

Annex I: Sample of banks

Table 18: Sample of banks⁹²

Country	Bank name
AT	Erste Group Bank AG
	Raiffeisen Bank International AG
BE	Belfius Banque SA
	KBC Group NV
DE	Bayerische Landesbank
	Citigroup Global Markets Europe AG
	COMMERZBANK Aktiengesellschaft
	Deutsche Bank AG
	DZ BANK AG Deutsche Zentral-Genossenschaftsbank
	Goldman Sachs Bank Europe SE

⁹² Due to specific business models, the sample of banks excludes the following banks which according to their total assets would have been included (country code of the bank is in brackets): AB Svensk Exportkredit (SE), BNG Bank N.V. (NL), Bpifrance (FR), DekaBank Deutsche Girozentrale (DE), Kommuninvest Grupp (SE), Nederlandse Waterschapsbank N.V. (NL), SFIL S.A. (FR). SPAREBANK 1 SR-BANK ASA (NO) and MBH bankcsoport (HU) have been excluded from the sample because of their size (the two banks' total assets amount to around EUR 30bn). Eurobank Ergasias Services and Holdings S.A. (GR) has been excluded from the sample because of major acquisition. The final sample can still be subject to adjustments, e.g. due to mergers, divestments or restructurings (in line with the definition of restructuring contained in the methodology). Banks marked with asterisk (*) are provisionally included in the sample for the 2025 EU-wide stress test to offset possible exclusions of banks before the launch of the exercise. In case no changes to the sample materialise by 15 December, these banks will be automatically released and excluded from the sample. Banks marked with two asterisks (**) are subject to additional proportionality elements as per paragraph 9 and Annex IX.

Country	Bank name
	J.P. Morgan SE
	Landesbank Baden-Württemberg
	Landesbank Hessen-Thüringen Girozentrale
	Morgan Stanley Europe Holding SE (**)
	Norddeutsche Landesbank – Girozentrale (**)
	Volkswagen Financial Services AG
DK	Danske Bank
	Jyske Bank
	Nykredit Realkredit
ES	Banco Bilbao Vizcaya Argentaria S.A.
	Banco de Sabadell S.A.
	Banco Santander S.A.
	Bankinter, S.A. (**)
	CaixaBank, S.A.
	Unicaja Banco, S.A. (**)
FI	Nordea Bank Abp
	OP Osuuskunta (**)

Country	Bank name
FR	BNP Paribas S.A.
	BofA Securities Europe SA
	Confédération Nationale du Crédit Mutuel
	Groupe BPCE
	Groupe Crédit Agricole
	HSBC Continental Europe
	La Banque Postale
	Société Générale S.A.
GR	ALPHA SERVICES & HOLDINGS S.A. (**)
	National Bank of Greece S.A. (**)
	Piraeus Financial Holdings S.A. (**)
HU	OTP Bank Nyrt.
IE	AIB Group plc (**)
	Bank of America Europe Designated Activity Company
	Bank of Ireland Group plc (**)
	Barclays Bank Ireland plc
	Citibank Europe plc

Country	Bank name
IT	Banca Monte dei Paschi di Siena S.p.A. (**)
	Banco BPM S.p.A.
	BPER Banca S.p.A.
	Cassa Centrale Banca - Credito Cooperativo Italiano S.p.A. (*)(**)
	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo
	Intesa Sanpaolo S.p.A.
	Mediobanca - Banca di Credito Finanziario S.p.A. (*)(**)
	UniCredit S.p.a.
	NL
NL	Coöperatieve Rabobank U.A.
	ING Groep N.V.
	NO
PL	Bank Polska Kasa Opieki SA
	Powszechna Kasa Oszczednosci Bank Polski SA
PT	Banco Comercial Português, SA (**)
	Caixa Geral de Depósitos, SA (**)
RO	Banca Transilvania (**)

Country	Bank name
SE	Länsförsäkringar Bank AB (publ)
	SBAB Bank AB – group
	Skandinaviska Enskilda Banken - group
	Svenska Handelsbanken - group
	Swedbank - group