



EUROPEAN BANKING AUTHORITY



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Summary

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

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

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

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

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



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

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

banks' own assessments as well as analysts' views. The **short term outlook** refers to a six months period. Decreasing

Stable

Increasing



5

RIs	heatmap
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			Traffic light	Sample of t 154	anks* 155	154	154	153	157	157	156	158	153	151	151	152	151	151	149	149	152
		Threshold	Current vs previous quarters for the worst bucket	201412	201503	201506	201509	201512	201603	201606	201609	201612	201703	201706	201709	201712	201803	201806	201809	201812	201903
		>15%		21.8%	14.4%	16.6%	27.2%	30.2%	28.8%	29.7%	39.6%	55.5%	49.3%	50.5%	59.4%	67.0%	57.9%	55.3%	59.9%	64.8%	59.3%
_	Tier 1 capital ratio	[12% - 15%]	۲	<mark>48</mark> .1%	57.6%	<mark>62.9</mark> %	<mark>51.</mark> 8%	61.9%	<mark>63.4</mark> %	<mark>62.3</mark> %	52.5%	<mark>3</mark> 5.5%	<mark>43</mark> .9%	<mark>39</mark> .7%	<mark>38</mark> .2%	32.0%	<mark>41</mark> .2%	<mark>43</mark> .5%	<mark>38</mark> .8%	<mark>3</mark> 3.8%	<mark>39</mark> .7%
Solvency		< 12%		30.1%	28.0%	20.5%	21.0%	7.9%	7.9%	8.0%	7.9%	9.0%	6.8%	9.8%	2.3%	1.0%	0.9%	1.3%	1.3%	1.3%	1.0%
Solv		>14%		19.7%	12.0%	19.3%	12.9%	22.4%	22.0%	22.8%	27.5%	34.3%	41.1%	40.0%	46.3%	52.7%	41.7%	47.3%	46.9%	42.1%	47.8%
	CET1 ratio	[11% - 14%]	۲	<mark>39</mark> .3%	49.9%	67.0%	74.2%	73.2%	73.7%	72.6%	68.1%	61.2%	55.7%	52.0%	53.1%	47.0%	58.0%	47.0%	52.6%	57.2%	<mark>51</mark> .6%
		<11%		<mark>41</mark> .0%	38.1%	13.7%	12.9%	4.4%	4.3%	4.6%	4.5%	4.6%	3.2%	8.0%	0.5%	0.3%	0.3%	5.8%	0.5%	0.7%	0.6%
	Ratio of non-	< 3%		34.4%	36.6%	38.8%	39.1%	35.9%	37.7%	42.8%	42.1%	39.5%	40.1%	44.6%	51.4%	60.5%	60.7%	60.8%	61.9%	67.3%	67.6%
ty	performing loans and advances (NPL ratio)	[3% - 8%]	۲	42.6%	<mark>46</mark> .4%	45.5%	45.4%	50.2%	48.8%	44.0%	44.5%	47.3%	<mark>46</mark> .4%	<mark>42</mark> .8%	36.2%	28.5%	32.1%	32.9%	34.3%	29.6%	29.5%
Quality	1410)	> 8%		23.0%	16.9%	15.7%	15.5%	13.9%	13.5%	13.1%	13.3%	13.2%	13.5%	12.6%	12.4%	11.1%	7.3%	6.4%	3.8%	3.2%	2.9%
Asset (Coverage ratio of	> 55%		9.3%	9.8%	9.7%	10.5%	10.1%	10.5%	10.7%	10.9%	16.9%	9.7%	11.2%	12.9%	9.3%	25.7%	20.3%	20.2%	15.1%	14.4%
oo	non-performing loans and advances	[40% - 55%]	•	55.9%	55.8%	58.7%	56.8%	50.0%	48.3%	50.3%	49.0%	43.7%	52.2%	50.5%	48.5%	51.6%	33.5%	36.9%	36.4%	51.1%	43.4%
Credit Risk		< 40%		34.8%	34.5%	31.5%	32.7%	39.9%	41.2%	38.9%	40.2%	39.4%	38.1%	38.3%	38.6%	39.1%	40.8%	42.8%	43.4%	33.7%	42.2%
Cred	Forbearance ratio for	< 1.5%	-	29.4%	29.2%	36.3%	37.3%	41.7%	41.4%	42.7%	50.6%	51.5%	53.9%	52.3%	52.3%	59.4%	58.0%	62.1%	64.9%	66.2%	66.5%
	loans and advances	[1.5% - 4%]	۲	40.0%	41.3%	33.8%	36.6%	36.1%	37.1%	36.2%	24.5%	21.0%	24.7%	27.2%	27.3%	23.3%	25.2%	21.9%	24.9%	26.2%	27.3%
		>4%		30.6%	29.4%	29.9%	26.1%	22.2%	21.5%	21.2%	25.0%	27.5%	21.5%	20.6%	20.4%	17.3%	16.8%	16.0%	10.2%	7.5%	6.1%
		> 10%		5.0%	18.8%	25.1%	23.8%	6.4%	3.1%	6.0%	6.6%	5.3%	11.6%	12.0%	15.1%	12.4%	12.2%	13.2%	9.6%	6.4%	10.1%
lity	Return on equity	[6% - 10%]	0	29.1%	33.0%	45.7%	35.0%	44.6%	42.3%	49.4%	36.8%	40.4%	45.4%	47.6%	48.1%	34.4%	52.1%	53.9%	53.3%	55.3%	47.8%
Profitability		< 6%		65.8%	48.2%	29.2%	41.2%	49.0%	54.6%	44.6%	56.6%	54.3%	43.0%	40.3%	36.8%	53.2%	35.7%	32.9%	37.1%	38.4%	42.0%
Pro	Cost to income ratio	< 50%		10.2%	10.5% 33.8%	13.0%	13.8% 35.5%	11.8%	12.1%	9.9% 26.2%	9.4% 23.8%	10.7%	9.0%	14.7%	13.6%	10.2%	9.3%	9.4%	9.5%	9.9%	8.2%
	cost to income ratio	> 60%		76.3%	55.7%	53.0%	50.7%	70.6%	71.0%	63.9%	66.8%	75.8%	77.2%	68.4%	67.9%	72.9%	73.2%	72.0%	74.8%	73.7%	73.6%
		< 100%		28.4%	29.2%	27.4%	22.8%	29.6%	26.9%	28.3%	29.4%	29.4%	31.6%	35.3%	35.1%	35.6%	35.3%	35.0%	34.7%	34.6%	34.5%
cture	Loan-to-deposit ratio for households and	[100% - 150%]		58.4%	58.0%	59.5%	64.4%	56.9%	59.6%	58.2%	56.6%	55.2%	54.6%	50.9%	51.8%	51.5%	51.7%	52.0%	52.4%	50.8%	52.5%
Sheet Structure	non-financial corporations	> 150%	•	13.2%	12.8%	13.1%	12.8%	13.5%	13.5%	13.5%	14.0%	15.3%	13.8%	13.8%	13.1%	12.9%	13.0%	13.0%	12.9%	14.6%	13.1%
sheet		> 8%		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4.2%	4.6%	4.3%	4.3%	4.3%	4.6%	4.5%	4.1%	4.4%	5.0%	3.8%
Balance S	Leverage ratio	[5% - 8%]		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	47.4%	54.5%	45.9%	52.4%	57.2%	57.5%	53.9%	52.6%	54.7%	59.7%	56.3%
Bala		< 5%		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	48.4%	40.9%	49.8%	43.3%	38.5%	37.9%	41.7%	43.3%	40.9%	35.4%	39.8%

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



1 - Tier 1 capital ratio





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

Numerator and denominator: trends

6



Dec 2014 =100.

RI by size class



		AT 1		
Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.5%	16.2%
Mar - 15	13.4%	11.6%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.8%	16.8%
Sep - 15	14.1%	12.1%	14.1%	17.6%
Dec - 15	14.7%	13.0%	14.9%	18.5%
Mar - 16	14.5%	12.8%	14.7%	18.0%
Jun - 16	14.8%	13.0%	15.0%	18.3%
Sep - 16	15.2%	13.0%	15.2%	18.9%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Mar - 17	15.4%	13.3%	15.8%	19.2%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Sep - 17	16.0%	13.9%	16.5%	19.8%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Mar - 18	16.0%	14.1%	16.4%	21.3%
Jun - 18	16.0%	14.1%	16.7%	21.7%
Sep - 18	16.3%	13.9%	16.9%	21.7%
Dec - 18	16.3%	14.4%	16.7%	20.3%
Mar - 19	16.2%	14.5%	16.7%	20.0%

Weighted Averages by country.



2 - Total capital ratio





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



Dec 2014 =100.

RI by size class



Do to I	107-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	251	501	75.1
Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.8%	16.3%	19.4%
Mar - 15	16.1%	13.7%	15.8%	19.5%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Sep - 15	17.0%	14.4%	16.8%	21.7%
Dec - 15	17.7%	14.8%	17.2%	22.8%
Mar - 16	17.4%	14.9%	17.2%	22.3%
Jun - 16	17.7%	15.0%	17.3%	22.6%
Sep - 16	18.3%	15.1%	17.9%	22.5%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Mar - 17	18.4%	15.3%	18.1%	22.7%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Sep - 17	18.9%	15.9%	18.3%	23.2%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Mar - 18	18.8%	16.0%	19.0%	23.6%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Sep - 18	19.0%	16.2%	19.2%	23.1%
Dec - 18	19.0%	16.2%	18.9%	22.4%
Mar - 19	18.9%	16.2%	19.0%	21.9%

Weighted Averages by country.



3 - CET1 ratio





Numerator and denominator: trends

8



Dec 2014 =100.

RI by size class



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

Weighted Averages by country.





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







9

Dec 2014 =100.

RI by size class



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

4 - CET1 ratio (fully loaded)



5 - Leverage ratio



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





Weighted Averages by country.

Numerator and denominator: trends



Total numerator and denominator Sep 2016 =100.

RI by size class



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

Period	Weighted average	25th	50th	75th
Ferrou	weighten average	250	5011	7501
Sep - 16	5.3%	4.4%	5.8%	7.2%
Dec - 16	5.5%	4.6%	5.7%	7.5%
Mar - 17	5.3%	4.4%	5.5%	7.3%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Sep - 17	5.4%	4.5%	5.6%	7.7%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Mar - 18	5.3%	4.6%	5.8%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Sep - 18	5.3%	4.7%	5.8%	7.8%
Dec - 18	5.5%	4.9%	5.9%	8.5%
Mar - 19	5.4%	4.7%	6.0%	8.5%





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



Weighted Averages by country.



Numerator and denominator: trends

Sep 2016 =100.

RI by size class



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

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

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



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



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



Weighted Averages by country.

Numerator and denominator: trends 115 105 95 85 75 65 Numerator: Non-performing loans Denominator: Total loans 55 14 15 15 15 16 16 16 16 17 17 17 17 18 18 18 18 19 Dec - 1 Jun -Sep -Jun -Sep -Dec -Jun -Sep -Sep -Mar-- dəS Dec -Mar -Dec -Mar-Total numerator and denominator Dec 2014 =100.

RI by size class



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

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



8 - Coverage ratio of non-performing loans and advances









Dec 2014 =100.

RI by size class



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

De de l	Martin and a second	ar.1.	501	754
Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.8%	41.1%	48.2%
Mar - 15	43.0%	31.2%	41.7%	47.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Sep - 15	43.6%	32.3%	41.7%	48.3%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Mar - 16	43.7%	31.2%	39.5%	47.6%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Sep - 16	44.3%	31.7%	40.9%	47.5%
Dec - 16	44.8%	31.0%	40.6%	48.6%
Mar - 17	45.2%	30.6%	38.9%	48.2%
Jun - 17	45.0%	28.6%	39.9%	48.9%
Sep - 17	44.7%	28.2%	40.1%	49.0%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Mar - 18	46.7%	28.5%	41.6%	50.3%
Jun - 18	46.0%	26.0%	38.9%	49.7%
Sep - 18	45.7%	26.0%	38.5%	49.0%
Dec - 18	45.0%	27.1%	39.6%	48.3%
Mar - 19	45.1%	29.3%	39.9%	51.4%



9 - Forbearance ratio for loans and advances



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

Country dispersion (as of Mar. 2019)



120 110 100 90 80 70 Denominator: Total loans Numerator: Forborne loans 60 14 15 15 15 15 16 16 16 16 17 17 17 17 18 18 18 18 19 Jun -Sep -Dec -Mar-Jun -Dec -Jun -Sep -Dec -Mar-Jun -Sep -Dec -Mar -Mar-Dec Total numerator and denominator. Dec 2014 =100.

Numerator and denominator: trends

RI by size class



Weighted Averages by country.

between Dec. 2014 and Mar. 2019.

Period	Weighted average	25th	50th	75th
Pellou	weighten average	25111	5011	750
Dec - 14	3.9%	1.2%	3.3%	8.9%
Mar - 15	3.8%	1.2%	3.3%	9.3%
Jun - 15	3.7%	1.2%	3.4%	8.7%
Sep - 15	3.6%	1.2%	3.2%	8.8%
Dec - 15	3.5%	1.2%	2.9%	8.9%
Mar - 16	3.5%	1.1%	2.8%	9.3%
Jun - 16	3.4%	1.1%	2.9%	8.9%
Sep - 16	3.3%	1.2%	2.8%	9.1%
Dec - 16	3.1%	1.3%	2.7%	8.5%
Mar - 17	3.0%	1.1%	2.5%	8.3%
Jun - 17	2.8%	1.0%	2.4%	7.3%
Sep - 17	2.7%	1.0%	2.3%	7.0%
Dec - 17	2.6%	0.9%	2.3%	5.9%
Mar - 18	2.4%	0.7%	2.1%	5.2%
Jun - 18	2.3%	0.7%	2.1%	4.8%
Sep - 18	2.2%	0.7%	1.9%	4.5%
Dec - 18	2.1%	0.7%	1.8%	4.3%
Mar - 19	2.0%	0.7%	1.8%	4.4%



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



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

Country dispersion (as of Mar. 2019)



Weighted Averages by country.



Dec 2014 =100.

RI by size class



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

Devied	18/aiabaad assaura	2546	Fork	7546
Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Mar - 15	5.3%	1.9%	4.5%	11.9%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Sep - 15	5.0%	1.8%	4.4%	12.3%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Mar - 16	4.8%	1.7%	3.8%	11.3%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Sep - 16	4.6%	1.6%	3.7%	10.2%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Mar - 17	4.2%	1.4%	3.0%	8.5%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Sep - 17	3.7%	1.2%	2.8%	7.1%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Mar - 18	3.4%	1.1%	2.5%	6.0%
Jun - 18	3.1%	1.1%	2.4%	5.1%
Sep - 18	3.0%	1.0%	2.3%	5.3%
Dec - 18	2.8%	1.0%	2.3%	4.2%
Mar - 19	2.7%	1.1%	2.5%	4.2%



Dispersion 30% 20% 10% 0% -10% -20% -30% -40% Dec - 14 Mar - 15 Jun - 15 Dec - 16 Sep - 17 Sep - 18 Dec - 18 Mar - 19 Sep - 15 Jun - 17 Dec - 17 Jun - 18 - 15 16 16 16 - 17 - 18 Dec -Mar-- unf Sep -Mar-Mar-

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



Weighted Averages by country.

Numerator and denominator: trends 250 200 150 100 50 Numerator: Profit or loss for the year Denominator: Total equity 0 14 15 15 15 15 16 16 16 17 - 17 - 17 - 18 -18 -18 -18 19 Dec-1 Dec -Mar -Jun -Sep -Jun -Sep -Dec -Jun -Sep -Sep -Mar-Jun -Sep -Dec -Mar-

Total numerator and denominator. Dec 2014 =100.

RI by size class



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

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

11 - Return on equity



12 - Return on assets









Numerator and denominator: trends 250 200 150 100 50 Numerator: Profit or loss for the year Denominator: Total assets 0 14 15 15 15 15 16 16 16 16 17 - 17 17 - 17 18 -18 -18 -18 19 Dec-1 Jun -Sep -Jun -Sep -Dec -Jun -Sep -Sep -Mar-Jun -Sep -Dec -Dec -Mar -Mar-Total numerator and denominator. Dec 2014 =100.

RI by size class



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

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





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



Weighted Averages by country.

Numerator and denominator: trends 112 110 108 106 104 102 100 98 96 Numerator: Costs Denominator: Total net operating income 94 14 15 115 - 115 - 115 - 115 - 116 - 116 - 116 - 116 - 116 - 116 - 116 - 116 - 117 - 17 - 17 - 18 - 18 18 18 19 Dec -Mar -Jun -Sep -Jun -Sep -Dec -Jun -Jun -Sep -Dec -Mar-Jun -Sep -Dec -Mar-Total numerator and denominator Dec 2014 =100.

RI by size class



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

		071		
Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Mar - 15	60.9%	44.8%	56.8%	66.5%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Sep - 15	59.9%	46.9%	57.3%	66.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Mar - 16	66.0%	50.7%	63.9%	73.8%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Sep - 16	63.0%	49.5%	58.9%	70.8%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Mar - 17	63.9%	49.7%	59.8%	72.5%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Sep - 17	61.7%	49.5%	58.0%	69.1%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Mar - 18	65.0%	51.3%	62.3%	73.9%
Jun - 18	63.8%	51.5%	62.1%	73.5%
Sep - 18	63.2%	50.3%	60.9%	69.8%
Dec - 18	64.6%	50.1%	61.6%	70.7%
Mar - 19	66.3%	52.6%	64.5%	74.5%

13 - Cost to income ratio





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



Weighted Averages by country.

Numerator and denominator: trends 115 110 105 100 95 Numerator: Net interest income Denominator: Total net operating income 90 14 15 .115 - 115 - 115 - 115 - 116 - 116 - 116 - 116 - 116 - 116 - 116 - 117 -17 17 18 - 18 18 18 19 Dec-1 Dec -Mar -Jun -Sep -Jun -Sep -Dec -Jun -Sep -Sep -Mar-Jun -Sep -Dec -Mar-Total numerator and denominator

Dec 2014 =100.

RI by size class



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

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

14 - Net interest income to total net operating income







Weighted Averages by country.



Dec 2014 =100.

RI by size class



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

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

20



16 - Net trading income to total net operating income



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



Weighted Averages by country.



Dec 2014 =100.

RI by size class



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

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

21



17 - Net interest margin



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





Numerator and denominator: trends

Dec 2014 =100.

RI by size class



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

Period	Weighted everage	25th	50th	75th
Period	Weighted average	2501	50th	7500
Dec - 14	1.55%	1.07%	1.48%	1.79%
Mar - 15	1.55%	1.03%	1.48%	1.81%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Sep - 15	1.57%	1.05%	1.52%	1.85%
Dec - 15	1.58%	1.12%	1.53%	1.91%
Mar - 16	1.48%	1.06%	1.45%	2.02%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Sep - 16	1.47%	1.05%	1.42%	1.91%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Mar - 17	1.46%	0.99%	1.36%	1.87%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Sep - 17	1.45%	1.00%	1.36%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.95%
Mar - 18	1.44%	1.02%	1.44%	2.01%
Jun - 18	1.43%	1.01%	1.42%	2.02%
Sep - 18	1.44%	1.00%	1.43%	1.99%
Dec - 18	1.47%	1.04%	1.46%	2.11%
Mar - 19	1.42%	1.04%	1.45%	2.02%



18 - Cost of Risk



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

Country dispersion (as of Mar. 2019)





RI by size class



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

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

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

Weighted Averages by country.



Funding and Liquidity



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



Weighted Averages by country.



Dec 2014 =100.

RI by size class



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

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

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



Funding and Liquidity

20 - Asset encumbrance ratio



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

Country dispersion (as of Mar. 2019)



Weighted Averages by country.



Dec 2014 =100.

RI by size class



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



Funding and Liquidity

21 - Liquidity coverage ratio (%)



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





Sep 2016 =100.

RI by size class



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

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

Weighted Averages by country.





Asset composition and volumes

										Ass	et com	positior	ì											
% of total as	ssets	Cash bal	lancar		-	auitv inst	umonto			Debt secu	wition		10	one and	advances			Deriva	tivor			Other A	ccotc	
		Casil Da	lances			quity mst	uments			Jebi seci	inues		LU	diis diiu (auvances			Deliva	lives			Other P	55615	
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19
AT	9.1%	8.5%	9.2%	9.3%	0.4%	0.4%	0.3%	0.4%	14.9%	15.1%	14.9%	14.5%	69.0%	69.6%	70.4%	70.3%	2.0%	1.8%	1.8%	1.9%	4.6%	4.6%	3.4%	3.6%
BE	11.3%	11.8%	6.1%	9.0%	0.4%	0.5%	0.5%	0.4%	16.9%	16.7%	17.0%	14.9%	60.8%	60.7%	63.8%	63.5%	4.7%	4.4%	4.1%	4.5%	5.9%	5.9%	8.6%	7.6%
BG	16.4%	15.0%	16.9%	16.5%	0.2%	0.2%	0.1%	0.2%	14.3%	13.9%	13.1%	13.4%	63.2%	65.4%	64.8%	63.5%	0.3%	0.2%	0.2%	0.2%	5.7%	5.3%	4.8%	6.3%
CY*	20.1%	n.a.	n.a.	22.9%	0.1%	n.a.	n.a.	0.1%	11.7%	n.a.	n.a.	16.9%	56.2%	n.a.	n.a.	47.5%	0.0%	n.a.	n.a.	0.0%	11.9%	n.a.	n.a.	12.6%
cz	4.7%	1.5%	3.4%	2.3%	0.1%	0.1%	0.1%	0.1%	13.0%	12.5%	12.9%	12.5%	79.1%	82.8%	80.5%	82.0%	1.6%	1.7%	1.7%	1.6%	1.4%	1.3%	1.5%	1.6%
DE	12.6%	12.0%	11.2%	12.4%	2.4%	2.3%	1.8%	1.9%	13.6%	13.8%	14.3%	13.3%	56.7%	57.7%	57.8%	57.2%	12.0%	11.3%	11.6%	12.0%	2.7%	2.9%	3.3%	3.2%
DK	4.5%	4.8%	2.4%	3.2%	0.5%	0.5%	0.4%	0.5%	12.8%	12.4%	12.1%	12.5%	73.3%	74.7%	77.0%	75.4%	6.5%	5.2%	5.6%	6.0%	2.4%	2.4%	2.3%	2.5%
EE	21.3%	21.3%	21.1%	19.4%	0.1%	0.1%	0.1%	0.1%	1.5%	1.5%	1.4%	1.5%	75.7%	75.9%	76.2%	77.5%	0.2%	0.2%	0.1%	0.2%	1.1%	1.0%	1.0%	1.3%
ES	6.5%	6.8%	7.4%	6.8%	1.2%	1.2%	0.9%	1.0%	14.0%	13.9%	13.9%	13.8%	65.5%	65.8%	65.9%	66.4%	4.2%	4.1%	4.0%	3.9%	8.7%	8.1%	7.9%	8.1%
FI	12.3%	10.0%	9.4%	10.0%	0.1%	0.1%	0.4%	0.8%	11.7%	12.0%	13.7%	12.7%	69.2%	71.6%	65.7%	64.9%	3.3%	3.0%	6.2%	6.3%	3.4%	3.4%	4.6%	5.2%
FR	7.9%	8.0%	7.7%	7.8%	3.0%	3.2%	2.2%	2.9%	10.6%	10.5%	10.1%	10.7%	62.7%	63.3%	64.5%	63.1%	8.6%	8.1%	8.4%	8.4%	7.2%	6.8%	7.2%	7.2%
GB	10.3%	10.1%	9.9%	9.3%	2.8%	3.1%	2.5%	2.7%	13.6%	13.7%	13.9%	14.5%	55.8%	56.4%	57.0%	56.8%	13.1%	12.4%	12.5%	12.3%	4.4%	4.3%	4.1%	4.4%
GR	4.8%	5.5%	6.1%	4.7%	0.3%	0.3%	0.3%	0.3%	9.3%	10.1%	10.5%	11.0%	64.6%	63.4%	62.4%	62.6%	2.8%	2.7%	2.8%	3.2%	18.2%	18.0%	17.9%	18.2%
HR	13.1%	12.6%	14.3%	14.1%	0.3%	0.3%	0.2%	0.2%	10.9%	10.8%	10.5%	11.2%	72.3%	73.2%	72.0%	71.3%	0.4%	0.3%	0.4%	0.4%	3.0%	2.8%	2.6%	2.7%
HU	9.7%	8.3%	10.5%	10.0%	0.5%	0.5%	0.4%	0.4%	24.8%	25.1%	24.9%	25.0%	58.9%	60.0%	58.5%	58.6%	1.9%	1.8%	1.4%	1.4%	4.3%	4.3%	4.4%	4.6%
IE	11.0%	10.7%	10.9%	10.8%	0.3%	0.3%	0.3%	0.4%	15.6%	16.2%	16.0%	14.8%	63.8%	64.6%	64.5%	66.4%	3.8%	3.5%	3.5%	1.7%	5.4%	4.5%	4.7%	5.9%
IS	12.9%	12.4%	10.9%	11.2%	2.1%	1.9%	1.8%	1.9%	5.8%	6.1%	6.3%	6.6%	76.5%	76.4%	77.6%	76.1%	0.3%	0.3%	0.4%	0.3%	2.5%	2.9%	3.1%	3.9%
IT	4.4%	4.9%	4.9%	5.1%	1.5%	1.4%	1.2%	1.3%	18.0%	18.0%	17.3%	19.3%	66.4%	66.2%	66.8%	64.8%	3.6%	3.4%	3.5%	3.3%	6.1%	6.1%	6.3%	6.2%
LT	20.6%	22.5%	24.7%	23.6%	0.0%	0.0%	0.1%	0.1%	2.4%	2.3%	4.7%	6.3%	75.7%	73.8%	69.3%	68.3%	0.4%	0.3%	0.3%	0.5%	0.9%	0.9%	0.9%	1.2%
LU	14.9%	16.3%	12.0%	14.7%	0.3%	0.5%	0.4%	0.3%	8.0%	9.2%	11.1%	11.1%	60.2%	68.6%	71.4%	68.4%	2.2%	2.7%	2.7%	2.9%	14.4%	2.6%	2.3%	2.6%
LV	26.6%	23.8%	26.5%	24.8%	0.3%	0.1%	0.1%	0.1%	4.5%	2.7%	2.7%	10.1%	66.1%	71.7%	69.0%	63.1%	0.4%	0.5%	0.5%	0.4%	2.0%	1.2%	1.2%	1.5%
MT	3.1%	3.0%	3.6%	19.1%	0.3%	0.3%	0.3%	0.2%	26.4%	25.5%	24.5%	24.7%	67.2%	68.1%	68.5%	53.0%	0.1%	0.1%	0.1%	0.0%	2.9%	3.0%	3.0%	2.9%
NL	7.2%	8.6%	8.0%	8.7%	0.9%	0.8%	0.7%	0.7%	8.4%	7.9%	8.1%	8.2%	77.1%	76.8%	77.2%	75.8%	3.5%	3.1%	3.0%	3.2%	3.0%	2.8%	2.9%	3.4%
NO	13.5%	11.0%	4.7%	10.4%	0.4%	0.5%	0.4%	0.4%	9.7%	10.4%	11.3%	9.9%	70.9%	70.8%	75.2%	71.7%	4.3%	4.0%	5.0%	4.1%	1.3%	3.3%	3.5%	3.5%
PL	4.5%	5.6%	7.4%	5.0%	0.3%	0.3%	0.2%	0.2%	21.7%	21.0%	20.7%	22.4%	68.9%	68.7%	67.5%	67.9%	0.9%	0.6%	0.8%	0.9%	3.7%	3.7%	3.5%	3.7%
PT	5.7%	5.4%	5.6%	5.2%	1.8%	1.8%	1.9%	1.8%	21.1%	21.4%	21.9%	23.0%	61.9%	62.1%	62.2%	61.3%	1.2%	1.1%	1.1%	1.1%	8.4%	8.1%	7.3%	7.5%
RO	13.7%	13.5%	14.5%	13.8%	0.2%	0.2%	0.2%	0.2%	27.8%	28.0%	28.0%	27.0%	55.6%	55.6%	54.6%	56.0%	0.1%	0.1%	0.1%	0.1%	2.6%	2.6%	2.6%	2.9%
SE	10.4%	10.1%	8.8%	9.8%	0.8%	0.8%	0.7%	0.8%	11.3%	11.0%	7.5%	9.1%	69.1%	71.0%	78.9%	76.0%	5.3%	4.4%	2.8%	2.9%	3.1%	2.8%	1.3%	1.4%
SI	10.6%	11.0%	11.8%	12.7%	0.7%	0.7%	0.7%	0.7%	26.1%	26.2%	26.1%	27.2%	59.5%	59.2%	58.4%	56.3%	0.2%	0.1%	0.2%	0.1%	2.9%	2.8%	2.7%	3.0%
SK	3.1%	1.8%	4.7%	3.2%	0.2%	0.2%	0.2%	0.2%	13.8%	13.9%	12.5%	12.4%	80.6%	81.9%	80.3%	81.8%	0.4%	0.3%	0.3%	0.4%	1.9%	1.9%	1.9%	2.0%
EU / EEA	8.9%	8.9%	8.5%	8.6%	2.0%	2.1%	1.6%	1.9%	13.0%	13.0%	12.9%	13.3%	62.7%	63.3%	63.9%	63.1%	8.0%	7.6%	7.7%	7.6%	5.4%	5.2%	5.3%	5.5%

			Asse	ets									F	inancia	Assets						
Volumes bn EUR		Total A	ssets			Total Financ	cial Assets		% of total financial ass	Share of			lued at			I assets a	ıt fair			I assets a	
	1	C 40	D 40	Mar-19	Jun-18	6	D 40	Mar-19			(amortise		Mar-19		alue thro		Mar-19			profit&l	OSS Mar-19
AT	Jun-18	Sep-18	Dec-18			Sep-18	Dec-18			Jun-18	Sep-18	Dec-18		Jun-18	Sep-18	Dec-18		Jun-18	Sep-18	Dec-18	
BE	594.6	601.8	599.4	618.1	567.3	574.2	579.0	595.6	AT	88.1%	88.3%	88.9%	89.2%	6.7%	6.8%	6.5%	6.2%	5.3%	4.9%	4.6%	4.6%
BG	1,005.4	993.7	947.4	1,159.2	946.6	934.7	865.6	1,071.2	BE	88.2%	88.5%	88.8%	89.3%	5.0%	4.8%	4.9%	4.2%	6.7%	6.6%	6.4%	6.5%
CY*	21.2	21.9	22.8	29.4 37.1	20.0 38.1	20.7 n.a.	21.7	27.6	BG CY*	84.4% 93.1%	85.0%	85.8%	87.7% 94.4%	14.5%	13.9%	13.2%	11.4%	1.1%	1.1%	1.0%	0.9%
cz	43.3	n.a. 161.0	n.a. 153.1	166.1	153.5	n.a. 158.9	n.a. 150.8	32.4 163.4	CZ CZ	95.1%	n.a. 94.9%	n.a. 95.8%	94.4%	5.8% 2.4%	n.a. 2.3%	n.a. 2.2%	4.3% 2.1%	1.2% 2.4%	n.a. 2.8%	n.a. 2.0%	1.3% 2.4%
DE																					
DK	3,933.8	3,888.1	3,769.0	3,831.6	3,827.5	3,775.6	3,646.0	3,710.8	DE	70.6%	71.1%	71.2%	70.0%	5.6%	5.7%	5.9%	6.0%	23.8%	23.3%	22.9%	24.1%
EE	722.7	718.5	709.5	731.5	705.3	701.1	692.8	713.0	DK	33.5%	34.0%	33.1%	32.5%	1.2%	1.3%	1.4%	1.6%	65.3%	64.7%	65.5%	65.9%
ES	22.1	22.3	26.4	33.2	21.8	22.1	26.1	32.7	EE	98.3%	98.3%	98.4%	98.3%	0.0%	0.0%	0.0%	0.0%	1.7%	1.7%	1.5%	1.7%
FI	3,233.9	3,210.9	3,237.8	3,321.0	2,953.0	2,950.9	2,983.2	3,052.2	ES	81.6%	81.9%	82.4%	82.1%	7.9%	7.6%	7.5%	7.2%	10.5%	10.5%	10.2%	10.7%
FR	168.0	166.3	682.8	725.9	162.3	160.7	651.5	687.8	FI	85.0%	84.9%	67.0%	65.3%	8.5%	8.8%	7.4%	6.5%	6.5%	6.2%	25.6%	28.1%
GB	7,117.4	7,136.2	6,987.0	7,411.6	6,604.2	6,648.5	6,483.8	6,876.9	FR	69.7%	70.1%	72.5%	70.4%	4.2%	4.2%	4.3%	4.2%	26.1%	25.7%	23.2%	25.4%
GR	6,535.8	6,527.2	6,454.4	6,883.9	6,204.9	6,204.6	6,178.5	6,580.6	GB	63.0%	63.7%	64.2%	63.7%	8.7%	8.8%	9.0%	9.1%	28.3%	27.6%	26.8%	27.2%
HR	235.3	237.3	243.4	241.2	192.5	194.6	199.8	197.2	GR	86.3%	85.5%	84.9%	86.2%	6.8%	7.9%	8.9%	9.0%	6.9%	6.6%	6.3%	4.7%
HU	41.0	41.8	43.2	43.8	39.8	40.6	42.1	42.6	HR	88.9%	89.0%	89.3%	88.6%	10.3%	10.2%	9.8%	10.5%	0.9%	0.8%	0.9%	0.9%
IE	62.2	63.4	65.1	70.1	59.5	60.6	62.2	66.9	HU	82.7%	82.7%	84.1%	83.9%	13.9%	14.4%	13.5%	13.8%	3.5%	2.9%	2.3%	2.3%
IS	263.3	260.6	267.6	258.3	249.0	248.8	254.9	243.1	IE	82.6%	82.6%	82.7%	83.5%	12.1%	12.5%	12.7%	13.6%	5.3%	4.9%	4.7%	2.8%
IT	28.7	28.7	27.2	27.7	28.0	27.9	26.3	26.6	IS	91.9%	91.3%	91.0%	90.7%	1.1%	1.4%	1.6%	1.8%	7.0%	7.3%	7.4%	7.5%
 LT	2,210.0	2,214.5	2,196.0	2,417.9	2,017.9	2,079.9	2,058.6	2,266.9	т	79.1%	79.9%	81.7%	82.0%	11.4%	11.1%	10.2%	10.0%	9.6%	8.9%	8.1%	8.0%
LU	22.0	22.7	26.2	19.5	21.8	22.5	26.0	19.2	LT	97.2%	97.3%	97.3%	96.4%	0.0%	0.0%	0.1%	0.1%	2.8%	2.7%	2.6%	3.5%
LV	215.4	187.8	212.4	222.5	184.4	182.8	207.5	216.7	LU	67.8%	66.2%	70.3%	69.4%	4.5%	4.6%	4.5%	4.5%	27.7%	29.2%	25.2%	26.0%
MT	15.7	13.5	14.2	12.7	15.4	13.4	14.1	12.5	LV	96.1%	96.7%	96.7%	94.1%	0.7%	0.0%	0.0%	3.6%	3.1%	3.3%	3.3%	2.3%
NL	19.8	20.1	20.3	20.7	19.2	19.5	19.6	20.1	MT	91.0%	91.5%	91.8%	90.8%	7.7%	7.3%	7.1%	8.2%	1.3%	1.2%	1.1%	1.0%
NO	2,113.5	2,129.4	2,057.6	2,075.4	2,049.4	2,068.9	1,998.3	2,005.4	NL	84.5%	86.1%	86.5%	86.2%	5.4%	5.0%	5.1%	5.2%	10.1%	9.0%	8.4%	8.6%
	319.1	307.3	285.4	311.4	314.9	297.1	275.5	300.4	NO	81.6%	80.2%	78.4%	81.1%	2.3%	2.5%	2.6%	2.7%	16.2%	17.3%	19.0%	16.2%
PL	148.3	155.4	167.2	169.4	142.8	149.6	161.4	163.1	PL	78.7%	79.5%	79.7%	78.8%	18.7%	17.4%	17.4%	17.7%	2.6%	3.1%	2.8%	3.6%
PT RO	332.3	330.5	327.7	333.7	304.4	303.6	303.8	308.7	PT	83.1%	83.1%	82.6%	82.0%	11.3%	11.1%	11.9%	12.0%	5.7%	5.8%	5.5%	6.0%
	42.8	43.6	44.0	43.2	41.7	42.5	42.9	41.9	RO	79.6%	79.4%	79.0%	80.2%	18.7%	18.9%	19.3%	18.2%	1.7%	1.8%	1.6%	1.6%
SE	1,438.7	1,424.2	821.5	882.0	1,394.2	1,384.2	810.7	869.4	SE	76.1%	76.2%	87.7%	85.6%	3.2%	3.2%	1.2%	1.2%	20.7%	20.5%	11.1%	13.2%
SI	23.7	24.0	24.1	21.9	23.1	23.3	23.5	21.3	SI	81.8%	82.0%	82.3%	82.2%	17.3%	17.2%	16.8%	17.1%	0.9%	0.7%	0.9%	0.7%
SK	45.2	46.0	47.3	48.1	44.4	45.2	46.4	47.1	SK	96.6%	96.4%	96.8%	96.7%	2.8%	3.1%	2.8%	2.7%	0.6%	0.5%	0.4%	0.6%
EU / EEA	29,918.8	29,808.4	29,296.1	30,717.6	28,201.0	28,228.8	27,729.8	29,038.5	EU / EEA	72.3%	72.8%	73.7%	72.9%	6.6%	6.5%	6.6%	6.6%	21.2%	20.7%	19.7%	20.6%

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



IFRS 9 specific data $^{(1)}$

of loans a	ind advanc	es at amoi	rtised cost			Loans	and ad	vances	at amor	tised c	ost: dis	ributio	n amon			Ũ								
		Stage	e 1			Stage	2			Stag	e 3		Coverag	e ratio of and adv		loans	Covera	ge ratio o and adv	f stage 2 ances	loans	Coverag	e ratio si and adv	tage of 3 ances	loans
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-1
AT	86.3%	86.8%	86.2%	86.3%	10.3%	10.0%	10.8%	10.9%	3.4%	3.2%	2.9%	2.8%	0.2%	0.2%	0.2%	0.2%	2.7%	2.9%	2.8%	2.7%	56.1%	56.3%	55.1%	55.05
BE	86.9%	87.5%	87.6%	87.7%	10.4%	10.1%	10.0%	10.0%	2.7%	2.4%	2.4%	2.3%	0.1%	0.1%	0.1%	0.1%	1.7%	1.7%	1.7%	1.6%	47.7%	47.8%	46.8%	43.3
BG	79.9%	80.0%	79.9%	80.0%	8.9%	9.7%	10.1%	10.1%	11.2%	10.3%	10.0%	9.9%	1.0%	0.8%	0.6%	0.6%	6.9%	6.5%	6.6%	6.0%	60.6%	60.5%	57.9%	54.3
CY*	37.1%	n.a.	n.a.	54.0%	19.1%	n.a.	n.a.	12.9%	43.9%	n.a.	n.a.	33.1%	0.6%	n.a.	n.a.	0.4%	2.3%	n.a.	n.a.	2.5%	44.5%	n.a.	n.a.	46.5
CZ	95.0%	95.8%	95.1%	95.6%	3.5%	2.9%	3.4%	3.1%	1.4%	1.4%	1.5%	1.3%	0.1%	0.1%	0.1%	0.1%	4.0%	4.7%	4.4%	4.4%	61.9%	59.2%	58.0%	58.79
DE	92.3%	92.4%	90.6%	91.6%	5.9%	5.8%	7.8%	6.9%	1.8%	1.8%	1.6%	1.6%	0.1%	0.1%	0.1%	0.1%	2.2%	2.3%	1.8%	1.9%	39.6%	38.8%	43.2%	43.59
DK	89.7%	89.2%	90.0%	89.2%	6.9%	7.3%	6.8%	8.1%	3.4%	3.5%	3.2%	2.7%	0.1%	0.1%	0.1%	0.1%	7.3%	5.7%	5.6%	4.8%	38.4%	38.4%	40.1%	47.39
EE	87.1%	88.1%	87.7%	86.3%	11.1%	10.1%	10.4%	11.3%	1.8%	1.8%	2.0%	2.5%	0.1%	0.1%	0.1%	0.1%	0.8%	0.8%	1.1%	1.4%	26.6%	27.8%	25.4%	26.49
ES	88.7%	89.1%	89.6%	89.9%	6.6%	6.3%	6.1%	6.0%	4.7%	4.6%	4.2%	4.1%	0.5%	0.5%	0.4%	0.4%	7.1%	7.4%	7.4%	7.5%	44.2%	43.4%	43.0%	43.19
FI	89.8%	89.9%	91.7%	91.7%	9.0%	8.9%	6.6%	6.6%	1.2%	1.2%	1.7%	1.6%	0.0%	0.0%	0.1%	0.1%	1.0%	0.9%	1.6%	1.6%	30.6%	30.9%	33.7%	33.89
FR	89.1%	89.3%	89.6%	90.1%	7.7%	7.6%	7.4%	7.0%	3.2%	3.1%	2.9%	2.9%	0.2%	0.2%	0.2%	0.2%	4.1%	4.0%	4.0%	4.1%	54.2%	54.1%	53.4%	53.5
GB	89.2%	89.6%	90.6%	91.2%	9.1%	8.8%	7.9%	7.3%	1.7%	1.6%	1.5%	1.5%	0.1%	0.1%	0.1%	0.1%	2.7%	2.7%	3.1%	3.2%	35.1%	35.3%	34.8%	33.79
GR	38.3%	39.1%	41.9%	42.3%	15.4%	15.7%	14.2%	14.5%	46.3%	45.2%	43.8%	43.3%	0.8%	0.8%	0.8%	0.7%	8.2%	7.9%	6.8%	6.6%	49.5%	48.2%	48.1%	47.89
HR	84.2%	85.2%	84.4%	85.0%	7.3%	7.3%	8.2%	7.7%	8.5%	7.5%	7.3%	7.2%	0.8%	0.8%	0.8%	0.8%	7.6%	7.0%	6.1%	6.3%	59.4%	58.7%	57.9%	58.29
HU	86.0%	87.6%	85.7%	86.5%	5.5%	4.9%	7.5%	6.8%	8.6%	7.6%	6.8%	6.7%	1.0%	1.0%	0.9%	1.0%	6.3%	6.9%	6.9%	6.9%	66.4%	67.3%	67.6%	65.89
IE	84.1%	84.8%	87.4%	88.2%	8.6%	8.3%	6.7%	6.7%	7.3%	7.0%	5.9%	5.1%	0.2%	0.2%	0.2%	0.2%	3.5%	3.6%	4.0%	4.2%	33.7%	33.9%	29.3%	29.39
IS	91.1%	91.1%	91.4%	90.6%	6.1%	6.3%	6.1%	6.9%	2.8%	2.6%	2.5%	2.5%	0.3%	0.3%	0.3%	0.3%	1.9%	1.7%	1.9%	1.6%	36.7%	38.2%	29.6%	30.09
IT	79.3%	79.8%	82.1%	81.6%	10.4%	10.3%	9.2%	9.7%	10.4%	9.8%	8.7%	8.7%	0.2%	0.2%	0.2%	0.2%	3.0%	3.1%	3.4%	3.5%	54.5%	54.4%	53.3%	53.29
LT	87.1%	86.6%	86.6%	88.7%	9.7%	10.4%	10.3%	8.9%	3.2%	3.0%	3.1%	2.3%	0.1%	0.1%	0.1%	0.1%	1.2%	1.1%	1.4%	1.1%	27.1%	27.6%	27.4%	34.89
LU	95.4%	95.0%	93.5%	93.1%	3.2%	3.6%	4.8%	5.0%	1.4%	1.4%	1.7%	1.9%	0.1%	0.1%	0.1%	0.1%	3.4%	3.1%	2.1%	2.2%	45.5%	45.4%	40.0%	36.59
LV	84.7%	85.3%	85.3%	85.1%	11.0%	10.7%	11.0%	12.2%	4.3%	4.0%	3.6%	2.6%	0.1%	0.1%	0.1%	0.2%	2.5%	2.5%	2.5%	1.9%	36.2%	35.7%	33.1%	39.79
MT	91.2%	90.8%	90.6%	89.1%	4.8%	5.6%	6.2%	6.9%	4.0%	3.6%	3.2%	4.1%	0.3%	0.3%	0.2%	0.3%	4.8%	4.6%	3.7%	3.9%	29.2%	28.8%	26.9%	26.99
NL	92.7%	93.0%	92.9%	92.6%	5.1%	4.8%	4.9%	5.2%	2.3%	2.2%	2.2%	2.1%	0.1%	0.1%	0.1%	0.1%	1.9%	1.9%	1.9%	1.8%	27.3%	26.7%	25.5%	25.39
NO	92.1%	92.8%	93.1%	93.4%	6.1%	5.5%	5.3%	5.0%	1.8%	1.7%	1.6%	1.6%	0.0%	0.0%	0.0%	0.0%	1.7%	1.8%	1.7%	1.6%	30.9%	30.1%	29.7%	30.49
PL	85.0%	85.4%	86.2%	86.4%	9.1%	9.0%	8.5%	8.4%	5.8%	5.6%	5.3%	5.3%	0.3%	0.3%	0.3%	0.3%	5.9%	5.8%	5.8%	6.0%	61.9%	61.0%	60.2%	61.39
РТ	76.3%	77.1%	78.5%	79.2%	10.9%	10.5%	11.1%	11.0%	12.7%	12.4%	10.5%	9.8%	0.5%	0.4%	0.3%	0.4%	3.6%	3.4%	3.0%	3.3%	53.8%	54.0%	52.6%	53.19
RO	79.6%	80.1%	79.1%	79.4%	13.4%	13.1%	14.7%	14.5%	6.9%	6.8%	6.2%	6.1%	0.8%	0.8%	0.9%	0.8%	8.2%	8.0%	8.5%	8.1%	62.5%	62.9%	66.1%	66.09
SE	94.3%	94.4%	95.4%	95.5%	4.7%	4.8%	4.2%	4.0%	1.0%	0.9%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%	1.7%	1.7%	1.5%	1.5%	33.6%	35.7%	37.2%	37.19
SI	81.6%	82.8%	84.2%	87.1%	9.4%	8.9%	8.7%	6.1%	9.0%	8.4%	7.1%	6.8%	0.5%	0.5%	0.6%	0.6%	5.6%	5.5%	5.7%	8.2%	62.3%	63.6%	62.6%	63.09
SK	89.7%	90.0%	89.3%	89.8%	7.2%	7.1%	7.8%	7.4%	3.1%	3.0%	2.9%	2.7%	0.3%	0.3%	0.3%	0.3%	5.0%	4.9%	4.5%	4.4%	64.3%	65.3%	65.5%	65.09
EU / EEA	88.2%	88.5%	88.9%	89.3%	7.7%	7.5%	7.4%	7.2%	4.1%	3.9%	3.7%	3.6%	0.2%	0.2%	0.2%	0.2%	3.6%	3.6%	3.6%	3.7%	47.6%	47.3%	46.7%	46.89

					Fai	ir value	d finan	cial asse	ets							
is bn EUR, % as shi			financial a	ssets	Lev	el 1 finan	cial asse	ts	Lev	el 2 finan	cial asse	ts	Lev	el 3 finar	icial asse	ts
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-1
AT	67.7	67.3	64.3	64.5	64.1%	65.6%	64.2%	64.1%	27.6%	25.8%	27.8%	28.2%	8.3%	8.6%	8.1%	7.7
BE	111.3	107.2	97.2	114.3	36.3%	36.4%	37.6%	34.6%	51.6%	52.2%	50.5%	55.0%	12.1%	11.4%	11.9%	10.4
BG	3.1	3.1	3.1	3.4	75.5%	75.5%	75.0%	79.2%	23.7%	23.8%	24.3%	19.9%	0.8%	0.7%	0.7%	1.0
CY*	2.6	n.a.	n.a.	1.8	48.9%	n.a.	n.a.	75.3%	34.6%	n.a.	n.a.	1.0%	16.4%	n.a.	n.a.	23.7
CZ	7.5	8.1	6.4	7.5	53.9%	50.8%	47.9%	43.2%	40.1%	43.4%	45.7%	50.9%	5.9%	5.8%	6.4%	6.0
DE	1,122.6	1,089.7	1,048.6	1,113.7	25.4%	25.0%	24.0%	24.2%	69.1%	69.4%	70.0%	70.3%	5.5%	5.6%	6.0%	5.5
DK	468.9	463.0	463.6	481.1	11.0%	9.9%	8.5%	11.1%	80.7%	80.3%	81.9%	79.5%	8.3%	9.8%	9.6%	9.4
EE	0.4	0.4	0.3	0.6	84.5%	83.5%	81.6%	76.0%	14.5%	14.8%	13.9%	21.5%	1.0%	1.6%	1.4%	2.5
ES	543.2	533.6	526.0	546.9	53.0%	50.7%	49.7%	48.0%	45.5%	47.4%	48.2%	49.8%	1.5%	1.9%	2.1%	2.2
FI	24.4	24.2	214.8	238.5	65.1%	69.4%	20.9%	21.6%	30.6%	28.1%	77.9%	77.2%	4.3%	2.5%	1.2%	1.2
FR	2,001.1	1,986.7	1,782.8	2,033.0	30.4%	31.6%	28.7%	31.1%	66.6%	65.6%	67.6%	65.7%	3.0%	2.9%	3.7%	3.2
GB	2,298.4	2,254.6	2,211.5	2,387.3	31.5%	32.9%	32.5%	33.2%	66.4%	65.0%	65.3%	64.8%	2.1%	2.2%	2.2%	2.0
GR	26.5	28.3	30.2	27.2	48.4%	52.6%	54.3%	58.9%	47.5%	43.9%	42.5%	37.5%	4.1%	3.5%	3.2%	3.6
HR	4.4	4.5	4.5	4.9	42.1%	43.5%	38.0%	42.5%	54.6%	53.7%	59.3%	54.2%	3.3%	2.7%	2.7%	3.3
HU	10.3	10.5	9.9	10.8	68.7%	70.0%	71.0%	70.0%	30.0%	28.7%	26.8%	28.0%	1.3%	1.3%	2.2%	2.1
IE	43.3	43.3	44.2	40.0	65.4%	67.3%	67.6%	77.2%	28.6%	28.4%	28.3%	18.2%	6.0%	4.2%	4.1%	4.6
IS	2.3	2.4	2.4	2.5	74.2%	73.7%	74.6%	76.6%	14.9%	16.2%	16.1%	13.6%	11.0%	10.1%	9.3%	9.8
п	422.3	417.3	377.1	407.2	67.6%	67.9%	65.2%	66.3%	29.2%	28.7%	31.0%	30.3%	3.2%	3.3%	3.7%	3.4
LT	0.6	0.6	0.7	0.7	85.7%	86.1%	86.1%	85.5%	12.9%	12.6%	11.9%	13.1%	1.4%	1.9%	2.0%	1.4
LU	59.5	61.7	61.6	66.3	10.8%	10.4%	12.0%	11.7%	47.1%	58.2%	47.2%	47.3%	42.1%	31.3%	40.7%	41.0
LV	0.6	0.4	0.5	0.7	35.5%	24.1%	82.7%	91.4%	57.4%	68.6%	15.2%	7.0%	7.1%	7.3%	2.1%	1.6
MT	1.7	1.7	1.6	1.8	70.4%	67.0%	70.7%	70.7%	28.9%	32.2%	28.6%	28.6%	0.7%	0.8%	0.8%	0.7
NL	316.7	288.1	270.2	276.8	38.9%	40.2%	40.9%	41.6%	57.9%	56.7%	55.7%	55.2%	3.2%	3.0%	3.4%	3.2
NO	58.1	58.9	59.5	56.8	10.4%	10.7%	14.0%	12.9%	67.4%	66.6%	64.2%	64.0%	22.2%	22.7%	21.8%	23.1
PL	30.3	30.6	32.7	34.7	72.3%	76.0%	71.7%	73.5%	19.9%	15.0%	17.1%	17.7%	7.8%	9.0%	11.3%	8.9
PT	51.5	51.2	52.8	55.5	72.6%	72.1%	72.3%	74.2%	11.2%	11.6%	12.2%	10.9%	16.2%	16.3%	15.5%	14.9
RO	8.5	8.8	9.0	8.3	99.0%	95.6%	95.7%	95.6%	0.5%	3.9%	3.8%	3.8%	0.5%	0.5%	0.5%	0.5
SE	333.7	328.8	99.4	125.6	23.4%	23.2%	40.3%	38.7%	75.8%	76.0%	59.1%	60.8%	0.8%	0.9%	0.6%	0.5
SI	4.2	4.2	4.1	3.8	79.8%	80.4%	79.1%	86.7%	18.7%	18.0%	18.5%	11.1%	1.6%	1.6%	2.4%	2.2
SK	1.5	1.6	1.5	1.6	32.8%	34.7%	42.4%	38.4%	60.5%	58.3%	51.8%	53.5%	6.9%	7.0%	5.8%	8.1
EU / EEA	7.822.7	7.674.8	7.279.5	7.881.2	33.3%	33.9%	32.7%	33.6%	63.0%	62.3%	63.2%	62.6%	3.7%	3.8%	4.1%	3.8

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



Sovereign exposures

							Jovere	eigniex	posure									
						D	irect exp	osures t	owards Ge	neral go	vernment	s ⁽¹⁾						
		Total	gross carry of whic		unt					Total	carrying a	mount (of whice		ort posit	ions)			
/olumes bn EUR, % of otal sov exposure			to home c	ountry	to other I count				Financial held for t		Fair va through		Fair va throug		Amortise	d cost	Other fir asse	
	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-18	Jun-18	Dec-1
AT	82.3	78.4	36%	36%	55%	55%	82.4	77.8	4%	4%	4%	3%	35%	33%	51%	56%	6%	5
BE	222.3	213.9	30%	30%	59%	59%	187.5	218.3	1%	1%	0%	0%	14%	14%	83%	83%	2%	2
BG	3.6	4.3	86%	87%	9%	9%	3.6	4.3	1%	1%	0%	0%	72%	62%	22%	33%	5%	55
CY	1.2	5.2	69%	92%	30%	7%		-	0%	0%	0%	0%	60%	16%	40%	84%	0%	0
CZ	43.3	41.1	98%	96%	2%	4%	43.0	40.8	2%	1%	7%	6%	6%	6%	85%	87%	0%	0
DE	531.8	542.4	49%	48%	25%	24%	531.4	494.6	22%	24%	2%	2%	22%	23%	31%	31%	23%	20
DK	36.5	31.7	31%	39%	64%	55%	35.9	30.7	43%	33%	2%	2%	1%	2%	35%	39%	19%	24
EE	1.4	1.3	85%	83%	15%	17%	1.4	1.3	0%	0%	0%	0%	0%	0%	85%	83%	15%	17
ES	482.9	461.9	55%	53%	17%	18%	473.4	449.7	10%	12%	1%	1%	37%	37%	51%	50%	0%	05
FI	34.6	111.0	93%	28%	7%	60%	19.0	86.6	0%	39%	2%	1%	6%	3%	80%	33%	12%	255
FR	978.6	851.8	59%	57%	21%	23%	884.8	800.5	17%	15%	6%	0%	18%	19%	56%	64%	2%	19
GB	904.9	793.1	22%	21%	26%	20%	825.3	724.6	43%	41%	1%	1%	47%	49%	8%	7%	1%	19
GR	17.8	23.4	64%	63%	21%	26%	17.9	23.0	12%	6%	0%	0%	63%	67%	25%	26%	0%	05
HR	9.6	9.8	87%	87%	6%	7%	9.6	9.8	0%	0%	0%	0%	41%	40%	59%	59%	0%	15
HU	3.9	16.2	100%	89%	0%	9%	3.1	16.2	0%	66%	0%	0%	8%	12%	62%	21%	30%	0
IE	28.2	30.9	45%	40%	47%	50%	28.0	30.7	2%	2%	0%	0%	71%	74%	25%	24%	0%	05
IS	2.8	1.8	78%	62%	18%	24%	2.6	1.8	14%	22%	0%	0%	0%	0%	86%	78%	0%	05
IT	347.4	346.0	59%	58%	31%	30%	341.5	335.6	11%	8%	0%	0%	54%	50%	28%	38%	7%	45
LT	0.7	1.1	99%	92%	1%	8%	0.7	1.2	7%	2%	10%	7%	0%	0%	31%	57%	52%	345
LU	34.0	31.8	32%	23%	37%	39%	30.8	32.6	0%	1%	0%	0%	19%	22%	79%	76%	2%	25
LV	0.5	0.4	81%	88%	13%	12%	0.5	0.4	3%	3%	6%	8%	3%	0%	33%	16%	55%	725
MT	1.6	4.9	49%	52%	46%	44%	1.6	4.9	0%	0%	2%	3%	27%	18%	71%	80%	0%	0
NL	239.0	225.2	54%	54%	34%	33%	238.8	225.2	2%	1%	0%	1%	35%	34%	37%	37%	26%	28
NO	16.3	18.9	40%	40%	6%	1%	15.3	18.0	36%	20%	38%	48%	0%	0%	26%	29%	0%	3
PL	28.3	33.2	100%	100%	0%	0%	28.3	33.2	5%	7%	0%	0%	74%	66%	19%	26%	1%	15
PT	62.4	62.8	66%	63%	26%	30%	62.4	62.8	14%	16%	1%	0%	42%	41%	43%	43%	0%	05
RO	15.0	15.6	100%	40%	0%	0%	14.9	15.6	26%	30%	0%	0%	24%	24%	36%	34%	14%	139
SE	151.3	47.4	41%	68%	47%	18%	140.5	46.8	40%	9%	6%	22%	11%	4%	26%	50%	17%	149
SI	5.3	5.4	55%	52%	35%	36%	5.3	5.4	1%	1%	0%	0%	51%	48%	48%	52%	0%	09
SK	6.7	7.0	71%	73%	29%	27%	6.7	7.0	1%	0%	0%	0%	12%	13%	87%	87%	0%	05
EU	4,129	3,847	46%	45%	27%	27%	3,908	3,623	21%	20%	3%	1%	31%	32%	38%	40%	7%	79

Direct exposures through Non-derivative financial assets. Information on sovereign exposures is only available for institutions that have sovereign exposure
 The breakdown by accounting portfolios refers to the Total carrying amount of General governments exposures through Non-derivative financial assets.

Total gross carrying amount by maturity % of total sov exposure 0 - 3M 3M - 1Y 1Y - 5Y 5Y - 10Y 10Y AT 7% 11% 14% 13% 40% 41% 28% 24% 12% BE 14% 13% 7% 44% 23% 25% 22% 25% 34% BE 14% 13% 6% 4% 31% 29% 23% 25% 40% 41% 28% 24% 12% 14% 12% 33% 44% 5% 12% 33% 45% 5% 34% 5% 12% 33% 15% 12% 13% 15% 13% 12% 25% 33% 45% 5% 34% 5% 13% 15% 13% 15% 25% 33% 45% 5% 13% 15% 13% 15% 15% 15% 13% 15% 15% 13% 15% 15% 13% 15% 15% 15% <th>129 339 29</th>	129 339 29
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RO 17% 18% 10% 8% 38% 38% 24% 25% 10% SE 37% 25% 13% 11% 40% 48% 7% 8% 39	
SI 3% 8% 15% 9% 50% 52% 26% 26% 6% SK 17% 17% 16% 8% 25% 33% 32% 32% 10%	
SK 17% 17% 16% 8% 25% 33% 32% 32% 10% EU 16% 17% 12% 11% 31% 32% 21% 20%	

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.



Liability composition and volumes

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

(1) Customer deposits include deposits from non financial corporations, households, other financial institutions and general governments. (2) Also includes deposits from central banks.

	То	tal Liabilities			Sh	are of secur	ed fundir	g	
imes bn EUR					% of debt securities is	sued			
	Jun-18	Sep-18	Dec-18	Mar-19		Jun-18	Sep-18	Dec-18	M
AT	545.4	551.4	548.3	565.4	AT	37.9%	36.0%	36.1%	3
BE	934.4	922.1	876.9	1,079.0	BE	25.0%	25.0%	17.6%	
BG	18.5	19.0	19.3	25.2	BG	0.0%	0.0%	0.0%	
CY*	39.6	n.a.	n.a.	33.9	CY*	0.0%	n.a.	n.a.	
cz	144.4	149.2	140.8	153.3	cz	3.8%	3.7%	4.3%	
DE	3,713.7	3,666.7	3,547.8	3,629.4	DE	23.7%	23.9%	24.5%	
DK	684.4	680.1	670.5	693.5	DK	89.7%	90.1%	92.7%	
EE	18.8	19.0	22.5	28.4	EE	0.0%	0.0%	0.0%	
ES	2,999.9	2,976.0	2,999.8	3,077.6	ES	41.3%	41.0%	40.4%	
FI	154.3	152.3	636.3	681.4	FI	21.0%	19.7%	45.8%	
FR	6,674.1	6,687.3	6,532.9	6,943.5	FR	24.8%	23.2%	23.9%	
GB	6,111.0	6,096.2	6,011.3	6,431.9	GB	14.5%	14.7%	15.3%	
GR	208.8	211.0	217.1	214.7	GR	73.8%	73.7%	76.2%	
HR	35.3	35.9	37.2	37.6	HR	0.0%	0.0%	0.0%	
HU	55.2	55.9	57.3	62.2	HU	63.7%	64.6%	69.3%	
IE	230.2	227.2	234.0	225.2	IE	61.1%	55.8%	54.2%	
IS	23.7	24.0	22.6	23.2	IS	72.7%	59.8%	58.7%	
п	2,050.4	2,054.9	2,033.5	2,238.2	п	28.8%	29.9%	30.6%	
LT	19.8	20.4	23.6	17.6	LT	0.0%	0.0%	0.0%	
LU	201.2	174.8	197.9	207.7	LU	0.0%	46.8%	0.0%	
LV	13.7	11.8	12.5	11.3	LV	0.0%	0.0%	0.0%	
MT	18.1	18.4	18.5	18.9	МТ	0.0%	0.0%	0.0%	
NL	1,992.7	2,007.7	1,933.7	1,952.6	NL	19.6%	19.2%	20.4%	
NO	294.6	281.8	260.5	285.1	NO	68.6%	69.6%	70.9%	
PL	129.5	135.6	146.6	148.5	PL	37.3%	36.4%	36.1%	
РТ	302.2	300.2	298.3	302.8	PT	62.5%	63.1%	65.1%	
RO	38.1	38.7	38.9	37.9	RO	0.0%	0.0%	0.0%	
SE	1,362.0	1,344.6	774.3	837.6	SE	52.2%	47.6%	47.5%	
SI	20.4	20.6	20.9	18.9	SI	0.0%	0.0%	0.0%	
SK	41.3	41.8	43.0	43.8	SK	93.2%	92.6%	93.0%	
EU / EEA	27.965.5	27,836.5	27,295.9	28,693.0	EU / EEA	33.5%	32.5%	33.1%	

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

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



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

			_	_		_		RWA	compos	sition		_				_	_	_		
% of total RWA	Credit ri	sk capital	requirem	ents	Securitisa	tion canit:	al requiren	nents	м	arket ris	k canital		One	rational	risk cani	tal	Other	canital re	equireme	onts
		kcl. securi				alon capit				requirer				require			•	capital it	44	
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19
AT	84.2%	83.8%	84.5%	85.1%	0.2%	0.2%	0.3%	0.2%	2.7%	2.9%	2.7%	2.4%	11.6%	11.5%	10.6%	10.3%	1.3%	1.6%	2.0%	2.1%
BE	83.1%	82.9%	82.6%	82.7%	0.6%	0.6%	0.6%	0.5%	2.7%	2.4%	2.3%	2.0%	8.4%	8.9%	9.0%	8.8%	5.1%	5.3%	5.6%	6.1%
BG	91.3%	91.5%	90.8%	90.2%	0.0%	0.0%	0.0%	0.0%	0.4%	0.5%	0.5%	0.8%	8.3%	8.0%	8.7%	8.8%	0.0%	0.0%	0.0%	0.3%
СҮ	88.5%	85.6%	86.8%	86.8%	0.0%	0.0%	0.0%	0.0%	0.5%	0.6%	0.6%	0.7%	10.9%	13.6%	12.5%	12.3%	0.2%	0.1%	0.2%	0.2%
cz	81.3%	81.6%	84.1%	84.1%	0.0%	0.0%	0.0%	0.0%	4.5%	4.5%	3.5%	3.3%	13.4%	13.3%	11.7%	11.8%	0.8%	0.6%	0.6%	0.7%
DE	75.3%	75.8%	75.7%	77.4%	3.1%	2.9%	2.4%	2.2%	5.9%	6.0%	6.7%	5.7%	13.5%	13.4%	13.4%	12.6%	2.1%	2.0%	1.8%	2.1%
DK	83.9%	83.9%	83.0%	83.6%	0.1%	0.1%	0.1%	0.1%	6.0%	5.9%	5.8%	5.3%	9.4%	9.6%	9.6%	9.4%	0.6%	0.5%	1.6%	1.6%
EE	90.4%	90.3%	89.9%	89.8%	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.4%	0.7%	9.2%	9.3%	9.3%	8.4%	0.0%	0.0%	0.4%	1.0%
ES	86.7%	86.6%	86.2%	86.4%	0.6%	0.6%	0.7%	0.6%	2.9%	2.8%	3.0%	3.0%	9.3%	9.3%	9.5%	9.5%	0.5%	0.7%	0.6%	0.5%
FI	79.6%	79.3%	77.3%	78.4%	0.1%	0.1%	1.0%	0.7%	2.2%	2.3%	3.4%	4.0%	8.4%	8.3%	10.0%	9.3%	9.7%	10.0%	8.3%	7.6%
FR	85.0%	85.2%	84.5%	85.0%	0.9%	1.0%	1.1%	1.0%	2.8%	2.6%	3.0%	2.7%	10.3%	10.3%	10.6%	10.3%	0.9%	0.9%	0.9%	0.9%
GB	68.9%	68.9%	68.9%	69.4%	1.3%	1.3%	1.4%	1.3%	14.7%	14.2%	14.3%	14.1%	10.4%	10.6%	11.0%	10.7%	4.7%	4.9%	4.4%	4.5%
GR	89.4%	89.4%	90.2%	90.1%	0.1%	0.1%	0.1%	0.1%	2.5%	2.6%	2.0%	2.1%	7.8%	7.8%	7.6%	7.6%	0.2%	0.2%	0.2%	0.2%
HR	89.5%	89.1%	89.7%	89.5%	0.0%	0.0%	0.0%	0.0%	1.1%	1.9%	1.5%	2.0%	9.3%	8.9%	8.7%	8.5%	0.1%	0.0%	0.0%	0.0%
HU	84.5%	84.7%	84.6%	86.5%	0.0%	0.0%	0.0%	0.0%	3.7%	3.7%	3.6%	2.0%	11.7%	11.4%	11.7%	11.3%	0.1%	0.1%	0.1%	0.2%
IE	88.0%	88.4%	88.3%	85.9%	0.4%	0.5%	0.5%	2.8%	1.4%	1.5%	1.6%	1.3%	9.0%	9.0%	9.0%	9.2%	1.2%	0.6%	0.6%	0.8%
IS	87.4%	88.1%	88.2%	88.7%	0.0%	0.0%	0.0%	0.0%	2.0%	1.7%	1.4%	1.3%	10.4%	10.0%	10.1%	9.9%	0.2%	0.2%	0.2%	0.2%
п	85.5%	85.5%	84.9%	84.8%	1.2%	1.0%	1.3%	1.2%	4.3%	4.4%	4.1%	4.3%	8.4%	8.4%	8.1%	8.4%	0.6%	0.7%	1.5%	1.4%
LT	91.1%	91.2%	87.1%	86.6%	0.0%	0.0%	0.0%	0.0%	1.2%	1.2%	1.3%	1.1%	7.6%	7.5%	8.0%	8.4%	0.1%	0.1%	3.6%	3.9%
LU	86.3%	86.4%	86.7%	88.8%	2.1%	2.1%	2.0%	1.6%	0.7%	0.8%	0.7%	0.5%	8.9%	8.6%	8.8%	7.5%	2.0%	2.0%	1.9%	1.6%
LV	86.2%	90.0%	89.9%	88.3%	0.0%	0.0%	0.0%	0.0%	2.8%	0.2%	0.1%	0.3%	10.8%	9.6%	9.8%	11.3%	0.2%	0.2%	0.2%	0.0%
MT	91.3%	91.6%	91.3%	91.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	8.6%	8.3%	8.5%	8.6%	0.1%	0.1%	0.2%	0.1%
NL	82.9%	83.1%	81.8%	82.1%	0.7%	0.7%	0.8%	0.7%	1.7%	1.6%	1.9%	1.6%	13.3%	13.1%	13.2%	12.9%	1.5%	1.4%	2.4%	2.7%
NO	84.7%	84.9%	84.9%	84.7%	0.0%	0.0%	0.0%	0.0%	0.8%	0.9%	1.0%	0.9%	8.3%	8.3%	7.9%	8.0%	6.2%	5.8%	6.2%	6.4%
PL	91.4%	91.3%	92.0%	91.9%	0.0%	0.0%	0.0%	0.0%	1.9%	1.9%	1.6%	1.6%	6.4%	6.4%	6.2%	6.3%	0.3%	0.3%	0.2%	0.2%
PT	87.2%	87.2%	88.4%	88.2%	0.7%	0.7%	0.2%	0.2%	2.7%	2.6%	2.2%	2.5%	7.5%	7.6%	7.9%	7.8%	1.9%	2.0%	1.3%	1.3%
RO	78.5%	78.4%	77.3%	79.1%	0.0%	0.0%	0.0%	0.0%	6.2%	6.6%	7.4%	6.3%	15.1%	14.8%	15.2%	14.5%	0.2%	0.2%	0.2%	0.1%
SE	81.7%	81.7%	62.3%	62.6%	0.4%	0.4%	0.1%	0.1%	3.7%	3.6%	2.5%	2.7%	11.9%	12.0%	8.3%	8.3%	2.3%	2.3%	26.8%	26.3%
SI	85.7%	85.5%	85.8%	85.1%	0.0%	0.0%	0.0%	0.0%	3.8%	4.0%	3.8%	4.3%	10.4%	10.4%	10.4%	10.5%	0.0%	0.0%	0.0%	0.0%
SK	86.2%	87.6%	89.6%	89.2%	0.0%	0.0%	0.0%	0.0%	2.2%	1.4%	1.3%	1.9%	10.7%	10.7%	8.7%	8.3%	1.0%	0.4%	0.5%	0.7%
EU / EEA	80.0%	80.1%	79.4%	79.8%	1.1%	1.1%	1.1%	1.1%	6.3%	6.1%	6.2%	5.9%	10.5%	10.5%	10.5%	10.3%	2.2%	2.3%	2.8%	2.9%

	Non	performi	ng loans ⁽¹	1)	Lo	ans and ad	lvances ⁽¹⁾		Non-pe	erformin	g loans i	ratio
Volumes bn EUR; %												
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19
AT	14.8	14.5	13.2	12.9	464.7	469.4	475.0	490.7	3.2%	3.1%	2.8%	2.6%
BE	17.0	15.0	15.1	17.6	728.2	720.8	661.9	841.9	2.3%	2.1%	2.3%	2.1%
BG	1.6	1.6	1.6	2.0	17.7	18.3	19.2	24.4	9.3%	8.7%	8.3%	8.1%
CY*	13.2	n.a.	n.a.	6.9	38.8	n.a.	n.a.	29.1	34.1%	n.a.	n.a.	23.6%
cz	1.8	1.9	1.9	1.8	130.2	135.1	128.1	139.0	1.4%	1.4%	1.4%	1.3%
DE	46.0	43.4	34.3	33.4	2,706.4	2,688.0	2,573.9	2,632.2	1.7%	1.6%	1.3%	1.3%
DK	12.7	12.9	12.2	10.1	565.5	574.2	566.8	577.5	2.2%	2.3%	2.2%	1.8%
EE	0.3	0.3	0.4	0.6	21.4	21.7	25.6	32.1	1.6%	1.5%	1.6%	2.0%
ES	98.9	95.4	89.2	88.1	2,333.2	2,349.8	2,376.2	2,434.1	4.2%	4.1%	3.8%	3.6%
FI	1.7	1.7	8.1	8.0	137.4	136.1	491.1	504.3	1.2%	1.2%	1.6%	1.6%
FR	132.4	130.2	125.7	126.6	4,469.5	4,532.4	4,560.5	4,688.1	3.0%	2.9%	2.8%	2.7%
GB	60.4	58.3	56.5	57.9	4,208.9	4,254.0	4,232.7	4,461.5	1.4%	1.4%	1.3%	1.3%
GR	94.6	90.0	86.3	84.3	211.1	207.7	208.8	203.5	44.8%	43.4%	41.3%	41.4%
HR	2.7	2.4	2.4	2.4	35.9	36.6	38.0	38.2	7.6%	6.7%	6.4%	6.3%
HU	3.4	3.1	2.8	2.9	44.2	44.7	45.8	49.3	7.6%	6.9%	6.0%	5.9%
IE	14.0	13.6	11.8	10.2	200.2	199.9	204.2	201.6	7.0%	6.8%	5.8%	5.0%
IS	0.6	0.6	0.5	0.5	25.8	25.7	24.2	24.3	2.5%	2.3%	2.2%	2.2%
п	159.0	153.5	134.7	144.9	1,633.9	1,639.9	1,629.6	1,754.9	9.7%	9.4%	8.3%	8.3%
LT	0.6	0.5	0.6	0.3	21.0	21.7	24.4	17.7	2.7%	2.5%	2.4%	1.8%
LU	1.2	1.3	2.0	2.1	162.4	160.1	178.0	185.8	0.8%	0.8%	1.1%	1.1%
LV	0.5	0.4	0.4	0.2	14.7	12.9	13.6	11.1	3.3%	3.2%	2.8%	2.1%
MT	0.5	0.5	0.4	0.4	14.1	14.4	14.7	15.0	3.8%	3.4%	3.0%	3.0%
NL	38.2	36.6	35.3	34.8	1,773.6	1,809.3	1,748.4	1,748.5	2.2%	2.0%	2.0%	2.0%
NO	3.4	3.8	3.3	3.4	270.4	252.5	229.1	256.8	1.3%	1.5%	1.5%	1.3%
PL	6.3	6.3	6.3	6.3	111.5	118.2	127.2	126.3	5.6%	5.3%	4.9%	5.0%
PT	29.8	28.5	23.6	22.3	239.4	237.6	233.1	232.9	12.4%	12.0%	10.1%	9.6%
RO	1.7	1.8	1.6	1.5	29.0	29.2	29.5	29.5	6.0%	6.0%	5.3%	5.2%
SE	10.6	9.8	3.2	3.3	1,098.0	1,101.2	707.6	734.3	1.0%	0.9%	0.5%	0.5%
SI	1.5	1.4	1.2	1.0	17.3	17.4	17.3	15.5	8.5%	7.9%	6.8%	6.3%
SK	1.2	1.2	1.1	1.1	38.3	38.9	40.5	41.2	3.1%	3.0%	2.8%	2.7%
EU / EEA	746.1	714.1	659.3	662.9	20,822.6	20,944.6	20,706.1	21,409.0	3.6%	3.4%	3.2%	3.1%

dividual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity (1) Gross carrying amounts, other than held for trading.



Exposures to Real Estate activities and Construction

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

		Total	exposures	to Real E	state activit	ies (NACE	L)			Non-perfo	rming expo	osures to R	eal Estate	activities (I	NACE L)	
By country of counterparty	Gr	oss carryin	g amount			Total of explancial corp	oosures to porations	Non-	Gr	oss carryin	g amount			NPL ra	tio	ļ
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19
AT	33.6	33.7	33.6	33.1	33.3%	33.0%	32.6%	32.0%	0.4	0.4	0.4	0.4	1.3%	1.3%	1.2%	1.2%
BE	26.1	26.6	26.4	26.9	15.4%	16.0%	15.8%	15.8%	1.0	1.0	0.9	0.9	3.8%	3.6%	3.6%	3.2%
BG	1.6	1.6	1.8	1.8	10.8%	10.6%	12.3%	10.3%	0.5	0.4	0.3	0.4	33.9%	28.4%	17.9%	20.3%
CY*	3.2	n.a.	n.a.	2.8	15.1%	n.a.	n.a.	14.8%	1.0	n.a.	n.a.	0.8	31.2%	n.a.	n.a.	29.1%
cz	12.2	12.4	12.4	12.7	25.3%	24.7%	25.1%	25.8%	0.1	0.1	0.1	0.1	1.0%	0.9%	0.8%	0.7%
DE	172.8	175.1	176.5	170.1	29.5%	29.8%	30.7%	29.7%	1.5	1.5	1.2	1.0	0.9%	0.8%	0.7%	0.6%
DK	61.1	61.0	61.7	63.1	45.3%	46.0%	46.9%	45.4%	1.9	1.8	1.8	1.5	3.1%	3.0%	2.9%	2.3%
EE	3.1	3.1	3.0	3.2	30.2%	31.6%	31.1%	28.2%	0.0	0.0	0.0	0.0	0.8%	0.6%	0.6%	0.7%
ES	43.6	44.4	41.6	42.1	12.8%	13.3%	12.2%	12.4%	5.6	5.0	4.1	3.7	12.8%	11.3%	9.8%	8.8%
FI	42.6	43.9	45.0	46.1	45.6%	46.9%	47.1%	48.0%	0.2	0.3	0.3	0.3	0.6%	0.6%	0.6%	0.6%
FR	260.4	266.7	269.8	274.6	31.5%	31.9%	31.7%	31.8%	7.7	7.6	7.8	7.9	3.0%	2.9%	2.9%	2.9%
GB	119.6	120.5	125.6	126.8	22.7%	22.7%	24.6%	23.3%	3.3	2.2	1.9	2.1	2.8%	1.8%	1.5%	1.6%
GR	4.9	4.6	4.7	4.7	5.4%	5.2%	5.5%	5.5%	2.6	2.4	2.3	2.3	52.8%	52.1%	48.7%	47.9%
HR	1.4	1.3	1.3	1.3	10.5%	9.9%	10.1%	10.2%	0.4	0.4	0.3	0.3	26.7%	26.7%	21.9%	21.4%
HU	3.9	3.8	3.6	3.6	20.1%	18.8%	17.3%	16.9%	0.2	0.2	0.2	0.1	6.3%	5.2%	4.4%	3.3%
IE	14.7	14.2	13.4	14.1	21.1%	20.1%	18.7%	19.5%	3.3	2.8	2.5	2.1	22.7%	19.8%	18.6%	15.2%
IS	3.1	3.1	2.9	2.9	25.1%	25.0%	24.7%	24.4%	0.1	0.1	0.1	0.1	2.3%	2.1%	3.0%	3.2%
п	56.0	54.8	62.7	61.8	12.8%	12.6%	12.7%	12.8%	16.8	16.5	18.1	17.4	30.0%	30.1%	28.9%	28.2%
LT	2.1	1.9	2.1	2.6	21.9%	21.6%	21.8%	21.5%	0.1	0.1	0.1	0.1	5.0%	3.5%	3.0%	3.2%
LU	33.0	33.5	34.8	36.2	36.3%	35.2%	33.9%	35.2%	0.3	0.3	0.3	0.2	0.9%	0.9%	0.8%	0.7%
LV	1.8	1.4	1.4	1.9	25.7%	22.5%	23.3%	24.2%	0.2	0.1	0.1	0.1	8.6%	6.4%	5.4%	6.7%
MT	0.6	0.6	0.6	0.6	8.4%	8.7%	8.6%	8.7%	0.1	0.0	0.0	0.0	9.3%	7.3%	7.0%	5.6%
NL	96.3	96.6	95.7	93.1	30.0%	29.8%	30.4%	29.4%	2.5	2.4	2.1	1.9	2.6%	2.4%	2.2%	2.0%
NO	45.1	45.8	44.3	45.7	37.9%	38.5%	38.6%	37.5%	0.3	0.3	0.3	0.3	0.7%	0.7%	0.6%	0.7%
PL	13.2	12.9	13.4	13.2	19.2%	18.6%	18.2%	17.5%	0.5	0.5	0.5	0.5	3.8%	3.9%	3.9%	3.7%
PT	8.0	8.0	7.9	7.9	10.9%	11.0%	11.2%	11.3%	2.4	2.2	1.7	1.6	29.7%	27.3%	20.9%	20.0%
RO	2.6	2.6	2.8	2.8	11.8%	12.2%	12.2%	12.3%	0.5	0.5	0.5	0.5	19.8%	20.8%	19.5%	17.4%
SE	130.0	132.6	134.6	133.9	59.4%	59.1%	60.9%	60.9%	0.2	0.1	0.1	0.1	0.1%	0.1%	0.1%	0.1%
SI	0.5	0.5	0.5	0.6	5.8%	5.7%	5.7%	7.1%	0.1	0.1	0.1	0.0	19.2%	15.9%	14.0%	8.8%
SK	3.7	3.7	3.9	4.0	17.2%	17.1%	17.4%	17.3%	0.2	0.2	0.2	0.2	6.5%	6.4%	4.7%	4.2%
EU / EEA	1,200.7	1,213.9	1,231.2	1,234.3	26.8%	27.0%	27.1%	26.8%	54.0	50.6	49.2	46.8	4.5%	4.2%	4.0%	3.8%
Memo item: Non-EU / EEA countries	209.9	218.1	216.3	223.6	13.5%	13.9%	13.8%	13.7%	3.5	3.3	3.1	3.1	1.7%	1.5%	1.4%	1.4%

	Total exposures to Construction (NACE F)									Non-performing exposures to Construction (NACE F)									
By country of counterparty	Gr	oss carryin	g amount		As % of Total of exposures to Non- financial corporations			Gross carrying amount				NPL ratio							
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-1			
AT	10.2	10.4	10.3	10.6	10.1%	10.2%	10.0%	10.2%	0.4	0.5	0.4	0.4	4.4%	4.4%	4.3%	4.15			
BE	18.1	18.0	18.0	17.9	10.7%	10.8%	10.7%	10.5%	0.7	0.7	0.6	0.7	3.7%	3.6%	3.6%	3.95			
BG	1.1	1.0	1.0	1.2	7.3%	7.0%	7.1%	6.5%	0.3	0.3	0.3	0.3	27.8%	26.1%	25.6%	21.9			
CY*	3.3	n.a.	n.a.	2.9	15.5%	n.a.	n.a.	15.0%	2.2	n.a.	n.a.	1.9	68.2%	n.a.	n.a.	65.7			
cz	1.9	1.9	1.9	1.8	3.9%	3.8%	3.8%	3.7%	0.1	0.1	0.1	0.1	7.3%	6.6%	5.4%	5.6			
DE	29.1	29.3	24.3	23.7	5.0%	5.0%	4.2%	4.1%	0.7	0.7	0.6	0.6	2.4%	2.4%	2.7%	2.65			
DK	3.2	3.3	3.4	3.4	2.4%	2.5%	2.6%	2.5%	0.1	0.1	0.1	0.1	4.7%	4.2%	3.9%	3.55			
EE	0.3	0.3	0.3	0.4	2.8%	2.7%	2.6%	3.2%	0.0	0.0	0.0	0.0	7.4%	5.1%	2.2%	3.45			
ES	38.9	37.5	36.6	36.9	11.5%	11.2%	10.7%	10.9%	7.4	6.4	5.1	4.9	19.1%	17.2%	14.0%	13.35			
FI	4.3	4.1	4.1	4.2	4.6%	4.4%	4.3%	4.3%	0.1	0.1	0.1	0.1	2.9%	3.2%	3.0%	3.35			
FR	34.9	35.3	36.6	35.9	4.2%	4.2%	4.3%	4.2%	2.4	2.5	2.5	2.3	6.9%	7.0%	6.7%	6.5%			
GB	37.5	31.8	29.6	31.4	7.1%	6.0%	5.8%	5.8%	2.0	2.2	1.8	1.5	5.3%	6.8%	6.1%	4.95			
GR	8.6	8.1	8.1	7.9	9.6%	9.3%	9.4%	9.2%	5.5	5.0	4.9	4.7	64.3%	62.1%	60.4%	60.2			
HR	1.2	1.3	1.3	1.2	8.8%	9.3%	9.5%	9.4%	0.3	0.3	0.3	0.3	28.7%	24.7%	21.9%	22.05			
HU	0.9	1.0	1.0	1.0	4.8%	4.8%	4.6%	4.7%	0.0	0.0	0.0	0.0	3.2%	2.9%	2.8%	2.25			
IE	2.2	2.7	2.0	2.1	3.2%	3.8%	2.8%	2.9%	0.5	0.5	0.4	0.4	24.1%	19.5%	21.9%	17.29			
IS	1.1	1.1	1.2	1.2	8.9%	9.1%	9.8%	10.3%	0.0	0.0	0.0	0.0	1.6%	1.8%	2.6%	2.05			
IT	40.7	40.3	46.5	46.2	9.3%	9.2%	9.4%	9.5%	17.0	16.9	19.4	19.0	41.8%	41.9%	41.6%	41.25			
LT	0.3	0.3	0.3	0.4	3.1%	2.8%	3.1%	3.5%	0.0	0.0	0.0	0.1	12.5%	10.4%	13.0%	14.25			
LU	1.4	1.5	2.4	2.6	1.5%	1.6%	2.3%	2.5%	0.1	0.1	0.1	0.1	8.6%	7.6%	4.1%	3.75			
LV	0.2	0.2	0.2	0.2	3.2%	3.0%	2.7%	3.1%	0.0	0.0	0.0	0.0	7.7%	6.3%	2.7%	2.99			
MT	0.3	0.3	0.3	0.3	3.9%	4.2%	4.2%	4.0%	0.1	0.1	0.1	0.1	40.7%	32.0%	34.0%	31.29			
NL	11.4	11.5	11.4	11.8	3.5%	3.6%	3.6%	3.7%	0.9	0.9	0.9	0.8	8.1%	7.8%	7.5%	6.79			
NO	12.1	11.9	11.2	12.6	10.1%	10.0%	9.7%	10.3%	0.1	0.2	0.1	0.1	0.9%	1.4%	1.1%	1.09			
PL	3.4	3.7	3.7	3.8	4.9%	5.3%	5.0%	5.0%	0.3	0.3	0.3	0.4	8.9%	8.5%	8.9%	11.95			
PT	10.0	9.9	8.4	8.4	13.7%	13.5%	12.0%	11.9%	4.2	4.0	2.9	2.8	42.3%	41.0%	34.8%	33.05			
RO	2.0	2.0	2.0	1.9	9.2%	9.3%	8.7%	8.5%	0.4	0.5	0.4	0.3	21.1%	22.5%	18.9%	18.19			
SE	5.9	6.0	5.8	5.9	2.7%	2.7%	2.6%	2.7%	0.0	0.1	0.1	0.1	0.8%	1.5%	1.1%	1.55			
SI	0.4	0.4	0.3	0.3	5.0%	4.7%	4.0%	4.3%	0.1	0.1	0.1	0.1	31.0%	31.5%	30.7%	27.25			
SK	1.0	1.0	1.0	1.1	4.9%	4.8%	4.5%	4.6%	0.1	0.1	0.1	0.1	6.7%	6.5%	7.5%	7.05			
EU / EEA	285.9	279.2	276.0	279.1	6.4%	6.2%	6.1%	6.1%	46.6	44.9	43.8	42.5	16.3%	16.1%	15.9%	15.2			
emo item: Non-EU / EEA countries	52.6	50.8	52.5	54.0	3.4%	3.2%	3.3%	3.3%	4.1	4.1	4.0	4.1	7.8%	8.1%	7.6%	7.7			

Volumes bn EUR; %

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

(2) Data is country aggregated on the basis of the residence of the immediate counterparty. The information on the geographical distribution of exposures by country is reported by institutions where non-domestic original exposures in all 'non-domestic' countries in all exposures classes are equal or higher than 10 % of total domestic and non-domestic original exposures. For this purpose exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located • To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.



Profitability analysis

									Decomp	position	of the I	RoE								
	(F	RoE (Return on Equity)			NoP / Assets (asset yield contribution)				Assets / Equity (leverage contribution)			EbT / NoP (operating contribution)				NP / EbT ⁽¹⁾ (tax effect on the capital yield)				
	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18		Mar-19	Jun-18	Sep-18	Dec-18	Mar-19	Jun-18	Sep-18	Dec-18	Mar-19
AT	10.4%	10.7%	10.1%	8.3%	2.7%	2.8%	2.8%	2.5%	11.99	11.92	Dec-18 11.80	11.73	38.8%	39.7%	36.5%	33.5%	301-18 82.4%	82.3%	84.0%	83.2%
BE	6.3%	7.0%	6.9%	3.2%	1.8%	1.8%	1.8%	1.7%	14.31	14.17	13.94	14.05	34.1%	37.4%	36.0%	16.6%	73.7%	74.6%	75.2%	78.9%
BG	13.4%	14.0%	13.7%	9.0%	4.4%	4.5%	4.7%	3.5%	7.49	7.44	6.85	6.84	44.0%	45.6%	45.7%	41.1%	92.9%	91.7%	93.0%	90.2%
CY*	1.3%	n.a.	n.a.	13.7%	2.6%	n.a.	n.a.	2.6%	11.06	n.a.	n.a.	12.01	5.6%	n.a.	n.a.	n.a.	81.4%	n.a.	n.a.	1570.9%
cz	14.5%	14.9%	14.6%	14.8%	2.7%	2.7%	2.9%	2.8%	12.77	12.71	12.11	12.70	52.3%	52.7%	51.8%	50.4%	81.0%	81.5%	81.4%	82.3%
DE	3.1%	3.2%	1.5%	2.3%	1.5%	1.5%	1.5%	1.5%	17.76	17.61	17.35	18.42	17.8%	18.4%	11.4%	12.1%	65.7%	66.4%	52.3%	70.9%
DK	9.8%	8.7%	8.3%	7.6%	1.3%	1.3%	1.3%	1.3%	18.54	18.47	18.27	18.77	50.4%	46.3%	44.6%	40.6%	79.8%	78.6%	78.6%	78.6%
EE	10.9%	10.2%	9.7%	7.9%	3.2%	3.1%	3.1%	2.8%	6.53	6.50	6.47	6.91	63.0%	60.6%	60.4%	47.1%	82.3%	83.9%	80.9%	86.5%
ES	8.9%	9.0%	8.4%	8.6%	2.9%	2.9%	2.8%	2.9%	13.66	13.58	13.55	13.62	31.8%	33.1%	30.9%	32.0%	70.9%	69.8%	70.1%	68.9%
FI	5.1%	5.2%	8.3%	7.7%	1.5%	1.5%	1.6%	1.5%	12.16	11.96	14.77	15.47	35.9%	37.0%	44.6%	41.4%	79.0%	79.9%	78.0%	81.3%
FR	7.0%	7.1%	6.6%	5.3%	2.1%	2.1%	2.1%	2.0%	15.57	15.49	15.23	15.61	27.2%	28.2%	26.4%	23.1%	77.6%	77.5%	79.1%	72.6%
GB	6.7%	7.0%	6.1%	8.0%	2.0%	2.0%	2.0%	2.0%	15.05	14.93	14.81	15.07	30.3%	31.4%	28.5%	34.3%	72.7%	73.4%	71.5%	77.0%
GR	-1.9%	-0.5%	-0.3%	1.8%	3.2%	3.2%	3.1%	3.1%	8.09	8.13	8.24	9.17	4.4%	7.4%	0.2%	7.3%	-170.3%	-26.1%	-491.7%	85.7%
HR	11.6%	11.9%	10.9%	9.9%	4.2%	4.2%	4.2%	4.0%	7.03	7.00	7.04	7.11	47.4%	49.2%	42.9%	42.3%	82.5%	82.3%	86.4%	83.3%
HU	17.9%	18.6%	18.0%	13.7%	6.1%	6.3%	6.2%	5.8%	8.64	8.47	8.36	8.60	38.4%	39.6%	38.4%	31.4%	88.4%	88.5%	89.9%	87.0%
IE	8.4%	8.4%	7.6%	8.1%	2.9%	2.9%	2.9%	3.0%	7.89	7.80	7.89	7.84	43.1%	43.6%	39.7%	39.4%	84.4%	84.5%	83.9%	85.8%
IS	7.6%	6.4%	5.8%	6.7%	4.4%	4.2%	4.0%	4.3%	5.47	5.60	5.50	6.04	43.2%	39.5%	39.3%	38.3%	72.7%	69.3%	67.1%	67.4%
π	7.4%	6.1%	6.1%	7.9%	2.7%	2.7%	2.7%	2.7%	13.30	13.31	13.14	13.45	25.5%	21.7%	17.9%	29.2%	80.2%	79.2%	97.3%	74.6%
LT	12.6%	12.9%	12.7%	16.2%	2.6%	2.6%	2.7%	2.8%	9.95	9.93	9.87	10.60	56.0%	57.2%	55.3%	64.5%	87.1%	86.7%	86.1%	84.8%
LU	6.2%	9.0%	8.5%	5.1%	1.5%	1.8%	1.9%	1.6%	14.32	13.94	14.27	14.88	31.8%	41.5%	37.6%	26.8%	92.3%	85.1%	85.7%	77.4%
LV	8.8%	13.0%	11.8%	14.0%	2.7%	3.1%	3.0%	3.4%	8.12	7.87	8.06	8.63	40.5%	53.1%	48.7%	49.0%	98.5%	99.1%	99.0%	98.0%
MT	5.0%	6.2%	6.3%	5.9%	2.3%	2.3%	2.3%	2.1%	11.73	11.73	11.62	11.70	20.6%	24.8%	29.4%	34.0%	90.0%	93.6%	81.0%	68.5%
NL	10.0%	9.6%	8.8%	7.6%	1.9%	2.0%	2.0%	1.8%	17.20	17.21	16.75	16.75	40.4%	38.8%	36.2%	34.2%	75.2%	73.4%	73.3%	74.1%
NO	11.6%	11.3%	10.8%	12.3%	1.9%	2.0%	2.0%	2.1%	12.45	11.99	11.66	11.65	60.6%	58.5%	56.3%	60.3%	80.2%	79.8%	81.2%	82.2%
PL	9.2%	9.6%	10.1%	6.9%	4.4%	4.4%	4.3%	4.3%	7.74	7.75	7.87	8.10	36.5%	37.9%	39.2%	29.5%	74.8%	75.0%	75.8%	67.2%
РТ	5.9%	6.0%	2.2%	6.1%	2.3%	2.4%	2.2%	2.4%	10.99	10.89	10.98	10.96	25.7%	30.0%	25.2%	38.3%	92.0%	77.5%	35.5%	61.9%
RO	21.2%	20.2%	17.6%	17.2%	5.3%	5.5%	5.3%	5.0%	8.81	8.62	8.52	8.37	57.2%	53.2%	48.2%	48.9%	79.1%	80.6%	80.8%	83.5%
SE	12.9%	12.2%	13.4%	13.0%	1.6%	1.6%	1.7%	1.6%	17.56	17.16	17.07	18.61	55.1%	54.1%	55.7%	54.1%	81.7%	81.2%	81.3%	79.1%
SI	12.3%	11.7%	11.6%	11.9%	3.5%	3.5%	3.6%	3.8%	7.17	7.17	7.41	7.25	53.6%	50.4%	47.3%	46.9%	91.3%	91.0%	92.6%	91.2%
SK	12.1%	12.0%	11.0%	10.7%	3.3%	3.3%	3.2%	2.8%	10.98	10.76	10.82	11.14	43.0%	43.6%	40.5%	43.8%	77.9%	78.4%	77.9%	78.2%
EU / EEA	7.2%	7.2%	6.5%	6.8%	2.1%	2.1%	2.1%	2.1%	14.95	14.85	14.66	14.97	30.4%	30.8%	27.9%	29.1%	74.8%	74.6%	75.2%	74.8%

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

(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) * (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) * (NP / EbT)).

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



Methodological note on the Risk Indicators' (RIs) heatmap

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

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

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

	< 50%	12.6%	12.2%	12.5%	13.7%	14.5%
Cost to income ratio	[50% - 60%]	25.0%	12.0%	<mark>32</mark> .6%	<mark>34</mark> .0%	36.3%
	> 60%	62.5%	75.8%	54.9%	52.3%	49.3%

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.

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A ⁽¹⁾				Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹	1
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	015	010	C 02.00	010	010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	010	010	C 02.00	010	010						
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	020	010	C 02.00	010	010	1	1	L			
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			c010) - C 01.00(r4 l0} - {C 05.01;r010		C 01.00(r530, c10)	- C 01.00(r740, c10	0) - C 05.01(r010, c	020) - C 01.00(r72	0, c10) + MIN ([C	01.00(r750, c10) -	C 01.00(r970, c10)	- C 05.01
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	320	010	C 47.00	300	010		<u></u>	<u> </u>			
	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						
	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			<u> </u>			
	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						
	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						
)	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						
	PFT_21	Return on equity (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total equity (B)	F 02.00	670	010	F 01.03	300	010						
	PFT_24	Return on assets (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total assets (B)	F 02.00	670	010	F 01.01	380	010						
3	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						
1	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			<u> </u>
; 	PFT_26	Net fee and comission 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			
5	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	280, 285	010	F 02.00	355	010						
.7	PFT_41	Net interest margin (numerator annualised, denominator as average) ⁽²⁾	Interest income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	010	010	F 02.00	090	010	F 01.01	010, 080, 090, 094, 095, 120, 130, 173, 174, 177, 178, 232, 233, 236, 237, 098, 099, 143, 144_181	010			
в	PFT_43	Cost of risk	$^{(2)}$ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to update in the institution's methodology for estimation (net) + Other adjustments] (annualised) (A) / Total gross loans and advances subject to impairment (8 + C)	F 12.01	080, 250, 430	020, 040, 050, 070, 090	F 04.03.1	110	015, 030, 040	F 04.04.1	070	015, 030, 040			
Э	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			
)	FND_33	Asset encumbrance ratio	⁽⁴⁾ Total encumbered assets and collateral (A) / Total assets and collateral (B+C)	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040			T
L	LIQ 17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	010	010	C 76.00	020	010	·†	†	1	-1		

(1) The data points refer to the latest version of either FINREP tables ("F") or COREP tables ("C") [http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting]. For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methodological Guide available her (2) For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second the number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4.

(3) Applicable only to IFRS reporting banks. For nGAAP banks the formula is: Increases and other adjustments in allowances subject to impairment (B + C + D)

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

Annex series	Risk Indicator code	RI's parameter shown	Formula		Data Point A ⁽¹⁾		Data Point B ⁽¹⁾			
	coue	SHOWI		Template	Row	Column	Template	Row	Column	
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01		010	F 01.01	380	010	
quity 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	
ebt 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	
pans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 099, 130, 144, 174, 178, 183, 233, 237	010	F 01.01	380	010	
erivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010	
ther assets	RDB_6 ⁽⁴⁾	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370, 375	010	F 01.01	380	010	
otal assets	RDB_1	Denominator	Total assets	F 01.01	380	010				
otal financial assets	AQT_68.1 ⁽⁴⁾	Denominator	Total financial instruments on the asset side	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010				
hare of financial assets valued at (amortised) cost	AQT_68.3 ⁽⁴⁾	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F01.01	010, 181, 231, 234	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010	
hare of financial assets at fair value through OCI	AQT_68.2 ⁽⁴⁾	Ratio	Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F01.01	141, 175	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010	
hare of financial assets at fair value through profit&loss $^{\left(3\right) }$	AQT_68.1 ⁽⁴⁾	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F01.01	050, 091, 096, 100, 171, 240	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010	
tage 1 loans and advances (3)	AQT_65	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	015	F 04.04.1	070	015, 030, 040	
age 2 loans and advances (3)	AQT_66	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	030	F 04.04.1	070	015, 030, 040	
tage 3 loans and advances (3)	AQT_67	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	040	F 04.04.1	070	015.030.040	
overage ratio stage 1 of loans and advances (3)	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	070	050	F 04.04.1	070	015	
overage ratio stage 2 of loans and advances ⁽³⁾	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	070	060	F 04.04.1	070	030	
overage ratio stage 3 of loans and advances ⁽³⁾	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	070	070	F 04.04.1	070	040	
otal fair valued financial assets ⁽³⁾ evel 1 financial assets ⁽³⁾	AQT_80.1	Calculation Ratio	[AQT_68.1 + AQT_68.2] * Total Financial Assets Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	n/a F 14.00	n/a 010, 056, 060, 101, 140	n/a 010	n/a F 14.00	n/a 010, 056, 060, 101, 140	n/a 010, 020, 030	
evel 2 financial assets ⁽³⁾	AQT_80.2	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	020	F 14.00	010, 056, 060, 101, 140	010, 020, 030	
evel 3 financial assets ⁽³⁾	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	030	F 14.00	010, 056, 060, 101, 140	010, 020, 030	
overeign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	010	010				
vereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	010	020				
vvereign exposure - Financial assets held for trading	SVR_01	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L , OCI and amortised cost (B)	C 33.00	010	030	C 33.00	010	030, 040, 050, 06 070, 080, 090, 10 110, 120	
overeign exposure - Fair value through P&L	SVR_03	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L , OCI and amortised cost (B)	C 33.00	010	060	C 33.00	010	030, 040, 050, 06 070, 080, 090, 10 110, 120	
overeign exposure - Fair value through OCI	SVR_04	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	080	C 33.00	010	030, 040, 050, 0	
overeign exposure - Amortised cost	SVR 05	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L , OC	C 33.00	010	100	C 33.00	010	030, 040, 050, 0	

Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	010	030, 060, 080, 100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	170	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities $3M - 1Y(A) / Sum of the sovereign exposure values in all maturities (B)$	C 33.00	180	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 1Y - 2Y	SVR_14	Ratio	Sovereign exposure maturities 1Y - 2Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	190	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 2Y - 3Y	SVR_15	Ratio	Sovereign exposure maturities 2Y - 3Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	200	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 3Y - 5Y	SVR_16	Ratio	Sovereign exposure maturities 3Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	210	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 5Y - 10Y	SVR_17	Ratio	Sovereign exposure maturities SY - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	220	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 10Y - more	SVR_18	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	230	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Debt securities to total liabilities	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 065, 090, 130, 143	010	F 01.02	300	010
Deposits from credit institutions to total liabilities	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits to total liabilities	FND_18	Ratio	Total deposits other than from credit institutions (A) / Total liabilities (B)	F 08.01	110, 210, 260, 310	010, 020, 030, 034, 035	F 01.02	300	010
Other liabilities	n/a	Ratio	Residual in total liabilities	n/a	n/a	n/a	n/a	n/a	n/a
Total liabilities	FND_18		Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	300	010
	1110_10		n (numerator FND_28 and FND_29) / numerator FND_9	n/a	4	n/a	n/a	n/a	n/a
Share of secured funding	FND_28		Covered bonds (A) / Total liabilities (B)	F 08.01		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 SC	/ 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		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) (numerator annualised, denominator as average) ⁽²⁾	PFT_17	Ratio	Total net operating income (A) / Total Assets (B)	F 02.00	355	010	F 01.01	380	010
Asset / Equity (leverage contribution)	PFT 18	Ratio	Total Assets (A) / Total equity (B)	F 01.01	380	010	F.01.03	3.00	010
EbT / NoP (Non operating contribution)	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
NP / EbT (tax effect on the capital yield)	PFT_20	Ratio	[Net Profit = Profit or loss for the year (B)]/[Earnings before Income Tax = Profit or (-) loss before tax from continuing operations (A)]	F 02.00	670	010	F 02.00	610	010

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

(3) Applicable only to IFRS reporting banks.

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



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