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Summary '

European banks' capital ratios remained high, albeit with a slight decrease in the first quarter of 2018. The CET1 ratio decreased by 50 bps, from 14.9% in Q4 2017 to 14.4% in Q1 2018, mainly driven by a decrease in CET1 capital ("retained earnings"), also linked to the adoption of the new accounting framework (IFRS9). CET1 ratios remained at the level above 11% for almost all institutions in the sample. In comparison to the previous quarter, the fully loaded CET1 ratio decreased by 40 bps to 14.2%.

EU banks continued to improve the overall quality of their loans' portfolio. In Q1 2018, the average ratio of nonperforming loans (NPLs) to total loans continued its downward trend, reaching its lowest level (3.9%) since the NPL definition was harmonised across European countries. This result is explained by an increase in the outstanding volume of loans granted and a decrease in the overall amount of NPLs by almost 1/3 in 3 years, from over EUR 1.12 trillion to EUR 779.2 billion. This decreasing trend was observed across all banks-size classes, in particular, smaller banks. Widespread dispersion among the EU countries (with ratios ranging from 0.8% to 45.3%) can still be observed along with the still high amount of NPLs in banks' balance sheet in some countries. The coverage ratio for NPLs showed an improvement with an increase of 1.7 p.p. to 46.3% in Q1 2018.

Profitability remains a concern for the EU banking sector. Compared to the previous quarter the average return on equity (ROE) increased from 6.0% (Q4 2017) to 6.8% in Q1 2018, which was connected to the usual seasonality per year-end. On a year-on-year comparison, the average ROE slightly decreased by 50 bps. The heatmap shows recent ROE's improvement, with the asset share of banks with a ROE above 6% increasing from 57.0% in Q1 2017 to 63.3% in Q1 2018. The dispersion among countries narrowed with the ROE staying positive for all of the countries and ranging from 0.7% to 19.1%. The return on equity remains below the cost of equity with legacy assets, cost-efficiency and banks' business models still being some of the main obstacles towards reaching sustainable profitability levels.

The loan-to-deposit ratio remained broadly stable reaching 118.5% in Q1 2018 with an increase of 100 bps from previous quarter, mainly driven by a decrease in deposits. In Q1 2018 the leverage ratio (fully phased-in) decreased to the level of 5.1% compared to 5.4% in Q4 2017. Debt to equity ratio increased to 14.1, inverting the decreasing trend experienced since 2016. Asset encumbrance ratio noted a slight increase by 80 bps in Q1 2018 to of 28.7%. The average liquidity coverage ratio (LCR) slightly decreased to 147.0%, remaining well above the liquidity coverage requirement of 100% set for 2018.

*) This risk dashboard is based on a sample of Risk Indicators (RI) from 190 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 name of the country is only disclosed if the number of reporting institutions is at least three. The data is based on the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and it 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 November 2017.



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

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Total State Total State <thtotal state<="" th=""> <thtotal state<="" th=""></thtotal></thtotal>		Bank risk	- Rick drivers		uarter			-
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Concentration risk, IRRBB and monetary policy normalisation and risk IRRBB and IRRBB AND	Capital	Operational risk	systems, cyber attacks, cost pressure as hindrance to build up		•		•	Incidences related to operational risk in recent months have demonstrated that IT and communication technology (ICT) pose a significant risk. ICT related failures and flaws can cause material disruption to banks operations and / or potentially to the whole banking sector. Banks should be particularly vigilant in case of system migrations. Cyber risks might have similar impacts. Building-up ICT resilience is essential and goes together with sound IT systems and IT risk management. However, cost pressure and operational challenges constrain banks' respective initiatives.
Reputational and legal misconduct and reputational concerns Image: the putational concerns			monetary policy normalisation and	-	♠		♠	Lingering uncertainties about the path of monetary policy normalisation and rising interest rates might lead to increased interest rate risk in the medium term. In addition, the build-up of potential concentration in certain asset classes, e.g. real estate and SME financing, needs to be carefully monitored.
Profitability risk usustainable components, economic and political uncertainty, cost base 	Pillar 2	Reputational and legal	misconduct and		∢		⇒	Still pending litigation issues, including potential civil lawsuits and AML related cases, may continuously affect consumer confidence and banks' profitability. Related costs remain at elevated levels. ICT failures negatively affect banks' reputation.
Access to funding and maturity distribution access to funding at reasonable costs, increase in funding, costs and the capacity of banks to attain their loss-absorbing capacity at reasonable costs, increase in funding, costs Funding structure Potential challenges to attain MREL, replacement of long- term central bank funding. access to funding attined, costs Implications of monetary policy normalisation on EU banks' balance sheets remain uncertain. Grow economic and political risks might negatively affect banks' access to funding markets and pricing. Be might need to adjust their issuance plans, which might affect the required build-up of loss absort capacity. Also, the further replacement of central bank funding falling due, might pose some challenges. These trends might also lead increase in creasing competition to attract investors at reasonable costs. Regulatory and legal environment CRR/CRD amendments, MREL requirements, Brexit, replacement of Eurlbor/Libor Implications of CRR / CRD amendments, MREL requirements, Brexit, replacement of Eurlbor/Libor Even though the regulatory outlook has clarified, open issues remain, including specifics around finalisation of CRR / CRD amendments, MREL requirements and legal uncertainty surrounding Brexit. process of defining and implementing new benchmark rates, i.e. the replacement of Eurlbor ratio way also pose some challenges. The resurgence of market volatility has demonstrated differing implications on banks domiciled in periph vs. core countries, also depending on their size and geographical diversification. These trends in participal playing field needs to be monitored in the context of Brexit. The recent market volatility ensued after the heightened political risk has led to renewed		Profitability risk	unsustainable components, economic and political		Ψ		•	Banks have not yet increased the share of the sustainable components in their income. Amid a less accommodative macroeconomic and financial markets environment, challenges to improve profitability might persist and lead to higher cost of risk. Banks' interest margins might stay contracted for a longer period amid partially postponed rate rises. The recently observed widening of credit spreads has moreover increased cost of equity. At the same time, operating costs are again increasing.
Properties Potential challenges to attain MREL, replacement of long-term central bank funding Implications of monetary policy normalisation on EU banks' balance sheets remain uncertain. Grow economic and political risks might negatively affect banks' access to funding markets and pricing. Bit might need to adjust their issuance plans, which might affect the required build-up of loss absort capacity. Also, the further replacement of central bank funding attained, including large volumes of lot acquity. Also, the further replacement of central bank funding attained, including large volumes of lot term central bank funding falling due, might pose some challenges. These trends might also lead increasing competition to attract investors at reasonable costs. Regulatory and legal environment CRR/CRD amendments, MREL requirements, Brexit, replacement of Euribor/Libor Implications of CRR / CRD amendments, MREL requirements and legal uncertainty surrounding Brexit. Brexit, replacement of Euribor/Libor Fragmentation Funding costs, asset quality Implications of market volatility has demonstrated differing implications on banks domiciled in periph vs. core countries, also depending on their size and geographical diversification. These trends in partice affected banks' funding costs. Also, asset quality remains broadly dispersed. Moreover, a regulatory laying field needs to be monitored in the context of Brexit. Sovereign risk Political risk, debt The recent market volatility ensued after the heightened political risk has led to renewed concerns about link between banks and the sovereign they are domiciled in, and about a feedback loop between			access to funding at reasonable costs, increase in funding		•		•	Elevated economic and political uncertainties and heightened volatility might hamper funding conditions and the capacity of banks to attain their loss-absorbing capacity at reasonable costs, in particular for banks with higher risk perceptions. A further repricing of risk premia could lead to a deterioration in access to funding. Even though spreads are still at low levels in historical comparison, they have widened from historic low levels for the time being and have led to increased funding costs.
Regulatory and legal environment MREL requirements, Brexit, replacement of Euribor/Libor Image: Construction of CRR / CRD amendments, MREL requirements and legal uncertainty surrounding Brexit, process of defining and implementing new benchmark rates, i.e. the replacement of Euribor and Libor ray also pose some challenges. Fragmentation Funding costs, asset quality Image: Cost of the replacement of quality Image: Cost of the replacement of	Liquidity &	Funding structure	attain MREL, replacement of long- term central bank	-	⇒	-	Ϯ	Implications of monetary policy normalisation on EU banks' balance sheets remain uncertain. Growing economic and political risks might negatively affect banks' access to funding markets and pricing. Banks might need to adjust their issuance plans, which might affect the required build-up of loss absorbing capacity. Also, the further replacement of central bank funding attained, including large volumes of long-term central bank funding falling due, might pose some challenges. These trends might also lead to increasing competition to attract investors at reasonable costs.
The recent market volatility ensued after the heightened political risk has led to renewed concerns about link between banks and the sovereign they are domiciled in, and about a feedback loop between			MREL requirements, Brexit, replacement of	-	Ψ	-	Ψ	Even though the regulatory outlook has clarified, open issues remain, including specifics around the finalisation of CRR / CRD amendments, MREL requirements and legal uncertainty surrounding Brexit. The process of defining and implementing new benchmark rates, i.e. the replacement of Euribor and Libor rates, may also pose some challenges.
Sovereign risk Political risk, debt 🗾 🚬 🔤 🚬 link between banks and the sovereign they are domiciled in, and about a feedback loop between	Environment	Fragmentation		-	•		∢	The resurgence of market volatility has demonstrated differing implications on banks domiciled in peripheral vs. core countries, also depending on their size and geographical diversification. These trends in particular affected banks' funding costs. Also, asset quality remains broadly dispersed. Moreover, a regulatory level playing field needs to be monitored in the context of Brexit.
sustainability sustainability sovereign and financial sector. Sovereigns debt levels and debt sustainability remains a serious concern context of elevated political risk and the process of monetary policy normalisation.		Sovereign risk	Political risk, debt sustainability		∢		→	The recent market volatility ensued after the heightened political risk has led to renewed concerns about the link between banks and the sovereign they are domiciled in, and about a feedback loop between the sovereign and financial sector. Sovereigns' debt levels and debt sustainability remains a serious concern in a context of elevated political risk and the process of monetary policy normalisation.

Level				
Level	High	Medium	Low	The level of risk summarises, in a judgmental fashion, the probability of the materialisation of the risk factors and the likely impact on banks. The assessment takes into
Trend	^	>	4	consideration the evolution of market and prudential indicators, National Supervisory Authorities' and banks' own assessments as well as analysts' views.
nena	Increasing	Stable	Decreasing	



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							RIs	heatn	nap									
				Traffic light	Sample of b 154	anks* 155	154	154	153	157	157	156	158	153	151	151	152	149
			Threshold	Current vs previous quarters for the worst bucket	201412	201503	201506	201509	201512	201603	201606	201609	201612	201703	201706	201709	201712	201803
			> 15%		21.8%	14.4%	16.6%	27.2%	30.2%	28.8%	29.7%	39.6%	55.5%	49.3%	50.6%	59.4%	67.0%	56.8%
	1	Tier 1 capital ratio	[12% - 15%]		<mark>48</mark> .1%	57.6%	62.9%	51.8%	61.9%	<mark>63.4</mark> %	<mark>62.3</mark> %	<mark>52.</mark> 5%	<mark>3</mark> 5.5%	<mark>43</mark> .9%	<mark>39</mark> .6%	38.2%	<mark>3</mark> 2.0%	42.4%
Solvency			< 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%
Solv			> 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%	40.2%
	3	CET1 ratio	[11% - 14%]		<mark>39</mark> .3%	<mark>49</mark> .9%	67.0%	74.2%	73.2%	73.7%	72.6%	<mark>68.1</mark> %	<mark>61.</mark> 2%	55.7%	<mark>51.</mark> 9%	53.1%	<mark>47</mark> .0%	<mark>59.</mark> 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%
		Ratio of non-performing	< 3%		34.4%	36.7%	38.8%	39.2%	36.0%	37.7%	42.9%	42.2%	39.5%	40.1%	44.7%	51.5%	60.6%	53.4%
~	93	loans and advances (NPL ratio)	[3% - 8%]		<mark>42</mark> .6%	<mark>46</mark> .4%	<mark>45</mark> .5%	<mark>45</mark> .3%	50.1%	<mark>48</mark> .7%	<mark>44</mark> .0%	<mark>44</mark> .5%	<mark>47</mark> .2%	46.3%	<mark>42</mark> .8%	36.1%	<mark>2</mark> 8.4%	<mark>39</mark> .2%
Qualit		,	> 8%		23.0%	16.9%	15.7%	15.5%	13.9%	13.5%	13.1%	13.3%	13.2%	13.6%	12.5%	12.4%	11.1%	7.5%
sset C		Coverage ratio of non-	> 55%		9.3%	9.8%	9.7%	10.5%	10.1%	10.5%	10.7%	10.9%	16.9%	9.8%	11.2%	12.9%	9.3%	17.7%
& As	235	performing loans and advances	[40% - 55%]		56.0%	55.9%	58.8%	56.9%	<mark>49</mark> .9%	<mark>48</mark> .3%	<mark>50</mark> .3%	<mark>48</mark> .9%	<mark>43</mark> .6%	<mark>52</mark> .1%	50.4%	<mark>48</mark> .5%	<mark>51</mark> .6%	<mark>40</mark> .3%
Credit Risk & Asset Quality			< 40%		34.7%	34.4%	<mark>31.4%</mark>	32.6%	<mark>39</mark> .9%	<mark>41</mark> .2%	<mark>39</mark> .0%	40.2%	<mark>39</mark> .5%	38.1%	38.4%	38.6%	<mark>39</mark> .1%	42.0%
Credi			< 1.5%		29.4%	29.3%	36.4%	37.3%	41.8%	41.4%	42.7%	50.6%	51.6%	54.0%	52.4%	52.4%	59.5%	56.9%
	239	Forbearance ratio for loans and advances	[1.5% - 4%]		40.0%	<mark>41</mark> .3%	<mark>3</mark> 3.7%	<mark>36</mark> .5%	<mark>36</mark> .0%	37.0%	<mark>36</mark> .1%	24.4%	20.9%	24.6%	27.1%	27.2%	23.3%	<mark>2</mark> 5.8%
			>4%		30.6%	29.5%	29.9%	26.2%	22.2%	21.6%	21.2%	25.0%	27.6%	21.5%	20.4%	20.4%	17.2%	17.3%
			> 10%		5.0%	18.7%	25.2%	23.9%	6.4%	3.1%	6.0%	6.6%	5.3%	11.6%	11.9%	15.1%	12.4%	12.6%
Z	22	Return on equity	[6% - 10%]		<mark>2</mark> 9.1%	<mark>3</mark> 3.1%	<mark>45</mark> .6%	<mark>3</mark> 4.9%	<mark>44</mark> .5%	<mark>42</mark> .3%	<mark>49</mark> .5%	36.9%	40.5%	<mark>45</mark> .4%	47.7%	<mark>48</mark> .1%	<mark>3</mark> 4.3%	50.7%
Profitability			< 6%		65.9%	<mark>48</mark> .3%	<mark>2</mark> 9.2%	<mark>41</mark> .2%	<mark>49</mark> .1%	54.7%	<mark>44</mark> .5%	56.5%	54.2%	<mark>43</mark> .0%	<mark>40</mark> .5%	36.8%	53.3%	36.7%
Profit			< 50%		10.2%	10.6%	13.0%	13.8%	11.8%	12.1%	9.9%	9.4%	10.7%	13.8%	14.6%	13.6%	10.2%	9.5%
	24	Cost to income ratio	[50% - 60%]	•	13.5%	<mark>3</mark> 3.7%	<mark>3</mark> 4.1%	35.5%	17.6%	16.9%	<mark>2</mark> 6.3%	23.9%	13.6%	9.1%	17.0%	18.5%	16.9%	18.0%
			> 60%		76.3%	55.7%	52.9%	50.7%	70.5%	70.9%	63.9%	66.8%	75.7%	77.2%	68.4%	67.9%	72.9%	72.4%
Ire		Loan-to-deposit ratio for	< 100%		28.4%	29.2%	27.4%	22.8%	29.7%	26.9%	28.4%	29.5%	29.5%	31.6%	35.4%	35.2%	35.6%	36.4%
ructu	87	households and non- financial corporations	[100% - 150%]		58.3%	58.0%	59.5%	<mark>64.4</mark> %	56.9%	59.5%	58.2%	56.5%	55.6%	55.2%	51.3%	51.7%	<mark>51</mark> .4%	50.3%
eet St			> 150%		13.3%	12.8%	13.1%	12.8%	13.5%	13.5%	13.5%	14.0%	14.9%	13.3%	13.3%	13.1%	13.0%	13.3%
e She			< 12x		10.5%	10.0%	7.2%	10.3%	12.6%	9.5%	11.0%	16.3%	16.4%	18.3%	27.0%	24.0%	26.7%	10.3%
Balance Sheet Structure	45	Debt to equity ratio	[12x - 15x]		<mark>2</mark> 6.4%	<mark>3</mark> 2.8%	40.7%	37.2%	37.0%	<mark>3</mark> 5.8%	<mark>3</mark> 2.9%	<mark>3</mark> 2.5%	<mark>2</mark> 6.8%	<mark>3</mark> 2.7%	25.4%	<mark>2</mark> 9.0%	<mark>2</mark> 9.1%	42.2%
8			> 15x		6 3.1%	57.2%	52.1%	52.5%	50 .5%	54.7%	56.1%	51.2%	56.8%	49.0%	47 .5%	47.0%	44.2%	<mark>47</mark> .5%

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.







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







6

Dec 2014 =100.

RI by size class



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%	14.4%	16.7%	21.2%
Mar - 18	16.0%	14.1%	16.4%	21.3%



2 - Total capital ratio



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







Dec 2014 =100.

RI by size class



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	18.5%	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	18.7%	16.0%	19.0%	23.6%



3 - CET1 ratio



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







8

Dec 2014 =100.

RI by size class



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%	12.6%	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	14.4%	13.3%	15.4%	20.1%



4 - CET1 ratio (fully loaded)



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







q

Dec 2014 =100.

RI by size class



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%	12.6%	14.7%	19.1%
Sep - 17	14.3%	12.7%	14.8%	19.0%
Dec - 17	14.6%	13.3%	15.4%	20.2%
Mar - 18	14.2%	12.9%	15.2%	20.1%



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



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







Dec 2014 =100.

RI by size class



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	4.5%	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	3.9%	1.2%	3.0%	7.6%



6 - Coverage ratio of non-performing loans and advances



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







Dec 2014 =100.

RI by size class



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	46.3%	26.8%	41.6%	50.4%



7 - Forbearance ratio for loans and advances

120 115



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





Numerator and denominator: trends



Weighted Averages by country.

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	2.9%	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	2.5%	0.7%	2.1%	5.2%



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



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







Dec 2014 =100.

RI by size class



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%	2.6%	6.1%



9 - Return on equity



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







Numerator and denominator: trends

Dec 2014 =100.

RI by size class





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%	6.9%	10.0%



10 - Return on assets



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







Dec 2014 =100.

RI by size class



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%	0.90%
Mar - 18	0.45%	0.29%	0.47%	0.82%



11 - Cost to income ratio



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







RI by size class



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	64.8%	51.0%	62.0%	73.3%



12 - Net interest income to total operating income



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



Weighted Averages by country.



RI by size class



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	57.0%	48.4%	63.6%	77.4%

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13 - Net fee and commission income to total operating income

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







Dec 2014 =100.

RI by size class



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	28.3%	13.4%	25.6%	33.3%





14 - Net trading income to total operating income

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



Weighted Averages by country.



Dec 2014 =100.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

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%	-1.3%	1.3%	5.5%
Sep - 15	6.2%	-1.4%	1.5%	4.4%
Dec - 15	5.8%	-0.5%	0.9%	4.8%
Mar - 16	5.2%	-1.8%	0.2%	3.8%
Jun - 16	5.3%	-1.2%	0.4%	3.5%
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	8.6%	0.0%	1.6%	6.8%
Mar - 18	5.6%	-0.2%	1.3%	6.8%

19





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







Dec 2014 =100.

RI by size class



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%	2.04%



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



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







Dec 2014 =100.



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

Jun Sep Dec Mar Jun

Var

Sep . Dec .

Mar

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%	182.7%
Jun - 17	118.2%	91.3%	115.0%	169.3%
Sep - 17	118.0%	92.6%	113.6%	177.3%
Dec - 17	117.5%	90.7%	114.5%	175.7%
Mar - 18	118.5%	89.7%	113.7%	179.9%

Dec Mar Jun Sep



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



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







RI by size class



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%	5.3%	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%	5.6%	7.8%
Mar - 18	5.1%	4.5%	5.4%	7.6%



18 - Leverage Ratio (transitional definition of Tier 1 capital)



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









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%	5.7%	8.1%



19 - Debt to equity ratio



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







Dec 2014 =100.

RI by size class





Period	Weighted average	25th	50th	75th
Dec - 14	15.92	11.38	14.69	19.26
Mar - 15	16.32	11.60	14.27	19.75
Jun - 15	15.47	11.65	14.16	19.35
Sep - 15	15.34	11.45	13.94	18.60
Dec - 15	14.62	10.92	13.73	17.68
Mar - 16	15.05	10.12	13.52	17.85
Jun - 16	15.32	10.35	13.47	18.53
Sep - 16	14.76	10.10	12.90	17.98
Dec - 16	14.40	10.69	13.01	16.96
Mar - 17	14.38	10.70	12.76	17.64
Jun - 17	14.21	10.11	12.55	17.14
Sep - 17	14.00	10.11	12.27	16.63
Dec - 17	13.58	9.53	12.26	15.93
Mar - 18	14.14	9.68	12.62	16.84



20 - Asset encumbrance ratio



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





Numerator and denominator: trends

Dec 2014 =100.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018. 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	28.7%	14.2%	23.9%	35.1%

25



21 - Liquidity coverage ratio (%)



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







RI by size class



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	145.6%	135.8%	159.0%	230.8%
Sep - 17	144.6%	133.7%	158.0%	228.8%
Dec - 17	148.3%	139.7%	166.0%	232.7%
Mar - 18	147.0%	139.8%	165.0%	234.8%





Asset composition and volumes

										As	set con	npositic	n											
% of total as	sets	Cash bal	lances		Eq	uity insti	ruments			Debt sec	urities		Lo	ans and a	advances			Deriva	tives			Other A	ssets	
	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18
AT	11.1%	10.0%	9.4%	10.6%	0.5%	0.6%	0.6%	0.4%	16.5%	15.9%	15.9%	15.3%	65.3%	67.2%	67.8%	68.3%	2.6%	2.5%	2.3%	2.0%	4.0%	3.9%	4.0%	3.4%
BE	11.1%	11.3%	8.1%	11.3%	0.3%	0.4%	0.4%	0.4%	18.9%	18.5%	18.0%	17.5%	55.3%	55.7%	59.3%	60.2%	5.7%	5.6%	5.5%	4.6%	8.6%	8.5%	8.7%	5.6%
BG	17.2%	18.6%	17.5%	14.6%	0.1%	0.1%	0.1%	0.1%	13.4%	12.5%	14.8%	14.4%	63.2%	63.0%	61.8%	65.1%	0.2%	0.3%	0.2%	0.2%	5.9%	5.6%	5.5%	5.5%
CY	19.9%	21.5%	23.2%	20.5%	0.2%	0.2%	0.1%	0.1%	6.9%	7.0%	6.8%	6.3%	64.4%	61.8%	61.0%	63.6%	0.0%	0.1%	0.0%	0.0%	8.6%	9.4%	8.7%	9.5%
cz	18.4%	14.8%	10.2%	5.1%	0.1%	0.1%	0.1%	0.1%	14.2%	13.3%	13.1%	12.9%	64.0%	68.7%	73.3%	78.9%	1.8%	1.6%	1.7%	1.5%	1.6%	1.5%	1.6%	1.6%
DE	11.2%	11.4%	11.7%	12.5%	2.9%	2.9%	3.1%	2.4%	14.0%	13.9%	14.0%	14.0%	53.7%	54.3%	54.9%	56.3%	13.4%	12.9%	12.9%	11.7%	4.9%	4.5%	3.4%	2.7%
DK	6.4%	6.0%	6.6%	6.1%	0.5%	0.5%	0.7%	0.5%	13.4%	13.3%	13.0%	12.4%	71.1%	71.9%	71.6%	72.9%	6.4%	6.0%	5.8%	5.7%	2.2%	2.3%	2.3%	2.4%
EE	21.6%	22.0%	22.3%	20.2%	0.1%	0.1%	0.1%	0.1%	2.2%	2.2%	1.6%	1.7%	74.5%	74.3%	74.8%	76.8%	0.2%	0.2%	0.2%	0.2%	1.3%	1.1%	1.0%	1.1%
ES	5.0%	6.2%	7.0%	6.3%	1.3%	1.2%	1.3%	1.2%	14.6%	14.7%	13.8%	14.5%	65.9%	65.2%	64.7%	65.0%	4.4%	4.2%	4.2%	4.1%	8.9%	8.4%	8.9%	8.9%
FI	9.4%	9.2%	12.2%	10.5%	0.1%	0.1%	0.1%	0.1%	12.5%	12.2%	12.4%	12.3%	70.2%	71.3%	68.6%	70.4%	4.5%	4.0%	3.5%	3.1%	3.4%	3.3%	3.3%	3.5%
FR	8.9%	8.4%	8.6%	8.1%	3.6%	3.7%	3.2%	3.3%	10.8%	10.6%	10.1%	11.1%	59.1%	60.0%	61.5%	60.9%	10.0%	9.6%	9.2%	9.4%	7.6%	7.7%	7.4%	7.1%
GB	9.4%	9.8%	10.4%	9.9%	3.3%	3.3%	3.8%	3.1%	13.4%	13.3%	13.0%	13.7%	55.6%	56.0%	55.8%	56.2%	14.5%	13.7%	13.4%	12.6%	3.8%	3.9%	3.6%	4.3%
GR	3.2%	3.4%	3.5%	4.7%	0.3%	0.3%	0.3%	0.3%	14.4%	10.6%	8.7%	9.1%	64.3%	66.6%	67.2%	65.0%	2.4%	2.5%	2.7%	2.6%	15.4%	16.5%	17.6%	18.3%
HR	11.3%	10.8%	13.4%	14.1%	0.3%	0.3%	0.3%	0.3%	10.8%	10.6%	10.6%	11.3%	73.6%	74.7%	72.0%	71.0%	0.5%	0.4%	0.3%	0.3%	3.5%	3.2%	3.3%	3.0%
ни	8.2%	9.1%	9.5%	10.6%	0.5%	0.4%	0.4%	0.5%	26.6%	26.7%	27.1%	27.1%	58.9%	58.0%	57.2%	56.2%	1.3%	1.4%	1.4%	1.2%	4.6%	4.4%	4.4%	4.4%
IE	8.9%	9.1%	10.1%	11.4%	0.3%	0.3%	0.3%	0.3%	16.0%	15.9%	14.9%	15.3%	64.7%	65.5%	66.1%	64.0%	4.9%	4.5%	4.1%	4.0%	5.2%	4.7%	4.5%	5.0%
IS*	n.a.	n.a.	11.4%	12.9%	n.a.	n.a.	2.4%	2.1%	n.a.	n.a.	6.0%	6.2%	n.a.	n.a.	77.1%	75.7%	n.a.	n.a.	0.4%	0.4%	n.a.	n.a.	2.7%	2.7%
п	2.9%	2.8%	3.7%	3.3%	1.6%	1.5%	1.6%	1.5%	17.2%	17.3%	16.5%	16.8%	68.0%	68.1%	68.4%	68.6%	4.0%	3.8%	3.5%	3.4%	6.4%	6.5%	6.2%	6.3%
LT	20.6%	24.4%	24.5%	21.0%	0.0%	0.3%	0.0%	0.0%	3.3%	2.7%	2.6%	2.8%	74.2%	71.1%	71.7%	74.9%	0.6%	0.4%	0.3%	0.2%	1.3%	1.2%	1.0%	1.1%
LU	12.8%	11.9%	10.3%	12.4%	0.5%	0.5%	0.5%	0.6%	13.9%	14.1%	10.1%	8.7%	64.7%	66.0%	62.6%	61.1%	5.7%	4.2%	2.3%	3.0%	2.4%	3.2%	14.1%	14.2%
LV	23.8%	22.6%	24.2%	25.6%	0.2%	0.2%	0.3%	0.0%	17.1%	17.7%	18.4%	2.7%	56.9%	57.5%	55.1%	70.1%	0.3%	0.3%	0.2%	0.2%	1.6%	1.7%	1.7%	1.3%
МТ	3.9%	3.5%	4.4%	4.1%	0.4%	0.4%	0.4%	0.3%	28.8%	27.3%	25.6%	25.3%	63.9%	66.0%	66.8%	67.9%	0.1%	0.1%	0.1%	0.1%	2.9%	2.8%	2.9%	2.3%
NL	6.3%	7.4%	6.4%	7.7%	0.9%	0.9%	1.0%	0.9%	9.4%	9.0%	9.0%	8.6%	76.0%	75.8%	76.9%	76.2%	4.3%	3.8%	3.8%	3.3%	3.2%	3.1%	3.0%	3.1%
NO	9.8%	11.5%	6.0%	10.7%	0.3%	0.3%	0.4%	0.3%	9.6%	9.1%	11.8%	9.7%	71.6%	70.0%	75.4%	71.3%	5.5%	5.0%	5.3%	4.5%	3.2%	4.0%	1.1%	1.2%
PL	4.8%	5.3%	5.0%	5.6%	0.3%	0.3%	0.2%	0.3%	20.6%	19.5%	21.8%	20.9%	69.8%	70.3%	68.4%	68.5%	0.9%	1.0%	0.9%	0.8%	3.7%	3.7%	3.6%	3.7%
PT	3.7%	4.3%	5.5%	4.0%	2.8%	2.7%	2.7%	2.1%	20.1%	19.9%	19.5%	20.6%	62.6%	62.1%	61.8%	63.3%	1.1%	1.1%	1.1%	1.3%	9.7%	9.9%	9.5%	8.7%
RO	13.3%	11.9%	15.9%	14.4%	0.2%	0.3%	0.2%	0.3%	28.4%	28.4%	26.9%	28.5%	55.1%	56.5%	54.2%	53.9%	0.2%	0.1%	0.1%	0.1%	2.9%	2.8%	2.7%	2.8%
SE	12.2%	11.7%	8.2%	9.5%	1.2%	1.2%	1.1%	1.0%	10.7%	11.0%	10.7%	10.7%	67.0%	67.8%	72.1%	70.9%	5.7%	5.1%	5.4%	5.1%	3.2%	3.1%	2.6%	2.7%
SI	11.9%	10.6%	11.2%	11.2%	0.8%	0.8%	0.7%	0.7%	26.8%	27.3%	25.9%	25.5%	57.2%	57.9%	59.1%	59.5%	0.2%	0.2%	0.2%	0.2%	3.1%	3.2%	3.0%	3.0%
SK	6.7%	2.9%	6.0%	5.5%	0.1%	0.2%	0.2%	0.2%	15.1%	14.6%	13.6%	13.9%	75.7%	80.1%	77.9%	78.1%	0.4%	0.3%	0.3%	0.3%	2.0%	1.9%	2.0%	2.1%
EU / EEA	8.5%	8.6%	8.7%	8.8%	2.4%	2.4%	2.4%	2.2%	13.2%	13.1%	12.8%	13.2%	61.1%	61.6%	62.3%	62.5%	9.1%	8.6%	8.4%	8.0%	5.8%	5.7%	5.5%	5.3%

					Assets									Loans a	nd advances ⁽¹⁾		
mes bln EUR; %		Total A	ssets		Share of f	inancial ass	ets held for	trading	Share of fai	value level asse		ir valued	Volumes; bln EUR				
	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18		Jun-17	Sep-17	Dec-17	M
AT	610.9	615.5	607.3	592.5	2.7%	2.6%	2.4%	2.5%	5.9%	6.5%	5.9%	9.1%	AT	399.1	413.6	411.9	
BE	1 028.4	1 012.6	973.8	1 004.4	5.7%	5.5%	5.2%	4.5%	8.8%	9.1%	9.1%	17.0%	BE	568.6	563.6	577.5	
BG	20.6	21.0	21.2	21.1	1.0%	1.0%	1.0%	0.8%	0.5%	0.7%	0.6%	0.8%	BG	13.0	13.2	13.1	
CY	41.8	42.1	42.7	41.0	0.0%	0.0%	0.0%	0.0%	1.0%	1.0%	1.2%	1.2%	CY	26.9	26.1	26.0	
CZ	143.0	149.3	145.7	156.5	2.7%	1.7%	1.3%	1.8%	4.8%	5.5%	6.2%	5.6%	CZ	91.5	102.5	106.8	
DE	4 120.3	4 018.2	3 877.2	3 961.4	19.5%	18.9%	19.0%	17.7%	3.1%	3.1%	3.2%	5.8%	DE	2 211.4	2 182.2	2 130.5	2
DK	718.1	714.6	719.4	717.5	13.9%	13.8%	13.7%	10.8%	0.4%	0.5%	0.4%	8.2%	DK	510.6	513.8	515.4	
EE	16.4	16.8	21.5	21.3	1.7%	1.6%	1.0%	0.2%	0.7%	0.7%	0.9%	0.7%	EE	12.2	12.5	16.1	
ES	3 267.0	3 249.5	3 235.3	3 222.5	7.1%	6.9%	6.8%	7.7%	1.0%	1.0%	1.0%	1.3%	ES	2 152.5	2 120.1	2 092.4	1
FI	177.7	177.3	179.4	162.9	4.5%	4.2%	4.5%	2.7%	4.1%	2.3%	2.2%	2.9%	FI	124.7	126.3	123.0	
FR	6 961.6	6 974.5	6 705.7	6 255.2	21.0%	21.5%	18.5%	23.8%	2.5%	2.5%	2.7%	2.7%	FR	4 112.4	4 181.6	4 122.3	
GB	6 464.2	6 387.8	6 285.0	6 386.7	24.1%	23.4%	22.9%	22.5%	2.2%	2.2%	2.0%	2.1%	GB	3 595.5	3 577.4	3 504.7	
GR	268.1	253.6	250.4	240.3	2.8%	2.8%	3.4%	3.4%	1.7%	1.8%	1.5%	4.0%	GR	172.3	168.9	168.4	
HR	36.6	39.4	39.7	40.0	0.8%	0.6%	0.6%	0.6%	2.3%	2.1%	2.0%	3.5%	HR	26.9	29.5	28.6	
ни	57.4	58.8	61.1	61.6	2.4%	2.8%	2.9%	2.4%	0.4%	0.4%	0.4%	1.2%	HU	33.8	34.1	34.9	
IE	290.1	286.3	279.1	259.6	4.3%	3.9%	3.7%	3.9%	2.9%	3.0%	2.9%	4.5%	IE	187.8	187.5	184.5	
IS*	n.a.	n.a.	26.9	233.0	n.a.	n.a.	3.9%	5.0%	n.a.	n.a.	8.9%	8.3%	IS*	n.a.	n.a.	20.7	
п	2 182.0	2 215.5	20.9	2 196.8	6.8%	6.8%	6.3%	6.6%	2.3%	2.4%	2.3%	3.3%	IT	1 484.0	1 509.4	1 518.4	
LT	18.7	19.3	2 218.8	2 196.8	1.3%	0.6%	0.6%		1.2%	7.8%	1.1%	1.1%	LT	13.9	13.7	16.0	
LU	209.3							0.5%					LU	135.3	132.9	124.9	
LV		201.4	199.5	203.5	5.8%	4.4%	2.4%	3.0%	0.6%	0.7%	0.7%	41.7%		7.1	7.2	7.1	
MT	12.5	12.5	12.8 19.8	13.6	1.7%	1.6%	1.6%	0.3%	0.5%	0.5%	0.6%	3.1%	LV	12.6	12.9	13.2	
NL	19.7 2 093.7	19.6 2 114.2	2 040.6	19.9 2 109.3	0.1%	0.1% 8.4%	0.1%	0.1% 4.6%	0.3%	0.6% 2.0%	0.6% 2.1%	0.3%	MT NL	1 590.4	1 602.6	1 568.8	
NO														214.8	216.5	220.3	
PL	299.9	309.3	292.0	294.9	15.0%	14.4%	19.1%	7.8%	11.7%	11.5%	9.0%	22.7%	NO	99.9	99.5	103.7	
PT	143.0	141.6	151.5	150.4	2.1%	1.4%	1.4%	1.8%	3.7%	3.1%	1.4%	8.3%	PL	175.2	173.0	103.7	
RO	280.0	278.5	278.5	325.8	3.5%	3.3%	3.0%	3.2%	19.6%	17.7%	18.0%	17.3%	PT	20.8	21.4	21.6	
SE	37.8	38.0	39.9	40.3	0.8%	0.8%	0.4%	0.5%	0.6%	0.3%	0.4%	0.5%	RO	1 001.5	1 007.5	971.9	
SI	1 495.0	1 486.1	1 348.4	1 396.9	13.8%	12.8%	11.9%	11.4%	0.8%	0.9%	0.9%	5.1%	SE	13.2	13.4	13.9	
	23.0	23.2	23.5	23.7	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.3%	1.6%	SI				
SK	42.1	43.0	43.8	44.3	0.4%	0.3%	0.3%	0.3%	2.4%	1.1%	1.3%	2.3%	SK	31.9	34.4	34.1	1
EU / EEA	29 931.4	29 775.5	29 042.7	28 825.7	15.9%	15.7%	14.7%	15.3%	2.5%	2.6%	2.5%	3.9%	EU / EEA	18 288.4	18 333.8	18 083.4	

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 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 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 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 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 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 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 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 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 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 included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidat



Liability composition and volumes

						Lia	bilities c	ompositio	on							
% of total liabilities	De	ebt securitie	es issued		Deposit	ts from cred	lit institutio	ns	C	ustomer de	posits ⁽¹⁾			Other liabil	ities ⁽²⁾	
	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18
AT	14.0%	13.4%	13.4%	12.5%	13.3%	13.3%	11.4%	11.7%	64.1%	64.5%	67.0%	68.1%	8.7%	8.7%	8.2%	7.7%
BE	19.9%	20.1%	20.6%	18.7%	14.2%	13.8%	11.6%	13.7%	50.8%	51.4%	53.4%	53.5%	15.1%	14.8%	14.4%	14.1%
BG	0.6%	0.6%	0.6%	0.6%	5.2%	5.0%	3.6%	4.0%	91.4%	92.6%	93.8%	92.8%	2.9%	1.9%	2.0%	2.6%
CY	1.1%	1.1%	1.1%	1.1%	1.5%	1.7%	1.8%	1.7%	93.2%	93.3%	92.7%	92.1%	4.2%	4.0%	4.3%	5.1%
CZ	9.7%	9.2%	10.9%	8.7%	14.4%	15.5%	13.2%	14.6%	71.6%	71.4%	71.9%	72.8%	4.3%	3.8%	4.0%	3.9%
DE	19.9%	19.9%	20.4%	19.7%	13.8%	14.1%	13.4%	13.8%	41.0%	41.3%	42.8%	43.0%	25.3%	24.7%	23.4%	23.5%
DK	54.1%	55.0%	55.2%	54.5%	3.1%	2.7%	2.6%	3.3%	26.9%	27.0%	27.2%	27.5%	16.0%	15.3%	15.0%	14.7%
EE	0.2%	0.2%	0.5%	0.6%	7.4%	8.1%	15.2%	14.6%	90.5%	89.7%	81.9%	81.9%	1.8%	2.0%	2.4%	2.8%
ES	12.9%	12.7%	12.6%	12.8%	7.8%	7.3%	7.5%	7.7%	61.9%	62.8%	62.4%	62.0%	17.4%	17.2%	17.5%	17.5%
FI	36.1%	35.3%	33.9%	39.9%	1.9%	1.5%	1.4%	0.9%	48.3%	50.0%	49.9%	46.8%	13.7%	13.2%	14.8%	12.3%
FR	18.4%	17.8%	18.7%	17.7%	5.9%	5.6%	4.9%	6.6%	52.1%	53.1%	54.2%	52.4%	23.6%	23.5%	22.1%	23.4%
GB	10.6%	10.4%	10.5%	10.6%	5.0%	5.1%	4.8%	4.5%	59.9%	60.2%	61.3%	60.7%	24.5%	24.3%	23.4%	24.2%
GR	0.4%	0.4%	1.3%	2.0%	7.4%	5.8%	5.3%	6.9%	63.2%	67.9%	70.7%	73.2%	28.9%	25.9%	22.7%	18.0%
HR	0.4%	0.1%	0.2%	0.2%	10.4%	7.9%	7.7%	9.3%	85.2%	88.3%	88.2%	86.6%	4.0%	3.7%	3.9%	3.9%
HU	3.0%	2.9%	2.9%	3.1%	6.4%	5.7%	5.0%	5.7%	82.4%	83.4%	85.1%	83.5%	8.2%	8.0%	7.0%	7.6%
IE	9.3%	9.5%	8.9%	8.8%	7.6%	6.8%	5.7%	5.6%	70.3%	71.9%	74.4%	72.6%	12.7%	11.8%	10.9%	12.9%
IS*	n.a.	n.a.	32.7%	34.0%	n.a.	n.a.	0.9%	1.0%	n.a.	n.a.	60.9%	59.2%	n.a.	n.a.	5.4%	5.8%
π	16.9%	16.5%	15.2%	14.3%	6.7%	6.8%	6.7%	7.0%	55.2%	56.4%	58.2%	58.7%	21.3%	20.3%	20.0%	20.0%
LT	0.0%	0.0%	0.0%	0.0%	14.8%	14.1%	16.5%	13.4%	81.8%	82.4%	80.5%	82.9%	3.5%	3.4%	3.0%	3.7%
LU	26.3%	26.6%	25.0%	24.6%	18.5%	18.9%	19.0%	18.6%	46.3%	47.1%	39.1%	39.1%	8.9%	7.4%	16.9%	17.7%
LV	4.1%	4.4%	4.6%	0.0%	7.1%	7.9%	7.9%	14.8%	86.5%	85.3%	85.3%	82.5%	2.3%	2.4%	2.3%	2.7%
MT	2.2%	2.2%	2.3%	2.3%	1.5%	1.2%	0.8%	2.0%	94.1%	94.4%	94.1%	93.4%	2.2%	2.2%	2.8%	2.3%
NL	25.3%	24.9%	24.9%	25.2%	3.5%	3.9%	3.2%	4.0%	61.0%	61.4%	62.2%	61.5%	10.2%	9.8%	9.7%	9.3%
NO	38.1%	37.5%	39.1%	38.8%	6.9%	8.2%	7.7%	8.2%	45.7%	45.1%	45.5%	45.5%	9.2%	9.2%	7.8%	7.5%
PL	5.0%	6.2%	6.7%	7.3%	2.5%	2.6%	2.5%	2.4%	84.5%	84.7%	85.5%	85.1%	8.0%	6.5%	5.2%	5.2%
PT	6.1%	5.9%	5.2%	5.3%	4.7%	4.5%	3.9%	5.3%	75.9%	76.1%	77.9%	76.4%	13.3%	13.4%	13.0%	13.0%
RO	0.4%	0.4%	0.4%	0.4%	7.8%	7.8%	6.9%	7.2%	88.3%	88.4%	89.1%	88.6%	3.5%	3.4%	3.7%	3.9%
SE	43.0%	43.6%	46.1%	42.5%	5.9%	4.9%	3.9%	6.7%	37.8%	39.0%	38.6%	37.3%	13.2%	12.6%	11.4%	13.5%
SI	1.5%	0.1%	0.1%	0.1%	4.8%	4.7%	4.4%	4.5%	88.2%	90.0%	90.6%	90.1%	5.5%	5.1%	4.9%	5.3%
SK	11.1%	11.5%	11.6%	10.8%	3.3%	3.5%	3.7%	3.1%	82.8%	82.3%	82.0%	82.9%	2.8%	2.7%	2.7%	3.2%
EU / EEA	18.8%	18.6%	18.8%	18.3%	7.1%	6.9%	6.4%	7.1%	53.7%	54.4%	55.5%	54.8%	20.5%	20.0%	19.3%	19.8%

(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		
olumes; bln EUR				
	Jun-17	Sep-17	Dec-17	Mar-18
AT	561.2	564.1	555.5	543.1
BE	963.4	946.7	906.5	934.1
BG	17.9	18.2	18.3	18.3
CY	37.7	38.1	38.6	37.2
CZ	131.5	137.5	133.4	143.9
DE	3 892.5	3 796.8	3 657.7	3 742.1
DK	680.0	675.6	679.9	679.8
EE	13.6	14.0	18.2	18.1
ES	3 024.8	3 006.3	2 995.7	2 986.6
FI	163.3	162.6	164.4	149.4
FR	6 524.7	6 533.2	6 260.9	5 866.6
GB	6 029.2	5 953.6	5 857.9	5 962.0
GR	234.0	220.1	216.8	213.2
HR	31.2	33.9	34.0	34.3
HU	50.8	51.9	53.9	54.6
IE	255.8	251.7	244.2	226.8
IS*	n.a.	n.a.	21.7	23.3
π	2 023.4	2 045.9	2 045.1	2 030.9
LT	16.8	17.1	20.1	19.2
LU	195.0	186.9	184.7	188.7
LV	11.1	11.0	11.3	12.0
MT	18.3	18.2	18.1	18.2
NL	1 974.8	1 994.2	1 919.9	1 988.6
NO	276.1	284.5	267.4	269.7
PL	124.5	122.9	131.6	130.6
PT	254.6	252.8	252.3	295.7
RO	33.3	33.3	35.1	35.4
SE	1 416.5	1 405.4	1 266.3	1 322.3
SI	20.0	20.0	20.3	20.3
SK	38.2	39.0	39.7	40.4
EU / EEA	27 963.1	27 790.0	27 050.9	26 921.8

Sha	are of secur	ed fundin	lg	
% of debt securities iss	ued			
	Jun-17	Sep-17	Dec-17	Mar-1
AT	34.7%	35.6%	35.2%	35.29
BE	22.7%	22.6%	21.7%	28.89
BG	0.0%	0.0%	0.0%	0.09
СҮ	0.0%	0.0%	0.0%	0.09
cz	12.0%	11.0%	4.4%	4.5%
DE	25.0%	25.0%	25.1%	24.09
DK	87.6%	88.2%	88.9%	89.79
EE	0.0%	0.0%	0.0%	0.09
ES	45.6%	46.0%	44.9%	41.49
FI	21.9%	22.3%	19.4%	19.89
FR	23.4%	23.6%	23.6%	25.09
GB	16.3%	16.2%	15.8%	15.25
GR	139.0%	140.2%	85.2%	67.19
HR	0.0%	0.0%	0.0%	0.09
HU	52.5%	53.4%	55.2%	60.49
IE	68.8%	66.5%	63.2%	63.19
IS*	n.a.	n.a.	63.7%	61.09
п	26.0%	26.6%	26.1%	26.89
IT	0.0%	0.0%	0.0%	0.09
LU	0.0%	0.0%	0.0%	0.09
LV	0.0%	0.0%	0.0%	0.09
MT	0.0%	0.0%	0.0%	0.09
NL	19.0%	18.5%	19.1%	18.79
NO	55.6%	53.7%	54.7%	64.69
PL	41.6%	40.0%	36.7%	38.79
PT	43.6%	42.5%	54.7%	59.59
RO	0.0%	0.0%	0.0%	0.09
SE	48.3%	48.8%	50.7%	52.39
SI	0.0%	0.0%	0.0%	0.09
SK	94.3%	93.8%	93.7%	92.89
EU / EEA	32.6%	32.8%	33.1%	33.69

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 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. *Data available from Q4 2017 onwards



Risk-weighted asset composition and break-down of asset quality data

								RWA	A compo	osition										
% of total RWA	Credit ri	sk capital	requirem	ients	Securitisa	tion canit	al require	ments	M	arket ris	k canital		One	rational	risk capi	tal	Other	canital re	equireme	ents
		cl. securi		ients	Securitisa	cion capit	uncquire	licities		requirer				require			other	capitarit	quirenie	ines
	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18
AT	83.1%	83.0%	84.2%	84.0%	0.3%	0.2%	0.2%	0.2%	2.7%	2.5%	2.5%	2.6%	12.5%	12.9%	11.8%	11.9%	1.4%	1.3%	1.3%	1.3%
BE	83.6%	83.7%	84.2%	84.4%	1.2%	1.2%	0.7%	0.6%	2.6%	2.4%	2.4%	2.4%	8.4%	8.5%	8.6%	8.6%	4.3%	4.2%	4.1%	3.9%
BG	90.1%	89.7%	90.3%	90.3%	0.0%	0.0%	0.0%	0.0%	0.6%	0.7%	0.5%	0.7%	9.4%	9.6%	9.2%	8.9%	0.0%	0.0%	0.0%	0.0%
CY	87.7%	87.6%	88.4%	88.7%	0.0%	0.0%	0.0%	0.0%	0.7%	0.6%	0.5%	0.6%	11.4%	11.5%	10.9%	10.6%	0.2%	0.2%	0.2%	0.2%
cz	81.6%	81.8%	81.1%	80.9%	0.0%	0.0%	0.0%	0.0%	4.4%	3.8%	4.8%	4.7%	13.3%	13.7%	13.4%	13.6%	0.7%	0.7%	0.7%	0.7%
DE	74.6%	73.5%	74.4%	75.2%	3.6%	3.9%	3.9%	3.2%	6.5%	6.4%	6.1%	6.2%	13.4%	14.2%	13.7%	13.5%	1.9%	2.0%	1.9%	1.9%
DK	83.6%	84.1%	83.8%	84.1%	0.1%	0.1%	0.1%	0.1%	6.7%	6.3%	6.4%	5.8%	9.0%	9.1%	9.1%	9.4%	0.7%	0.5%	0.5%	0.5%
EE	90.1%	90.2%	90.5%	90.3%	0.0%	0.0%	0.0%	0.0%	0.3%	0.5%	0.3%	0.3%	9.6%	9.3%	9.1%	9.4%	0.0%	0.0%	0.0%	0.0%
ES	86.7%	87.0%	86.7%	86.6%	0.5%	0.5%	0.5%	0.5%	3.5%	3.1%	3.0%	3.1%	8.8%	9.0%	9.3%	9.4%	0.5%	0.4%	0.4%	0.4%
FI	80.5%	80.6%	81.6%	79.5%	0.1%	0.1%	0.1%	0.1%	3.4%	3.4%	2.1%	2.4%	8.5%	8.5%	8.6%	8.6%	7.5%	7.4%	7.7%	9.5%
FR	85.3%	85.2%	85.5%	84.9%	1.2%	1.2%	0.9%	1.0%	2.8%	2.8%	2.7%	3.0%	10.0%	10.1%	10.2%	10.4%	0.8%	0.7%	0.8%	0.8%
GB	67.5%	67.7%	68.1%	68.4%	1.9%	1.8%	1.7%	1.6%	14.0%	14.4%	14.4%	15.2%	10.7%	10.5%	10.5%	10.3%	5.9%	5.5%	5.3%	4.5%
GR	88.9%	89.1%	89.1%	89.2%	0.1%	0.1%	0.1%	0.1%	3.4%	3.2%	3.0%	2.8%	7.4%	7.5%	7.7%	7.7%	0.2%	0.2%	0.2%	0.2%
HR	88.0%	88.1%	88.5%	89.3%	0.0%	0.0%	0.0%	0.0%	2.1%	1.9%	1.6%	1.3%	9.8%	10.0%	9.9%	9.4%	0.1%	0.1%	0.0%	0.0%
HU	82.6%	82.8%	82.1%	82.3%	0.0%	0.0%	0.0%	0.0%	3.6%	3.7%	5.0%	5.3%	13.6%	13.3%	12.7%	12.3%	0.2%	0.2%	0.2%	0.2%
IE	87.9%	87.3%	87.9%	87.4%	0.3%	0.3%	0.4%	0.4%	1.2%	1.7%	1.4%	1.8%	8.6%	8.6%	8.8%	8.9%	2.0%	2.1%	1.5%	1.5%
IS*	n.a.	n.a.	87.6%	87.5%	n.a.	n.a.	0.0%	0.0%	n.a.	n.a.	1.4%	1.6%	n.a.	n.a.	10.8%	10.7%	n.a.	n.a.	0.2%	0.2%
п	85.6%	85.6%	86.0%	85.7%	0.9%	0.8%	0.8%	1.0%	4.2%	4.0%	4.2%	4.1%	8.7%	9.0%	8.4%	8.6%	0.6%	0.6%	0.7%	0.7%
LT	89.9%	90.0%	90.8%	90.7%	0.0%	0.0%	0.0%	0.0%	1.7%	1.6%	1.3%	1.4%	8.4%	8.4%	7.8%	7.8%	0.0%	0.1%	0.1%	0.1%
LU	88.0%	88.2%	88.1%	86.5%	0.4%	0.4%	0.4%	2.2%	0.8%	0.8%	0.7%	0.8%	8.7%	8.7%	8.9%	8.8%	2.2%	1.9%	1.9%	1.7%
LV	86.7%	86.8%	85.8%	90.1%	0.0%	0.0%	0.0%	0.0%	1.4%	1.3%	2.2%	0.2%	11.9%	11.9%	12.0%	9.7%	0.0%	0.0%	0.0%	0.1%
MT	90.8%	91.0%	91.3%	92.2%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	9.0%	8.8%	8.6%	7.6%	0.2%	0.1%	0.1%	0.2%
NL	82.4%	82.3%	82.7%	82.1%	0.9%	0.8%	0.8%	0.7%	2.1%	1.9%	1.7%	1.8%	13.4%	14.0%	13.9%	14.0%	1.1%	1.1%	1.0%	1.4%
NO	86.5%	85.0%	85.6%	84.2%	0.9%	0.8%	0.7%	0.2%	0.9%	1.0%	1.2%	1.0%	7.6%	7.8%	8.4%	8.5%	3.9%	5.4%	4.0%	6.2%
PL	91.3%	91.4%	91.4%	91.4%	0.0%	0.0%	0.0%	0.0%	2.0%	1.9%	1.8%	1.8%	6.4%	6.3%	6.4%	6.5%	0.4%	0.3%	0.4%	0.4%
PT	87.8%	87.7%	86.8%	87.4%	1.3%	1.2%	1.1%	0.8%	2.5%	2.5%	2.5%	2.6%	6.7%	6.7%	7.4%	7.5%	1.7%	1.8%	2.2%	1.7%
RO	76.8%	76.5%	77.1%	76.4%	0.0%	0.0%	0.0%	0.0%	5.9%	5.9%	5.9%	6.7%	17.2%	17.5%	17.0%	16.7%	0.1%	0.1%	0.1%	0.1%
SE	81.1%	81.6%	81.1%	82.1%	0.4%	0.4%	0.4%	0.4%	3.3%	3.3%	3.2%	3.2%	11.9%	11.9%	12.1%	12.1%	3.2%	2.8%	3.1%	2.2%
SI	87.1%	87.3%	85.1%	85.3%	0.0%	0.0%	0.0%	0.0%	1.2%	0.9%	3.8%	4.0%	11.7%	11.8%	11.1%	10.6%	0.0%	0.0%	0.0%	0.0%
SK	82.7%	83.9%	85.5%	85.4%	0.0%	0.0%	0.0%	0.0%	4.1%	2.4%	1.7%	2.2%	12.1%	12.7%	11.9%	11.4%	1.1%	1.0%	1.0%	1.0%
EU / EEA	79.5%	79.5%	79.9%	79.7%	1.3%	1.3%	1.2%	1.2%	6.3%	6.3%	6.1%	6.6%	10.4%	10.6%	10.5%	10.5%	2.4%	2.3%	2.2%	2.1%

	Non-	performi	ng loans ⁽	1)	Lo	ans and a	dvances ⁽¹⁾		Non-pe	erformin	g loans i	ratio
Volumes bln EUR; %												
	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18
AT	20.4	19.0	17.3	16.1	471.8	479.2	470.7	468.8	4.3%	4.0%	3.7%	3.4%
BE	19.0	18.6	17.4	17.5	686.2	682.1	659.8	724.9	2.8%	2.7%	2.6%	2.4%
BG	2.2	2.1	1.8	1.6	17.5	18.1	17.5	17.6	12.4%	11.7%	10.6%	9.3%
CY	18.6	17.6	16.8	16.3	43.5	43.4	43.4	41.8	42.7%	40.6%	38.9%	38.9%
cz	2.0	1.9	1.9	1.9	116.0	123.9	121.3	130.8	1.7%	1.6%	1.6%	1.4%
DE	59.2	54.4	50.1	47.6	2 656.4	2 625.5	2 571.6	2 720.6	2.2%	2.1%	1.9%	1.7%
DK	13.8	12.9	13.0	14.5	512.0	514.8	550.8	569.8	2.7%	2.5%	2.4%	2.6%
EE	0.2	0.2	0.4	0.4	15.2	16.2	20.7	20.7	1.3%	1.3%	1.7%	1.9%
ES	127.3	111.8	106.2	103.0	2 354.6	2 353.0	2 347.0	2 298.7	5.4%	4.8%	4.5%	4.5%
FI	2.4	2.3	2.2	1.7	141.9	143.2	145.4	132.4	1.7%	1.6%	1.5%	1.3%
FR	141.0	137.8	135.5	121.6	4 137.6	4 353.1	4 401.2	3 825.9	3.4%	3.2%	3.1%	3.2%
GB	65.2	63.4	60.6	61.1	3 944.5	3 949.4	3 935.4	4 077.6	1.7%	1.6%	1.5%	1.5%
GR	108.1	106.3	100.9	98.7	232.2	228.1	224.4	218.1	46.5%	46.6%	44.9%	45.3%
HR	3.0	3.1	2.6	2.8	30.8	34.5	34.9	35.2	9.8%	8.9%	7.5%	7.9%
HU	4.4	4.2	3.8	3.5	40.6	41.3	42.3	42.9	10.8%	10.1%	8.9%	8.3%
IE	26.3	25.3	23.0	16.5	222.8	222.3	219.5	200.2	11.8%	11.4%	10.5%	8.2%
IS*	n.a.	n.a.	0.6	0.8	n.a.	n.a.	22.5	25.2	n.a.	n.a.	2.7%	3.0%
IT	199.7	196.0	186.7	179.6	1 633.0	1 654.0	1 677.6	1 665.9	12.2%	11.8%	11.1%	10.8%
LT	0.6	0.6	0.6	0.6	17.6	18.3	21.3	20.3	3.3%	3.1%	2.8%	3.0%
LU	1.9	1.8	1.0	1.2	163.2	152.1	144.7	150.2	1.1%	1.2%	0.7%	0.8%
LV	0.3	0.3	0.2	0.5	10.1	10.0	10.1	13.1	2.7%	2.6%	2.3%	4.0%
MT	0.5	0.5	0.5	0.5	13.5	13.8	14.2	14.4	3.9%	3.6%	3.5%	3.5%
NL	41.2	40.1	38.3	39.4	1 650.7	1 685.0	1 639.9	1 767.4	2.5%	2.4%	2.3%	2.2%
NO	3.6	3.3	3.5	3.0	197.2	200.6	198.0	250.1	1.8%	1.6%	1.8%	1.2%
PL	6.5	6.6	6.5	7.9	108.9	109.4	113.3	115.7	6.0%	6.0%	5.8%	6.8%
PL	35.0	33.0	30.7	31.8	200.5	199.0	201.4	234.9	17.5%	16.6%	15.2%	13.6%
RO	2.3	2.2	1.8	1.7	26.2	26.1	27.8	27.4	8.9%	8.4%	6.5%	6.3%
SE	10.3	10.3	10.6	10.6	1 097.4	1 107.8	1 034.4	1 071.2	0.9%	0.9%	1.0%	1.0%
	2.3	2.2	1.8	1.6	1037.4	17.1	17.5	17.4	13.3%	12.6%	10.5%	9.3%
SI	1.3	1.3	1.8	1.0	35.1	36.1	37.1	37.5	3.8%	3.6%	3.4%	3.3%
SK EU / EEA	893.3	854.4	814.5	779.2	19 943.7	20 201.5	20 107.7	20 020.7	4.5%	4.2%	4.1%	3.3%

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 (1) Gross carrying amounts, other than held for trading. *Data available from Q4 2017 onwards



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 Gr Jun-17 33.1 BE 22.3 BG 1.9 CY 4.6 CZ 12.4 DE 177.3 DK 59.6 EE 2.6 ES 31.1 FI 41.2 FR 213.6 GB 114.7 GR 5.4 HR 1.5 HU 3.9 IE 16.6 IS* n.a. IT 60.4 LT 1.6	oss carryin Sep-17 33.8 23.2 18 4.2 13.1 1790 59.3 2.6 43.5 41.5 252.1 111.7 5.4 1.5 3.9	g amount Dec-17 34.3 23.9 16 3.7 12.3 178.2 60.0 3.0 44.5 40.1 252.0 113.9 5.5 1.3 3.9	Mar-18 32.3 24.9 1.7 3.7 170.9 60.9 3.1 44.5 39.9 195.6 120.3 5.5 1.3		otal of exp ancial corp Sep-17 30.6% 15.7% 11.1% 16.9% 25.9% 32.7% 49.5% 31.3% 12.7% 40.5% 31.3% 12.7% 40.5% 31.9% 22.0%		Mar-18 30.9% 15.4% 10.2% 15.8% 24.5% 30.5% 48.1% 31.0% 13.3% 44.2%	Jun-17 0.7 0.9 0.8 1.7 0.2 2.2 2.1 0.0 6.2 0.2	Ss carrying Sep-17 0.7 0.9 0.8 1.6 0.2 1.9 1.9 0.0 6.6	2 amount Dec-17 0.6 0.9 0.7 1.6 0.2 1.6 2.0 0.0 6.2	Mar-18 0.5 1.0 0.7 1.4 0.1 1.6 2.4 0.1 5.9	Jun-17 2.0% 4.0% 43.6% 37.2% 1.9% 1.2% 3.6% 1.6% 20.0%	NPL rat Sep-17 1.9% 3.8% 42.8% 36.8% 1.6% 1.1% 3.3% 1.8% 15.1%	tio Dec-17 1.9% 3.6% 42.3% 43.3% 1.4% 0.9% 3.3% 1.5% 13.9%	Mar-18 1.7% 3.9% 40.3% 39.3% 1.0% 0.9% 3.9% 1.7%
AT 33.1 BE 22.3 BG 1.9 CY 4.6 CZ 12.4 DE 177.3 DK 59.6 EE 2.6 ES 31.1 FR 213.6 GB 114.7 GR 5.4 HU 3.9 IE 15.6 IS* n.a. IT 60.4 LT 1.6	33.8 23.2 1.8 4.2 13.1 179.0 59.3 2.6 43.5 2.5 2.5 111.7 5.4 1.5	34.3 23.9 1.6 3.7 12.3 178.2 60.0 3.0 44.5 40.1 252.0 113.9 5.5 1.3	32.3 24.9 1.7 3.7 12.7 170.9 60.9 3.1 44.5 39.9 195.6 120.3 5.5	29.8% 14.8% 11.3% 26.3% 31.5% 49.4% 32.3% 11.9% 46.5% 31.2% 22.6%	30.6% 15.7% 11.1% 16.9% 25.9% 32.7% 49.5% 31.3% 12.7% 46.7% 31.9%	30.6% 15.9% 10.0% 15.8% 24.3% 32.6% 49.7% 30.6% 13.0% 45.4%	30.9% 15.4% 10.2% 15.8% 24.5% 30.5% 48.1% 31.0% 13.3% 44.2%	0.7 0.9 0.8 1.7 0.2 2.2 2.1 0.0 6.2	0.7 0.9 0.8 1.6 0.2 1.9 1.9 0.0 6.6	0.6 0.9 0.7 1.6 0.2 1.6 2.0 0.0	0.5 1.0 0.7 1.4 0.1 1.6 2.4 0.1	2.0% 4.0% 43.6% 37.2% 1.9% 1.2% 3.6% 1.6%	1.9% 3.8% 42.8% 36.8% 1.6% 1.1% 3.3% 1.8%	1.9% 3.6% 42.3% 43.3% 1.4% 0.9% 3.3% 1.5%	1.7% 3.9% 40.3% 39.3% 1.0% 0.9% 3.9% 1.7%
BE 22.3 BG 1.9 CY 4.6 CZ 12.4 DE 177.3 DK 59.6 EE 2.6 ES 31.1 FI 41.2 FR 213.6 GB 114.7 GR 5.4 HU 3.9 IE 15.6 IS* n.a. IT 60.4 LT 1.6	23.2 1.8 4.2 13.1 179.0 59.3 2.6 43.5 41.5 252.1 111.7 5.4 1.5	23.9 1.6 3.7 12.3 178.2 60.0 3.0 44.5 40.1 252.0 113.9 5.5 1.3	24.9 1.7 3.7 12.7 170.9 60.9 3.1 44.5 39.9 195.6 120.3 5.5	14.8% 11.3% 17.9% 26.3% 31.5% 49.4% 32.3% 11.9% 46.5% 31.2% 22.6%	15.7% 11.1% 16.9% 25.9% 32.7% 49.5% 31.3% 12.7% 46.7% 31.9%	15.9% 10.0% 15.8% 24.3% 32.6% 49.7% 30.6% 13.0% 45.4%	15.4% 10.2% 15.8% 24.5% 30.5% 48.1% 31.0% 13.3% 44.2%	0.9 0.8 1.7 0.2 2.2 2.1 0.0 6.2	0.9 0.8 1.6 0.2 1.9 1.9 0.0 6.6	0.9 0.7 1.6 0.2 1.6 2.0 0.0	1.0 0.7 1.4 0.1 1.6 2.4 0.1	4.0% 43.6% 37.2% 1.9% 1.2% 3.6% 1.6%	3.8% 42.8% 36.8% 1.6% 1.1% 3.3% 1.8%	3.6% 42.3% 43.3% 1.4% 0.9% 3.3% 1.5%	3.9% 40.3% 39.3% 1.0% 0.9% 3.9% 1.7%
BG 1.9 CY 4.6 CZ 12.4 DE 177.3 DK 59.6 EE 2.6 ES 31.1 FR 213.6 GB 114.7 GR 5.4 HU 3.9 IE 16.6 IJ* 60.4 LT 1.6	1.8 4.2 13.1 179.0 59.3 2.6 43.5 41.5 252.1 111.7 5.4 1.5	1.6 3.7 12.3 178.2 60.0 3.0 44.5 40.1 252.0 113.9 5.5 1.3	1.7 3.7 12.7 170.9 60.9 3.1 44.5 39.9 195.6 120.3 5.5	11.3% 17.9% 26.3% 31.5% 49.4% 32.3% 11.9% 46.5% 31.2% 22.6%	11.1% 16.9% 25.9% 32.7% 49.5% 31.3% 12.7% 46.7% 31.9%	10.0% 15.8% 24.3% 32.6% 49.7% 30.6% 13.0% 45.4%	10.2% 15.8% 24.5% 30.5% 48.1% 31.0% 13.3% 44.2%	0.8 1.7 0.2 2.2 2.1 0.0 6.2	0.8 1.6 0.2 1.9 1.9 0.0 6.6	0.7 1.6 0.2 1.6 2.0 0.0	0.7 1.4 0.1 1.6 2.4 0.1	43.6% 37.2% 1.9% 1.2% 3.6% 1.6%	42.8% 36.8% 1.6% 1.1% 3.3% 1.8%	42.3% 43.3% 1.4% 0.9% 3.3% 1.5%	40.3% 39.3% 1.0% 0.9% 3.9% 1.7%
CY 4.6 CZ 12.4 DE 177.3 DK 55.6 EE 2.6 ES 31.1 FI 41.2 FR 213.6 GB 114.7 GR 5.4 HU 3.9 IE 16.6 IS n.a. IT 60.4 LT 1.6	4.2 13.1 179.0 59.3 2.6 43.5 41.5 252.1 111.7 5.4 1.5	3.7 12.3 178.2 60.0 3.0 44.5 40.1 252.0 113.9 5.5 1.3	3.7 12.7 170.9 60.9 3.1 44.5 39.9 195.6 120.3 5.5	17.9% 26.3% 31.5% 49.4% 32.3% 11.9% 46.5% 31.2% 22.6%	16.9% 25.9% 32.7% 49.5% 31.3% 12.7% 46.7% 31.9%	15.8% 24.3% 32.6% 49.7% 30.6% 13.0% 45.4%	15.8% 24.5% 30.5% 48.1% 31.0% 13.3% 44.2%	1.7 0.2 2.2 2.1 0.0 6.2	1.6 0.2 1.9 1.9 0.0 6.6	1.6 0.2 1.6 2.0 0.0	1.4 0.1 1.6 2.4 0.1	37.2% 1.9% 1.2% 3.6% 1.6%	36.8% 1.6% 1.1% 3.3% 1.8%	43.3% 1.4% 0.9% 3.3% 1.5%	39.3% 1.0% 0.9% 3.9% 1.7%
CZ 12.4 DE 177.3 DK 59.6 EE 2.6 ES 31.1 FI 41.2 FR 213.6 GB 114.7 GR 5.4 HR 1.5 HU 3.9 IE 16.6 IS n.a. IT 60.4 LT 1.6	13.1 179.0 59.3 2.6 43.5 252.1 111.7 5.4 1.5	12.3 178.2 60.0 3.0 44.5 40.1 252.0 113.9 5.5 1.3	12.7 170.9 60.9 3.1 44.5 39.9 195.6 120.3 5.5	26.3% 31.5% 49.4% 32.3% 11.9% 46.5% 31.2% 22.6%	25.9% 32.7% 49.5% 31.3% 12.7% 46.7% 31.9%	24.3% 32.6% 49.7% 30.6% 13.0% 45.4%	24.5% 30.5% 48.1% 31.0% 13.3% 44.2%	0.2 2.2 2.1 0.0 6.2	0.2 1.9 1.9 0.0 6.6	0.2 1.6 2.0 0.0	0.1 1.6 2.4 0.1	1.9% 1.2% 3.6% 1.6%	1.6% 1.1% 3.3% 1.8%	1.4% 0.9% 3.3% 1.5%	1.0% 0.9% 3.9% 1.7%
DE 177.3 DK 59.6 EE 2.6 BS 31.1 FI 41.2 FR 213.6 GB 114.7 GR 5.4 HR 1.5 HU 3.9 IE 16.6 IT 60.4 LT 1.6	179.0 59.3 2.6 43.5 41.5 252.1 111.7 5.4 1.5	178.2 60.0 3.0 44.5 40.1 252.0 113.9 5.5 1.3	170.9 60.9 3.1 44.5 39.9 195.6 120.3 5.5	31.5% 49.4% 32.3% 11.9% 46.5% 31.2% 22.6%	32.7% 49.5% 31.3% 12.7% 46.7% 31.9%	32.6% 49.7% 30.6% 13.0% 45.4%	30.5% 48.1% 31.0% 13.3% 44.2%	2.2 2.1 0.0 6.2	1.9 1.9 0.0 6.6	1.6 2.0 0.0	1.6 2.4 0.1	1.2% 3.6% 1.6%	1.1% 3.3% 1.8%	0.9% 3.3% 1.5%	0.9% 3.9% 1.7%
DK 59.6 EE 2.6 ES 31.1 FR 213.6 GB 114.7 GR 5.4 HR 1.5 HU 3.9 IE 16.6 IT 60.4 LT 1.6	59.3 2.6 43.5 41.5 252.1 111.7 5.4 1.5	60.0 3.0 44.5 40.1 252.0 113.9 5.5 1.3	60.9 3.1 44.5 39.9 195.6 120.3 5.5	49.4% 32.3% 11.9% 46.5% 31.2% 22.6%	49.5% 31.3% 12.7% 46.7% 31.9%	49.7% 30.6% 13.0% 45.4%	48.1% 31.0% 13.3% 44.2%	2.1 0.0 6.2	1.9 0.0 6.6	2.0 0.0	2.4 0.1	3.6% 1.6%	3.3% 1.8%	3.3% 1.5%	3.9%
EE 2.6 ES 33.1 FI 41.2 FR 213.6 GB 114.7 GR 5.4 HR 1.5 HU 3.9 IE 166 IST 60.4 LT 1.6	2.6 43.5 41.5 252.1 111.7 5.4 1.5	3.0 44.5 40.1 252.0 113.9 5.5 1.3	3.1 44.5 39.9 195.6 120.3 5.5	32.3% 11.9% 46.5% 31.2% 22.6%	31.3% 12.7% 46.7% 31.9%	30.6% 13.0% 45.4%	31.0% 13.3% 44.2%	0.0 6.2	0.0 6.6	0.0	0.1	1.6%	1.8%	1.5%	1.7%
ES 31.1 FI 41.2 FR 213.6 GB 114.7 GR 5.4 HR 1.5 HU 3.9 IE 16.6 IS* n.a. IT 60.4 LT 1.6	43.5 41.5 252.1 111.7 5.4 1.5	44.5 40.1 252.0 113.9 5.5 1.3	44.5 39.9 195.6 120.3 5.5	11.9% 46.5% 31.2% 22.6%	12.7% 46.7% 31.9%	13.0% 45.4%	13.3% 44.2%	6.2	6.6						
FI 41.2 FR 213.6 GB 114.7 GR 5.4 HR 1.5 HU 3.9 IE 166 IS* n.a. IT 60.4 LT 1.6	41.5 252.1 111.7 5.4 1.5	40.1 252.0 113.9 5.5 1.3	39.9 195.6 120.3 5.5	46.5% 31.2% 22.6%	46.7% 31.9%	45.4%	44.2%			6.2	5.9	20.0%	15 1%	13.9%	
FR 213.6 GB 114.7 GR 5.4 HR 1.5 HU 3.9 IE 166 IS* n.a. IT 60.4 LT 1.6	252.1 111.7 5.4 1.5	252.0 113.9 5.5 1.3	195.6 120.3 5.5	31.2% 22.6%	31.9%			0.2				20.0%	13.170	13.370	13.2%
GB 114.7 GR 5.4 HR 1.5 HU 3.9 IE 16.6 IS* n.a. IT 60.4 LT 1.6	111.7 5.4 1.5	113.9 5.5 1.3	120.3 5.5	22.6%		31.5%			0.2	0.2	0.2	0.5%	0.5%	0.4%	0.6%
GR 5.4 HR 1.5 HU 3.9 IE 16.6 IS* n.a. IT 60.4 LT 1.6	5.4 1.5	5.5 1.3	5.5		22.0%		30.5%	6.6	8.3	8.0	6.0	3.1%	3.3%	3.2%	3.1%
HR 1.5 HU 3.9 IE 16.6 IS* n.a. IT 60.4 LT 1.6	1.5	1.3		5.6%		22.7%	23.1%	4.0	3.8	2.7	2.6	3.5%	3.4%	2.3%	2.2%
HU 3.9 IE 16.6 IS* n.a. IT 60.4 LT 1.6			1.3		5.7%	5.8%	6.0%	3.0	3.1	3.1	3.1	56.9%	57.6%	56.4%	56.1%
IE 16.6 IS* n.a. IT 60.4 LT 1.6	3.9	2.0		10.3%	10.5%	9.6%	9.2%	0.6	0.6	0.4	0.3	39.9%	38.1%	29.9%	25.7%
IS* n.a. IT 60.4 LT 1.6		5.5	3.8	20.2%	20.3%	20.1%	19.8%	0.5	0.4	0.3	0.3	11.6%	9.0%	8.2%	6.7%
IT 60.4 LT 1.6	16.3	15.3	15.2	23.6%	23.5%	22.0%	22.3%	6.2	5.9	4.6	4.1	37.5%	36.1%	30.2%	27.0%
LT 1.6	n.a.	2.9	3.0	n.a.	n.a.	26.4%	25.8%	n.a.	n.a.	0.1	0.1	n.a.	n.a.	2.5%	2.8%
	60.7	59.8	58.7	13.8%	13.7%	13.3%	13.2%	21.1	21.0	20.3	19.6	35.0%	34.6%	34.0%	33.3%
LU 31.5	1.7	2.1	2.1	24.3%	23.9%	23.6%	23.4%	0.0	0.0	0.1	0.1	1.0%	2.4%	6.4%	5.9%
	31.8	31.1	31.2	35.9%	34.3%	37.9%	37.5%	0.4	0.3	0.3	0.3	1.2%	1.0%	1.0%	1.0%
LV 1.4	1.5	1.9	1.5	27.5%	28.4%	27.4%	24.1%	0.0	0.1	0.2	0.2	3.0%	3.4%	11.1%	13.9%
MT 0.5	0.5	0.5	0.6	6.4%	6.6%	6.5%	9.3%	0.1	0.1	0.1	0.0	11.6%	10.7%	11.1%	7.2%
NL 98.0	98.9	97.4	96.9	30.2%	30.6%	31.1%	30.1%	4.0	3.6	3.6	3.3	4.1%	3.7%	3.7%	3.5%
NO 44.2	45.5	43.1	44.5	38.3%	38.9%	38.1%	38.5%	0.3	0.4	0.4	0.3	0.7%	0.8%	0.9%	0.7%
PL 12.9	13.8	13.6	13.1	19.1%	20.1%	19.1%	18.3%	0.6	0.6	0.6	0.5	5.0%	4.4%	4.1%	4.1%
PT 7.6	8.2	8.4	7.9	10.9%	10.7%	11.1%	10.7%	3.1	3.1	2.8	2.6	41.0%	37.5%	33.4%	33.4%
RO 3.4	3.2	3.0	2.9	14.7%	13.8%	13.6%	13.1%	1.0	0.9	0.7	0.7	28.4%	27.5%	21.8%	23.2%
SE 131.8	135.2	133.5	130.8	60.0%	60.6%	60.3%	60.0%	0.2	0.1	0.1	0.1	0.2%	0.1%	0.1%	0.1%
SI 0.7	0.7	0.6	0.5	6.9%	7.0%	6.6%	5.9%	0.2	0.2	0.2	0.1	31.2%	28.4%	30.0%	22.5%
SK 3.6	3.6	3.8	3.7	17.3%	17.2%	17.9%	17.1%	0.3	0.3	0.3	0.3	8.7%	8.6%	7.3%	7.6%
EU / EEA 1 139.2	1 198.1	1 195.2	1 133.7	27.3%	27.4%	27.3%	26.7%	67.5	67.5	62.8	58.6	5.9%	5.6%	5.3%	5.2%
Memo item: Non-EU / EEA countries 199.4	196.2	200.2	200.1	13.0%	13.1%	13.5%	13.6%	3.7	3.4	3.3	3.5	1.9%	1.7%	1.7%	1.7%

'olumes	bln	EUR;	%

	E F)	tion (NAC	o Construe	xposures t	rforming ex	Non-pe				NACE F)	nstruction (
	tio	NPL rat			; amount	ss carrying	Gro	Non-	osures to	otal of exp	As % of T		g amount	oss carryin	Gro	ву country of
Mar	Dec-17	Sep-17	Jun-17	Mar-18	Dec-17	Sep-17	Jun-17	Mar-18	Dec-17	Sep-17	Jun-17	Mar-18	Dec-17	Sep-17	Jun-17	
4.	3.9%	4.1%	4.4%	0.5	0.5	0.6	0.6	11.3%	12.2%	12.5%	12.5%	11.8	13.7	13.8	13.9	AT
4.	4.7%	4.4%	4.8%	0.7	0.7	0.7	0.8	10.3%	10.3%	10.7%	10.4%	16.6	15.5	15.8	15.7	BE
33.	32.3%	34.7%	35.3%	0.4	0.4	0.5	0.5	7.4%	7.5%	7.8%	8.1%	1.2	1.2	1.3	1.3	BG
74.	76.3%	73.8%	75.1%	3.2	3.4	3.5	3.6	18.7%	19.2%	18.8%	18.6%	4.3	4.5	4.7	4.8	CY
7.	7.7%	8.8%	9.5%	0.1	0.2	0.2	0.2	3.7%	3.9%	4.0%	4.1%	1.9	2.0	2.0	1.9	CZ
3.	4.8%	4.5%	4.6%	0.7	0.7	0.7	0.8	4.2%	2.7%	2.8%	3.0%	23.6	14.7	15.1	16.7	DE
5.	5.4%	5.2%	5.9%	0.2	0.2	0.2	0.2	2.4%	2.5%	2.5%	2.4%	3.1	3.0	3.0	2.9	DK
7.	3.8%	0.9%	1.2%	0.0	0.0	0.0	0.0	2.9%	3.3%	2.7%	2.6%	0.3	0.3	0.2	0.2	EE
21.	24.8%	26.9%	45.1%	8.3	11.5	13.3	18.8	11.8%	13.5%	14.4%	15.9%	39.7	46.4	49.3	41.7	ES
3.	3.4%	4.2%	4.1%	0.1	0.1	0.1	0.1	4.2%	4.0%	3.2%	3.5%	3.8	3.6	2.9	3.1	FI
7.	7.7%	7.6%	8.7%	1.9	2.6	2.6	2.6	3.9%	4.3%	4.3%	4.4%	25.2	34.2	34.0	30.4	FR
6.	7.6%	5.1%	3.6%	2.5	2.9	2.1	1.4	7.3%	7.5%	8.0%	7.8%	37.9	37.9	40.5	39.7	GB
67.	67.9%	68.3%	69.1%	6.2	6.4	6.5	6.8	10.0%	10.0%	10.1%	10.3%	9.2	9.4	9.6	9.8	GR
30.	32.5%	36.0%	39.1%	0.4	0.5	0.6	0.6	10.5%	10.9%	11.1%	11.4%	1.4	1.5	1.6	1.6	HR
4.	11.1%	12.7%	13.4%	0.0	0.1	0.1	0.1	5.3%	5.5%	5.5%	5.7%	1.0	1.1	1.1	1.1	HU
28.	30.4%	37.9%	38.8%	0.7	0.7	0.9	0.9	3.5%	3.4%	3.4%	3.3%	2.4	2.4	2.4	2.3	IE
3.	3.9%	n.a.	n.a.	0.0	0.0	n.a.	n.a.	9.3%	9.3%	n.a.	n.a.	1.1	1.0	n.a.	n.a.	IS*
46.	47.0%	46.8%	47.6%	21.2	21.8	22.3	22.5	10.2%	10.3%	10.8%	10.8%	45.3	46.4	47.6	47.1	п
14.	14.6%	10.6%	16.2%	0.0	0.0	0.0	0.0	2.8%	2.8%	2.6%	3.4%	0.3	0.3	0.2	0.2	LT
9.	7.7%	6.9%	7.3%	0.1	0.1	0.1	0.1	1.4%	1.5%	2.1%	2.1%	1.2	1.3	1.9	1.9	LU
9.	9.9%	2.3%	1.3%	0.0	0.0	0.0	0.0	3.2%	3.0%	3.2%	3.1%	0.2	0.2	0.2	0.2	LV
40.	42.3%	41.5%	41.2%	0.1	0.1	0.1	0.1	4.1%	4.1%	4.0%	4.0%	0.3	0.3	0.3	0.3	MT
10.	11.3%	11.7%	12.4%	1.1	1.3	1.4	1.5	3.5%	3.5%	3.7%	3.7%	11.2	11.1	12.0	12.0	NL
0.	1.1%	1.2%	1.3%	0.1	0.1	0.1	0.1	9.8%	9.7%	9.7%	9.6%	11.4	10.9	11.4	11.1	NO
12.	11.3%	11.4%	11.3%	0.4	0.4	0.4	0.4	5.0%	5.3%	5.5%	5.7%	3.6	3.8	3.8	3.8	PL
44.	44.5%	48.3%	50.8%	4.6	4.7	5.1	5.3	13.8%	13.7%	13.9%	15.0%	10.2	10.5	10.6	10.5	PT
24.	24.7%	31.2%	34.2%	0.5	0.5	0.8	0.8	9.3%	9.1%	10.4%	9.9%	2.0	2.0	2.4	2.3	RO
2.	0.7%	0.7%	0.7%	0.1	0.0	0.0	0.0	2.8%	2.8%	2.8%	2.8%	6.0	6.1	6.3	6.1	SE
34.	37.1%	41.7%	46.9%	0.2	0.2	0.2	0.2	4.8%	4.6%	4.8%	4.4%	0.4	0.4	0.4	0.4	SI
8.	9.5%	9.3%	9.4%	0.1	0.1	0.1	0.1	4.3%	4.2%	4.8%	4.7%	0.9	0.9	1.0	1.0	SK
19	21.1%	21.4%	24.4%	54.7	60.3	63.1	69.3	6.5%	6.5%	6.8%	6.8%	277.7	286.2	295.2	284.2	EU / EEA
ç	7.2%	7.1%	7.4%	4.6	4.2	4.5	4.7	3.5%	4.0%	4.2%	4.1%	51.2	59.0	63.0	62.9	no item: Non-EU / EEA countries

Volumes bln 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 *Data available from Q1 2018 onwards



Profitability analysis

~									Decomp	position	of the l	RoE								
%	(F	Rol Return on			(asse	NoP / A t yield co	ssets Intributio	n)	(lev	Assets / erage cor)	(ope	EbT / I erating co		n)	(tax ef	NP / Ebī fect on the		4)
	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18
AT	9.9%	10.2%	9.9%	9.3%	2.7%	2.6%	2.7%	2.6%	12.46	12.19	12.04	11.94	35.8%	37.7%	36.5%	37.2%	83.3%	84.2%	85.3%	80.8%
BE	9.0%	8.5%	8.1%	5.1%	1.8%	1.8%	1.8%	1.8%	16.05	15.81	15.34	14.38	41.1%	40.6%	40.8%	26.8%	77.0%	74.5%	71.3%	75.2%
BG	14.3%	14.5%	14.3%	10.9%	4.6%	4.7%	4.7%	4.1%	7.69	7.59	7.45	7.40	44.5%	44.9%	45.2%	37.0%	89.8%	89.8%	90.0%	97.1%
CY	-27.6%	-20.1%	-16.5%	8.9%	3.4%	3.3%	3.3%	2.8%	9.62	9.68	9.76	10.64	-74.9%	-56.2%	-46.8%	31.5%	87.5%	88.0%	90.1%	95.7%
cz	16.4%	16.1%	15.6%	14.1%	3.2%	3.1%	3.2%	2.8%	11.19	11.30	10.93	12.12	55.7%	55.9%	53.9%	51.4%	82.5%	82.5%	82.8%	81.4%
DE	3.0%	3.3%	1.4%	2.5%	1.6%	1.5%	1.5%	1.5%	18.39	18.43	18.18	17.86	16.0%	18.1%	11.6%	14.8%	62.4%	66.2%	44.4%	60.5%
DK	12.9%	12.3%	11.7%	10.1%	1.1%	1.1%	1.1%	1.3%	25.56	25.24	25.15	18.61	57.1%	56.2%	55.1%	51.0%	78.8%	79.2%	79.9%	79.9%
EE	11.1%	10.1%	9.1%	10.5%	3.1%	3.0%	2.6%	3.5%	5.92	5.93	6.30	6.50	68.3%	65.2%	63.4%	61.4%	88.6%	85.2%	86.2%	75.4%
ES	8.3%	7.7%	7.1%	9.7%	3.0%	3.0%	3.0%	2.9%	13.28	13.21	13.26	13.58	29.2%	27.3%	24.7%	34.0%	72.0%	72.4%	73.0%	71.3%
FI	9.8%	8.7%	9.4%	6.8%	1.8%	1.8%	1.9%	1.7%	12.54	12.40	12.34	12.05	49.7%	47.9%	48.4%	42.4%	84.9%	83.5%	85.1%	79.0%
FR	7.2%	7.2%	6.4%	5.6%	2.1%	2.0%	2.1%	2.1%	15.94	15.87	15.50	15.76	29.0%	30.3%	27.8%	23.7%	73.1%	73.5%	71.8%	71.3%
GB	5.1%	5.6%	3.9%	5.8%	2.0%	2.0%	2.0%	2.0%	14.33	14.26	14.25	14.88	30.2%	30.7%	25.1%	27.3%	58.7%	64.3%	55.8%	71.0%
GR	-0.4%	-0.3%	-1.4%	0.7%	3.0%	3.1%	3.1%	3.3%	8.19	8.06	7.99	8.08	5.0%	4.5%	-12.0%	2.6%	-28.0%	-25.2%	152.9%	105.9%
HR	5.0%	6.7%	6.9%	10.8%	4.5%	4.5%	4.5%	4.0%	6.78	6.90	6.82	6.97	20.4%	27.1%	27.8%	46.6%	81.7%	79.7%	79.8%	83.7%
HU	17.7%	18.1%	17.6%	14.9%	6.3%	6.2%	6.0%	6.1%	8.56	8.46	8.44	8.61	37.4%	39.3%	39.8%	33.0%	87.1%	87.9%	87.2%	86.2%
IE	7.7%	8.0%	7.1%	7.8%	2.8%	2.8%	2.9%	2.9%	8.59	8.49	8.36	7.86	38.4%	40.0%	35.2%	40.8%	83.2%	83.5%	84.3%	85.9%
IS*	n.a.	n.a.	7.3%	7.9%	n.a.	n.a.	4.5%	4.6%	n.a.	n.a.	5.17	5.44	n.a.	n.a.	42.5%	41.1%	n.a.	n.a.	73.1%	76.5%
π	11.3%	11.1%	9.0%	8.4%	3.1%	2.9%	2.8%	2.8%	14.51	14.09	13.93	13.01	22.3%	21.2%	17.0%	28.0%	113.6%	128.2%	133.8%	82.9%
LT	12.2%	8.2%	9.2%	12.1%	2.6%	2.5%	2.5%	2.5%	9.67	9.18	9.75	9.96	56.8%	43.9%	46.1%	54.2%	86.4%	81.5%	82.8%	88.2%
LU	7.8%	7.0%	6.9%	5.2%	1.8%	1.8%	1.5%	1.5%	14.15	13.78	13.59	13.62	37.3%	35.0%	35.1%	29.2%	81.4%	79.8%	94.2%	90.1%
LV	13.0%	13.1%	13.3%	11.9%	3.2%	3.2%	3.2%	3.0%	8.73	8.57	8.57	8.24	53.3%	53.8%	53.7%	48.7%	87.7%	87.6%	89.7%	98.2%
MT	10.7%	12.3%	11.4%	9.7%	2.4%	2.8%	2.6%	2.2%	13.97	13.77	12.68	11.76	44.9%	46.6%	45.9%	54.9%	71.4%	69.3%	74.0%	68.3%
NL	10.3%	10.4%	9.4%	9.2%	1.9%	1.9%	1.9%	1.9%	17.78	17.77	17.41	17.19	40.8%	42.3%	39.3%	36.9%	74.2%	73.3%	71.4%	76.2%
NO	9.1%	9.6%	9.7%	10.5%	1.8%	1.9%	1.9%	1.9%	12.39	12.36	12.05	11.80	51.9%	53.2%	52.8%	59.4%	77.2%	77.3%	79.9%	79.4%
PL	9.2%	9.5%	10.3%	8.0%	4.4%	4.5%	4.5%	4.4%	7.83	7.74	7.76	7.60	35.9%	37.2%	39.1%	33.5%	73.7%	74.6%	75.6%	71.5%
PT	-2.1%	-0.3%	-3.8%	8.3%	2.3%	2.3%	2.7%	2.4%	12.47	12.33	12.20	10.82	-0.2%	5.8%	-1.1%	41.8%	-4672.5%	-19.3%	-848.7%	76.0%
RO	15.4%	15.6%	15.5%	19.1%	5.1%	5.1%	4.9%	5.0%	8.54	8.43	8.59	8.35	44.4%	44.7%	44.4%	54.2%	79.0%	81.0%	82.5%	84.6%
SE	12.3%	11.7%	11.2%	10.8%	1.6%	1.6%	1.6%	1.6%	18.15	17.84	16.85	17.53	54.2%	52.8%	51.1%	50.1%	79.0%	78.6%	79.1%	77.5%
SI	12.2%	12.6%	11.1%	13.9%	3.5%	3.5%	3.5%	3.7%	7.53	7.42	7.41	7.20	50.0%	50.7%	43.6%	56.8%	92.1%	94.7%	98.0%	92.3%
SK	12.6%	12.1%	11.3%	12.7%	3.5%	3.5%	3.5%	3.4%	10.33	10.27	10.23	10.92	44.3%	43.4%	40.9%	44.3%	77.5%	77.8%	77.8%	77.6%
EU / EEA	7.1%	7.2%	6.0%	6.8%	2.2%	2.1%	2.1%	2.1%	15.30	15.19	14.96	14.89	29.4%	29.9%	26.3%	28.9%	73.4%	75.6%	73.1%	73.9%

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 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 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 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 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 included both in data for c

(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))). *Data available from Q4 2017 onwards



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:

	< 50%	12.6%	12.2%	12.5%	13.7%	14.5%
Cost to income ratio	[50% - 60%]	25.0%	12.0%	<mark>32</mark> .6%	34.0%	<mark>36</mark> .3%
	> 60%	62.5%	75.8%	54.9%	52.3%	49.3%

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*		Data Point B*			Data Point C*						
			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					{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(r530, c10) - C 05.01(r010, c020) - C 01.00(r720, c10) - (C 05.01(r010, c020) - C 01.00(r720, c10) - C 05.01(r010, c020) - C 05.01(
5	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					
6	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					
7	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBL	Exposures with forhearance measures for loans and advances [A] / total	F 19.00	070, 191, 221	010	F 18.00	070, 191, 221	010					
8	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					
9	PFT_21	Return on equity (numerator annualised, denominator as average)**	Profit or loss for the year (A) / Total equity (B)	F 02.00	670	010	F 01.03	300	010					
10	PFT_24	Return on assets (numerator annualised, denominator as average)**	Profit or loss for the year (A) / Total assets (B)	F 02.00	670	010	F 01.01	380	010					
11	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					
12	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		
13	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		
14	PFT_29	Net gains on financial assets and liabilities held for trading 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					
15	PFT_41	Net interest margin (numerator annualised, denominator as average)**	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		
16	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, 034, 035		
17	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					
18	SVC_13	Leverage ratio (transitional definition of Tier 1)	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					
19	FND_12	Debt to equity ratio	Total liabilities (A) / Total equity (B)	F 01.02	300	010	F 01.03	300	010					
20	FND_33	Asset encumbrance ratio	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		1	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).

** 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.

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

Annex series	Risk Indicator	RI's parameter	Formula		Data Point A*		Data Point B*		
	code	shown		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
					070, 093, 097, 110,				
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	142, 172, 176, 235,	010	F 01.01	380	010
					390				
					080, 094, 098, 120,				
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	173, 143 ,177, 182,	010	F 01.01	380	010
					232, 236				1
					090, 095, 099, 130,				
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	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
					250, 260, 270, 300,				1
Other assets	RDB_6	Ratio	Other assets (A) / Total Assets (B)	F 01.01	330, 360, 370	010	F 01.01	380	010
Total Assets	RDB_1	Denominator		n/a	n/a	n/a	F 01.01	380	010
Financial assets held for trading to total assets	LIQ_13	Ratio		F 01.01	050,091	010	F 01.01	380 010, 056, 060, 101	010
Share of fair value level for assets - Level 3***	AQT_22.3	Ratio	[level of FV hierarchy for assets] [A] / [sum of levels 1 to 3 for assets] [B]	F 14.00	140	030	F 14.00	140	010, 020, 030
					090, 095, 130, 170,		1		1
Total loans and advances	RDB 4	Numerator	Loans and advances (A) / Total Assets (B)	F 01.01	174, 178, 200, 230,	010	n/a	n/a	n/a
	-				233, 237		· ·		
• · · · · · · · · · · · · · · · · · · ·					050, 065, 090, 130,	010			
Debt securities to total liabilities	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	143		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,	F 01.02	300	010
	-					035 010, 020, 030, 034,			
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	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		n/a	n/a	n/a	F 01.02	300	010
Share of secured funding		Calculated as sur	n (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034,	n/a	n/a	n/a
Share of second randing						035	1		
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B)	F 08.01	380	035	n/a	n/a	n/a
		Calculated as SC		n/a	n/a	n/a	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	C 02.00	040	010	C 02.00	010	010
	_		exposure amount (B) Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and						
Securitisation risk exposure amounts of total credit risk exposure amounts	SCV_6	Ratio	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
· · · · · · · · · · · · · · · · · · ·	SCV_9								
Operational risk exposure of total risk exposure amounts Other capital requirements	n/a	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B) Residual in total capital requirements	C 02.00 n/a	590 n/a	010 n/a	C 02.00 n/a	010 n/a	010 n/a
Non-performing loans	AQT_3.2	Numerator		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
			Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and	F 18.00	070, 191, 221	150	F 18.00		
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	advances (A) / Total gross non-performing loans and advances (B)	F 18.00	1070, 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		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) (numerator annualised, denominator as average)**	PFT_17	Ratio	Total net operating income (A) / Total Assets (B)	F 02.00	355	010	F 01.01	380	010
Asset / Equity (leverage contribution)			T-1-1 A		1				1040
(numerator and denominator both as average)**	PFT_18	Ratio	Total Assets (A) / Total equity (B)	F 01.01	380	010	F 01.03	300	010
EbT / NoP	PFT_19	Ratio	[Earnings before income tax = Profit or (-) loss before tax from continuing operations (A)]/[Net operating profit =Total	F 02.00	610	010	F 02.00	355	010
(Non operating contribution) NP / EbT	-		operating income net (B) [Net Profit = Profit or loss for the year (B)]/[Earnings before Income Tax = Profit or (-) loss before tax from continuing		+	•	+		-+
(tax effect on the capital yield)	PFT 20	Ratio	[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

* 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).

** 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.

*** Applicable only to IFRS reporting banks



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