

***RISK DASHBOARD***  
***DATA AS OF Q2 2018***

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## Summary

**European Banks' capital ratios remain high, in line with first quarter of 2018.** The CET1 ratio remained at 14.5%, with a slight increase in the value of CET1 capital, which was also accompanied by an increase in total risk exposures. CET1 ratios remained above 12% for all countries in the sample. Compared to the previous period, the fully loaded CET1 ratio also maintained the mark of 14.3%.

**EU banks continue to improve overall quality of their loans' portfolio.** In Q2 2018, the ratio of non-performing loans (NPLs) to total loans kept the downward trend and achieved a level of 3.6%, the lowest since the NPL definition was harmonised across European countries. Compared to the previous period, despite a slight decrease in the total value of the loans granted, the further decrease of the NPLs (now 731 billion) allowed the maintenance of the NPL ratio trend. This trend is observed for all bank-size classes, but then remains dispersion across EU countries (ratios between 0.66% and 44.6%). Coverage ratio is 46% in Q2 of 2018, which compares to 46.5% in Q1 of 2018.

**Profitability remains a concern for the EU banking sector.** When compared to the first quarter of 2018 the average ROE rose in the second quarter from 6.8% to 7.2%. The heatmap shows an improvement in the share of total assets held by banks with ROE above 6%, now 67.1% compared to 64.1% in the first period of 2018. The RoE's dispersion remains stable with the difference between the upper quartile (10.1%) and the lower quartile (4.0%) at 6.1%.

**Loan to deposit ratio assumes the lowest value in the series.** In the second quarter of 2018, the ratio decreased to 116.2% when compared to 118.2% in the first quarter of 2018, mainly due to an increase in deposits. The leverage ratio (fully phased-in) remained at 5.1% when compared to Q1 2018. The asset encumbrance ratio decreased from 28.4% in Q1 2018 to 28% in Q2 2018. The liquidity coverage ratio (LCR) rose to 148.2% from 147% in the first quarter of 2018, remaining well above the 100% requirement.

\*) 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 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 November 2017.

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

	Bank risk	Risk drivers	Level of risk				Contributing factors/interactions
			Last quarter (memo)		Current quarter		
			Level	Expected Trend	Level	Forward Trend	
Pillar 1	Credit risk	Emerging markets and other high risk exposures, rising interest rates, expansion of new lending at not adequate pricing, political risks	High	→	High	→	While asset quality improved, credit risk is aggravated by downside risks to economic growth, revival of protectionism and elevated political risk. Adverse developments may potentially be amplified by rising interest rates. Such developments might in particular negatively affect high risk exposures, which include, among others, emerging markets and covenant lite exposures. With banks expanding new lending, competition might increase and new loans might not be priced adequately in all cases, so that related costs of risk are not properly covered. The heightened political risks might have an adverse effect in banks' efforts to reduce their legacy NPLs and hamper respective secondary markets. Developments related to Turkish FX rates and further emerging markets point to vulnerabilities of exposed banks. Recent developments also illustrate risks of potential spill-overs of local crises to other countries, including potentially in the EU.
	Market risk	Potentially elevated volatility, potential repricing of risk premia, market liquidity	High	↑	High	↑	Volatility of interest rates, debt and equity markets, as well as FX related developments have brought market risk increasingly into the focus. Recent developments aggravate risks of a sudden repricing of risk premia and of bouts of volatility. Similar to credit risk, market risk is currently often driven by political and geopolitical uncertainties, rising protectionism and uncertainties about the path of normalising monetary policy stances. These risks may also aggravate a constantly looming risk of suddenly drying up of market liquidity.
	Operational risk	Stability of ICT systems, cyber risks, banking market's infrastructure, cost reduction programmes	High	→	High	→	Failures and flaws of IT and communication technology (ICT) can cause material disruption to banks operations and / or potentially to the whole banking sector. This includes incidents related to the stability of legacy systems, but also related to the banks' migrations to new systems. Cyber risks can lead to similar implications. Respective risks might also concern the robustness of banking market infrastructures, e.g. payment and trading systems. Operational risk may also increase while banks strive to reducing costs and implementing cost reduction programmes, which may put necessary investments into ICT security at risk.
Pillar 2	Concentration risk, IRRBB and other	Exposures concentrated in certain asset classes or countries, normalisation of monetary policy	Medium	↑	Medium	↑	Developments related to emerging markets highlight individual bank's vulnerabilities if they have significant exposures to a single country or specific group of countries and/or their currencies. Any existing or potential build-up of concentration in certain asset segments, e.g. emerging markets or real estate and SME financing, needs to be carefully monitored. Monetary normalisation and rising interest rates, as already commenced in the US and anticipated in the Euro area, may lead to increased interest rate risk in the medium term and requires its careful management.
	Reputational and legal	Unabated risks from misconduct and reputational concerns	Medium	→	Medium	→	Even though newly emerging conduct and litigation risk related cases and costs have decreased during recent quarters, they have not abated. New cases regularly come up, including civil lawsuits and increasingly AML related issues. Heightened political risks, including newly implemented sanctions, might add to banks' vulnerability in this area. Related costs remain a drag on banks' profitability.
	Profitability risk	Increasing competition, economic and political uncertainty, negative impact from changes in funding mix	High	→	High	→	Risks of slowing economic growth and of an economic downturn at a later stage might negatively affect banks' profitability through different channels, e.g. higher cost of risk and lower revenues. Pressure on interest margins and interest income is moreover not abating. Upcoming changes in banks' funding mix (replacement of central bank funding, issuance of MREL eligible instruments) are also expected to negatively affect banks' profitability. Also sudden spread widening related to banks' sovereign exposures can negatively affect banks' profitability. Potentially increasing competition from new market entrants, e.g. of FinTech companies, might further affect bank revenues.
Liquidity & Funding	Access to funding and maturity distribution	Elevated vulnerability due to volatility and risk of repricing of risk premia	Medium	→	Medium	→	Elevated volatility on financial markets and heightened risk of sudden repricing of risk premia might negatively affect banks' access to funding and its pricing. Banks should be prepared to bridge periods of elevated market stress and restricted access to funding. Amid increasing economic uncertainty, in parallel to rising interest rates globally and a growing share of market funding in more general, banks might potentially face increasing funding costs. Banks exposed to particular vulnerabilities or with high risk perception could also face challenges to access wholesale funding at reasonable costs. These risks could aggravate while central banks are phasing out long-term funding schemes.
	Funding structure	Replacement of central bank funding, MREL issuances, FX funding	Medium	↑	Medium	↑	Many banks still - at least partially - rely on cheap long-term central banks funding, and need to plan its replacement latest in 2019 and the following years. Banks often need to make further efforts to build loss absorbing capacity, and not all banks have to date started to issue MREL eligible instruments. This might be due to still outstanding finalisation of MREL related legislation in certain member states, but also because for certain banks issuing MREL eligible instruments is more expensive than for other institutions, and / or because their access to primary funding markets is limited. There are indications that some banks do not hold sufficient levels of FX funding, in particular in USD, which requires close tracking by supervisors.
Environment	Regulatory and legal environment	regulatory changes, level playing field, Brexit, replacement of Euribor/Libor	Medium	↓	Medium	↓	Legal and some regulatory uncertainty surrounding Brexit is posing additional regulatory challenges for banks concerned. Despite a further clarifying regulatory outlook, certain issues are still pending, including the finalisation of CRR / CRD amendments and MREL requirements. Challenges to a regulatory level playing field among OECD countries also persist. The process of defining and implementing new benchmark rates, i.e. the replacement of Euribor and Libor rates, may pose some further challenges.
	Fragmentation	Funding costs, funding access, asset quality	Medium	→	Medium	→	Fragmentation is reflected in funding costs, including access to funding, in particular for MREL eligible and subordinated instruments. Asset quality remains broadly dispersed across the EU, even though several member states with elevated NPL ratios have reduced them over recent quarters. Brexit might also increase fragmentation risks.
	Sovereign risk	Banks' sovereign exposure, political risk	High	→	High	→	Banks have partially material sovereign risk related exposures, including exposures from the country they are domiciled in. Material spread widening in certain member states have highlighted sovereign risks, and possible contagion cannot be ruled out. Sovereigns' debt levels and debt sustainability moreover remain serious concerns in a context of elevated political risk and the process of monetary policy normalisation.

**Level** 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 consideration the evolution of market and prudential indicators, National Supervisory Authorities' and banks' own assessments as well as analysts' views. The forward trend in the current quarter reflects potential future developments, but does not necessarily imply that the level of risk shall change.

**Trend** Increasing Stable Decreasing

### RIs heatmap

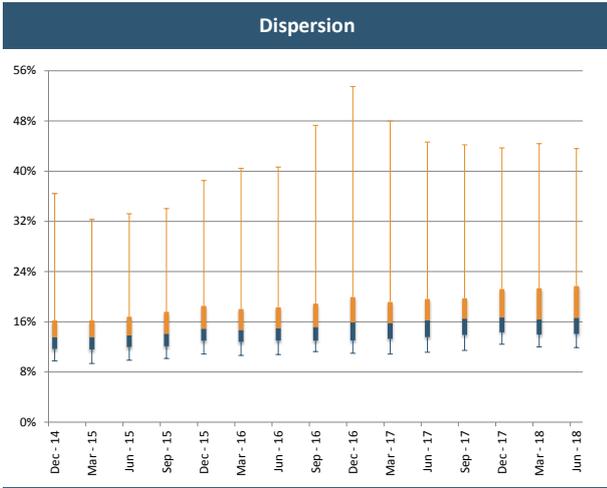
RI	Threshold	Traffic light	Current vs previous quarters for the worst bucket	Sample of banks*																													
				154		155		154		154		153		157		157		156		158		153		151		151		152		150		150	
				201412	201503	201506	201509	201512	201603	201606	201609	201612	201703	201706	201709	201712	201803	201806															
1	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%	50.6%	59.5%	67.0%	57.9%	55.2%															
		[12% - 15%]	●	48.1%	57.6%	62.9%	51.8%	61.9%	63.3%	62.3%	52.5%	35.5%	43.8%	39.6%	38.2%	32.0%	41.3%	43.5%															
		< 12%	●	30.1%	28.0%	20.4%	21.0%	7.9%	7.9%	8.0%	7.9%	9.0%	6.8%	9.8%	2.3%	1.0%	0.9%	1.3%															
3	CET1 ratio	> 14%	●	19.7%	12.0%	19.3%	12.9%	22.5%	22.0%	22.8%	27.5%	34.3%	41.1%	40.1%	46.4%	52.7%	41.7%	47.2%															
		[11% - 14%]	●	39.3%	49.9%	67.0%	74.2%	73.2%	73.7%	72.6%	68.0%	61.2%	55.7%	51.9%	53.1%	47.0%	58.0%	47.0%															
		< 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%															
93	Ratio of non-performing loans and advances (NPL ratio)	< 3%	●	34.6%	36.9%	39.1%	39.4%	36.2%	38.0%	43.2%	42.5%	39.8%	40.4%	44.9%	51.7%	60.8%	54.9%	60.7%															
		[3% - 8%]	●	42.9%	46.7%	45.8%	45.6%	50.5%	49.1%	44.3%	44.8%	47.6%	46.6%	43.0%	36.3%	28.5%	38.3%	33.3%															
		> 8%	●	22.5%	16.4%	15.1%	14.9%	13.3%	12.9%	12.6%	12.7%	12.6%	13.1%	12.1%	12.0%	10.7%	6.9%	5.9%															
235	Coverage ratio of non-performing loans and advances	> 55%	●	9.4%	9.9%	9.8%	10.6%	10.2%	10.6%	10.8%	10.9%	17.0%	9.8%	11.3%	13.0%	9.4%	19.7%	20.1%															
		[40% - 55%]	●	56.0%	55.9%	58.7%	56.8%	49.8%	47.9%	49.9%	48.5%	43.2%	51.8%	50.1%	48.2%	51.3%	39.2%	36.9%															
		< 40%	●	34.6%	34.3%	31.5%	32.6%	40.0%	41.5%	39.2%	40.5%	39.8%	38.3%	38.6%	38.8%	39.3%	41.0%	42.9%															
239	Forbearance ratio for loans and advances	< 1.5%	●	29.6%	29.5%	36.6%	37.6%	42.1%	41.7%	43.0%	51.0%	51.9%	54.3%	52.7%	52.6%	59.8%	58.3%	62.5%															
		[1.5% - 4%]	●	40.1%	41.4%	33.8%	36.6%	36.2%	37.1%	36.2%	24.4%	20.9%	24.5%	27.1%	27.3%	23.4%	25.2%	21.9%															
		> 4%	●	30.3%	29.1%	29.6%	25.8%	21.8%	21.1%	20.8%	24.6%	27.2%	21.2%	20.3%	20.1%	16.9%	16.4%	15.7%															
22	Return on equity	> 10%	●	5.1%	18.7%	25.3%	24.0%	6.5%	3.1%	6.0%	6.7%	5.3%	11.7%	11.9%	15.2%	12.4%	12.0%	13.0%															
		[6% - 10%]	●	29.3%	33.3%	45.6%	35.0%	44.7%	42.5%	49.6%	37.1%	40.8%	45.6%	47.9%	48.3%	34.3%	52.1%	54.1%															
		< 6%	●	65.7%	48.0%	29.1%	40.9%	48.9%	54.3%	44.3%	56.2%	53.9%	42.7%	40.2%	36.5%	53.2%	35.9%	33.0%															
24	Cost to income ratio	< 50%	●	10.1%	10.5%	13.0%	13.8%	11.8%	12.2%	9.9%	9.4%	10.8%	13.9%	14.7%	13.7%	10.3%	9.3%	9.4%															
		[50% - 60%]	●	13.4%	33.6%	34.3%	35.7%	17.5%	17.1%	26.3%	23.9%	13.5%	8.9%	16.9%	18.4%	16.8%	17.3%	18.8%															
		> 60%	●	76.5%	55.9%	52.7%	50.5%	70.7%	70.7%	63.7%	66.7%	75.7%	77.2%	68.5%	67.9%	72.9%	73.3%	71.8%															
87	Loan-to-deposit ratio for households and non-financial corporations	< 100%	●	28.6%	29.4%	27.6%	23.0%	29.9%	27.1%	28.5%	29.7%	29.7%	31.8%	35.6%	35.3%	35.8%	35.5%	35.2%															
		[100% - 150%]	●	58.2%	57.9%	59.3%	64.3%	56.7%	59.4%	58.0%	56.4%	55.5%	55.1%	51.2%	52.2%	51.8%	52.0%	52.4%															
		> 150%	●	13.2%	12.7%	13.1%	12.7%	13.4%	13.5%	13.4%	14.0%	14.9%	13.1%	13.2%	12.5%	12.4%	12.4%	12.4%															
45	Debt to equity ratio	< 12x	●	10.0%	9.5%	6.9%	10.0%	12.2%	9.2%	10.6%	15.8%	16.0%	18.2%	26.9%	23.8%	26.5%	12.8%	14.6%															
		[12x - 15x]	●	26.5%	32.9%	40.7%	37.1%	36.9%	35.7%	33.0%	32.6%	26.7%	32.6%	25.4%	28.9%	29.1%	40.8%	39.5%															
		> 15x	●	63.5%	57.6%	52.5%	52.9%	50.8%	55.1%	56.4%	51.6%	57.3%	49.2%	47.7%	47.2%	44.4%	46.4%	45.8%															

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".

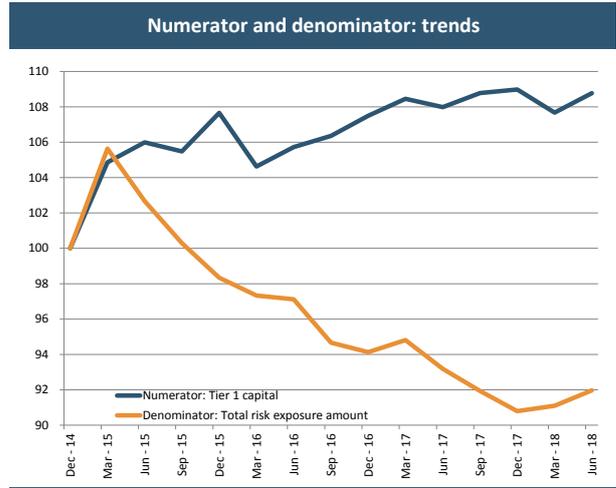
\* Number of banks after consolidation. Furthermore, not all banks submit respective data for all Risk Indicators.

# Solvency

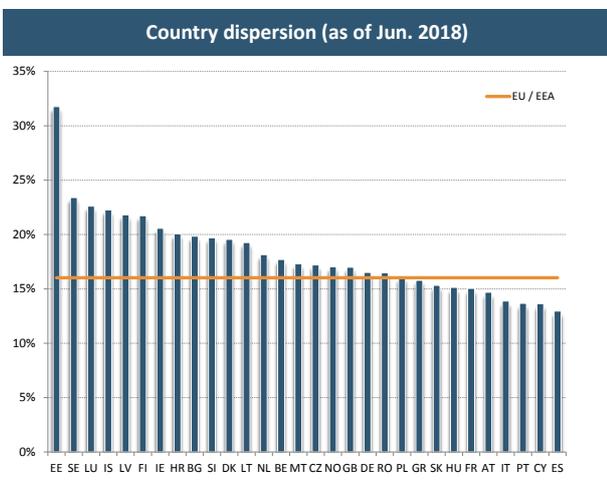
## 1 - Tier 1 capital ratio



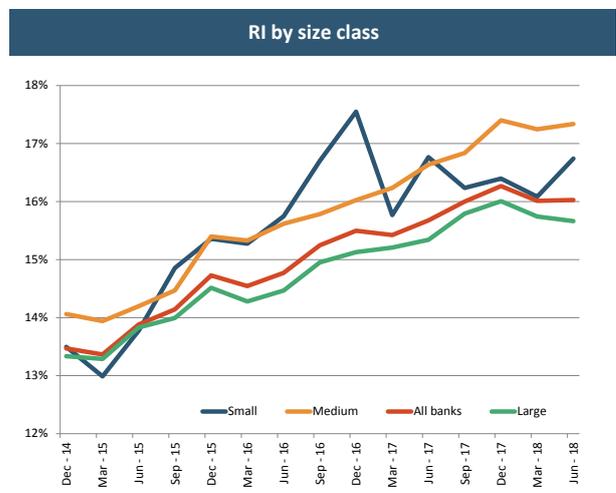
5th and 95th pct, interquartile range and median.



Total numerator and denominator.  
Dec 2014 = 100.



Weighted Averages by country.



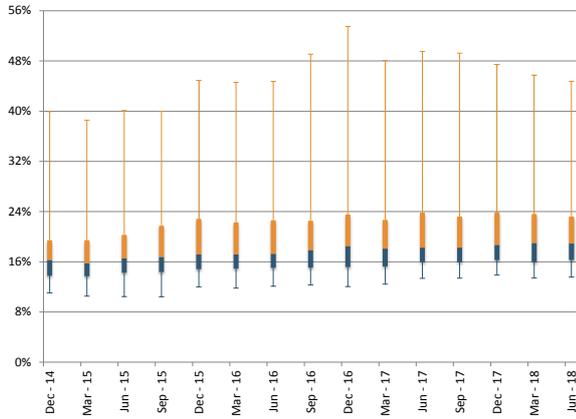
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018. Non-FINREP banks are assigned to the bucket of small banks.

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%	21.2%
Mar - 18	16.0%	14.0%	16.4%	21.3%
Jun - 18	16.0%	14.1%	16.6%	21.7%

## Solvency

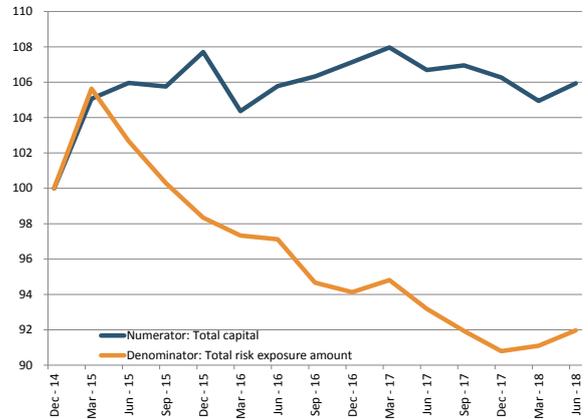
### 2 - Total capital ratio

#### Dispersion



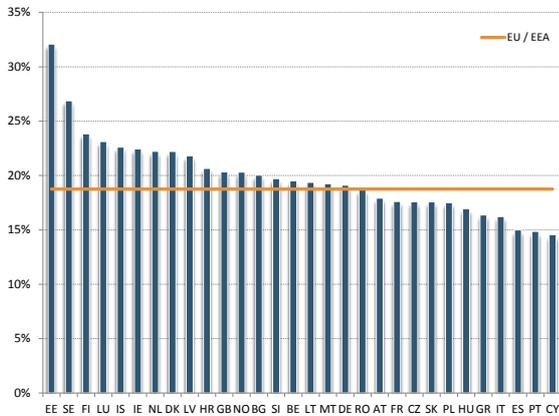
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



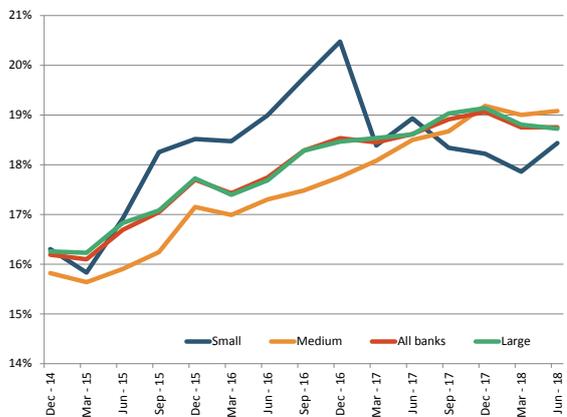
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

#### RI by size class



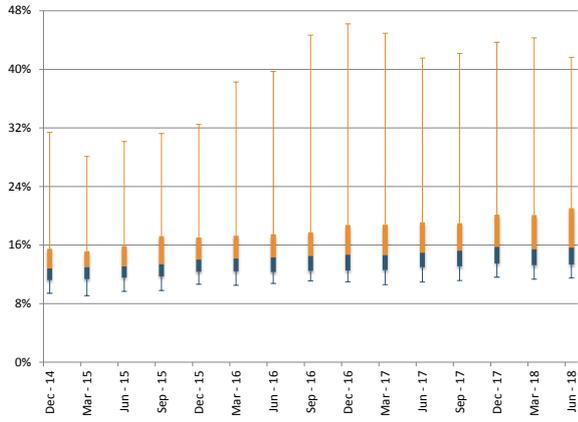
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018. Non-FINREP banks are assigned to the bucket of small banks.

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	18.5%	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	18.8%	16.0%	19.0%	23.6%
Jun - 18	18.8%	16.3%	18.9%	23.2%

## Solvency

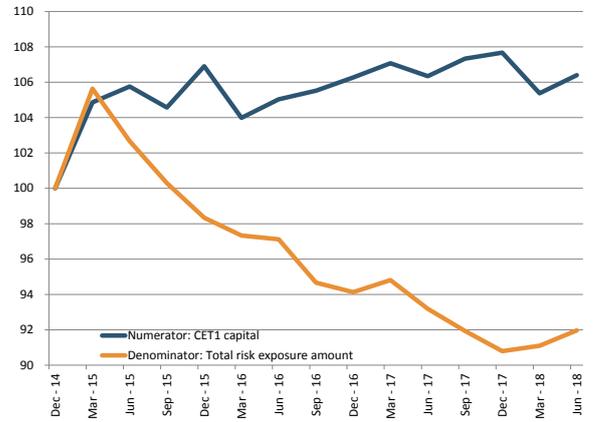
### 3 - CET1 ratio

#### Dispersion



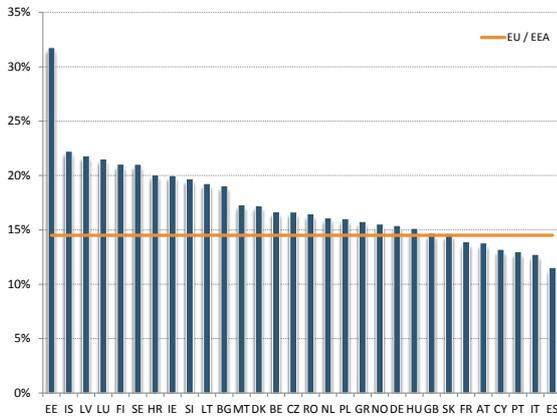
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



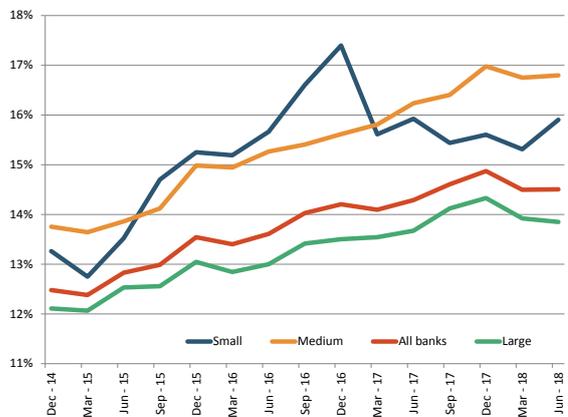
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

#### RI by size class



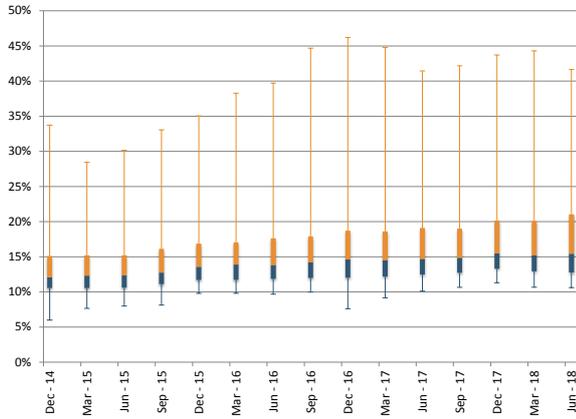
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018. Non-FINREP banks are assigned to the bucket of small banks.

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%	12.6%	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	14.5%	13.3%	15.4%	20.1%
Jun - 18	14.5%	13.3%	15.7%	21.0%

## Solvency

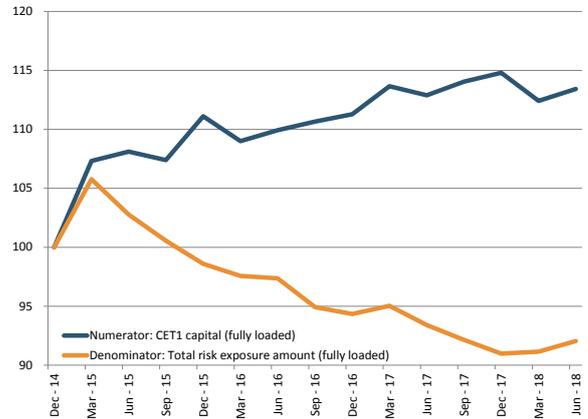
### 4 - CET1 ratio (fully loaded)

#### Dispersion



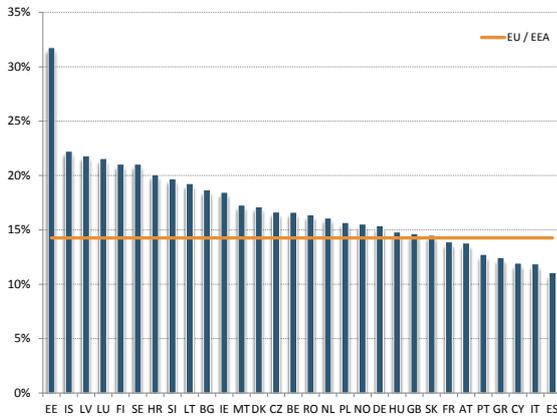
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



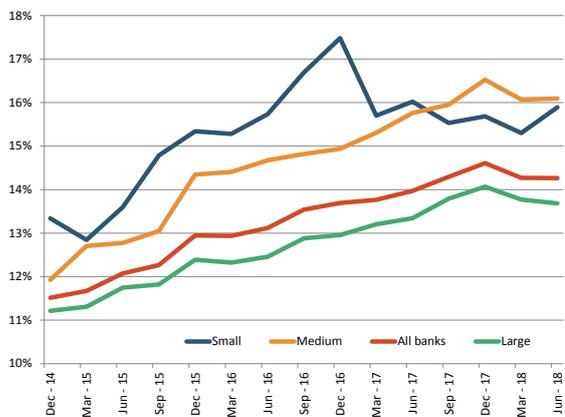
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

#### RI by size class



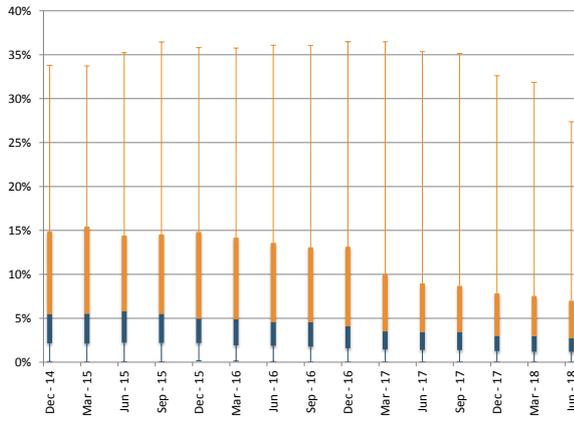
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018. Non-FINREP banks are assigned to the bucket of small banks.

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%	20.2%
Mar - 18	14.3%	12.9%	15.2%	20.1%
Jun - 18	14.3%	12.8%	15.4%	21.0%

## Credit Risk and Asset Quality

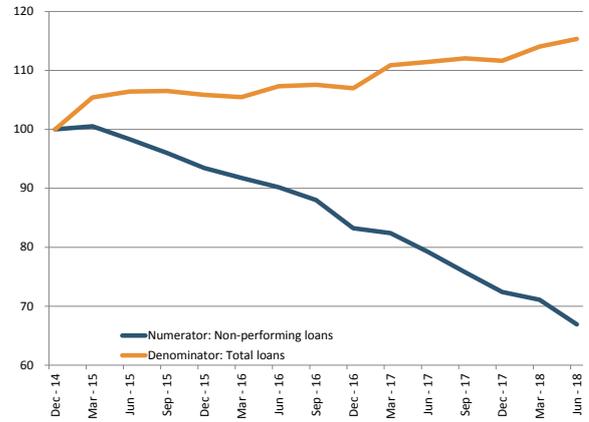
### 5 - Ratio of non-performing loans and advances (NPL ratio)

#### Dispersion



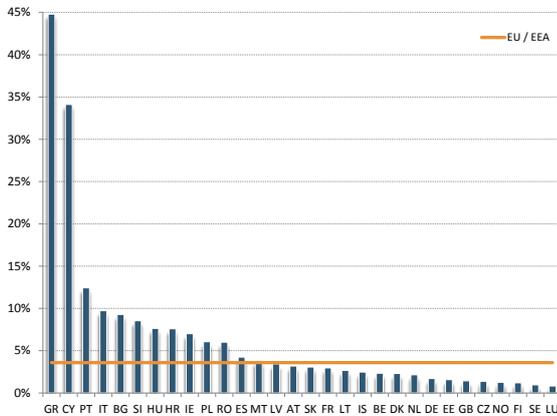
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



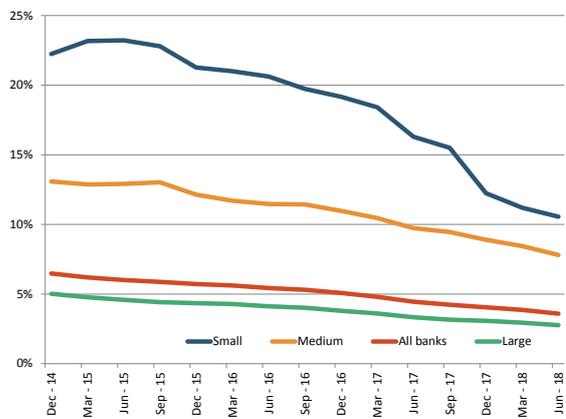
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

#### RI by size class



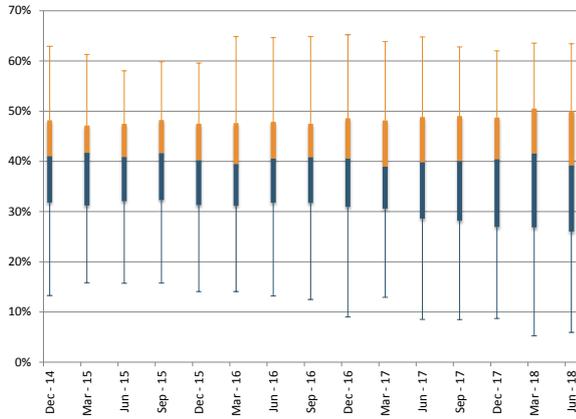
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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	3.9%	1.2%	3.0%	7.6%
Jun - 18	3.6%	1.2%	2.7%	7.0%

## Credit Risk and Asset Quality

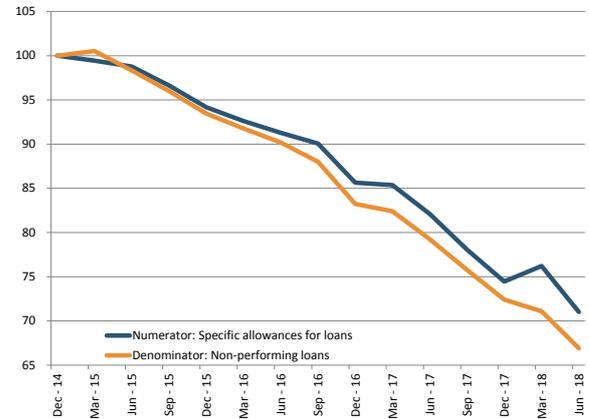
### 6 - Coverage ratio of non-performing loans and advances

Dispersion



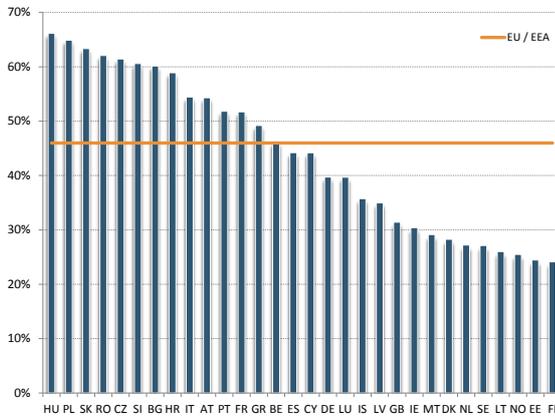
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



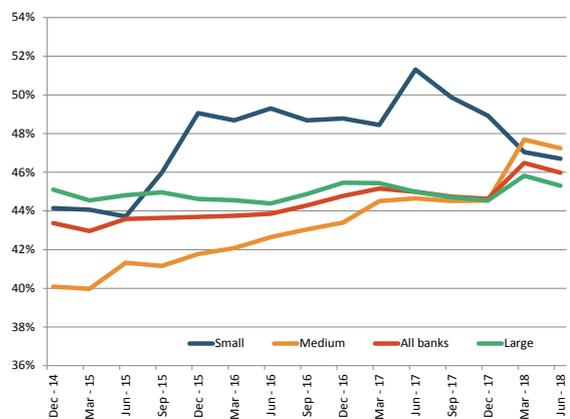
Total numerator and denominator.  
Dec 2014 = 100.

Country dispersion (as of Jun. 2018)



Weighted Averages by country.

RI by size class



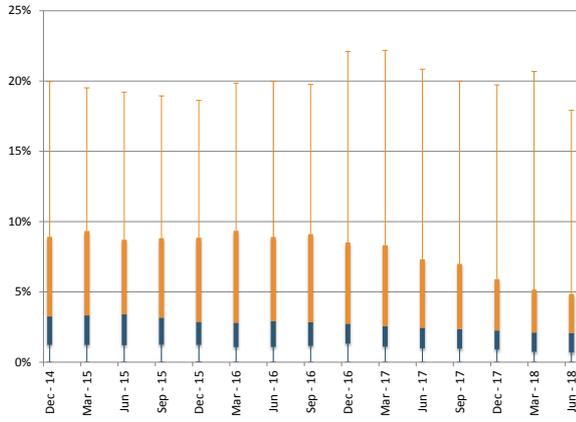
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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	46.5%	26.9%	41.6%	50.5%
Jun - 18	46.0%	26.0%	39.2%	50.0%

## Credit Risk and Asset Quality

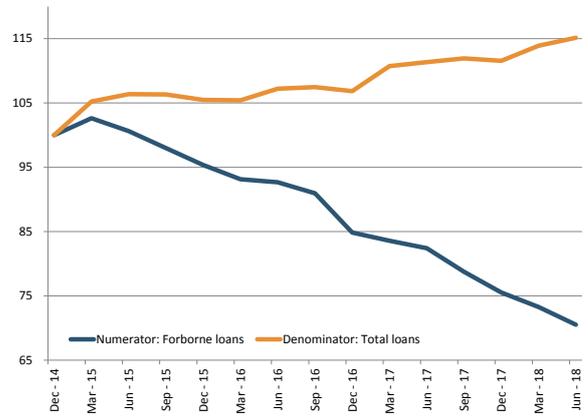
### 7 - Forbearance ratio for loans and advances

Dispersion



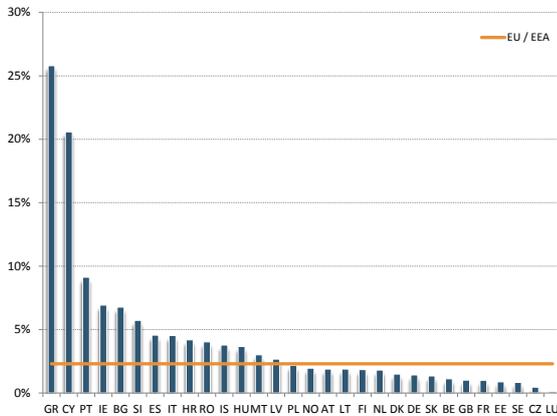
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



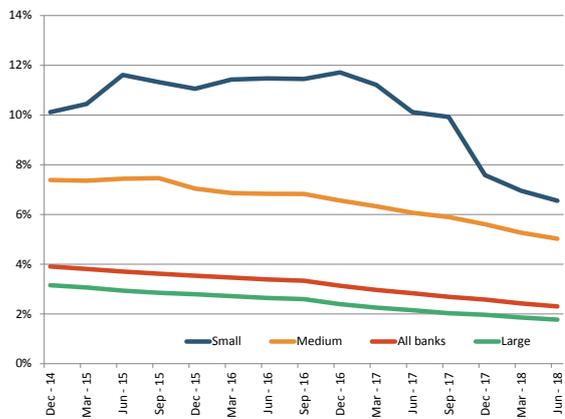
Total numerator and denominator.  
Dec 2014 = 100.

Country dispersion (as of Jun. 2018)



Weighted Averages by country.

RI by size class



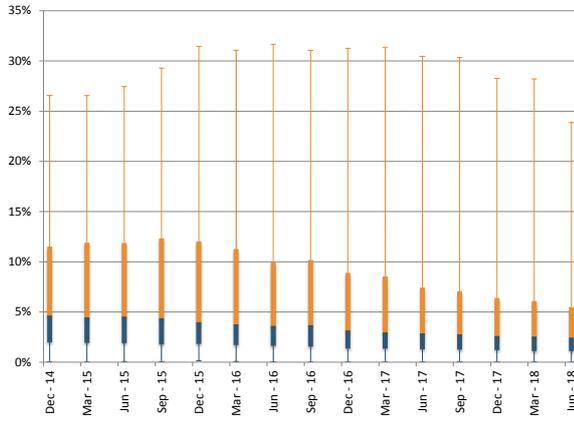
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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%	4.9%

## Credit Risk and Asset Quality

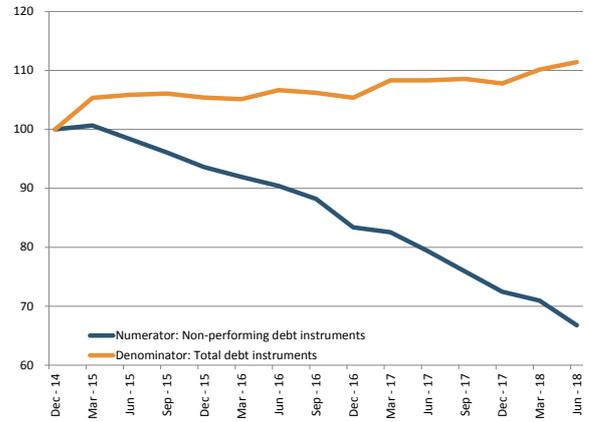
### 8 - Ratio of non-performing exposures (NPE ratio)

Dispersion



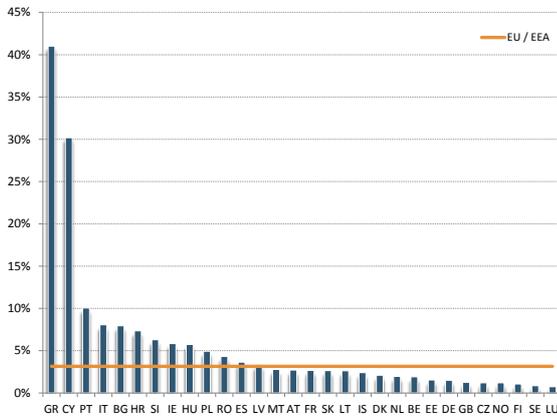
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



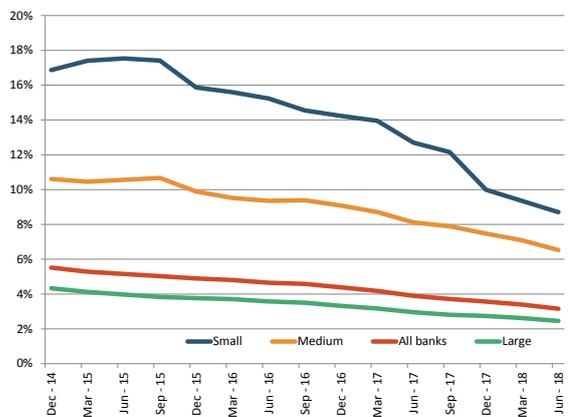
Total numerator and denominator.  
Dec 2014 = 100.

Country dispersion (as of Jun. 2018)



Weighted Averages by country.

RI by size class



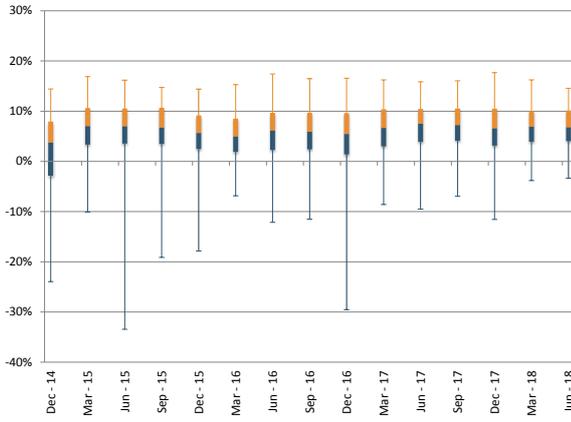
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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%
Jun - 18	3.2%	1.1%	2.5%	5.5%

# Profitability

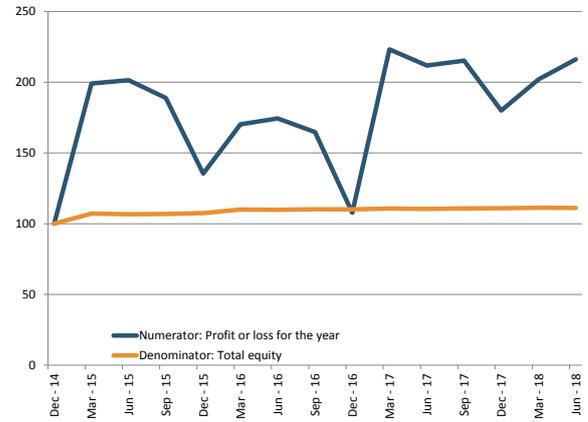
## 9 - Return on equity

### Dispersion



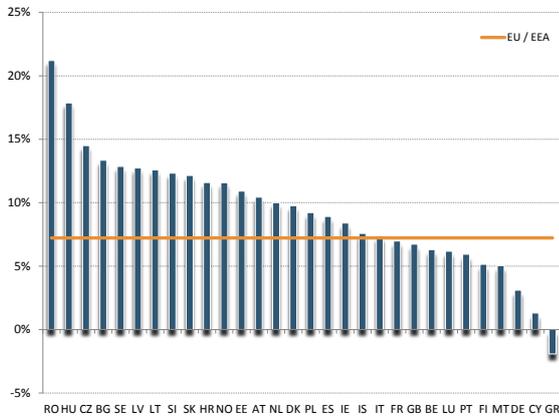
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



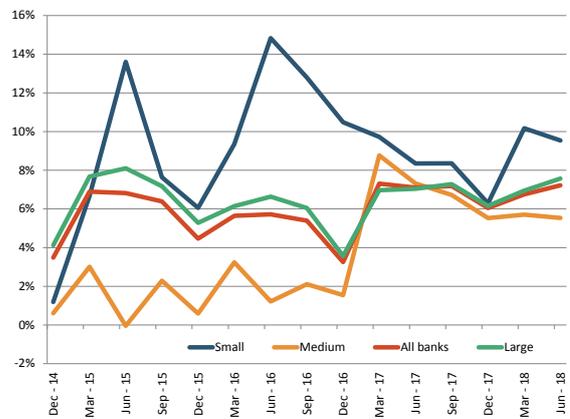
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

### RI by size class



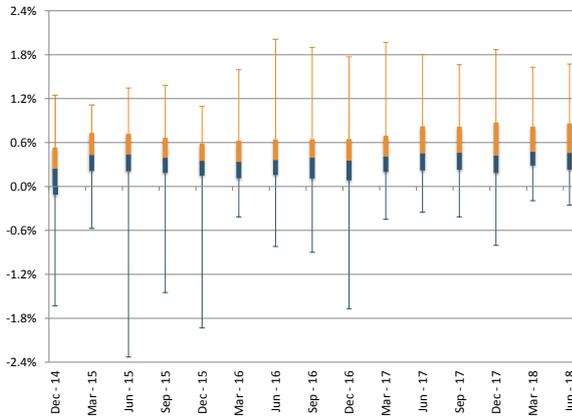
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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%
Jun - 18	7.2%	4.0%	6.8%	10.1%

# Profitability

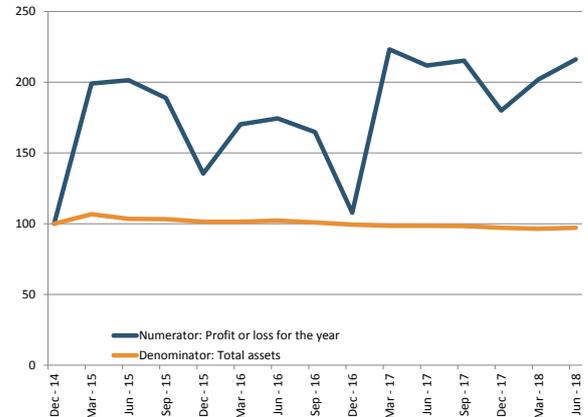
## 10 - Return on assets

### Dispersion



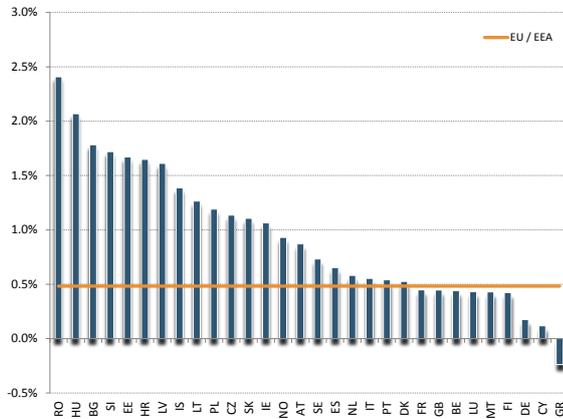
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



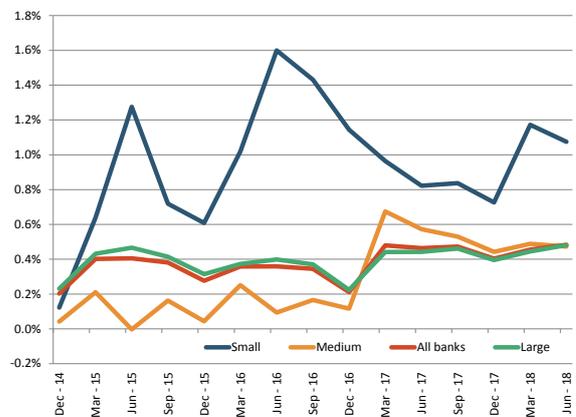
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

### RI by size class



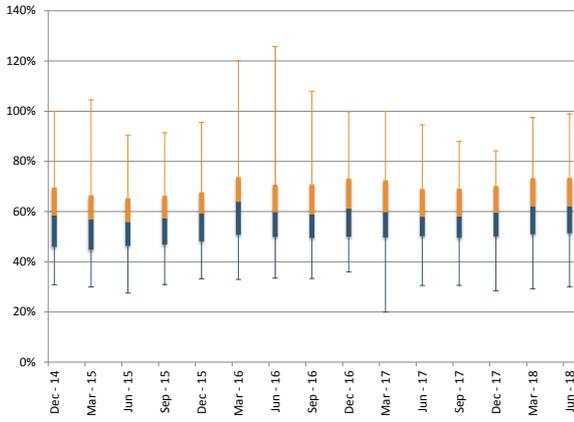
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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%

# Profitability

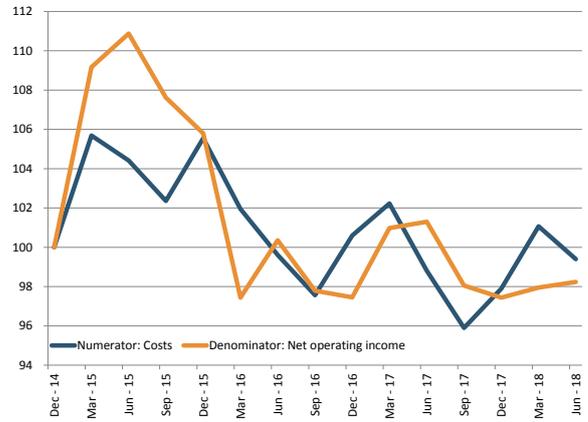
## 11 - Cost to income ratio

### Dispersion



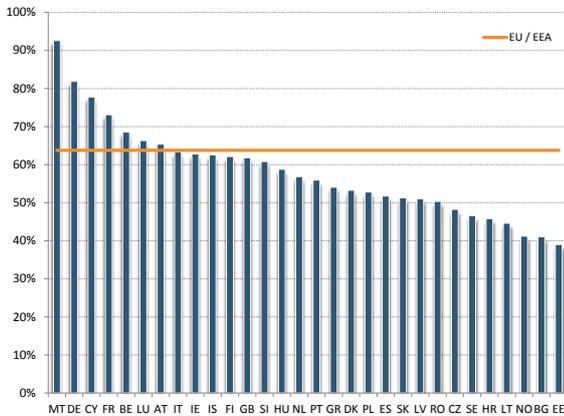
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



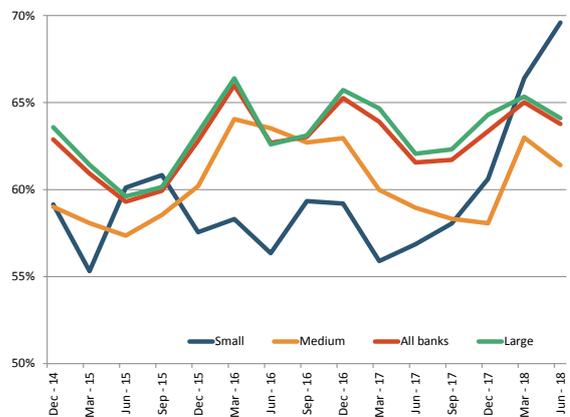
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

### RI by size class



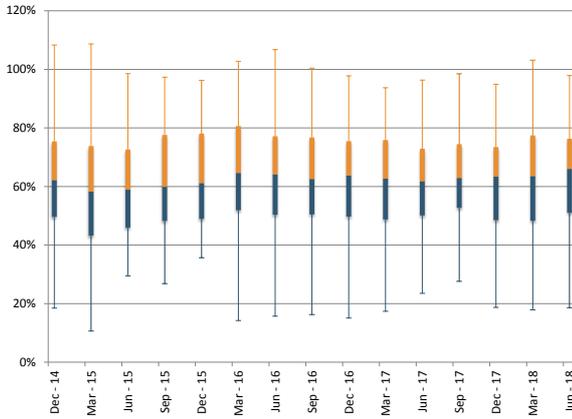
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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%	51.0%	62.0%	73.3%
Jun - 18	63.8%	51.4%	62.1%	73.4%

## Profitability

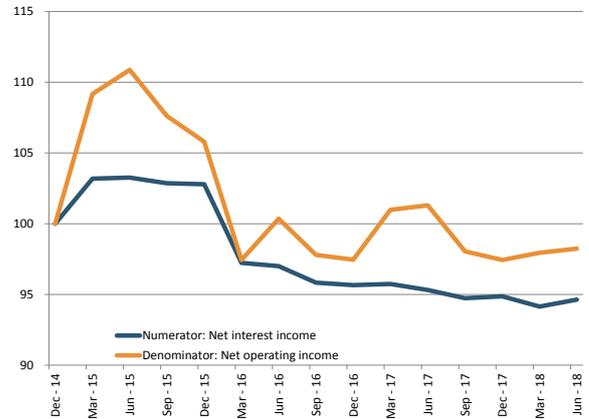
### 12 - Net interest income to total operating income

#### Dispersion



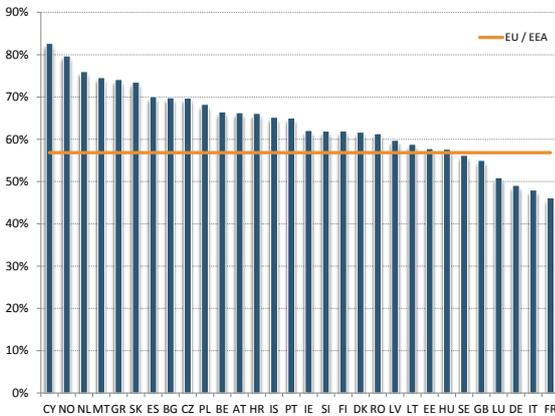
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



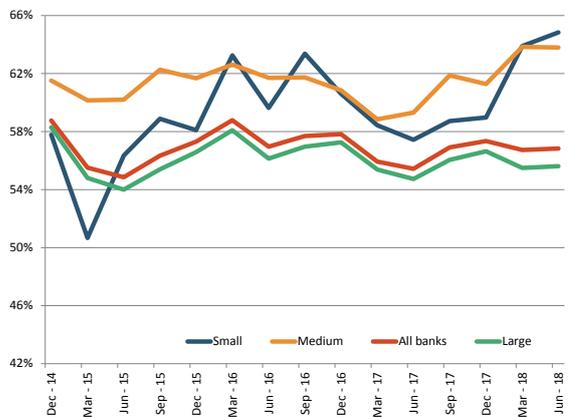
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

#### RI by size class



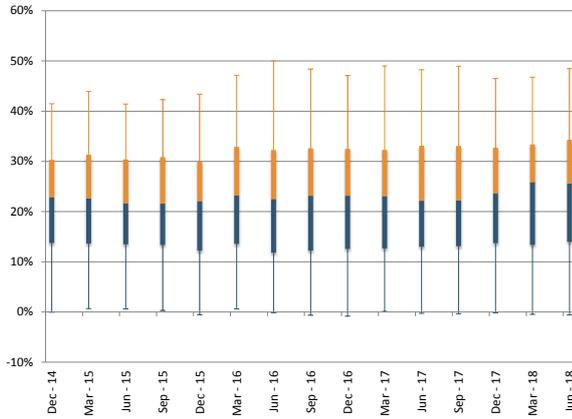
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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%	48.3%	63.6%	77.4%
Jun - 18	56.8%	51.0%	66.0%	76.3%

## Profitability

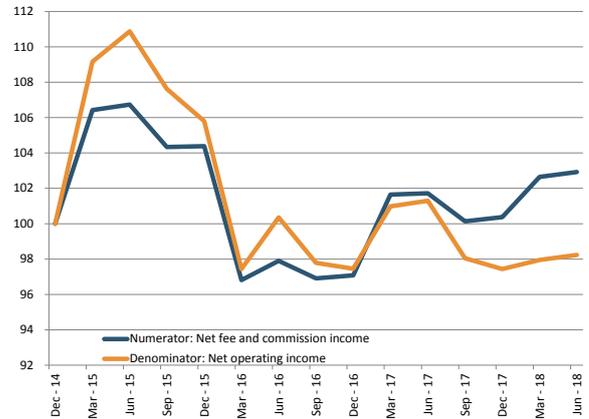
### 13 - Net fee and commission income to total operating income

#### Dispersion



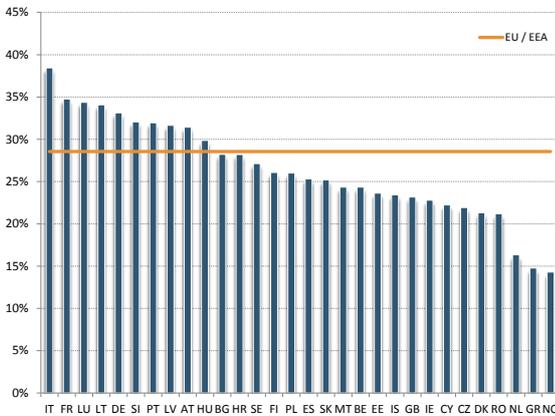
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



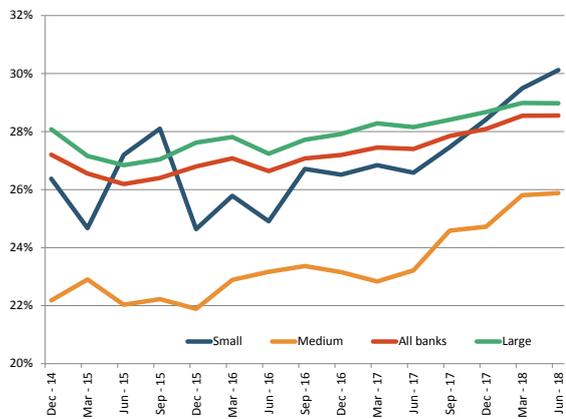
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

#### RI by size class



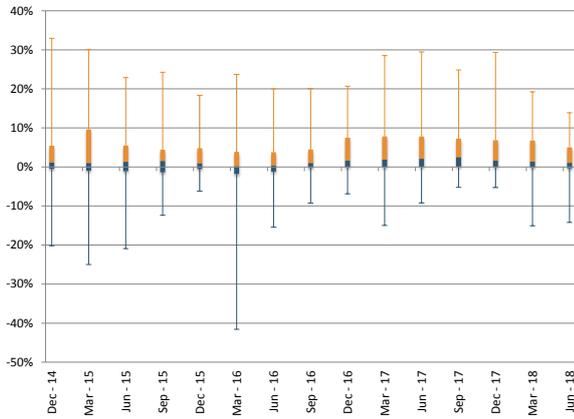
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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%	13.4%	25.9%	33.4%
Jun - 18	28.6%	14.0%	25.6%	34.3%

## Profitability

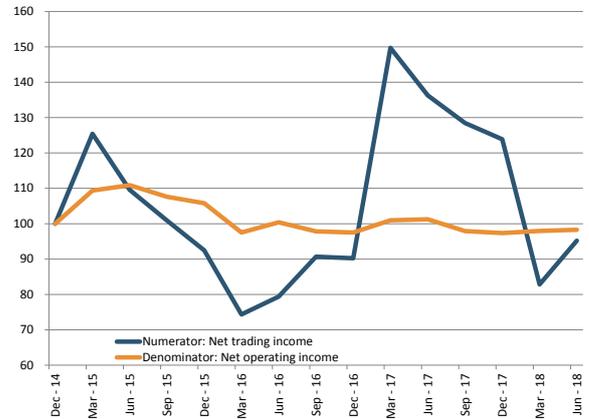
### 14 - Net trading income to total operating income

#### Dispersion



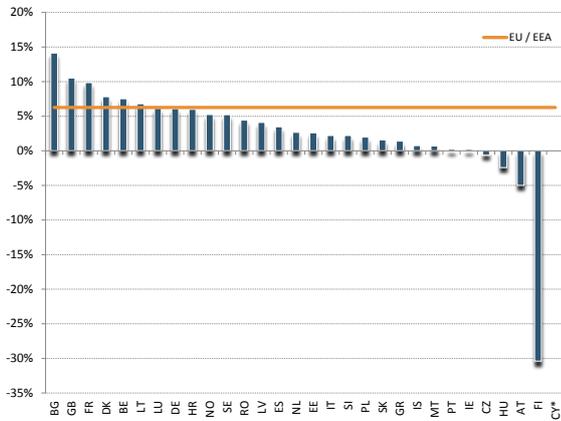
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

#### RI by size class



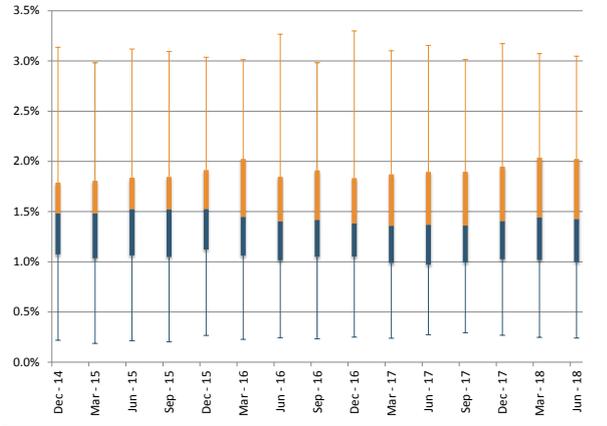
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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%	-1.1%	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	5.3%	-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	8.6%	0.0%	1.6%	6.8%
Mar - 18	5.5%	-0.1%	1.3%	6.8%
Jun - 18	6.3%	-0.3%	1.1%	5.1%

# Profitability

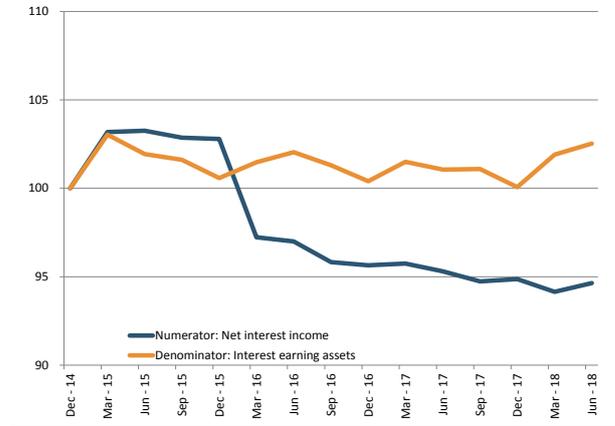
## 15 - Net interest margin

### Dispersion



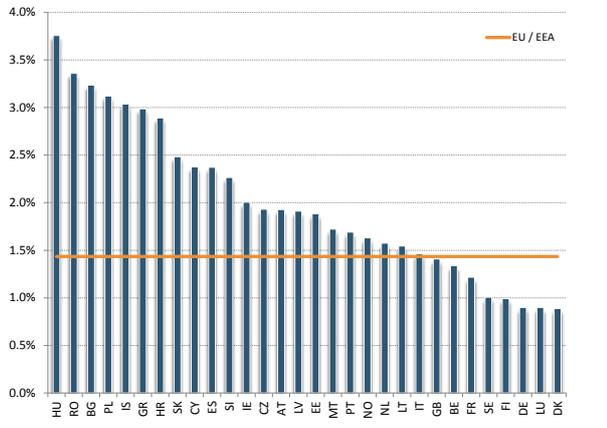
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



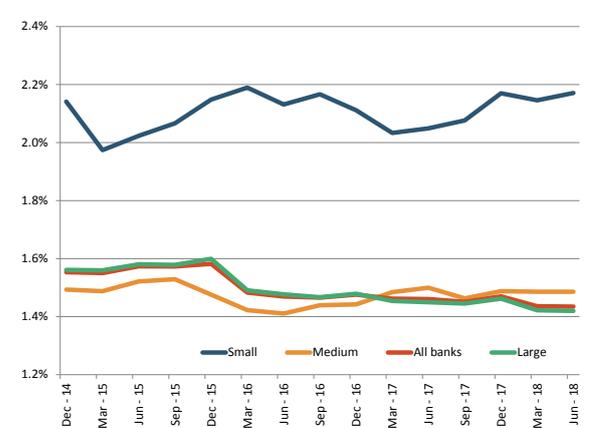
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

### RI by size class



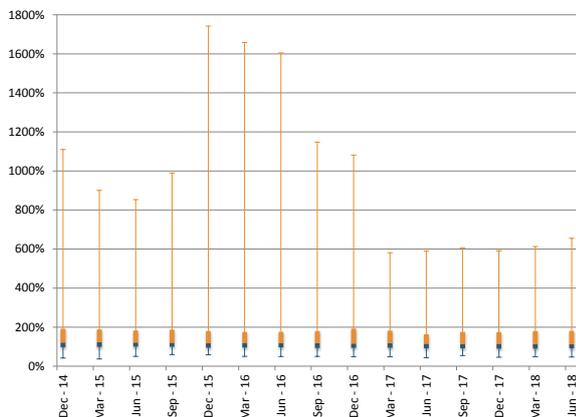
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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%
Jun - 18	1.43%	1.00%	1.43%	2.02%

## Balance Sheet Structure and Liquidity

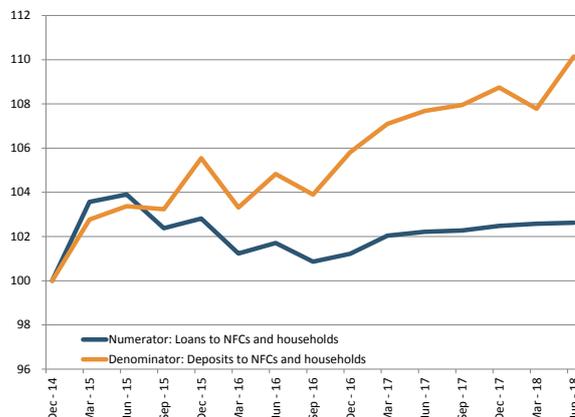
### 16 - Loan-to-deposit ratio for households and non-financial corporations

#### Dispersion



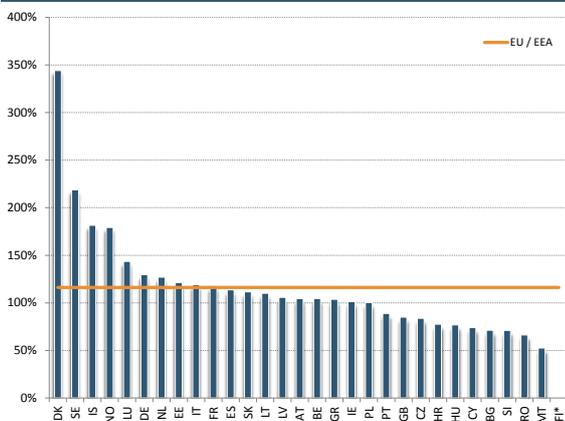
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



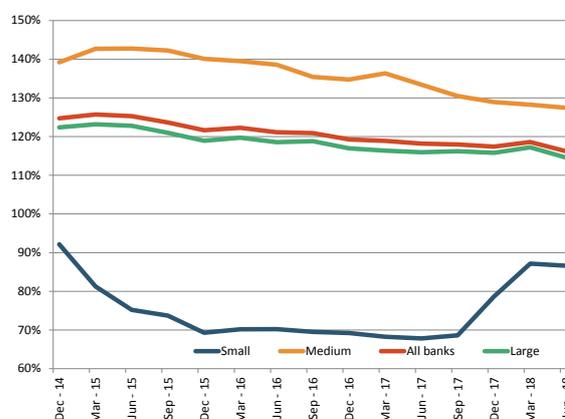
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

#### RI by size class



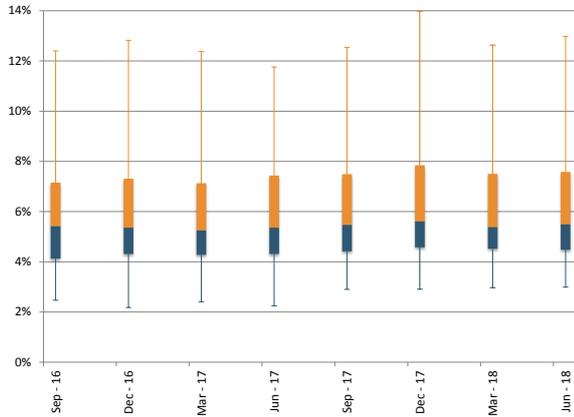
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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%	89.7%	113.7%	179.9%
Jun - 18	116.2%	91.4%	112.3%	180.7%

## Balance Sheet Structure and Liquidity

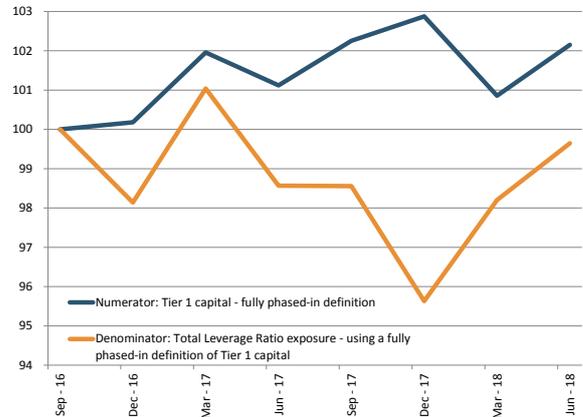
### 17 - Leverage ratio (fully phased-in definition of Tier 1)

#### Dispersion



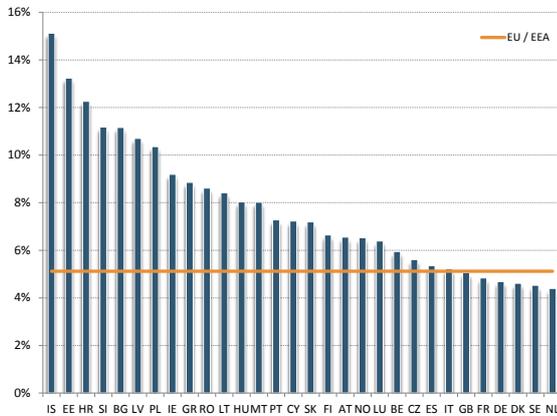
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



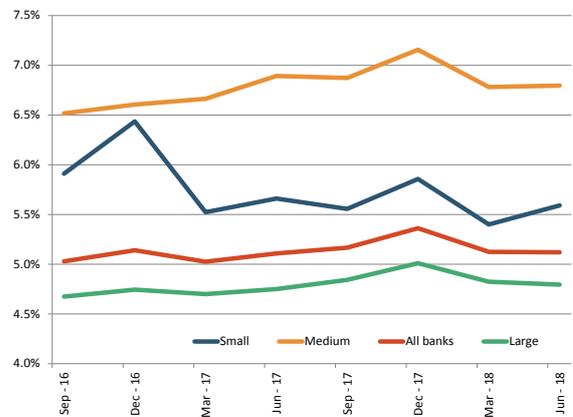
Total numerator and denominator.  
Sep 2016 = 100.

#### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

#### RI by size class

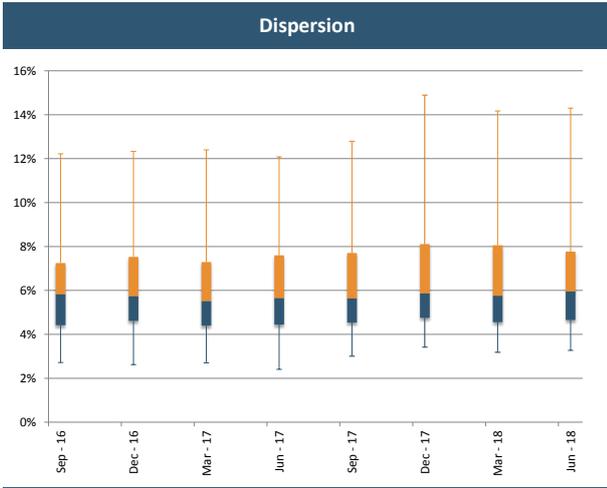


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

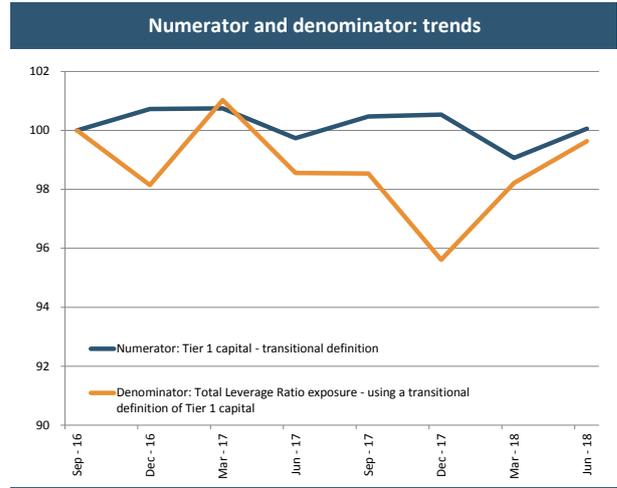
Period	Weighted average	25th	50th	75th
Sep - 16	5.0%	4.1%	5.4%	7.2%
Dec - 16	5.1%	4.3%	5.4%	7.3%
Mar - 17	5.0%	4.3%	5.3%	7.1%
Jun - 17	5.1%	4.3%	5.4%	7.4%
Sep - 17	5.2%	4.4%	5.5%	7.5%
Dec - 17	5.4%	4.6%	5.6%	7.8%
Mar - 18	5.1%	4.5%	5.4%	7.5%
Jun - 18	5.1%	4.5%	5.5%	7.6%

# Balance Sheet Structure and Liquidity

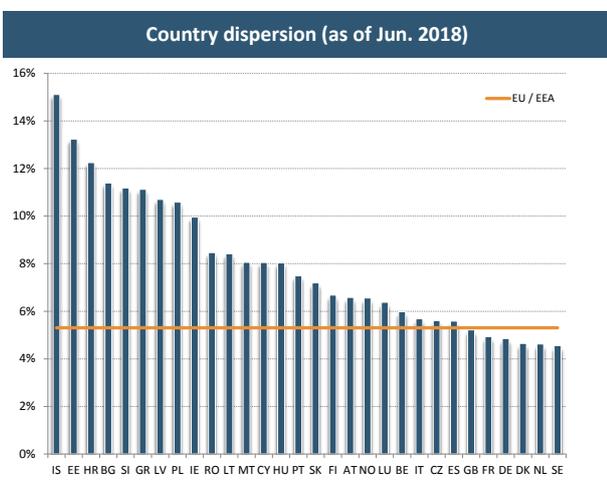
## 18 - Leverage Ratio (transitional definition of Tier 1 capital)



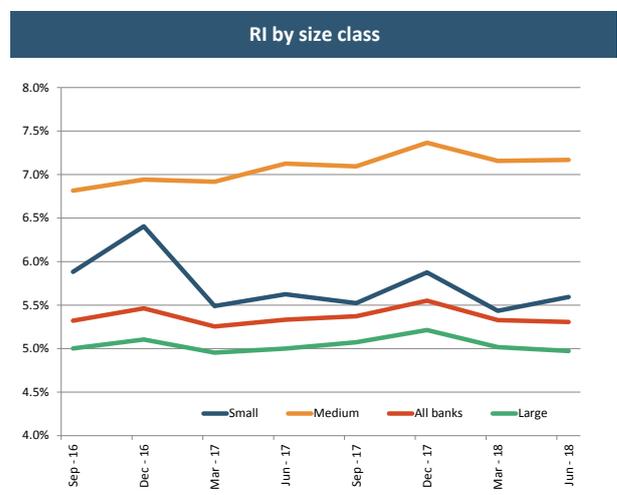
5th and 95th pct, interquartile range and median.



Total numerator and denominator.  
Sep 2016 = 100.



Weighted Averages by country.



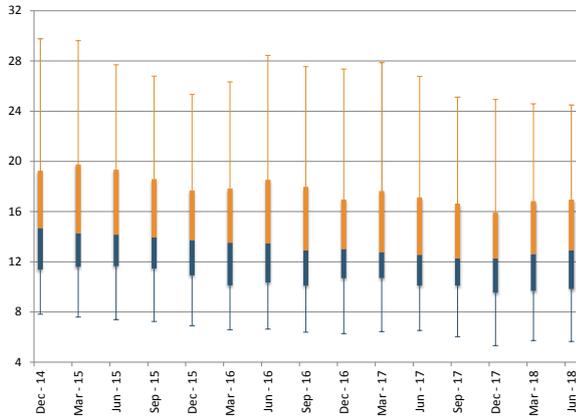
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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%

## Balance Sheet Structure and Liquidity

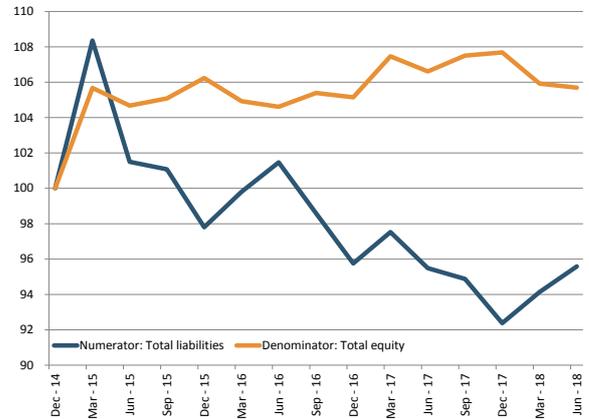
### 19 - Debt to equity ratio

#### Dispersion



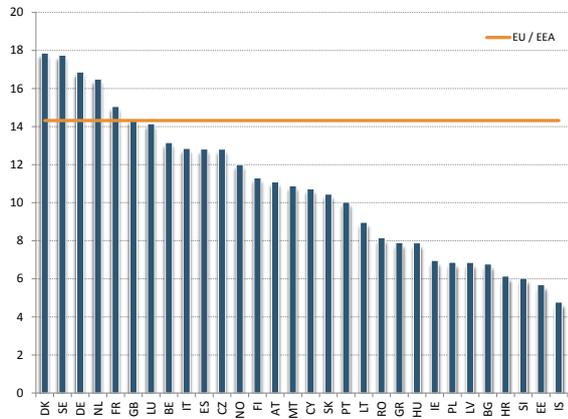
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



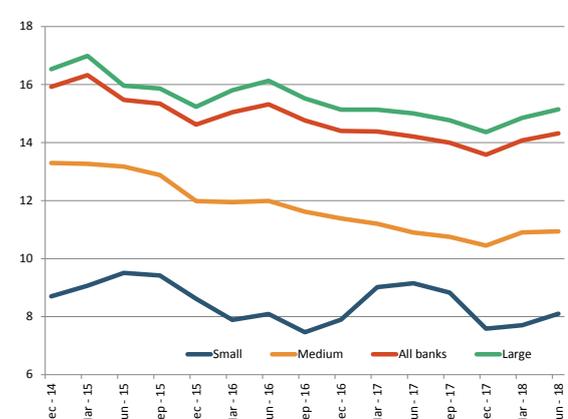
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

#### RI by size class



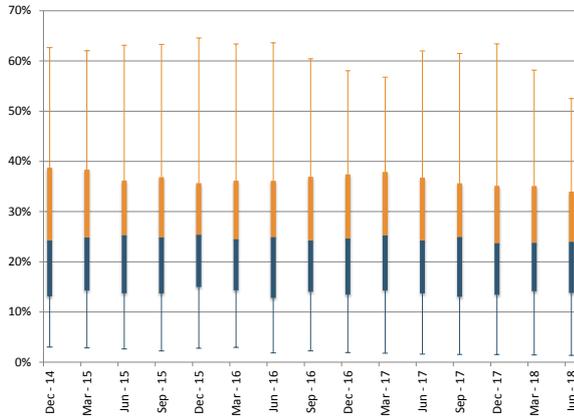
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018.

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	14.08	9.68	12.62	16.84
Jun - 18	14.32	9.83	12.93	16.96

## Balance Sheet Structure and Liquidity

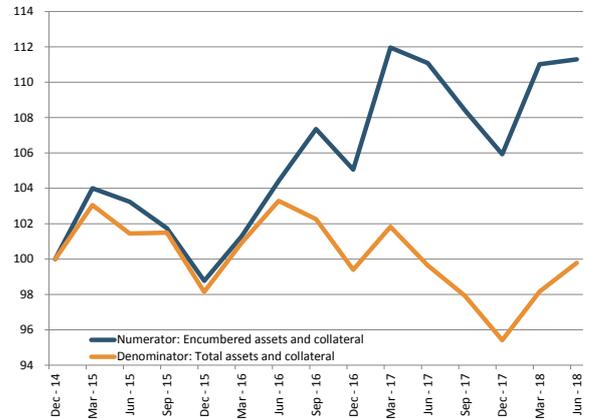
### 20 - Asset encumbrance ratio

#### Dispersion



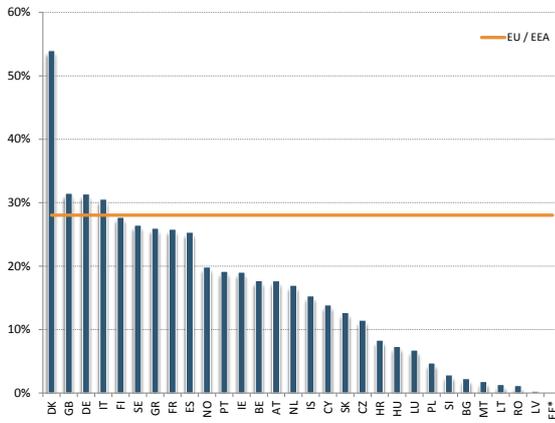
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



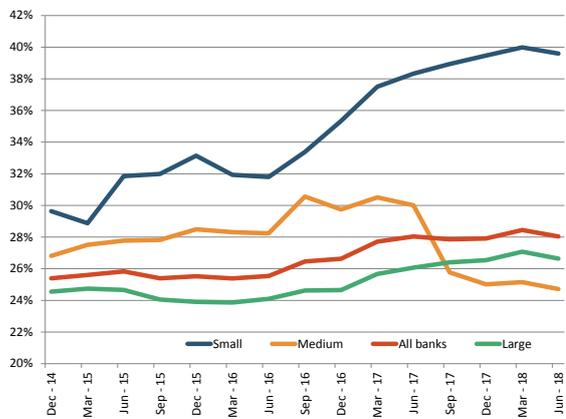
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Jun. 2018)



Weighted Averages by country.

#### RI by size class



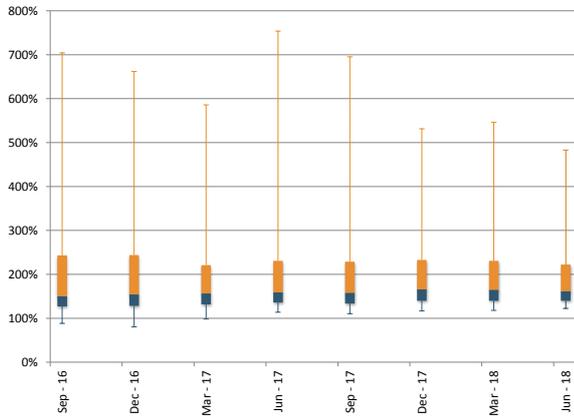
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2018. Non-FINREP banks are assigned to the bucket of small banks.

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	28.4%	14.2%	23.8%	35.1%
Jun - 18	28.0%	13.8%	24.0%	34.0%

## Balance Sheet Structure and Liquidity

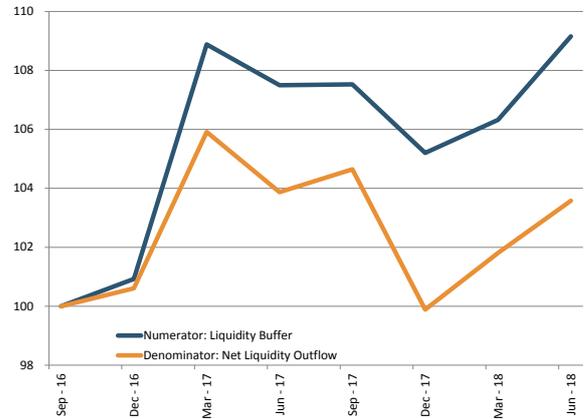
### 21 - Liquidity coverage ratio (%)

#### Dispersion



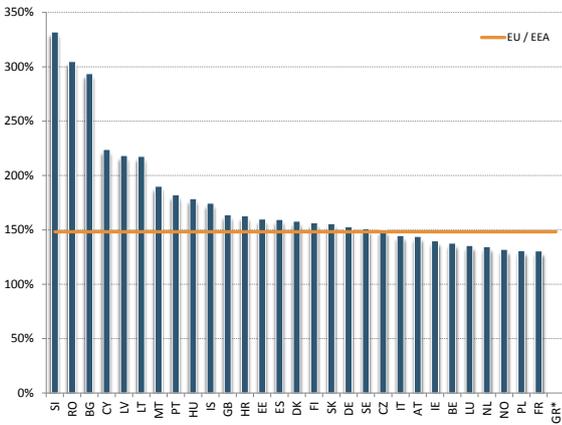
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



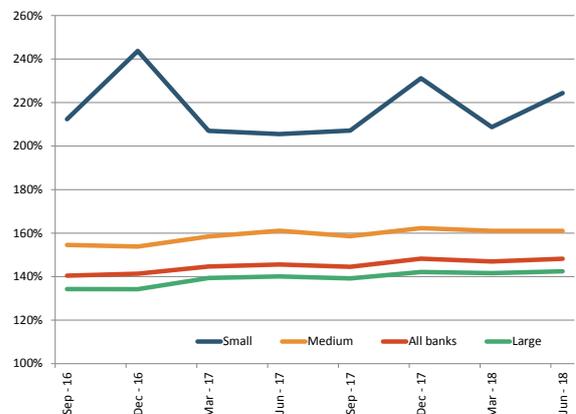
Total numerator and denominator.  
Sep 2016 = 100.

#### Country dispersion (as of Jun. 2018)



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 Jun. 2018.

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	144.5%	133.7%	158.0%	228.8%
Dec - 17	148.3%	139.7%	166.0%	232.7%
Mar - 18	147.0%	139.8%	165.0%	230.8%
Jun - 18	148.2%	139.8%	161.9%	222.2%



*STATISTICAL ANNEX*

**EBA**

EUROPEAN  
BANKING  
AUTHORITY

## Statistical Annex

### Asset composition and volumes

Asset composition																								
% of total assets																								
	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18
AT	10.0%	9.4%	10.6%	9.1%	0.6%	0.6%	0.4%	0.4%	15.9%	15.9%	15.3%	14.9%	67.2%	67.8%	68.3%	69.0%	2.5%	2.3%	2.0%	2.0%	3.9%	4.0%	3.4%	4.6%
BE	11.3%	8.1%	11.3%	11.3%	0.4%	0.4%	0.4%	0.4%	18.5%	18.0%	17.5%	16.9%	55.7%	59.3%	60.2%	60.6%	5.6%	5.5%	4.6%	4.7%	8.5%	8.7%	5.6%	5.9%
BG	18.6%	17.5%	14.6%	16.4%	0.1%	0.1%	0.1%	0.2%	12.5%	14.8%	14.4%	14.3%	63.0%	61.8%	65.1%	63.2%	0.3%	0.2%	0.2%	0.3%	5.6%	5.5%	5.5%	5.7%
CY	21.5%	23.2%	20.5%	20.1%	0.2%	0.1%	0.1%	0.1%	7.0%	6.8%	6.3%	11.7%	61.8%	61.0%	63.6%	56.2%	0.1%	0.0%	0.0%	0.0%	9.4%	8.7%	9.5%	11.9%
CZ	14.8%	10.2%	5.1%	4.7%	0.1%	0.1%	0.1%	0.1%	13.3%	13.1%	12.9%	13.0%	68.7%	73.3%	78.9%	79.1%	1.6%	1.7%	1.5%	1.6%	1.5%	1.6%	1.6%	1.4%
DE	11.4%	11.7%	12.5%	12.6%	2.9%	3.1%	2.4%	2.4%	13.9%	14.0%	14.0%	13.6%	54.3%	54.9%	56.3%	56.2%	12.9%	12.9%	11.7%	12.0%	4.5%	3.4%	2.7%	2.7%
DK	6.0%	6.6%	6.1%	4.5%	0.5%	0.7%	0.5%	0.5%	13.3%	13.0%	12.4%	12.8%	71.9%	71.6%	72.9%	73.3%	6.0%	5.8%	5.7%	6.5%	2.3%	2.3%	2.4%	2.4%
EE	22.0%	22.3%	20.2%	21.3%	0.1%	0.1%	0.1%	0.1%	2.2%	1.6%	1.7%	1.5%	74.3%	74.8%	76.8%	75.7%	0.2%	0.2%	0.2%	0.2%	1.1%	1.0%	1.1%	1.1%
ES	6.2%	7.0%	6.3%	6.5%	1.2%	1.3%	1.2%	1.2%	14.7%	13.8%	14.5%	14.0%	65.2%	64.7%	65.0%	65.4%	4.2%	4.2%	4.1%	4.2%	8.4%	8.9%	8.9%	8.7%
FI	9.2%	12.2%	10.5%	12.3%	0.1%	0.1%	0.1%	0.1%	12.2%	12.4%	12.3%	11.7%	71.3%	68.6%	70.4%	69.2%	4.0%	3.5%	3.1%	3.3%	3.3%	3.3%	3.5%	3.4%
FR	8.4%	8.6%	8.2%	7.9%	3.7%	3.2%	3.1%	3.0%	10.6%	10.1%	11.0%	10.6%	60.0%	61.5%	62.1%	62.7%	9.6%	9.2%	8.6%	8.6%	7.7%	7.4%	7.0%	7.2%
GB	9.8%	10.4%	9.9%	10.3%	3.3%	3.8%	3.1%	2.8%	13.3%	13.0%	13.7%	13.6%	56.0%	55.8%	56.2%	55.7%	13.7%	13.5%	12.6%	13.1%	3.9%	3.6%	4.3%	4.4%
GR	3.4%	3.5%	4.7%	4.8%	0.3%	0.3%	0.3%	0.3%	10.6%	8.7%	9.1%	9.3%	66.6%	67.2%	65.0%	64.6%	2.5%	2.7%	2.6%	2.8%	16.5%	17.6%	18.3%	18.2%
HR	10.8%	13.4%	14.1%	13.1%	0.3%	0.3%	0.3%	0.3%	10.6%	10.6%	11.3%	10.9%	74.7%	72.0%	71.0%	72.3%	0.4%	0.3%	0.3%	0.4%	3.2%	3.3%	3.0%	3.0%
HU	9.1%	9.5%	10.6%	9.7%	0.4%	0.4%	0.5%	0.5%	26.7%	27.1%	27.1%	24.8%	58.0%	57.2%	56.2%	58.9%	1.4%	1.4%	1.2%	1.9%	4.4%	4.4%	4.4%	4.3%
IE	9.1%	10.1%	11.4%	11.0%	0.3%	0.3%	0.3%	0.3%	15.9%	14.9%	15.3%	15.6%	65.5%	66.1%	64.0%	63.8%	4.5%	4.1%	4.0%	3.8%	4.7%	4.5%	5.0%	5.4%
IS*	n.a.	n.a.	12.9%	12.9%	n.a.	n.a.	2.1%	2.1%	n.a.	n.a.	6.2%	5.8%	n.a.	n.a.	75.7%	76.5%	n.a.	n.a.	0.4%	0.3%	n.a.	n.a.	2.7%	2.5%
IT	2.8%	3.7%	3.3%	4.4%	1.5%	1.6%	1.5%	1.5%	17.3%	16.5%	16.8%	18.0%	68.1%	68.4%	68.6%	66.4%	3.8%	3.5%	3.4%	3.6%	6.5%	6.2%	6.3%	6.1%
LT	24.4%	24.5%	21.0%	20.6%	0.3%	0.0%	0.0%	0.0%	2.7%	2.6%	2.8%	2.4%	71.1%	71.7%	74.9%	75.7%	0.4%	0.3%	0.2%	0.4%	1.2%	1.0%	1.1%	0.9%
LU	11.9%	10.3%	12.4%	14.9%	0.5%	0.5%	0.6%	0.3%	14.1%	10.1%	8.7%	8.0%	66.0%	62.6%	61.1%	60.2%	4.2%	2.3%	3.0%	2.2%	3.2%	14.1%	14.2%	14.4%
LV	22.6%	24.2%	25.6%	23.3%	0.2%	0.3%	0.0%	0.1%	17.7%	18.4%	2.7%	2.8%	57.5%	55.1%	70.1%	72.0%	0.3%	0.2%	0.2%	0.5%	1.7%	1.7%	1.3%	1.3%
MT	3.5%	4.4%	4.1%	3.2%	0.4%	0.4%	0.3%	0.3%	27.3%	25.6%	25.3%	26.4%	66.0%	66.8%	67.9%	67.0%	0.1%	0.1%	0.1%	0.1%	2.8%	2.9%	2.3%	3.0%
NL	7.4%	6.4%	7.7%	7.2%	0.9%	1.0%	0.9%	0.9%	9.0%	9.0%	8.6%	8.4%	75.8%	76.9%	76.2%	76.9%	3.8%	3.8%	3.3%	3.5%	3.1%	3.0%	3.1%	3.0%
NO	11.5%	6.0%	10.7%	13.5%	0.3%	0.4%	0.3%	0.4%	9.1%	11.8%	9.7%	9.7%	70.0%	75.4%	71.3%	68.6%	5.0%	5.3%	4.5%	4.3%	4.0%	1.1%	1.2%	1.3%
PL	5.3%	5.0%	5.6%	4.5%	0.3%	0.2%	0.3%	0.3%	19.5%	21.8%	20.9%	21.7%	70.3%	68.4%	68.5%	68.7%	1.0%	0.9%	0.8%	0.9%	3.7%	3.6%	3.7%	3.8%
PT	4.3%	5.5%	4.0%	5.7%	2.7%	2.7%	2.1%	1.8%	19.9%	19.5%	20.6%	21.1%	62.1%	61.8%	63.3%	61.9%	1.1%	1.1%	1.3%	1.2%	9.9%	9.5%	8.7%	8.4%
RO	11.9%	15.9%	14.4%	13.7%	0.3%	0.2%	0.3%	0.2%	28.4%	26.9%	28.5%	27.8%	56.5%	54.2%	53.9%	55.6%	0.1%	0.1%	0.1%	0.1%	2.8%	2.7%	2.8%	2.6%
SE	11.7%	8.2%	9.5%	10.4%	1.2%	1.1%	1.0%	0.8%	11.0%	10.7%	10.7%	11.3%	67.8%	72.1%	70.9%	69.1%	5.1%	5.4%	5.1%	5.3%	3.1%	2.6%	2.7%	3.1%
SI	10.6%	11.2%	11.2%	10.6%	0.8%	0.7%	0.7%	0.7%	27.3%	25.9%	25.5%	26.1%	57.9%	59.1%	59.5%	59.5%	0.2%	0.2%	0.2%	0.2%	3.2%	3.0%	3.0%	2.9%
SK	2.9%	6.0%	5.5%	3.1%	0.2%	0.2%	0.2%	0.2%	14.6%	13.6%	13.9%	13.8%	80.1%	77.9%	78.1%	80.6%	0.3%	0.3%	0.3%	0.4%	1.9%	2.0%	2.1%	1.9%
EU / EEA	8.6%	8.7%	8.8%	8.9%	2.4%	2.4%	2.2%	2.0%	13.1%	12.8%	13.1%	13.0%	61.6%	62.3%	62.7%	62.5%	8.6%	8.4%	7.8%	8.0%	5.7%	5.5%	5.3%	5.4%

Assets												
Volumes bln EUR; %												
	Total Assets				Share of financial assets held for trading				Share of fair value level 3 to total fair valued assets			
	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18
AT	615.5	607.3	592.5	594.6	2.6%	2.4%	2.5%	2.4%	6.5%	5.7%	9.1%	8.9%
BE	1,012.6	973.8	1,004.4	1,005.4	5.5%	5.2%	4.5%	4.5%	9.1%	9.1%	17.0%	12.1%
BG	21.0	21.2	21.1	21.2	1.0%	1.0%	0.8%	0.5%	0.7%	0.6%	0.8%	0.8%
CY	42.1	42.7	41.0	43.3	0.0%	0.0%	0.0%	0.0%	1.0%	1.2%	1.2%	16.4%
CZ	149.3	145.7	156.5	155.7	1.7%	1.3%	1.8%	1.8%	5.5%	6.2%	5.6%	5.9%
DE	4,018.2	3,877.2	3,961.3	3,933.8	18.9%	19.0%	17.7%	17.7%	3.1%	3.2%	5.8%	5.5%
DK	714.6	719.4	717.5	722.7	13.8%	13.7%	10.8%	11.8%	0.5%	0.4%	8.2%	8.3%
EE	16.8	21.5	21.3	22.1	1.6%	1.0%	0.2%	0.2%	0.7%	0.9%	0.7%	1.0%
ES	3,249.5	3,235.3	3,222.5	3,233.9	6.9%	6.8%	7.7%	7.3%	1.0%	1.0%	1.3%	1.5%
FI	177.3	179.4	162.9	168.0	4.2%	4.5%	2.7%	2.8%	2.3%	2.2%	2.9%	4.3%
FR	6,974.5	6,705.7	6,925.5	7,117.4	21.5%	18.5%	21.7%	22.2%	2.5%	2.7%	3.0%	3.0%
GB	6,387.8	6,284.6	6,386.7	6,535.8	23.4%	22.9%	22.5%	21.9%	2.2%	2.0%	2.1%	2.1%
GR	253.6	250.4	240.3	235.3	2.8%	3.4%	3.4%	3.8%	1.8%	1.5%	4.0%	4.1%
HR	39.4	39.7	40.0	41.0	0.6%	0.6%	0.6%	0.6%	2.1%	2.0%	3.5%	3.3%
HU	58.8	61.1	61.6	62.2	2.8%	2.9%	2.4%	2.7%	0.4%	0.4%	1.2%	1.3%
IE	286.3	279.1	259.6	263.3	3.9%	3.7%	3.9%	3.9%	3.0%	2.9%	4.5%	6.0%
IS*	n.a.	n.a.	28.2	28.7	n.a.	n.a.	5.0%	4.7%	n.a.	n.a.	8.3%	11.0%
IT	2,215.5	2,218.6	2,196.8	2,209.9	6.8%	6.3%	6.6%	6.9%	2.4%	2.3%	3.3%	3.3%
LT	19.3	22.4	21.3	22.0	0.6%	0.6%	0.5%	0.6%	7.8%	1.1%	1.1%	1.4%
LU	201.4	199.5	203.5	215.4	4.4%	2.4%	3.0%	2.2%	0.7%	0.7%	41.7%	42.1%
LV	12.5	12.8	13.6	13.3	1.6%	1.6%	0.3%	0.6%	0.5%	0.6%	3.1%	8.2%
MT	19.6	19.8	19.9	19.8	0.1%	0.1%	0.1%	0.1%	0.6%	0.6%	0.3%	0.7%
NL	2,114.2	2,040.6	2,109.3	2,113.5	8.4%	7.5%	4.6%	4.7%	2.0%	2.1%	3.9%	3.2%
NO	309.3	292.0	294.9	319.1	14.4%	19.1%	7.8%	7.9%	11.5%	9.0%	22.7%	22.2%
PL	141.6	151.5	150.4	148.3	1.4%	1.4%	1.8%	1.8%	3.1%	1.4%	8.3%	7.0%
PT	278.5	278.5	325.8	332.3	3.3%	3.0%	3.2%	2.9%	17.7%	18.0%	17.4%	16.1%
RO	38.0	39.9	40.3	42.8	0.8%	0.4%	0.5%	1.2%	0.3%	0.4%	0.5%	0.5%
SE	1,486.1	1,348.4	1,396.9	1,438.7	12.8%	11.9%	11.4%	11.0%	0.9%	0.9%	5.1%	0.8%
SI	23.2	23.5	23.7	23.7	0.5%	0.4%	0.3%	0.3%	0.3%	0.3%	1.6%	1.6%
SK	43.0	43.8	44.3	45.2	0.3%	0.3%	0.3%	0.3%	1.1%	1.3%	2.3%	6.9%
EU / EEA	29,775.5	29,042.3	29,496.0	29,916.3	15.7%	14.7%	15.0%	15.0%	2.6%	2.5%	4.0%	3.7%

Loans and advances <sup>(1)</sup>				
Volumes; bln EUR				
	Sep-17	Dec-17	Mar-18	Jun-18
AT	413.6	411.9	404.7	410.5
BE	563.6	577.5	604.5	609.7
BG	13.2	13.1	13.7	13.4
CY	26.1	26.0	26.1	24.3
CZ	102.5	106.8	123.4	123.1
DE	2,182.2	2,130.5	2,228.8	2,212.2
DK	513.8	515.4	522.8	529.9
EE	12.5	16.1	16.4	16.7
ES	2,120.1	2,092.4	2,094.1	2,115.2
FI	126.3	123.0	114.8	116.3
FR	4,181.6	4,122.3	4,303.4	4,461.2
GB	3,577.4	3,504.3	3,591.3	3,643.0
GR	168.9	168.4	156.1	152.0
HR	29.5	28.6	28.4	29.7
HU	34.1	34.9	34.6	36.6
IE	187.5	184.5	166.1	168.0
IS*	n.a.	n.a.	21.3	21.9
IT	1,509.4	1,518.4	1,506.0	1,467.5
LT	13.7	16.0	16.0	16.7
LU	132.9	124.9	124.3	129.6
LV	7.2	7.1	9.6	9.5
MT	12.9	13.2	13.5	13.3
NL	1,602.6	1,568.8	1,607.2	1,625.4
NO	216.5	220.3		

## Statistical Annex

### Liability composition and volumes

% of total liabilities	Liabilities composition															
	Debt securities issued				Deposits from credit institutions				Customer deposits <sup>(1)</sup>				Other liabilities <sup>(2)</sup>			
	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18
AT	13.4%	13.4%	12.5%	12.7%	13.3%	11.4%	11.7%	11.4%	64.5%	67.0%	68.1%	66.9%	8.7%	8.2%	7.7%	9.0%
BE	20.1%	20.6%	18.7%	18.9%	13.8%	11.6%	13.7%	13.7%	51.4%	53.4%	53.5%	53.4%	14.8%	14.4%	14.1%	14.0%
BG	0.6%	0.6%	0.6%	0.6%	5.0%	3.6%	4.0%	4.1%	92.6%	93.8%	92.8%	93.7%	1.9%	2.0%	2.6%	1.6%
CY	1.1%	1.1%	1.1%	1.1%	1.7%	1.8%	1.7%	1.8%	93.3%	92.7%	92.1%	92.7%	4.0%	4.3%	5.1%	4.4%
CZ	9.2%	10.9%	8.7%	9.0%	15.5%	13.2%	14.6%	15.5%	71.4%	71.9%	72.8%	71.9%	3.8%	4.0%	3.9%	3.6%
DE	19.9%	20.4%	19.7%	19.9%	14.1%	13.4%	13.8%	13.4%	41.3%	42.8%	43.0%	43.8%	24.7%	23.4%	23.5%	22.9%
DK	55.0%	55.2%	54.5%	54.1%	2.7%	2.6%	3.3%	2.6%	27.0%	27.2%	27.5%	27.1%	15.3%	15.0%	14.7%	16.2%
EE	0.2%	0.5%	0.6%	0.6%	8.1%	15.2%	14.6%	13.7%	89.7%	81.9%	81.9%	83.6%	2.0%	2.4%	2.8%	2.1%
ES	12.7%	12.6%	12.8%	12.7%	7.3%	7.5%	7.7%	7.3%	62.8%	62.4%	62.0%	62.9%	17.2%	17.5%	17.5%	17.1%
FI	35.3%	33.9%	39.9%	39.6%	1.5%	1.4%	0.9%	0.9%	50.0%	49.9%	46.8%	47.0%	13.2%	14.8%	12.3%	12.5%
FR	17.8%	18.7%	18.2%	18.3%	5.6%	4.9%	6.6%	5.7%	53.1%	54.2%	53.3%	54.2%	23.5%	22.1%	21.9%	21.8%
GB	10.4%	10.5%	10.6%	10.7%	5.1%	4.8%	4.5%	4.3%	60.2%	61.3%	60.7%	60.0%	24.3%	23.4%	24.2%	25.0%
GR	0.4%	1.3%	2.0%	2.4%	5.8%	5.3%	6.9%	7.9%	67.9%	70.7%	73.2%	75.8%	25.9%	22.7%	18.0%	13.9%
HR	0.1%	0.2%	0.2%	0.2%	7.9%	7.7%	9.3%	9.6%	88.3%	88.2%	86.6%	86.2%	3.7%	3.9%	3.9%	4.1%
HU	2.9%	2.9%	3.1%	3.2%	5.7%	5.0%	5.7%	7.9%	83.4%	85.1%	83.5%	82.0%	8.0%	7.0%	7.6%	7.3%
IE	9.5%	8.9%	8.8%	8.8%	6.8%	5.7%	5.6%	6.1%	71.9%	74.4%	72.6%	74.2%	11.8%	10.9%	12.9%	10.9%
IS*	n.a.	n.a.	34.0%	34.4%	n.a.	n.a.	1.0%	1.0%	n.a.	n.a.	59.2%	59.1%	n.a.	n.a.	5.8%	5.5%
IT	16.5%	15.2%	14.3%	13.6%	6.8%	6.7%	7.0%	7.4%	56.4%	58.2%	58.7%	59.3%	20.3%	20.0%	20.0%	19.7%
LT	0.0%	0.0%	0.0%	0.0%	14.1%	16.5%	13.4%	13.3%	82.4%	80.5%	82.9%	84.3%	3.4%	3.0%	3.7%	2.4%
LU	26.6%	25.0%	24.6%	23.6%	18.9%	19.0%	18.6%	18.9%	47.1%	39.1%	39.1%	40.5%	7.4%	16.9%	17.7%	17.1%
LV	4.4%	4.6%	0.0%	0.0%	7.9%	7.9%	14.8%	13.3%	85.3%	85.3%	82.5%	84.2%	2.4%	2.3%	2.7%	2.5%
MT	2.2%	2.3%	2.3%	2.4%	1.0%	0.8%	2.0%	1.2%	94.3%	94.1%	93.4%	93.6%	2.5%	2.7%	2.3%	2.8%
NL	24.9%	24.9%	25.2%	25.4%	3.9%	3.2%	4.0%	3.5%	61.4%	62.2%	61.5%	61.7%	9.8%	9.7%	9.3%	9.3%
NO	37.5%	39.1%	38.8%	37.5%	8.2%	7.7%	8.2%	9.1%	45.1%	45.5%	45.5%	45.5%	9.2%	7.8%	7.5%	7.9%
PL	6.2%	6.7%	7.3%	7.9%	2.6%	2.5%	2.4%	2.4%	84.7%	85.5%	85.1%	84.1%	6.5%	5.2%	5.2%	5.7%
PT	5.9%	5.2%	5.3%	5.2%	4.5%	3.9%	5.3%	5.3%	76.1%	77.9%	76.4%	77.3%	13.4%	13.0%	13.0%	12.2%
RO	0.4%	0.4%	0.4%	1.0%	7.8%	6.9%	7.2%	6.1%	88.4%	89.1%	88.6%	89.1%	3.4%	3.7%	3.9%	3.8%
SE	43.6%	46.1%	42.5%	45.0%	4.9%	3.9%	6.7%	5.9%	39.0%	38.6%	37.3%	37.5%	12.6%	11.4%	13.5%	11.6%
SI	0.1%	0.1%	0.1%	0.1%	4.7%	4.4%	4.5%	4.4%	90.0%	90.6%	90.1%	90.5%	5.1%	4.9%	5.3%	5.1%
SK	11.5%	11.6%	10.8%	11.1%	3.5%	3.7%	3.1%	3.5%	82.3%	82.0%	82.9%	82.9%	2.7%	2.7%	3.2%	2.5%
EU / EEA	18.6%	18.8%	18.4%	18.6%	6.9%	6.4%	7.1%	6.7%	54.4%	55.5%	55.0%	55.4%	20.0%	19.3%	19.5%	19.4%

(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; bln EUR	Sep-17	Dec-17	Mar-18	Jun-18	
AT	564.1	555.5	543.1	545.4	
BE	946.7	906.5	934.1	934.4	
BG	18.2	18.3	18.3	18.5	
CY	38.1	38.6	37.2	39.6	
CZ	137.5	133.4	143.9	144.4	
DE	3,796.8	3,657.7	3,742.1	3,713.7	
DK	675.6	679.9	679.8	684.4	
EE	14.0	18.2	18.1	18.8	
ES	3,006.3	2,995.7	2,986.6	2,999.9	
FI	162.6	164.4	149.4	154.3	
FR	6,533.2	6,260.9	6,484.4	6,674.1	
GB	5,953.6	5,857.6	5,962.0	6,111.0	
GR	220.1	216.8	213.2	208.8	
HR	33.9	34.0	34.3	35.3	
HU	51.9	53.9	54.6	55.2	
IE	251.7	244.2	226.8	230.2	
IS*	n.a.	n.a.	23.3	23.7	
IT	2,045.9	2,045.1	2,030.9	2,050.4	
LT	17.1	20.1	19.2	19.8	
LU	186.9	184.7	188.7	201.2	
LV	11.0	11.3	12.0	11.6	
MT	18.2	18.1	18.2	18.1	
NL	1,994.2	1,919.9	1,988.6	1,992.7	
NO	284.5	267.4	269.7	294.6	
PL	122.9	131.6	130.6	129.5	
PT	252.8	252.3	295.7	302.2	
RO	33.3	35.1	35.4	38.1	
SE	1,405.4	1,266.3	1,322.3	1,362.0	
SI	20.0	20.3	20.3	20.4	
SK	39.0	39.7	40.4	41.3	
EU / EEA	27,790.0	27,050.6	27,539.6	27,963.3	

Share of secured funding				
% of debt securities issued	Sep-17	Dec-17	Mar-18	Jun-18
AT	35.6%	35.2%	35.2%	37.8%
BE	22.6%	21.7%	24.6%	25.0%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	11.0%	4.4%	4.5%	3.8%
DE	25.0%	25.1%	24.0%	23.7%
DK	88.2%	88.9%	89.7%	89.7%
EE	0.0%	0.0%	0.0%	0.0%
ES	46.0%	44.9%	41.4%	41.3%
FI	22.3%	19.4%	19.8%	21.0%
FR	23.6%	23.6%	24.0%	24.8%
GB	16.2%	15.8%	15.2%	14.5%
GR	140.2%	85.2%	67.1%	73.8%
HR	0.0%	0.0%	0.0%	0.0%
HU	53.4%	55.2%	60.4%	63.7%
IE	66.5%	63.2%	63.1%	61.1%
IS*	n.a.	n.a.	61.0%	60.3%
IT	26.6%	27.2%	26.8%	28.8%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	0.0%	0.0%
NL	18.5%	19.1%	18.7%	19.6%
NO	53.7%	54.7%	69.3%	68.6%
PL	40.0%	36.7%	38.7%	37.3%
PT	42.5%	54.7%	59.5%	57.7%
RO	0.0%	0.0%	0.0%	0.0%
SE	48.8%	50.7%	52.3%	52.2%
SI	0.0%	0.0%	0.0%	0.0%
SK	93.8%	93.7%	92.8%	93.2%
EU / EEA	32.8%	33.2%	33.1%	33.4%

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.

\*Data available from Q4 2017 onwards

## Statistical Annex

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

% of total RWA	RWA composition																			
	Credit risk capital requirements (excl. securitisation)				Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18
AT	83.0%	84.2%	84.0%	84.2%	0.2%	0.2%	0.2%	0.2%	2.5%	2.5%	2.6%	2.7%	12.9%	11.8%	11.9%	11.6%	1.3%	1.3%	1.3%	1.3%
BE	83.7%	84.2%	84.4%	83.1%	1.2%	0.7%	0.6%	0.6%	2.4%	2.4%	2.4%	2.7%	8.5%	8.6%	8.6%	8.4%	4.2%	4.1%	3.9%	5.1%
BG	89.7%	90.3%	90.3%	91.3%	0.0%	0.0%	0.0%	0.0%	0.7%	0.5%	0.7%	0.4%	9.6%	9.2%	8.9%	8.3%	0.0%	0.0%	0.0%	0.0%
CY	87.6%	88.4%	88.7%	88.5%	0.0%	0.0%	0.0%	0.0%	0.6%	0.5%	0.6%	0.5%	11.5%	10.9%	10.6%	10.8%	0.2%	0.2%	0.2%	0.2%
CZ	81.8%	81.1%	80.9%	81.3%	0.0%	0.0%	0.0%	0.0%	3.8%	4.8%	4.7%	4.5%	13.7%	13.4%	13.6%	13.4%	0.7%	0.7%	0.7%	0.8%
DE	73.5%	74.4%	75.2%	75.3%	3.9%	3.9%	3.2%	3.1%	6.4%	6.0%	6.2%	5.9%	14.2%	13.7%	13.5%	13.5%	2.0%	1.9%	1.9%	2.1%
DK	84.1%	83.8%	84.1%	83.9%	0.1%	0.1%	0.1%	0.1%	6.3%	6.4%	5.8%	6.0%	9.1%	9.1%	9.4%	9.4%	0.5%	0.5%	0.5%	0.6%
EE	90.2%	90.5%	90.3%	90.4%	0.0%	0.0%	0.0%	0.0%	0.5%	0.3%	0.3%	0.3%	9.3%	9.1%	9.4%	9.2%	0.0%	0.0%	0.0%	0.0%
ES	87.0%	86.7%	86.5%	86.7%	0.5%	0.5%	0.5%	0.6%	3.1%	3.0%	3.1%	2.9%	9.0%	9.3%	9.4%	9.3%	0.4%	0.4%	0.5%	0.5%
FI	80.6%	81.6%	78.6%	79.3%	0.1%	0.1%	0.1%	0.1%	3.4%	2.1%	2.4%	2.1%	8.5%	8.6%	8.5%	8.4%	7.4%	7.7%	10.4%	10.0%
FR	85.2%	85.5%	85.4%	85.0%	1.2%	0.9%	0.9%	0.9%	2.8%	2.7%	2.8%	2.8%	10.1%	10.2%	10.2%	10.3%	0.7%	0.8%	0.7%	0.9%
GB	67.7%	68.1%	68.4%	68.9%	1.8%	1.7%	1.6%	1.3%	14.4%	14.4%	15.2%	14.7%	10.5%	10.5%	10.3%	10.4%	5.5%	5.3%	4.5%	4.7%
GR	89.1%	89.1%	89.2%	89.4%	0.1%	0.1%	0.1%	0.1%	3.2%	3.0%	2.8%	2.5%	7.5%	7.7%	7.8%	7.8%	0.2%	0.2%	0.2%	0.2%
HR	88.1%	88.5%	89.3%	89.5%	0.0%	0.0%	0.0%	0.0%	1.9%	1.6%	1.3%	1.1%	10.0%	9.9%	9.4%	9.3%	0.1%	0.0%	0.0%	0.1%
HU	82.8%	82.1%	82.3%	84.5%	0.0%	0.0%	0.0%	0.0%	3.7%	5.0%	5.3%	3.7%	13.3%	12.7%	12.3%	11.7%	0.2%	0.2%	0.2%	0.1%
IE	87.3%	87.9%	87.4%	88.7%	0.3%	0.4%	0.4%	0.4%	1.7%	1.4%	1.8%	1.3%	8.6%	8.8%	8.9%	8.5%	2.1%	1.5%	1.5%	1.1%
IS*	n.a.	n.a.	87.5%	87.4%	n.a.	n.a.	0.0%	0.0%	n.a.	n.a.	1.6%	2.0%	n.a.	n.a.	10.7%	10.4%	n.a.	n.a.	0.2%	0.2%
IT	85.6%	86.0%	85.7%	85.5%	0.8%	0.8%	1.0%	1.2%	4.0%	4.2%	4.1%	4.3%	9.0%	8.4%	8.6%	8.4%	0.6%	0.7%	0.7%	0.6%
LT	90.0%	90.8%	90.7%	91.1%	0.0%	0.0%	0.0%	0.0%	1.6%	1.3%	1.4%	1.2%	8.4%	7.8%	7.8%	7.6%	0.1%	0.1%	0.1%	0.1%
LU	88.2%	88.1%	86.5%	86.3%	0.4%	0.4%	2.2%	2.1%	0.8%	0.7%	0.8%	0.7%	8.7%	8.9%	8.8%	8.9%	1.9%	1.9%	1.7%	2.0%
LV	86.8%	85.8%	90.1%	89.9%	0.0%	0.0%	0.0%	0.0%	1.3%	2.2%	0.2%	0.2%	11.9%	12.0%	9.7%	9.7%	0.0%	0.0%	0.1%	0.2%
MT	91.0%	91.3%	91.2%	91.3%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	8.8%	8.6%	8.6%	8.6%	0.1%	0.1%	0.2%	0.1%
NL	82.3%	82.7%	82.1%	82.9%	0.8%	0.8%	0.7%	0.7%	1.9%	1.7%	1.8%	1.7%	14.0%	13.9%	14.0%	13.3%	1.1%	1.0%	1.4%	1.5%
NO	85.0%	85.6%	84.2%	84.7%	0.8%	0.7%	0.2%	0.0%	1.0%	1.2%	1.0%	0.8%	7.8%	8.4%	8.5%	8.3%	5.4%	4.0%	6.2%	6.2%
PL	91.4%	91.4%	91.4%	91.4%	0.0%	0.0%	0.0%	0.0%	1.9%	1.8%	1.8%	1.9%	6.3%	6.4%	6.5%	6.4%	0.3%	0.4%	0.4%	0.3%
PT	87.7%	86.8%	87.4%	87.2%	1.2%	1.1%	0.8%	0.7%	2.5%	2.5%	2.6%	2.7%	6.7%	7.4%	7.5%	7.5%	1.8%	2.2%	1.7%	1.9%
RO	76.5%	77.1%	76.4%	78.5%	0.0%	0.0%	0.0%	0.0%	5.9%	5.9%	6.7%	6.2%	17.5%	17.0%	16.7%	15.1%	0.1%	0.1%	0.1%	0.2%
SE	81.6%	81.1%	82.1%	81.7%	0.4%	0.4%	0.4%	0.4%	3.3%	3.2%	3.2%	3.7%	11.9%	12.1%	12.1%	11.9%	2.8%	3.1%	2.2%	2.3%
SI	87.4%	85.1%	85.3%	85.7%	0.0%	0.0%	0.0%	0.0%	0.9%	3.8%	4.0%	3.8%	11.7%	11.1%	10.6%	10.5%	0.0%	0.0%	0.0%	0.0%
SK	83.9%	85.5%	85.4%	86.2%	0.0%	0.0%	0.0%	0.0%	2.4%	1.7%	2.2%	2.2%	12.7%	11.9%	11.4%	10.7%	1.0%	1.0%	1.0%	1.0%
EU / EEA	79.5%	79.9%	79.9%	80.0%	1.3%	1.2%	1.1%	1.1%	6.3%	6.1%	6.4%	6.3%	10.6%	10.5%	10.5%	10.5%	2.3%	2.2%	2.1%	2.2%

Volumes bln EUR; %	Non-performing loans <sup>(1)</sup>				Loans and advances <sup>(1)</sup>				Non-performing loans ratio			
	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18
AT	19.0	17.3	16.1	14.8	479.2	470.7	468.8	464.7	4.0%	3.7%	3.4%	3.2%
BE	18.6	17.4	17.5	17.0	682.1	659.8	724.9	728.2	2.7%	2.6%	2.4%	2.3%
BG	2.1	1.8	1.6	1.6	18.1	17.5	17.6	17.7	11.7%	10.6%	9.3%	9.3%
CY	17.6	16.8	16.3	13.2	43.4	43.4	41.8	38.8	40.6%	38.9%	38.9%	34.1%
CZ	1.9	1.9	1.9	1.8	123.9	121.3	130.8	130.2	1.6%	1.6%	1.4%	1.4%
DE	54.4	50.1	47.6	46.4	2,625.5	2,571.6	2,720.6	2,706.4	2.1%	1.9%	1.7%	1.7%
DK	12.9	13.0	14.5	13.1	514.8	550.8	569.8	565.5	2.5%	2.4%	2.6%	2.3%
EE	0.2	0.4	0.4	0.3	16.2	20.7	20.7	21.4	1.3%	1.7%	1.9%	1.6%
ES	111.8	106.2	103.0	98.9	2,353.0	2,347.0	2,298.7	2,333.2	4.8%	4.5%	4.5%	4.2%
FI	2.3	2.2	1.7	1.7	143.2	145.4	132.4	137.4	1.6%	1.5%	1.3%	1.2%
FR	137.8	135.5	136.2	132.6	4,353.1	4,401.2	4,389.1	4,469.5	3.2%	3.1%	3.1%	3.0%
GB	63.4	60.6	61.1	60.4	3,949.4	3,935.0	4,077.6	4,208.9	1.6%	1.5%	1.5%	1.4%
GR	106.3	100.9	98.7	94.6	228.1	224.4	218.1	211.1	46.6%	44.9%	45.3%	44.8%
HR	3.1	2.6	2.8	2.7	34.5	34.9	35.2	35.9	8.9%	7.5%	7.9%	7.6%
HU	4.2	3.8	3.6	3.4	41.3	42.3	42.9	44.2	10.1%	8.9%	8.3%	7.6%
IE	25.3	23.0	16.5	14.0	222.3	219.5	200.2	200.2	11.4%	10.5%	8.2%	7.0%
IS*	n.a.	n.a.	0.8	0.6	n.a.	n.a.	25.2	25.8	n.a.	n.a.	3.0%	2.5%
IT	196.0	186.7	179.6	159.0	1,654.0	1,677.6	1,665.9	1,633.9	11.8%	11.1%	10.8%	9.7%
LT	0.6	0.6	0.6	0.6	18.3	21.3	20.3	21.0	3.1%	2.8%	3.0%	2.7%
LU	1.8	1.0	1.2	1.3	152.1	144.7	150.2	162.4	1.2%	0.7%	0.8%	0.8%
LV	0.3	0.2	0.5	0.4	10.0	10.1	13.1	12.7	2.6%	2.3%	4.0%	3.4%
MT	0.5	0.5	0.5	0.5	13.8	14.2	14.4	14.1	3.6%	3.5%	3.5%	3.8%
NL	40.1	38.3	39.5	38.2	1,685.0	1,639.9	1,767.4	1,773.6	2.4%	2.3%	2.2%	2.2%
NO	3.3	3.5	3.0	3.4	200.6	198.0	250.1	270.4	1.6%	1.8%	1.2%	1.3%
PL	6.6	6.5	7.9	6.8	109.4	113.3	115.7	112.0	6.0%	5.8%	6.8%	6.1%
PT	33.0	30.7	31.8	29.8	199.0	201.4	234.9	239.4	16.6%	15.2%	13.6%	12.4%
RO	2.2	1.8	1.7	1.7	26.1	27.8	27.4	29.0	8.4%	6.5%	6.3%	6.0%
SE	10.3	10.6	10.6	10.6	1,107.8	1,034.4	1,071.2	1,098.0	0.9%	1.0%	1.0%	1.0%
SI	2.2	1.8	1.6	1.5	17.1	17.5	17.4	17.3	12.6%	10.5%	9.3%	8.5%
SK	1.3	1.3	1.2	1.2	36.1	37.1	37.5	38.3	3.6%	3.4%	3.3%	3.1%
EU / EEA	854.4	814.5	794.0	747.5	20,201.5	20,107.3	20,583.9	20,821.2	4.2%	4.1%	3.9%	3.6%

	Coverage ratio of non-performing loans				
	Sep-17	Dec-17	Mar-18	Jun-18	
AT	54.7%	52.7%	52.3%	54.3%	
BE	44.8%	43.0%	45.6%	46.1%	
BG	58.1%	54.5%	59.4%	60.2%	
CY	45.5%	45.0%	46.1%	44.2%	
CZ	62.0%	62.5%	61.1%	61.5%	
DE	39.8%	41.3%	40.3%	39.7%	
DK	30.5%	28.9%	25.8%	28.3%	
EE	23.8%	23.4%	22.4%	24.5%	
ES	41.9%	41.9%	44.7%	44.2%	
FI	25.6%	27.3%	29.2%	24.1%	
FR	51.1%	51.0%	50.8%	51.7%	
GB	32.4%	31.9%	31.6%	31.4%	
GR	47.5%	46.9%	49.7%	49.2%	
HR	57.9%	58.9%	58.2%	58.9%	
HU	64.0%	61.8%	66.3%	66.2%	
IE	32.2%	29.5%	31.3%	30.4%	
IS*	n.a.	n.a.	33.0%	35.8%	
IT	50.1%	50.6%	55.4%	54.4%	
LT	30.2%	29.2%	25.8%	26.0%	
LU	40.4%	43.9%	41.6%	39.7%	
LV	29.5%	32.4%	36.1%	35.0%	
MT	37.1%	35.7%	29.8%	29.1%	
NL	32.1%	29.1%	27.5%	27.2%	
NO	32.5%	32.8%	40.5%	25.5%	
PL	59.8%	59.3%	66.3%	64.9%	
PT	45.3%	48.6%	51.2%	51.8%	
RO	68.8%	67.6%	65.5%	62.1%	
SE	29.2%	29.5%	29.0%	27.1%	
SI	65.1%	62.9%	59.6%	60.6%	
SK	59.8%	59.8%	61.4%	63.3%	
EU / EEA	44.7%	44.6%	46.5%	46.0%	

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

## 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) <sup>(1) (2)</sup>

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			
	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18
AT	33.8	34.3	32.3	34.5	30.6%	30.6%	30.9%	32.9%	0.7	0.6	0.5	0.5	1.9%	1.9%	1.7%	1.4%
BE	23.2	23.9	25.1	26.1	15.7%	15.9%	15.4%	15.4%	0.9	0.9	1.0	1.0	3.8%	3.6%	3.9%	3.8%
BG	1.8	1.6	1.7	1.6	11.1%	10.0%	10.2%	10.8%	0.8	0.7	0.7	0.5	42.8%	42.3%	40.3%	33.9%
CY	4.2	3.7	3.7	3.2	16.9%	15.8%	15.8%	15.1%	1.6	1.6	1.4	0.9	36.8%	43.3%	39.3%	28.2%
CZ	13.1	12.3	12.7	12.2	25.9%	24.3%	24.5%	25.3%	0.2	0.2	0.1	0.1	1.6%	1.4%	1.0%	1.0%
DE	179.0	178.2	171.1	172.9	32.7%	32.6%	30.2%	29.5%	1.9	1.6	1.6	1.5	1.1%	0.9%	0.9%	0.9%
DK	59.3	60.0	60.9	61.1	49.5%	49.7%	48.1%	45.3%	1.9	2.0	2.4	1.9	3.3%	3.3%	3.9%	3.1%
EE	2.6	3.0	3.1	3.1	31.3%	30.6%	31.0%	30.2%	0.0	0.0	0.1	0.0	1.8%	1.5%	1.7%	0.8%
ES	43.5	44.5	44.6	43.6	12.7%	13.0%	13.2%	12.8%	6.6	6.2	5.9	5.6	15.1%	13.9%	13.2%	12.8%
FI	41.5	40.1	39.9	42.6	46.7%	45.4%	44.2%	45.6%	0.2	0.2	0.2	0.2	0.5%	0.4%	0.6%	0.6%
FR	252.1	252.0	252.9	260.3	31.9%	31.5%	30.9%	31.5%	8.3	8.0	7.6	7.7	3.3%	3.2%	3.0%	3.0%
GB	111.7	113.9	120.3	119.4	22.0%	22.7%	23.0%	22.7%	3.8	2.7	2.6	3.3	3.4%	2.3%	2.2%	2.8%
GR	5.4	5.5	5.5	4.9	5.7%	5.8%	6.0%	5.4%	3.1	3.1	3.1	2.6	57.6%	56.4%	56.1%	52.8%
HR	1.5	1.3	1.3	1.4	10.5%	9.6%	9.2%	10.5%	0.6	0.4	0.3	0.4	38.1%	29.9%	25.7%	26.7%
HU	3.9	3.9	3.8	3.9	20.3%	20.1%	19.8%	20.1%	0.4	0.3	0.3	0.2	9.0%	8.2%	6.7%	6.3%
IE	16.3	15.3	15.2	14.7	23.5%	22.0%	22.1%	21.1%	5.9	4.6	4.1	3.3	36.3%	30.2%	27.0%	22.7%
IS*	n.a.	n.a.	3.0	3.1	n.a.	n.a.	25.8%	25.1%	n.a.	n.a.	0.1	0.1	n.a.	n.a.	2.8%	2.3%
IT	60.7	59.8	58.7	56.0	13.7%	13.3%	13.2%	12.8%	21.0	20.3	19.6	16.8	34.6%	34.0%	33.3%	30.0%
LT	1.7	2.1	2.1	2.1	23.9%	23.6%	23.4%	21.9%	0.0	0.1	0.1	0.1	2.4%	6.4%	5.9%	5.0%
LU	31.8	31.1	31.7	32.9	34.3%	37.9%	37.4%	36.2%	0.3	0.3	0.3	0.3	1.0%	1.0%	1.0%	0.9%
LV	1.5	1.9	1.5	1.5	28.4%	27.4%	24.1%	23.0%	0.1	0.2	0.2	0.1	3.4%	11.1%	13.9%	9.9%
MT	0.5	0.5	0.6	0.6	6.6%	6.5%	9.3%	8.4%	0.1	0.1	0.0	0.1	10.7%	11.1%	7.2%	9.3%
NL	98.9	97.4	97.0	96.0	30.6%	31.1%	30.1%	29.9%	3.6	3.6	3.3	2.5	3.7%	3.7%	3.4%	2.6%
NO	45.5	43.1	44.5	45.1	38.9%	38.1%	38.5%	37.9%	0.4	0.4	0.3	0.3	0.8%	0.9%	0.7%	0.7%
PL	13.8	13.6	13.1	13.2	20.1%	19.1%	18.3%	19.2%	0.6	0.6	0.5	0.5	4.4%	4.1%	4.1%	3.8%
PT	8.2	8.4	7.9	8.0	10.7%	11.1%	10.7%	10.9%	3.1	2.8	2.6	2.4	37.5%	33.4%	33.4%	29.7%
RO	3.2	3.0	2.9	2.6	13.8%	13.6%	13.1%	11.8%	0.9	0.7	0.7	0.5	27.5%	21.8%	23.2%	19.8%
SE	135.2	133.5	130.8	130.0	60.6%	60.3%	59.9%	59.4%	0.1	0.1	0.1	0.2	0.1%	0.1%	0.1%	0.1%
SI	0.7	0.6	0.5	0.5	7.0%	6.6%	5.9%	5.8%	0.2	0.2	0.1	0.1	28.4%	30.0%	22.5%	19.2%
SK	3.6	3.8	3.7	3.7	17.2%	17.9%	17.1%	17.2%	0.3	0.3	0.3	0.2	8.6%	7.3%	7.6%	6.5%
EU / EEA	1,198.1	1,195.2	1,192.1	1,200.8	27.4%	27.3%	26.8%	26.8%	67.5	62.8	60.3	54.0	5.6%	5.3%	5.1%	4.5%
Memo item: Non-EU / EEA countries	196.2	200.2	202.2	199.1	13.1%	13.5%	13.7%	12.7%	3.4	3.3	3.5	3.3	1.7%	1.7%	1.7%	1.6%

Volumes bln EUR; %

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			
	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18
AT	13.8	13.7	11.8	10.4	12.5%	12.2%	11.3%	9.9%	0.6	0.5	0.5	0.5	4.1%	3.9%	4.3%	4.5%
BE	15.8	15.5	16.7	18.1	10.7%	10.3%	10.2%	10.7%	0.7	0.7	0.7	0.7	4.4%	4.7%	4.1%	3.7%
BG	1.3	1.2	1.2	1.1	7.8%	7.5%	7.4%	7.3%	0.5	0.4	0.4	0.3	34.7%	32.3%	33.0%	27.8%
CY	4.7	4.5	4.3	3.3	18.8%	19.2%	18.7%	15.5%	3.5	3.4	3.2	2.2	73.8%	76.3%	74.9%	68.3%
CZ	2.0	2.0	1.9	1.9	4.0%	3.9%	3.7%	3.9%	0.2	0.2	0.1	0.1	8.8%	7.7%	7.1%	7.3%
DE	15.1	14.7	23.8	29.1	2.8%	2.7%	4.2%	5.0%	0.7	0.7	0.7	0.7	4.5%	4.8%	3.0%	2.4%
DK	3.0	3.0	3.1	3.2	2.5%	2.5%	2.4%	2.4%	0.2	0.2	0.2	0.1	5.2%	5.4%	5.7%	4.7%
EE	0.2	0.3	0.3	0.3	2.7%	3.3%	2.9%	2.8%	0.0	0.0	0.0	0.0	0.9%	3.8%	7.6%	7.4%
ES	49.3	46.4	39.9	38.9	14.4%	13.5%	11.8%	11.5%	13.3	11.5	8.4	7.4	26.9%	24.8%	21.0%	19.1%
FI	2.9	3.6	3.8	4.3	3.2%	4.0%	4.2%	4.6%	0.1	0.1	0.1	0.1	4.2%	3.4%	3.5%	2.9%
FR	34.0	34.2	34.0	34.9	4.3%	4.3%	4.2%	4.2%	2.6	2.6	2.5	2.4	7.6%	7.7%	7.3%	6.9%
GB	40.5	37.9	38.0	37.5	8.0%	7.5%	7.3%	7.1%	2.1	2.9	2.5	2.0	5.1%	7.6%	6.5%	5.3%
GR	9.6	9.4	9.2	8.6	10.1%	10.0%	10.0%	9.6%	6.5	6.4	6.2	5.5	68.3%	62.9%	67.1%	64.3%
HR	1.6	1.5	1.4	1.2	11.1%	10.9%	10.5%	8.8%	0.6	0.5	0.4	0.3	36.0%	37.5%	30.2%	28.7%
HU	1.1	1.1	1.0	0.9	5.5%	5.5%	5.3%	4.8%	0.1	0.1	0.0	0.0	12.7%	11.1%	4.7%	3.2%
IE	2.4	2.4	2.4	2.2	3.4%	3.4%	3.5%	3.2%	0.9	0.7	0.7	0.5	37.9%	30.4%	28.7%	24.1%
IS*	n.a.	n.a.	1.1	1.1	n.a.	n.a.	9.3%	8.9%	n.a.	n.a.	0.0	0.0	n.a.	n.a.	3.6%	1.6%
IT	47.6	46.4	45.3	40.7	10.8%	10.3%	10.2%	9.3%	22.3	21.8	21.2	17.0	46.8%	47.0%	46.7%	41.8%
LT	0.2	0.3	0.3	0.3	2.6%	2.8%	2.8%	3.1%	0.0	0.0	0.0	0.0	10.6%	14.6%	14.9%	12.5%
LU	1.9	1.3	1.3	1.4	2.1%	1.5%	1.5%	1.5%	0.1	0.1	0.1	0.1	6.9%	7.7%	9.3%	8.6%
LV	0.2	0.2	0.2	0.2	3.2%	3.0%	3.2%	3.4%	0.0	0.0	0.0	0.0	2.3%	9.9%	9.8%	7.7%
MT	0.3	0.3	0.3	0.3	4.0%	4.1%	4.1%	3.9%	0.1	0.1	0.1	0.1	41.5%	42.3%	40.5%	40.7%
NL	12.0	11.1	11.2	11.4	3.7%	3.5%	3.5%	3.5%	1.4	1.3	1.2	0.9	11.7%	11.3%	10.3%	8.1%
NO	11.4	10.9	11.4	12.1	9.7%	9.7%	9.8%	10.1%	0.1	0.1	0.1	0.1	1.2%	1.1%	0.9%	0.9%
PL	3.8	3.8	3.6	3.4	5.5%	5.3%	5.0%	4.9%	0.4	0.4	0.4	0.3	11.4%	11.3%	12.4%	8.9%
PT	10.6	10.5	10.2	10.0	13.9%	13.7%	13.8%	13.7%	5.1	4.7	4.6	4.2	48.3%	44.5%	45.3%	42.3%
RO	2.4	2.0	2.0	2.0	10.4%	9.1%	9.3%	9.2%	0.8	0.5	0.5	0.4	31.2%	24.7%	24.3%	21.1%
SE	6.3	6.1	6.0	5.9	2.8%	2.8%	2.8%	2.7%	0.0	0.0	0.1	0.1	0.7%	0.7%	2.2%	2.1%
SI	0.4	0.4	0.4	0.4	4.8%	4.6%	4.8%	5.0%	0.2	0.2	0.2	0.1	41.7%	37.1%	34.7%	31.1%
SK	1.0	0.9	0.9	1.0	4.8%	4.2%	4.3%	4.9%	0.1	0.1	0.1	0.1	9.3%	9.5%	8.3%	6.7%
EU / EEA	295.2	286.2	287.0	286.1	6.8%	6.5%	6.5%	6.4%	63.1	60.3	55.4	46.7	21.4%	21.1%	19.3%	16.3%
Memo item: Non-EU / EEA countries	63.0	59.0	51.6	51.3	4.2%	4.0%	3.5%	3.3%	4.5	4.2	4.6	4.0	7.1%	7.2%	8.9%	7.7%

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

## 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 <sup>(1)</sup> (tax effect on the capital yield)			
	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18	Sep-17	Dec-17	Mar-18	Jun-18
AT	10.2%	9.9%	9.3%	10.4%	2.6%	2.7%	2.6%	2.7%	12.19	12.04	11.94	11.98	37.7%	36.5%	37.2%	38.9%	84.2%	85.3%	80.8%	82.4%
BE	8.5%	8.1%	5.1%	6.3%	1.8%	1.8%	1.8%	1.8%	15.81	15.34	14.38	14.31	40.6%	40.8%	26.8%	34.1%	74.5%	71.3%	75.2%	73.7%
BG	14.5%	14.3%	10.9%	13.4%	4.7%	4.7%	4.1%	4.4%	7.59	7.45	7.40	7.49	44.9%	45.2%	37.0%	44.0%	89.8%	90.0%	97.1%	92.9%
CY	-20.1%	-16.5%	8.9%	1.3%	3.3%	3.3%	2.8%	2.6%	9.68	9.76	10.64	11.06	-56.2%	-46.8%	31.5%	5.6%	88.0%	90.1%	95.7%	81.4%
CZ	16.1%	15.6%	14.1%	14.5%	3.1%	3.2%	2.8%	2.7%	11.30	10.93	12.12	12.77	55.9%	53.9%	51.4%	52.3%	82.5%	82.8%	81.4%	81.0%
DE	3.3%	1.4%	2.5%	3.1%	1.5%	1.5%	1.5%	1.5%	18.43	18.18	17.86	17.76	18.1%	11.6%	14.8%	17.8%	66.2%	44.4%	60.5%	65.7%
DK	12.3%	11.7%	10.1%	9.8%	1.1%	1.1%	1.3%	1.3%	25.24	25.15	18.61	18.54	56.2%	55.1%	51.0%	50.4%	79.2%	79.9%	79.9%	79.8%
EE	10.1%	9.1%	10.5%	10.9%	3.0%	2.6%	3.5%	3.2%	5.93	6.30	6.50	6.53	65.2%	63.4%	61.4%	63.1%	85.2%	86.2%	75.4%	82.4%
ES	7.7%	7.1%	9.7%	8.9%	3.0%	3.0%	2.9%	2.9%	13.21	13.26	13.58	13.66	27.3%	24.7%	34.0%	31.8%	72.4%	73.0%	71.3%	70.9%
FI	8.7%	9.4%	6.8%	5.1%	1.8%	1.9%	1.7%	1.5%	12.40	12.34	12.05	12.16	47.9%	48.4%	42.4%	35.9%	83.5%	85.1%	79.0%	79.0%
FR	7.2%	6.4%	5.7%	7.0%	2.0%	2.1%	2.1%	2.1%	15.87	15.50	15.39	15.57	30.3%	27.8%	24.2%	27.2%	73.5%	71.8%	71.6%	77.6%
GB	5.6%	3.9%	5.8%	6.7%	2.0%	2.0%	2.0%	2.0%	14.26	14.25	14.88	15.05	30.7%	25.1%	27.3%	30.3%	64.3%	55.8%	71.0%	72.7%
GR	-0.3%	-1.4%	0.7%	-1.9%	3.1%	3.1%	3.3%	3.2%	8.06	7.99	8.08	8.09	4.5%	-12.0%	2.6%	4.4%	-25.2%	152.9%	105.9%	-170.3%
HR	6.7%	6.9%	10.8%	11.6%	4.5%	4.5%	4.0%	4.2%	6.90	6.82	6.97	7.03	27.1%	27.8%	46.6%	47.4%	79.7%	79.8%	83.7%	82.5%
HU	18.1%	17.6%	14.9%	17.9%	6.2%	6.0%	6.1%	6.1%	8.46	8.44	8.61	8.64	39.3%	39.8%	33.0%	38.4%	87.9%	87.2%	86.2%	88.4%
IE	8.0%	7.1%	7.8%	8.4%	2.8%	2.9%	2.9%	2.9%	8.49	8.36	7.86	7.89	40.0%	35.2%	40.8%	43.1%	83.5%	84.3%	85.9%	84.4%
IS*	n.a.	n.a.	7.9%	7.6%	n.a.	n.a.	4.6%	4.4%	n.a.	n.a.	5.44	5.47	n.a.	n.a.	41.1%	43.2%	n.a.	n.a.	76.5%	72.7%
IT	11.1%	9.0%	8.4%	7.4%	2.9%	2.8%	2.8%	2.7%	14.09	13.93	13.01	13.30	21.2%	17.0%	28.0%	25.6%	128.2%	133.8%	82.9%	80.2%
LT	8.2%	9.2%	12.1%	12.6%	2.5%	2.5%	2.5%	2.6%	9.18	9.75	9.96	9.95	43.9%	46.1%	54.2%	56.0%	81.5%	82.8%	88.2%	87.1%
LU	7.0%	6.9%	5.2%	6.2%	1.8%	1.5%	1.5%	1.5%	13.78	13.59	13.62	14.32	35.0%	35.1%	29.2%	31.8%	79.8%	94.2%	90.1%	92.3%
LV	13.1%	13.3%	11.9%	12.7%	3.2%	3.2%	3.0%	3.1%	8.57	8.57	8.24	7.90	53.8%	53.7%	48.7%	52.0%	87.6%	89.7%	98.2%	98.8%
MT	12.3%	11.4%	9.7%	5.0%	2.8%	2.6%	2.2%	2.2%	13.77	12.68	11.76	11.73	46.6%	45.9%	54.9%	21.4%	69.3%	74.0%	68.3%	90.0%
NL	10.4%	9.4%	9.2%	10.0%	1.9%	1.9%	1.9%	1.9%	17.77	17.41	17.19	17.20	42.3%	39.3%	36.9%	40.4%	73.3%	71.4%	76.2%	75.2%
NO	9.6%	9.7%	10.5%	11.6%	1.9%	1.9%	1.9%	1.9%	12.36	12.05	11.80	12.45	53.2%	52.8%	59.4%	60.6%	77.3%	79.9%	79.4%	80.2%
PL	9.5%	10.3%	8.0%	9.2%	4.5%	4.5%	4.4%	4.4%	7.74	7.76	7.60	7.74	37.2%	39.1%	33.5%	36.5%	74.6%	75.6%	71.5%	75.0%
PT	-0.3%	-3.8%	8.3%	5.9%	2.3%	2.7%	2.4%	2.3%	12.33	12.20	10.82	10.99	5.8%	-1.1%	41.8%	25.6%	-19.3%	-848.7%	76.0%	92.0%
RO	15.6%	15.5%	19.1%	21.2%	5.1%	4.9%	5.0%	5.3%	8.43	8.59	8.35	8.81	44.7%	44.4%	54.2%	57.2%	81.0%	82.5%	84.6%	79.1%
SE	11.7%	11.2%	10.8%	12.9%	1.6%	1.6%	1.6%	1.6%	17.84	16.85	17.53	17.56	52.8%	51.1%	50.1%	55.1%	78.6%	79.1%	77.5%	81.7%
SI	12.6%	11.1%	13.9%	12.3%	3.5%	3.5%	3.7%	3.5%	7.42	7.41	7.20	7.17	50.7%	43.6%	56.8%	53.6%	94.7%	98.0%	92.3%	91.3%
SK	12.1%	11.3%	12.7%	12.1%	3.5%	3.5%	3.4%	3.3%	10.27	10.23	10.92	10.98	43.4%	40.9%	44.3%	43.0%	77.8%	77.8%	77.6%	77.9%
EU / EEA	7.2%	6.0%	6.8%	7.2%	2.1%	2.1%	2.1%	2.1%	15.19	14.96	14.83	14.95	29.9%	26.2%	28.9%	30.4%	75.6%	73.1%	73.9%	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:  $RoE = (NoP / Asset) * (Asset / Equity) * (EbT / NoP) * (1 + (1 - NP / EbT))$ .

\*Data available from Q4 2017 onwards

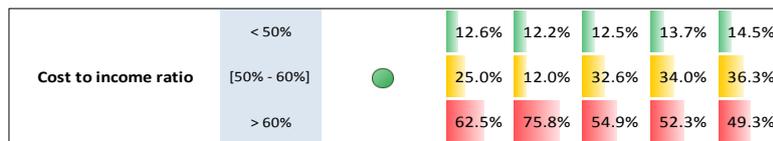
## Methodological note on the Risk Indicators' (RIs) heatmap

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:



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	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;r010;c010) - {C 05.01;r010;c040})											
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 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						
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, 030, 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						

\* 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 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.

### Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A*			Data Point B*		
				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, 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	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370	010	F 01.01	380	010
Total Assets	RDB_1	Denominator	Total assets (B)	n/a	n/a	n/a	F 01.01	380	010
Financial assets held for trading to total assets	LIQ_13	Ratio	Financial assets held for trading (A) / Total assets (B)	F 01.01	050, 091	010	F 01.01	380	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	010, 056, 060, 101, 140	030	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Total loans and advances	RDB_4	Numerator	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 130, 170, 174, 178, 200, 230, 233, 237	010	n/a	n/a	n/a
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	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)	n/a	n/a	n/a	F 01.02	300	010
			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
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)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
			Calculated as SCV_4 - SCV_6	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 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)**									
Asset / Equity (leverage contribution)	PFT_18	Ratio	Total Assets (A) / Total equity (B)	F 01.01	380	010	F 01.03	300	010
(numerator and denominator both as average)**									
Ebt / NoP	PFT_19	Ratio	[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	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
(tax effect on the capital yield)									

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\*\*\* Applicable only to IFRS reporting banks

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