

2015 solvency and leverage ratios as published by significant institutions pursuant to Part Eight of the Capital Requirements Regulation ¹⁾

	Name of the institution	LEI Code	Level of consolidation	Total capital ratio (transitional) ²⁾	CET1 ratio (transitional) ²⁾	Leverage ratio ³⁾
BE	Argenta Bank- en Verzekeringsgroep nv ⁴⁾	5493009ML6YX83YHC820	CONS		19.9%	4.8%
BE	AXA Bank Europe SA	LSGM84136ACA92XCN876	CONS	21.2%	18.2%	3.42%
BE	Banque Degroof Petercam SA	549300NBLHT5Z7ZV1241	CONS	16.07%	16.07%	
BE	Belfius Banque S.A.	A5GWLFLH3KM7YV2SFQL84	CONS	17.7%	15.9%	
BE	Dexia NV	D3K6HXMBBB6SK9OXH394	CONS		15.9%	4.51%
BE	KBC Group N.V.	213800X3Q9LSAKRUWY91	CONS	19.8%	15.2%	
BE	The Bank of New York Mellon S.A.	MMYX0N4ZEZ13Z4XCG897	CONS	87.5%	74.9%	5.7%
DE	Aareal Bank AG	EZKODONU5TYHW4PP1R34	CONS	23.80%	13.75%	5.61%
DE	Bayerische Landesbank	VDYMYTQGZZ6DU0912C88	CONS	17.6%	15.1%	4.7%
DE	COMMERZBANK Aktiengesellschaft	851WYGNLUQLFZBSYGB56	CONS	16.5%	13.8%	5.1%
DE	DekaBank Deutsche Girozentrale	0W2PZJM8XOY22M4GG883	CONS	17.1%	13.5%	4.2%
DE	Deutsche Apotheker- und Ärztebank eG	5299007S3UH5RUKUYDA52	IND	26.13%	21.98%	5.33%
DE	Deutsche Bank AG	7LTWFZYICNSX8D621K86	CONS	16.2%	13.2%	3.5%
DE	DZ Bank AG Deutsche Zentral-Genossenschaftsbank	529900HNOAA1KXQJUQ27	CONS	18.8%	13.9%	4.5%
DE	Erwerbsgesellschaft der S-Finanzgruppe mbH & Co. KG	391200EEGLNXBBCVKC73	CONS	17.9%	14.3%	4.28%
DE	HASPA Finanzholding	529900JZTYE3W7WQH904	CONS	14.51%	14.04%	8.4%
DE	HSB Nordbank AG	TUKDD90GPC79G1KOE162	CONS	20.6%	12.3%	6.3%
DE	Deutsche Pfandbriefbank AG	DZZ47B9A5ZJ6LT6VV95	CONS	23.4%	18.9%	4.4%
DE	Landesbank Baden-Württemberg	B81CK4ESI35472RHJ606	CONS	21.9%	16.4%	5.3%
DE	Landesbank Hessen-Thüringen Girozentrale	DIZES5CFO5K3I5R58746	CONS	19.8%	13.8%	4.55%
DE	Landeskreditbank Baden-Württemberg-Förderbank	0SK1ILSPWNVBNQWU0W18	IND	19.00%	16.38%	4.13%
DE	Landwirtschaftliche Rentenbank	529900Z3J0N6S0F7CT25	CONS	23.20%	20.18%	3.60%
DE	Münchener Hypothekbank eG	529900GM944JT8YIRL63	IND	24.2%	17.3%	3.00%
DE	Norddeutsche Landesbank - Girozentrale-	DSNHHQ2B9X5N6OUJ1236	CONS	16.7%	13.1%	4.38%
DE	NRW.Bank	52990002O5KK6XOGJ020	CONS	46.72%	42.82%	11.80%
DE	SEB AG	P0T131ELWMYGYC1G4O52	CONS	22.45%	22.27%	6.41%
DE	State Street Europe Holdings Germany S.à.r.l. & Co. KG	529900V3O1M5IHMOSF46	CONS	55.74%	55.74%	5.36%
DE	Volkswagen Financial Services AG	529900USFSZYP5075O24	CONS	12.10%	12.00%	11.1%
DE	WGZ Bank AG Westdeutsche Genossenschafts-Zentralbank	EFHQAFG69S4HKHLIZA14	CONS	15.9%	14.6%	3.46%
EE	AS SEB Pank	549300ND1MQ8SNMYMJ22	CONS	30.49%	30.49%	15.90%
EE	Swedbank AS	549300PHQZ4HL15HH975	CONS	38.79%	38.79%	13.06%
IE	Allied Irish Banks, public limited company	3U8WV1YX2VMUHHZ71Q21	CONS	18.9%	15.9%	9.3%
IE	permanent tsb Group Holdings plc	635400DTNHVYGZODKQ93	CONS	18.9%	17.1%	6.8%
IE	The Governor and Company of the Bank of Ireland	Q2GQA2KF6XJ24W42G291	CONS	18.0%	13.3%	6.6%
IE	Ulster Bank Ireland Limited	635400KQIMALJ4XLAD78	IND	32.1%	29.6%	24.0%
GR	Alpha Bank, S.A.	5299009N55YRQC69CN08	CONS	16.8%	16.6%	12.3%
GR	Eurobank Ergasias, S.A.	JEUVK5RWVJEN8W0C9M24	CONS	17.4%	17.0%	9.07%
GR	National Bank of Greece, S.A.	5UMCZOEYKCVFAW8ZLO05	CONS	14.6%	14.5%	8.21%
GR	Piraeus Bank, S.A.	M6AD1Y1KW32H8THQ6F76	CONS	17.5%	17.5%	10.9%
ES	Banco Bilbao Vizcaya Argentaria, S.A.	K8MS7FD7N5Z2WQ51AZ71	CONS	15.0%	12.1%	6.33%
ES	Banco de Sabadell, S.A.	SI5RG2M0WQQLZCXKRM20	CONS	12.79%	11.43%	4.85%
ES	BFA Tenedora De Acciones S.A.U.	549300TJUHHEE8YXKI59	CONS	15.54%	14.57%	5.83%
ES	Banco Mare Nostrum, S.A.	549300PY124PITBSWN73	CONS	11.12%	11.12%	5.05%
ES	Banco Popular Español, S.A.	80H66LPTVDLM0P28XF25	CONS	13.83%	13.11%	6.28%
ES	Banco Santander, S.A.	5493006QMFDDMYWIAM13	CONS	14.40%	12.55%	5.40%
ES	Bankinter, S.A.	VWMYAEQSTOPNV0SUGU82	CONS	12.73%	11.77%	5.52%
ES	Ibercaja Banco, S.A.	549300OLBL49CW8CT155	CONS	14.40%	11.95%	5.16%
ES	Criteria Caixa S.A.U.	959800DQQUAMV0K08004	CONS	13.8%	11.7%	6.2%
ES	Banco de Crédito Social Cooperativo, S.A.	95980020140005881190	CONS	11.55%	11.33%	5.99%
ES	Kutxabank, S.A.	549300U4LIZV0REEQQ46	CONS	14.71%	14.61%	7.70%
ES	Liberbank, S.A.	635400XT3V7WHLSFY25	CONS	13.95%	13.66%	5.60%
ES	ABANCA Holding Financiero S.A.	9598003BP0LPHPDWV834	CONS	13.94%	13.05%	6.80%
ES	Unicaja Banco, S.A.	5493007SJLLCTM6J6M37	CONS	12.9%	12.8%	5.71%
FR	Agence Francaise de Developpement	9695008K5N8MKIT4XJ91	CONS	16.72%		
FR	BNP Paribas	ROMUW5FPU8MPRO8K5P83	CONS	13.6%	11.0%	4.0%
FR	GROUPE BPCE	FR9695005MSX1OYEMGDF	CONS	16.8%	13.0%	4.9%

	Name of the institution	LEI Code	Level of consolidation	Total capital ratio (transitional) ²⁾	CET1 ratio (transitional) ²⁾	Leverage ratio ³⁾
FR	Bpifrance S.A. (Banque Publique d'Investissement)	969500FY5B4IT3QWYB65	CONS	33.14%	32.48%	23.78%
FR	Confédération Nationale du Crédit Mutuel	9695000CG7B84NLR5984	CONS	18.5%	15.7%	6.40%
FR	C.R.H. – Caisse de Refinancement de l'Habitat	969500TVVZM86W7W5194	IND	11.68%	11.68%	1.33%
FR	Crédit Agricole Group	FR969500TJ5KRTCJQWXH	CONS	19.3%	13.5%	5.7%
FR	HSBC France	F0HUI1NY1AZMJMD8LP67	CONS	14.9%	14.9%	
FR	La Banque Postale	96950066U5XAAIRCPA78	CONS	18.7%	13.2%	5.20%
FR	RCI Banque SA	96950001WI712W7PQG45	CONS	15.74%	15.64%	8.50%
FR	SFIL S.A.	549300HFEHJOXGE4ZE63	CONS	25.5%	24.7%	1.9%
FR	Société générale S.A.	O2RNE8IBXP4R0TD8PU41	CONS	16.80%	11.42%	4.0%
IT	Banca Carige S.p.A. – Cassa di Risparmio di Genova e Imperia	F1T87K3OQ2OV1UORLH26	CONS	14.9%	12.2%	7.736%
IT	BANCA MONTE DEI PASCHI DI SIENA S.P.A.	J4CP7MHCXR8DAQMKIL78	CONS	15.95%	12.01%	5.23%
IT	Banco Popolare – Società Cooperativa	5493006P8PDBI8LC0O96	CONS	15.9%	13.2%	4.984%
IT	Banca popolare dell'Emilia Romagna Società Cooperativa	N747OI7JINV7RUUH6190	CONS	12.50%	11.24%	7.10%
IT	BANCA POPOLARE DI MILANO – Società Cooperativa a responsabilità Limitata	8156009BC82130E7FC43	CONS	14.33%	11.53%	7.67%
IT	Banca Popolare di Sondrio, Società Cooperativa per Azioni	J48C8PCSJVUBR8KCW529	CONS	13.44%	10.49%	6.22%
IT	Banca Popolare di Vicenza Società per Azioni	V3AFM0G2D3A6E0QWDG59	CONS	8.13%	6.65%	4.37%
IT	Credito Emiliano Holding S.p.A.	815600AD83B2B6317788	CONS	14.75%	13.52%	5.56%
IT	ICCREA Holding S.p.A.	815600D79C96B9661149	CONS	13.33%	12.36%	3.21%
IT	Intesa Sanpaolo S.p.A.	2W8N8UU78PMDQKZENC08	CONS	16.6%	13.0%	6.8%
IT	Mediobanca – Banca di Credito Finanziario S.p.A. ⁵⁾	PSNL19R2RXX5U3QWHI44	CONS	14.91%	11.98%	10.9%
IT	UniCredit S.p.A.	549300TRUWO2CD2G5692	CONS	14.23%	10.59%	4.6%
IT	Unione di Banche Italiane Società per Azioni	81560097964CBDAED282	CONS	13.93%	12.08%	6.00%
IT	Veneto Banca S.p.A.	549300W9STRUCJ2DLU64	CONS	9.06%	7.23%	5.20%
CY	Bank of Cyprus Public Company Ltd	PQ0RAP85KK9Z75ONZW93	CONS	14.1%	14.0%	12.1%
CY	Cooperative Central Bank Ltd	5493007F6CE5P22TJ731	CONS	15.61%	15.61%	8.8%
CY	Hellenic Bank Public Company Limited	CXUHEGU3MADZ2CEV7C11	CONS	18.13%	14.75%	9.05%
CY	RCB Bank LTD ⁶⁾	253400EBCBBVB9TUHN50	IND	25.0%	22.0%	
LV	ABLV Bank, AS	549300IHJ7SCANBWN17	CONS	16.89%	10.64%	4.06%
LV	AS SEB Banka	549300YW95G1VBBGGV07	CONS	22.88%	22.88%	10.15%
LV	Swedbank AS	549300FXBIWVGK7T0Y98	CONS	40.17%	40.17%	17.88%
LT	„Swedbank“, AB	549300GH3DFCXVNBHE59	CONS	40.0%	40.0%	14.21%
LT	AB SEB bankas	549300SBPFE9JX7N8J82	CONS	22.57%	21.80%	8.81%
LT	AB DNB bankas	213800ZY8OD37RGI4E67	CONS	18.12%	17.85%	10.77%
LU	UBS (Luxembourg) S.A.	5299007CS17YR0FL8U25	IND	17.0%	17.0%	5.9%
LU	State Street Bank Luxembourg S.C.A.	RNVZOEETEJ32KW0QXS82	IND	19.3%	19.3%	42.98%
LU	RBC Investor Services Bank S.A. ⁹⁾	549300IVXKQHV6O7PY61	CONS	24.48%	24.48%	
LU	Banque Internationale à Luxembourg S.A. ⁴⁾	9CZ7TVMR36CYD5TZBS50	CONS	16.07%	13.04%	3.92%
LU	KBL European Private Bankers S.A. ⁴⁾	KHCL65TP05J1HUW2D560	CONS	14.0%	13.8%	5.71%
LU	J.P. Morgan Bank Luxembourg S.A.	7W1GMC6J4KGLBBUSYP52	IND	39.9%	39.9%	8.8%
LU	Banque et Caisse d'Epargne de l'Etat, Luxembourg	R7CQUF1DQM73HUTV1078	IND	18.5%	17.8%	5.48%
MT	Medifin Holding Limited ⁷⁾	213800TC9PZRBHJM403	CONS	14.8%		
MT	HSBC Bank Malta p.l.c.	549300X34UUBDEUL1Z91	CONS	14.2%	12.3%	5.76%
MT	Bank of Valletta plc ⁸⁾	529900RWC8ZYB066JF16	CONS	13.4%	11.3%	5%
NL	RBS Holdings N.V. ⁴⁾	724500JIWG886A9RRT57	CONS	42.4%	21.1%	
NL	SNS Holding B.V.	724500VLXQUUMMD5BJB61	CONS	29.5%	25.3%	4.7%
NL	Nederlandse Waterschapsbank N.V.	JLP5FSPH9WPSHY3NIM24	IND	79.8%	69.9%	2.1%
NL	ING Groep N.V.	549300NYKK9MWM7GGW15	CONS	16.92%	12.94%	4.3%
NL	Coöperatieve Rabobank U.A.	DG3RU1DBUFHT4ZF9WN62	CONS	23.2%	13.5%	5.1%
NL	Bank Nederlandse Gemeenten N.V.	529900GGYMNQRQTDOO93	CONS	26.7%	23.3%	2.6%
NL	ABN AMRO Group N.V.	724500DWE10NNL1AXZ52	CONS	21.70%	15.50%	3.90%
AT	VTB Bank (Austria) AG	15DYKVGPCQCMYBH2DZ583	CONS	23.17%	14.30%	
AT	Sberbank Europe AG	529900IZ8TASAYR3A694	CONS	17.70%	10.60%	6.80%
AT	Raiffeisen Zentralbank Österreich Aktiengesellschaft ⁴⁾	529900JP9C734S1LE008	CONS	13.2%	10.5%	4.6%

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AT	Raiffeisenbankengruppe OÖ Verbund eGen	529900XSTAE561178282	CONS	16.79%	13.82%	7.74%
AT	RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	529900SXEWJP1MRRX537	CONS	20.30%	13.75%	6.97%
AT	Volksbank Wien AG	529900D4CD6DIB3CI904	CONS	15.37%	12.12%	6.21%
AT	Erste Group Bank AG	PQOH26KWDF7CG10L6792	CONS	17.9%	12.3%	5.7%
AT	Promontoria Sacher Holding N.V.	5299004SNO5GECIBWJ18	CONS	15.9%	13.1%	5.75%
PT	Novo Banco, SA	5493009W2E2YDCXY6S81	CONS	13.50%	13.50%	8.70%
PT	Caixa Geral de Depósitos, SA	TO822O0VT80V06K0FH57	CONS	12.29%	10.87%	5.7%
PT	Banco Comercial Português, SA	JU1U6S0DG9YLT7N8ZV32	CONS	14.3%	13.3%	7.2%
PT	Banco BPI, SA	3DM5DPGI3W6OU6GJ4N92	CONS	10.9%	10.9%	6.9%
SI	Nova Kreditna Banka Maribor d.d	549300J0GSZ83GTKBZ89	CONS	25.13%	25.13%	13.04%
SI	Nova Ljubljanska Banka d.d. Ljubljana	5493001BABFV7P27OW30	CONS	16.2%	16.2%	10.52%
SI	Abanka d.d.	549300271OUEJT4RYD30	CONS	23.03%	23.03%	10.64%
SK	Všeobecná úverová banka, a.s.	549300JB1P61FUTPEZ75	CONS	16.30%		8.73%
SK	Tatra banka, a.s	3157002JBF4I478MD587	CONS	18.21%	14.07%	6.63%
SK	Slovenská sporiteľňa, a.s	549300S2T3FWVXWJ189	CONS	21.9%	17.80%	8.12%
FI	OP Osuuskunta	7437003B5WFB0IEFY714	CONS	22.9%	19.5%	7.2%
FI	Nordea Pankki Suomi Oyj	CXW2O4H2U3MBVXMY1773	CONS	20.3%	19.3%	4.6%
FI	Kuntarahoitus Oyj	529900HEKOENJHPNN480	CONS	64.61%	41.49%	3.15%
FI	Danske Bank Plc	3BAUHUB4IZR54J3EPO08	CONS	18.40%	17.50%	7.00%

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. URLs to the relevant banks' documents are included in the Excel version of the document.

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 this 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 June. The ratios displayed refer to June 2015.

6) The leverage ratio for this institution is only publicly available at the branches of the bank.

7) The financial year-end of this entity is March. The ratios displayed refer to March 2015.

8) The financial year-end of this entity is September. The ratios displayed refer to September 2015.

9) The financial year-end of this entity is October. The ratios displayed refer to October 2015.