



RISK DASHBOARD

DATA AS OF Q1 2019

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Summary

EU banks' capitalisation remains strong, with capital ratios being unchanged during the first quarter of the year.

As of Q1 2019, the weighted average CET1 ratio was 14.7%, following a parallel increase of the numerator (capital) and denominator (risk exposure amounts, REAs). The rise in REAs was particularly driven by those related to credit risk, which reflects a similar increase in total loan volumes. Whereas also the fully loaded CET1 ratio has remained unchanged, the Tier1 and total capital ratios showed a contraction, with a slower increase of the numerator than the denominator.

The improvement of asset quality has slowed down. The ratio of non-performing loans (NPLs) has further declined to 3.1% from 3.2% in the previous quarter, but at a slower pace than in former quarters. The decrease in the NPL ratio was mainly supported by an increase of total loan volumes (3.4% growth quarter-over-quarter [QoQ]) and as such comes despite a very slight rise of NPLs. The latter have increased during the first quarter of the year from around EUR 659bn to now EUR 663bn, mainly as a result of one-off events such as acquisitions and changes in sample. Nonetheless, asset quality needs to be continuously monitored, not least as cost of risk was higher in Q1 this year when compared to the same quarter last year (63bp vs. 55bp). Similar to the contraction of the NPL ratio, also the shares of Stage 2 and Stage 3 loans - which are published for the first time in this Risk Dashboard version - have declined during the recent quarters, including Q1 2019.

EU banks' return on equity (RoE), which is one of the key challenges of the sector, has remained weak and below cost of equity (CoE).

The RoE stood at 6.8%, slightly improving compared to 6.5% as of year end (YE) 2018, and stable compared to the same quarter in the previous year. Although only eight countries report an RoE below the EU weighted average, countries with large banking sectors such as France and Germany report at or below averages. The cost to income ratio (CIR) has increased to its highest level since December 2014, standing at 66.3% in Q1 2019, up from 64.6% in the previous quarter, and 65.0% a year earlier. The increase has mainly been driven by comparatively higher costs (numerator), than the rise in net operating income (denominator). Despite a growth in interest bearing assets, the net interest income has risen only marginally. This has been driven by the net interest margin (NIM), which has tightened by 5bp to 1.42% in Q1 2019. It stands now at its lowest level, after having seen a slight increase in the former quarters.

On funding and liquidity, EU banks have not shown any major changes. The loan-to-deposit ratio for households and non-financial corporations continued its constantly decreasing trend to 116.8% (down from 117.0% in the previous quarter). The liquidity coverage ratio (LCR) continued its upward trend, now reaching 152.7%. The asset encumbrance ratio declined slightly, to now 27.6% compared to 28.0% in the previous quarter.

*) This risk dashboard is based on a sample of Risk Indicators (RI) from 186 European banks (unconsolidated number of banks, including 36 subsidiaries; the list of the banks can be found under the link <https://www.eba.europa.eu/risk-analysis-and-data>). The sample of banks is reviewed annually by competent authorities and adjusted accordingly (<http://www.eba.europa.eu/documents/10180/16082/EBA+DC+090+%28Decision+on+Reporting+by+Competent+Authorities+to+the+EBA%29.pdf/9beaf5be-2624-4e36-a75b-b77aa3164f3f>). This can determine breaks in the time series. Ratios provided in the text are weighted average if not otherwise stated. The data is based on the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and its subsequent amendments). In the chart on Risk Indicators by size class, considering the distribution of the average total assets, the small banks are those below the first quartile, the large banks are those above the third quartile. Underlying data in this risk dashboard has been compiled by the EBA since 2014 and it has served as basis for additional analyses included in EBA's Risk Assessment Report, last version published in December 2018.

Overview of the main risks and vulnerabilities in the EU banking sector

Risk measure	Developments		Description	
	Current quarter			
	Trend of last quarter	Level		
Asset quality	→		↑	<p>Despite increased political uncertainty and a worsening economic outlook, banks have continued to dispose of their legacy NPLs through loan portfolio transactions and securitisations. Even though further NPL disposals are in the pipeline - not least from banks domiciled in countries with more subdued asset quality - volumes of NPL disposals may have reached their peak.</p> <p>Short term outlook: With increasing political risks and a worsening economic outlook, there are rising risks that the reduction of legacy assets might not proceed in a similar pace as in recent quarters. A deteriorating economic environment could even lead to a rise in NPLs, in particular for high risk exposures like leveraged loans and CRE financing. Also exposures from countries with commonly higher volatility in their economic developments, might negatively affect asset quality. Rising competition has partially led to easing lending standards, which might further affect asset quality should the economic environment deteriorate.</p>
Market risk	→		→	<p>Market volatility has picked up again after a contraction in the beginning of the first quarter. Although on the one hand higher volatility is a potential source of earnings for some banking models, the widening of spreads in some countries prompts mark to market losses on respective assets on the other hand.</p> <p>Short term outlook: Market risk strongly relates to political and economic developments. In a deteriorating economic outlook and in case of materialising political event risk, market risk might fastly come to the fore, leading to potentially high volatility - including on FX markets - and sharp asset repricing. A sudden dry up of financial market liquidity might add to this risk. Emerging market exposures remain a source of concern, not least in case of a possible flight of capital.</p>
Liquidity and funding	→		↓	<p>Primary funding markets have been active across the capital structure (secured, unsecured, MREL eligible, subordinated), with banks continuing to build up their loss absorbing capacity. Debt issuances included those from banks with weaker market perceptions. Pricing has been favourable, without major sudden increases, and funding markets benefit from the ECB announcement of a new long-term funding programme (TLTRO3). Some indications point to weakening investor demand recently.</p> <p>Short term outlook: In case of a materialisation of weakening investor demand, pricing for market based funding, in particular bail-in able instruments, might increase. Possible price increases might in particular negatively affect banks with weaker market perceptions and in need to build further their loss absorbing capacity. However, in case of any significant constraints in market based funding, banks might access the newly extended TLTRO3 programme. The latter is also expected to affect issuance volumes of market based funding, with potentially more banks issuing covered bonds, which offer attractive pricing.</p>
Profitability	→		→	<p>Banks' return on equity is in many cases still below their cost of equity, which might also indicate that certain business models are not sustainable. Profitability is weak in spite of a rather positive macroeconomic environment in the past, which usually supports it, e.g. through growing interest and fee income. These economic trends have also been the driver of low costs of risks. Overcapacity in some banking markets does neither support profitability.</p> <p>Short term outlook: In case of a slowdown in economic growth, banks' revenues might come under further pressure. This would add to increasing competitive pressure, including from incumbents and FinTechs, and might be accompanied by potentially growing cost of risks and deteriorating asset quality. Banks are expected to face further challenges to reduce their administrative expenses, not least considering the necessity for further IT investments.</p>
Operational resilience	→		n/a	<p>Conduct related risks have materialised in further fines and settlements, including those related to FX, tax and sanction breaches. In addition, cases of AML breaches have emerged and not all similar cases might have surfaced yet. These breaches raise concerns about banks' governance, and might affect banks' business models and geographical diversification. Cyber risk remains a significant lingering concern. Bank and financial market infrastructure is vulnerable to such risks, but also to system failures or outages. Recent selective cases of banks' potential failures to calculate properly risk exposure amounts revealed capital shortages and had a significant impact on their reputation.</p>

The level of risk and short-term outlook summarise, **in a judgmental fashion, the probability of the materialisation of the risk factors and the likely impact on banks.** The assessment takes into consideration the evolution of market and prudential indicators, National Supervisory Authorities' and banks' own assessments as well as analysts' views. The **short term outlook** refers to a six months period.

RIs heatmap

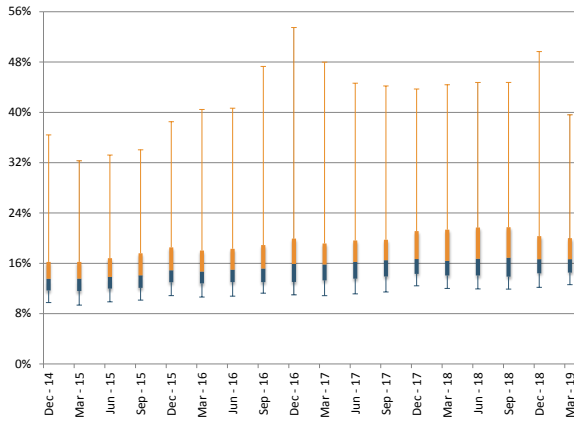
		Traffic light																			
RI	Threshold	Current vs previous quarters for the worst bucket	201412	201503	201506	201509	201512	201603	201606	201609	201612	201703	201706	201709	201712	201803	201806	201809	201812	201903	
			<div style="display: flex; justify-content: space-between; width: 100%;"> ● Green ● Yellow ● Red </div>																		
Solvency	Tier 1 capital ratio	> 15%	21.8%	14.4%	16.6%	27.2%	30.2%	28.8%	29.7%	39.6%	55.5%	49.3%	50.5%	59.4%	67.0%	57.9%	55.3%	59.9%	64.8%	59.3%	
		[12% - 15%]	48.1%	57.6%	62.9%	51.8%	61.9%	63.4%	62.3%	52.5%	35.5%	43.9%	39.7%	38.2%	32.0%	41.2%	43.5%	38.8%	33.8%	39.7%	
		< 12%	30.1%	28.0%	20.5%	21.0%	7.9%	7.9%	8.0%	7.9%	9.0%	6.8%	9.8%	2.3%	1.0%	0.9%	1.3%	1.3%	1.3%	1.0%	
Solvency	CET1 ratio	> 14%	19.7%	12.0%	19.3%	12.9%	22.4%	22.0%	22.8%	27.5%	34.3%	41.1%	40.0%	46.3%	52.7%	41.7%	47.3%	46.9%	42.1%	47.8%	
		[11% - 14%]	39.3%	49.9%	67.0%	74.2%	73.2%	73.7%	72.6%	68.1%	61.2%	55.7%	52.0%	53.1%	47.0%	58.0%	47.0%	52.6%	57.2%	51.6%	
		< 11%	41.0%	38.1%	13.7%	12.9%	4.4%	4.3%	4.6%	4.5%	4.6%	3.2%	8.0%	0.5%	0.3%	0.3%	5.8%	0.5%	0.7%	0.6%	
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	34.4%	36.6%	38.8%	39.1%	35.9%	37.7%	42.8%	42.1%	39.5%	40.1%	44.6%	51.4%	60.5%	60.7%	60.8%	61.9%	67.3%	67.6%	
		[3% - 8%]	42.6%	46.4%	45.5%	45.4%	50.2%	48.8%	44.0%	44.5%	47.3%	46.4%	42.8%	36.2%	28.5%	32.1%	32.9%	34.3%	29.6%	29.5%	
		> 8%	23.0%	16.9%	15.7%	15.5%	13.9%	13.5%	13.1%	13.3%	13.2%	13.5%	12.6%	12.4%	11.1%	7.3%	6.4%	3.8%	3.2%	2.9%	
Credit Risk & Asset Quality	Coverage ratio of non-performing loans and advances	> 55%	9.3%	9.8%	9.7%	10.5%	10.1%	10.5%	10.7%	10.9%	16.9%	9.7%	11.2%	12.9%	9.3%	25.7%	20.3%	20.2%	15.1%	14.4%	
		[40% - 55%]	55.9%	55.8%	58.7%	56.8%	50.0%	48.3%	50.3%	49.0%	43.7%	52.2%	50.5%	48.5%	51.6%	33.5%	36.9%	36.4%	51.1%	43.4%	
		< 40%	34.8%	34.5%	31.5%	32.7%	39.9%	41.2%	38.9%	40.2%	39.4%	38.1%	38.3%	38.6%	39.1%	40.8%	42.8%	43.4%	33.7%	42.2%	
Credit Risk & Asset Quality	Forbearance ratio for loans and advances	< 1.5%	29.4%	29.2%	36.3%	37.3%	41.7%	41.4%	42.7%	50.6%	51.5%	53.9%	52.3%	52.3%	59.4%	58.0%	62.1%	64.9%	66.2%	66.5%	
		[1.5% - 4%]	40.0%	41.3%	33.8%	36.6%	36.1%	37.1%	36.2%	24.5%	21.0%	24.7%	27.2%	27.3%	23.3%	25.2%	21.9%	24.9%	26.2%	27.3%	
		> 4%	30.6%	29.4%	29.9%	26.1%	22.2%	21.5%	21.2%	25.0%	27.5%	21.5%	20.6%	20.4%	17.3%	16.8%	16.0%	10.2%	7.5%	6.1%	
Profitability	Return on equity	> 10%	5.0%	18.8%	25.1%	23.8%	6.4%	3.1%	6.0%	6.6%	5.3%	11.6%	12.0%	15.1%	12.4%	12.2%	13.2%	9.6%	6.4%	10.1%	
		[6% - 10%]	29.1%	33.0%	45.7%	35.0%	44.6%	42.3%	49.4%	36.8%	40.4%	45.4%	47.6%	48.1%	34.4%	52.1%	53.9%	53.3%	55.3%	47.8%	
		< 6%	65.8%	48.2%	29.2%	41.2%	49.0%	54.6%	44.6%	56.6%	54.3%	43.0%	40.3%	36.8%	53.2%	35.7%	32.9%	37.1%	38.4%	42.0%	
Profitability	Cost to income ratio	< 50%	10.2%	10.5%	13.0%	13.8%	11.8%	12.1%	9.9%	9.4%	10.7%	13.8%	14.7%	13.6%	10.2%	9.3%	9.4%	9.5%	9.9%	8.2%	
		[50% - 60%]	13.5%	33.8%	34.1%	35.5%	17.6%	16.9%	26.2%	23.8%	13.6%	9.0%	16.9%	18.5%	16.9%	17.5%	18.7%	15.7%	16.4%	18.1%	
		> 60%	76.3%	55.7%	53.0%	50.7%	70.6%	71.0%	63.9%	66.8%	75.8%	77.2%	68.4%	67.9%	72.9%	73.2%	72.0%	74.8%	73.7%	73.6%	
Balance Sheet Structure	Loan-to-deposit ratio for households and non-financial corporations	< 100%	28.4%	29.2%	27.4%	22.8%	29.6%	26.9%	28.3%	29.4%	29.4%	31.6%	35.3%	35.1%	35.6%	35.3%	35.0%	34.7%	34.6%	34.5%	
		[100% - 150%]	58.4%	58.0%	59.5%	64.4%	56.9%	59.6%	58.2%	56.6%	55.2%	54.6%	50.9%	51.8%	51.5%	51.7%	52.0%	52.4%	50.8%	52.5%	
		> 150%	13.2%	12.8%	13.1%	12.8%	13.5%	13.5%	13.5%	14.0%	15.3%	13.8%	13.8%	13.1%	12.9%	13.0%	13.0%	12.9%	14.6%	13.1%	
Balance Sheet Structure	Leverage ratio	> 8%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4.2%	4.6%	4.3%	4.3%	4.3%	4.6%	4.5%	4.1%	4.4%	5.0%	3.8%	
		[5% - 8%]	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	47.4%	54.5%	45.9%	52.4%	57.2%	57.5%	53.9%	52.6%	54.7%	59.7%	56.3%	
		< 5%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	48.4%	40.9%	49.8%	43.3%	38.5%	37.9%	41.7%	43.3%	40.9%	35.4%	39.8%	

Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".
 * Number of banks after consolidation. Furthermore, not all banks submit respective data for all Risk Indicators.

Solvency

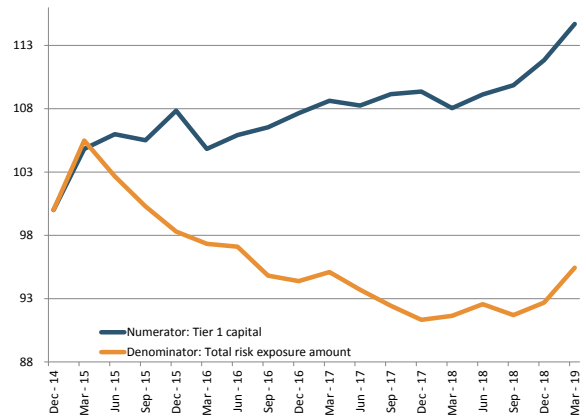
1 - Tier 1 capital ratio

Dispersion



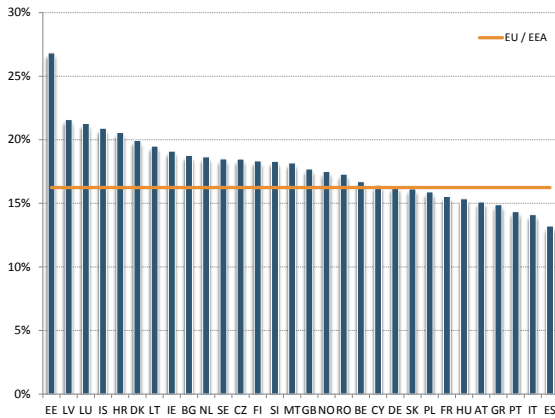
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



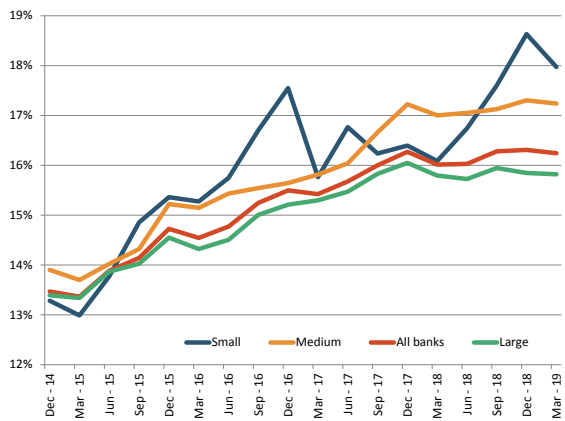
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



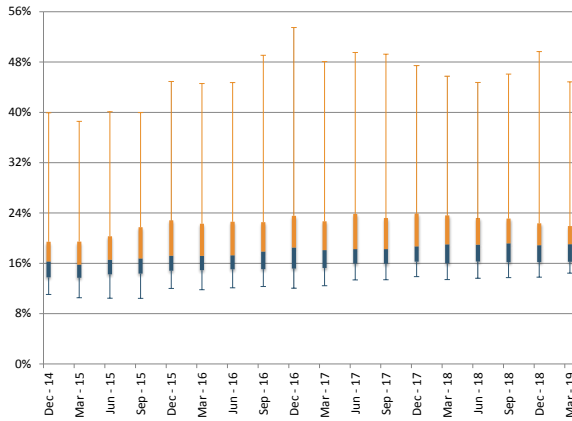
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.5%	16.2%
Mar - 15	13.4%	11.6%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.8%	16.8%
Sep - 15	14.1%	12.1%	14.1%	17.6%
Dec - 15	14.7%	13.0%	14.9%	18.5%
Mar - 16	14.5%	12.8%	14.7%	18.0%
Jun - 16	14.8%	13.0%	15.0%	18.3%
Sep - 16	15.2%	13.0%	15.2%	18.9%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Mar - 17	15.4%	13.3%	15.8%	19.2%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Sep - 17	16.0%	13.9%	16.5%	19.8%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Mar - 18	16.0%	14.1%	16.4%	21.3%
Jun - 18	16.0%	14.1%	16.7%	21.7%
Sep - 18	16.3%	13.9%	16.9%	21.7%
Dec - 18	16.3%	14.4%	16.7%	20.3%
Mar - 19	16.2%	14.5%	16.7%	20.0%

Solvency

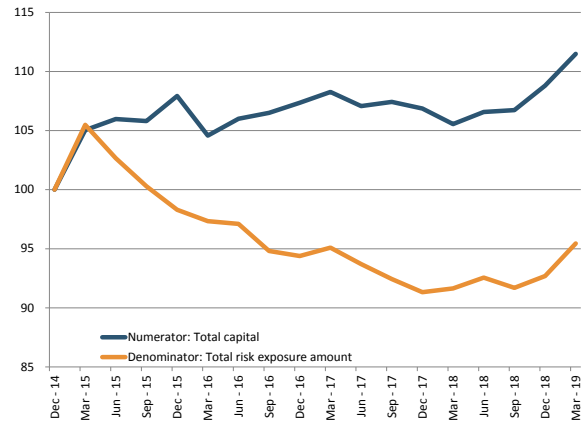
2 - Total capital ratio

Dispersion



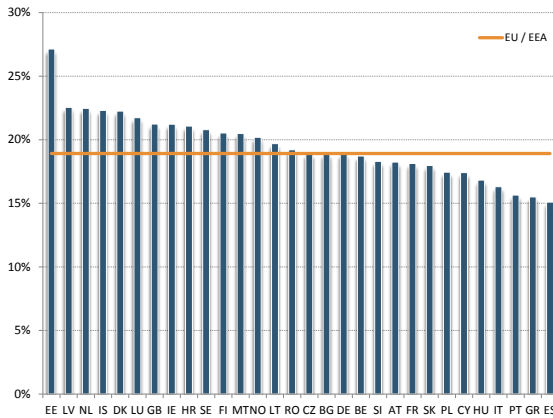
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



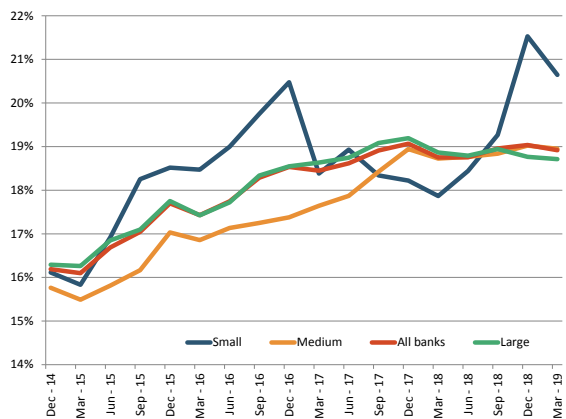
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



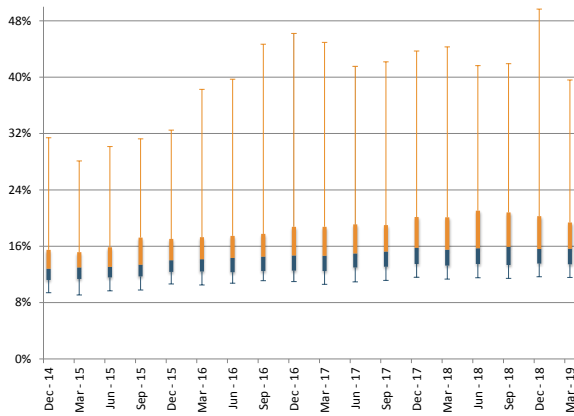
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.8%	16.3%	19.4%
Mar - 15	16.1%	13.7%	15.8%	19.5%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Sep - 15	17.0%	14.4%	16.8%	21.7%
Dec - 15	17.7%	14.8%	17.2%	22.8%
Mar - 16	17.4%	14.9%	17.2%	22.3%
Jun - 16	17.7%	15.0%	17.3%	22.6%
Sep - 16	18.3%	15.1%	17.9%	22.5%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Mar - 17	18.4%	15.3%	18.1%	22.7%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Sep - 17	18.9%	15.9%	18.3%	23.2%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Mar - 18	18.8%	16.0%	19.0%	23.6%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Sep - 18	19.0%	16.2%	19.2%	23.1%
Dec - 18	19.0%	16.2%	18.9%	22.4%
Mar - 19	18.9%	16.2%	19.0%	21.9%

Solvency

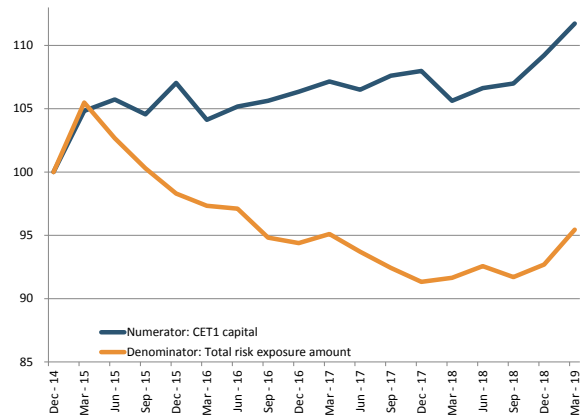
3 - CET1 ratio

Dispersion



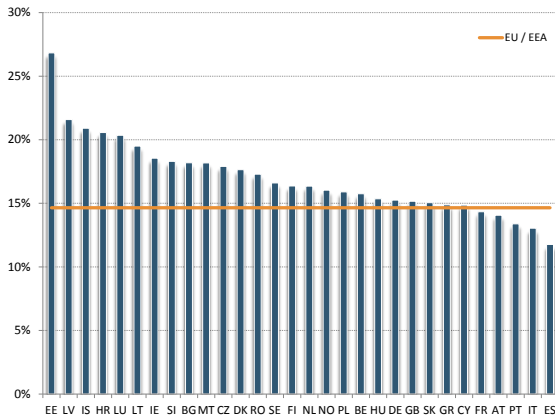
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



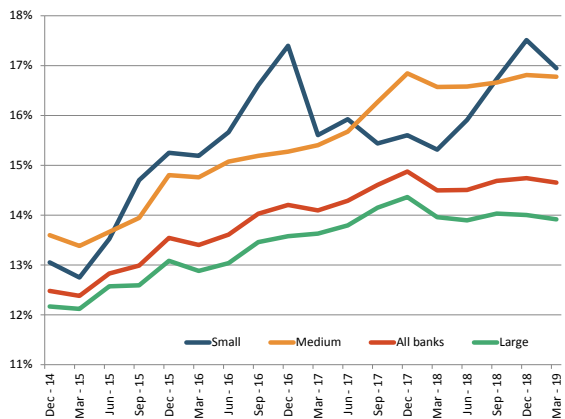
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



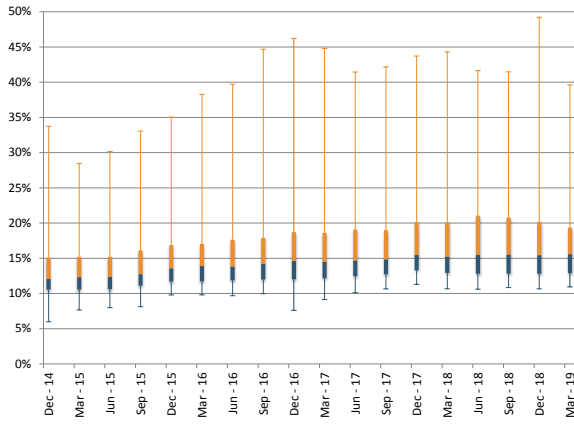
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Mar - 15	12.4%	11.4%	13.0%	15.2%
Jun - 15	12.8%	11.6%	13.1%	15.9%
Sep - 15	13.0%	11.7%	13.4%	17.2%
Dec - 15	13.5%	12.3%	14.0%	17.0%
Mar - 16	13.4%	12.4%	14.2%	17.3%
Jun - 16	13.6%	12.3%	14.3%	17.5%
Sep - 16	14.0%	12.5%	14.5%	17.7%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Mar - 17	14.1%	12.5%	14.6%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Sep - 17	14.6%	13.1%	15.2%	19.0%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Mar - 18	14.5%	13.3%	15.5%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Sep - 18	14.7%	13.3%	15.9%	20.8%
Dec - 18	14.7%	13.6%	15.6%	20.3%
Mar - 19	14.7%	13.4%	15.6%	19.4%

Solvency

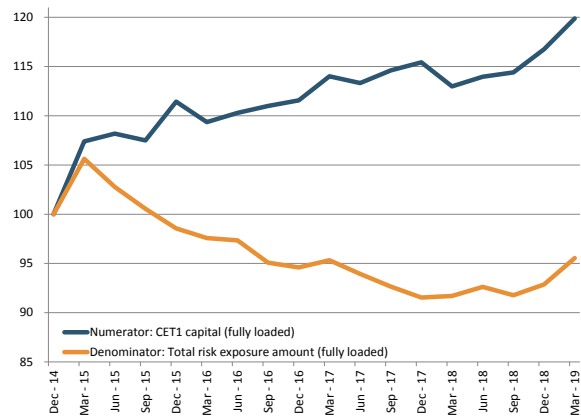
4 - CET1 ratio (fully loaded)

Dispersion



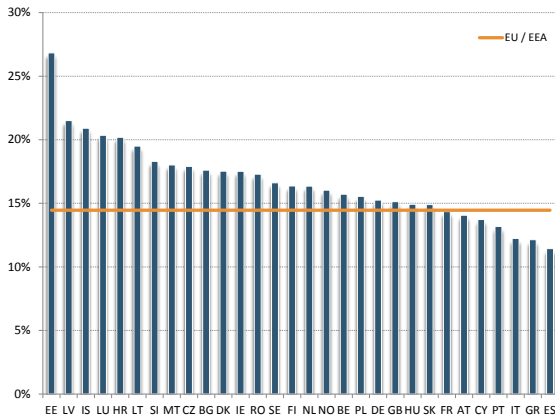
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



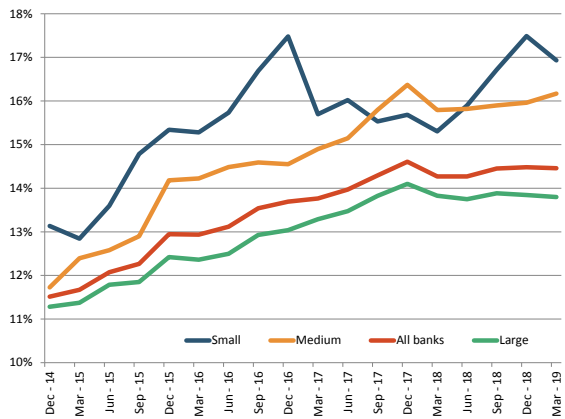
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



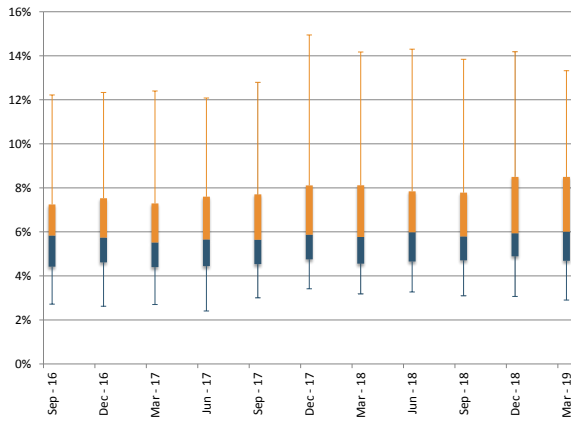
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.1%	15.1%
Mar - 15	11.7%	10.6%	12.3%	15.2%
Jun - 15	12.1%	10.6%	12.4%	15.2%
Sep - 15	12.3%	11.1%	12.7%	16.1%
Dec - 15	12.9%	11.7%	13.6%	16.9%
Mar - 16	12.9%	11.7%	13.9%	17.1%
Jun - 16	13.1%	11.9%	13.8%	17.6%
Sep - 16	13.5%	12.0%	14.2%	17.9%
Dec - 16	13.7%	12.0%	14.6%	18.7%
Mar - 17	13.8%	12.2%	14.5%	18.6%
Jun - 17	14.0%	12.5%	14.7%	19.1%
Sep - 17	14.3%	12.7%	14.8%	19.0%
Dec - 17	14.6%	13.3%	15.5%	20.1%
Mar - 18	14.3%	12.9%	15.2%	20.1%
Jun - 18	14.3%	12.8%	15.5%	21.0%
Sep - 18	14.5%	12.8%	15.5%	20.8%
Dec - 18	14.5%	12.8%	15.4%	20.1%
Mar - 19	14.5%	12.9%	15.6%	19.4%

Solvency

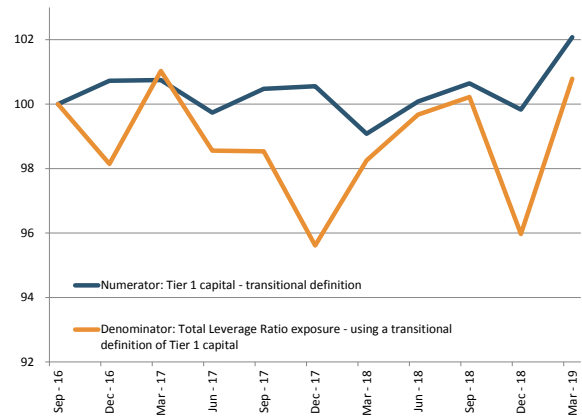
5 - Leverage ratio

Dispersion



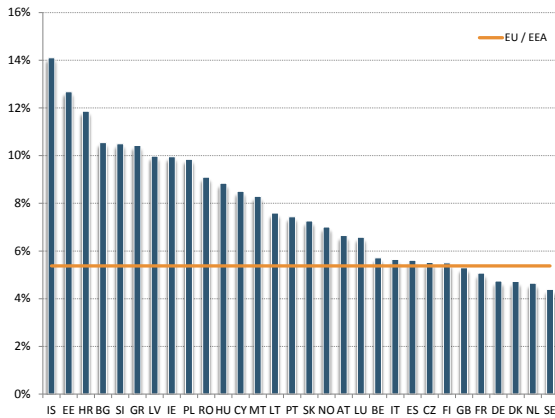
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



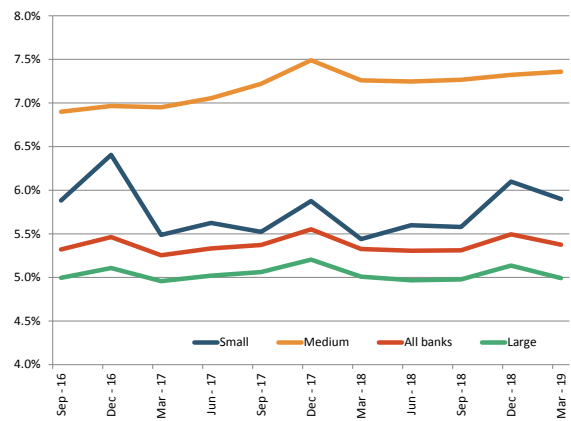
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



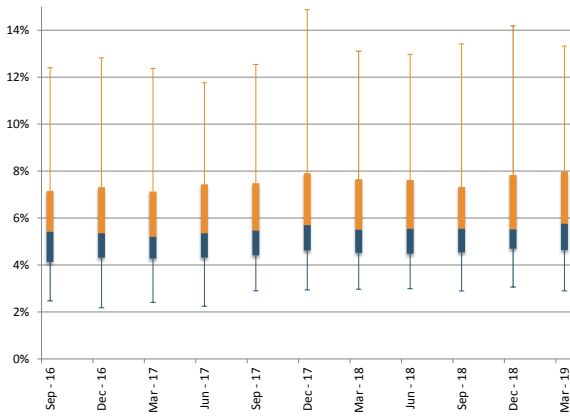
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Sep - 16	5.3%	4.4%	5.8%	7.2%
Dec - 16	5.5%	4.6%	5.7%	7.5%
Mar - 17	5.3%	4.4%	5.5%	7.3%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Sep - 17	5.4%	4.5%	5.6%	7.7%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Mar - 18	5.3%	4.6%	5.8%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Sep - 18	5.3%	4.7%	5.8%	7.8%
Dec - 18	5.5%	4.9%	5.9%	8.5%
Mar - 19	5.4%	4.7%	6.0%	8.5%

Solvency

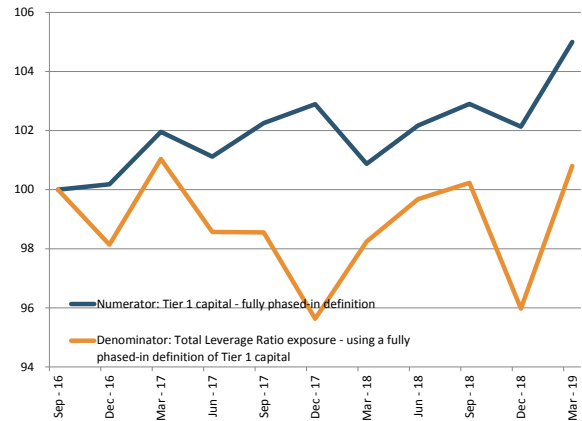
6 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



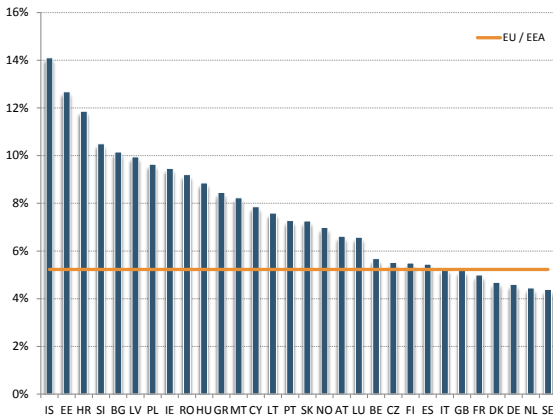
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



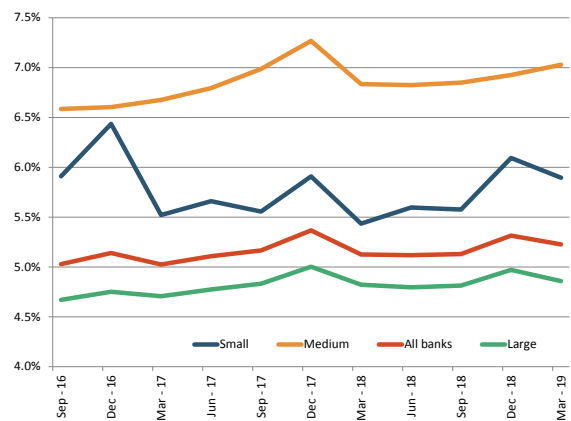
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



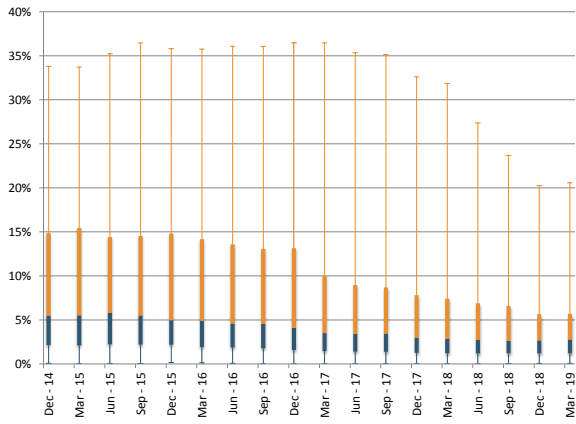
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Sep - 16	5.0%	4.1%	5.4%	7.2%
Dec - 16	5.1%	4.3%	5.4%	7.3%
Mar - 17	5.0%	4.3%	5.2%	7.1%
Jun - 17	5.1%	4.3%	5.4%	7.4%
Sep - 17	5.2%	4.4%	5.5%	7.5%
Dec - 17	5.4%	4.6%	5.7%	7.9%
Mar - 18	5.1%	4.5%	5.5%	7.7%
Jun - 18	5.1%	4.5%	5.5%	7.6%
Sep - 18	5.1%	4.5%	5.6%	7.3%
Dec - 18	5.3%	4.7%	5.5%	7.8%
Mar - 19	5.2%	4.6%	5.8%	8.0%

Credit Risk and Asset Quality

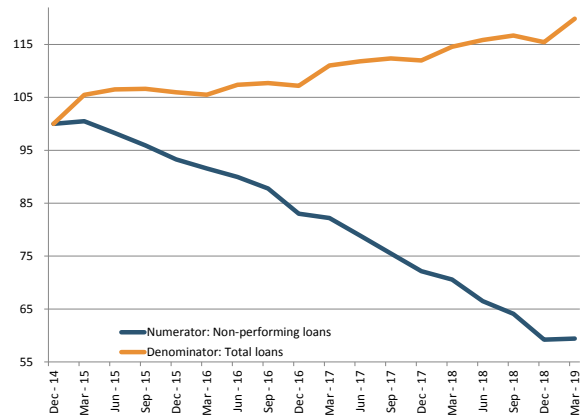
7 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



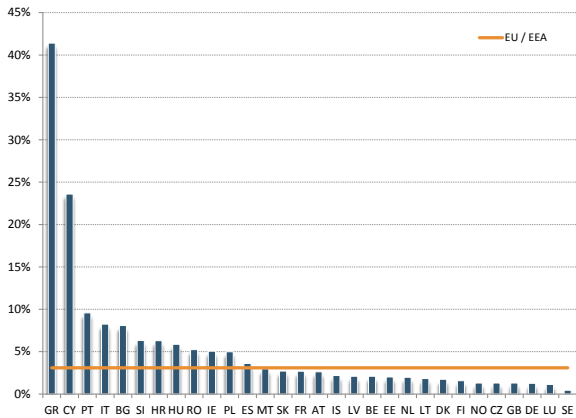
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



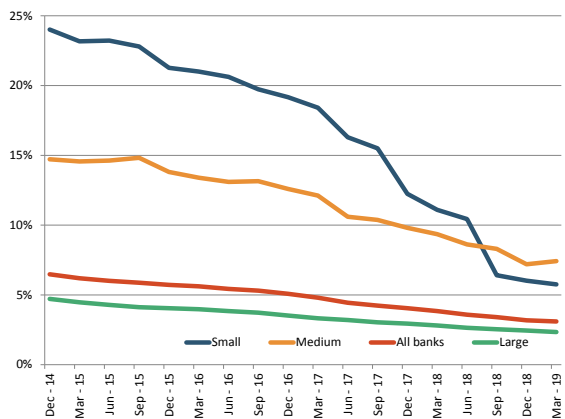
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



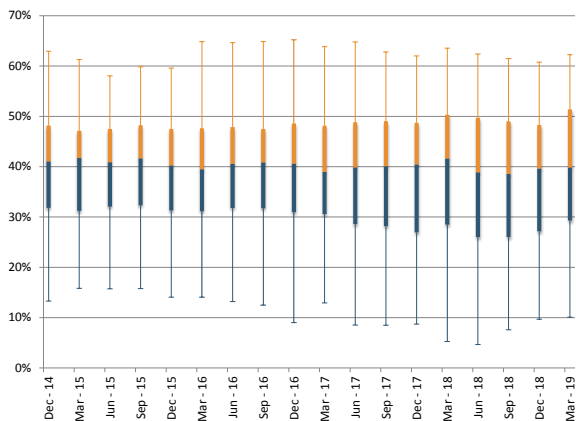
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.1%	5.5%	14.9%
Mar - 15	6.2%	2.1%	5.5%	15.4%
Jun - 15	6.0%	2.2%	5.8%	14.4%
Sep - 15	5.9%	2.2%	5.5%	14.5%
Dec - 15	5.7%	2.2%	5.0%	14.8%
Mar - 16	5.6%	1.9%	4.9%	14.2%
Jun - 16	5.4%	1.9%	4.6%	13.6%
Sep - 16	5.3%	1.8%	4.6%	13.1%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Mar - 17	4.8%	1.5%	3.5%	10.0%
Jun - 17	4.4%	1.4%	3.4%	9.0%
Sep - 17	4.2%	1.4%	3.4%	8.7%
Dec - 17	4.1%	1.3%	3.0%	7.8%
Mar - 18	3.8%	1.2%	2.9%	7.4%
Jun - 18	3.6%	1.2%	2.7%	6.9%
Sep - 18	3.4%	1.2%	2.6%	6.6%
Dec - 18	3.2%	1.2%	2.7%	5.7%
Mar - 19	3.1%	1.2%	2.8%	5.7%

Credit Risk and Asset Quality

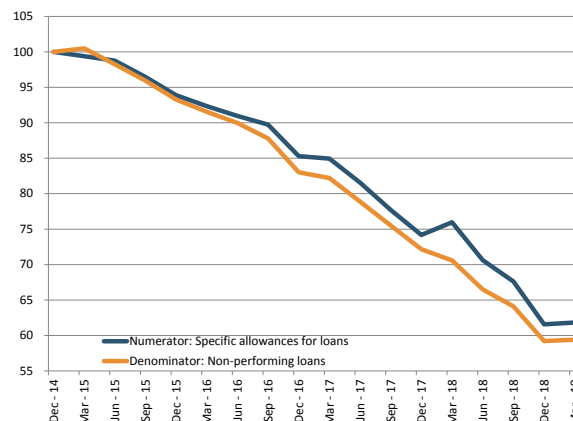
8 - Coverage ratio of non-performing loans and advances

Dispersion



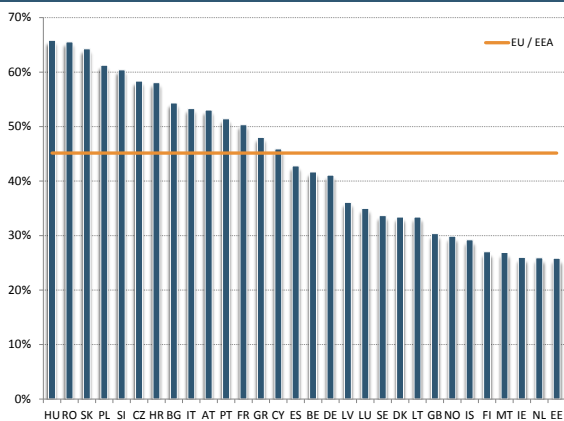
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



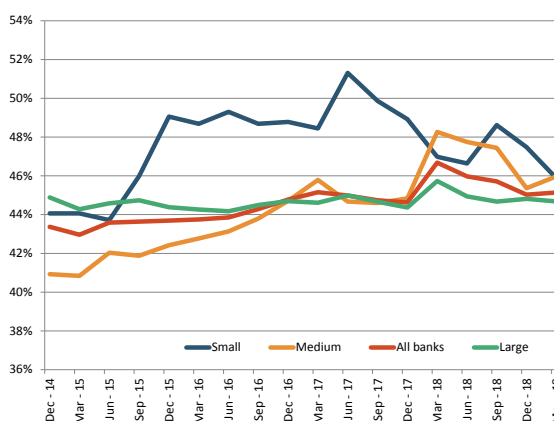
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



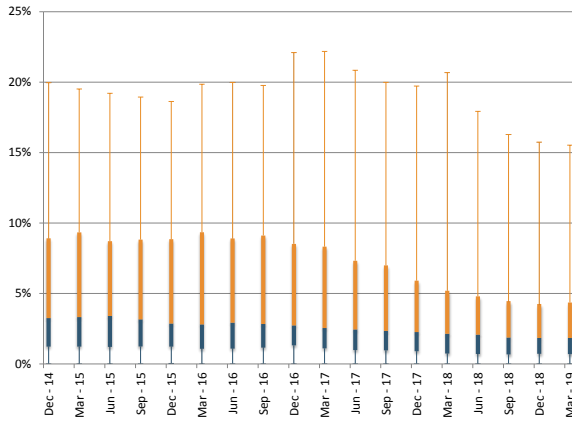
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.8%	41.1%	48.2%
Mar - 15	43.0%	31.2%	41.7%	47.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Sep - 15	43.6%	32.3%	41.7%	48.3%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Mar - 16	43.7%	31.2%	39.5%	47.6%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Sep - 16	44.3%	31.7%	40.9%	47.5%
Dec - 16	44.8%	31.0%	40.6%	48.6%
Mar - 17	45.2%	30.6%	38.9%	48.2%
Jun - 17	45.0%	28.6%	39.9%	48.9%
Sep - 17	44.7%	28.2%	40.1%	49.0%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Mar - 18	46.7%	28.5%	41.6%	50.3%
Jun - 18	46.0%	26.0%	38.9%	49.7%
Sep - 18	45.7%	26.0%	38.5%	49.0%
Dec - 18	45.0%	27.1%	39.6%	48.3%
Mar - 19	45.1%	29.3%	39.9%	51.4%

Credit Risk and Asset Quality

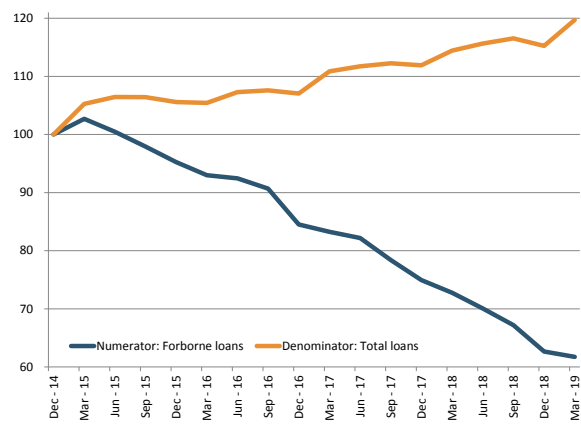
9 - Forbearance ratio for loans and advances

Dispersion



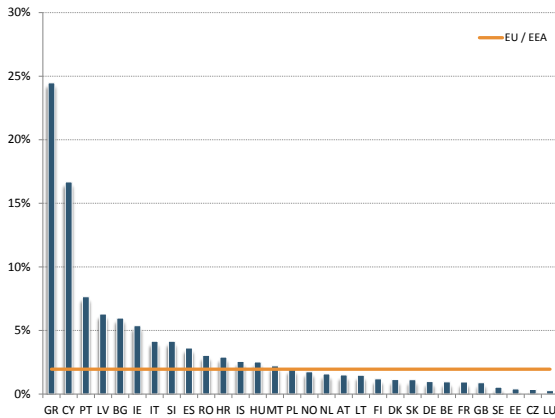
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



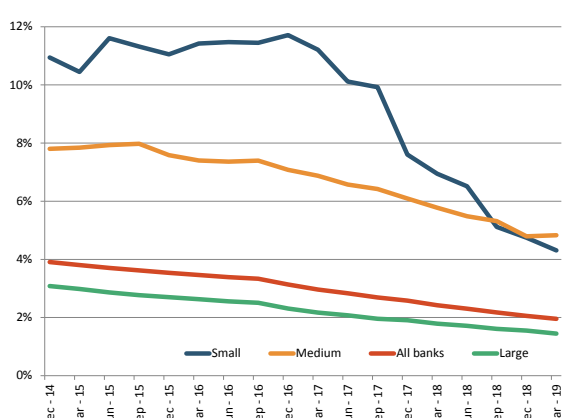
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



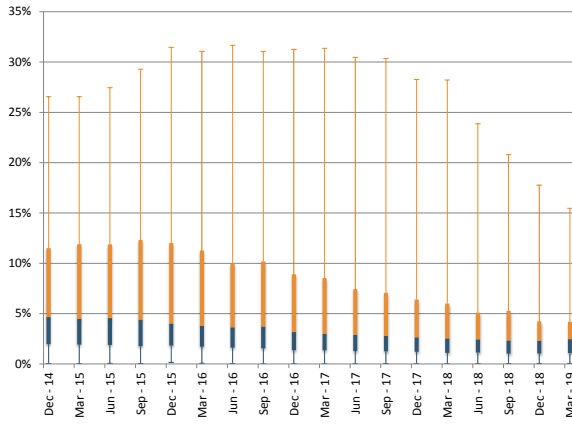
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.2%	3.3%	8.9%
Mar - 15	3.8%	1.2%	3.3%	9.3%
Jun - 15	3.7%	1.2%	3.4%	8.7%
Sep - 15	3.6%	1.2%	3.2%	8.8%
Dec - 15	3.5%	1.2%	2.9%	8.9%
Mar - 16	3.5%	1.1%	2.8%	9.3%
Jun - 16	3.4%	1.1%	2.9%	8.9%
Sep - 16	3.3%	1.2%	2.8%	9.1%
Dec - 16	3.1%	1.3%	2.7%	8.5%
Mar - 17	3.0%	1.1%	2.5%	8.3%
Jun - 17	2.8%	1.0%	2.4%	7.3%
Sep - 17	2.7%	1.0%	2.3%	7.0%
Dec - 17	2.6%	0.9%	2.3%	5.9%
Mar - 18	2.4%	0.7%	2.1%	5.2%
Jun - 18	2.3%	0.7%	2.1%	4.8%
Sep - 18	2.2%	0.7%	1.9%	4.5%
Dec - 18	2.1%	0.7%	1.8%	4.3%
Mar - 19	2.0%	0.7%	1.8%	4.4%

Credit Risk and Asset Quality

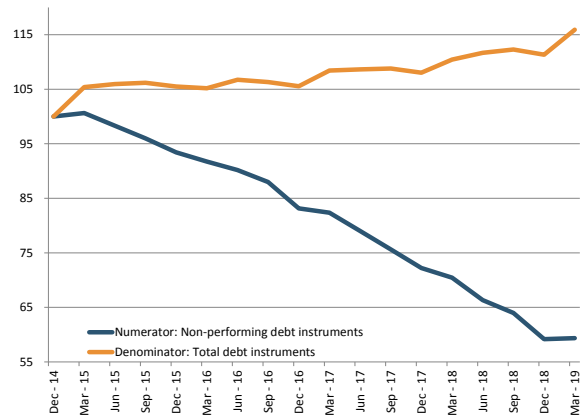
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



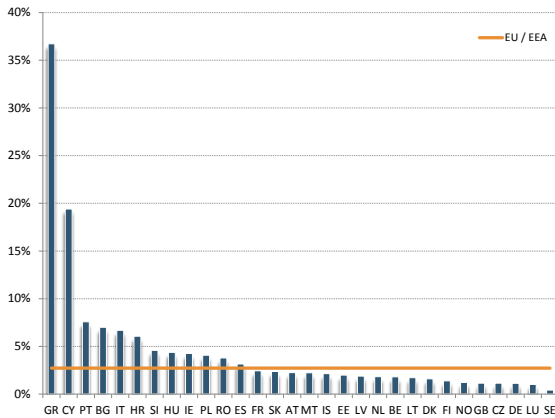
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



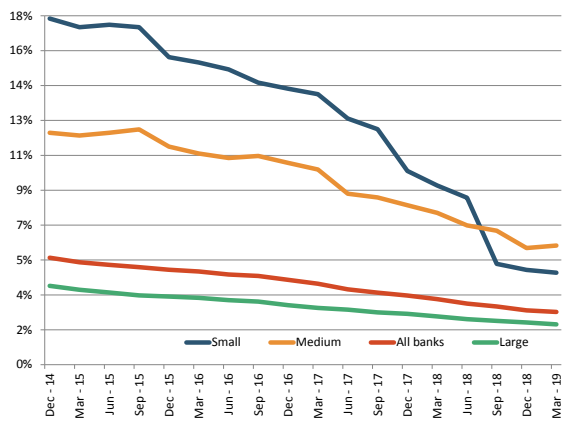
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



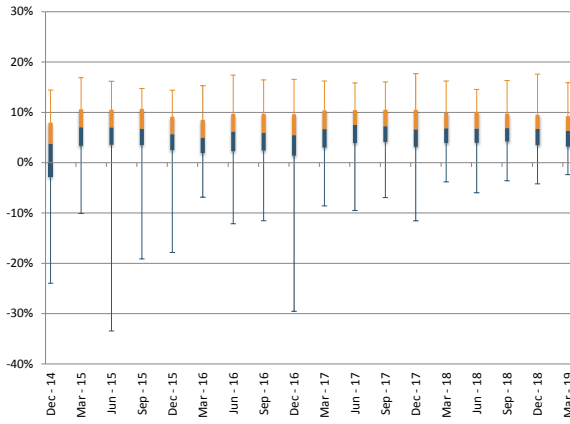
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Mar - 15	5.3%	1.9%	4.5%	11.9%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Sep - 15	5.0%	1.8%	4.4%	12.3%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Mar - 16	4.8%	1.7%	3.8%	11.3%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Sep - 16	4.6%	1.6%	3.7%	10.2%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Mar - 17	4.2%	1.4%	3.0%	8.5%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Sep - 17	3.7%	1.2%	2.8%	7.1%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Mar - 18	3.4%	1.1%	2.5%	6.0%
Jun - 18	3.1%	1.1%	2.4%	5.1%
Sep - 18	3.0%	1.0%	2.3%	5.3%
Dec - 18	2.8%	1.0%	2.3%	4.2%
Mar - 19	2.7%	1.1%	2.5%	4.2%

Profitability

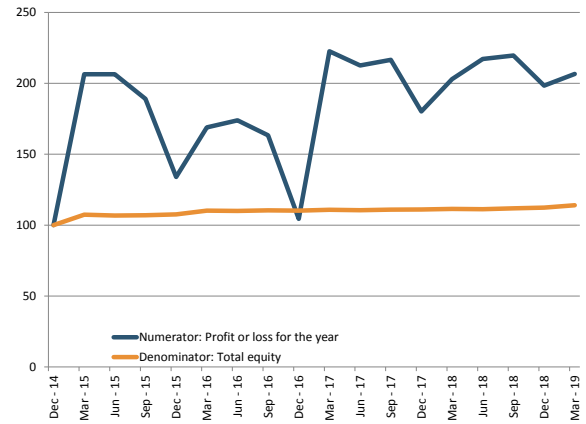
11 - Return on equity

Dispersion



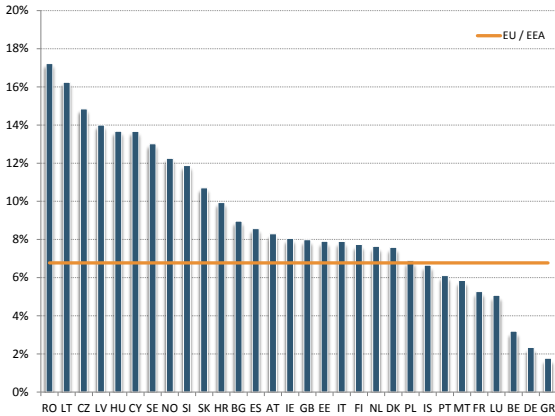
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



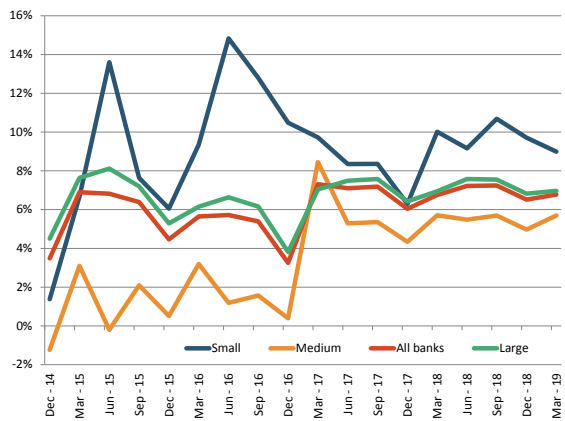
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



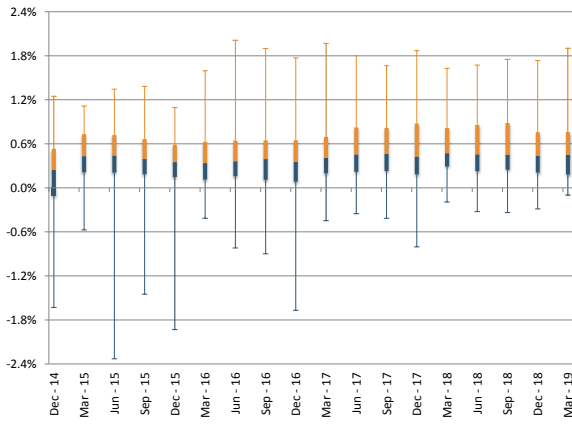
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Mar - 15	6.9%	3.4%	7.1%	10.6%
Jun - 15	6.8%	3.5%	7.0%	10.5%
Sep - 15	6.4%	3.5%	6.8%	10.7%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Mar - 16	5.6%	1.9%	5.0%	8.5%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Sep - 16	5.4%	2.4%	5.9%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Mar - 17	7.3%	3.0%	6.7%	10.4%
Jun - 17	7.1%	3.9%	7.5%	10.4%
Sep - 17	7.2%	4.1%	7.2%	10.5%
Dec - 17	6.0%	3.1%	6.6%	10.5%
Mar - 18	6.8%	3.9%	6.8%	9.9%
Jun - 18	7.2%	3.9%	6.8%	10.1%
Sep - 18	7.2%	4.2%	6.9%	9.8%
Dec - 18	6.5%	3.5%	6.7%	9.5%
Mar - 19	6.8%	3.2%	6.4%	9.2%

Profitability

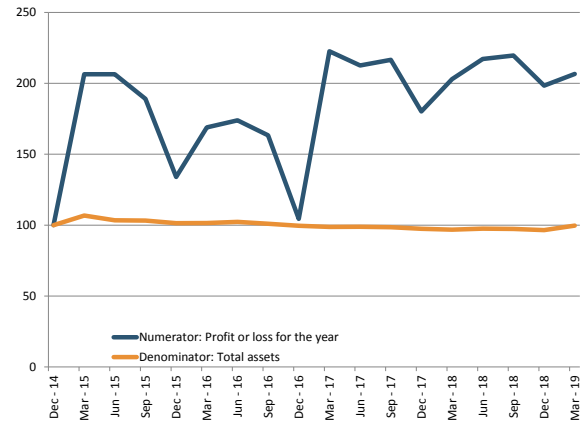
12 - Return on assets

Dispersion



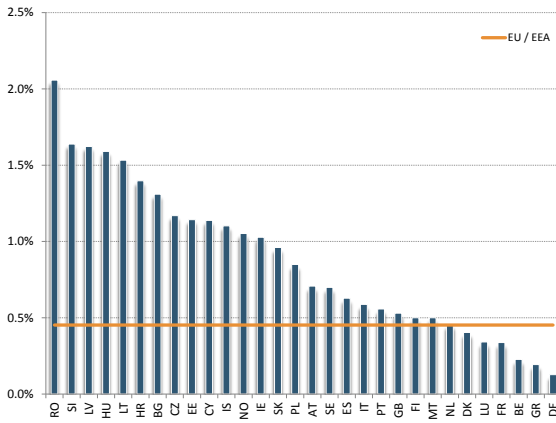
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



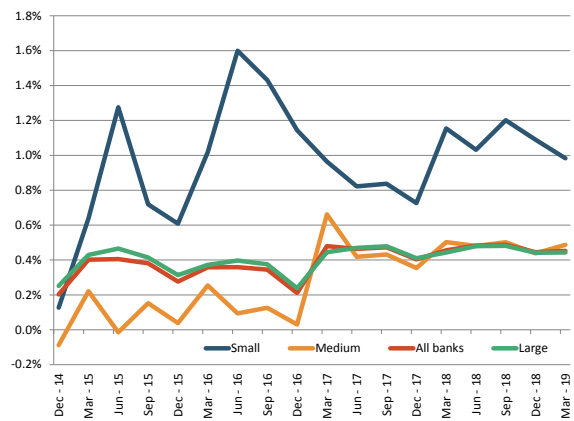
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



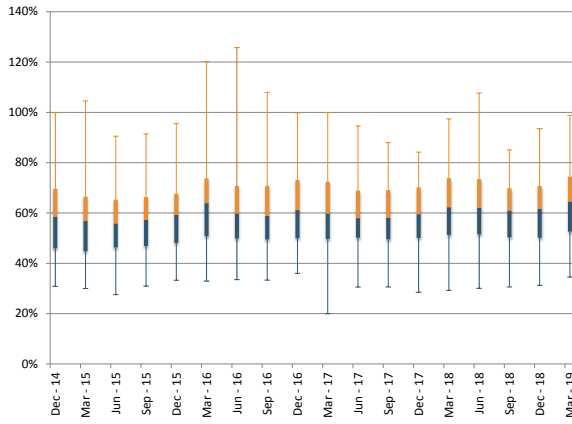
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.11%	0.24%	0.53%
Mar - 15	0.40%	0.21%	0.43%	0.73%
Jun - 15	0.41%	0.21%	0.44%	0.72%
Sep - 15	0.38%	0.19%	0.39%	0.66%
Dec - 15	0.28%	0.15%	0.35%	0.59%
Mar - 16	0.36%	0.11%	0.34%	0.63%
Jun - 16	0.36%	0.16%	0.36%	0.64%
Sep - 16	0.35%	0.11%	0.39%	0.65%
Dec - 16	0.21%	0.08%	0.35%	0.65%
Mar - 17	0.48%	0.20%	0.41%	0.70%
Jun - 17	0.46%	0.22%	0.46%	0.82%
Sep - 17	0.47%	0.23%	0.46%	0.82%
Dec - 17	0.40%	0.18%	0.43%	0.88%
Mar - 18	0.46%	0.29%	0.47%	0.82%
Jun - 18	0.48%	0.23%	0.46%	0.86%
Sep - 18	0.49%	0.25%	0.45%	0.88%
Dec - 18	0.44%	0.21%	0.44%	0.76%
Mar - 19	0.45%	0.18%	0.45%	0.76%

Profitability

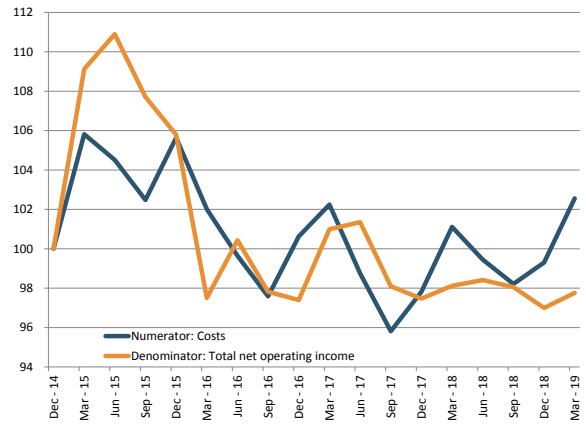
13 - Cost to income ratio

Dispersion



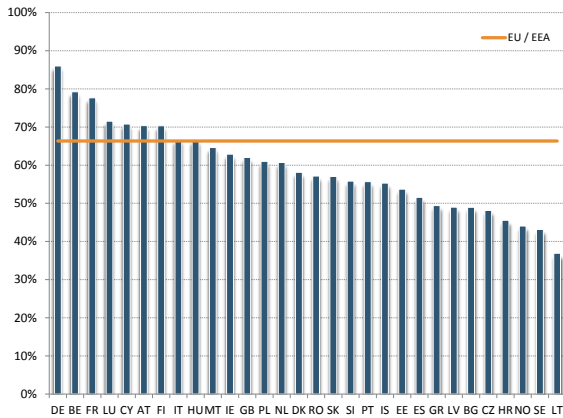
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



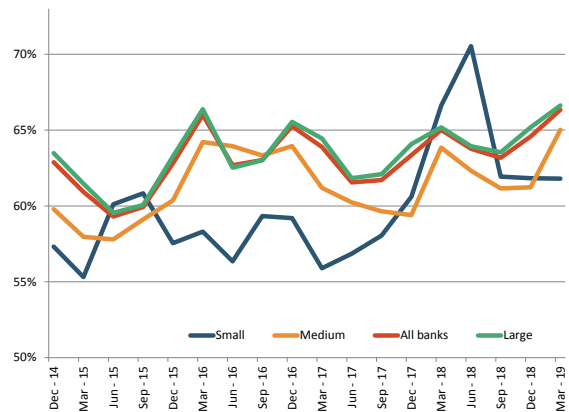
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



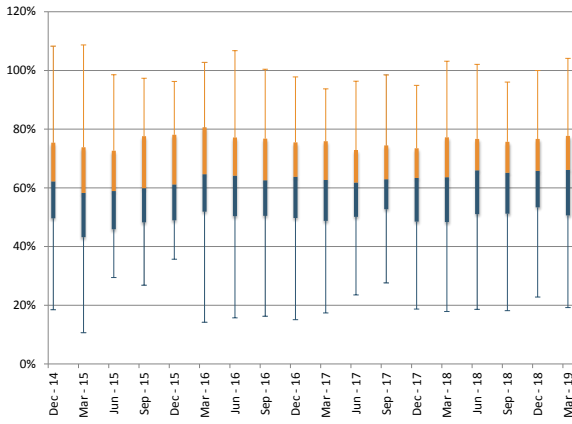
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Mar - 15	60.9%	44.8%	56.8%	66.5%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Sep - 15	59.9%	46.9%	57.3%	66.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Mar - 16	66.0%	50.7%	63.9%	73.8%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Sep - 16	63.0%	49.5%	58.9%	70.8%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Mar - 17	63.9%	49.7%	59.8%	72.5%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Sep - 17	61.7%	49.5%	58.0%	69.1%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Mar - 18	65.0%	51.3%	62.3%	73.9%
Jun - 18	63.8%	51.5%	62.1%	73.5%
Sep - 18	63.2%	50.3%	60.9%	69.8%
Dec - 18	64.6%	50.1%	61.6%	70.7%
Mar - 19	66.3%	52.6%	64.5%	74.5%

Profitability

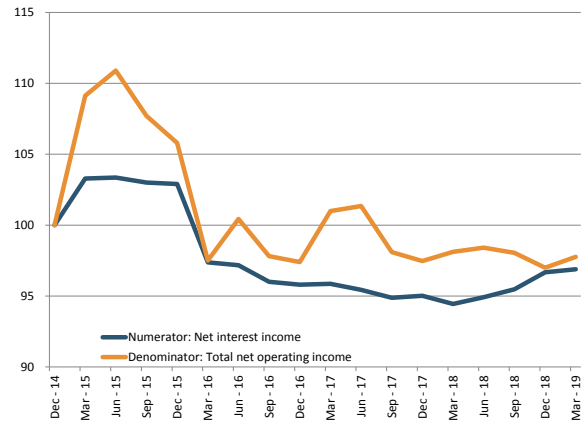
14 - Net interest income to total net operating income

Dispersion



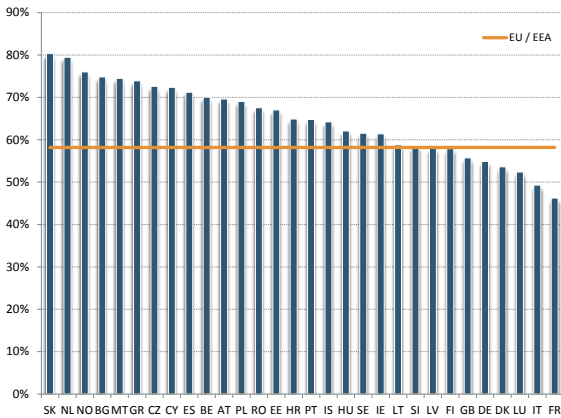
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



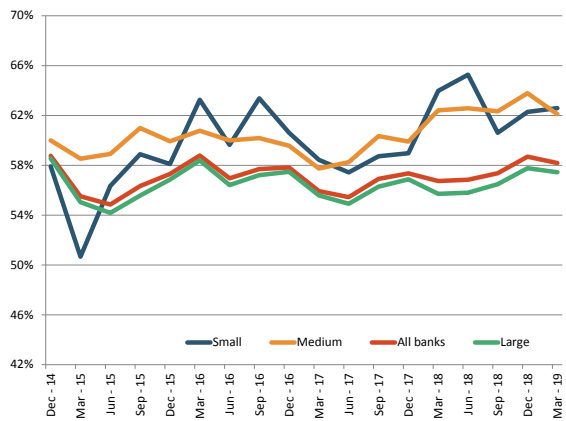
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



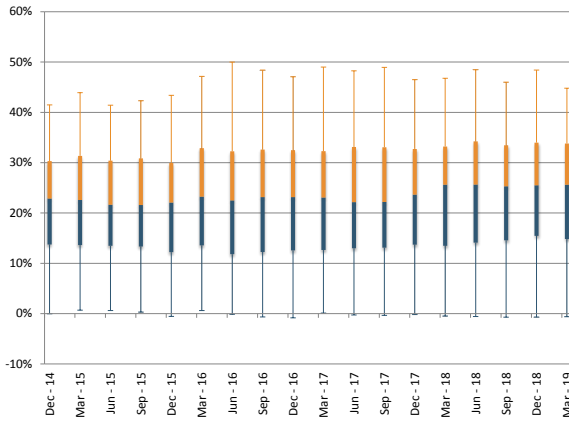
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Mar - 15	55.5%	43.2%	58.3%	73.8%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Sep - 15	56.3%	48.3%	59.9%	77.6%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Mar - 16	58.8%	51.9%	64.7%	80.7%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Sep - 16	57.7%	50.4%	62.6%	76.8%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Mar - 17	55.9%	48.7%	62.7%	75.9%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Sep - 17	56.9%	52.7%	62.9%	74.5%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Mar - 18	56.7%	48.4%	63.6%	77.2%
Jun - 18	56.8%	51.1%	66.0%	76.7%
Sep - 18	57.4%	51.2%	65.2%	75.7%
Dec - 18	58.7%	53.4%	65.8%	76.6%
Mar - 19	58.2%	50.6%	66.1%	77.7%

Profitability

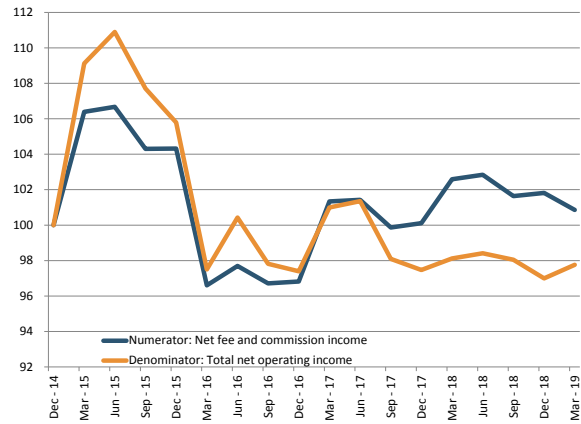
15 - Net fee and commission income to total net operating income

Dispersion



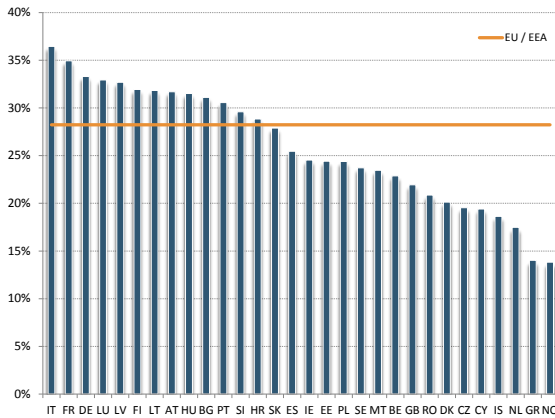
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



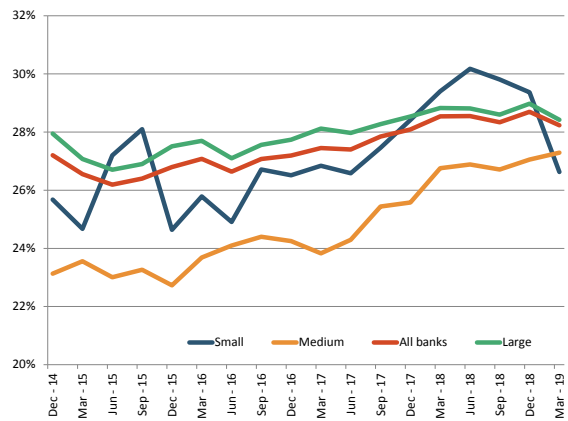
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



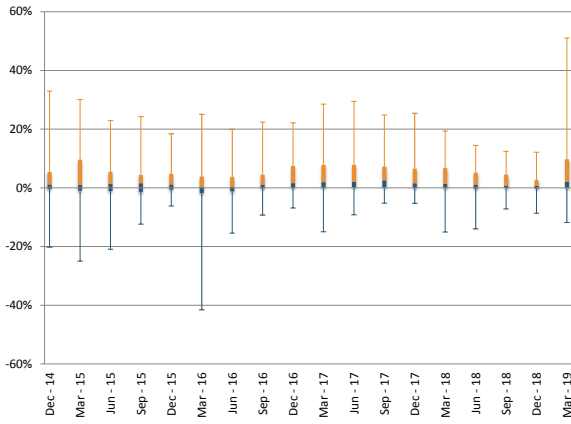
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Mar - 15	26.6%	13.6%	22.6%	31.4%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Sep - 15	26.4%	13.3%	21.6%	30.9%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Mar - 16	27.1%	13.6%	23.3%	32.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Sep - 16	27.1%	12.3%	23.2%	32.6%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Mar - 17	27.5%	12.6%	23.1%	32.3%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Sep - 17	27.8%	13.1%	22.2%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Mar - 18	28.5%	13.5%	25.6%	33.2%
Jun - 18	28.6%	14.1%	25.7%	34.2%
Sep - 18	28.3%	14.6%	25.3%	33.5%
Dec - 18	28.7%	15.5%	25.5%	34.0%
Mar - 19	28.2%	14.8%	25.6%	33.8%

Profitability

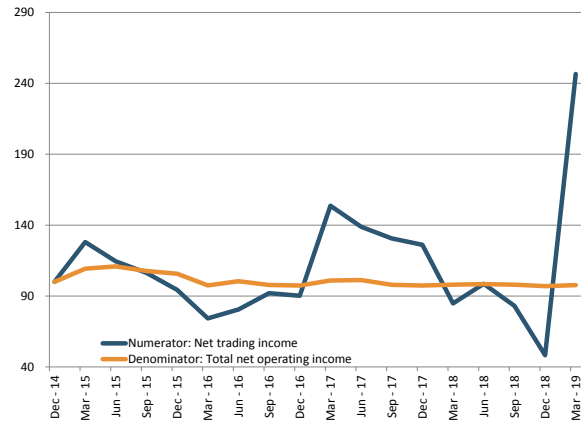
16 - Net trading income to total net operating income

Dispersion



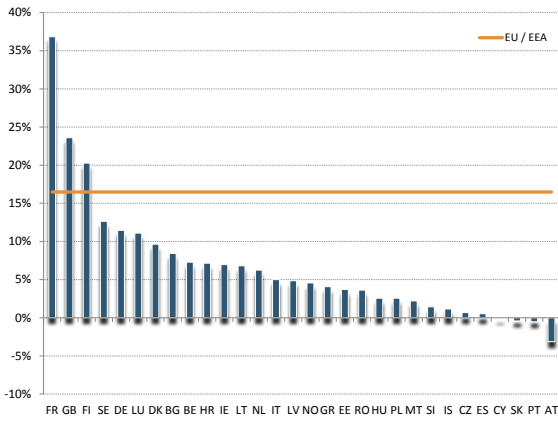
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



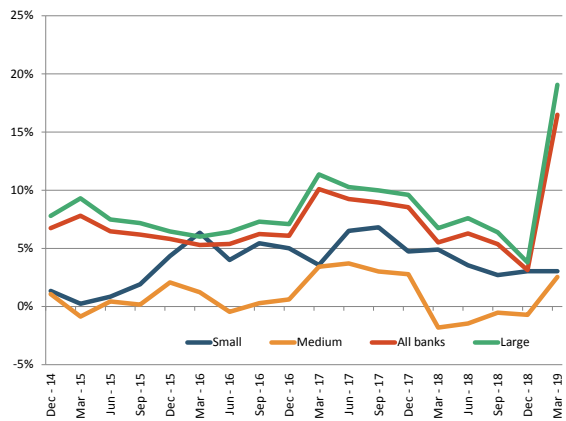
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



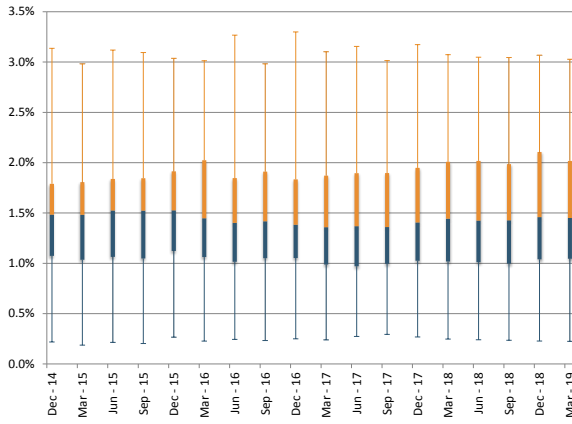
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Mar - 15	7.8%	-1.0%	1.0%	9.6%
Jun - 15	6.5%	-1.1%	1.3%	5.5%
Sep - 15	6.2%	-1.4%	1.5%	4.4%
Dec - 15	5.8%	-0.6%	1.1%	4.8%
Mar - 16	5.3%	-1.8%	0.2%	3.9%
Jun - 16	5.4%	-1.2%	0.4%	3.8%
Sep - 16	6.2%	-0.2%	1.0%	4.5%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Mar - 17	10.1%	0.0%	1.9%	7.9%
Jun - 17	9.2%	0.1%	2.1%	7.8%
Sep - 17	8.9%	0.1%	2.5%	7.2%
Dec - 17	8.5%	0.0%	1.5%	6.6%
Mar - 18	5.5%	-0.1%	1.3%	6.8%
Jun - 18	6.3%	-0.3%	1.0%	5.2%
Sep - 18	5.4%	-0.1%	0.8%	4.5%
Dec - 18	3.1%	-0.2%	0.6%	2.8%
Mar - 19	16.5%	-0.1%	2.0%	9.7%

Profitability

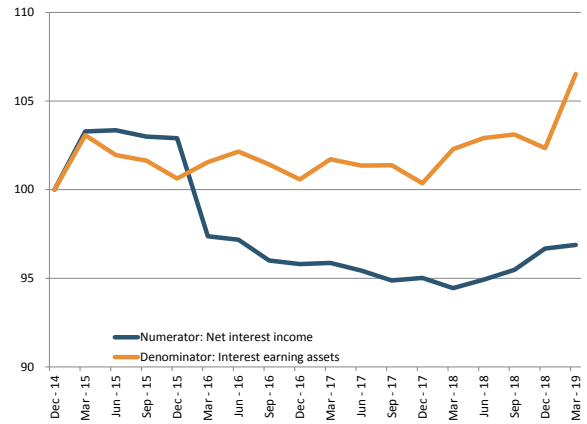
17 - Net interest margin

Dispersion



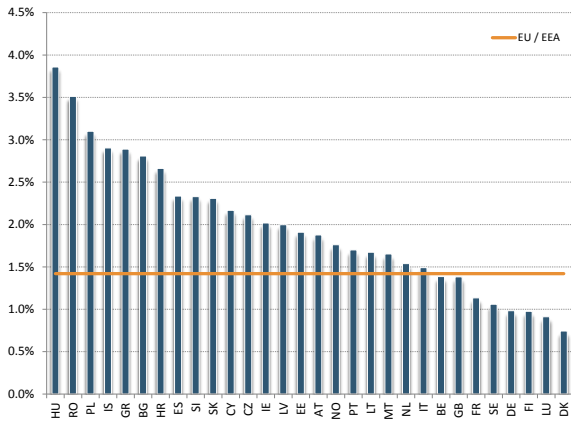
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



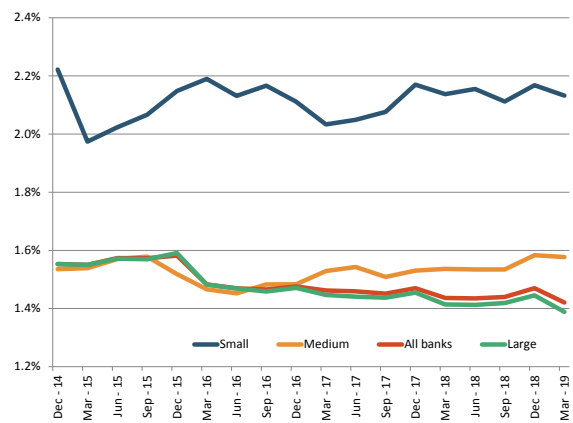
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class

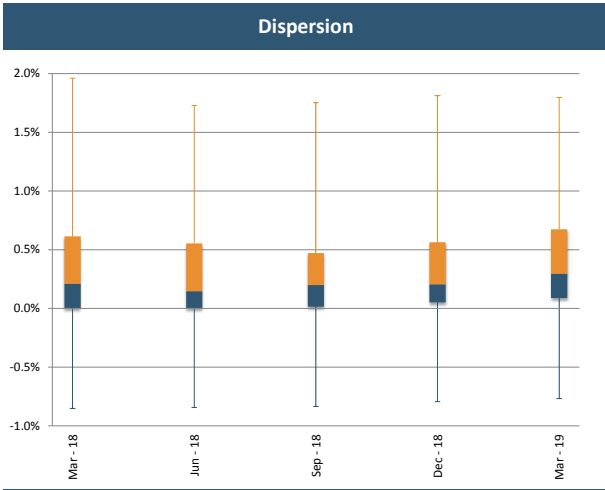


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

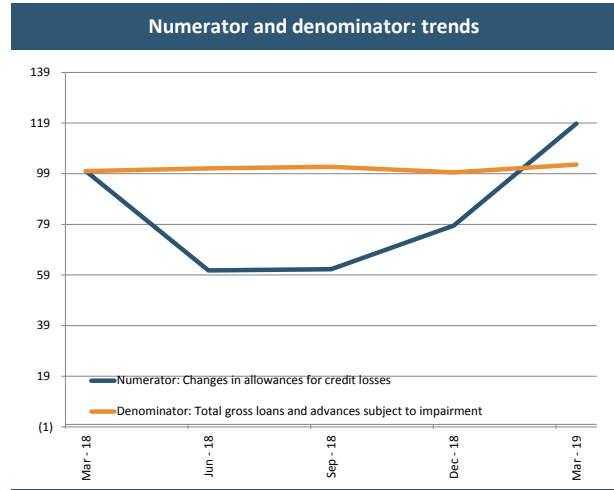
Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Mar - 15	1.55%	1.03%	1.48%	1.81%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Sep - 15	1.57%	1.05%	1.52%	1.85%
Dec - 15	1.58%	1.12%	1.53%	1.91%
Mar - 16	1.48%	1.06%	1.45%	2.02%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Sep - 16	1.47%	1.05%	1.42%	1.91%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Mar - 17	1.46%	0.99%	1.36%	1.87%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Sep - 17	1.45%	1.00%	1.36%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.95%
Mar - 18	1.44%	1.02%	1.44%	2.01%
Jun - 18	1.43%	1.01%	1.42%	2.02%
Sep - 18	1.44%	1.00%	1.43%	1.99%
Dec - 18	1.47%	1.04%	1.46%	2.11%
Mar - 19	1.42%	1.04%	1.45%	2.02%

Profitability

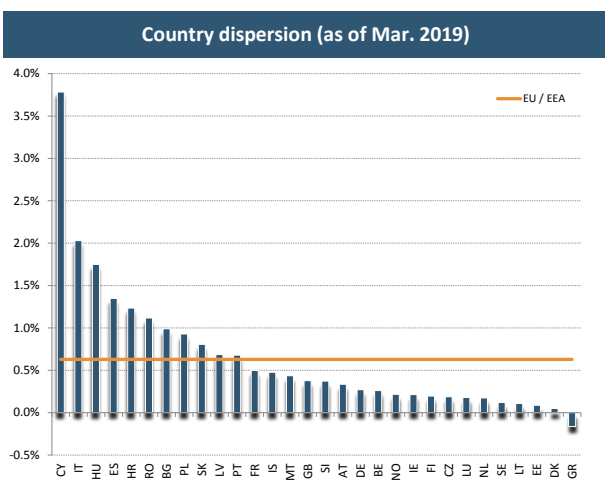
18 - Cost of Risk



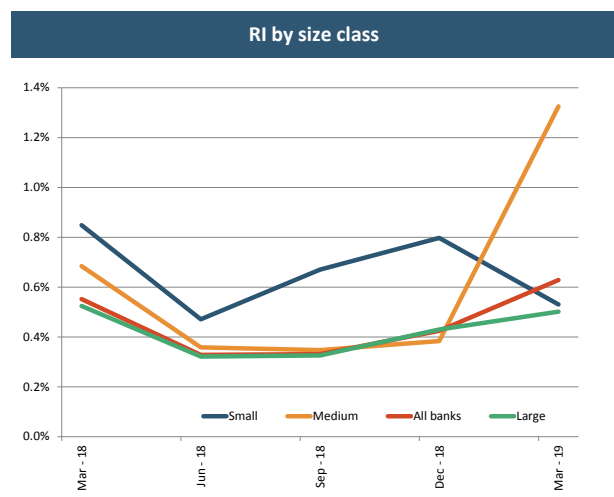
5th and 95th pct, interquartile range and median.



Total numerator and denominator.
Mar 2018 = 100.



Weighted Averages by country.



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

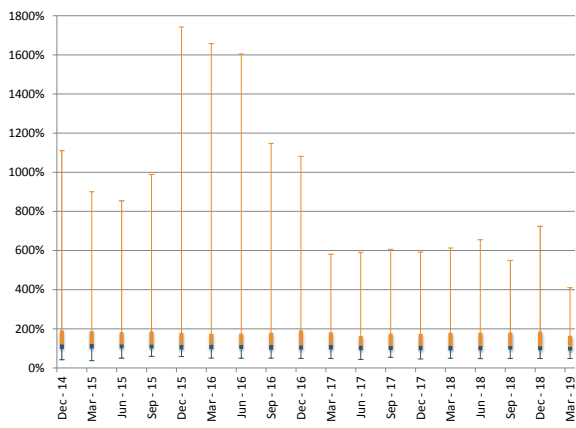
Period	Weighted average	25th	50th	75th
Mar - 18	0.55%	0.00%	0.21%	0.61%
Jun - 18	0.33%	0.00%	0.15%	0.55%
Sep - 18	0.33%	0.02%	0.20%	0.47%
Dec - 18	0.42%	0.05%	0.21%	0.56%
Mar - 19	0.63%	0.09%	0.29%	0.67%

Data for Cost of Risk are shown here as a positive value, even though they are commonly expenses.

Funding and Liquidity

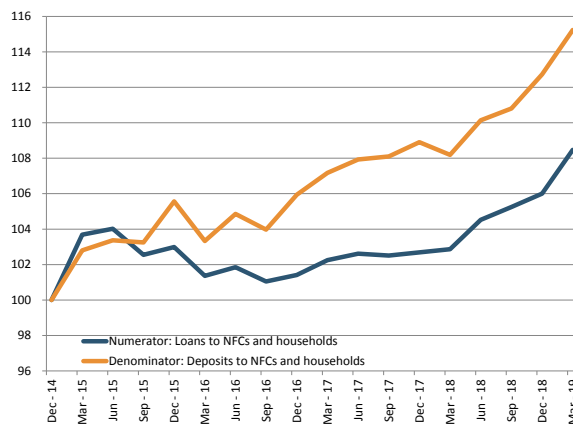
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



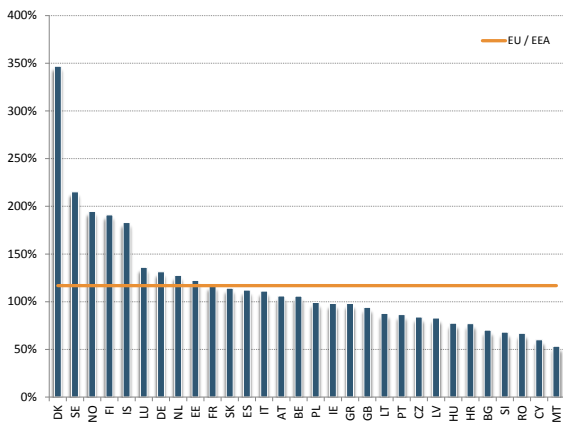
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



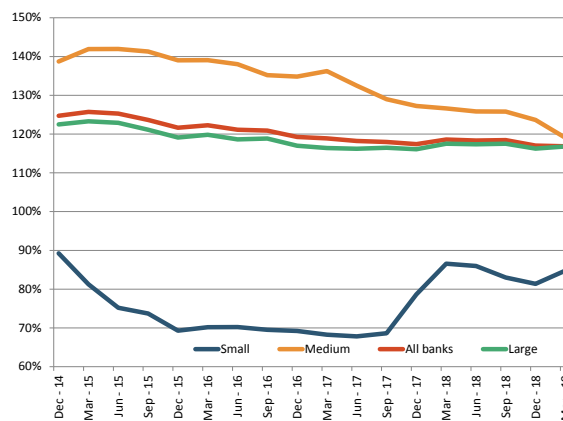
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



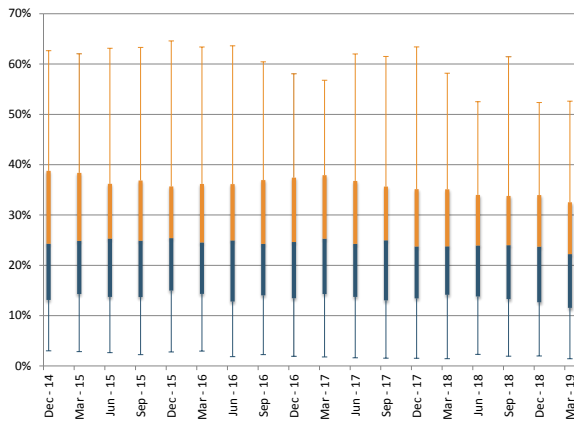
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	97.5%	121.1%	191.8%
Mar - 15	125.7%	99.1%	122.2%	188.0%
Jun - 15	125.3%	100.1%	120.6%	183.0%
Sep - 15	123.6%	99.7%	120.0%	187.0%
Dec - 15	121.6%	94.0%	118.3%	179.4%
Mar - 16	122.3%	95.7%	119.3%	175.6%
Jun - 16	121.1%	96.4%	117.9%	176.0%
Sep - 16	120.9%	93.2%	116.9%	179.8%
Dec - 16	119.3%	93.5%	116.1%	192.5%
Mar - 17	118.9%	94.2%	117.7%	181.7%
Jun - 17	118.2%	91.2%	114.9%	163.9%
Sep - 17	118.0%	91.6%	113.6%	175.4%
Dec - 17	117.4%	90.3%	114.1%	174.7%
Mar - 18	118.6%	89.5%	113.7%	179.9%
Jun - 18	118.3%	90.3%	112.2%	180.7%
Sep - 18	118.4%	93.5%	112.1%	181.6%
Dec - 18	117.0%	90.9%	111.2%	186.1%
Mar - 19	116.8%	88.4%	108.1%	164.1%

Funding and Liquidity

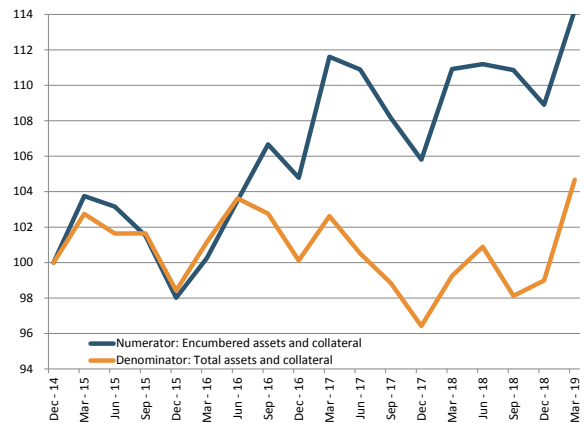
20 - Asset encumbrance ratio

Dispersion



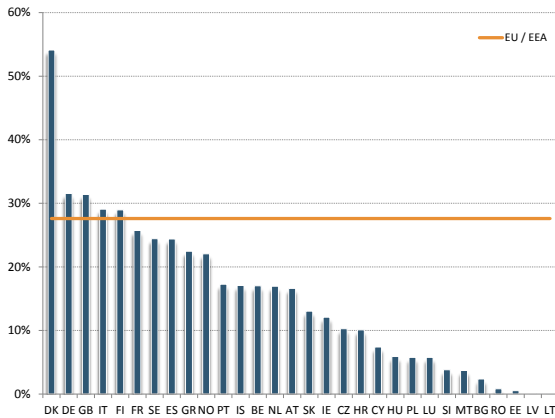
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



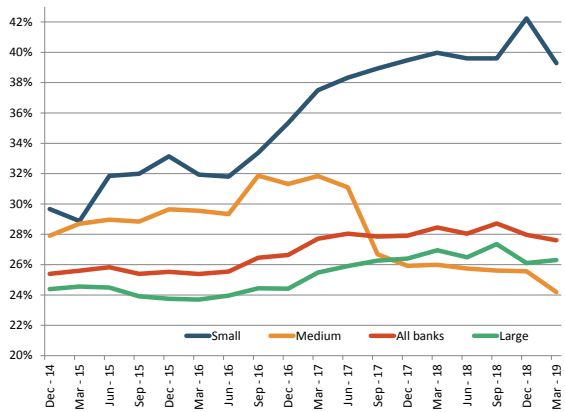
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



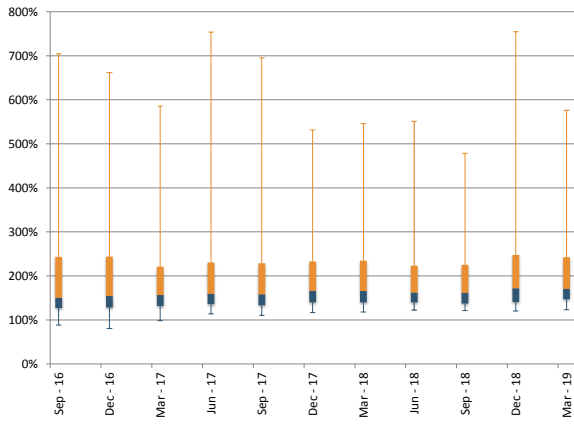
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.1%	24.3%	38.8%
Mar - 15	25.6%	14.3%	24.8%	38.4%
Jun - 15	25.8%	13.7%	25.3%	36.2%
Sep - 15	25.4%	13.7%	24.9%	36.9%
Dec - 15	25.5%	15.0%	25.4%	35.7%
Mar - 16	25.4%	14.3%	24.6%	36.2%
Jun - 16	25.5%	12.8%	24.9%	36.1%
Sep - 16	26.5%	14.0%	24.3%	36.9%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Mar - 17	27.7%	14.3%	25.3%	37.9%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Sep - 17	27.9%	13.0%	25.0%	35.6%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Mar - 18	28.4%	14.2%	23.8%	35.1%
Jun - 18	28.0%	13.8%	23.9%	34.0%
Sep - 18	28.7%	13.3%	24.0%	33.8%
Dec - 18	28.0%	12.7%	23.7%	34.0%
Mar - 19	27.6%	11.5%	22.2%	32.5%

Funding and Liquidity

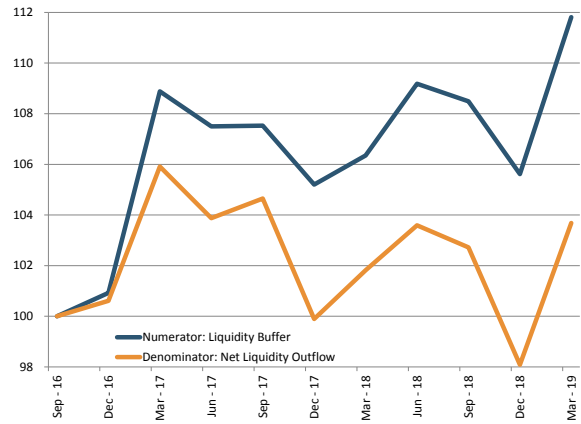
21 - Liquidity coverage ratio (%)

Dispersion



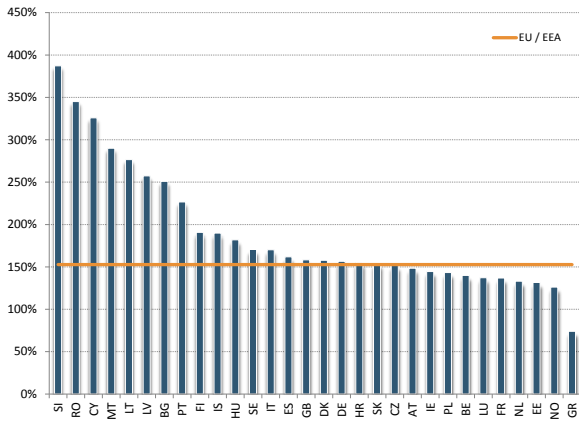
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



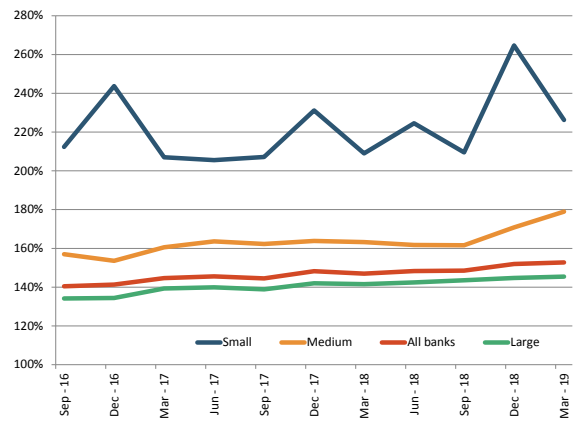
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Mar. 2019)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Sep - 16	140.4%	127.1%	150.3%	243.3%
Dec - 16	141.3%	128.4%	154.1%	243.9%
Mar - 17	144.7%	131.7%	156.6%	221.1%
Jun - 17	145.5%	135.8%	159.0%	230.8%
Sep - 17	144.5%	133.3%	158.0%	228.8%
Dec - 17	148.2%	139.7%	166.0%	232.7%
Mar - 18	147.0%	139.8%	165.6%	234.8%
Jun - 18	148.3%	139.8%	162.0%	223.2%
Sep - 18	148.5%	137.1%	161.4%	225.2%
Dec - 18	152.0%	140.4%	172.0%	247.5%
Mar - 19	152.7%	146.9%	170.6%	242.5%



STATISTICAL ANNEX

EBA

EUROPEAN
BANKING
AUTHORITY

Statistical Annex

Sovereign exposures

Sovereign exposure																			
Direct exposures towards General governments ⁽¹⁾																			
Volumes bn EUR, % of total sov exposure	Total gross carrying amount of which:						Total carrying amount (net of short positions) of which ⁽²⁾ :												
	to home country		to other EU/EEA countries				Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets				
	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18
AT	82.3	78.4	36%	36%	55%	55%	82.4	77.8	4%	4%	4%	3%	35%	33%	51%	56%	6%	5%	
BE	222.3	213.9	30%	30%	59%	59%	187.5	218.3	1%	1%	0%	0%	14%	14%	83%	83%	2%	2%	
BG	3.6	4.3	86%	87%	9%	9%	3.6	4.3	1%	1%	0%	0%	72%	62%	22%	33%	5%	5%	
CY	1.2	5.2	69%	92%	30%	7%	-	-	0%	0%	0%	0%	60%	16%	40%	84%	0%	0%	
CZ	43.3	41.1	98%	96%	2%	4%	43.0	40.8	2%	1%	7%	6%	6%	6%	85%	87%	0%	0%	
DE	531.8	542.4	49%	48%	25%	24%	531.4	494.6	22%	24%	2%	2%	22%	23%	31%	31%	23%	20%	
DK	36.5	31.7	31%	39%	64%	55%	35.9	30.7	43%	33%	2%	2%	1%	2%	35%	39%	19%	24%	
EE	1.4	1.3	85%	83%	15%	17%	1.4	1.3	0%	0%	0%	0%	0%	0%	85%	83%	15%	17%	
ES	482.9	461.9	55%	53%	17%	18%	473.4	449.7	10%	12%	1%	1%	37%	37%	51%	50%	0%	0%	
FI	34.6	111.0	93%	28%	7%	60%	19.0	86.6	0%	39%	2%	1%	6%	3%	80%	33%	12%	25%	
FR	978.6	851.8	59%	57%	21%	23%	884.8	800.5	17%	15%	6%	0%	18%	19%	56%	64%	2%	1%	
GB	904.9	793.1	22%	21%	26%	20%	825.3	724.6	43%	41%	1%	1%	47%	49%	8%	7%	1%	1%	
GR	17.8	23.4	64%	63%	21%	26%	17.9	23.0	12%	6%	0%	0%	63%	67%	25%	26%	0%	0%	
HR	9.6	9.8	87%	87%	6%	7%	9.6	9.8	0%	0%	0%	0%	41%	40%	59%	59%	0%	1%	
HU	3.9	16.2	100%	89%	0%	9%	3.1	16.2	0%	66%	0%	0%	8%	12%	62%	21%	30%	0%	
IE	28.2	30.9	45%	40%	47%	50%	28.0	30.7	2%	2%	0%	0%	71%	74%	25%	24%	0%	0%	
IS	2.8	1.8	78%	62%	18%	24%	2.6	1.8	14%	22%	0%	0%	0%	0%	86%	78%	0%	0%	
IT	347.4	346.0	59%	58%	31%	30%	341.5	335.6	11%	8%	0%	0%	54%	50%	28%	38%	7%	4%	
LT	0.7	1.1	99%	92%	1%	8%	0.7	1.2	7%	2%	10%	7%	0%	0%	31%	57%	52%	34%	
LU	34.0	31.8	32%	23%	37%	39%	30.8	32.6	0%	1%	0%	0%	19%	22%	79%	76%	2%	2%	
LV	0.5	0.4	81%	88%	13%	12%	0.5	0.4	3%	3%	6%	8%	3%	0%	33%	16%	55%	72%	
MT	1.6	4.9	49%	52%	46%	44%	1.6	4.9	0%	0%	2%	3%	27%	18%	71%	80%	0%	0%	
NL	239.0	225.2	54%	54%	34%	33%	238.8	225.2	2%	1%	0%	1%	35%	34%	37%	37%	26%	28%	
NO	16.3	18.9	40%	40%	6%	1%	15.3	18.0	36%	20%	38%	48%	0%	0%	26%	29%	0%	3%	
PL	28.3	33.2	100%	100%	0%	0%	28.3	33.2	5%	7%	0%	0%	74%	66%	19%	26%	1%	1%	
PT	62.4	62.8	66%	63%	26%	30%	62.4	62.8	14%	16%	1%	0%	42%	41%	43%	43%	0%	0%	
RO	15.0	15.6	100%	40%	0%	0%	14.9	15.6	26%	30%	0%	0%	24%	24%	36%	34%	14%	13%	
SE	151.3	47.4	41%	68%	47%	18%	140.5	46.8	40%	9%	6%	22%	11%	4%	26%	50%	17%	14%	
SI	5.3	5.4	55%	52%	35%	36%	5.3	5.4	1%	1%	0%	0%	51%	48%	48%	52%	0%	0%	
SK	6.7	7.0	71%	73%	29%	27%	6.7	7.0	1%	0%	0%	0%	12%	13%	87%	87%	0%	0%	
EU	4,129	3,847	46%	45%	27%	27%	3,908	3,623	21%	20%	3%	1%	31%	32%	38%	40%	7%	7%	

(1) Direct exposures through Non-derivative financial assets. Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables".

(2) The breakdown by accounting portfolios refers to the Total carrying amount of General governments exposures through Non-derivative financial assets.

Sovereign exposure											
Total gross carrying amount by maturity											
% of total sov exposure	0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more		
	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	
AT	7%	11%	14%	11%	40%	41%	28%	24%	12%	12%	
BE	14%	13%	7%	4%	23%	25%	22%	25%	34%	33%	
BG	25%	36%	6%	4%	31%	29%	37%	29%	1%	2%	
CY	0%	24%	2%	18%	60%	52%	33%	4%	5%	1%	
CZ	57%	52%	5%	8%	18%	16%	13%	18%	7%	6%	
DE	18%	7%	9%	8%	26%	33%	18%	17%	29%	35%	
DK	26%	35%	16%	16%	32%	27%	19%	14%	8%	7%	
EE	60%	52%	1%	1%	23%	27%	11%	14%	5%	5%	
ES	11%	10%	11%	9%	26%	31%	25%	32%	27%	17%	
FI	62%	46%	2%	6%	13%	26%	13%	8%	10%	15%	
FR	15%	20%	13%	9%	32%	30%	21%	20%	19%	21%	
GB	19%	24%	14%	16%	30%	31%	19%	18%	17%	11%	
GR	8%	12%	16%	13%	31%	33%	13%	14%	32%	28%	
HR	6%	18%	24%	11%	32%	40%	13%	11%	25%	21%	
HU	14%	11%	10%	10%	21%	46%	54%	31%	1%	1%	
IE	4%	3%	20%	23%	42%	39%	28%	27%	7%	8%	
IS	65%	66%	24%	33%	3%	1%	2%	0%	6%	0%	
IT	6%	6%	13%	11%	43%	44%	26%	26%	12%	12%	
LT	0%	5%	18%	13%	73%	63%	9%	19%	0%	0%	
LU	23%	39%	22%	5%	33%	35%	20%	19%	2%	2%	
LV	3%	27%	31%	13%	48%	56%	16%	4%	2%	0%	
MT	23%	7%	9%	16%	46%	46%	17%	24%	5%	7%	
NL	6%	12%	6%	6%	38%	33%	25%	24%	25%	26%	
NO	34%	30%	22%	32%	24%	25%	18%	9%	2%	3%	
PL	4%	4%	7%	5%	47%	40%	39%	40%	4%	11%	
PT	21%	20%	26%	25%	22%	23%	22%	26%	9%	6%	
RO	17%	18%	10%	8%	38%	38%	24%	25%	10%	11%	
SE	37%	25%	13%	11%	40%	48%	7%	8%	3%	7%	
SI	3%	8%	15%	9%	50%	52%	26%	26%	6%	5%	
SK	17%	17%	16%	8%	25%	33%	32%	32%	10%	10%	
EU	16%	17%	12%	11%	31%	32%	21%	21%	20%	19%	

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually.

Statistical Annex

Liability composition and volumes

Liabilities composition																
% of total liabilities																
	Debt securities issued				Deposits from credit institutions				Customer deposits ⁽¹⁾				Other liabilities ⁽²⁾			
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19
AT	12.7%	12.5%	12.7%	12.5%	11.4%	11.3%	10.9%	11.8%	66.9%	67.2%	69.1%	67.9%	9.0%	9.1%	7.3%	7.8%
BE	18.9%	19.1%	17.9%	15.4%	13.7%	13.5%	10.1%	11.6%	53.4%	53.8%	56.4%	57.3%	14.0%	13.6%	15.7%	15.7%
BG	0.6%	0.5%	0.6%	0.4%	4.1%	3.4%	2.4%	5.9%	93.7%	94.5%	95.2%	91.7%	1.6%	1.5%	1.8%	2.1%
CY*	1.1%	n.a.	n.a.	1.1%	1.9%	n.a.	n.a.	2.1%	92.6%	n.a.	n.a.	92.0%	4.4%	n.a.	n.a.	4.7%
CZ	9.0%	9.3%	11.2%	11.7%	15.5%	15.4%	12.9%	14.9%	71.9%	71.6%	72.5%	69.8%	3.6%	3.7%	3.5%	3.7%
DE	19.9%	20.2%	20.5%	18.9%	13.9%	13.9%	13.1%	13.0%	43.3%	44.1%	44.5%	44.3%	22.9%	21.8%	21.8%	23.8%
DK	54.1%	54.7%	54.9%	54.8%	2.6%	2.4%	2.3%	2.4%	27.1%	27.5%	27.7%	27.6%	16.2%	15.4%	15.2%	15.2%
EE	0.5%	0.5%	0.9%	1.4%	13.8%	13.8%	13.4%	11.7%	83.6%	83.6%	82.4%	84.1%	2.1%	2.1%	3.3%	2.8%
ES	12.7%	13.1%	13.4%	13.4%	7.3%	7.3%	6.9%	7.6%	62.9%	63.0%	63.1%	62.7%	17.1%	16.7%	16.6%	16.3%
FI	39.6%	39.4%	41.1%	39.5%	0.9%	0.9%	4.7%	5.6%	47.0%	47.7%	38.1%	37.4%	12.5%	12.1%	16.1%	17.5%
FR	18.3%	18.6%	18.9%	19.0%	5.7%	5.4%	5.0%	5.8%	54.2%	54.7%	55.1%	53.4%	21.8%	21.3%	21.0%	21.7%
GB	10.7%	11.1%	11.3%	11.5%	4.3%	4.3%	4.1%	5.1%	60.0%	60.3%	61.6%	59.1%	25.0%	24.3%	22.9%	24.3%
GR	2.4%	2.3%	2.5%	2.4%	7.9%	8.7%	9.7%	8.8%	75.8%	77.0%	76.4%	77.4%	13.9%	12.0%	11.5%	11.3%
HR	0.2%	0.2%	0.3%	0.3%	9.6%	7.4%	9.3%	9.6%	86.2%	88.4%	87.0%	85.9%	4.1%	4.0%	3.5%	4.2%
HU	3.2%	3.6%	4.1%	3.6%	7.4%	6.7%	4.7%	5.4%	82.0%	82.7%	84.5%	83.7%	7.3%	7.0%	6.6%	7.3%
IE	8.8%	9.0%	9.0%	7.4%	6.1%	5.3%	6.7%	5.0%	74.2%	76.1%	75.0%	77.2%	10.9%	9.6%	9.3%	10.5%
IS	34.4%	33.9%	34.5%	35.2%	1.0%	1.3%	1.1%	1.1%	59.1%	58.7%	58.7%	57.1%	5.5%	6.2%	5.7%	6.6%
IT	13.6%	13.0%	12.9%	12.6%	7.4%	8.2%	7.8%	8.1%	59.3%	59.5%	59.7%	60.4%	19.7%	19.4%	19.6%	18.9%
LT	0.0%	0.0%	0.1%	0.1%	13.3%	11.7%	8.3%	3.9%	84.3%	85.8%	89.2%	93.4%	2.4%	2.4%	2.4%	2.6%
LU	23.6%	28.1%	25.2%	26.0%	18.9%	19.3%	18.7%	17.4%	40.5%	47.2%	50.4%	50.6%	17.1%	5.5%	5.7%	6.0%
LV	3.1%	0.0%	0.0%	0.5%	11.3%	14.2%	14.3%	4.7%	83.4%	83.2%	83.6%	91.2%	2.3%	2.6%	2.2%	3.6%
MT	2.4%	2.0%	1.8%	1.8%	1.2%	1.4%	1.4%	1.2%	93.6%	94.0%	94.2%	94.2%	2.8%	2.6%	2.5%	2.8%
NL	25.4%	25.7%	25.7%	26.1%	3.5%	3.8%	3.2%	3.5%	61.7%	61.4%	62.8%	61.3%	9.3%	9.0%	8.4%	9.1%
NO	37.5%	38.7%	40.8%	41.3%	9.1%	7.6%	5.5%	7.3%	45.5%	44.5%	43.8%	42.4%	7.9%	9.2%	9.9%	9.0%
PL	7.9%	8.3%	8.0%	8.1%	2.4%	2.0%	1.9%	3.0%	84.1%	84.6%	85.3%	83.5%	5.6%	5.1%	4.8%	5.3%
PT	5.2%	5.3%	5.3%	5.2%	5.3%	5.2%	4.5%	4.7%	77.3%	77.7%	78.9%	78.7%	12.2%	11.8%	11.3%	11.4%
RO	1.0%	1.0%	0.9%	1.0%	6.1%	5.9%	5.0%	4.7%	89.1%	88.3%	91.2%	90.2%	3.8%	4.8%	2.9%	4.1%
SE	45.0%	45.7%	49.2%	48.4%	5.9%	5.2%	3.4%	3.8%	37.5%	37.9%	41.4%	40.2%	11.6%	11.1%	6.0%	7.6%
SI	0.1%	0.1%	0.1%	0.1%	4.4%	4.0%	3.9%	3.2%	90.5%	91.0%	91.5%	92.8%	5.1%	4.9%	4.6%	3.9%
SK	11.1%	10.8%	11.0%	11.9%	3.5%	3.3%	3.6%	3.6%	82.9%	83.0%	83.2%	81.8%	2.5%	2.8%	2.2%	2.7%
EU / EEA	18.6%	18.8%	18.9%	18.7%	6.7%	6.7%	6.2%	6.7%	55.3%	55.7%	56.6%	55.4%	19.4%	18.8%	18.4%	19.2%

(1) Customer deposits include deposits from non financial corporations, households, other financial institutions and general governments.

(2) Also includes deposits from central banks.

Total Liabilities				
Volumes bn EUR				
	Jun-18	Sep-18	Dec-18	Mar-19
AT	545.4	551.4	548.3	565.4
BE	934.4	922.1	876.9	1,079.0
BG	18.5	19.0	19.3	25.2
CY*	39.6	n.a.	n.a.	33.9
CZ	144.4	149.2	140.8	153.3
DE	3,713.7	3,666.7	3,547.8	3,629.4
DK	684.4	680.1	670.5	693.5
EE	18.8	19.0	22.5	28.4
ES	2,999.9	2,976.0	2,999.8	3,077.6
FI	154.3	152.3	636.3	681.4
FR	6,674.1	6,687.3	6,532.9	6,943.5
GB	6,111.0	6,096.2	6,011.3	6,431.9
GR	208.8	211.0	217.1	214.7
HR	35.3	35.9	37.2	37.6
HU	55.2	55.9	57.3	62.2
IE	230.2	227.2	234.0	225.2
IS	23.7	24.0	22.6	23.2
IT	2,050.4	2,054.9	2,033.5	2,238.2
LT	19.8	20.4	23.6	17.6
LU	201.2	174.8	197.9	207.7
LV	13.7	11.8	12.5	11.3
MT	18.1	18.4	18.5	18.9
NL	1,992.7	2,007.7	1,933.7	1,952.6
NO	294.6	281.8	260.5	285.1
PL	129.5	135.6	146.6	148.5
PT	302.2	300.2	298.3	302.8
RO	38.1	38.7	38.9	37.9
SE	1,362.0	1,344.6	774.3	837.6
SI	20.4	20.6	20.9	18.9
SK	41.3	41.8	43.0	43.8
EU / EEA	27,965.5	27,836.5	27,295.9	28,693.0

Share of secured funding				
% of debt securities issued				
	Jun-18	Sep-18	Dec-18	Mar-19
AT	37.9%	36.0%	36.1%	38.1%
BE	25.0%	25.0%	17.6%	19.1%
BG	0.0%	0.0%	0.0%	0.0%
CY*	0.0%	n.a.	n.a.	0.0%
CZ	3.8%	3.7%	4.3%	4.2%
DE	23.7%	23.9%	24.5%	27.0%
DK	89.7%	90.1%	92.7%	91.4%
EE	0.0%	0.0%	0.0%	0.0%
ES	41.3%	41.0%	40.4%	39.7%
FI	21.0%	19.7%	45.8%	47.7%
FR	24.8%	23.2%	23.9%	21.4%
GB	14.5%	14.7%	15.3%	14.7%
GR	73.8%	73.7%	76.2%	81.2%
HR	0.0%	0.0%	0.0%	0.0%
HU	63.7%	64.6%	69.3%	68.5%
IE	61.1%	55.8%	54.2%	47.0%
IS	72.7%	59.8%	58.7%	58.6%
IT	28.8%	29.9%	30.6%	29.9%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	46.8%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	0.0%	0.0%
NL	19.6%	19.2%	20.4%	19.7%
NO	68.6%	69.6%	70.9%	66.4%
PL	37.3%	36.4%	36.1%	40.2%
PT	62.5%	63.1%	65.1%	62.9%
RO	0.0%	0.0%	0.0%	0.0%
SE	52.2%	47.6%	47.5%	47.0%
SI	0.0%	0.0%	0.0%	0.0%
SK	93.2%	92.6%	93.0%	93.3%
EU / EEA	33.5%	32.5%	33.1%	32.4%

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually.

* To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

Statistical Annex

Exposures to Real Estate activities and Construction

In compliance with the Recommendation ESRB/2016/14 on closing real estate data gaps, the EBA is disclosing aggregated information on the exposures towards Non-financial corporations under Real Estate activities (NACE code L) and Construction Sector (NACE code F) ^{(1) (2)}

By country of counterparty	Total exposures to Real Estate activities (NACE L)								Non-performing exposures to Real Estate activities (NACE L)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19
AT	33.6	33.7	33.6	33.1	33.3%	33.0%	32.6%	32.0%	0.4	0.4	0.4	0.4	1.3%	1.3%	1.2%	1.2%
BE	26.1	26.6	26.4	26.9	15.4%	16.0%	15.8%	15.8%	1.0	1.0	0.9	0.9	3.8%	3.6%	3.6%	3.2%
BG	1.6	1.6	1.8	1.8	10.8%	10.6%	12.3%	10.3%	0.5	0.4	0.3	0.4	33.9%	28.4%	17.9%	20.3%
CY*	3.2	n.a.	n.a.	2.8	15.1%	n.a.	n.a.	14.8%	1.0	n.a.	n.a.	0.8	31.2%	n.a.	n.a.	29.1%
CZ	12.2	12.4	12.4	12.7	25.3%	24.7%	25.1%	25.8%	0.1	0.1	0.1	0.1	1.0%	0.9%	0.8%	0.7%
DE	172.8	175.1	176.5	170.1	29.5%	29.8%	30.7%	29.7%	1.5	1.5	1.2	1.0	0.9%	0.8%	0.7%	0.6%
DK	61.1	61.0	61.7	63.1	45.3%	46.0%	46.9%	45.4%	1.9	1.8	1.8	1.5	3.1%	3.0%	2.9%	2.3%
EE	3.1	3.1	3.0	3.2	30.2%	31.6%	31.1%	28.2%	0.0	0.0	0.0	0.0	0.8%	0.6%	0.6%	0.7%
ES	43.6	44.4	41.6	42.1	12.8%	13.3%	12.2%	12.4%	5.6	5.0	4.1	3.7	12.8%	11.3%	9.8%	8.8%
FI	42.6	43.9	45.0	46.1	45.6%	46.9%	47.1%	48.0%	0.2	0.3	0.3	0.3	0.6%	0.6%	0.6%	0.6%
FR	260.4	266.7	269.8	274.6	31.5%	31.9%	31.7%	31.8%	7.7	7.6	7.8	7.9	3.0%	2.9%	2.9%	2.9%
GB	119.6	120.5	126.6	126.8	22.7%	22.7%	24.6%	23.3%	3.3	2.2	1.9	2.1	2.8%	1.8%	1.5%	1.6%
GR	4.9	4.6	4.7	4.7	5.4%	5.2%	5.5%	5.5%	2.6	2.4	2.3	2.3	52.8%	52.1%	48.7%	47.9%
HR	1.4	1.3	1.3	1.3	10.5%	9.9%	10.1%	10.2%	0.4	0.4	0.3	0.3	26.7%	26.7%	21.9%	21.4%
HU	3.9	3.8	3.6	3.6	20.1%	18.8%	17.3%	16.9%	0.2	0.2	0.2	0.1	6.3%	5.2%	4.4%	3.3%
IE	14.7	14.2	13.4	14.1	21.1%	20.1%	18.7%	19.5%	3.3	2.8	2.5	2.1	22.7%	19.8%	18.6%	15.2%
IS	3.1	3.1	2.9	2.9	25.1%	25.0%	24.7%	24.4%	0.1	0.1	0.1	0.1	2.3%	2.1%	3.0%	3.2%
IT	56.0	54.8	62.7	61.8	12.8%	12.6%	12.7%	12.8%	16.8	16.5	18.1	17.4	30.0%	30.1%	28.9%	28.2%
LT	2.1	1.9	2.1	2.6	21.9%	21.6%	21.8%	21.5%	0.1	0.1	0.1	0.1	5.0%	3.5%	3.0%	3.2%
LU	33.0	33.5	34.8	36.2	36.3%	35.2%	33.9%	35.2%	0.3	0.3	0.3	0.2	0.9%	0.9%	0.8%	0.7%
LV	1.8	1.4	1.4	1.9	25.7%	22.5%	23.3%	24.2%	0.2	0.1	0.1	0.1	8.6%	6.4%	5.4%	6.7%
MT	0.6	0.6	0.6	0.6	8.4%	8.7%	8.6%	8.7%	0.1	0.0	0.0	0.0	9.3%	7.3%	7.0%	5.6%
NL	96.3	96.6	95.7	93.1	30.0%	29.8%	30.4%	29.4%	2.5	2.4	2.1	1.9	2.6%	2.4%	2.2%	2.0%
NO	45.1	45.8	44.3	45.7	37.9%	38.5%	38.6%	37.5%	0.3	0.3	0.3	0.3	0.7%	0.7%	0.6%	0.7%
PL	13.2	12.9	13.4	13.2	19.2%	18.6%	18.2%	17.5%	0.5	0.5	0.5	0.5	3.8%	3.9%	3.9%	3.7%
PT	8.0	8.0	7.9	7.9	10.9%	11.0%	11.2%	11.3%	2.4	2.2	1.7	1.6	29.7%	27.3%	20.9%	20.0%
RO	2.6	2.6	2.8	2.8	11.8%	12.2%	12.2%	12.3%	0.5	0.5	0.5	0.5	19.8%	20.8%	19.5%	17.4%
SE	130.0	132.6	134.6	133.9	59.4%	59.1%	60.9%	60.9%	0.2	0.1	0.1	0.1	0.1%	0.1%	0.1%	0.1%
SI	0.5	0.5	0.5	0.6	5.8%	5.7%	5.7%	7.1%	0.1	0.1	0.1	0.0	19.2%	15.9%	14.0%	8.8%
SK	3.7	3.7	3.9	4.0	17.2%	17.1%	17.4%	17.3%	0.2	0.2	0.2	0.2	6.5%	6.4%	4.7%	4.2%
EU / EEA	1,200.7	1,213.9	1,231.2	1,234.3	26.8%	27.0%	27.1%	26.8%	54.0	50.6	49.2	46.8	4.5%	4.2%	4.0%	3.8%
Memo item: Non-EU / EEA countries	209.9	218.1	216.3	223.6	13.5%	13.9%	13.8%	13.7%	3.5	3.3	3.1	3.1	1.7%	1.5%	1.4%	1.4%

By country of counterparty	Total exposures to Construction (NACE F)								Non-performing exposures to Construction (NACE F)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19
AT	10.2	10.4	10.3	10.6	10.1%	10.2%	10.0%	10.2%	0.4	0.5	0.4	0.4	4.4%	4.4%	4.3%	4.1%
BE	18.1	18.0	18.0	17.9	10.7%	10.8%	10.7%	10.5%	0.7	0.7	0.6	0.7	3.7%	3.6%	3.6%	3.9%
BG	1.1	1.0	1.0	1.2	7.3%	7.0%	7.1%	6.5%	0.3	0.3	0.3	0.3	27.8%	26.1%	25.6%	21.9%
CY*	3.3	n.a.	n.a.	2.9	15.5%	n.a.	n.a.	15.0%	2.2	n.a.	n.a.	1.9	68.2%	n.a.	n.a.	65.7%
CZ	1.9	1.9	1.9	1.8	3.9%	3.8%	3.8%	3.7%	0.1	0.1	0.1	0.1	7.3%	6.6%	5.4%	5.6%
DE	29.1	29.3	24.3	23.7	5.0%	5.0%	4.2%	4.1%	0.7	0.7	0.6	0.6	2.4%	2.4%	2.7%	2.6%
DK	3.2	3.3	3.4	3.4	2.4%	2.5%	2.6%	2.5%	0.1	0.1	0.1	0.1	4.7%	4.2%	3.9%	3.5%
EE	0.3	0.3	0.3	0.4	2.8%	2.7%	2.6%	3.2%	0.0	0.0	0.0	0.0	7.4%	5.2%	2.2%	3.4%
ES	38.9	37.5	36.6	36.9	11.5%	11.2%	10.7%	10.9%	7.4	6.4	5.1	4.9	19.1%	17.2%	14.0%	13.3%
FI	4.3	4.1	4.1	4.2	4.6%	4.4%	4.3%	4.3%	0.1	0.1	0.1	0.1	2.9%	3.2%	3.0%	3.3%
FR	34.9	35.3	36.6	35.9	4.2%	4.2%	4.3%	4.2%	2.4	2.5	2.5	2.3	6.9%	7.0%	6.7%	6.5%
GB	37.5	31.8	29.6	31.4	7.1%	6.0%	5.8%	5.8%	2.0	2.2	1.8	1.5	5.3%	6.8%	6.1%	4.9%
GR	8.6	8.1	8.1	7.9	9.6%	9.3%	9.4%	9.2%	5.5	5.0	4.9	4.7	64.3%	62.1%	60.4%	60.2%
HR	1.2	1.3	1.3	1.2	8.8%	9.3%	9.5%	9.4%	0.3	0.3	0.3	0.3	28.7%	24.7%	21.9%	22.0%
HU	0.9	1.0	1.0	1.0	4.8%	4.8%	4.6%	4.7%	0.0	0.0	0.0	0.0	3.2%	2.9%	2.8%	2.2%
IE	2.2	2.7	2.0	2.1	3.2%	3.8%	2.8%	2.9%	0.5	0.5	0.4	0.4	24.1%	19.5%	21.9%	17.2%
IS	1.1	1.1	1.2	1.2	8.9%	9.1%	9.8%	10.3%	0.0	0.0	0.0	0.0	1.6%	1.8%	2.6%	2.0%
IT	40.7	40.3	46.5	46.2	9.3%	9.2%	9.4%	9.5%	17.0	16.9	19.4	19.0	41.8%	41.9%	41.6%	41.2%
LT	0.3	0.3	0.3	0.4	3.1%	2.8%	3.1%	3.5%	0.0	0.0	0.0	0.1	12.5%	10.4%	13.0%	14.2%
LU	1.4	1.5	2.4	2.6	1.5%	1.6%	2.3%	2.5%	0.1	0.1	0.1	0.1	8.6%	7.6%	4.1%	3.7%
LV	0.2	0.2	0.2	0.2	3.2%	3.0%	2.7%	3.1%	0.0	0.0	0.0	0.0	7.7%	6.3%	2.7%	2.9%
MT	0.3	0.3	0.3	0.3	3.9%	4.2%	4.2%	4.0%	0.1	0.1	0.1	0.1	40.7%	32.0%	34.0%	31.2%
NL	11.4	11.5	11.4	11.8	3.5%	3.6%	3.6%	3.7%	0.9	0.9	0.9	0.8	8.1%	7.8%	7.5%	6.7%
NO	12.1	11.9	11.2	12.6	10.1%	10.0%	9.7%	10.3%	0.1	0.2	0.1	0.1	0.9%	1.4%	1.1%	1.0%
PL	3.4	3.7	3.7	3.8	4.9%	5.3%	5.0%	5.0%	0.3	0.3	0.3	0.4	8.9%	8.5%	8.9%	11.9%
PT	10.0	9.9	8.4	8.4	13.7%	13.5%	12.0%	11.9%	4.2	4.0	2.9	2.8	42.3%	41.0%	34.8%	33.0%
RO	2.0	2.0	2.0	1.9	9.2%	9.3%	8.7%	8.5%	0.4	0.5	0.4	0.3	21.1%	22.5%	18.9%	18.1%
SE	5.9	6.0	5.8	5.9	2.7%	2.7%	2.6%	2.7%	0.0	0.1	0.1	0.1	0.8%	1.5%	1.1%	1.5%
SI	0.4	0.4	0.3	0.3	5.0%	4.7%	4.0%	4.3%	0.1	0.1	0.1	0.1	31.0%	31.5%	30.7%	27.2%
SK	1.0	1.0	1.0	1.1	4.9%	4.8%	4.5%	4.6%	0.1	0.1	0.1	0.1	6.7%	6.5%	7.5%	7.0%
EU / EEA	285.9	279.2	276.0	279.1	6.4%	6.2%	6.1%	6.1%	46.6	44.9	43.8	42.5	16.3%	16.1%	15.9%	15.2%
Memo item: Non-EU / EEA countries	52.6	50.8	52.5	54.0	3.4%	3.2%	3.3%	3.3%	4.1	4.1	4.0	4.1	7.8%	8.1%	7.6%	7.7%

Volumes bn EUR; %

(1) In disclosing aggregated information on the real estate (RE) exposures towards the different national RE markets in the Union, the EBA made use of information in regulatory reporting templates that provide a breakdown of credit exposures. RE exposures are identified as those referred to as both the NACE codes 'F' and 'L', although strictly speaking some sub-categories would need to be excluded following the Commercial Real Estate (CRE) definition adopted in the ESRB Recommendation.

(2) Data is country aggregated on the basis of the residence of the immediate counterparty. The information on the geographical distribution of exposures by country is reported by institutions where non-domestic original exposures in all 'non-domestic' countries in all exposures classes are equal or higher than 10% of total domestic and non-domestic original exposures. For this purpose exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.

* To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

Statistical Annex

Profitability analysis

Decomposition of the RoE

%	RoE (Return on Equity)				NoP / Assets (asset yield contribution)				Assets / Equity (leverage contribution)				EbT / NoP (operating contribution)				NP / EbT ⁽¹⁾ (tax effect on the capital yield)			
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19
AT	10.4%	10.7%	10.1%	8.3%	2.7%	2.8%	2.8%	2.5%	11.99	11.92	11.80	11.73	38.8%	39.7%	36.5%	33.5%	82.4%	82.3%	84.0%	83.2%
BE	6.3%	7.0%	6.9%	3.2%	1.8%	1.8%	1.8%	1.7%	14.31	14.17	13.94	14.05	34.1%	37.4%	36.0%	16.6%	73.7%	74.6%	75.2%	78.9%
BG	13.4%	14.0%	13.7%	9.0%	4.4%	4.5%	4.7%	3.5%	7.49	7.44	6.85	6.84	44.0%	45.6%	45.7%	41.1%	92.9%	91.7%	93.0%	90.2%
CY*	1.3%	n.a.	n.a.	13.7%	2.6%	n.a.	n.a.	2.6%	11.06	n.a.	n.a.	12.01	5.6%	n.a.	n.a.	n.a.	81.4%	n.a.	n.a.	1570.9%
CZ	14.5%	14.9%	14.6%	14.8%	2.7%	2.7%	2.9%	2.8%	12.77	12.71	12.11	12.70	52.3%	52.7%	51.8%	50.4%	81.0%	81.5%	81.4%	82.3%
DE	3.1%	3.2%	1.5%	2.3%	1.5%	1.5%	1.5%	1.5%	17.76	17.61	17.35	18.42	17.8%	18.4%	11.4%	12.1%	65.7%	66.4%	52.3%	70.9%
DK	9.8%	8.7%	8.3%	7.6%	1.3%	1.3%	1.3%	1.3%	18.54	18.47	18.27	18.77	50.4%	46.3%	44.6%	40.6%	79.8%	78.6%	78.6%	78.6%
EE	10.9%	10.2%	9.7%	7.9%	3.2%	3.1%	3.1%	2.8%	6.53	6.50	6.47	6.91	63.0%	60.6%	60.4%	47.1%	82.3%	83.9%	80.9%	86.5%
ES	8.9%	9.0%	8.4%	8.6%	2.9%	2.9%	2.8%	2.9%	13.66	13.58	13.55	13.62	31.8%	33.1%	30.9%	32.0%	70.9%	69.8%	70.1%	68.9%
FI	5.1%	5.2%	8.3%	7.7%	1.5%	1.5%	1.6%	1.5%	12.16	11.96	14.77	15.47	35.9%	37.0%	44.6%	41.4%	79.0%	79.9%	78.0%	81.3%
FR	7.0%	7.1%	6.6%	5.3%	2.1%	2.1%	2.1%	2.0%	15.57	15.49	15.23	15.61	27.2%	28.2%	26.4%	23.1%	77.6%	77.5%	79.1%	72.6%
GB	6.7%	7.0%	6.1%	8.0%	2.0%	2.0%	2.0%	2.0%	15.05	14.93	14.81	15.07	30.3%	31.4%	28.5%	34.3%	72.7%	73.4%	71.5%	77.0%
GR	-1.9%	-0.5%	-0.3%	1.8%	3.2%	3.2%	3.1%	3.1%	8.09	8.13	8.24	9.17	4.4%	7.4%	0.2%	7.3%	-170.3%	-26.1%	-491.7%	85.7%
HR	11.6%	11.9%	10.9%	9.9%	4.2%	4.2%	4.2%	4.0%	7.03	7.00	7.04	7.11	47.4%	49.2%	42.9%	42.3%	82.5%	82.3%	86.4%	83.3%
HU	17.9%	18.6%	18.0%	13.7%	6.1%	6.3%	6.2%	5.8%	8.64	8.47	8.36	8.60	38.4%	39.6%	38.4%	31.4%	88.4%	88.5%	89.9%	87.0%
IE	8.4%	8.4%	7.6%	8.1%	2.9%	2.9%	2.9%	3.0%	7.89	7.80	7.89	7.84	43.1%	43.6%	39.7%	39.4%	84.4%	84.5%	83.9%	85.8%
IS	7.6%	6.4%	5.8%	6.7%	4.4%	4.2%	4.0%	4.3%	5.47	5.60	5.50	6.04	43.2%	39.5%	39.3%	38.3%	72.7%	69.3%	67.1%	67.4%
IT	7.4%	6.1%	6.1%	7.9%	2.7%	2.7%	2.7%	2.7%	13.30	13.31	13.14	13.45	25.5%	21.7%	17.9%	29.2%	80.2%	79.2%	97.3%	74.6%
LT	12.6%	12.9%	12.7%	16.2%	2.6%	2.6%	2.7%	2.8%	9.95	9.93	9.87	10.60	56.0%	57.2%	55.3%	64.5%	87.1%	86.7%	86.1%	84.8%
LU	6.2%	9.0%	8.5%	5.1%	1.5%	1.8%	1.9%	1.6%	14.32	13.94	14.27	14.88	31.8%	41.5%	37.6%	26.8%	92.3%	85.1%	85.7%	77.4%
LV	8.8%	13.0%	11.8%	14.0%	2.7%	3.1%	3.0%	3.4%	8.12	7.87	8.06	8.63	40.5%	53.1%	48.7%	49.0%	98.5%	99.1%	99.0%	98.0%
MT	5.0%	6.2%	6.3%	5.9%	2.3%	2.3%	2.3%	2.1%	11.73	11.73	11.62	11.70	20.6%	24.8%	29.4%	34.0%	90.0%	93.6%	81.0%	68.5%
NL	10.0%	9.6%	8.8%	7.6%	1.9%	2.0%	2.0%	1.8%	17.20	17.21	16.75	16.75	40.4%	38.8%	36.2%	34.2%	75.2%	73.4%	73.3%	74.1%
NO	11.6%	11.3%	10.8%	12.3%	1.9%	2.0%	2.0%	2.1%	12.45	11.99	11.66	11.65	60.6%	58.5%	56.3%	60.3%	80.2%	79.8%	81.2%	82.2%
PL	9.2%	9.6%	10.1%	6.9%	4.4%	4.4%	4.3%	4.3%	7.74	7.75	7.87	8.10	35.5%	37.9%	39.2%	29.5%	74.8%	75.0%	75.8%	67.2%
PT	5.9%	6.0%	2.2%	6.1%	2.3%	2.4%	2.2%	2.4%	10.99	10.89	10.98	10.96	25.7%	30.0%	25.2%	38.3%	92.0%	77.5%	35.5%	61.9%
RO	21.2%	20.2%	17.6%	17.2%	5.3%	5.5%	5.3%	5.0%	8.81	8.62	8.52	8.37	57.2%	53.2%	48.2%	48.9%	79.1%	80.6%	80.8%	83.5%
SE	12.9%	12.2%	13.4%	13.0%	1.6%	1.6%	1.7%	1.6%	17.56	17.16	17.07	18.61	55.1%	54.1%	55.7%	54.1%	81.7%	81.2%	81.3%	79.1%
SI	12.3%	11.7%	11.6%	11.9%	3.5%	3.5%	3.6%	3.8%	7.17	7.17	7.41	7.25	53.6%	50.4%	47.3%	46.9%	91.3%	91.0%	92.6%	91.2%
SK	12.1%	12.0%	11.0%	10.7%	3.3%	3.3%	3.2%	2.8%	10.98	10.76	10.82	11.14	43.0%	43.6%	40.5%	43.8%	77.9%	78.4%	77.9%	78.2%
EU / EEA	7.2%	7.2%	6.5%	6.8%	2.1%	2.1%	2.1%	2.1%	14.95	14.85	14.66	14.97	30.4%	30.8%	27.9%	29.1%	74.8%	74.6%	75.2%	74.8%

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually.

(1) The RoE is decomposed according to the formula: $RoE = (NoP / Asset) * (Asset / Equity) * (EbT / NoP) * (NP / EbT)$. In case of a negative EbT, the ratio NP / EbT is computed according to the formula $(1 - ((EbT - NP) / ABS (EbT)))$ to maintain the sign of the tax effect. Therefore, the RoE decomposition adjusts to the following: $RoE = (NoP / Asset) * (Asset / Equity) * (EbT / NoP) * (1 + (1 - (NP / EbT)))$.

* To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

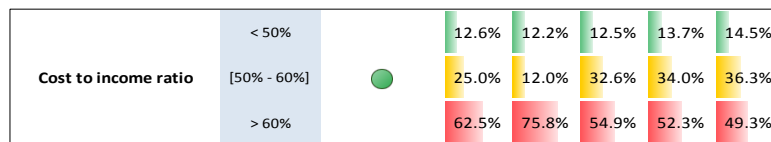
Methodological note on the Risk Indicators' (RIs) heatmap

The heatmap provides a quick overview of the main RIs, in which it is possible to find the category, number and designation of the specific RI, its historic development and the three buckets in which each data point is assigned to across time (green for the “best” bucket, yellow for the intermediary one and red for the “worst” bucket). The “sample of reporting banks” returns the actual number of banks that submitted the expected data for that reference date (consolidated view).

For each of the RIs' quarterly data, the distribution across the three buckets is computed in respect of the sum of total assets from all banks. Thus, if we observe any given bucket increasing its percentage, we immediately acknowledge that more assets are being assigned to that bucket. However, this does not necessarily mean that more banks are comprised within the bucket (the sum of total assets for all banks is fixed, as well as the total assets from each bank taken individually).

The traffic light of each RI can assume three colours (green, yellow and red) depending on the latest developments on the “worst” bucket of the RI comparing to the whole time series. If the “worst” bucket is progressing positively (i.e. in case fewer assets are being assigned to it), the traffic light should be moving away from red getting closer to green. The colour is computed considering the 33rd and the 67th percentile of the time series.

To help reading the heatmap, let us consider the example of the cost to income ratio:



The green traffic light for the ratio points to the good behaviour of this RI in the last quarter relating to past observations.

More than just declaring if the “worst” bucket has more or less percentage of assets assigned to it, this traffic light approach delivers simultaneously an insight to the latest developments in the RI’s “worst” bucket and to the relative position of that data point comparing to all other observations in the same bucket.

The Risk Assessment (RA) meter summarizes the developments in all the KRIs included in the heatmap, providing a single measure. It is computed as the weighted average across the KRIs sum of total assets in the "intermediate" and "worst" bucket. The average is weighted in order to guarantee that each KRI category (solvency, credit risk and asset quality, earnings and balance sheet structure) receives the same weight. Since each category includes a different number of KRIs, the weight of each KRI is thus different. The risk perception increases with higher values of the RA meter: the closer to 100%, the higher the risk.

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹⁾		
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	015	010	C 02.00	010	010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	010	010	C 02.00	010	010						
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	020	010	C 02.00	010	010						
4	SVC_29	CET 1 ratio (fully phased-in definition)	Tier 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	[C 01.00(r020, c10) - C 05.01(r010, c010) - C 01.00(r440, c010) + MIN ((C 01.00(r530, c10) - C 01.00(r740, c10) - C 05.01(r010, c020) - C 01.00(r720, c10) + MIN ((C 01.00(r750, c10) - C 01.00(r970, c10) - C 05.01(r010, c030)), 0)), 0)] / ((C 02.00;010;c010) - (C 05.01;r010;c040))											
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	320	010	C 47.00	300	010						
6	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	310	010	C 47.00	290	010						
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 191, 221	060	F 18.00	070, 191, 221	010						
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 191, 221	150	F 18.00	070, 191, 221	060						
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBL)	Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)	F 19.00	070, 191, 221	010	F 18.00	070, 191, 221	010						
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	330	060	F 18.00	330	010						
11	PFT_21	Return on equity (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total equity (B)	F 02.00	670	010	F 01.03	300	010						
12	PFT_24	Return on assets (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total assets (B)	F 02.00	670	010	F 01.01	380	010						
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	360, 390	010	F 02.00	355	010						
14	PFT_25	Net interest income to total net operating income	Net interest income (Interest income (A) - interest expenses (B)) / Total net operating income (C)	F 02.00	010	010	F 02.00	090	010	F 02.00	355	010			
15	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	200	010	F 02.00	210	010	F 02.00	355	010			
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	280, 285	010	F 02.00	355	010						
17	PFT_41	Net interest margin (numerator annualised, denominator as average) ⁽²⁾	Interest income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	010	010	F 02.00	090	010	F 01.01	010, 080, 090, 094, 095, 120, 130, 173, 174, 177, 178, 232, 233, 236, 237, 098, 099, 143, 144, 181	010			
18	PFT_43	Cost of risk	⁽³⁾ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to update in the institution's methodology for estimation (net) + Other adjustments (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	080, 250, 430	020, 040, 050, 070, 090	F 04.03.1	110	015, 030, 040	F 04.04.1	070	015, 030, 040			
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	080	050, 060	F 04.01	170, 180	010	F 08.01	260, 310	010, 020, 030, 034, 035			
20	FND_33	Asset encumbrance ratio	⁽⁴⁾ Total encumbered assets and collateral (A) / Total assets and collateral (B+C)	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040			
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	010	010	C 76.00	020	010						

(1) The data points refer to the latest version of either FINREP tables ("F") or COREP tables ("C") (<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/Implementing-technical-standard-on-supervisory-reporting>). For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methodological Guide available here.

(2) For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4.

(3) Applicable only to IFRS reporting banks. For nGAAP banks the formula is: Increases and other adjustments in allowances due to amounts set aside for estimated loan losses during the period + Decreases due to amounts reversed for estimated loan losses during the period] (A) / Total gross loans and advances subject to impairment (B + C + D)

(4) Encumbered assets (recognised on the balance sheet) are considered at their carrying value, collateral received is considered as at fair value.

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾		
				Template	Row	Column	Template	Row	Column
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	020, 030, 040	010	F 01.01	380	010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	070, 093, 097, 110, 142, 172, 176, 235, 390	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 094, 098, 120, 173, 143, 177, 182, 232, 236	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 099, 130, 144, 174, 178, 183, 233, 237	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010
Other assets	RDB_6 ⁽⁴⁾	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370, 375	010	F 01.01	380	010
Total assets	RDB_1	Denominator	Total assets	F 01.01	380	010			
Total financial assets	AQT_68.1 ⁽⁴⁾	Denominator	Total financial instruments on the asset side	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010			
Share of financial assets valued at (amortised) cost	AQT_68.3 ⁽⁴⁾	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F01.01	010, 181, 231, 234	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Share of financial assets at fair value through OCI	AQT_68.2 ⁽⁴⁾	Ratio	Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F01.01	141, 175	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Share of financial assets at fair value through profit&loss ⁽³⁾	AQT_68.1 ⁽⁴⁾	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F01.01	050, 091, 096, 100, 171, 240	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Stage 1 loans and advances ⁽³⁾	AQT_65	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	015	F 04.04.1	070	015, 030, 040
Stage 2 loans and advances ⁽³⁾	AQT_66	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	030	F 04.04.1	070	015, 030, 040
Stage 3 loans and advances ⁽³⁾	AQT_67	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	040	F 04.04.1	070	015, 030, 040
Coverage ratio stage 1 of loans and advances ⁽³⁾	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	070	050	F 04.04.1	070	015
Coverage ratio stage 2 of loans and advances ⁽³⁾	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	070	060	F 04.04.1	070	030
Coverage ratio stage 3 of loans and advances ⁽³⁾	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	070	070	F 04.04.1	070	040
Total fair valued financial assets ⁽³⁾	AQT_80.1	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets ⁽³⁾	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	010	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Level 2 financial assets ⁽³⁾	AQT_80.2	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	020	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Level 3 financial assets ⁽³⁾	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	030	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	010	010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	010	020			
Sovereign exposure - Financial assets held for trading	SVR_01	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	030	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Fair value through P&L	SVR_03	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	060	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Fair value through OCI	SVR_04	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	080	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100
Sovereign exposure - Amortised cost	SVR_05	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100

Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	010	030, 060, 080, 100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	170	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	180	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 1Y - 2Y	SVR_14	Ratio	Sovereign exposure maturities 1Y - 2Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	190	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 2Y - 3Y	SVR_15	Ratio	Sovereign exposure maturities 2Y - 3Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	200	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 3Y - 5Y	SVR_16	Ratio	Sovereign exposure maturities 3Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	210	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 5Y - 10Y	SVR_17	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	220	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 10Y - more	SVR_18	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	230	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Debt securities to total liabilities	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 065, 090, 130, 143	010	F 01.02	300	010
Deposits from credit institutions to total liabilities	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits to total liabilities	FND_18	Ratio	Total deposits other than from credit institutions (A) / Total liabilities (B)	F 08.01	110, 210, 260, 310	010, 020, 030, 034, 035	F 01.02	300	010
Other liabilities	n/a	Ratio	Residual in total liabilities	n/a	n/a	n/a	n/a	n/a	n/a
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B) Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	F 01.02	300	010
Share of secured funding	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B) Calculated as SCV_4 - SCV_6	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	040	010	C 02.00	010	010
Securitisation risk exposure amounts of total credit risk exposure amounts	SCV_6	Ratio	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	220, 430	010	C 02.00	040	010
Market risk exposure of total risk exposure amounts	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	520	010	C 02.00	010	010
Operational risk exposure of total risk exposure amounts	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	590	010	C 02.00	010	010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Non-performing loans	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	070, 191, 221	060	n/a	n/a	n/a
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	070, 191, 221	010	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 191, 221	060	F 18.00	070, 191, 221	010
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 191, 221	150	F 18.00	070, 191, 221	060
Proportion of exposures to NACE F (Construction)	AQT_70.6	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	060	010	F 20.07.1	190	010
Non-performing exposures to NACE F (Construction)	AQT_71.6	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	060	012	F 20.07.1	060	010
Proportion of exposures to NACE L (Real Estate Activities)	AQT_70.11	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	110	010	F 20.07.1	190	010
Non-performing exposures to NACE L (Real Estate Activities)	AQT_71.11	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	110	012	F 20.07.1	110	010
NoP / Asset (asset yield contribution)	PFT_17	Ratio	Total net operating income (A) / Total Assets (B)	F 02.00	355	010	F 01.01	380	010
(numerator annualised, denominator as average) ⁽²⁾									
Asset / Equity (leverage contribution)	PFT_18	Ratio	Total Assets (A) / Total Equity (B)	F 01.01	380	010	F 01.03	300	010
Ebt / NoP			[Earnings before income tax = Profit or (-) loss before tax from continuing operations (A)]/[Net operating profit = Total operating income net (B)]	F 02.00	610	010	F 02.00	355	010
(Non operating contribution)									
NP / Ebt			[Net Profit = Profit or loss for the year (B)]/[Earnings before Income Tax = Profit or (-) loss before tax from continuing operations (A)]	F 02.00	670	010	F 02.00	610	010
(tax effect on the capital yield)									

(1) The data points refer to the latest version of either FINREP tables ("F") or COREP tables ("C") (<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting>). For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methodological Guide available here (<http://www.eba.europa.eu/risk-analysis-and-data/risk-indicators-guide>).

(2) For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second the number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4.

(3) Applicable only to IFRS reporting banks.

(4) The formula presented in this document for this risk indicator differs from the formula presented in the EBA list of risk indicators published on the EBA website, which will be subject to future revision.

European Banking Authority

Department Economic Analysis and Statistics (EAS)

Floor 27, Tour Europlaza 20, Avenue André-Prothin 92927 Paris La Défense France

statistics@eba.europa.eu