

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⁾
AT	VTB Bank (Austria) AG	15DYKVGPOCMYBH2DZ583	CON	19.16%	13.06%	11.17%
AT	Promontoria Sacher Holding N.V.	5299004SNO5GECIBWJ18	CON	17.90%	15.10%	
AT	Volksbank Wien AG	529900D4CD6DIB3CI904	CON	15.10%	12.38%	6.45%
AT	Sberbank Europe AG RAIFFEISEN-HOLDING NIEDERÖSTERREICH-WIEN registrierte Genossenschaft mit beschränkter Haftung	529900IZ8TASAYR3A694	CON	18.99%	15.35%	10.36%
AT	Raiffeisenbankengruppe OÖ	529900SXEWPJ1MRRX537	CON	20.38%	14.21%	6.83%
AT	Verbund eGen	529900XSTAE561178282	CON	17.03%	14.62%	8.71%
AT	Raiffeisen Zentralbank Österreich Aktiengesellschaft	EVOYOND2GGP3UHGGE885	CON	14.80%	11.90%	5.50%
AT	Erste Group Bank AG	PQOH26KWDF7CG10L6792	CON	18.50%	13.40%	6.20%
BE	KBC Group N.V.	213800X3Q9LSAKRUWY91	CON	20.60%	16.20%	6.07%
BE	Investeringsmaatschappij Argenta nv ⁴⁾	5493008QOCP58OLEN998				
BE	Argenta Bank- en Verzekeringsgroep nv	5493009ML6YX83YHC820	CON	29.32%	25.15%	4.99%
BE	Banque Degroof Petercam SA	549300NBLHT5Z7ZV1241	CON	17.11%	17.11%	
BE	Belfius Banque S.A.	A5GWLHFH3KM7YV2SFQL84	CON	19.40%	16.60%	5.40%
BE	Dexia NV	D3K6HXMBSB6SK9OXH394	CON	16.80%	16.20%	4.39%
BE	AXA Bank Europe SA	LSGM84136ACA92XC�876	CON	23.50%	21.20%	4.10%
BE	The Bank of New York Mellon S.A.	MMYX0N4ZEZ13Z4XCG897	CON	78.20%	68.10%	6.20%
CY	RCB Bank LTD	253400EBCBBVB9TUHN50	IND	23.10%	20.80%	5.69%
CY	Cooperative Central Bank Ltd	5493007F6CE5P22TJ731	CON	15.42%	15.42%	8.30%
CY	Hellenic Bank Public Company Limited	CXUHEGU3MADZ2CEV7C11	CON	17.24%	13.83%	8.75%
CY	Bank of Cyprus Public Company Ltd	PQ0RAP85KK9Z75ONZW93	CON	14.60%	14.50%	11.95%
DE	Landeskreditbank Baden- Württemberg- Förderbank	OSK1ILSPWNVBNQWU0W18	IND	20.29%	18.00%	4.37%
DE	DekaBank Deutsche Girozentrale	0W2PZJM8XOY22M4GG883	CON	22.50%	17.70%	5.20%
DE	Erwerbsgesellschaft der S- Finanzgruppe mbH & Co. KG	391200EEGLNXBBCVKC73	CON	17.40%	14.80%	4.81%
DE	NRW.Bank	52990002O5KK6XOGJ020	CON	45.78%	42.05%	11.63%
DE	Deutsche Apotheker- und Ärztebank EG	5299007S3UH5RKUUYDA52	IND	26.07%	22.64%	5.29%
DE	Münchener Hypothekenbank eG	529900GM944JT8YIRL63	IND	24.53%	22.85%	3.35%
DE	DZ BANK AG Deutsche Zentral- Genossenschaftsbank	529900HNOAA1KXQJUQ27	CON	18.60%	14.50%	4.37%
DE	HASPA Finanzholding	529900JZTYE3W7WQH904	CON	15.72%	15.15%	8.60%
DE	HSH Beteiligungs Management GmbH ⁴⁾	529900OQ416JMY9LQO42				
DE	HSH Nordbank	TUKDD90GPC79G1KOE162	CON	24.20%	13.90%	6.90%
DE	Volkswagen Financial Services AG	529900USFSZYPS075O24	CON	12.60%	11.70%	10.80%
DE	State Street Europe Holdings					
DE	Germany S.à.r.l. & Co. KG ⁶⁾	529900V3O1M5IHMOSF46	CON	39.71%	39.71%	5.00%
DE	Landwirtschaftliche Rentenbank	529900Z3J0N6S0F7CT25	CON	25.72%	23.17%	3.99%
DE	DEUTSCHE BANK					
DE	AKTIENGESELLSCHAFT	7LTWFZYICNSX8D621K86	CON	17.40%	13.40%	4.10%
DE	COMMERZBANK Aktiengesellschaft	851WYGNLUQLFZBSYGB56	CON	16.90%	13.90%	5.40%
DE	Landesbank Baden-Württemberg	B81CK4ESI35472RHJ606	CON	21.70%	15.50%	5.00%
DE	Landesbank Hessen-Thüringen					
DE	Girozentrale	DIZES5CFO5K3I5R58746	CON	20.50%	14.30%	4.74%
DE	Norddeutsche Landesbank - Girozentrale-	DSNHHQ2B9X5N6OUJ1236	CON	16.30%	11.30%	3.68%
DE	Deutsche Pfandbriefbank AG	DZZ47B9A5ZJ6LT6VV95	CON	23.70%	19.50%	4.60%
DE	Aareal Bank AG	EZKODONU5TYHW4PP1R34	CON	27.47%	16.17%	6.40%
DE	SEB AG	P0T131ELWMYGYC1G4O52	IND	24.61%	24.42%	8.22%
DE	Bayerische Landesbank	VDYMYTQGZZ6DU0912C88	CON	17.00%	14.70%	4.20%
EE	AS SEB Pank	549300ND1MQ8SNNYMJ22	CON	39.00%	39.00%	15.20%
EE	Swedbank AS	549300PHQZ4HL15HH975	CON	38.30%	38.30%	14.10%
ES	Banco Santander, S.A.	5493006QMFDDMYWIAM13	CON	14.68%	12.53%	5.40%
ES	Unicaja Banco, S.A.	5493007SJLLCTM6JGM37	CON	14.17%	13.80%	6.13%
ES	Ibercaja Banco, S.A.	549300OLBL49CW8CT155	CON	14.23%	12.00%	5.37%
ES	Banco Mare Nostrum, S.A.	549300PY124PITBSWN73	CON	12.30%	11.20%	5.08%
ES	BFA Tenedora de Acciones, S.A.	549300TJUHHEE8YXKI59	CON	15.57%	14.70%	5.95%
ES	Kutxabank, S.A.	549300U4LIZV0REEQQ46	CON	15.20%	15.20%	8.10%
ES	Liberbank, S.A.	635400XT3V7WHLSFFY25	CON	12.29%	12.14%	6.03%
ES	Banco Popular Español, S.A.	80H66LPTVDLMOP28XF25	CON	13.13%	12.14%	5.31%
ES	Banco de Crédito Social					
ES	Cooperativo, S.A.	95980020140005881190	CON	12.96%	11.36%	6.52%
ES	Abanca Holding Financiero, S.A.	9598003BPOLPHPDWV834	CON	14.29%	13.98%	7.53%
ES	Criteria Caixa, S.A.	959800DQUAMVOK08004	CON	14.50%	13.00%	6.40%
ES	Banco Bilbao Vizcaya Argentaria, S.A.	K8MS7FD7N5Z2WQ51AZ71	CON	15.10%	12.20%	6.70%
ES	Banco de Sabadell, S.A.	SI5RG2M0WQQLZCCKRM20	CON	13.74%	11.94%	4.73%
ES	Bankinter, S.A.	VWMYAEQSTOPNVOSUGU82	CON	12.59%	11.77%	5.37%

FI	Danske Bank Plc	3BAUHUB4IZR54J3EPO08	CON	20.00%	19.20%	7.80%
FI	Kuntarahoitus Oyj	529900HEKOENJHPNN480	CON	66.89%	46.20%	3.54%
FI	OP Osuuskunta	7437003B5WFB0IEFY14	CON	23.10%	20.10%	7.40%
FI	Nordea Pankki Suomi Oyj	CXW2O4H2U3MBVXMY1773	CON	26.30%	24.80%	4.90%
FR	SFIL S.A.	549300HFEHJQXGE4ZE63	CON	25.01%	24.22%	1.82%
FR	RCI Banque SA	96950001WI712W7PQG45	CON	15.77%	15.74%	8.63%
FR	Confédération Nationale du Crédit Mutuel	9695000CG7B84NLR5984	CON	18.90%	15.70%	6.40%
FR	La Banque Postale	96950066U5XAAIRCPA78	CON	19.40%	13.70%	4.60%
FR	Agence Française de Développement	9695008K5N8MKIT4XJ91	CON	16.82%		13.81%
FR	Bpifrance S.A. (Banque Publique d'Investissement)	969500FYSB4IT3QWYB65	CON	31.03%	30.62%	23.13%
FR	C.R.H. – Caisse de Refinancement de l'Habitat	969500TVVZM86W7W5I94	IND	12.40%	12.40%	1.42%
FR	HSBC France	F0HUI1NY1AZMJMD8LP67	CON	13.20%	13.20%	4.00%
FR	Groupe BPCE	FR9695005MSX1OYEMGDF	CON	18.50%	14.10%	4.94%
FR	Groupe GCA	FR969500TJ5KRTCJQWXH	CON	19.32%	14.39%	5.70%
FR	Société générale S.A.	O2RNE8IBXP4R0TD8PU41	CON	18.20%	11.80%	4.30%
FR	BNP Paribas	R0MUWSFPU8MPRO8K5P83	CON	14.50%	11.60%	4.40%
GR	Alpha Bank, S.A.	5299009N55YRQC69CN08	CON	17.10%	17.10%	13.10%
GR	National Bank of Greece, S.A.	5UMCZOEYKCVFAW8ZLO05	CON	16.30%	16.30%	8.99%
GR	Eurobank Ergasias, S.A.	JEUVK5RWVJEN8W0C9M24	CON	17.90%	17.60%	9.90%
GR	Piraeus Bank, S.A.	M6AD1Y1KW32H8THQ6F76	CON	17.00%	17.00%	11.10%
IE	Allied Irish Banks, Public Limited Company	3U8WV1YX2VMUHH7Z1Q21	CON	21.70%	19.00%	11.00%
IE	Permanent tsb Group Holdings plc	635400DTNHVYGZODKQ93	CON	18.90%	17.20%	7.80%
IE	Ulster Bank Ireland Designated Activity Company	635400KQIMALJ4XLAD78	IND	32.70%	29.80%	19.60%
IE	The Governor and Company of the Bank of Ireland	Q2GQA2KF6XJ24W42G291	CON	18.50%	14.20%	7.30%
IT	Intesa Sanpaolo S.p.A.	2W8N8UU78PMDQKZENC08	CON	17.00%	12.70%	6.30%
IT	Banco Popolare – Società Cooperativa	5493006P8PDBI8LC0O96	CON	16.17%	12.97%	4.23%
IT	UniCredit S.p.A.	549300TRUWO2CD2G5692	CON	11.66%	8.15%	3.61%
IT	Veneto Banca S.p.A.	549300W9STRUCJ2DLU64	CON	8.27%	6.39%	4.16%
IT	Unione di Banche Italiane Società per Azioni	81560097964CBDAED282	CON	14.10%	11.48%	5.75%
IT	BANCA POPOLARE DI MILANO – Società Cooperativa a responsabilità Limitata	8156009BC82130E7FC43	CON	13.38%	11.48%	7.53%
IT	Credito Emiliano Holding S.p.A.	815600AD83B2B6317788	CON	14.44%	13.15%	5.18%
IT	Banca Carige S.p.A. – Cassa di Risparmio di Genova e Imperia	F1T87K3OQ2OV1UORLH26	CON	13.85%	11.41%	7.50%
IT	Banca Popolare di Sondrio, Società Cooperativa per Azioni	J48C8PCSJVUBR8KCW529	CON	13.58%	11.09%	6.21%
IT	BANCA MONTE DEI PASCHI DI SIENA S.P.A.	J4CP7MHCXR8DAQMKIL78	CON	10.40%	8.17%	3.17%
IT	BPER Banca S.p.A.	N747OI7JINV7RUUH6190	CON	15.21%	13.80%	6.70%
IT	ICCREA Banca S.p.A. – Istituto Centrale del Credito Cooperativo	NNVPP80YIZGEY2314M97	CON	13.18%	12.04%	3.17%
IT	Mediobanca – Banca di Credito Finanziario S.p.A. ⁶⁾	PSNL19R2RXX5U3QWHI44	CON	15.27%	12.08%	9.95%
IT	BANCA POPOLARE DI VICENZA SPA IN LIQUIDAZIONE COATTA AMMINISTRATIVA	V3AFM0G2D3A6E0QWDG59	CON	8.88%	7.47%	
LT	AB DNB bankas	213800ZY8OD37RGIAE67	CON	17.88%	17.88%	10.11%
LT	„Swedbank“, AB	549300GH3DFCXVNBHE59	CON	22.13%	22.13%	7.33%
LT	AB SEB bankas	549300SBPFE9JX7N8J82	CON	19.50%	19.30%	8.00%
LU	Precision Capital S.A. ⁴⁾	549300AUUQG072ATL746				
LU	Banque Internationale à Luxembourg S.A.	9CZ7TVMR36CYD5TZBS50	CON	18.04%	12.98%	3.78%
LU	KBL European Private Bankers S.A.	KHCL65TP05J1HUW2D560	CON	17.14%	17.11%	5.46%
LU	RBC Investor Services Bank S.A. ⁸⁾	549300IVXKQH6O7PY61	CON	25.41%	25.41%	
LU	Banque et Caisse d'Epargne de l'Etat, Luxembourg	R7CQUF1DQM73HUTV1078	IND	18.30%	17.70%	5.83%
LU	J.P. Morgan Bank Luxembourg S.A.	7W1GMC6J4KGLBBUSYP52	IND	54.90%	54.90%	8.69%
LV	Swedbank AS	549300FXBIWWGK7T0Y98	CON	23.25%	23.25%	10.59%
LV	ABLV Bank, AS	549300IHJ7SCANBWN17	CON	18.81%	12.31%	5.80%
LV	AS SEB Banka	549300YW95G1VBBGGV07	CON	19.90%	19.90%	9.60%
MT	MeDirect Group Limited ³⁾	213800TC9PZRBHJW403	CON	15.60%	12.80%	7.88%
MT	Bank of Valletta plc ¹⁾	529900RWC8ZYO66JF16	CON	16.84%	12.82%	5.34%
MT	HSBC Bank Malta p.l.c.	549300X34UUBDEUL1Z91	CON	14.20%	13.20%	6.00%
NL	Bank Nederlandse Gemeenten N.V.	529900GGYMNGRQTDOO93	CON	31.90%	26.00%	3.00%
NL	ING Groep N.V.	549300NYKK9MWM7GGW15	CON	19.33%	14.15%	4.70%
NL	ABN AMRO Group N.V.	724500DWE10NNL1AXZ52	CON	24.60%	17.10%	3.90%
NL	SNS Holding B.V.	724500VLXQUMMD5BJB61	CON	33.80%	29.20%	5.20%
NL	Coöperatieve Rabobank U.A.	DG3RU1DBUFHT4ZF9WN62	CON	25.00%	14.00%	5.50%
NL	Nederlandse Waterschapsbank N.V.	JLP5FSPH9WPSHY3NIM24	IND	61.20%	50.50%	2.20%
PT	Banco BPI, SA	3DM5DPGI3W6OU6GJ4N92	CON	11.40%	11.40%	7.60%

PT	Novo Banco, SA	5493009W2E2YDCXY6S81	CON	12.00%	12.00%	8.10%
PT	Banco Comercial Português, SA	JU1U6S0DG9YLT7N8ZV32	CON	13.40%	12.40%	6.50%
PT	Caixa Geral de Depósitos, SA	TO822O0VT80V06K0FH57	CON	8.07%	7.01%	4.02%
SI	Biser Topco S.à.r.l.	222100ZXZ9BRGDMKXL75	CON	14.75%	14.75%	7.42%
SI	Nova Kreditna Banka Maribor d.d.	549300J0GSZ83GTKBZ89	CON	23.98%	23.98%	11.99%
SI	Nova Ljubljanska Banka d.d.					
SI	Ljubljana	5493001BABFV7P27OW30	CON	17.00%	17.00%	9.68%
SI	Abanka d.d.	549300271OUEJT4RYD30	CON	26.51%	26.51%	12.33%
SK	Tatra banka, a.s.	3157002JBFAI478MD587	CON	19.72%	15.26%	6.62%
SK	Všeobecná úverová banka, a.s.	549300JB1P61FUTPEZ75	CON	17.18%	14.73%	8.01%
SK	Slovenská sporiteľňa, a.s.	549300S2T3FWVVXWJI89	IND	21.40%	17.60%	7.77%

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.

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.