

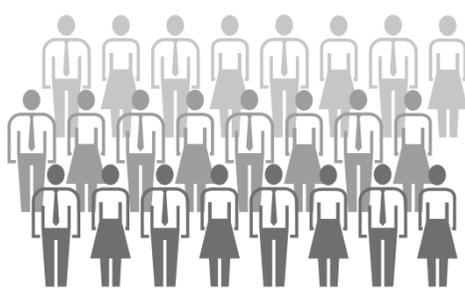
European banks reposition for a long-term environment of low growth



About the European Banking Barometer



12 European markets



250 senior bankers



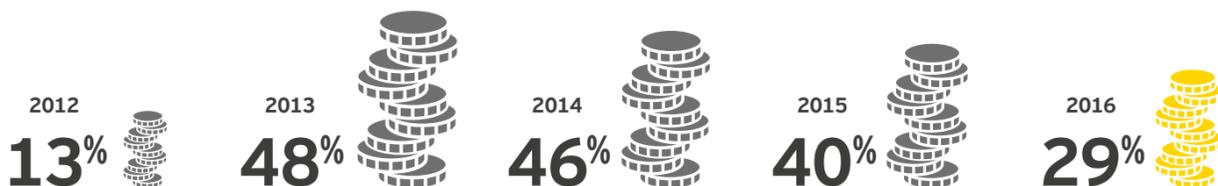
representing 50% of banking assets

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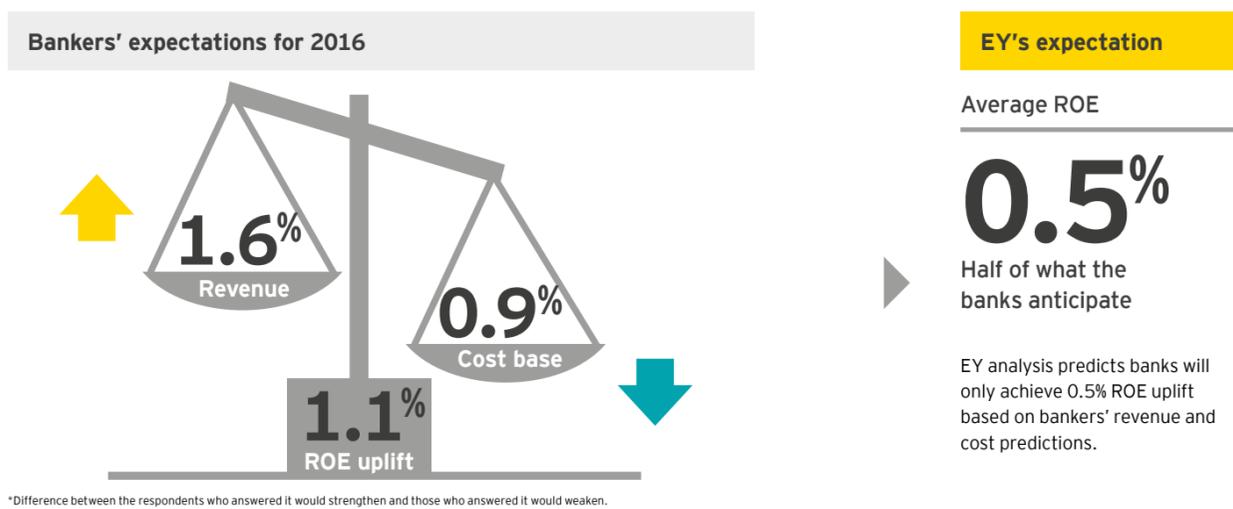
Overall optimism of senior banking executives slips to its lowest since 2012 ...

How do you expect your bank's overall financial performance to change over the next 12 months?

*Net increase



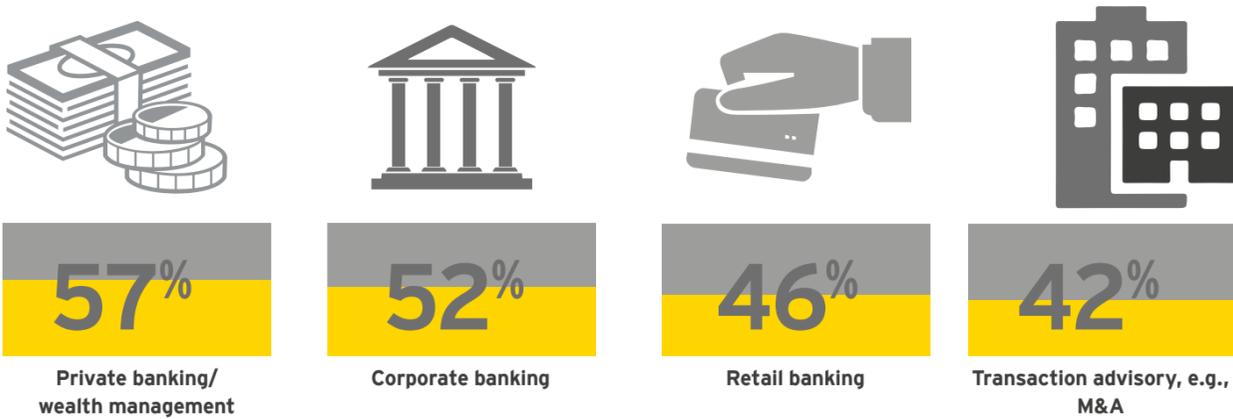
Despite falling ROE expectations, bankers continue to have ambitious predictions:



... but the prognosis is brighter for specific business lines.

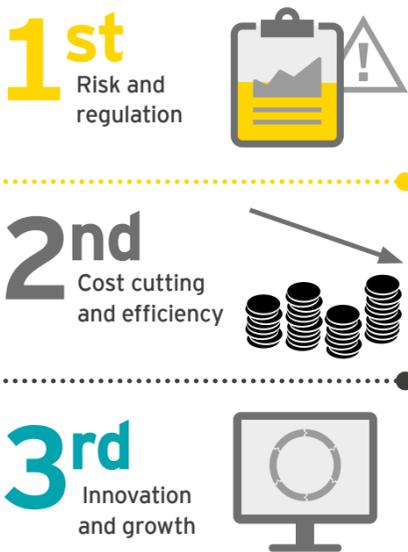
How do you rate the outlook for your bank over the next 12 months?

*Net good

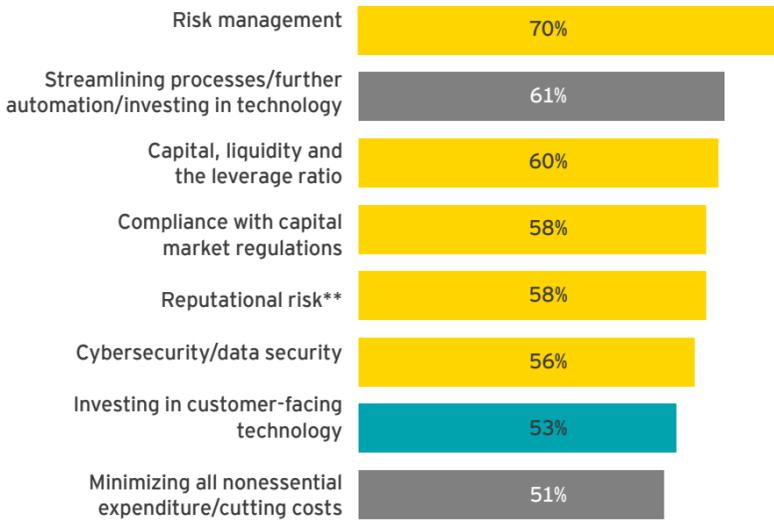


Risk and regulation – together with cost cutting – dominate the agenda.

European bankers' top three priorities for 2016:

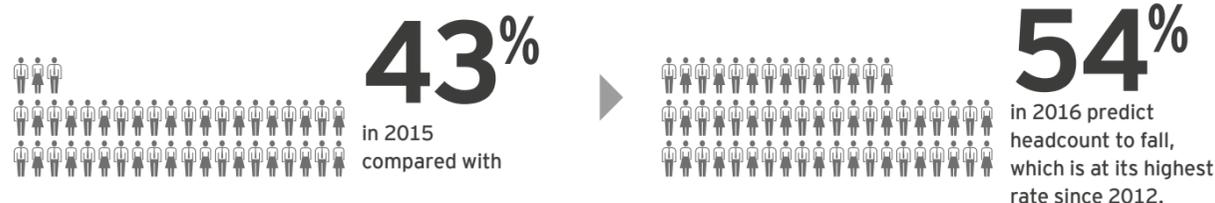


Banks' top agenda items*



* Percentage of respondents ranking agenda items as very important.
** Reputational risk includes tax transparency, remuneration and cultural issues.

Strong focus on cost cutting:



FinTech collaboration will enable banks to innovate and grow.

