

NKBM

Stress Test profile 2012	€MM	% of total 2012 assets
Existing loan loss provisions and impairments (EOY 2012)	675	13%
Profit before provisions (EOY 2012)	70	1%
Risk Weighted Assets (EOY 2012)	4 324	81%
	€MM	EOY 2012 CT1 ratio
Core Tier 1 Capital (EOY 2012)	327	8%

	Base Case		Adverse Case	
	€ MM	% of 2012 assets in scope	€MM	% of 2012 assets in scope
Expected losses 2013 – 2015				
Current credit book (EOY 2012)	1 570	39%	1 793	44%
SME	563	56%	615	61%
Large Corporates	628	45%	731	52%
Real Estate Developers	268	64%	294	70%
Retail Mortgages	21	5%	37	8%
Retail Others	91	12%	116	15%
New credit book 2013 – 2015	51	n.a	54	n.a
Treasury assets	45	7%	100	15%
Total losses 2013 – 2015	1 665	n.a	1 947	n.a

	Base Case		Adverse Case	
	€ MM		€ MM	
Expected available loss absorption capacity				
Existing loan loss provisions and impairments (EOY 2012)	675 (666)		675 (671)	
Profit before provisions 2013 – 2015	93 (93)		92 (92)	
Capital buffer ¹ (EOY 2015)	19 (19)		129 (129)	
Total loss absorption capacity (EOY 2015)²	787 (778)		896 (892)	

	Base Case		Adverse Case	
	€ MM	% of total 2012 assets	€MM	% of total 2012 assets
Expected capital need / surplus (EOY 2015)				
Capital shortfall incl. generation of new pro-forma DTAs	795	15%	936	18%
Capital shortfall excl. generation of new pro-forma DTAs	887	17%	1 055	20%

¹ EOY 2012 CT1 Capital in excess of EOY 2015 capital requirement based on estimated EOY 2015 RWAs

² Excluding pro-forma DTAs