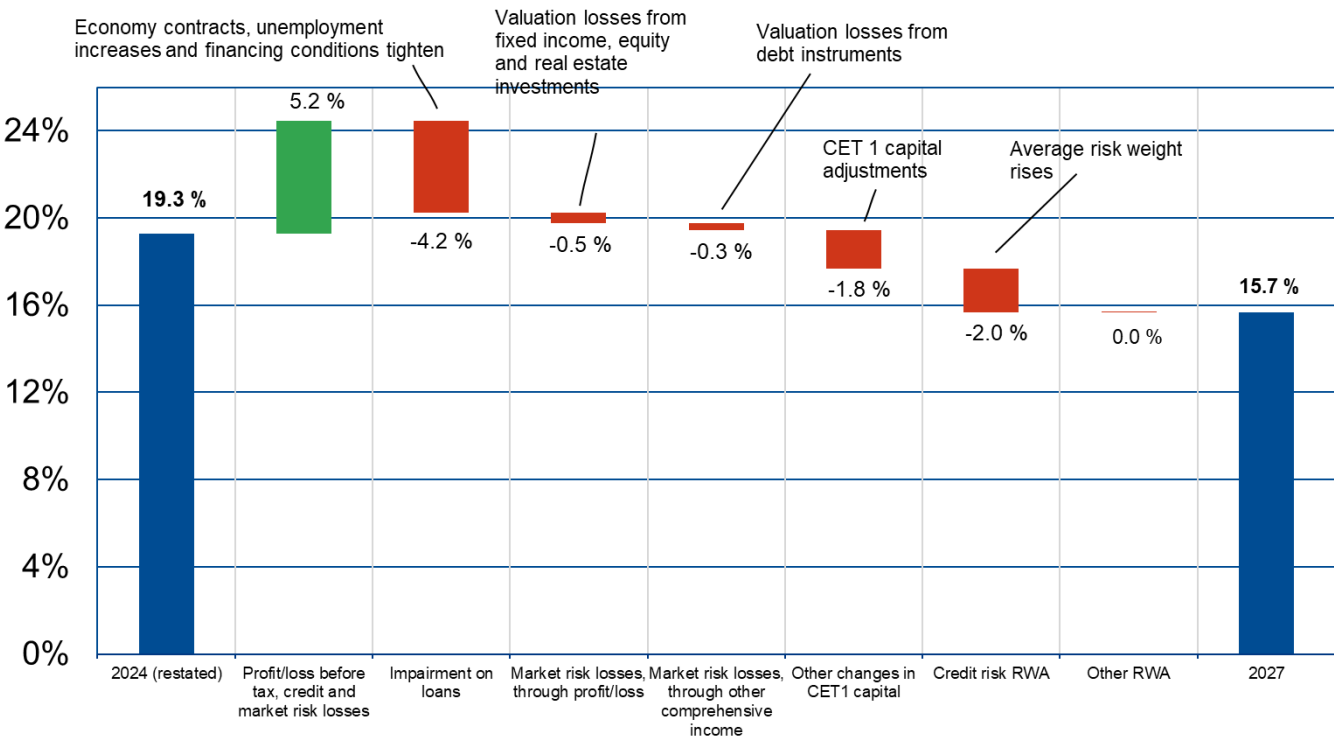


Stress test adverse scenario 20253–20275, for 8 smaller banks (LSI banks)

4.8.2025

Public

Chart 1. Changes in LSI¹ banking sector CET1 ratio² in the adverse scenario



Source: FIN-FSA.

¹ LSI = Less significant institution

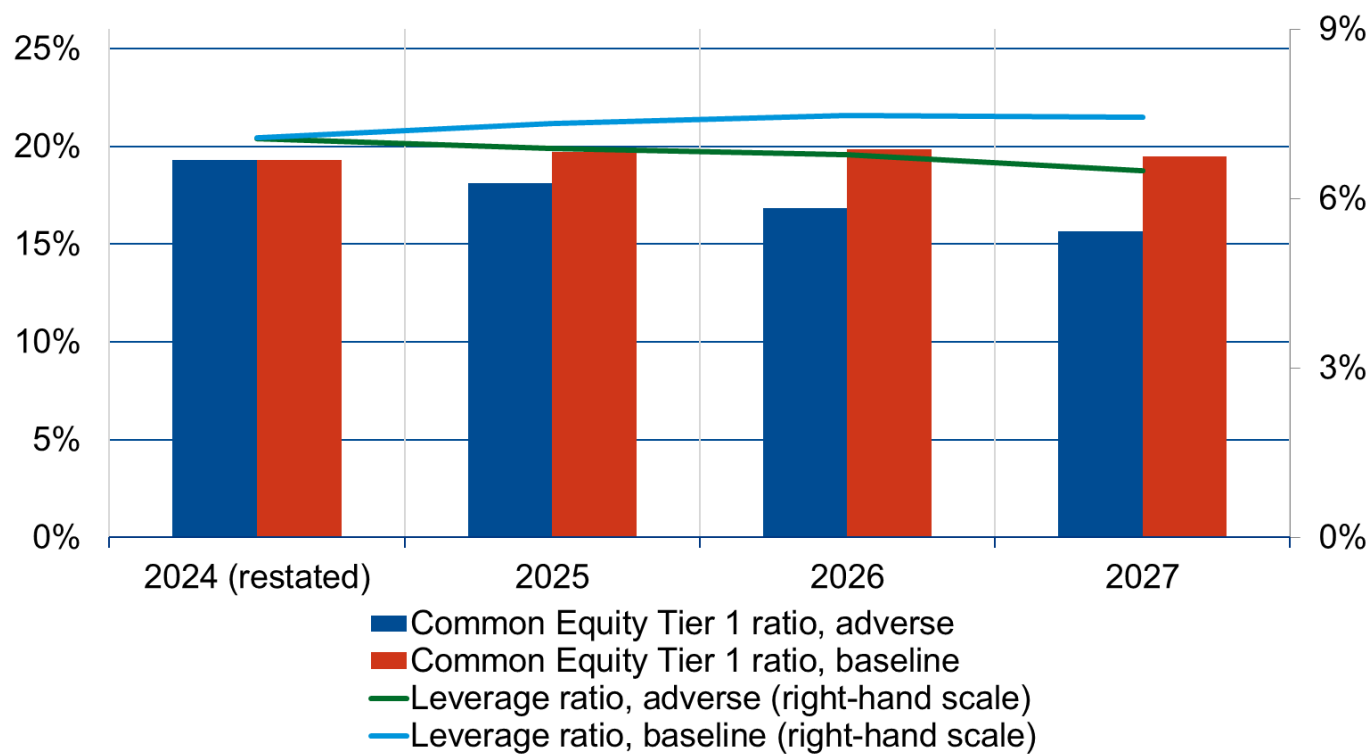
² Average, weighted by risk-weighted assets.

Stress test adverse scenario 20253–20275, for 8 smaller banks (LSI banks)

4.8.2025

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Chart 2. LSI banking sector solvency in the adverse and the baseline scenario



Source: FIN-FSA.

Stress test adverse scenario 20253–20275, for 8 smaller banks (LSI banks)

4.8.2025

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Table 1. LSI banking sector developments in the adverse scenario

LSI banking sector	Outcome	Restatement ³	Adverse scenario		
Figures, EUR million	2024	2024	2025	2026	2027
Common Equity Tier 1 ratio	17.9 %	19.3 %	18.1 %	16.8 %	15.7 %
Total capital ratio	19.4 %	21.0 %	19.7 %	18.3 %	17.0 %
Leverage ratio	7.1 %	7.1 %	6.9 %	6.8 %	6.5 %
Net interest income		1 311	1 057	1 022	1 015
Net fee and commission income		532	444	415	413
Other income total		78	61	57	55
Total income		1 921	1 562	1 494	1 483
Changes in the fair value of financial assets recognised in profit and loss		6	-81	-17	-7
Total expenses		1 119	1 130	1 143	1 161
Impairments on loans		190	292	325	285
Earnings before taxes		619	59	9	29
Changes in fair value reserve		-42	-99	27	10
Non-performing exposures		1 316	1 852	2 625	3 263
Non-performing exposures / total exposures		2.51 %	3.53 %	5.01 %	6.22 %
Impairments on loans / loan stock		0.36 %	0.56 %	0.62 %	0.54 %

Source: FIN-FSA.

³ See [EBA instructions](#), particularly paragraphs 16 (p. 15) and 25 (p. 16)