYENT.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	61
Total regulatory capital	85
Total risk weighted assets	688
Pre-impairment income (including operating expenses)	13
Impairment losses on financial assets in the banking book	-6
1 yr Loss rate on Corporate exposures (%)[1]	1.1%
1 yr Loss rate on Retail exposures (%)[1]	0.2%
Tier 1 ratio (%)	8.9 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	58
Total regulatory capital after the benchmark scenario	78
Total risk weighted assets after the benchmark scenario	688
Tier 1 ratio (%) after the benchmark scenario	8.4 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	45
Total regulatory capital after the adverse scenario	65
Total risk weighted assets after the adverse scenario	688
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	20
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-44
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	7.5%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.1%
Tier 1 ratio (%) after the adverse scenario	6.6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	0
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	7.5%
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	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: COLONYA - CAIXA D'ESTALVIS DE POLLENSA.

Actual results

At December 31, 2009	mln euro
Total Tier 1 capital	18
Total regulatory capital	26
Total risk weighted assets	183
Pre-impairment income (including operating expenses)	5
Impairment losses on financial assets in the banking book	-2
1 yr Loss rate on Corporate exposures (%)[1]	0.9%
1 yr Loss rate on Retail exposures (%)[1]	0.3%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the benchmark scenario	17
Total regulatory capital after the benchmark scenario	22
Total risk weighted assets after the benchmark scenario	183
Tier 1 ratio (%) after the benchmark scenario	9.1 %

Adverse scenario at December 31, 2011[2]	mln euro
Total Tier 1 capital after the adverse scenario	12
Total regulatory capital after the adverse scenario	18
Total risk weighted assets after the adverse scenario	183
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	6
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-14
2 yr cumulative losses on the trading book after the adverse scenario[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	8.7%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.3%
Tier 1 ratio (%) after the adverse scenario	6.6 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln euro
Additional impairment losses on the banking book after the sovereign shock[2]	-1
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	0
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	9.3%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.4%
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: NORDEA

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	19,577
Total regulatory capital	22,926
Total risk weighted assets	191,858
Pre-impairment income (including operating expenses)	4,513
Impairment losses on financial assets in the banking book	-1,486
1 yr Loss rate on Corporate exposures (%)[1]	0.78%
1 yr Loss rate on Retail exposures (%)[1]	0.20%
Tier 1 ratio (%)	10.2 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	22,091
Total regulatory capital after the benchmark scenario	22,687
Total risk weighted assets after the benchmark scenario	195,961
Tier 1 ratio (%) after the benchmark scenario	11.3 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	21,749
Total regulatory capital after the adverse scenario	22,345
Total risk weighted assets after the adverse scenario	214,005
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	9,153
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-4,945
2 yr cumulative losses on the trading book after the adverse scenario[2]	-634
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.51%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.67%
Tier 1 ratio (%) after the adverse scenario	10.2 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-438
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-233
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.65%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.84%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.1 %
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: Skandinaviska Enskilda Banken AB (SEB)

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	10,025
Total regulatory capital	10,699
Total risk weighted assets	80,585
Pre-impairment income (including operating expenses)	2,001
Impairment losses on financial assets in the banking book	-1,214
1 yr Loss rate on Corporate exposures (%)[1]	1.35%
1 yr Loss rate on Retail exposures (%)[1]	0.49%
Tier 1 ratio (%)	12.4 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	9,758
Total regulatory capital after the benchmark scenario	10,310
Total risk weighted assets after the benchmark scenario	82,373
Tier 1 ratio (%) after the benchmark scenario	11.8 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	9,166
Total regulatory capital after the adverse scenario	9,719
Total risk weighted assets after the adverse scenario	85,444
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,668
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-2,635
2 yr cumulative losses on the trading book after the adverse scenario[2]	-25
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.37%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	1.36%
Tier 1 ratio (%) after the adverse scenario	10.7 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-168
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-161
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.51%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	1.50%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.3 %
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: SVENSKA HANDELSBANKEN

Actual results

At December 31, 2009	**mln EUR**
Total Tier 1 capital	8,604
Total regulatory capital	12,241
Total risk weighted assets	94,617
Pre-impairment income (including operating expenses)	1,715
Impairment losses on financial assets in the banking book	-341
1 yr Loss rate on Corporate exposures (%)[1]	0.23%
1 yr Loss rate on Retail exposures (%)[1]	0.08%
Tier 1 ratio (%)	9.1 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the benchmark scenario	10,016
Total regulatory capital after the benchmark scenario	11,884
Total risk weighted assets after the benchmark scenario	97,983
Tier 1 ratio (%) after the benchmark scenario	10.2 %

Adverse scenario at December 31, 2011[2]	**mln EUR**
Total Tier 1 capital after the adverse scenario	9,805
Total regulatory capital after the adverse scenario	11,672
Total risk weighted assets after the adverse scenario	107,946
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	4,043
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,338
2 yr cumulative losses on the trading book after the adverse scenario[2]	11
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	0.86%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.23%
Tier 1 ratio (%) after the adverse scenario	9.1 %

Additional sovereign shock on the adverse scenario at December 31, 2011	**mln EUR**
Additional impairment losses on the banking book after the sovereign shock[2]	-255
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-303
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.98%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.38%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	8.9 %
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: SWEDBANK

Actual results

At December 31, 2009	mln EUR
Total Tier 1 capital	7,968
Total regulatory capital	10,318
Total risk weighted assets	76,518
Pre-impairment income (including operating expenses)	1,784
Impairment losses on financial assets in the banking book	-2,436
1 yr Loss rate on Corporate exposures (%)[1]	3.82%
1 yr Loss rate on Retail exposures (%)[1]	0.60%
Tier 1 ratio (%)	10.4 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the benchmark scenario	8,226
Total regulatory capital after the benchmark scenario	9,451
Total risk weighted assets after the benchmark scenario	76,543
Tier 1 ratio (%) after the benchmark scenario	10.7 %

Adverse scenario at December 31, 2011[2]	mln EUR
Total Tier 1 capital after the adverse scenario	7,878
Total regulatory capital after the adverse scenario	9,104
Total risk weighted assets after the adverse scenario	74,779
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	2,720
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-1,930
2 yr cumulative losses on the trading book after the adverse scenario[2]	22
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.93%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	0.61%
Tier 1 ratio (%) after the adverse scenario	10.5 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln EUR
Additional impairment losses on the banking book after the sovereign shock[2]	-223
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-328
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.06%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	0.84%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9.9 %
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: ROYAL BANK OF SCOTLAND (RBS)

Actual results

At December 31, 2009	mln GBP
Total Tier 1 capital	62,898
Total regulatory capital	71,320
Total risk weighted assets	438,200
Pre-impairment income (including operating expenses)	7,667
Impairment losses on financial assets in the banking book	-13,899
1 yr Loss rate on Corporate exposures (%)[1]	2.16%
1 yr Loss rate on Retail exposures (%)[1]	1.63%
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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln GBP
Total Tier 1 capital after the benchmark scenario	63,460
Total regulatory capital after the benchmark scenario	71,789
Total risk weighted assets after the benchmark scenario	450,029
Tier 1 ratio (%) after the benchmark scenario	14.1 %

Adverse scenario at December 31, 2011[2]	mln GBP
Total Tier 1 capital after the adverse scenario	54,644
Total regulatory capital after the adverse scenario	62,849
Total risk weighted assets after the adverse scenario	468,525
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	24,219
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-27,355
2 yr cumulative losses on the trading book after the adverse scenario[2]	-3,543
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	3.02%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	4.61%
Tier 1 ratio (%) after the adverse scenario	11.7 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln GBP
Additional impairment losses on the banking book after the sovereign shock[2]	-1,064
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-1,809
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.16%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	4.79%
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: HSBC HOLDINGS PLC

Actual results

At December 31, 2009	mln USD
Total Tier 1 capital	122,157
Total regulatory capital	155,729
Total risk weighted assets	1,133,200
Pre-impairment income (including operating expenses)	32,596
Impairment losses on financial assets in the banking book	-26,488
1 yr Loss rate on Corporate exposures (%)[1]	0.34%
1 yr Loss rate on Retail exposures (%)[1]	4.03%
Tier 1 ratio (%)	10.8 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln USD
Total Tier 1 capital after the benchmark scenario	137,881
Total regulatory capital after the benchmark scenario	171,453
Total risk weighted assets after the benchmark scenario	1,179,908
Tier 1 ratio (%) after the benchmark scenario	11.7 %

Adverse scenario at December 31, 2011[2]	mln USD
Total Tier 1 capital after the adverse scenario	129,153
Total regulatory capital after the adverse scenario	162,725
Total risk weighted assets after the adverse scenario	1,240,703
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	61,442
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-55,433
2 yr cumulative losses on the trading book after the adverse scenario[2]	-1,389
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	3.00%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	5.24%
Tier 1 ratio (%) after the adverse scenario	10.4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln USD
Additional impairment losses on the banking book after the sovereign shock[2]	-780
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-3,653
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.06%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	5.30%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	10.2 %
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: BARCLAYS

Actual results

At December 31, 2009	mln GBP
Total Tier 1 capital	49,637
Total regulatory capital	63,460
Total risk weighted assets	382,649
Pre-impairment income (including operating expenses)	20,296
Impairment losses on financial assets in the banking book	-8,071
1 yr Loss rate on Corporate exposures (%)[1]	1.60%
1 yr Loss rate on Retail exposures (%)[1]	1.84%
Tier 1 ratio (%)	13.0 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln GBP
Total Tier 1 capital after the benchmark scenario	63,209
Total regulatory capital after the benchmark scenario	77,032
Total risk weighted assets after the benchmark scenario	399,787
Tier 1 ratio (%) after the benchmark scenario	15.8 %

Adverse scenario at December 31, 2011[2]	mln GBP
Total Tier 1 capital after the adverse scenario	58,295
Total regulatory capital after the adverse scenario	72,118
Total risk weighted assets after the adverse scenario	420,388
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	31,533
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-18,233
2 yr cumulative losses on the trading book after the adverse scenario[2]	-1,862
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	2.98%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	4.15%
Tier 1 ratio (%) after the adverse scenario	13.9 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln GBP
Additional impairment losses on the banking book after the sovereign shock[2]	-740
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-473
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.07%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	4.38%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	13.7 %
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: LLOYDS BANKING GROUP

Actual results

At December 31, 2009	mln GBP
Total Tier 1 capital	47,530
Total regulatory capital	61,077
Total risk weighted assets	493,307
Pre-impairment income (including operating expenses)	12,355
Impairment losses on financial assets in the banking book	-23,988
1 yr Loss rate on Corporate exposures (%)[1]	5.34%
1 yr Loss rate on Retail exposures (%)[1]	1.16%
Tier 1 ratio (%)	9.6 %

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. Neither the benchmark scenario nor the adverse scenario should in any way be construed as a forecast.

Benchmark scenario at December 31, 2011[2]	mln GBP
Total Tier 1 capital after the benchmark scenario	56,522
Total regulatory capital after the benchmark scenario	72,038
Total risk weighted assets after the benchmark scenario	522,528
Tier 1 ratio (%) after the benchmark scenario	10.8 %

Adverse scenario at December 31, 2011[2]	mln GBP
Total Tier 1 capital after the adverse scenario	51,042
Total regulatory capital after the adverse scenario	66,558
Total risk weighted assets after the adverse scenario	544,372
2 yr cumulative pre-impairment income after the adverse scenario (including operating expenses)[2]	24,444
2 yr cumulative impairment losses on financial assets in the banking book after the adverse scenario[2]	-22,915
2 yr cumulative losses on the trading book after the adverse scenario[2]	-194
2 yr Loss rate on Corporate exposures (%) after the adverse scenario[1, 2]	3.03%
2 yr Loss rate on Retail exposures (%) after the adverse scenario[1, 2]	2.68%
Tier 1 ratio (%) after the adverse scenario	9.4 %

Additional sovereign shock on the adverse scenario at December 31, 2011	mln GBP
Additional impairment losses on the banking book after the sovereign shock[2]	-1,396
Additional losses on sovereign exposures in the trading book after the sovereign shock[2]	-23
2 yr Loss rate on Corporate exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	3.56%
2 yr Loss rate on Retail exposures (%) after the adverse scenario and sovereign shock[1, 2, 3]	2.70%
Tier 1 ratio (%) after the adverse scenario and sovereign shock	9.2 %
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