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ANNEX 1

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to the

Commission Delegated Regulation (EU)

**supplementing Regulation (EU) 806/2014 of the European Parliament and the Council
on the criteria relating to the calculation of ex-ante contributions, and on the
circumstances and conditions under which the payment of extraordinary ex-post
contributions may be partially or entirely deferred**

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Macroeconomic indicators to identify the phase of the business cycle

GDP Growth Forecast and Economic Sentiment Indicator from the European Commission.

GDP Growth from ECB's Macroeconomic Projections for the Euro Area.

Indicators to identify the financial position of the contributing institutions

- (1) Private Sector Credit Flow over GDP and Change in Total Financial Sector Liabilities from the European Commission's Scoreboard on Macroeconomic Imbalances.
- (2) Composite Indicator of Systemic Stress and Probability of a simultaneous default by two or more large and complex banking groups of the participating Member States from the ESRB's Risk Dashboard.
- (3) Changes in credit standards for loans to households (for house purchase) and changes in credit standards for loans to non-financial corporations from the ESRB's Risk Dashboard.
- (4) Indicators on the profitability of large banking groups of the participating Member States contained in the European Banking Authority Risk Dashboard, such as Return on Equity and Net interest income to total operating income.
- (5) Indicators on the solvency of large banking groups of the participating Member States contained in the European Banking Authority Risk Dashboard, such as Tier 1 capital to total assets excluding intangible assets and Impaired loans and past due loans to total loans.