



EUROPEAN CENTRAL BANK

EUROSYSTEM

Countdown to the start of the SSM

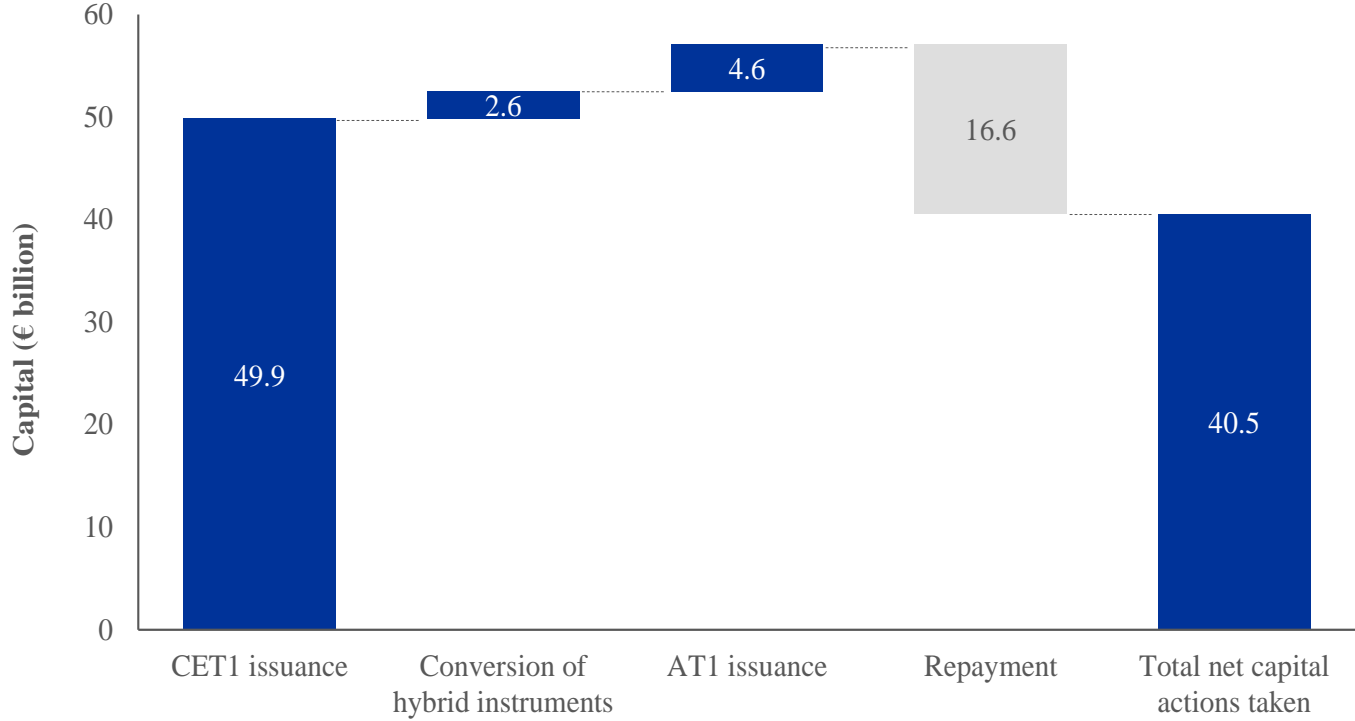
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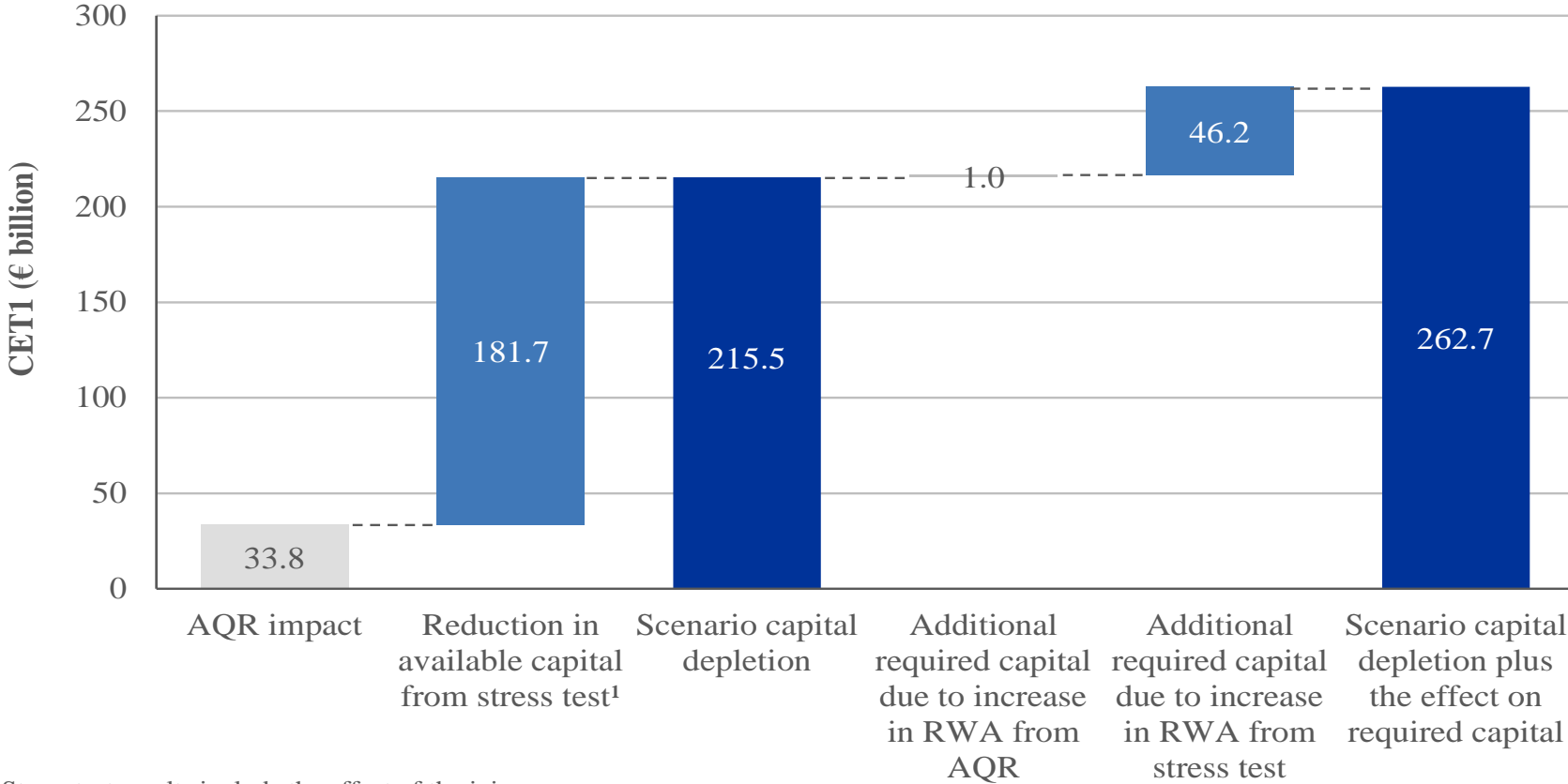
Breakdown of capital actions undertaken by significant banks in 2014



Impact of application of EBA ITS simplified NPE approach and the credit file review by AQR asset class

Asset class	NPE internal definition (€ billion)	EBA NPE pre-CFR (€ billion)	% delta definition	EBA NPE post-CFR (€ billion)	% delta CFR	total % delta AQR
Residential Real Estate	118.5	127.9	8.0%	134.6	5.2%	13.6%
Retail SME	79.8	83.1	4.2%	83.1	0.0%	4.2%
Other Retail	55.6	56.2	1.1%	56.3	0.1%	1.2%
Large SME	146.3	155.6	6.4%	173.9	11.7%	18.8%
Large Corporates	101.6	116.8	14.9%	135.4	15.9%	33.3%
Real Estate Related	199.8	210.1	5.1%	236.5	12.6%	18.4%
Shipping	26.0	27.9	7.3%	35.4	26.6%	35.8%
Project Finance	6.0	6.4	5.5%	7.9	24.3%	31.2%
Other non-retail	9.5	13.7	44.2%	16.0	17.3%	69.1%
SSM	743.1	797.7	7.3%	879.1	10.2%	18.3%

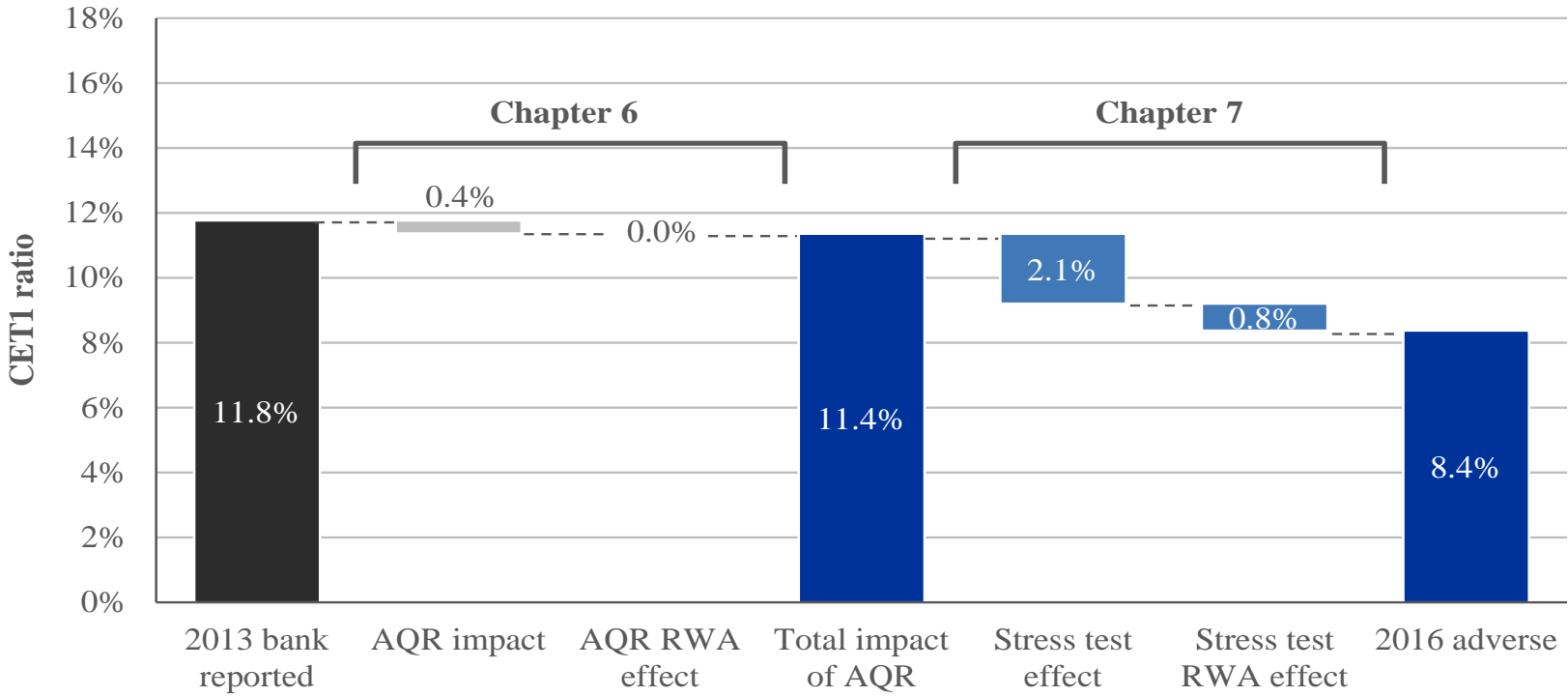
Comprehensive assessment adverse scenario impact on capital



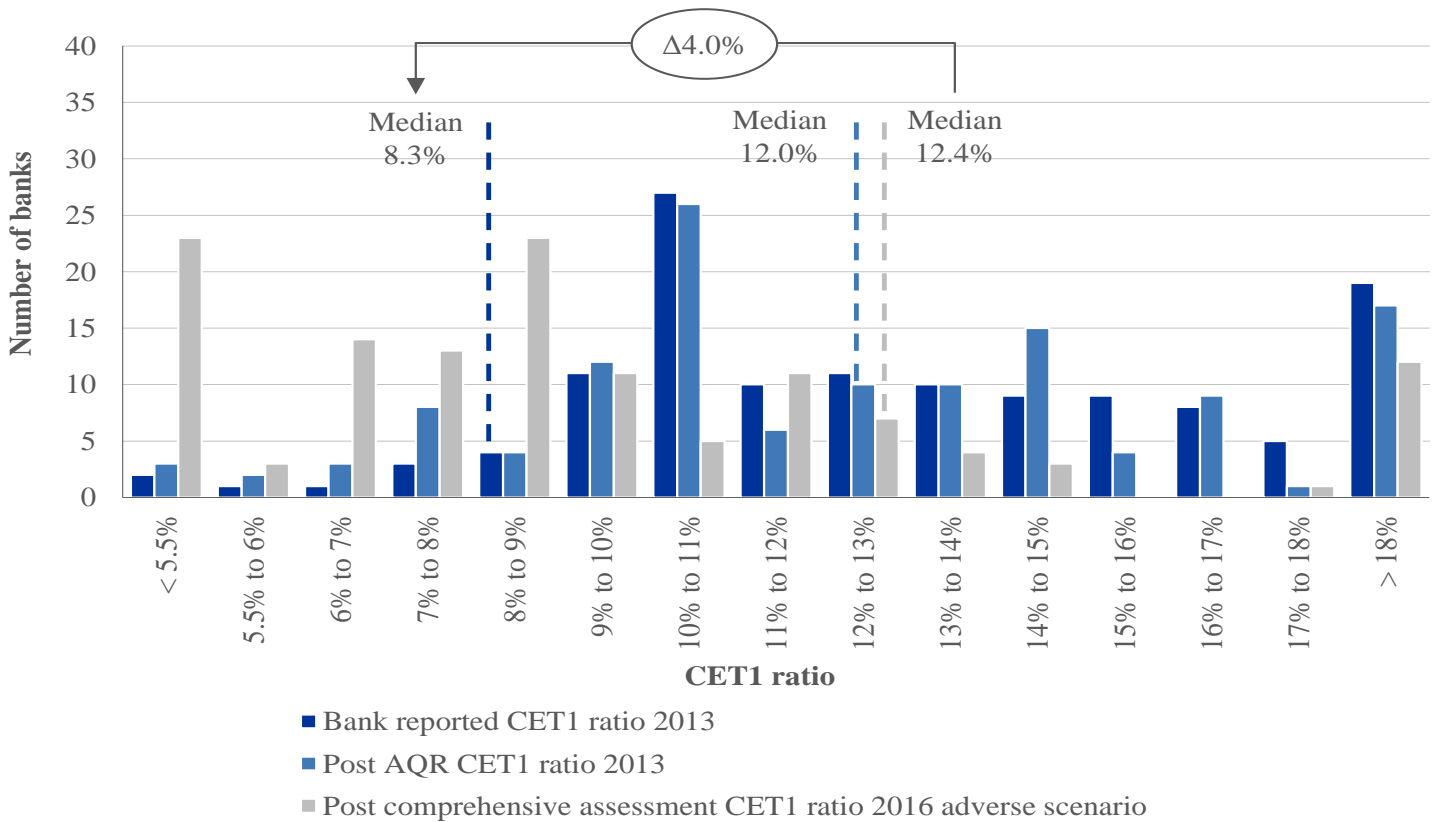
¹Stress test results include the effect of the join-up.

Note: Effect on available as well as required capital is calculated as of 2016 under the adverse stress test scenario.

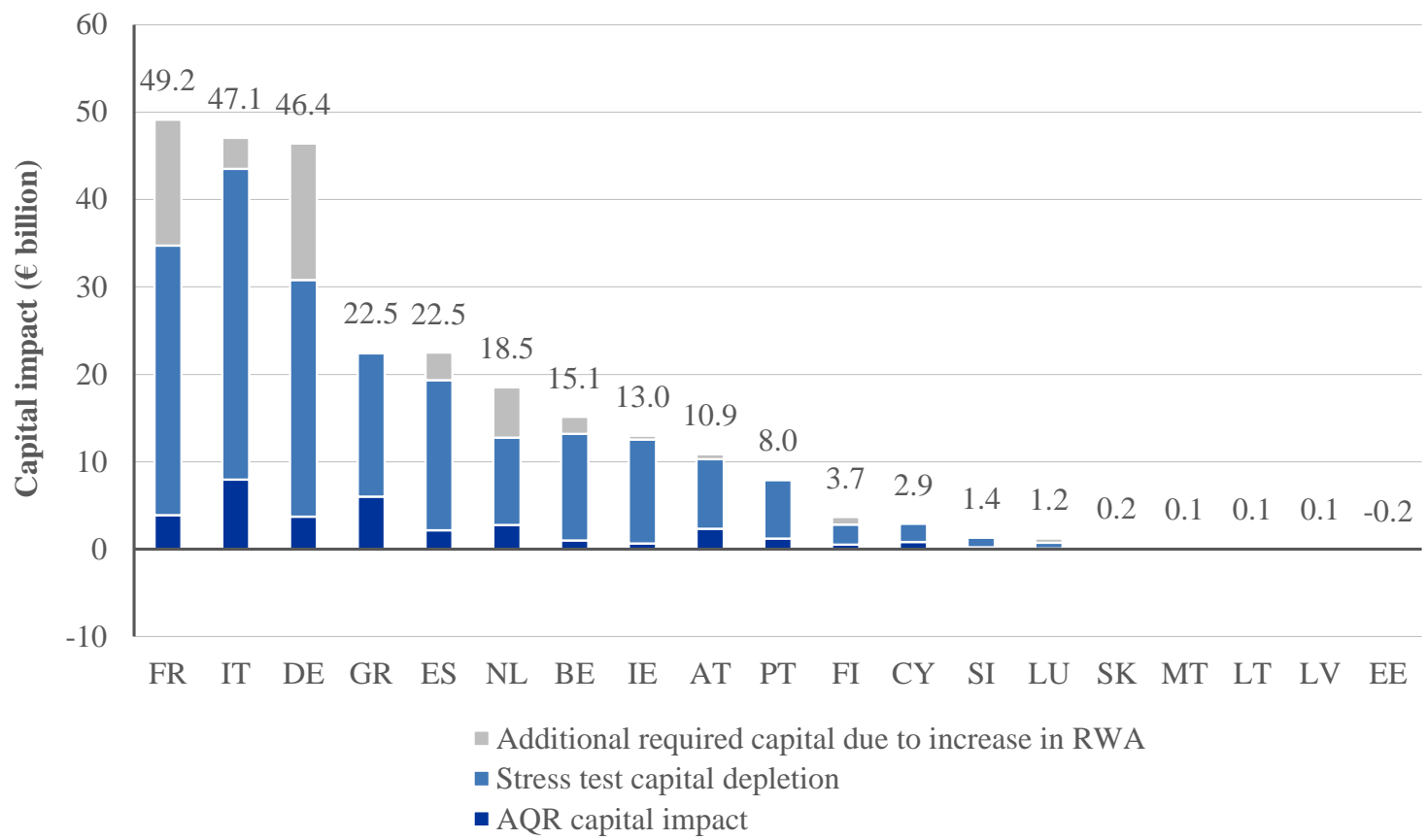
Comprehensive assessment adverse scenario impact on capital ratios



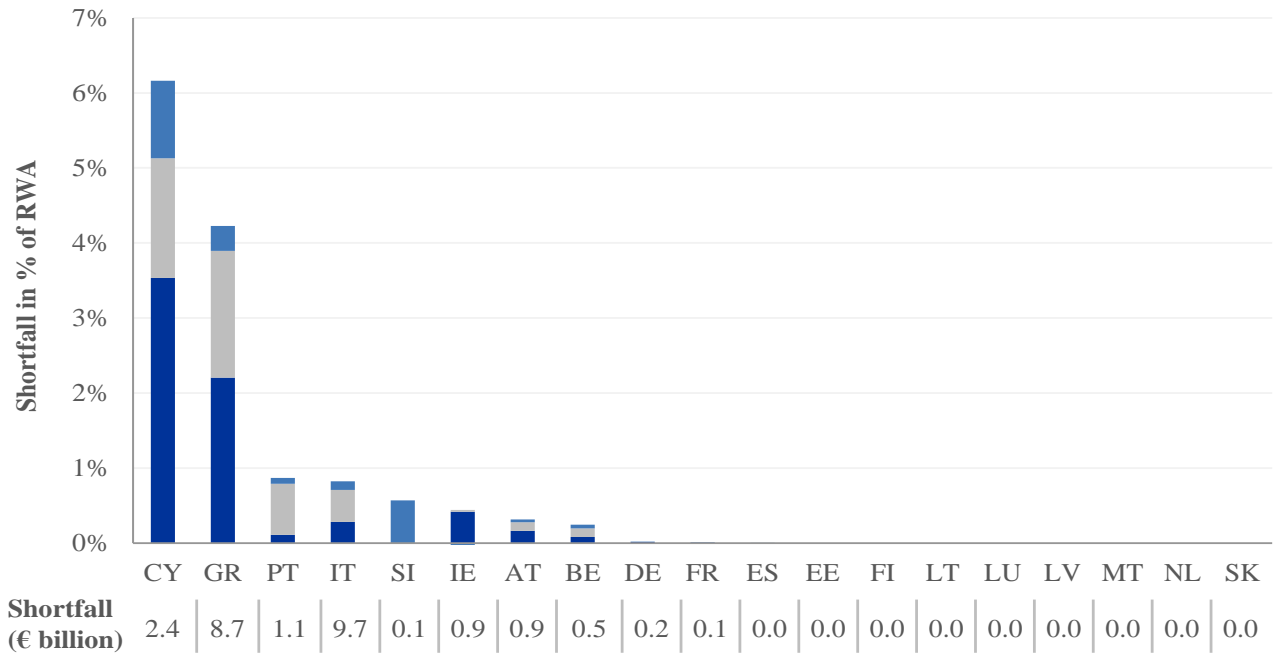
Development of CET1 ratio distribution by participating bank



Comprehensive assessment projected adverse scenario impact on capital by country of participating bank

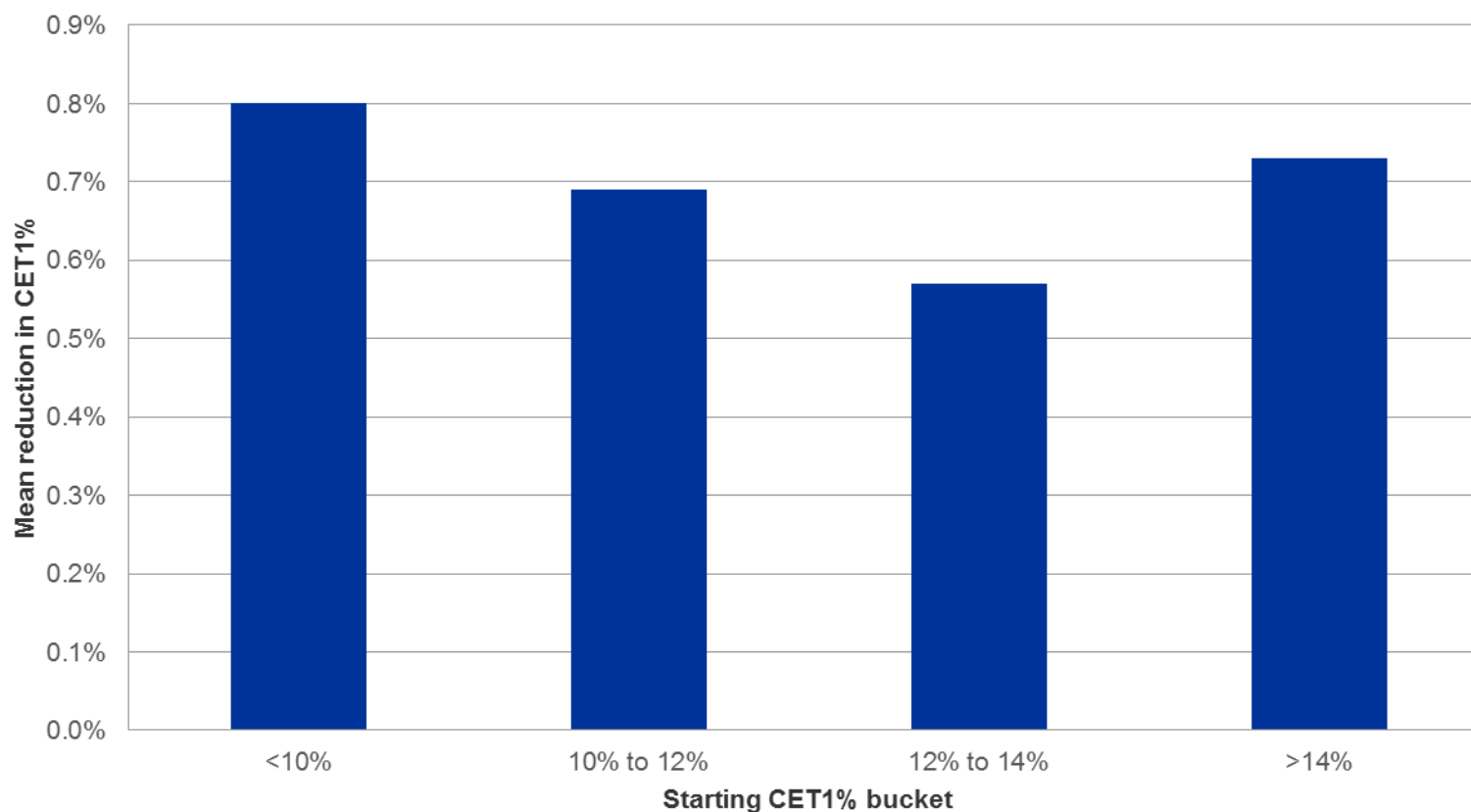


Capital shortfall by component of the comprehensive assessment by country of participating bank



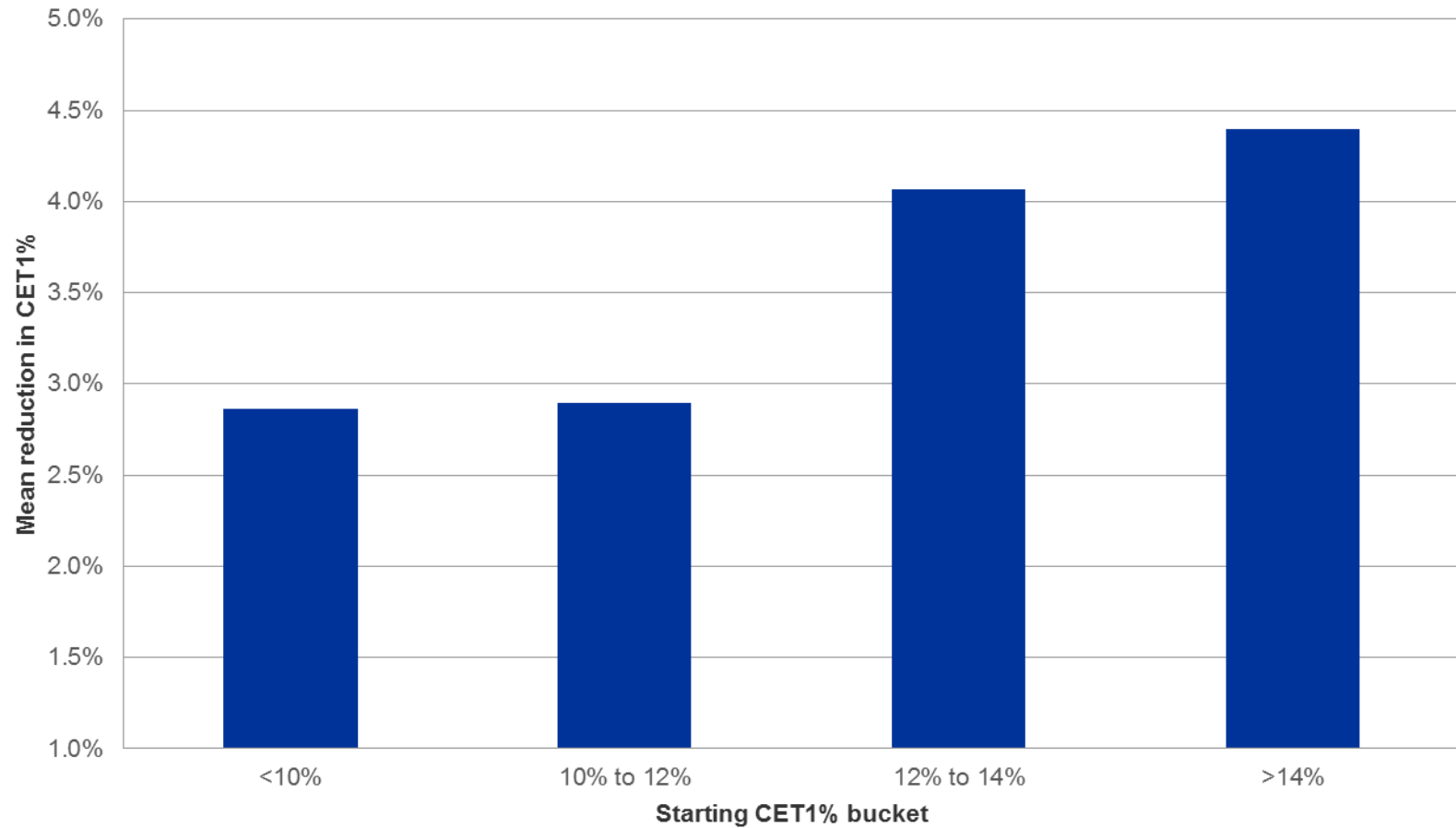
- Shortfall including AQR starting-point adjustments and reflecting new asset performance information from the AQR in stress test projections
- Shortfall including AQR starting-point adjustments
- Shortfall from stress test conducted by banks and quality assured by NCAs and ECB

Mean reduction in CET1% due to AQR



Note: This analysis excludes institutions who only performed the PP&A review, and Malta Deutsche Bank and Cyprus Cooperative Bank give their outlying starting CET1 ratios

Mean reduction in CET1 due to stress test



Note: This analysis excludes institutions who only performed the PP&A review, and Malta Deutsche Bank and Cyprus Cooperative Bank give their outlying starting CET1 ratios