

Düsseldorf/Münster, 2 November 2018

EBA/ECB Stress Test 2018:

Good result for NRW.BANK

NRW.BANK has passed the stress test of the European Banking Authority (EBA) with a good result. The adverse scenario test showed NRW.BANK's CET1 capital ratio 2018 at 34 percent, i.e. far above the stipulated minimum level.

"The result of the latest stress test once again shows that our conservative risk strategy is paying off," said Eckhard Forst, CEO of NRW.BANK. "As one of the most stable banks in Europe, NRW.BANK is fit for the challenges of the future. We will therefore continue on this path."

The stress test was conducted by the banking supervisory authorities in order to analyse the development of 48 European banks' capital ratios in a range of different scenarios, which were tougher than in the 2016 stress test, up to 2020. The results will also play a role in the European Central Bank's (ECB) 2018 Supervisory Review and Evaluation Process (SREP), where they will be a factor in setting the minimum capital requirements for financial institutions.

About NRW.BANK

NRW.BANK is the promotional bank of North Rhine-Westphalia. Its mission is to support its owner – the state of North Rhine-Westphalia – in the completion of its structural and economic policy tasks. In its three promotional fields "Economy", "Housing" and "Infrastructure/Municipalities", NRW.BANK uses a wide range of promotional tools – from low-interest promotional loans to equity financing to advisory services. It cooperates with all banks and savings banks based in NRW on a competition-neutral basis. NRW.BANK takes into account the existing offers by the Federal Government, the North Rhine-Westphalian government and the European Union in the arrangement of its promotion.

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