

Notification template for Article 131 of the Capital Requirements Directive (CRD) – Other Systemically Important Institutions (O-SIIs)

Template for notifying the European Central Bank (ECB) and the European Systemic Risk Board (ESRB) of the setting or resetting of an O-SII buffer under Article 131(7) CRD and of the identity of O-SIIs under Article 131(12) CRD

Please send/upload this template to:

- macropru.notifications@ecb.europa.eu when notifying the ECB (under Article 5 of the Single Supervisory Mechanism (SSM) Regulation¹);
- notifications@esrb.europa.eu when notifying the ESRB.

The ESRB will forward this notification to the European Commission, to the European Banking Authority (EBA) and to the competent and designated authorities of the Member States concerned without delay and will publicly disclose the names of the O-SIIs on its website. This notification will be made public by the ESRB once the relevant authorities have adopted and published the notified macroprudential measure².

E-mailing/uploading this template to the above addresses constitutes official notification; no further official letter is required. To facilitate the work of the notified authorities, please send the notification template in a format that allows the information to be read electronically.

1. Notifying national authority			
1.1 Name of the notifying authority	National Bank of Belgium		
1.2 Country of the notifying authority	Belgium		
2. Description of the measure			
2.1a Institution or group of institutions concerned	Name of institution	LEI	Consolidation level
	BNP Paribas Fortis SA/NV	KGCEPHLVVKVRZY01T6 47	Sub-conso, individual
	KBC Groep KBC Bank NV	213800X3Q9LSAKRUWY 91 6B2PBRV1FCJDMR45RZ 53	Conso, individual
	ING België NV	JLS56RAMYQZECFUF2G 44	Sub-conso, individual

¹ Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

² On request by the notifying authority, it may be agreed with the Head of the ESRB Secretariat that this notification, or a part thereof, should not be published for reasons of confidentiality or financial stability.

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4.1 Scores of institutions or group of institutions concerned, as per EBA guidelines on the assessment of O-SIIs (Article 131.3 CRD)	<table border="1"> <thead> <tr> <th>Name of institution</th> <th>Size</th> <th>Substitutability</th> <th>Complexity</th> <th>Interconnectedness</th> <th>Overall Score</th> </tr> </thead> <tbody> <tr> <td>BNP Paribas Fortis SA/NV</td> <td>2936</td> <td>2061</td> <td>3284</td> <td>2404</td> <td>2671</td> </tr> <tr> <td>KBC Groep KBC Bank NV</td> <td>2475</td> <td>2147</td> <td>3063</td> <td>1972</td> <td>2414</td> </tr> <tr> <td>ING België NV</td> <td>1396</td> <td>1772</td> <td>1186</td> <td>1288</td> <td>1410</td> </tr> <tr> <td>Belfius Banque SA/NV</td> <td>1472</td> <td>912</td> <td>1006</td> <td>2058</td> <td>1361</td> </tr> <tr> <td>Euroclear SA/NV Euroclear Bank SA/NV</td> <td>224</td> <td>1974</td> <td>324</td> <td>634</td> <td>789</td> </tr> <tr> <td>The Bank of New York Mellon SA/NV</td> <td>342</td> <td>0</td> <td>676</td> <td>839</td> <td>464</td> </tr> <tr> <td>Investeringsmaatschappij Argenta Argenta Bank- en Verzekeringsgroep NV/SA Argenta Spaarbank SA/NV</td> <td>400</td> <td>415</td> <td>242</td> <td>262</td> <td>330</td> </tr> <tr> <td>Axa Bank Belgium SA</td> <td>262</td> <td>248</td> <td>64</td> <td>305</td> <td>220</td> </tr> </tbody> </table>	Name of institution	Size	Substitutability	Complexity	Interconnectedness	Overall Score	BNP Paribas Fortis SA/NV	2936	2061	3284	2404	2671	KBC Groep KBC Bank NV	2475	2147	3063	1972	2414	ING België NV	1396	1772	1186	1288	1410	Belfius Banque SA/NV	1472	912	1006	2058	1361	Euroclear SA/NV Euroclear Bank SA/NV	224	1974	324	634	789	The Bank of New York Mellon SA/NV	342	0	676	839	464	Investeringsmaatschappij Argenta Argenta Bank- en Verzekeringsgroep NV/SA Argenta Spaarbank SA/NV	400	415	242	262	330	Axa Bank Belgium SA	262	248	64	305	220
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4.2 Methodology and indicators used for designation of the O-SII (Article 131.3)	<ul style="list-style-type: none"> a. O-SII identification followed the EBA guidelines EBA/GL/2014/10 on the assessment of O-SIIs; b. Banks with O-SII score above a threshold score of 350 basis points are automatically designated as O-SIIs; c. All Belgian banks reporting in FINREP have been included in the identification process; d. The names and scores of all relevant entities not excluded from the identification process are sent in a separate Excel file; e. No non-bank institutions have been included in the calculations. 																																																						
4.3 Supervisory judgement	<p>Investeringsmaatschappij Argenta Argenta Bank- en Verzekeringsgroep NV/SA Argenta Spaarbank SA/NV</p> <p>Axa Bank Belgium SA</p> <ul style="list-style-type: none"> a. The optional indicators used are private sector deposits from depositors in Belgium and private sector loans to recipients in Belgium; b. The optional indicators with domestic scope are more appropriate for determination of domestic systemic importance; c. The banks designated as O-SIIs on the basis of the optional indicators are deemed to have important market shares in the Belgian deposit and/or lending market. The scores are sent in a separate Excel file. 																																																						

<p>4.4 Calibrating the O-SII buffer</p>	<p>The EBA scores provide a case for assigning the identified O-SIIs to two buckets. Several criteria were accounted for in the O-SII buffer calibration, among others:</p> <ul style="list-style-type: none"> - The institution's systemic importance as measured by its size and O-SII score. - Historical losses in the Belgian banking sector. - Stress test results. - Level playing field and single market considerations (with respect to O-SII buffer levels and total capital requirements for O-SIIs in other EU jurisdictions).
<p>4.5 Effectiveness and proportionality of measure</p>	<p>Domestic systemically important banks (D-SIBs) are banks whose failure would have an impact on the domestic financial system or real economy. The rationale for imposing capital buffers on systemically important banks (SIBs) is at least twofold. First, capital buffers reduce the probability of failure of SIBs, which may be desirable given the high economic and social cost of their failure. Second, capital buffers require SIBs to internalize externalities they impose on the financial system, and the buffers may provide incentives for SIBs to reduce their systemic importance.</p> <p>The Belgian banking sector is large (almost 260% of GDP) and highly concentrated, with the four largest banks representing more than 80% of total assets and the eight identified O-SIIs over 90%.</p> <p>With sizes ranging from about 5% to over 70% of Belgian GDP as well as their importance in terms of</p> <ul style="list-style-type: none"> - credit provision and deposit taking for the Belgian economy - global custodian services (The Bank of New York Mellon) and activities as an International Central Securities Depository (Euroclear) <p>the identified O-SIIs are banks of domestic systemic importance.</p> <p>The O-SII buffers applicable to Belgian banks were calibrated accounting for the banks' systemic importance. Banks with a higher O-SII score need to hold a higher O-SII buffer. To this end, Belgian O-SIIs were allocated to two buckets, to which a unique O-SII buffer will apply.</p> <p>Furthermore, the calibration of the O-SII buffers levels explicitly accounted for level playing field and internal market considerations.</p> <p>Given the above considerations, the imposed level of the O-SII buffer is expected to be both effective and proportionate.</p>
<p>5. Sufficiency, consistency and non-overlap of the policy response</p>	
<p>5.1 Sufficiency of the policy response</p>	<p>The O-SII buffers applicable to Belgian banks were calibrated accounting for the banks' systemic importance. Banks with a higher O-SII score need to hold a higher O-SII buffer.</p> <p>Furthermore, the calibration of the O-SII buffers levels took into consideration historical losses in the Belgian banking sector and explicitly accounted for level playing field and internal market considerations.</p>
<p>5.2 Consistency of application of the policy response</p>	<p>The O-SII buffers applicable to Belgian banks were calibrated accounting for the banks' systemic importance. Banks with a higher O-SII score need to hold a higher O-SII buffer.</p> <p>Furthermore, the calibration of the O-SII buffers levels explicitly accounted for level playing field and internal market considerations.</p>

<p>5.3 Non-overlap of the policy response</p>	<p>No other policy instruments are used to address the <u>same</u> systemic risk.</p>
<p>6. Cross-border and cross-sector impact of the measure</p>	
<p>6.1 Assessment of cross-border effects and the likely impact on the Internal Market (Recommendation ESRB/2015/2³)</p>	<p><u>Spillover channels operating via risk adjustment/regulatory arbitrage:</u> There is no evidence that Belgian O-SIIs restricted activities in order to reduce their systemic importance. This may be explained by the fact that the reduction in activities needed for the large Belgian O-SIIs in order to bring their O-SII scores down to a level that would put them in a lower bucket with a lower buffer is very large. Furthermore, possible shifts of activities also have beneficial effects if they are the result of SIBs internalizing externalities they impose on the financial system and reducing their systemic importance.</p> <p><u>Cross-border effects and overall impact on the Single Market of implementation of the measure:</u> As the O-SII buffer is applied to the Belgian systemically relevant institutions at the consolidated level, there may be an impact on individuals or companies outside Belgium through exposures of subsidiaries and branches of Belgian banks in other jurisdictions. However, no major cross-border impact has been observed. There are several potential reasons for this limited impact:</p> <ul style="list-style-type: none"> - First, for most banks, FINREP data show that exposures in Member States other than Belgium (both in terms of total assets and loans and advances to non-financial corporations and households) generally amount to only a small fraction of these Member States' GDP. - Second, to the extent that EU parent companies and/or important subsidiaries in other Member States are subject to local G/O-SII buffer requirements, the Belgian O-SII buffer does not increase capital requirements for these exposures in these Member States. - Third, the capital levels of the banking groups were already well above the phased-in levels before the buffer implementation. Banks were therefore able to continue developing activities to support the real economy both in Belgium and the rest of the EU. <p>We have also not witnessed an increase in the share of assets of foreign banks in the Belgian banking sector. The lack of inward and outward spillovers means that there is no overall impact on the Single Market.</p>

³ Recommendation of the European Systemic Risk Board of 15 December 2015 on the assessment of cross-border effects of and voluntary reciprocity for macroprudential policy measures (ESRB/2015/3) (OJ C 97, 12.3.2016, p. 9).

	<p>The NBB will closely monitor any of these potential cross-border effects. However, as buffer levels have not changed, we do not expect cross-border effects to occur.</p> <p>Finally, it should be noted that the higher capital requirements following the implementation of the O-SII buffer structurally increase the resilience of Belgian systemically important banks. This positively affects the stability of the financial system and the real economy in Belgium, and with that, the internal market.</p>																																				
<p>6.2 Assessment of leakages and regulatory arbitrage within the notifying Member State</p>	<p>No major leakages have been observed. There is a number of potential reasons for why the scope for leakages is limited:</p> <ul style="list-style-type: none"> - First, the O-SII buffer is applied to the Belgian systemically relevant institutions at the (sub-)consolidated level, which avoids (geographical) shifts of activities within groups. Universal banks may shift activities from the bank to the insurance part of the group, but no such effects have been observed. - Second, Belgian O-SIIs may restrict activities in order to reduce their systemic importance, which may entail a shift to activities to other bank or non-bank entities. There is no evidence that such effects have occurred, which may be explained by the fact that the reduction in activities needed for the large Belgian O-SIIs in order to bring their O-SII scores down to a level that would put them in a lower bucket with a lower buffer is very large. Furthermore, possible shifts of activities also have beneficial effects if they are the result of SIBs internalizing externalities they impose on the financial system and reducing their systemic importance. - Third, the capital levels of the banking groups were already well above the phased-in levels before the buffer implementation, which reduces incentives for regulatory arbitrage. <p>The NBB will closely monitor any of these potential leakages. However, as buffer levels have not changed, we do not expect leakages to occur.</p>																																				
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<p>7.2 Combinations with systemic risk buffers (SyRBs) (Article 131.15 CRD)</p>	<p>Not applicable</p> <table border="1" data-bbox="571 1541 1422 1908"> <thead> <tr> <th data-bbox="571 1541 890 1574">Name of institution</th> <th data-bbox="890 1541 1098 1574">SyRB rate</th> <th data-bbox="1098 1541 1249 1619">SyRB application level</th> <th data-bbox="1249 1541 1422 1619">Sum of G-SII/O-SII and SyRB rates</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 1619 890 1653"></td> <td data-bbox="890 1619 1098 1653" style="text-align: center;">%</td> <td data-bbox="1098 1619 1249 1653"></td> <td data-bbox="1249 1619 1422 1653" style="text-align: center;">%</td> </tr> <tr> <td data-bbox="571 1653 890 1686"></td> <td data-bbox="890 1653 1098 1686" style="text-align: center;">%</td> <td data-bbox="1098 1653 1249 1686"></td> <td data-bbox="1249 1653 1422 1686" style="text-align: center;">%</td> </tr> <tr> <td data-bbox="571 1686 890 1720"></td> <td data-bbox="890 1686 1098 1720" style="text-align: center;">%</td> <td data-bbox="1098 1686 1249 1720"></td> <td data-bbox="1249 1686 1422 1720" style="text-align: center;">%</td> </tr> <tr> <td data-bbox="571 1720 890 1753"></td> <td data-bbox="890 1720 1098 1753" style="text-align: center;">%</td> <td data-bbox="1098 1720 1249 1753"></td> <td data-bbox="1249 1720 1422 1753" style="text-align: center;">%</td> </tr> <tr> <td data-bbox="571 1753 890 1787"></td> <td data-bbox="890 1753 1098 1787" style="text-align: center;">%</td> <td data-bbox="1098 1753 1249 1787"></td> <td data-bbox="1249 1753 1422 1787" style="text-align: center;">%</td> </tr> <tr> <td data-bbox="571 1787 890 1821"></td> <td data-bbox="890 1787 1098 1821" style="text-align: center;">%</td> <td data-bbox="1098 1787 1249 1821"></td> <td data-bbox="1249 1787 1422 1821" style="text-align: center;">%</td> </tr> <tr> <td data-bbox="571 1821 890 1854"></td> <td data-bbox="890 1821 1098 1854" style="text-align: center;">%</td> <td data-bbox="1098 1821 1249 1854"></td> <td data-bbox="1249 1821 1422 1854" style="text-align: center;">%</td> </tr> <tr> <td data-bbox="571 1854 890 1888"></td> <td data-bbox="890 1854 1098 1888" style="text-align: center;">%</td> <td data-bbox="1098 1854 1249 1888"></td> <td data-bbox="1249 1854 1422 1888" style="text-align: center;">%</td> </tr> </tbody> </table>	Name of institution	SyRB rate	SyRB application level	Sum of G-SII/O-SII and SyRB rates		%		%		%		%		%		%		%		%		%		%		%		%		%		%		%		%
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7.3 O-SII requirement for a subsidiary (Article 131.8 CRD)	The cap for the subsidiary does not prevent the implementation of a higher O-SII buffer based on the domestic buffer setting methodology.		
	Name of O-SII subsidiary	Name of the EU parent of the O-SII subsidiary	Buffer applicable to O-SII EU parent
	BNP Paribas Fortis SA/NV	BNP Paribas SA	1.50%
	ING België NV	ING Groep N.V.	2.50%
8. Miscellaneous			
8.1 Contact person(s)/mailbox at notifying authority	Janet Mitchell +32 2 221 34 59 janet.mitchell@nbb.be		
8.2 Any other relevant information	Not applicable		
8.3 Date of the notification	Please provide the date on which this notification was uploaded/sent. 29/10/2021		