

2016 solvency and leverage ratios as published by significant institutions pursuant to Part Eight of the Capital Requirements Regulation ¹⁾

Country	Name of the institution	LEI Code	Level of consolidation	Total capital ratio (transitional) ²⁾	CET1 ratio (transitional) ²⁾	Leverage ratio ³⁾	Source 1
AT	VTB Bank (Austria) AG	15DYKVGPCQMYBH2DZ583	CON	19.16%	13.06%	11.17%	link
AT	Promontoria Sacher Holding N.V.	5299004SNO5GECIBWJ18	CON	17.90%	15.10%		link
AT	Volksbank Wien AG	529900D4CD6DIB3CI904	CON	15.10%	12.38%	6.45%	link
AT	Sberbank Europe AG	529900IZ8TASAYR3A694	CON	18.99%	15.35%	10.36%	link
AT	RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	529900SXEWPJ1MRRX537	CON	20.38%	14.21%	6.83%	link
AT	Raiffeisenbankengruppe OÖ Verbund eGen	529900XSTAE561178282	CON	17.03%	14.62%	8.71%	link
AT	Raiffeisen Zentralbank Österreich Aktiengesellschaft	EVOYOND2GGP3UHGGE885	CON	14.80%	11.90%	5.50%	link
AT	Erste Group Bank AG	PQOH26KWDF7CG10L6792	CON	18.50%	13.40%	6.20%	link
BE	KBC Group N.V.	213800X3Q9LSAKRUWY91	CON	20.60%	16.20%	6.07%	link
BE	Investeringsmaatschappij Argenta nv ⁴⁾	5493008QOCP58OLEN998					
BE	Argenta Bank- en Verzekeringsgroep nv	5493009ML6YX83YHC820	CON	29.32%	25.15%	4.99%	link
BE	Banque Degroof Petercam SA	549300NBLHT5Z7ZV1241	CON	17.11%	17.11%		link
BE	Belfius Banque S.A.	549300WLFH3KM7YV2SFQL84	CON	19.40%	16.60%	5.40%	link
BE	Dexia NV	D3K6HXMBBB6SK9OXH394	CON	16.80%	16.20%	4.39%	link
BE	AXA Bank Europe SA	LSGM84136ACA92XCN876	CON	23.50%	21.20%	4.10%	link
BE	The Bank of New York Mellon S.A.	MMYXON4ZEZ13Z4XCG897	CON	78.20%	68.10%	6.20%	link
CY	RCB Bank LTD	253400EBCBBVB9TUHN50	IND	23.10%	20.80%	5.69%	link
CY	Cooperative Central Bank Ltd	5493007F6CE5P22TJ731	CON	15.42%	15.42%	8.30%	link
CY	Hellenic Bank Public Company Limited	CXUHEGU3MADZ2CEV7C11	CON	17.24%	13.83%	8.75%	link
CY	Bank of Cyprus Public Company Ltd	PQORAP85KK9Z75ONZW93	CON	14.60%	14.50%	11.95%	link
DE	Landeskreditbank Baden-Württemberg- Förderbank	0SK1ILSPWNVBNQWU0W18	IND	20.29%	18.00%	4.37%	link
DE	DekaBank Deutsche Girozentrale	0W2PZJM8XOY22M4G883	CON	22.50%	17.70%	5.20%	link
DE	Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG	391200EELNXXBVCVKC73	CON	17.40%	14.80%	4.81%	link
DE	NRW.Bank	52990002O5KK6XOGJ020	CON	45.78%	42.05%	11.63%	link
DE	Deutsche Apotheker- und Ärztebank EG	5299007S3UH5RKUYDA52	IND	26.07%	22.64%	5.29%	link
DE	Münchener Hypothekenbank eG	529900GM944JT8YIRL63	IND	24.53%	22.85%	3.35%	link
DE	DZ BANK AG Deutsche Zentral- Genossenschaftsbank	529900HNOAA1KXQUJUQ27	CON	18.60%	14.50%	4.37%	link
DE	HASPA Finanzholding	529900JZTYE3W7WQH904	CON	15.72%	15.15%	8.60%	link
DE	HSB Beteiligungs Management GmbH ⁴⁾	529900OQ416JMY9LQO42					
DE	HSB Nordbank	TUKDD90GPC79G1KOE162	CON	24.20%	13.90%	6.90%	link
DE	Volkswagen Financial Services AG	529900USFSZYPS075O24	CON	12.60%	11.70%	10.80%	link
DE	State Street Europe Holdings Germany S.à.r.l. & Co. KG ⁶⁾	529900V3O1M5IHMOF46	CON	39.71%	39.71%	5.00%	link
DE	Landwirtschaftliche Rentenbank	529900Z3J0N6S0F7CT25	CON	25.72%	23.17%	3.99%	link
DE	DEUTSCHE BANK AKTIENGESELLSCHAFT	7LWTFZYICNSX8D621K86	CON	17.40%	13.40%	4.10%	link
DE	COMMERZBANK Aktiengesellschaft	851WYGNLUQLFZBSYGB56	CON	16.90%	13.90%	5.40%	link
DE	Landesbank Baden-Württemberg	B81CK4ESI35472RHJ606	CON	21.70%	15.50%	5.00%	link
DE	Landesbank Hessen-Thüringen Girozentrale	DIZES5CFO5K3I5R58746	CON	20.50%	14.30%	4.74%	link
DE	Norddeutsche Landesbank -Girozentrale-	DSNHHQ2B9X5N6OUJ1236	CON	16.30%	11.30%	3.68%	link
DE	Deutsche Pfandbriefbank AG	DZZ47B9A5ZJ6LT6VV95	CON	23.70%	19.50%	4.60%	link
DE	Aareal Bank AG	EZKODONU5TYHW4PP1R34	CON	27.47%	16.17%	6.40%	link
DE	SEB AG	P0T131ELWMYGYC1G4O52	IND	24.61%	24.42%	8.22%	link
DE	Bayerische Landesbank	VDYMYTQGGZ26DU0912C88	CON	17.00%	14.70%	4.20%	link
EE	AS SEB Pank	549300ND1MQ8SNNYMJ22	CON	39.00%	39.00%	15.20%	link
EE	Swedbank AS	549300PHQZ4HL15HH975	CON	38.30%	38.30%	14.10%	link
ES	Banco Santander, S.A.	5493006QMFDDMYWIAM13	CON	14.68%	12.53%	5.40%	link
ES	Unicaja Banco, S.A.	5493007SJLLCTM6J6M37	CON	14.17%	13.80%	6.13%	link
ES	Ibercaja Banco, S.A.	549300OLBL49CW8CT155	CON	14.23%	12.00%	5.37%	link
ES	Banco Mare Nostrum, S.A.	549300PY124PITBSWN73	CON	12.30%	11.20%	5.08%	link
ES	BFA Tenedora de Acciones, S.A.	549300TJUHHEE8YXKI59	CON	15.57%	14.70%	5.95%	link
ES	Kutxabank, S.A.	549300U4LIZV0REEQQ46	CON	15.20%	15.20%	8.10%	link
ES	Liberbank, S.A.	635400XT3V7WHLSFY25	CON	12.29%	12.14%	6.03%	link
ES	Banco Popular Español, S.A.	80H66LPTVDLM0P28XF25	CON	13.13%	12.14%	5.31%	link
ES	Banco de Crédito Social Cooperativo, S.A.	95980020140005881190	CON	12.96%	11.36%	6.52%	link
ES	Abanca Holding Financiero, S.A.	9598003BP0LHPHDWV834	CON	14.29%	13.98%	7.53%	link
ES	Criteria Caixa, S.A.	959800DQQUAMV0K08004	CON	14.50%	13.00%	6.40%	link
ES	Banco Bilbao Vizcaya Argentaria, S.A.	K8MS7FD7N522WQ51AZ71	CON	15.10%	12.20%	6.70%	link
ES	Banco de Sabadell, S.A.	SI5RG2M0WQQLZCXKRM20	CON	13.74%	11.94%	4.73%	link
ES	Bankinter, S.A.	VWMYAEQSTOPNV0SUGU82	CON	12.59%	11.77%	5.37%	link
FI	Danske Bank Plc	3BAUHUB4IZR54J3EPO08	CON	20.00%	19.20%	7.80%	link
FI	Kuntarahoitus Oyj	529900HEKOENJHPNN480	CON	66.89%	46.20%	3.54%	link
FI	OP Osuuskuunta	7437003B5WFB0IEFY714	CON	23.10%	20.10%	7.40%	link
FI	Nordea Pankki Suomi Oyj	CXW2O4H2U3MBVXMY1773	CON	26.30%	24.80%	4.90%	link
FR	SFIL S.A.	549300HFEHJOXGE4ZE63	CON	25.01%	24.22%	1.82%	link
FR	RCI Banque SA	96950001W1712W7PQG45	CON	15.77%	15.74%	8.63%	link
FR	Confédération Nationale du Crédit Mutuel	9695000CG7B84NLR5984	CON	18.90%	15.70%	6.40%	link
FR	La Banque Postale	96950066U5XAAIRCPA78	CON	19.40%	13.70%	4.60%	link
FR	Agence Française de Développement	9695008K5N8MKIT4XJ91	CON	16.82%		13.81%	link
FR	Bpifrance S.A. (Banque Publique d'Investissement)	969500FYSB4IT3QWYB65	CON	31.03%	30.62%	23.13%	link
FR	C.R.H. – Caisse de Refinancement de l'Habitat	969500TVVZM86W7W5I94	IND	12.40%	12.40%	1.42%	link
FR	HSBC France	FOHU11NY1AZMJMD8LP67	CON	13.20%	13.20%	4.00%	link
FR	Groupe BPCE	FR9695005MSX1OYEMGDF	CON	18.50%	14.10%	4.94%	link
FR	Groupe GCA	FR969500TJ5KRTCJQWXH	CON	19.32%	14.39%	5.70%	link
FR	Société générale S.A.	O2RNE8IBXP4R0TD8PU41	CON	18.20%	11.80%	4.30%	link
FR	BNP Paribas	R0MUWSFPU8MPRO8K5P83	CON	14.50%	11.60%	4.40%	link
GR	Alpha Bank, S.A.	5299009N55YRQC69CN08	CON	17.10%	17.10%	13.10%	link
GR	National Bank of Greece, S.A.	5UMCZOEYKCVFAW8ZLO05	CON	16.30%	16.30%	8.99%	link
GR	Eurobank Ergasias, S.A.	JEUVK5RWVJEN8W0C9M24	CON	17.90%	17.60%	9.90%	link
GR	Piraeus Bank, S.A.	M6AD1Y1KW32H8THQ6F76	CON	17.00%	17.00%	11.10%	link
IE	Allied Irish Banks, Public Limited Company	3U8WV1YX2VMUHH7Z1Q21	CON	21.70%	19.00%	11.00%	link
IE	Permanent tsb Group Holdings plc	635400DTNHVYGZODKQ93	CON	18.90%	17.20%	7.80%	link
IE	Ulster Bank Ireland Designated Activity Company	635400KQIMALJ4XLAD78	IND	32.70%	29.80%	19.60%	link
IE	The Governor and Company of the Bank of Ireland	Q2GQA2KF6XJ24W42G291	CON	18.50%	14.20%	7.30%	link
IT	Intesa Sanpaolo S.p.A.	2W8N8UU78PMDQKZENC08	CON	17.00%	12.70%	6.30%	link
IT	Banco Popolare – Società Cooperativa	5493006P8PDBI8LC0O96	CON	16.17%	12.97%	4.23%	link
IT	UniCredit S.p.A.	549300TRUWQ2CD2G5692	CON	11.66%	8.15%	3.61%	link
IT	Veneto Banca S.p.A.	549300W9STRUCJ2DLU64	CON	8.27%	6.39%	4.16%	link
IT	Unione di Banche Italiane Società per Azioni	81560097964CBDAED282	CON	14.10%	11.48%	5.75%	link
IT	BANCA POPOLARE DI MILANO – Società Cooperativa a responsabilità Limitata	8156009BC82130E7FC43	CON	13.38%	11.48%	7.53%	link
IT	Credito Emiliano Holding S.p.A.	815600AD83B2B6317788	CON	14.44%	13.15%	5.18%	link
IT	Banca Carige S.p.A. – Cassa di Risparmio di Genova e Imperia	F1T87K3OQ2OV1UORLH26	CON	13.85%	11.41%	7.50%	link

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Country	Name of the institution	LEI Code	Level of consolidation	Total capital ratio (transitional) ²⁾	CET1 ratio (transitional) ²⁾	Leverage ratio ³⁾	Source 1
IT	Banca Popolare di Sondrio, Società Cooperativa per Azioni	J48C8PCSJVUBR8KCW529	CON	13.58%	11.09%	6.21%	link
IT	BANCA MONTE DEI PASCHI DI SIENA S.P.A.	J4CP7MHCXR8DAQMIL78	CON	10.40%	8.17%	3.17%	link
IT	BPER Banca S.p.A.	N7470I7JINV7RUUH6190	CON	15.21%	13.80%	6.70%	link
IT	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo	NNVPP80YIZGEY2314M97	CON	13.18%	12.04%	3.17%	link
IT	Mediobanca – Banca di Credito Finanziario S.p.A. ⁶⁾	PSNL19R2RXX5U3QWHI44	CON	15.27%	12.08%	9.95%	link
IT	BANCA POPOLARE DI VICENZA SPA IN LIQUIDAZIONE COATTA AMMINISTRATIVA	V3AFM0G2D3A6E0QWDG59	CON	8.88%	7.47%		link
LT	AB DNB bankas	213800ZY8OD37RG14E67	CON	17.88%	17.88%	10.11%	link
LT	„Swedbank“, AB	549300GH3DFCXVNBHE59	CON	22.13%	22.13%	7.33%	link
LT	AB SEB bankas	549300SBPFE9JX7N8J82	CON	19.50%	19.30%	8.00%	link
LU	Precision Capital S.A. ⁴⁾	549300AUUQG072ATL746					
LU	Banque Internationale à Luxembourg S.A.	9CZ7TVMR36CYD5TZBS50	CON	18.04%	12.98%	3.78%	link
LU	KBL European Private Bankers S.A.	KHCL65TP05J1HUW2D560	CON	17.14%	17.11%	5.46%	link
LU	RBC Investor Services Bank S.A. ⁸⁾	549300IVXKQHV6O7PY61	CON	25.41%	25.41%		link
LU	Banque et Caisse d'Epargne de l'Etat, Luxembourg	R7CQUF1DQM73HUTV1078	IND	18.30%	17.70%	5.83%	link
LU	J.P. Morgan Bank Luxembourg S.A.	7W1GMC6J4KGLBBUSYP52	IND	54.90%	54.90%	8.69%	link
LV	Swedbank AS	549300FXBIWVGK7T0Y98	CON	23.25%	23.25%	10.59%	link
LV	ABLV Bank, AS	549300IHJ7SCANBWN17	CON	18.81%	12.31%	5.80%	link
LV	AS SEB Banka	549300YW95G1VBBGGV07	CON	19.90%	19.90%	9.60%	link
MT	MeDirect Group Limited ⁵⁾	213800TC9PZRBHMJW403	CON	15.60%	12.80%	7.88%	link
MT	Bank of Valletta plc ⁷⁾	529900RWC8ZYB066JF16	CON	16.84%	12.82%	5.34%	link
MT	HSBC Bank Malta p.l.c.	549300X34UUBDEUL1Z91	CON	14.20%	13.20%	6.00%	link
NL	Bank Nederlandse Gemeenten N.V.	529900GGYMMNGRQTD0O93	CON	31.90%	26.00%	3.00%	link
NL	ING Groep N.V.	549300NYKK9MWM7GGW15	CON	19.33%	14.15%	4.70%	link
NL	ABN AMRO Group N.V.	724500DWE10NNL1AXZ52	CON	24.60%	17.10%	3.90%	link
NL	SNS Holding B.V.	724500VLXQUUMMD5JB61	CON	33.80%	29.20%	5.20%	link
NL	Coöperatieve Rabobank U.A.	DG3RU1DBUFHT4ZF9WN62	CON	25.00%	14.00%	5.50%	link
NL	Nederlandse Waterschapsbank N.V.	JLP5FSPH9WPSHY3NIM24	IND	61.20%	50.50%	2.20%	link
PT	Banco BPI, SA	3DM5DPGI3W6OU6GJ4N92	CON	11.40%	11.40%	7.60%	link
PT	Novo Banco, SA	5493009W2E2YDCXY6S81	CON	12.00%	12.00%	8.10%	link
PT	Banco Comercial Português, SA	JU1U6S0DG9YLT7N8ZV32	CON	13.40%	12.40%	6.50%	link
PT	Caixa Geral de Depósitos, SA	TO822O0VT80V06K0FH57	CON	8.07%	7.01%	4.02%	link
SI	Biser Topco S.à.r.l.	222100ZXZ9BRGDMKXL75	CON	14.75%	14.75%	7.42%	link
SI	Nova Kreditna Banka Maribor d.d.	549300J0GSZ83GTKBZ89	CON	23.98%	23.98%	11.99%	link
SI	Nova Ljubljanska Banka d.d. Ljubljana	5493001BABFV7P27OW30	CON	17.00%	17.00%	9.68%	link
SI	Abanka d.d.	549300271OUEJT4RYD30	CON	26.51%	26.51%	12.33%	link
SK	Tatra banka, a.s.	3157002JBF4I478MD587	CON	19.72%	15.26%	6.62%	link
SK	Všeobecná úverová banka, a.s.	549300JB1P61FUTPEZ75	CON	17.18%	14.73%	8.01%	link
SK	Slovenská sporiteľňa, a.s.	549300S2T3FVVVXWJI89	IND	21.40%	17.60%	7.77%	link

1) The table include ratios available in official publications: Annual Report, Pillar 3 Disclosures or Financial Statements. Blank cells reflect those ratios not found or not published in official publications.

2) The capital ratios follow the transitional provisions laid down in Articles 465 to 491 of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR).

3) The leverage ratio as disclosed by the institutions following the Commission Implementing Regulation (EU) 2016/200 of 15 February 2016 laying down implementing technical standards with regard to disclosure of the leverage ratio for institutions, according to Regulation (EU) No 575/2013 of the European Parliament and of the Council.

4) The ratio of these subsidiaries are published, because the ratios for the financial holding companies on top are not publicly available.

5) The financial year-end of this entity is March. The ratios displayed refer to March 2016.

6) The financial year-end of this entity is June. The ratios displayed refer to June 2016.

7) The financial year-end of this entity is September. The ratios displayed refer to September 2016.

8) The financial year-end of this entity is October. The ratios displayed refer to October 2016.