Annex 1

RECENT MACRO-PRUDENTIAL POLICY MEASURES

No	te: Up to o	date until April 14t	h 2015	and insofar the meas	ures have been re	ported to the ESRB.				
								Present		
			Year		Primary intermediate			status		
	Country	Authority	initiative	Type of measure	objective	Description measure	Implementation date	measure	Basis Union law	Reciprocity
	EU	7.00.0.0.11		. ype or measure	02/001110	Description measure	preentation date		24010 01110111411	псограсова
		Banque Nationale de Belgique /				Capital add-on for banks with excessive trading activities as measured				
1	Belgium	Nationale Bank van België	2014	Pillar II	Misaligned incentives	according to two indicators (volume-based, risk-based).	7 May 2014	Active	Art. 103 CRD	No
÷	Deigidiii	Ivationale Bank van Beigle	2014	i mai n	iviisaligiica iliccitaves	5 percentage point add-on to the risk weights applied by banks that	Continuation of a measure (but now under	Active	Art. 103 CRD	140
		Banque Nationale de Belgique /				use the IRB approach to mortgage loans to Belgian residents covered	CRD/CRR) that was already applicable from			
2	Belgium	Nationale Bank van België	2014	Risk weights	Credit growth and leverage	by residential real estate in Belgium.	8 December 2013 onwards.	Active	Art. 458 CRR	Reciprocation by NL
	8									
		Българската народна банка								
3	Bulgaria	(Bulgarian National Bank)	2014	Capital conservation buffer	Credit growth and leverage	Early introduction of capital conservation buffer of 2.5%.	13 May 2014	Active	Art. 160(6) CRD	No
		Българската народна банка				SRB of 3%. Applied to domestic exposures. Applied on individual,				
4	Bulgaria	(Bulgarian National Bank)	2014	Systemic risk buffer (SRB)	Credit growth and leverage	consolidated and sub-consolidated basis.	1 October 2014	Active	Art. 133 CRD	No
5	Croatia	Hrvatska Narodna Banka	2014	Capital conservation buffer	Credit growth and leverage	Early introduction of capital conservation buffer of 2.5%.	1 January 2014	Active	Art. 160(6) CRD	No
_	C+:-	Haratalia Nasa dan Banka	2014	Countries I and the House	Conditions the and laws		1 1 2015	A -45	A-+ 4CO(C) CDD	NI -
	Croatia Croatia	Hrvatska Narodna Banka Hrvatska Narodna Banka	2014 2014	Countercyclical capital buffer (CCB) Countercyclical capital buffer (CCB)	Credit growth and leverage Credit growth and leverage	Early introduction of countercyclical capital buffer. Setting of CCB rate at 0%.	1 January 2015 1 January 2016	Active Not yet active		No No
	Croatia	Hrvatska Narodna Banka	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping CCB rate at 0%.	1 April 2016	Not yet active		No
-	Citatia	TII VALSKA IVAI OUITA BATIKA	2013	Countercyclical capital burier (CCB)	Credit growth and leverage	Stricter defintion of residential property for preferential risk	1 April 2010	Not yet active	AIT. 130 CKD	INO
						weighting (e.g. owner cannot have more than 2 residential				Compulsory
						properties, exclusion of holiday homes, need for occupation by				reciprocation under Art.
9	Croatia	Hrvatska Narodna Banka	2014	Risk weights	Credit growth and leverage	owner or tenant).	1 January 2014	Active	Art. 124 CRR	124(5) CRR
Ť						Two SRB rates (1.5% and 3%) applied to two sub-groups of banks				(-)
10	Croatia	Hrvatska Narodna Banka	2014	Systemic risk buffer (SRB)	Credit growth and leverage	(market share < 5%, market share > 5%). Applied to all exposures.	19 May 2014	Active	Art. 133 CRD	No
11	Czech Republic	Česká Národní Banka	2014	Capital conservation buffer	Credit growth and leverage	Early introduction of capital conservation buffer of 2.5%.	22 July 2014	Active	Art. 160(6) CRD	No
						Introduction of countercyclical capital buffer without transitional				
12	Czech Republic	Česká Národní Banka	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	period.	22 July 2014	Active	Art. 160(6) CRD	No
13	Czech Republic	Česká Národní Banka	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Setting of CCB rate at 0%.	1 October 2015	Not yet active	Art. 136 CRD	No
١,.		× 1/2/ 1/2	20:-		G 17 11 11	W		L		
	Czech Republic	Česká Národní Banka	2015	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping the CCB rate at 0%.	1 January 2016	Not yet active		No No
15	Czech Republic	Česká Národní Banka	2015	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping the CCB rate at 0%.	1 April 2016	Not yet active	Art. 136 CRD	No
16	Czech Republic	Česká Národní Banka	2014	Systemic risk buffer (SRB)	Misaligned incentives	SRB of between 1% and 3% depending on the systemic importance of the bank. Applied to all exposures on sub-consolidated basis.	1 November 2014	Active	Art. 133 CRD	No
10	czecii nepublic	Erhvervs-og Vaekstminister	2014	Systemic lisk buller (SND)	iviisaligileu ilicelitives	Exemption of small and medium-sized investment firms from the	1 NOVEHIDEI 2014	ACTIVE	WIT. 133 CVD	INU
17	Denmark	(Minister of Business and Growth)	2014	Capital conservation buffer	Credit growth and leverage	requirement to maintain a capital conservation buffer.	31 March 2014	Active	Art. 129(2) CRD	No
1,	Defilliark	Erhvervs-og Vaekstminister	2017	capital conservation barrer	Credit growth and reverage	requirement to maintain a capital conservation burier.	31 Water 2014	Active	Art. 125(2) CRD	140
18	Denmark	(Minister of Business and Growth)	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Early introduction of countercyclical capital buffer (capped at 0.5%).	1 January 2015	Active	Art. 160(6) CRD	No
				(442)	J	Exemption of small and medium-sized investment firms from the	,		,.	
		Erhvervs-og Vaekstminister				requirement to maintain an institution-specific countercyclical				
19	Denmark	(Minister of Business and Growth)	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	capital buffer.	31 March 2014	Active	Art. 130(2) CRD	No
		Erhvervs-og Vaekstminister			-					
20	Denmark	(Minister of Business and Growth)	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Setting of CCB rate at 0%.	1 January 2016	Not yet active	Art. 136 CRD	No
1		Erhvervs-og Vaekstminister								
21	Denmark	(Minister of Business and Growth)	2015	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping CCB rate at 0%.	No implementation date set	Not yet active	Art. 136 CRD	No

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		Erhvervs-og Vaekstminister	2044		6 5 4 4		201 2015	L		Reciprocation of SE and
22	Denmark	(Minister of Business and Growth)	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Reciprocation of Swedish and Norwegian CCB rates	30 June 2015	Not yet active	Art. 136 CRD	NO measure
		F	2044		6 17 11	Reciprocation of tighter model requirements by Finanstilsynet	24 14 1 2045			Reciprocation of NO
23	Denmark	Finanstilsynet	2014	Loss-given-default (LGD)	Credit growth and leverage	(Norwegian FSA) for mortgage lending by IRB banks.	31. March 2015	Active	National law	measure
l						Home buyers are generally required to make at least a 5 percent	In process. Implementation date to be			
24	Denmark	Finanstilsynet	2014	Loan-to-value (LTV)	Credit growth and leverage	down payment (own financing) when purchasing a home.	decided.	Not yet active	National law	No
l				Other systemically important						
25	Denmark	Finanstilsynet	2014	institutions (O-SII) buffer	Misaligned incentives	Identification of 5 sub-categories of O-SIIs and 6 individual O-SIIs.	19 June 2014	Active	Art. 131 CRD	No
l						The share of interest only lending by mortgage credit institutions to				
l						private homeowners where the LTV exceeds 75% of the lending limit				
l						shall not exceed 10% of the total mortgsge lending volume to private				
						homeowners. Interest only loans are to be counted regardless of the				
26	Denmark	Finanstilsynet	2014	Other	Credit growth and leverage	placement in the priority order.	1 January 2020	Not yet active	National law	No
						Reciprocation of risk weight floor of 25% for Swedish mortgage loans	:			Reciprocation of SE
27	Denmark	Finanstilsynet	2014	Pillar II	Credit growth and leverage	by IRB banks.	8. September 2014	Active	National law	measure
1		Erhvervs-og Vaekstminister				SRB of between 1% and 3% for O-SIIs depending on the level of				
28	Denmark	(Minister of Business and Growth)	2014	Systemic risk buffer (SRB)	Misaligned incentives	systemic importance of each institution.	1 January 2015	Active	Art. 133 CRD	No
29	Estonia	Eesti Pank	2014	Capital conservation buffer	Credit growth and leverage	Early introduction of capital conservation buffer of 2.5%.	19 May 2014	Active	Art. 160(6) CRD	No
						All credit institutions operating in Estonia are subject to a DSTI limit				
l						of not more than 50% of borrower's net income. Up to 15% of the				
l						amount of new housing loans issued in a quarter are allowed to				
30	Estonia	Eesti Pank	2014	Debt-service-to-income (DSTI)	Credit growth and leverage	breach the limit(s).	1 March 2015	Active	National law	No
				1 ' '		All credit institutions in Estonia are subject to a maturity limit of 30				
1						years for new housing loans. Up to 15% of the amount of new				
31	Estonia	Eesti Pank	2014	Loan maturity	Credit growth and leverage	housing loans issued in a quarter are allowed to breach the limit(s).	1 March 2015	Active	National law	No
				,	0	All credit institutions operating in Estonia are subject to a LTV limit of				
l						85% (90% if guaranteed by KredEx) for new housing loans. Up to 15%				
						of the amount of new housing loans issued in a quarter are allowed				
32	Estonia	Eesti Pank	2014	Loan-to-value (LTV)	Credit growth and leverage	to breach the limit(s).	1 March 2015	Active	National law	No
_	Estonia	Eesti Pank	2014	Systemic risk buffer (SRB)	Credit growth and leverage	SRB of 2%. Applied to all exposures.	1 August 2014	Active	Art. 133 CRD	Reciprocation requested
۳			201.	Types and the control (Street)	growth and reverage	Early introduction of capital conservation buffer of 2.5% (required in			155 6.15	
3/1	Finland	Finanssivalvonta	2014	Capital conservation buffer	Credit growth and leverage	the Act on Credit Institutions (610/2014)).	1 January 2015	Active	Art. 160(6) CRD	No
	Finland	Finanssivalvonta	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Setting of CCB rate at 0%.	16 March 2015	Active	Art. 136 CRD	No
-55	····and		2013	Counter Cyclical Capital Barrel (CCB)	creare grower and reverage	LTV of 90% (95% for first-time house buyers) by law. Cap can be	20 11.01.01.2015	, active	7 c. 130 CND	
36	Finland	Finanssivalvonta	2014	Loan-to-value (LTV)	Credit growth and leverage	tightened by 10 percentage points by Finanssivalvonta.	1 July 2016	Not yet active	National law	No
30	i iiialiu	i manasivarvonta	2014	Loan to-value (LTV)	Credit growth and leverage	digitation by 10 percentage points by i manssivativoilla.	13diy 2010	ivot yet active	Art. 7 Regulation No.	110
1		Autorité de Contrôle		Global systemically important		Indentification of BNP Paribas, Societe Generale, Groupe BPCE and			1222/2014 of 8	
27	France	Prudentiel et de Résolution	2015	1 ' ' '	Credit growth and lover		2014	Activo		No
3/	riance	riduentiel et de Resolution	2015	institutions (G-SII) buffer	Credit growth and leverage	Groupe Credit Agricole as G-SIIs.	2014	Active	October 2014	No
l						DTI (Payment to income) limits going from 109/ to 609/				
1						PTI (Payment-to-income) limits, going from 10% to 60% covering all				
						types of credit and loan operations. The limits are differentiated				
						according to the currency of the loan (HUF, EUR, other currencies)				
l				1		and the net income of the borrower (<=, > HUF 400,000). De minimis			1	
38	Hungary	Magyar Nemzeti Bank	2014	Debt-service-to-income (DSTI)	Credit growth and leverage	exception for very small loans. (32/2014. (IX. 10.) MNB Decree).	1 January 2015	Active	National law	No
						The Foreign currency Funding Adequacy Ratio (FFAR) introduced 2012				
						is the ratio of stable foreign exchange funds divided by the weighted				
1						foreign currency denominated assets outstanding. The regulation				
						was changed on 1 July 2014 in terms of content, required level and				
						institutional scope. The required level was raised from 65% to 75%				
					Maturity mismatch and market	on 1 July 2014 and will change by 5 percentage points semi-annually				
39	Hungary	Magyar Nemzeti Bank	2012	Liquidity ratio	illiquidity	to 100% by 2017. (14/2014 (V.19) MNB Decree).	1 July 2014	Active	National law	No

					T					
						L				
						The short-term liquidity requirement was set up in 2011 to make sure				
						that institutions hold a sufficient liquidity buffer to cover an				
						idiosyncratic or market-wide stress scenario. Credit institutions shall				
						hold liquidity reserves in the following 30-day-horizon that should				
						cover 20% of the retail and corporate deposits (deposit coverage				
						ratio (DCR)) or cover 10% of the balance sheet total (total liabilities)				
						of the institutions (balance sheet coverage ratio (BCR)). Credit				
						institutions must meet at least one of these two minimum levels. The				
						credit institutions had to comply with the minimum requirements of				
						DCR and BCR from 16 January 2012 onwards. Only the legal form of				
						regulation was changed recently as the earlier Government Decree				
					Maturity mismatch and market	was replaced by an MNB Decree (24/2014 (VI.27.). MNB Decree)				
40	Hungary	Magyar Nemzeti Bank	2011	Liquidity ratio	illiquidity		1 July 2014	Active	National law	No
	0. 7			, , , , , , , , , , , , , , , , , , , ,	1, ,	Introduction of a Mortgage Funding Adequacy Ratio (MFAR), which				
						requires a minimum level of HUF denominated mortgage-backed				
					Maturity mismatch and market	liabilities relative to the amount of residential mortgage loans in				
41	Hungary	Magyar Nemzeti Bank	2015	Liquidity ratio	illiquidity	HUF. The minimum ratio is set at 15%.	1 August 2015 (expected)	Planned	National law	No
F:1		gy	20.0		· · · · · · · · · · · · · · · · · · ·	LTV limits for new mortgage loans, going from 35% to 80%. LTV				
1						limits for new vehicle loans, going from 30% to 75%. Limites are				
1						differentiated according to currency of loan (HUF, EUR, other				
12	Hungary	Magyar Nemzeti Bank	2014	Loan-to-value (LTV)	Credit growth and leverage	currencies). (32/2014. (IX. 10.) MNB Decree).	1 January 2015	Active	National law	No
42	Tiuligary	Iviagyai Nemzeri Barik	2014	Loan-to-value (LTV)	Credit growth and leverage	currencies). (32/2014. (iv. 10.) WIND Decree).	1 January 2013	Active	INGLIGITATION	INO
						Proportionate LTI limit: new housing loans with LTI greater than 3.5				
42	Ireland	Central Bank of Ireland	2014	Loan-to-income (LTI)	Credit growth and leverage	should not be more than 20% of aggregate value new housing loans.	9 February 2015	Active	National law	No
43	ITEIATIU	Celitial Balik of Helalid	2014	Loan-to-income (LTI)	Credit growth and leverage	Proportionate LTV limits of: 80% for non-first time buyers (FTBs);	3 February 2013	Active	Ivationariaw	INO
						90% for FTBs of properties up to €220,000; a sliding LTV limit based				
						on property value for FTBs over €220,000. To be exceed by no more				
						than 15% of the value of new lending for primary homes. Buy-to-let (BTL) loans) with LTV greater than 70% should be no more than 10%				
144	Ireland	Central Bank of Ireland	2014	Loan-to-value (LTV)	Credit growth and leverage	of the value of new BTL loans.	9 February 2015	Active	National law	No
44	Irelatiu	Celitral Balik Of Helaliu	2014	Loan-to-value (LTV)	Credit growth and leverage	of the value of flew BTE loans.	9 February 2015	Active	Nationaliaw	NO
15	Ireland	Central Bank of Ireland	2014	Other	Credit growth and leverage	Set of requirements for loan originating alternative investment funds.	Sentember 2014	Active	AIFMD	No
7.5	irciana	Central Bank of Ireland	2014	Other	Credit growth and reverage	Stricter criteria for preferential weighting residential mortgage loans:	September 2014	Active	AITIVID	Compulsory
						the property needs to be owner-occupied and the LTV must not				reciprocation under Art.
16	Ireland	Central Bank of Ireland	2014	Risk weights	Credit growth and leverage	exceed 75%.	1 January 2014	Active	Art. 124 CRR	124(5) CRR
1		Central Bank of ficialia	2014	mon weights	Creare growers and reverage	Checks 7570.	230,000, 2014	, active	Art. 7 Regulation No.	12 1(3) CIIII
				Global systemically important					1222/2014 of 8	
1,7	Italy	Banca d'Ialia	2015	institutions (G-SII) buffer	Credit growth and leverage	Indentification of Unicredit Group as G-SII.	2014	Active	October 2014	No
4/	reary	Finanšu un kapitāla tirgus komisijas	2013	mattations (o-on) burier	Credit growth and leverage	machinication of officient group as g-3ii.	2017	ACTIVE	OCCUDE: 2014	INO
1		(Financial and Capital Market								
19	Latvia	Commission)	2014	Capital conservation buffer	Credit growth and leverage	Early introduction of capital conservation buffer of 2.5%.	28 May 2014	Active	Art. 160(6) CRD	No
40	LUCYIO	Commission	2014	Capital conservation burier	Credit growth and leverage	Larry introduction of capital conservation burief of 2.5%.	20 Willy 2014	ACTIVE	ALC: 100(0) CND	INO
		Einanču un kanitāla tirgus komisijas								
		Finanšu un kapitāla tirgus komisijas (Financial and Capital Market								
140	Latvia	(Financial and Capital Market Commission)	2015	Countercyclical capital buffer (CCB)	Credit growth and leverage	Setting of CCB rate at 0%.	1 February 2016	Not yet active	Art. 136 CRD	No
49	Latvid	Commission)	2015	Countercyclical capital burrer (CCB)	Credit growth and leverage	LTV cap of 90% for residential mortgage lending. The LTV	1 reviually 2016	ivot yet active	AI L. 130 CKD	INU
1						requirement is set in the Law on Consumers Rights' Protection, but				
	1 -4 :-	Labrica Banka	2007	1 t (170)	Condit and the said laws	Latvijas Banka can issue a recommendation on the appropriate LTV	Luku 2007	A -45	Nietie eel le	NI-
50	Latvia	Latvias Banka	2007	Loan-to-value (LTV)	Credit growth and leverage	level.	July 2007	Active	National law	No
	1 -4 :-	Labrica Banka	2014	1 t (170)	Condit and the said laws	LTV cap of 95% for loans supported by a state guarnatee under the	Luku 2014	A -45	Nietie eel le	NI-
51	Latvia	Latvias Banka	2014	Loan-to-value (LTV)	Credit growth and leverage	Law on Assistance in Resolution of Dwelling Issues.	July 2014	Active	National law	No

52 Lithuania	Lietuvos bankas	2011	Loan-to-value (LTV)	Credit growth and leverage	LTV of new housing loans cannot be more than 85%.	1 September, 2011	Active	National law	No
53 Lithuania	Lietuvos bankas	2011	Debt-service-to-income (DSTI)	Credit growth and leverage	DSTI of not more than 40% of borrower's net income.	1 September, 2011	Active	National law	No
55 Ettitualiia	Electavos barikas	2011	Debt service to income (BSTI)	create growth and reverage	2511 of not more than 40% of borrower street meditie.	1 September, 2011	Active	Ivacionariaw	140
54 Lithuania	Lietuvos bankas	2011	Loan maturity	Credit growth and leverage	Maturity of new housing loans should bot be not more than 40 years.	1 September, 2011	Active	National law	No
	Commission de Surveillance du		1						
55 Luxembourg	Secteur Financier	2014	Capital conservation buffer	Credit growth and leverage	Early introduction of capital conservation buffer of 2.5% for all banks	1 January 2014	Active	National law	No
					Institutions using the standardised approach for credit risk need to				
	Commission de Surveillance du				apply a risk weight of 75% to the part of the mortgage loan				
56 Luxembourg	Secteur Financier	2013	Risk weights	Credit growth and leverage	exceeding 80% of the value of the real estate object.	1 July 2013	Active	National law	No
					Institutions using the internal ratings-based approach shall ensure				
					that their regulatory capital adequacy is subject to a stress test which				
					considers the effects of severe, but plausible, recession scenarios.				
					The stress test on the retail exposures secured by residential property				
	Commission de Surveillance du				requires an increase of minimum 50% of the PDs and a LGD of at				
57 Luxembourg	Secteur Financier	2013	Stress test / sensitivity test	Credit growth and leverage	least 20%.	1 July 2013	Active	National law	No
					Part of loan secured by mortgages on residential property to which		Active		Compulsory
					35% risk weight is assigned shall not exceed 70% of the market value		(continuation		reciprocation under Art.
58 Malta	Malta Financial Services Authority	2014	Loan-to-income (LTI)	Credit growth and leverage	of the property in question.	Consultation of EBA underway	existing practice).	Art. 124 CRR.	124(5) CRR
								Art. 7 Regulation No	
			Global systemically important					1222/2014 of 8	
59 Netherlands	De Nederlandsche Bank	2015	institutions (G-SII) buffer	Misaligned incentives	Indentification of ING as G-SII.	2014	Active	October 2014	No
					New mortgage loans are only tax deductible when they are				
60 Netherlands	Rijksoverheid (Dutch government)	2013	Loan amortisation	Credit growth and leverage	amortised within 30 years.	1 January 2013	Active	National law	No
	, , ,				LTV limit for new mortgage loans decreases stepwise 1 percentage	,			
61 Netherlands	Rijksoverheid (Dutch government)	2012	Loan-to-value (LTV)	Credit growth and leverage	point per annum from 106% in 2012 to 100% in 2018.	1 January 2012	Active	National law	No
	injustration (a state garantina)		Other systemically important	5.00.00	O-SII buffer of 2% on ING, Rabobank and ABN Amro. O-SII buffer of				
62 Netherlands	De Nederlandsche Bank	2014	institutions (O-SII) buffer	Misaligned incentives	1% on SNS Bank. Requirement on consolidated basis.	between January 2016 and January 2019.	Active	Art. 131 CRD	No
oz incincilarias	De Nederlandsene Bank	2011	mistrations (o sin/ pairer	Wilding red meetitives	Reciprocation of the Belgian measure of 5 percentage point add-on	between January 2010 and January 2013.	, ictive	71111 151 0115	Reciprocation of BE
63 Netherlands	De Nederlandsche Bank	2014	Risk weights	Credit growth and leverage	to the risk weights of IRB banks taken under Art. 458 CRR.	3 June 2014	Active	Art. 458 CRR	measure
05 Netherlands	De Nederlandsene Bank	2017	Misk weights	create growth and reverage	SRB of 3% applied to 3 largest banks.	1 July 2014. Phasing in of SRB between	Active	Art. 450 Citit	measure
64 Netherlands	De Nederlandsche Bank	2014	Systemic risk buffer (SRB)	Misaligned incentives	Applied to all exposures on a consolidated basis.	January 2016 and January 2019.	Active	Art. 133 CRD	No
04 Netherlands	De Nederlandsene Bank	2017	Systemic risk burier (SNB)	wisalighed incentives	Applica to all exposures on a consolidated basis.	Sandary 2010 and Sandary 2015.	Active	AIL 133 CILD	140
					In the case of consumer loans, when establishing the maximum level				
					of DSTI, the credit institutions have to take into account the foreign				
					currency risk, interest rate risk and income risk. The values for these				
					risk factors are explicitly specified in the regulation: a) for foreign				
					currency risk, the depreciation scenarios of the local currency to be				
					incorporated are: 35.5% for EUR denominated loans, 52.6% for CHF				
					denominated loans and 40.9% for USD denominated loans, b) for				
					interest rate risk: 0.6 percentage points increase in interest rate and				
					c) for income risk: 6% reduction in income. The measure is applied to				
65 Romania	Banca Naţională a României	2011	Debt-service-to-income (DSTI)	Credit growth and leverage	both banks and non-bank financial institutions.	31 October 2011	Active	National law	No
							1		
					Credit institutions must ensure stricter criteria for debt servicing		1		
					capacity in case of FX loans granted to unhedged non-financial firms		1		
					even in cases of a severe depreciation of the local currency or		1		
					increases in interest rates. In establishing the debt servicing capacity		1		
					they should take into account the foreign currency and interest rate		1		
					shocks defined for consumer loans: (a) for foreign currency risk, the		1		
					depreciation scenarios of the local currency to be incorporated are:		1		
					35.5% for EUR denominated loans, 52.6% for CHF denominated		1		
					loans and 40.9% for USD denominated loans and (b) for interest rate		1		
					risk: 0.6 percentage points increase in interest rate. The measure is		1		
66 Romania	Banca Națională a României	2012	Stress test / sensitivity test	Credit growth and leverage	applied to both banks and non-bank financial institutions.	18 December 2012	Active	National law	No
oo Momania	panca wajionala a nomalilei	2012	Suress test / sensitivity test	cicuit growth and leverage	applied to both banks and non-bank financial institutions.	TO DECEMBER 2012	ACTIVE	I Va GOHALIAW	140

Comment Darica Nationals Bondrine 2011 Cosm maturity Credit growth and leverage Credit g				I	T					
Sometime Service Analysis Sometime 2011 Lean metantity Credit growth and leverage In case of housing loans, limits on the LTV ratio were imposed. 85% for local currency denominated basis, 80% to R ki damps agrieded to help degree for the process of the process. 1 of the process of the proces						Consumer loans with a maturity of more than 5 years are not				
In case of housing loans, limits on the LTV ratio were imposed: 85% for local currency demonstrated loans, granted to hedge borrowers, 25% for CUR demonstrated loans granted to suchedge borrowers, and 60% for other PX loans granted to such expenses the part of the						···				
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For local currency, feorminated soms, 30% to PX loans granted to neget becomess, 75% for Qualification of the process. Takes of the description of the process. Takes of the pro						la anno af haveing lange limite on the LTM antic warn improved OFO/				
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unhedged borrowers. In case of consumer loans, maximum ITU's 75%. L'Ulimito for loans agained through the governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective the currency. The measure is a governmental program primine Cast are 95% irrespective to non-hark francial institutions. 3 10ctober 2014 1, 10ctober 2										
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8 Romania Sanca Najionalia a României 2011 Loan-to-value (LTV) Credit growth and leverage applied to both brancal ranks and non-bank financial institutions. 31 October 2011 Active National law No Commencial ranks and non-bank financial ranks and no										
88 Romanie Banca Najională a României 2011 Loan-to-value (LTV) Credit growth and leverage applied to both banks and non-bank financial institutions. 31 October 2011 Active National law No Commencial real estate expources of Sch banks. Credit growth and leverage Cardit growth and leverage Solvation of Capital Conservation buffer. Credit growth and leverage Solvation of Capital Conservation buffer. Credit growth and leverage Solvation of Capital Conservation buffer. Credit growth and leverage Solvation of Capital Conservation buffer. Solvation of Capital Conservation buff										
Bamania Banca Naţională a României 2014 Risk weights Credit growth and leverage Higher risk weights (1,00%) and stricter criteria than in CRR for commercial real estate exposures of 5A banks.										
Bornania Banca Naţională a României 2014 Risk weights Credit growth and leverage Higher risk weights (100%) and stricter criteria than in CRR for commercial real estate exposures of SA banks. Consultation of EBA underway Planned Art. 124 CRR 124	nania E	Banca Naţională a României	2011	Loan-to-value (LTV)	Credit growth and leverage	applied to both banks and non-bank financial institutions.	31 October 2011	Active	National law	
Separation Sep										Compulsory
Narodná Banka Slovenska 2014 Capital conservation buffer Credit growth and leverage Early introduction of capital conservation buffer. Credit growth and leverage Setting of CES rate at 0%. Active Act										reciprocation under Art.
20 Slovakia Márodná Banka Slovenska 2014 Capital conservation buffer Cerelit growth and leverage Early introduction of capital conservation buffer October 2014 onwards: 2.5% Active Art. 150(ig) CRD No	nania E	Banca Naţională a României	2014	Risk weights	Credit growth and leverage	commercial real estate exposures of SA banks.		Planned	Art. 124 CRR	124(5) CRR
72 Slovakia Narodná Banka Slovenska 2014 Countercyclical capital buffer (CCB) Credit growth and leverage Early introduction of countercyclical capital buffer (CCB) Credit growth and leverage Setting of CCB rate at 0°K. 1 November 2014 Active Art. 136 CRO No							I			
12 Slovakia Narodná Banka Slovenska 2014 Countercyclical capital buffer (CCB) Credit growth and leverage Setting of CCB rate at 0%. 1 November 2014 Active Art. 136 CRD No No No No No No No N										
Národná Banka Slovenska 2015 Countercyclical capital buffer (CCB) Credit growth and leverage Keeping the CCB rate at 0%. 2 February 2015 Active Art. 136 CRD No	-					. ,				
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Volume of new loans with LTV between 90%-100% should not exceed given share of total new loans. 76 Slovakia Národná Banka Slovenska 2014 Loan-to-value (LTV) Credit growth and leverage estate collateral. Recommendation: Maintain a prudent approach to loan refinancing. If the loan is topped-up, it should meet all the limits recommended for new loans (LTV limit, limit for customer repayment ability, maximum maturity limit). 1 March 2015 Active National law No Recommendation: Maintain a prudent approach to lending through	/akia N	lárodná Banka Slovenska	2014	Loan maturity	Credit growth and leverage	Maximum maturity for other new loans is 9 (ultimately 8) years.	2016 onwards.	Active	National law	No
Volume of new loans with LTV between 90%-100% should not exceed given share of total new loans. 76 Slovakia Národná Banka Slovenska 2014 Loan-to-value (LTV) Credit growth and leverage estate collateral. Recommendation: Maintain a prudent approach to loan refinancing. If the loan is topped-up, it should meet all the limits recommended for new loans (LTV limit, limit for customer repayment ability, maximum maturity limit). 1 March 2015 Active National law No Recommendation: Maintain a prudent approach to lending through										
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76 Slovakia Národná Banka Slovenska 2014 Loan-to-value (LTV) Credit growth and leverage estate collateral. onwards). Active National law No Recommendation: Maintain a prudent approach to loan refinancing. If the loan is topped-up, it should meet all the limits recommended for new loans (LTV limit, limit, for customer repayment ability, maximum maturity limit). 1 March 2015 Active National law No Recommendation: Maintain a prudent approach to lending through						exceed given share of total new loans.	tightened over time (from 25% unitil 30 June			
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77 Slovakia Národná Banka Slovenska 2014 Other Credit growth and leverage maximum maturity limit). 1 March 2015 Active National law No Recommendation: Maintain a prudent approach to lending through										
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	akia N	lárodná Banka Slovenska	2014	Other	Credit growth and leverage	maximum maturity limit).	1 March 2015	Active	National law	No
78 Slovakia Národná Banka Slovenska 2014 Other Misaligned incentives Intermediaries (mortgage brokers). Gradually, not later than the end of 2015 Active National law No.						Recommendation: Maintain a prudent approach to lending through				
	akia N	lárodná Banka Slovenska	2014	Other	Misaligned incentives	intermediaries (mortgage brokers).	Gradually, not later than the end of 2015.	Active	National law	No
Recommendation: Set and ahere to an internal limit for the indicator						Recommendation: Set and ahere to an internal limit for the indicator				
of customer repayment ability. The limit should be met also in the						of customer repayment ability. The limit should be met also in the				
case of an interest rate increase.						case of an interest rate increase.				
79 Slovakia Národná Banka Slovenska 2014 Stress test / sensitivity test Credit growth and leverage Banks should verify their customers' income. 1 March 2015 Active National law No	/akia N	lárodná Banka Slovenska	2014	Stress test / sensitivity test	Credit growth and leverage	Banks should verify their customers' income.	1 March 2015	Active	National law	No
Recommendation: Banks should perform portfolio stress testing for						Recommendation: Banks should perform portfolio stress testing for				
80 Slovakia Národná Banka Slovenska 2014 Stress test / sensitivity test Credit growth and leverage an increase in interest rates and unemployment. Gradually, no later than end 2015. Active National law No	/akia N	lárodná Banka Slovenska	2014	Stress test / sensitivity test	Credit growth and leverage	an increase in interest rates and unemployment.	Gradually, no later than end 2015.	Active	National law	No

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						Minimum requirement on changes in loans to the non-banking sector				
						in relation to changes in deposits from the non-banking sector (so-				
						callled Gross Loans to Deposits Flows ratio). Ratio has to be at least				
						positve from June 2014 to end March 2015, and at least 40% from				
81	Slovenia	Banka Slovenije	2014	Loan-to-deposit (LTD)	Credit growth and leverage	April 2015 onwards.	1 June 2014	Active	National law	No
						The cap on deposit interest rates measure is implemented as part of				
						the internal capital adequacy assessment process-supervisory risk				
						evaluation process (ICAAP-SREP) process and defines a capital add-				
						on for new deposits by the private non-banking sector where the				
82	Slovenia	Banka Slovenije	2012	Pillar II	Misaligned incentives	deposit interest rate exceeds the ceiling set by the instrument.	March 2012	Active	National law	No
						Shorter transitional period for the introduction of a capital				
83	Sweden	Finansinspektionen	2014	Capital conservation buffer	Credit growth and leverage	conservation buffer of 2.5%.	2 August 2014	Active	Art. 160(6) CRD	No
84	Sweden	Finansinspektionen	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Shorter transitional period for the introduction of the CCB.	2 August 2014	Active	Art. 160(6) CRD	No
		·		1 , ,		Small and medium-sized investment firms are exempted from the				
85	Sweden	Finansinspektionen	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	requirement to maintain an institution-specific CCB.	13 September 2014	Active	Art. 130(2) CRD	No
						·	13 September 2015 (decision to activate			Reciprocation by FI, SE
86	Sweden	Finansinspektionen	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Setting of CCB rate at 1%.	taken on 8 September 2014).	Not yet active	Art. 136 CRD	andUK
		·		, , ,			13 December 2015 (decision to main the			Reciprocation by FI, SE
87	Sweden	Finansinspektionen	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping the CCB rate at 1%.	rate taken on 8 December 2014).	Not yet active	Art. 136 CRD	andUK
							13 December 2015 (decision to main the			Reciprocation by FI, SE
88	Sweden	Finansinspektionen	2015	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping the CCB rate at 1%.	rate taken on 16 March 2015).	Not yet active	Art. 136 CRD	andUK
					Maturity mismatch and market		·			
89	Sweden	Finansinspektionen	2013	Liquidity ratio	illiquidity	LCR>100 % in USD, EUR and total.	1 January 2013	Active	National law	No
		·		· ,		New mortgage loans with LTV > 70% need to be repaid down by a	,			
						minimum of 2% of the original loan each year. New mortgage loans				
						with LTV < 70% need to be paid down by a minimum of 1% annually				
90	Sweden	Finansinspektionen	2014	Loan amortisation	Credit growth and leverage	until the LTV has reached 50%.	1 August 2015 (planned)	Planned	National law	No
91	Sweden	Finansinspektionen	2010	Loan-to-value (LTV)	Credit growth and leverage	LTV of new loans should not be more than 85%.	1 October 2010	Active	National law	No
				·						
						The 4 largest banking groups are subject to a Pillar II capital add-on				
92	Sweden	Finansinspektionen	2014	Pillar II	Misaligned incentives	of 2%.	1 January 2015	Active	Art. 103 CRD	No
						A risk weight floor of 25% (previously 15%) for Swedish mortgage				Reciprocation requested
93	Sweden	Finansinspektionen	2014	Pillar II	Credit growth and leverage	loans by IRB banks.	8 September 2014	Active	Art. 103 CRD	from DK
						Reciprocation of tighter model requirements by Finanstilsynet				Reciprocation of NO
94	Sweden	Finansinspektionen	2014	Pillar II	Credit growth and leverage	(Norwegian FSA) for mortgage lending by IRB banks.	1 August 2014	Active	Art. 103 CRD	measure
								Active		Compulsory
						Continuation of practice since 2007 to apply a risk weight of 100%		(continuation	1	reciprocation under Art.
95	Sweden	Finansinspektionen	2015	Risk weights	Credit growth and leverage	for exposures secured by mortgages on comercial imovable property	. Consultation of EBA underway	existing practice).	Art. 124 CRR.	124(5) CRR
				-		The 4 largest banking groups are subject to an SRB of 3%. Applied to	,	, , , , , , , , , , , , , , , , , , ,		
96	Sweden	Finansinspektionen	2014	Systemic risk buffer (SRB)	Misaligned incentives	all exposures on a consolidated basis.	1 January 2015	Active	Art. 133 CRD	No
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						Exemption of small and medium-sized investment firms from the	1 May 2014 (practical effect from 1 January			
97	United Kingdom	Financial Conduct Authority	2014	Capital conservation buffer	Credit growth and leverage	requirement to maintain a capital conservation buffer.	2016 onwards)	Active	Art. 129(2) CRD	No
						Exemption of small and medium-sized investment firms from the				
						requirement to maintain an institution-specific countercyclical	1 May 2014 (practical effect from 1 January			
98	United Kingdom	Financial Conduct Authority	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	capital buffer.	2016 onwards)	Active	Art. 130(2) CRD	No
99	United Kingdom	Bank of England	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Setting of CCB rate at 0%.	26 June 2014	Active	Art. 136 CRD	No
100	United Kingdom	Bank of England	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping the CCB rate at 0%.	2 October 2014	Active	Art. 136 CRD	No
_		Bank of England	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping the CCB rate at 0%.	16 December 2014	Active	Art. 136 CRD	No
102	United Kingdom	Bank of England	2015	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping the CCB rate at 0%.	26 March 2015	Active	Art. 136 CRD	No
										Reciprocation of NO and
103	United Kingdom	Bank of England	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Reciprocation of CCB rate of 1% by Norway and Sweden.	3 October 2015	Not yet active	Art. 136 CRD	SE measures
									Art. 139(3) CRD and	Reciprocation of
104	United Kingdom	Bank of England	2015	Countercyclical capital buffer (CCB)	Credit growth and leverage	Reciprocation of CCB rate of 0.625% by Hong-Kong.	27 January 2016	Not yet active	Art. 140(3) CRD	measure by Hong-Kong
									Art. 7 Regulation No.	
				Global systemically important		Indentification of HSBC, Barclays, Royal Bank of Scotland and			1222/2014 of 8	
105	United Kingdom	Prudential Regulation Authority	2015	institutions (G-SII) buffer	Credit growth and leverage	Standard Chartered as G-SIIs.	2014	Active	October 2014	No
						Plans to introduce a set of leverage ratio requirements and buffers				
						for PRA-regulated banks, building societies and investment firms.				
						Includes: (i)a minimum leverage ratio requirements, (ii) a				
						supplementary leverage ratio buffer (for systemically important				
106	United Kingdom	Bank of England	2014	Leverage ratio	Credit growth and leverage	firms), and (iii) a countercyclical leverage ratio buffer.	Planned for 2018-2019 onwards.	Planned	National law	No
						Proportionate LTI limit: new residential mortgage loans with LTI				
						greater than 4.5 should not be more than 15% of aggregate value				
						new residential mortgage loans. De minimis exception for lenders				
						with mortgage lending up to GBP 100 million per annum and				
107	United Kingdom	Bank of England	2014	Loan-to-income (LTI)	Credit growth and leverage	extending fewer than 100 mortgages.	1 October 2014	Active	National law	No
						Application of stricter criteria for the eligibility of the 50% risk weight				
						exposures fully and completely secured by mortgages on commercial				
						real estate. The stricter criterion requires firms to determine whether	•			Compulsory
						the annual average loss rates for lending secured by mortgage on				reciprocation under Art.
						comercial real estate in the UK did not exceed 0.5% over a	1 January 2014 for UK exposures and 27			124(5) CRR for UK
108	United Kingdom	Prudential Regulation Authority	2014	Risk weights	Credit growth and leverage	representative period.	April 2015 for non-EEA exposures.	Active	Art. 124 CRR	exposures
						Mortgage lenders need to assess whether borrowers can still afford				
						their mortgage loans if the Bank of England's rate were 3 percentage				
1	United Kingdom	Bank of England	2014	Stress test / sensitivity test	Credit growth and leverage	points higher over a 5 year period than at origination of the loan.	1 June 2014	Active	National law	No

	European Ecor	European Economic Area												
		Finansdepartemendet (Ministry of				Shorter transitional period for the introduction of a capital								
110	Norway	Finance)	2013	Capital conservation buffer	Credit growth and leverage	conservation buffer of 2.5%.	1 July 2013	Active	Art. 160(6) CRD	No				
		Finansdepartemendet (Ministry of								Reciprocation by FI, SE				
111	Norway	Finance)	2013	Countercyclical capital buffer (CCB)	Credit growth and leverage	Setting of the CCB rate at 1%.	1 July 2015	Noy yet active	Art. 136 CRD	and UK				
		Finansdepartemendet (Ministry of								Reciprocation by FI, SE				
112	Norway	Finance)	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping the CCB rate rate at 1%.	1 July 2015	Noy yet active	Art. 136 CRD	and UK				
		Finansdepartemendet (Ministry of								Reciprocation by FI, SE				
113	Norway	Finance)	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping the CCB rate rate at 1%.	1 July 2015	Noy yet active	Art. 136 CRD	and UK				
		Finansdepartemendet (Ministry of								Reciprocation by FI, SE				
114	Norway	Finance)	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping the CCB rate rate at 1%.	1 October 2015	Noy yet active	Art. 136 CRD	and UK				
		Finansdepartemendet (Ministry of								Reciprocation by FI, SE				
115	Norway	Finance)	2014	Countercyclical capital buffer (CCB)	Credit growth and leverage	Keeping the CCB rate rate at 1%.	1 January 2016	Noy yet active	Art. 136 CRD	and UK				
						Supervisory guidelines for prudent residentlial mortgage lending								
116	Norway	Finanstilsynet	2011	Loan-to-value (LTV)	Credit growth and leverage	practices specify that the LTV should not be more than 85%.	1 December 2011	Active	National law	No				
		Finansdepartemendet (Ministry of				Increase minimum EAD weighted average LGDs for retail exposures				Compulsory recirprocity				
117	Norway	Finance)	2013	Loss-given-default (LGD)	Credit growth and leverage	secured by residential real estate in Norway from 10% to 20%.	1 January 2014	Active	Art. 164 CRR	under Art. 164(7) CRR				
						O-SII buffer of 1 % on the two largest banks (DNB ASA and Nordea								
						Bank Norge ASA), plus the credit company Kommunalbanken which is	:							
		Finansdepartemendet (Ministry of		Other systemically important		a state instrumentality lender to the local government sector in								
118	Norway	Finance)	2014	institutions (O-SII) buffer	Misaligned incentives	Norway.	1 July 2015	Noy yet active	Art. 131 CRD	No				
						O-SII buffer of 2 % on the two largest banks (DNB ASA and Nordea								
						Bank Norge ASA), plus the credit company Kommunalbanken which is	;							
		Finansdepartemendet (Ministry of		Other systemically important		a state instrumentality lender to the local government sector in								
119	Norway	Finance)	2014	institutions (O-SII) buffer	Misaligned incentives	Norway.	1 July 2016	Noy yet active	Art. 131 CRD	No				
										Compulsory				
						Higher risk weights (100%) and stricter criteria than in CRR for				reciprocation under Art.				
120	Norway	Finanstilsynet	2014	Risk weights	Credit growth and leverage	commercial real estate exposures of SA banks.	Consultation of EBA underway	Planned	Art. 124 CRR	124(5) CRR				
									Art. 101 CRD and Art.	Reciprocation by DK and				
121	Norway	Finanstilsynet	2014	Risk weights	Credit growth and leverage	Tighter requirements for residential mortgage lending models.	1 January 2015	Active	144 CRR	SE.				
		Finansdepartemendet (Ministry of				SRB of 3% applied to all banks and all exposures (solo and								
122	Norway	Finance)	2013	Systemic risk buffer (SRB)	Exposure concentration	consolidated basis).	1 July 2014	Active	Art. 133 CRD	No				