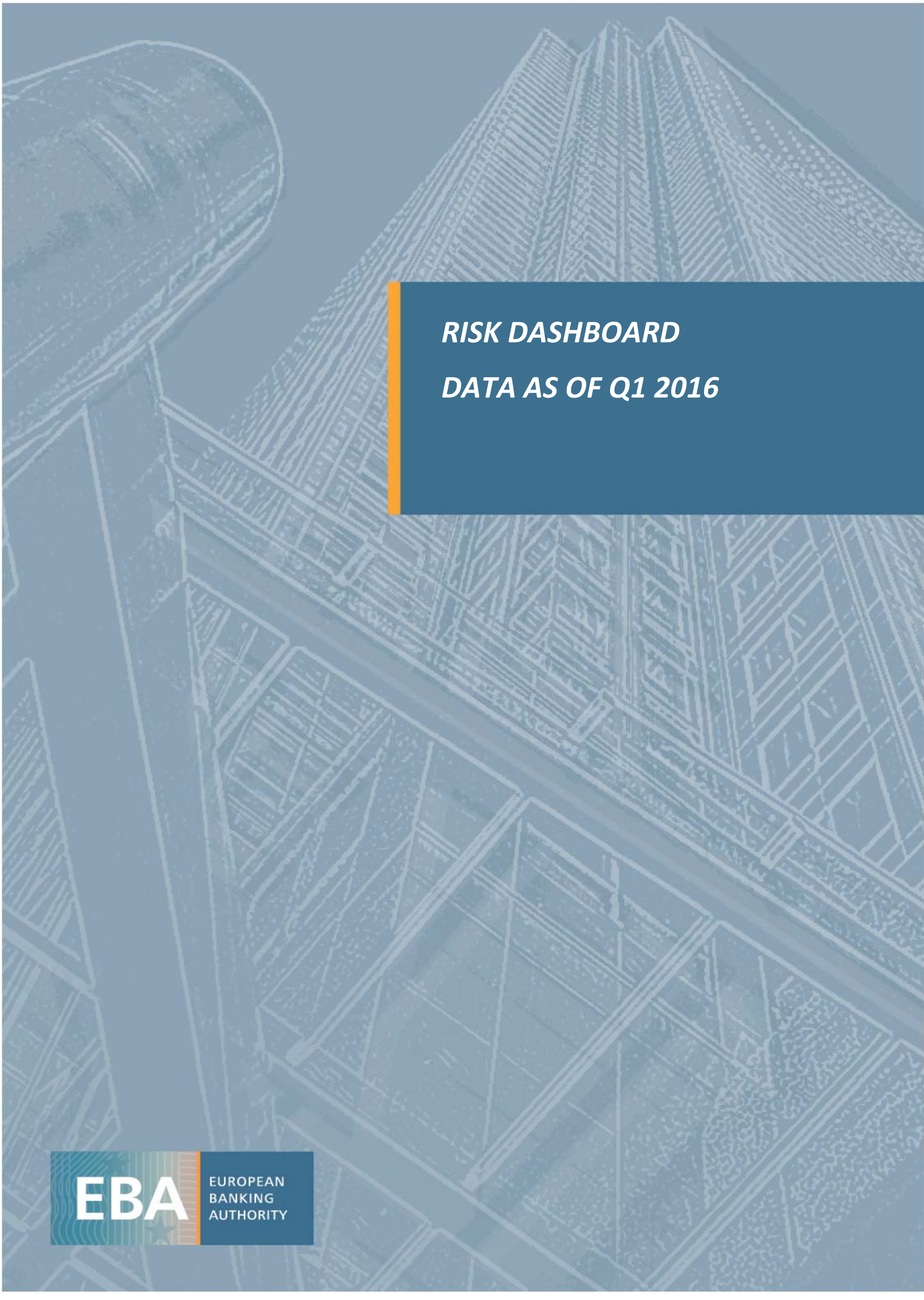


RISK DASHBOARD

DATA AS OF Q1 2016

EUROPEAN BANKING AUTHORITY

Contents

Summary *

Increasing market volatility following the result of the UK's referendum indicate a significantly heightened risk outlook of EU banks.

The CET1 ratio remained at comfortable levels, albeit declining modestly from 13.6% to 13.4% in Q1 2016, driven by a decline of capital that was not offset by the decrease of risk weighted assets. The former was negatively affected by higher 'other transitional adjustments' and decreasing 'retained earnings'. Dispersion among countries as well as across banks of different size remained wide. The CET1 fully loaded ratio was 12.9% in Q1 2016 (13.0% per year end 2016).

Asset quality further modestly improved in Q1 2016, but remains a concern. The ratio of non-performing loans (NPL) decreased - similar to two former quarters - another 10bps, to 5.7% in Q1 2016. Dispersion among countries is between about 1% and nearly 50%. Smaller banks' NPL ratio was higher (22.4%), compared to medium-sized (12.7%) and larger banks (4.2%). A declining ratio of forborne loans to total loans (FBL ratio) - from 3.6% in the former quarter to 3.5% in Q1 2016 - confirmed the asset quality trend. Also the **coverage ratio** for NPLs modestly improved, from 43.7% in Q4 2015 to 43.8% in Q1 2016. Whereas the dispersion among banks of different size remained narrow (between about 41% and about 45%), dispersion among countries was again wide (from about 30% to nearly 70%).

Profitability remains squeezed. The annualised return on equity (RoE) in Q1 2016 decreased to 5.8%, 1.1 percentage points (p.p.) below the first quarter last year. However, compared to Q4 2015 (4.7%), the RoE improved, showing its typical seasonality. Dispersion among countries was wide (fom about -3% to about 17%). Whereas smaller banks' RoE had been below EU average in Q4 2015 (2.6%), it was higher again in Q1 2016 (8.0%). Larger banks RoE was 6.2% (5.5% in Q4 2015) and medium-sized banks' RoE was 3.5% (0.7% in Q4 2015). The average return on assets (RoA) was 0.36% in Q1 2016 (0.29% per year end 2015 and 0.40% in Q1 2015). The cost to income ratio further deteriorated in Q1 2016 to 66.0% (62.8% in the previous quarter).

The net interest margin slightly decreased from 1.59% (Q4 2015, measured as a percentage of interest bearing asset) to 1.50% in Q1 2016. Net interest income further increased as a share of total operating income in Q1 2016 from 57.4% in the former quarter to 58.6% in Q1 2016. It was driven by a faster decline of the denominator than for the numerator. Driven by the same effect, the share of net fee and commission income increased (up 30bps to 27.1%), whereas the share of net trading result in total operating income further decreased (from 5.6% to 4.9%).

In contrast to the three former quarters, the loan-to-deposit ratio increased. It was 121.6% in Q1 2016 (121.2% in the former quarter). The ratio was lower for small banks (96.1%) and higher for mid-sized institutions (137.8%, for large banks 119.2%). Liquidity indicators slightly improved, with the ratio of 'liquid assets to short term liabilities' increasing from 21.4% to 21.7% and the ratio of 'liquid assets to total items requiring stable funding' increasing from 15.3% to 15.6%. The asset encumbrance ratio decreased to 25.4% in Q1 2016 (25.6% in the former quarter). It is influenced by the funding mix (secured vs. unsecured funding, including deposits) as well as the level of central bank funding.

*) This risk dashboard is based on a sample of Risk Indicators (RI) from 198 European banks (unconsolidated number of banks, including 40 subsidiaries; the list of the banks can be found under the link http://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. For Q1 2016 FINREP data for 3 SK banks is not included. Ratios provided in the text are weighted average if not otherwise stated. The name of the country is only disclosed if the number of reporting institutions is at least three. The data is based on the EBA’s implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and it subsequent amendments). In the chart on Risk Indicators by size class, considering the distribution of the average total assets, the small banks are those below the first quartile, the large banks are those above the third quartile. Underlying data in this risk dashboard has been compiled by the EBA since 2014 and it has served as basis for additional analyses included in EBA's Risk Assessment Report, last version published in December 2015.

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

		Bank risk	Risk drivers	Level of risk: Last quarter (memo) – Level	Level of risk: Last quarter (memo) – Expected Trend	Level of risk: Current quarter – Level	Level of risk: Current quarter – Forward Trend	Contributing factors/interactions
Capital	Pillar 1	Credit risk	Asset quality, vulnerabilities due to global economic development, initiatives to reduce the stock of NPLs	High	Stable	High	Stable	NPL ratios remain high in parts of the EU. Further measures and initiatives to reduce stocks of NPLs are being implemented from supervisory side, from the banking industry itself as well as on political level (structural reforms). They will still have to prove their success. Main vulnerabilities result from global economic developments, not at least driven by emerging market and political risks (the latter inside and outside the EU), as well as commodity, energy and shipping expoures.
Capital	Pillar 1	Market risk	Heightened market volatility, risk from declining market liquidity	High	Stable	High	Increasing	Financial markets had already been volatile before the UK's referendum, not least driven by elevated political risks. Volatility significantly increased afterwards. Trading income has increasingly come under pressure. There is a persistent risk of a sudden decrease in market liquidity, which would additionally accelerate market volatility.
Capital	Pillar 1	Operational risk	Information & communication technologies, cyber attacks	High	Stable	High	Stable	Recent cyber attacks at banks' infrastructure have demonstrated the vulnerability of information and communication technologies. New technologies can cause various risks prior to and post implementation, including legal risks.
Capital	Pillar 2	Concentration risk, IRRBB and other	Low interest rate environment	Medium	Stable	Medium	Stable	An environment of low interest rates contributes to banks' increased preparedness for higher risk exposures. It also fosters risks of price bubles in real estate and other markets. Some of the central banks' measures additionally contribute to further pressure on lending margins, e.g. in corporate business.
Capital	Pillar 2	Reputational and legal	Misconduct, litigation costs	High	Stable	High	Stable	The scope of identified misconduct practices and incurring costs remains wide, and further occurrences continue to come up. They include, but are not restricted to, misconduct in customer related business, breaches of sanctions, proprietary trading or market making as well as other areas, including involvement in tax evasion schemes.
Capital	Pillar 2	Profitability	Interest income, fee income, investment banking revenue	High	Stable	High	Stable	With interest income under pressure in an environment of low interest rates, banks have not yet deomnstrated that they can increase fee income. Growth in loan volumes does neither offset margin pressure. Income from investment banking activity was under pressure, too, in the first quarter, not least driven by negative volume trends in debt and equity capital market business.
Liquidity & Funding		Access to funding and maturity distribution	Spread widening and significant decreased primary market activity in February and March	Medium	Increasing	Medium	Increasing	After a significant widening of spreads and decline in issuance activity mainly of senior unsecured and subordinated debt in February and March, markets have stabilisied again. Banks from core as well as peripheral countries have resumed issuance activity in all funding instruments. However, not at least spreads of subordinated debt remain on elevated levels compared to last year. In senior unsecured funding of some core banks a lenghtening of maturities could be seen. Following the UK's referendum spreads on secondary markets increased and banks are delaying potential issuances.
Liquidity & Funding		Funding structure	Relative importance of covered bonds and deposits, ample access to central bank funding	Medium	Stable	Medium	Stable	Covered bonds and deposits remain an important channel in the banks' funding mix. However, banks have proven their continued access also to AT1 and T2 as well as MREL / TLAC eligible funding after heightened market volatility in February and March had calmed down again. Access to central bank funding remains ample.
Environment		Regulatory and legal environment	Risk weighted assets, MREL, MDA	Medium	Stable	Medium	Stable	Regulatory uncertainty remains on the banks' agendas in several areas. This includes, but is no restricted, to uncertainty in respect of risk weighted asset requirements, including potential minimum risk weights for sovereign exposures. Further regulatory uncertainty includes MREL and MDA.
Environment		Fragmentation	Asset quality, profitability, funding, supervision	High	Stable	High	Stable	Fragmentation of asset quality and profitability remains high among jurisdictions. Usage of central bank funding partially significantly differs between countries. Following the UK's referendum, further indications of fragmentation across the single market need monitoring.
Environment		Sovereign risk	Debt overhang	High	Stable	High	Stable	Risks from a large debt overhang in some countries remain high. Significant sovereign exposure leads to elevated vulnerabilities of banks in some jurisdictions.

Level	High	Medium	Low
Trend	Increasing	Stable	Decreasing

The level of risk summarises, **in a judgmental fashion, the probability of the materialisation of the risk factors and the likely impact on banks.** The assessment takes into consideration the evolution of market and prudential indicators, National Supervisory Authorities' and banks' own assessments as well as analysts' views.

EUROPEAN BANKING AUTHORITY

RIs heatmap

	RI	Threshold	Traffic light Current vs previous quarters for the worst bucket	201412	201503	201506	201509	201512	201603
			Sample of banks*	151	153	153	153	153	157
Solvency	Tier 1 capital ratio	> 15%		21.5%	14.1%	16.9%	27.7%	29.8%	28.3%
		[12% - 15%]		48.3%	57.8%	63.9%	52.7%	62.2%	63.9%
		< 12%		30.2%	28.1%	19.2%	19.7%	7.9%	7.9%
	CET1 ratio	> 14%		19.4%	11.7%	19.6%	13.1%	25.3%	21.0%
		[11% - 14%]		39.4%	50.1%	66.5%	73.8%	70.3%	74.6%
		< 11%		41.2%	38.2%	13.9%	13.1%	4.4%	4.4%
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%		37.1%	39.5%	40.9%	41.2%	38.2%	39.8%
		[3% - 8%]		46.3%	50.3%	50.1%	50.0%	55.0%	53.8%
		> 8%		16.6%	10.2%	9.0%	8.9%	6.8%	6.4%
	Coverage ratio of non-performing loans and advances	> 55%		9.6%	10.2%	10.4%	11.2%	11.1%	11.5%
		[40% - 55%]		53.9%	53.7%	56.6%	54.5%	47.3%	45.4%
		< 40%		36.5%	36.1%	33.0%	34.3%	41.6%	43.0%
	Forbearance ratio for loans and advances	< 1.5%		31.5%	31.4%	38.0%	38.9%	44.6%	43.8%
		[1.5% - 4%]		39.3%	41.2%	33.4%	32.8%	35.7%	37.0%
		>4%		29.2%	27.5%	28.6%	28.3%	19.8%	19.2%
Profitability	Return on equity	> 10%		5.5%	20.0%	25.9%	24.4%	7.0%	3.4%
		[6% - 10%]		31.5%	33.0%	47.0%	36.0%	50.1%	44.1%
		< 6%		63.1%	47.0%	27.1%	39.6%	42.9%	52.6%
	Cost to income ratio	< 50%		10.9%	11.3%	12.4%	13.2%	12.2%	12.7%
		[50% - 60%]		12.2%	33.1%	34.5%	36.8%	18.3%	18.3%
		> 60%		76.9%	55.7%	53.1%	50.0%	69.5%	69.0%
Balance Sheet Structure	Loan-to-deposit ratio for households and non-financial corporations	< 100%		30.6%	31.4%	29.6%	31.7%	32.4%	29.3%
		[100% - 150%]		56.8%	56.4%	57.8%	56.1%	55.4%	58.3%
		> 150%		12.7%	12.2%	12.5%	12.2%	12.2%	12.4%
	Liquid assets to short-term liabilities	> 30%		3.2%	3.3%	3.1%	2.9%	5.0%	8.8%
		[20% - 30%]		37.8%	51.2%	38.9%	52.6%	59.1%	44.4%
		< 20%		59.0%	45.5%	58.0%	44.5%	35.9%	46.9%
	Debt to equity ratio	< 12x		8.4%	7.9%	5.0%	8.6%	10.0%	6.7%
		[12x - 15x]		28.0%	34.8%	43.9%	39.9%	39.5%	38.4%
		> 15x		63.7%	57.3%	51.1%	51.5%	50.5%	54.9%

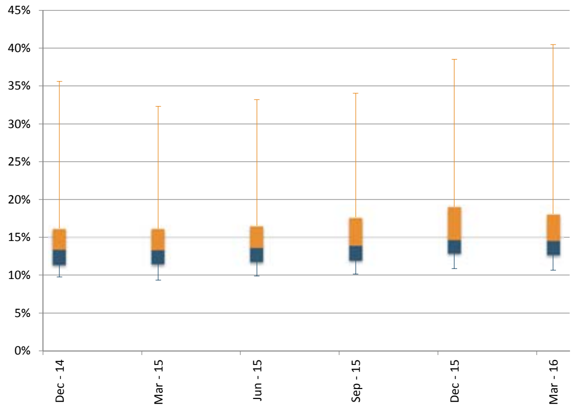
Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".

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

Solvency

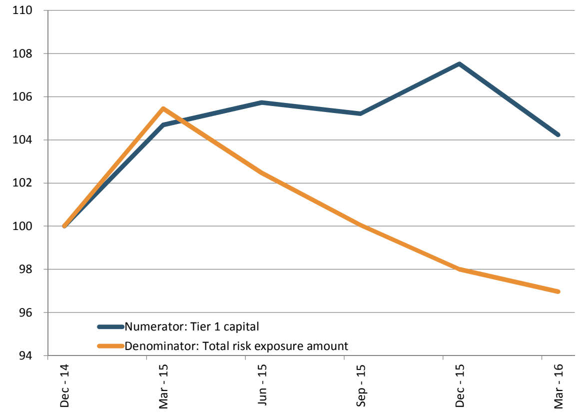
1 - Tier 1 capital ratio

Dispersion



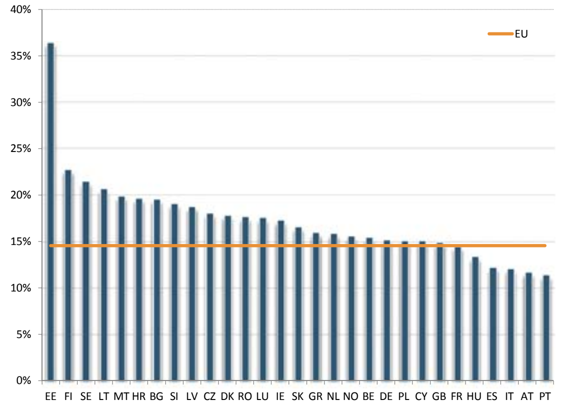
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



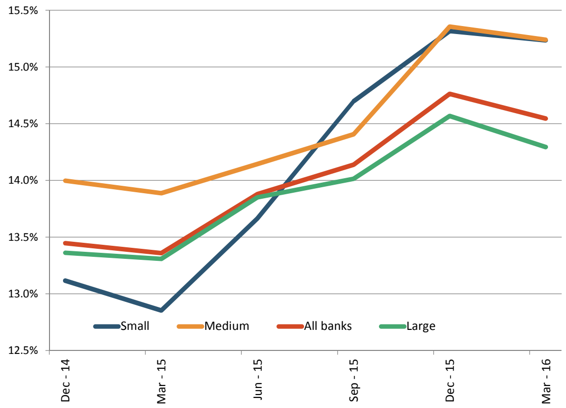
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



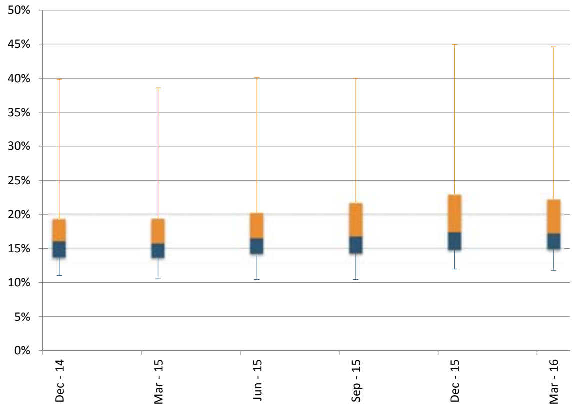
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.4%	11.5%	13.5%	16.2%
Mar - 15	13.4%	11.6%	13.5%	16.2%
Jun - 15	13.9%	11.9%	13.7%	16.5%
Sep - 15	14.1%	12.1%	14.1%	17.7%
Dec - 15	14.8%	13.0%	14.8%	19.0%
Mar - 16	14.5%	12.8%	14.7%	18.1%

Solvency

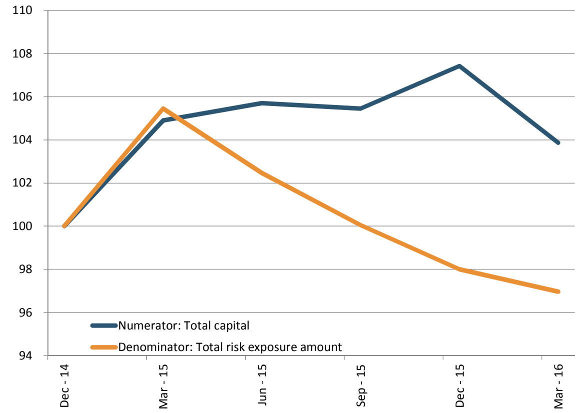
2 - Total capital ratio

Dispersion



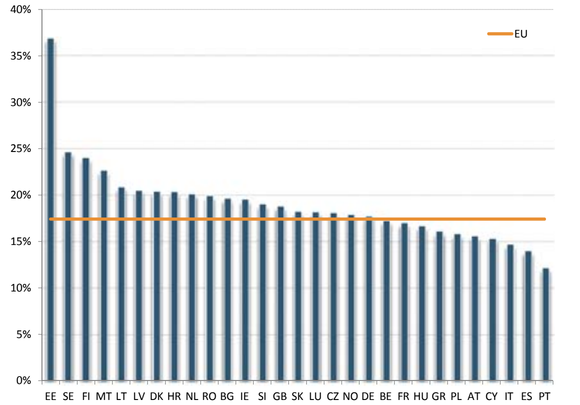
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



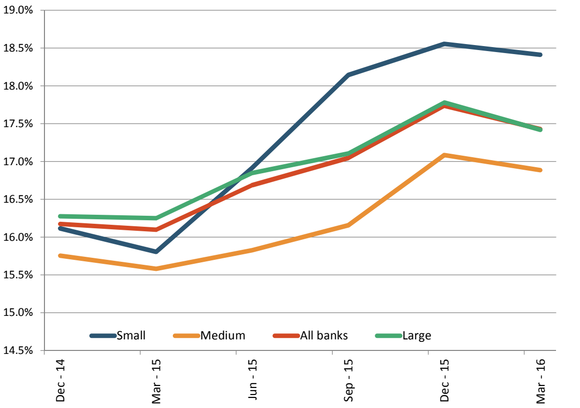
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



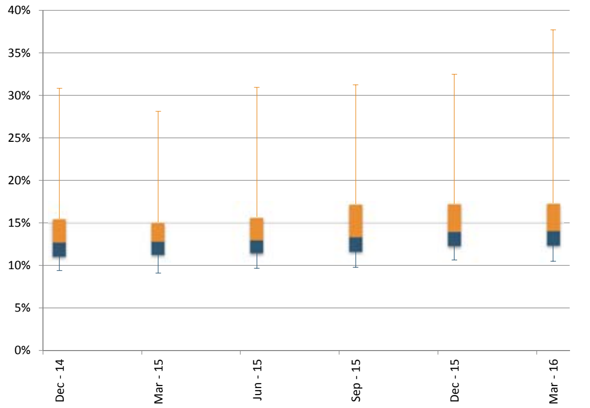
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.7%	16.1%	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%	17.5%	23.0%
Mar - 16	17.4%	14.9%	17.2%	22.3%

Solvency

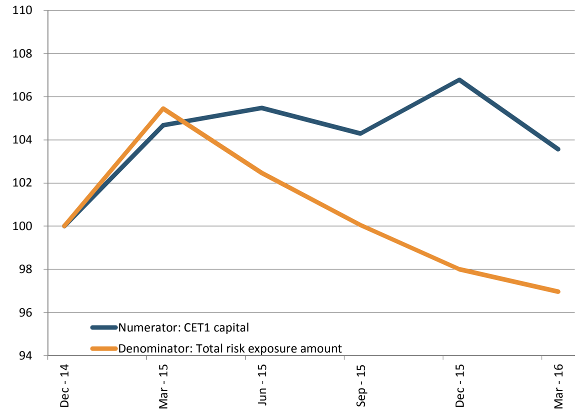
3 - CET1 ratio

Dispersion



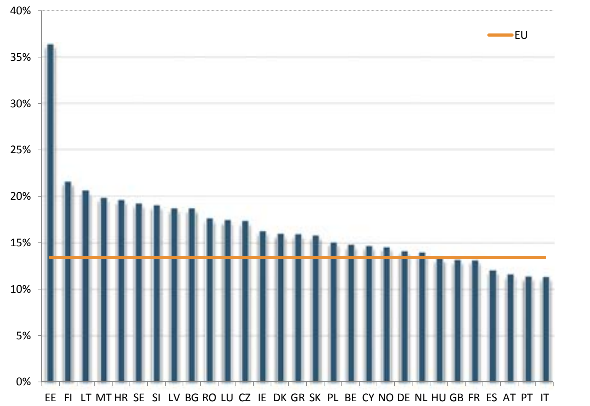
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



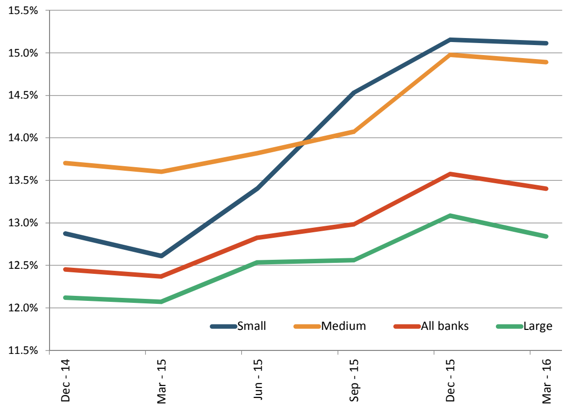
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



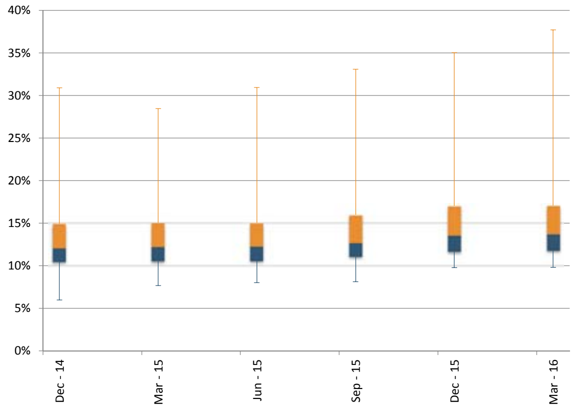
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.1%	12.8%	15.5%
Mar - 15	12.4%	11.4%	12.9%	15.1%
Jun - 15	12.8%	11.5%	13.0%	15.7%
Sep - 15	13.0%	11.7%	13.4%	17.2%
Dec - 15	13.6%	12.4%	14.0%	17.3%
Mar - 16	13.4%	12.4%	14.1%	17.3%

Solvency

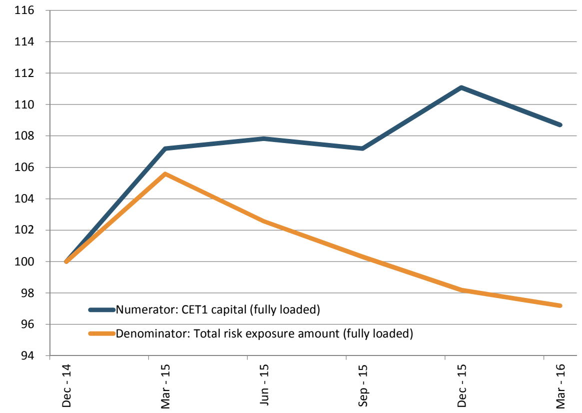
4 - CET1 ratio (fully loaded)

Dispersion



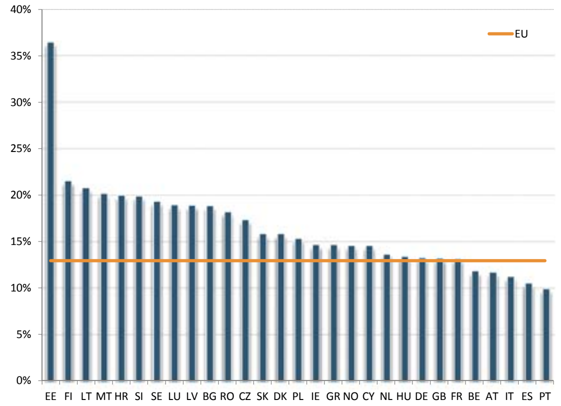
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



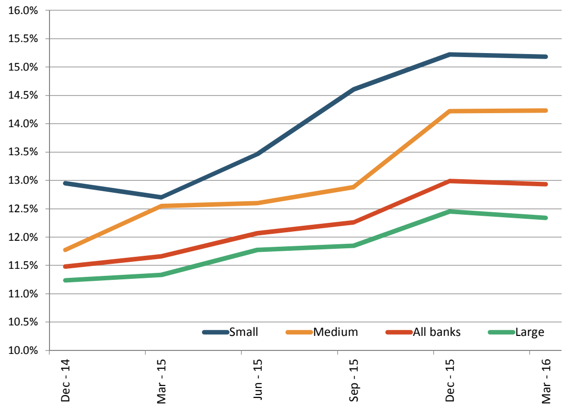
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



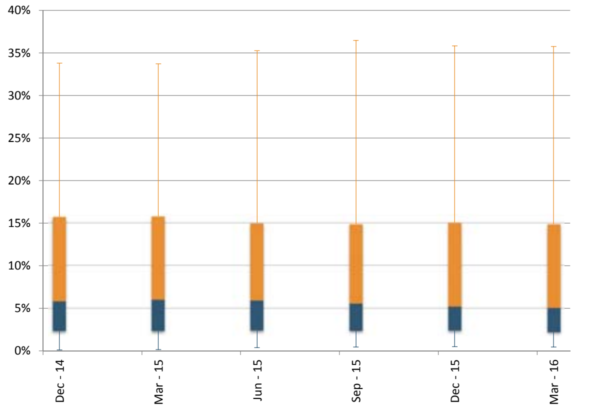
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.1%	14.9%
Mar - 15	11.7%	10.6%	12.3%	15.0%
Jun - 15	12.1%	10.6%	12.3%	15.0%
Sep - 15	12.3%	11.1%	12.8%	16.0%
Dec - 15	13.0%	11.7%	13.6%	17.0%
Mar - 16	12.9%	11.8%	13.7%	17.1%

Credit Risk and Asset Quality

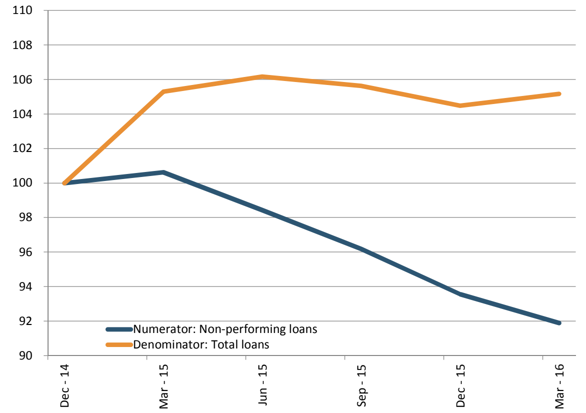
5 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



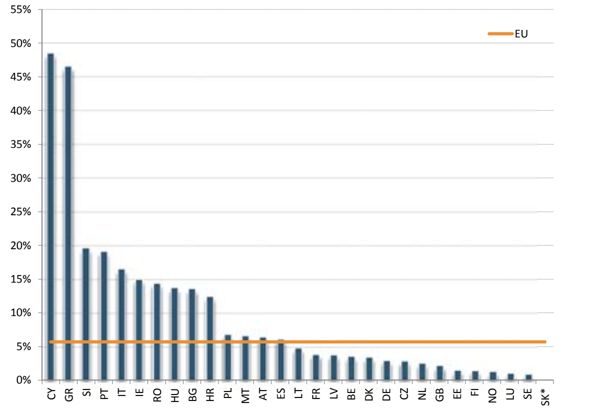
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



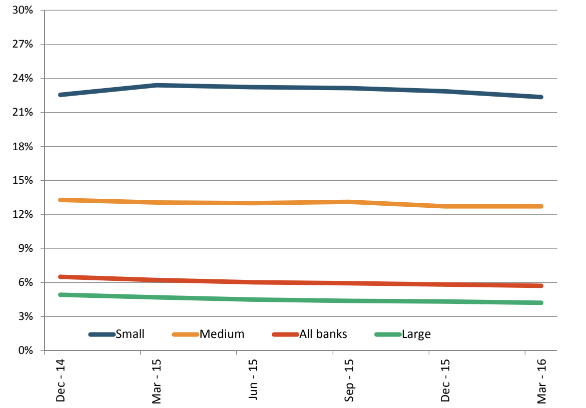
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



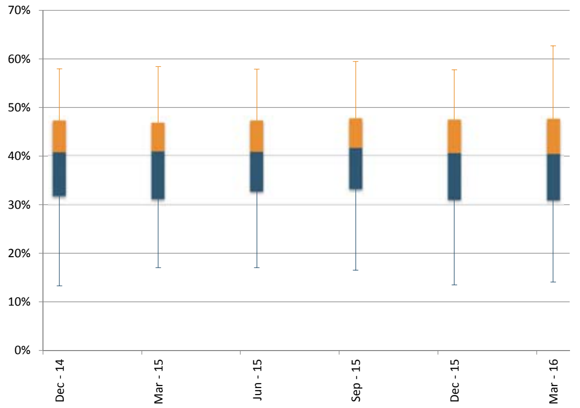
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.4%	5.9%	15.7%
Mar - 15	6.2%	2.4%	6.1%	15.8%
Jun - 15	6.0%	2.4%	6.0%	15.0%
Sep - 15	5.9%	2.4%	5.6%	14.9%
Dec - 15	5.8%	2.4%	5.2%	15.1%
Mar - 16	5.7%	2.2%	5.1%	14.9%

Credit Risk and Asset Quality

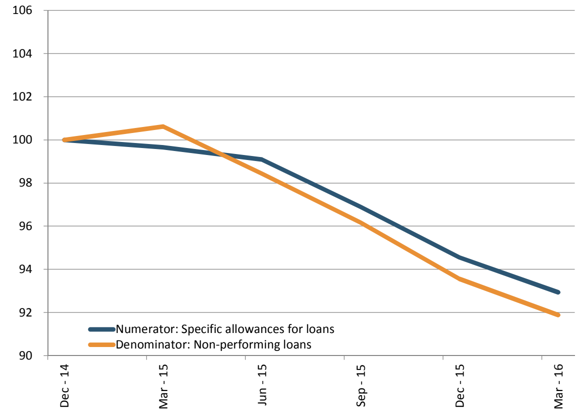
6 - Coverage ratio of non-performing loans and advances

Dispersion



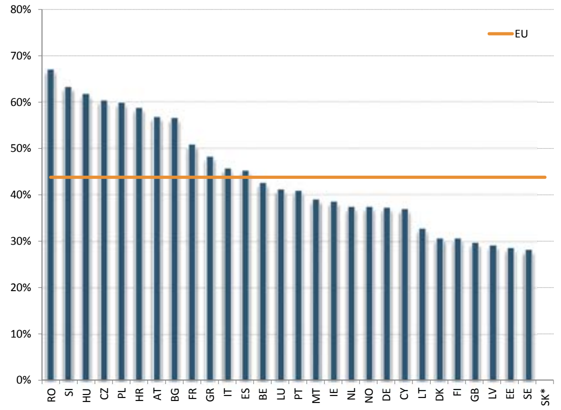
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



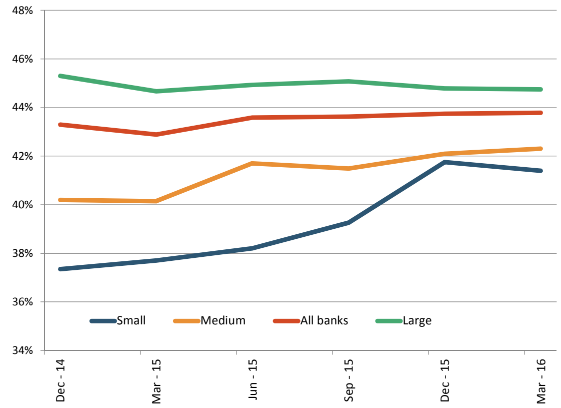
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



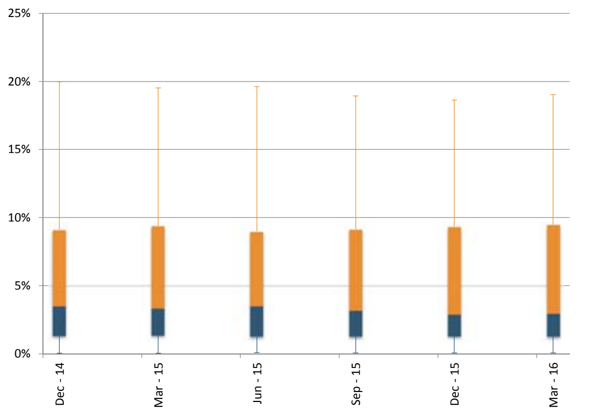
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	43.3%	31.8%	40.7%	47.3%
Mar - 15	42.9%	31.2%	40.9%	46.8%
Jun - 15	43.6%	32.8%	40.9%	47.3%
Sep - 15	43.6%	33.3%	41.7%	47.7%
Dec - 15	43.7%	31.1%	40.6%	47.5%
Mar - 16	43.8%	31.0%	40.4%	47.6%

Credit Risk and Asset Quality

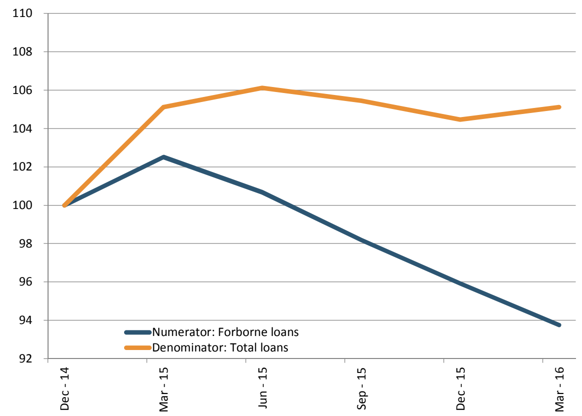
7 - Forbearance ratio for loans and advances

Dispersion



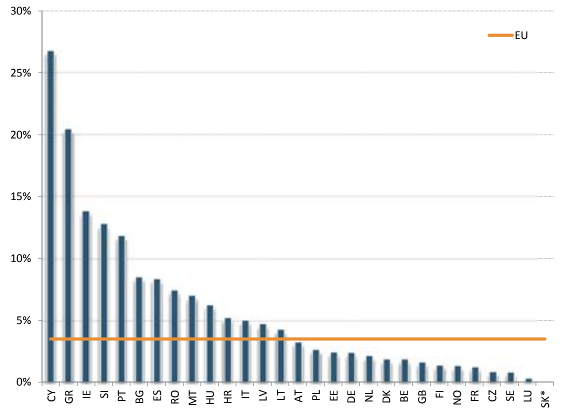
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



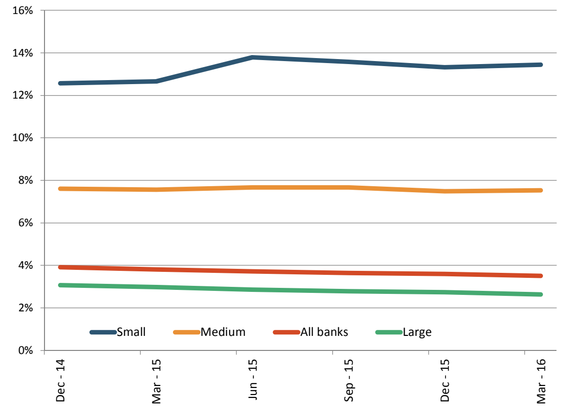
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



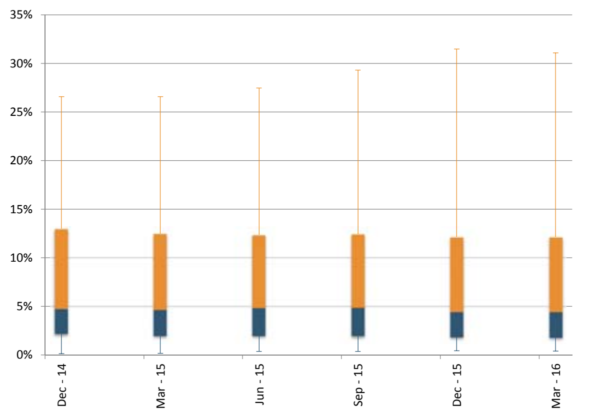
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.4%	3.5%	9.1%
Mar - 15	3.8%	1.4%	3.4%	9.4%
Jun - 15	3.7%	1.3%	3.5%	9.0%
Sep - 15	3.7%	1.3%	3.2%	9.1%
Dec - 15	3.6%	1.3%	2.9%	9.3%
Mar - 16	3.5%	1.3%	3.0%	9.5%

Credit Risk and Asset Quality

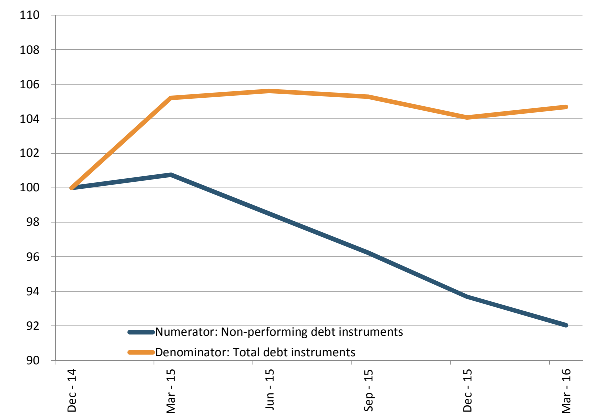
8 - Ratio of non-performing exposures (NPE ratio)

Dispersion



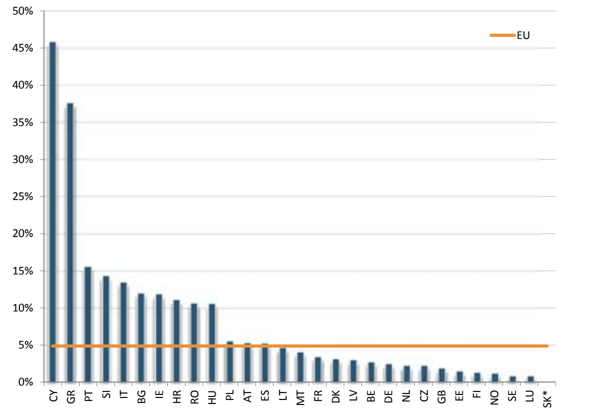
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



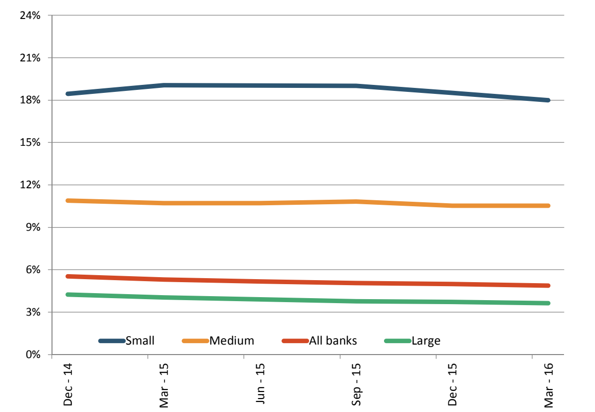
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



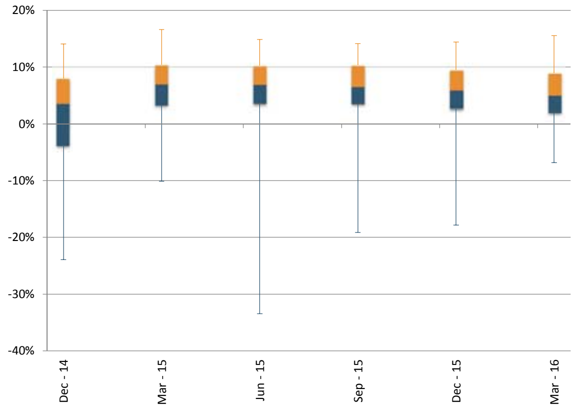
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.2%	4.8%	13.0%
Mar - 15	5.3%	2.0%	4.7%	12.5%
Jun - 15	5.2%	2.0%	4.9%	12.4%
Sep - 15	5.1%	2.0%	4.9%	12.4%
Dec - 15	5.0%	1.9%	4.4%	12.1%
Mar - 16	4.9%	1.8%	4.5%	12.1%

Profitability

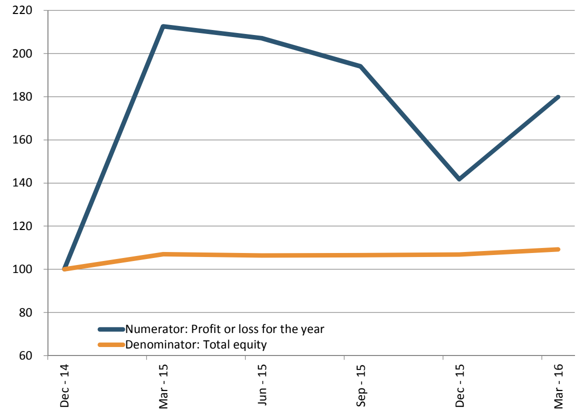
9 - Return on equity

Dispersion



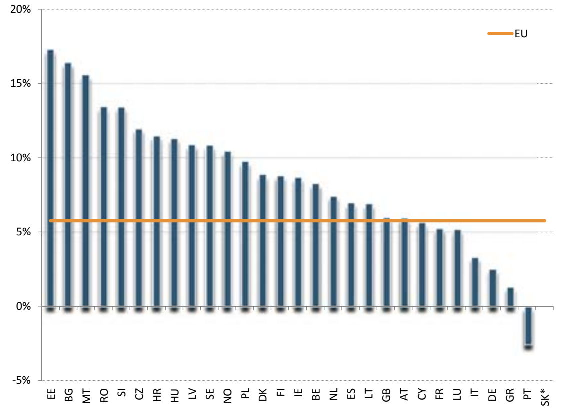
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



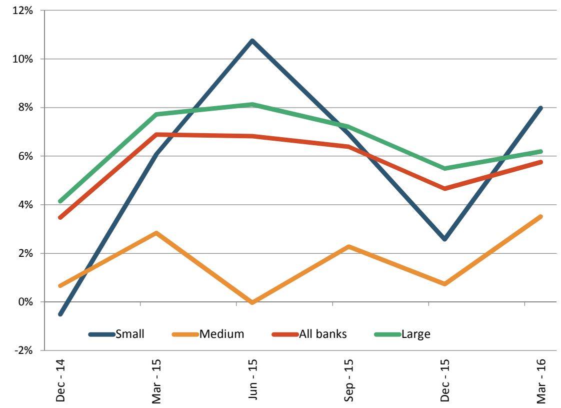
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



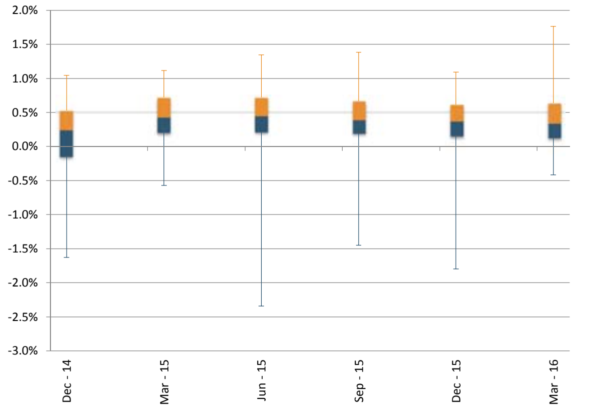
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-3.8%	3.5%	8.0%
Mar - 15	6.9%	3.3%	7.0%	10.4%
Jun - 15	6.8%	3.5%	7.0%	10.2%
Sep - 15	6.4%	3.5%	6.6%	10.4%
Dec - 15	4.7%	2.7%	5.9%	9.5%
Mar - 16	5.8%	2.0%	5.0%	8.9%

Profitability

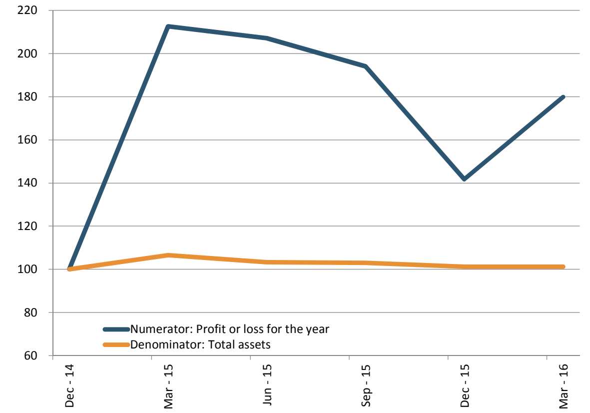
10 - Return on assets

Dispersion



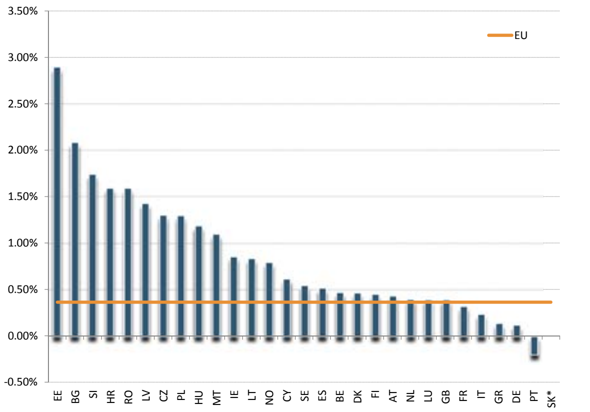
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



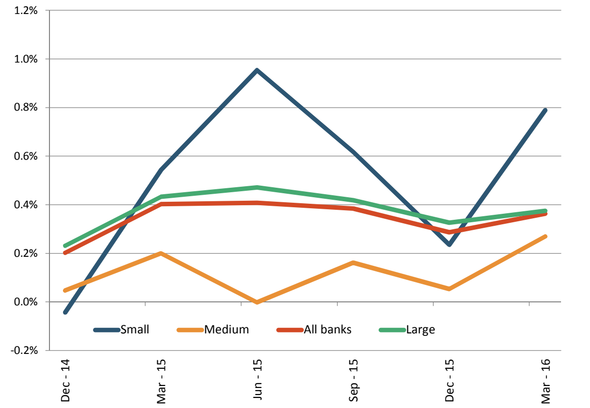
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



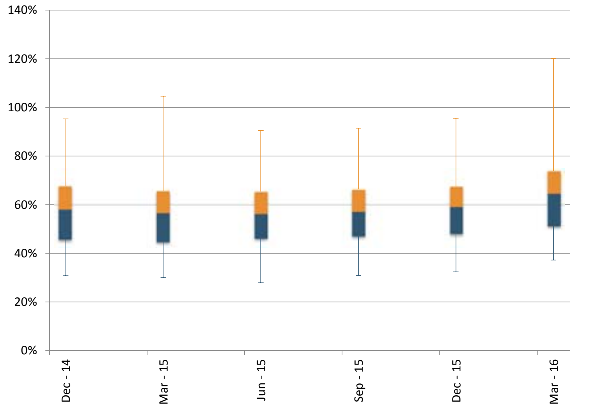
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.15%	0.24%	0.53%
Mar - 15	0.40%	0.20%	0.43%	0.72%
Jun - 15	0.41%	0.21%	0.45%	0.72%
Sep - 15	0.38%	0.20%	0.39%	0.66%
Dec - 15	0.29%	0.15%	0.37%	0.61%
Mar - 16	0.36%	0.13%	0.34%	0.64%

Profitability

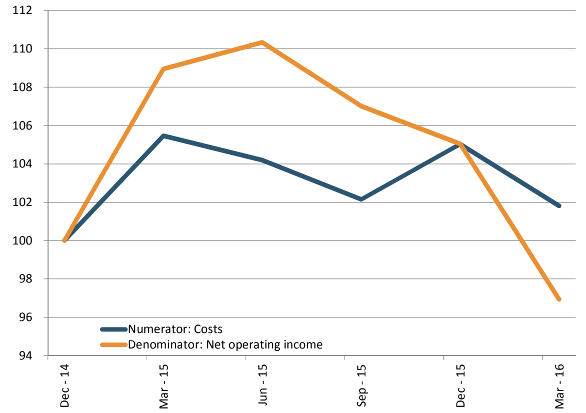
11 - Cost to income ratio

Dispersion



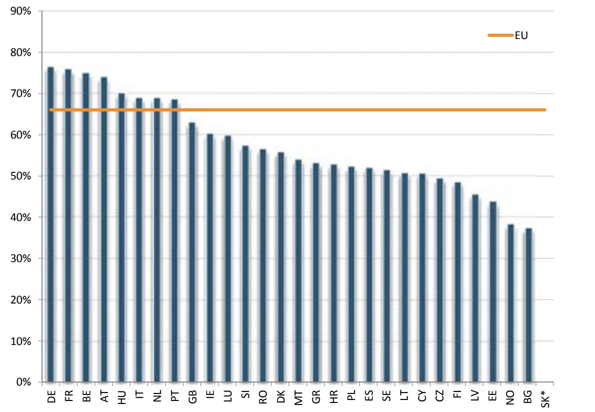
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



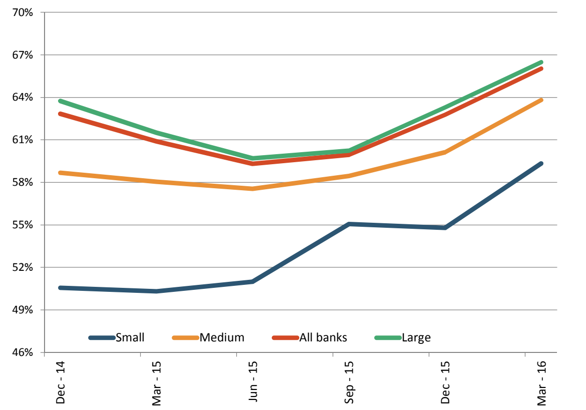
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



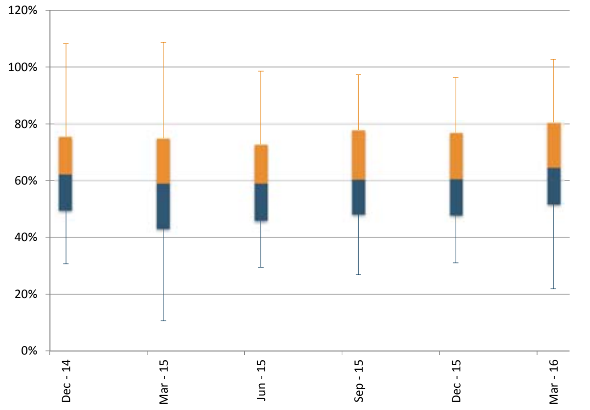
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	62.8%	45.9%	58.2%	67.7%
Mar - 15	60.9%	45.0%	56.8%	65.7%
Jun - 15	59.3%	46.4%	56.4%	65.3%
Sep - 15	59.9%	47.3%	57.4%	66.3%
Dec - 15	62.8%	48.3%	59.2%	67.4%
Mar - 16	66.0%	51.5%	64.6%	73.8%

Profitability

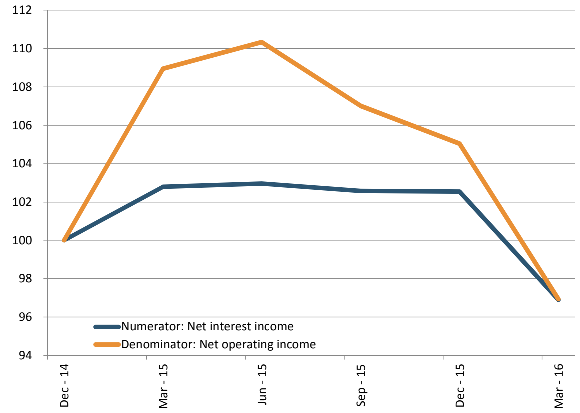
12 - Net interest income to total operating income

Dispersion



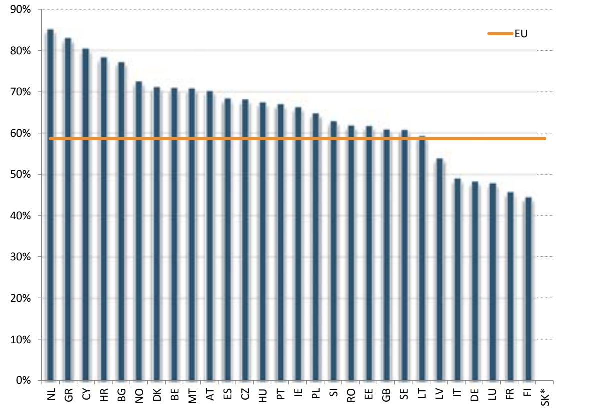
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



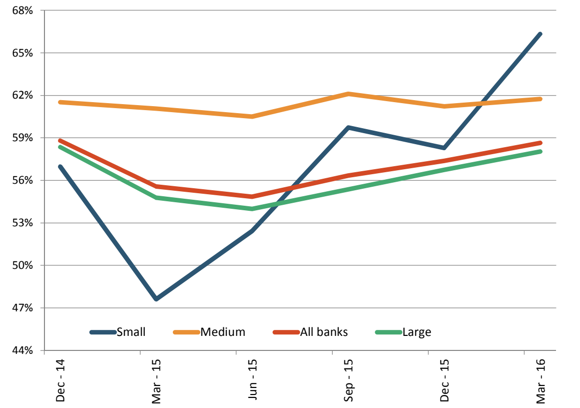
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



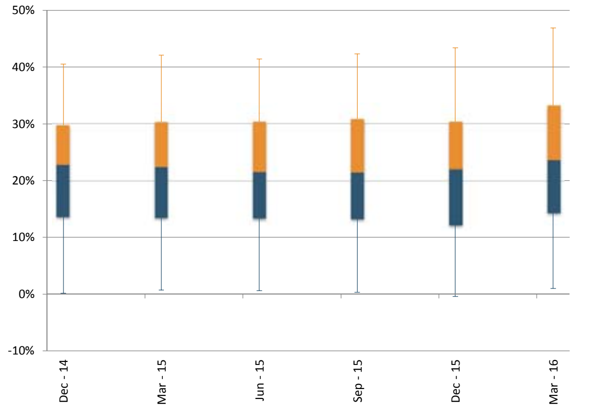
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.4%	75.5%
Mar - 15	55.6%	43.3%	59.1%	74.9%
Jun - 15	54.9%	46.0%	59.0%	72.8%
Sep - 15	56.3%	48.3%	60.5%	77.8%
Dec - 15	57.4%	47.9%	60.6%	76.9%
Mar - 16	58.6%	51.7%	64.7%	80.5%

Profitability

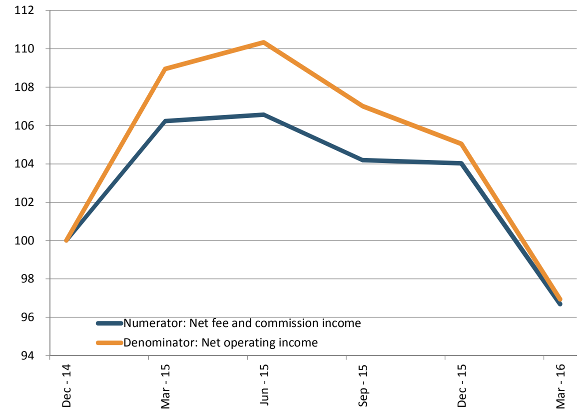
13 - Net fee and commission income to total operating income

Dispersion



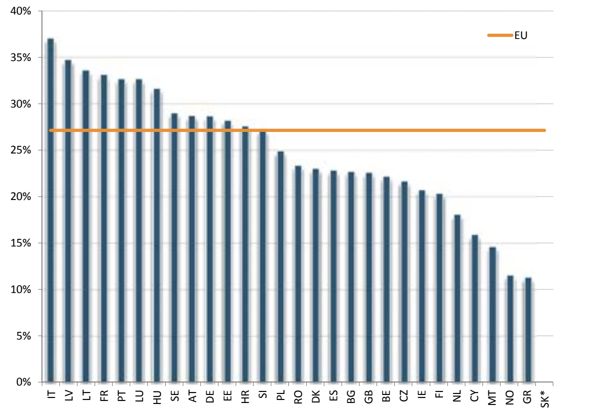
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



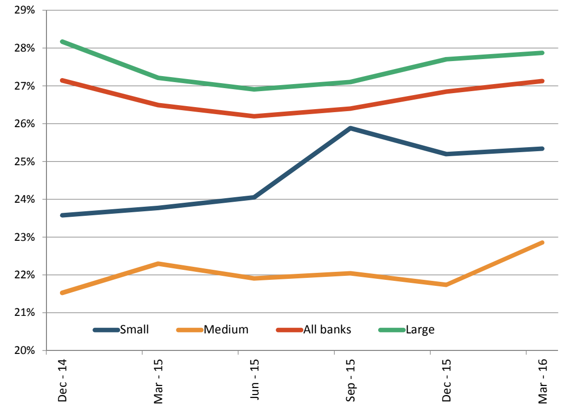
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



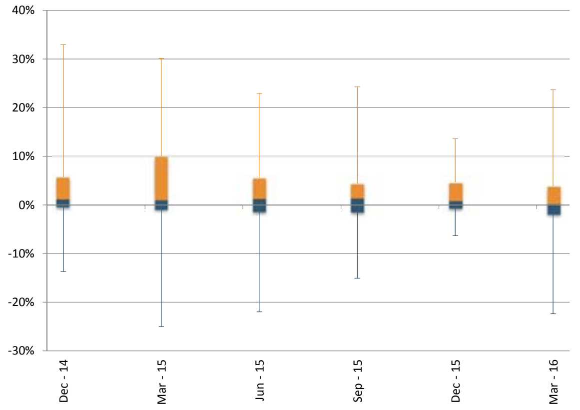
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	27.1%	13.7%	22.8%	29.8%
Mar - 15	26.5%	13.6%	22.4%	30.3%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Sep - 15	26.4%	13.3%	21.6%	30.9%
Dec - 15	26.8%	12.3%	22.1%	30.4%
Mar - 16	27.1%	14.4%	23.7%	33.2%

Profitability

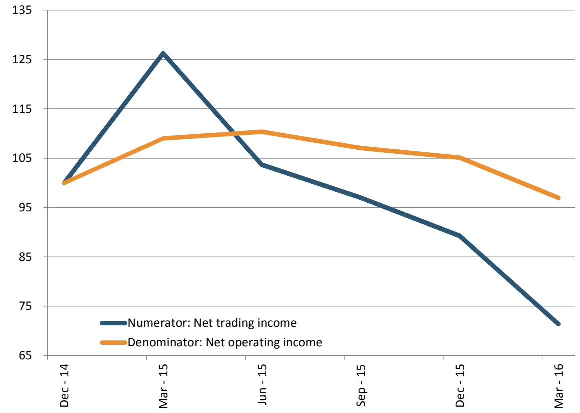
14 - Net trading income to total operating income

Dispersion



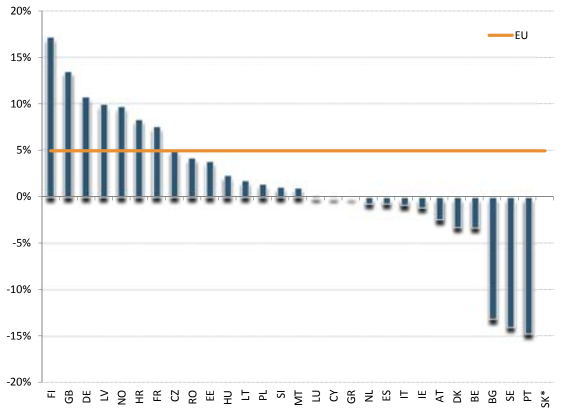
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



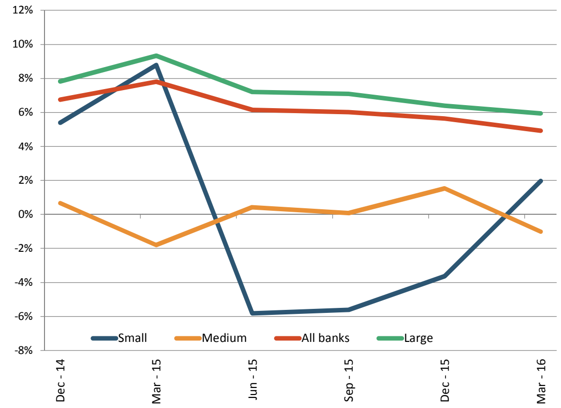
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.
Figures for Sweden regarding this particular indicator are currently under review.

KRI by size class



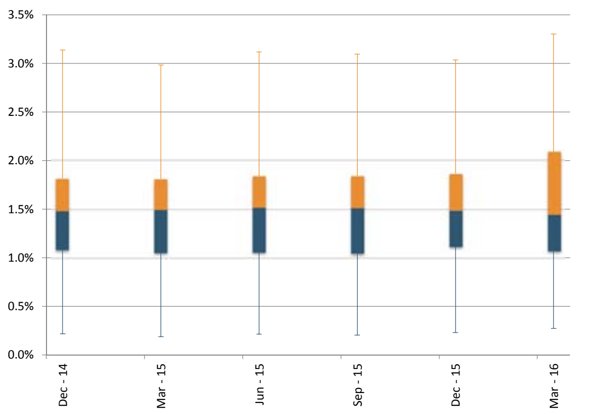
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	6.8%	-0.4%	1.2%	5.7%
Mar - 15	7.8%	-0.8%	1.1%	10.0%
Jun - 15	6.1%	-1.4%	1.3%	5.5%
Sep - 15	6.0%	-1.5%	1.5%	4.4%
Dec - 15	5.6%	-0.7%	0.9%	4.6%
Mar - 16	4.9%	-1.8%	0.2%	3.8%

Profitability

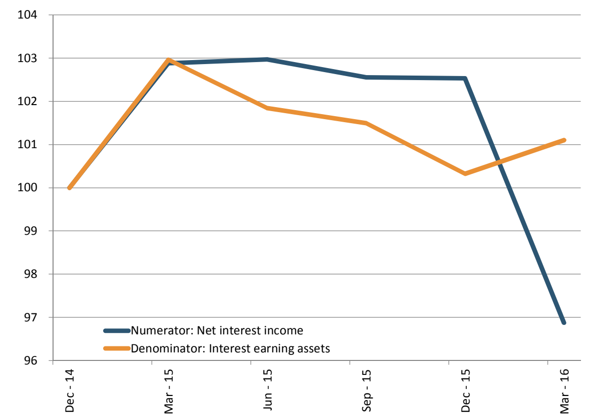
15 - Net interest income to interest bearing assets

Dispersion



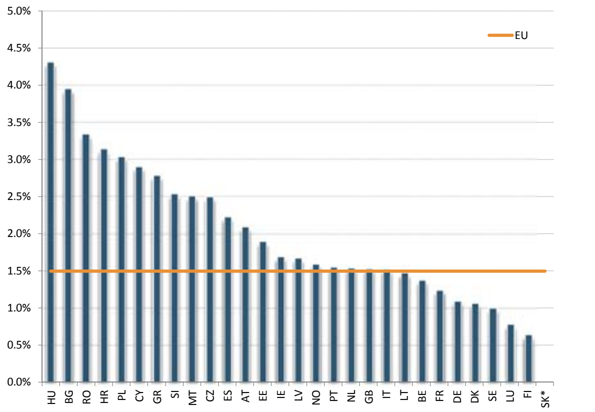
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



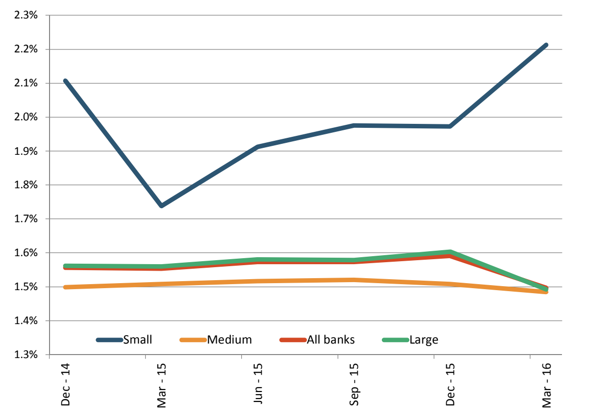
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

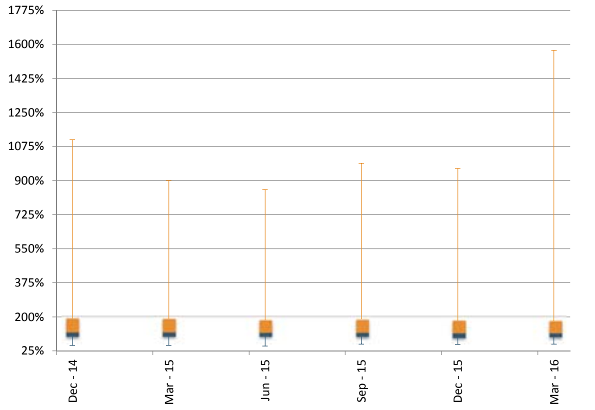
Period	Weighted average	25th	50th	75th
Dec - 14	1.56%	1.09%	1.49%	1.82%
Mar - 15	1.55%	1.06%	1.50%	1.81%
Jun - 15	1.57%	1.06%	1.52%	1.84%
Sep - 15	1.57%	1.05%	1.52%	1.84%
Dec - 15	1.59%	1.12%	1.49%	1.86%
Mar - 16	1.50%	1.08%	1.45%	2.09%

EUROPEAN BANKING AUTHORITY

Balance Sheet Structure and Liquidity

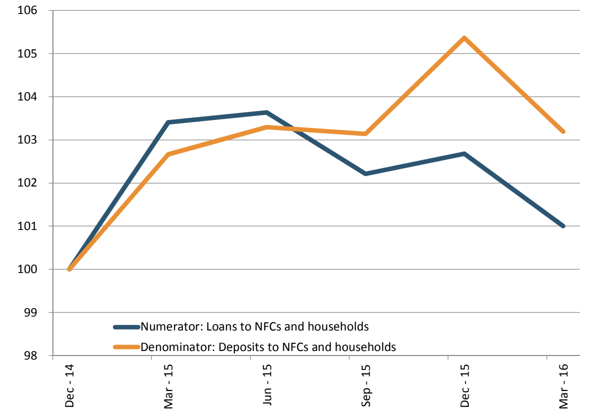
16 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



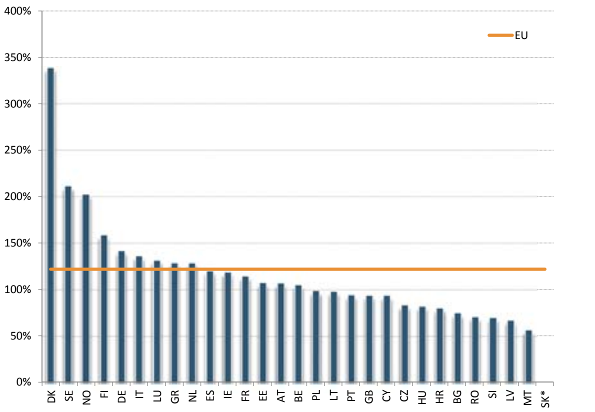
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



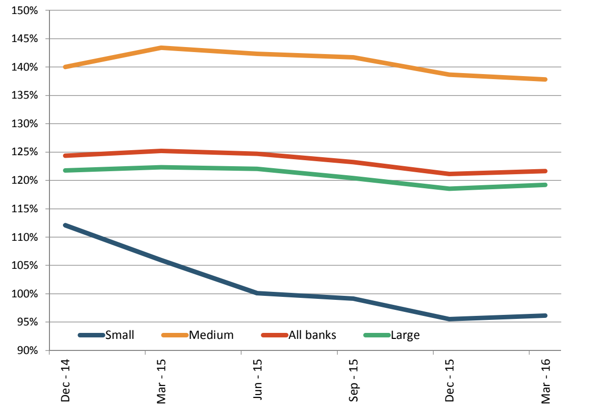
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



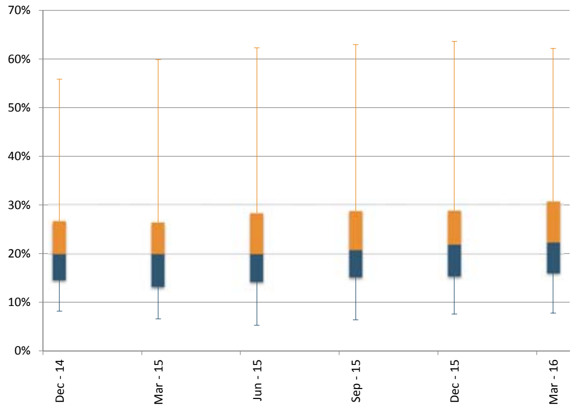
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	124.4%	98.7%	121.4%	191.8%
Mar - 15	125.2%	99.7%	123.0%	189.5%
Jun - 15	124.7%	100.1%	120.9%	182.6%
Sep - 15	123.2%	99.5%	120.2%	187.0%
Dec - 15	121.2%	94.0%	118.3%	179.4%
Mar - 16	121.6%	97.4%	119.6%	178.3%

Balance Sheet Structure and Liquidity

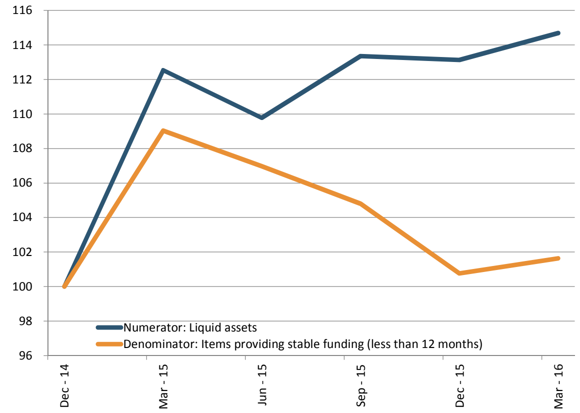
17 - Liquid assets to short-term liabilities

Dispersion



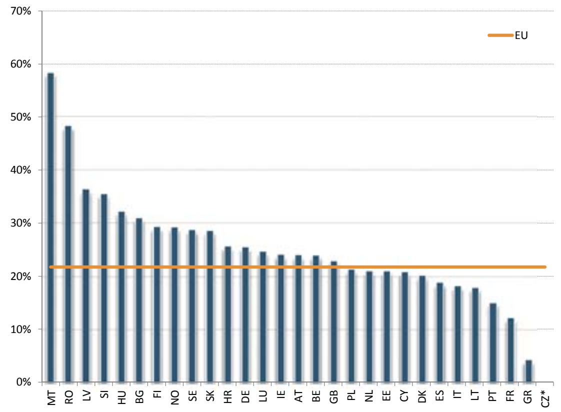
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



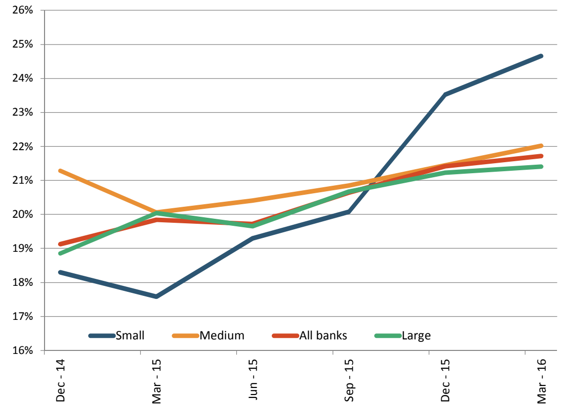
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



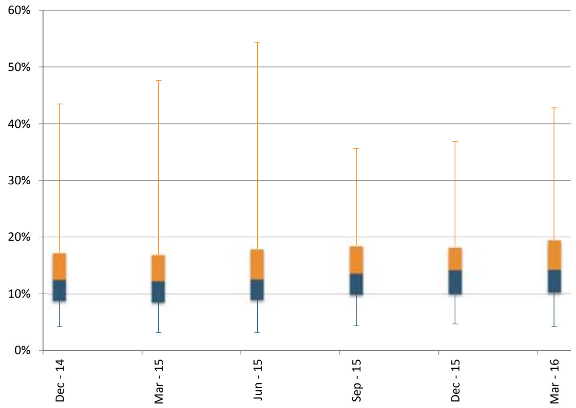
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	19.1%	14.7%	20.1%	26.7%
Mar - 15	19.8%	13.3%	20.0%	26.4%
Jun - 15	19.7%	14.4%	20.0%	28.3%
Sep - 15	20.6%	15.2%	20.8%	28.8%
Dec - 15	21.4%	15.4%	21.9%	28.8%
Mar - 16	21.7%	16.1%	22.3%	30.7%

Balance Sheet Structure and Liquidity

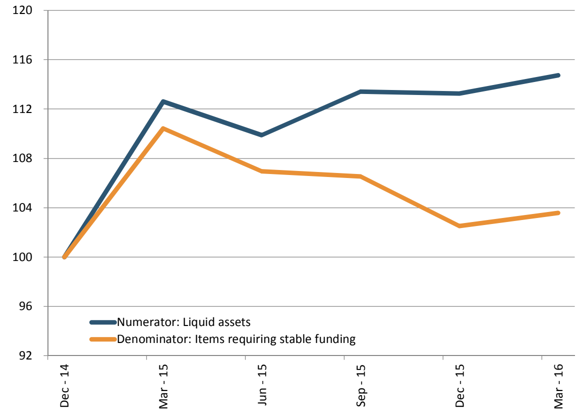
18 - Liquid assets to total items requiring stable funding

Dispersion



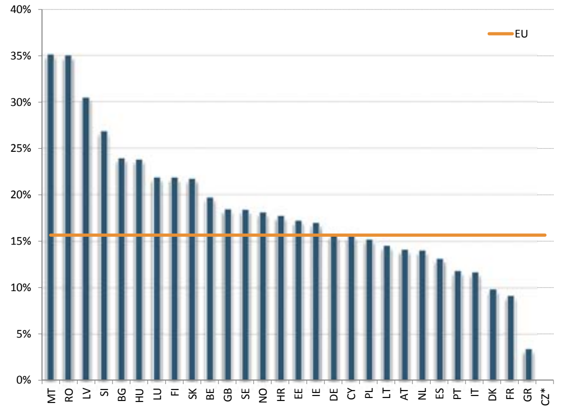
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



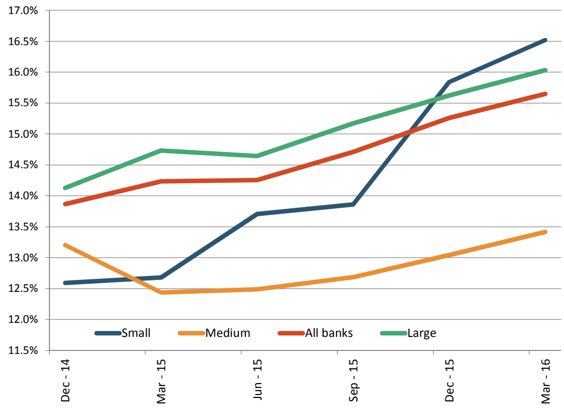
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

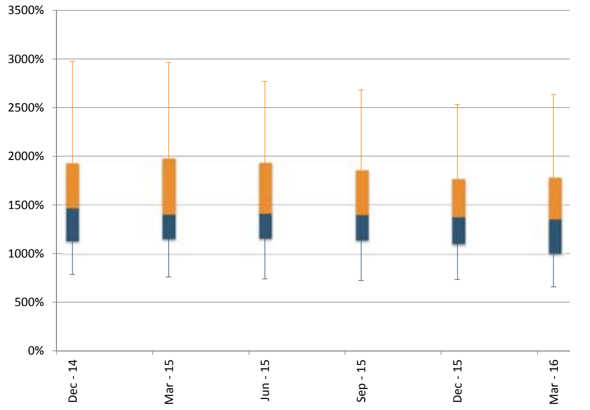
Period	Weighted average	25th	50th	75th
Dec - 14	13.9%	8.8%	12.6%	17.2%
Mar - 15	14.2%	8.6%	12.4%	16.9%
Jun - 15	14.3%	9.0%	12.6%	17.9%
Sep - 15	14.7%	9.9%	13.5%	18.5%
Dec - 15	15.3%	10.0%	14.2%	18.1%
Mar - 16	15.6%	10.3%	14.3%	19.4%

EUROPEAN BANKING AUTHORITY

Balance Sheet Structure and Liquidity

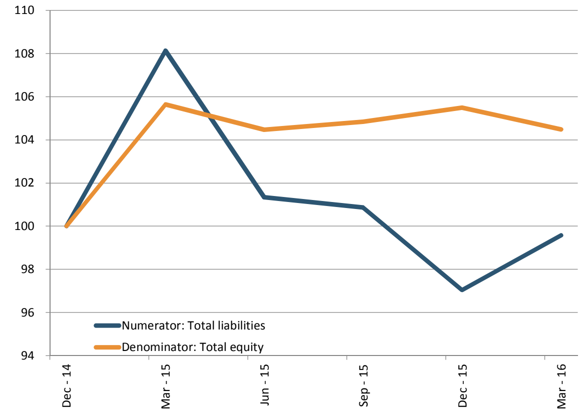
19 - Debt to equity ratio

Dispersion



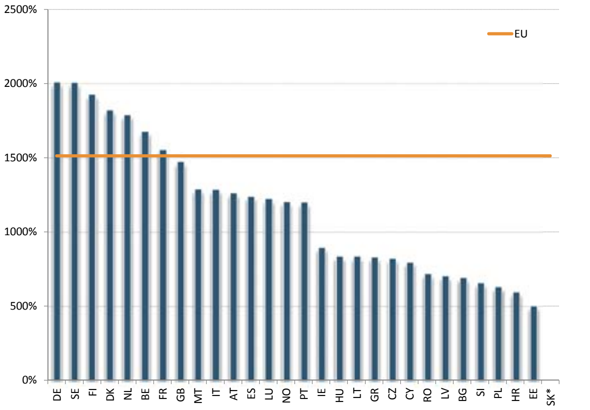
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



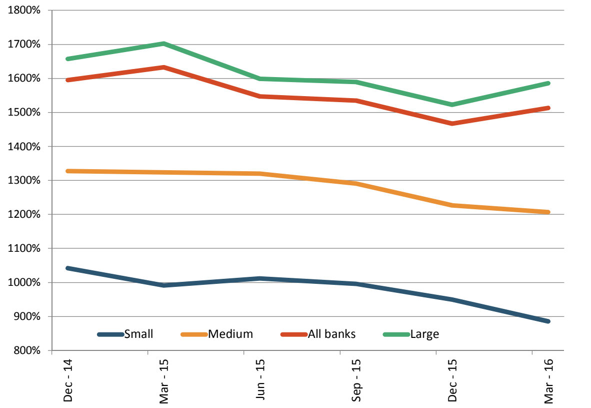
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



(*) Not reported.
Weighted Averages by country.

KRI by size class



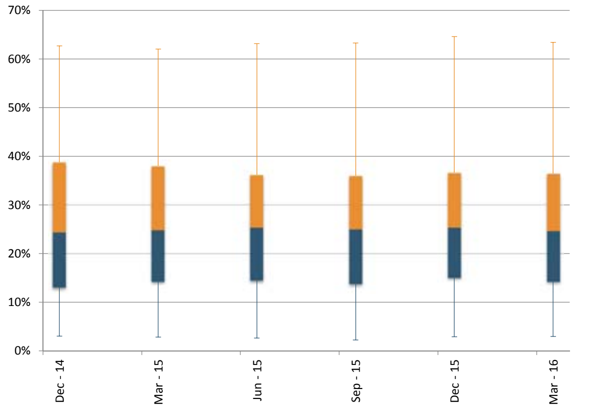
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	15.9	11.4	14.7	19.3
Mar - 15	16.3	11.6	14.1	19.8
Jun - 15	15.5	11.7	14.2	19.3
Sep - 15	15.3	11.5	14.1	18.6
Dec - 15	14.7	11.1	13.8	17.7
Mar - 16	15.1	10.1	13.6	17.8

Balance Sheet Structure and Liquidity

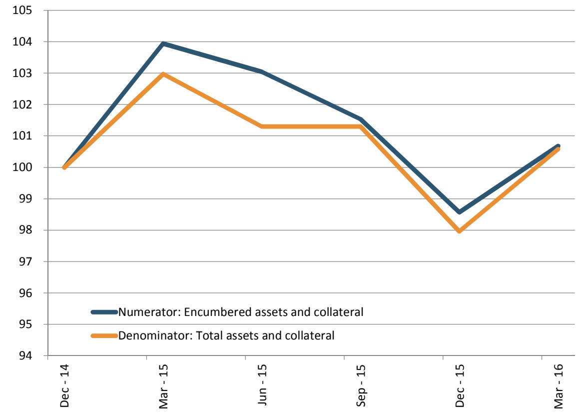
20 - Asset encumbrance ratio

Dispersion



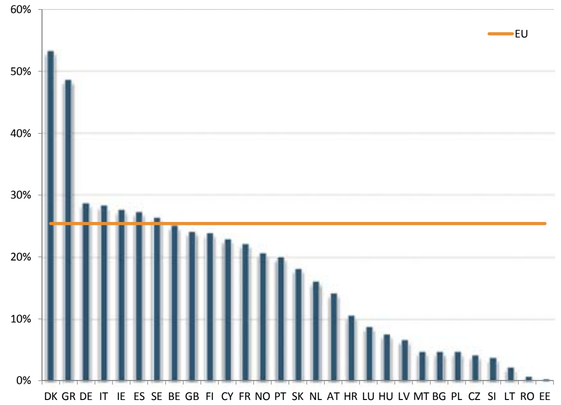
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



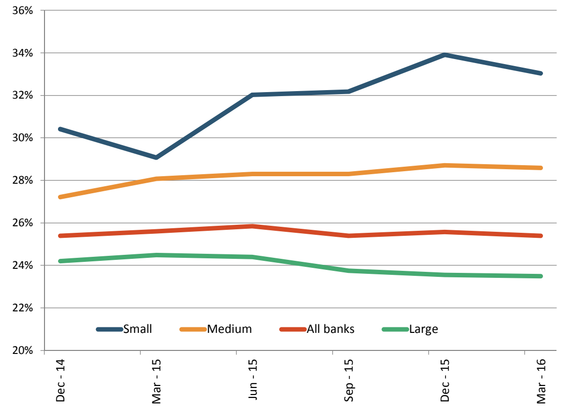
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2016)



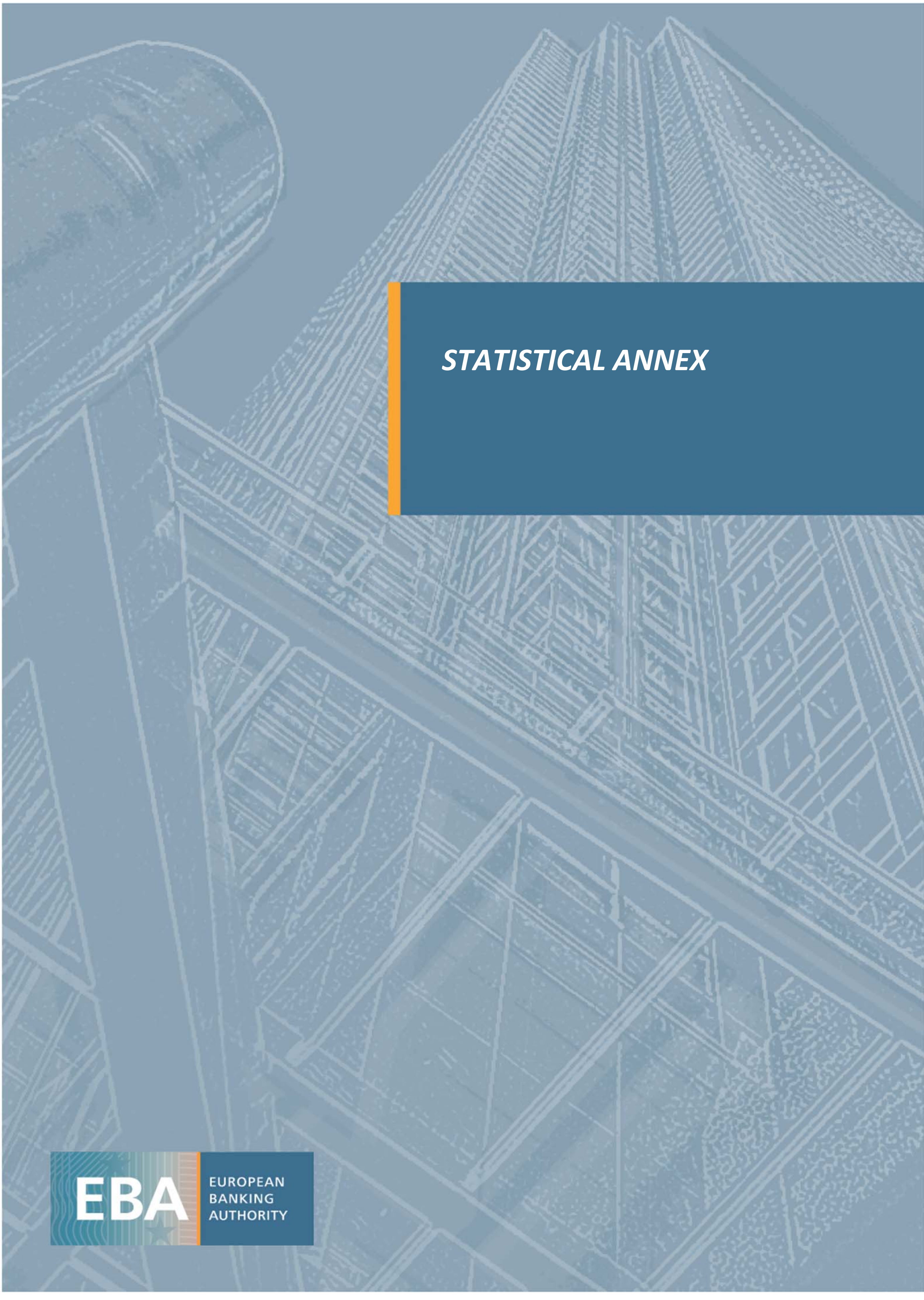
(*) Not reported.
Weighted Averages by country.

KRI by size class



Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.1%	24.5%	38.8%
Mar - 15	25.6%	14.3%	24.8%	38.0%
Jun - 15	25.8%	14.5%	25.4%	36.2%
Sep - 15	25.4%	13.8%	25.1%	36.0%
Dec - 15	25.6%	15.2%	25.4%	36.6%
Mar - 16	25.4%	14.3%	24.7%	36.4%



STATISTICAL ANNEX

EBA EUROPEAN BANKING AUTHORITY

EBA EUROPEAN BANKING AUTHORITY

Statistical Annex

Asset composition and volumes

Asset composition

% of total assets

	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16
AT	1.0%	1.0%	1.1%	1.0%	0.8%	0.8%	0.6%	0.6%	17.0%	16.7%	16.5%	16.4%	73.2%	73.7%	73.8%	73.7%	3.7%	3.6%	3.4%	3.7%	4.3%	4.2%	4.6%	4.7%
BE	0.2%	0.2%	0.2%	0.2%	0.7%	0.7%	0.7%	0.7%	22.6%	22.4%	22.6%	21.8%	61.6%	61.8%	61.5%	61.7%	7.5%	7.4%	7.2%	7.6%	7.3%	7.5%	7.7%	8.0%
BG	1.6%	1.6%	2.0%	1.5%	0.1%	0.1%	0.2%	0.2%	10.3%	10.2%	9.9%	11.3%	83.2%	83.7%	82.3%	81.2%	0.5%	0.4%	0.4%	0.3%	4.4%	4.0%	5.4%	5.5%
CY	0.7%	0.6%	0.8%	0.7%	0.1%	0.1%	0.2%	0.2%	7.3%	7.7%	6.6%	6.2%	84.5%	85.7%	86.4%	86.4%	0.1%	0.1%	0.0%	0.0%	7.3%	5.8%	5.9%	6.5%
CZ	1.3%	1.3%	1.6%	1.2%	0.2%	0.2%	0.3%	0.2%	23.1%	22.1%	20.7%	19.8%	70.5%	71.5%	72.6%	73.7%	2.8%	3.0%	2.8%	3.1%	2.1%	1.9%	2.1%	2.1%
DE	0.1%	0.1%	0.1%	0.1%	3.3%	2.8%	3.1%	2.6%	16.4%	16.6%	16.4%	15.3%	56.9%	56.9%	58.0%	56.2%	18.7%	19.3%	18.5%	20.0%	4.6%	4.3%	3.8%	4.8%
DK	0.2%	0.2%	0.2%	0.2%	0.6%	0.5%	0.7%	0.5%	15.1%	14.5%	14.7%	13.8%	73.6%	74.0%	73.9%	75.0%	8.0%	8.1%	8.1%	7.7%	2.5%	2.6%	2.4%	2.8%
ES	0.5%	0.5%	0.6%	0.6%	1.4%	1.2%	1.3%	1.2%	16.6%	16.2%	15.4%	15.9%	67.3%	67.5%	68.7%	68.0%	5.0%	5.5%	5.1%	5.3%	9.3%	9.1%	9.0%	9.1%
FI	0.0%	0.0%	0.0%	0.0%	0.5%	0.4%	0.5%	0.4%	11.5%	10.5%	11.1%	11.3%	63.6%	63.6%	62.7%	61.8%	19.5%	20.2%	20.4%	20.7%	4.9%	5.2%	5.2%	5.8%
FR	0.2%	0.2%	0.2%	0.2%	3.9%	3.3%	3.1%	2.8%	12.8%	12.7%	12.2%	12.1%	61.8%	61.8%	63.5%	63.0%	13.3%	14.0%	13.1%	13.9%	7.9%	7.9%	7.9%	7.9%
GB	0.2%	0.2%	0.2%	0.2%	2.5%	2.1%	2.3%	1.9%	13.5%	13.8%	14.4%	14.1%	60.6%	59.5%	60.8%	58.6%	17.9%	19.3%	18.4%	20.4%	5.3%	5.2%	3.9%	4.9%
GR	1.0%	0.8%	0.7%	0.6%	0.2%	0.2%	0.3%	0.2%	17.7%	17.9%	18.5%	18.6%	66.4%	65.7%	58.3%	57.9%	2.6%	2.9%	2.1%	2.5%	12.1%	12.6%	20.2%	20.2%
HR	2.0%	2.0%	2.1%	2.2%	0.3%	0.3%	0.4%	0.4%	11.1%	9.8%	9.9%	10.5%	82.5%	83.8%	83.5%	82.8%	0.9%	0.8%	0.8%	0.8%	3.2%	3.3%	3.3%	3.3%
HU	1.5%	1.6%	1.6%	1.5%	0.8%	0.7%	0.8%	0.9%	19.0%	21.1%	21.8%	23.8%	71.5%	69.7%	69.5%	67.4%	2.1%	1.9%	1.7%	1.8%	5.2%	4.9%	4.5%	4.6%
IE	0.2%	0.3%	0.3%	0.3%	0.2%	0.2%	0.3%	0.3%	21.2%	21.5%	20.6%	18.7%	68.5%	69.1%	70.4%	70.4%	5.4%	5.4%	5.2%	5.8%	4.5%	3.6%	3.2%	4.5%
IT	0.4%	0.4%	0.5%	0.4%	1.6%	1.5%	1.5%	1.4%	18.4%	18.4%	18.1%	18.7%	67.3%	67.7%	68.3%	67.8%	5.6%	5.4%	5.0%	5.3%	6.8%	6.6%	6.6%	6.4%
LT	1.6%	1.5%	1.8%	1.8%	0.0%	0.0%	0.2%	0.2%	5.3%	4.8%	5.9%	4.4%	89.8%	90.5%	88.9%	91.0%	0.8%	0.7%	0.7%	0.7%	2.5%	2.5%	2.4%	1.9%
LU	0.0%	0.0%	0.0%	0.0%	2.4%	1.9%	1.2%	1.1%	21.7%	20.9%	20.2%	19.0%	71.9%	73.1%	74.6%	75.2%	0.8%	1.1%	1.5%	1.9%	3.2%	3.0%	2.5%	2.8%
LV	0.9%	1.0%	0.9%	0.8%	0.2%	0.2%	0.4%	0.4%	24.6%	22.5%	23.5%	22.6%	71.9%	74.0%	72.8%	73.8%	0.8%	0.7%	0.8%	0.7%	1.7%	1.6%	1.5%	1.7%
NL	0.1%	0.1%	0.1%	0.1%	1.1%	0.9%	1.0%	0.9%	10.7%	10.6%	10.6%	10.5%	77.7%	78.2%	78.4%	77.7%	6.3%	6.3%	6.1%	6.6%	4.1%	3.9%	3.8%	4.2%
NO	0.1%	0.1%	0.1%	0.1%	0.3%	0.2%	0.3%	0.3%	10.6%	11.0%	11.5%	11.2%	81.2%	80.0%	79.8%	80.0%	6.2%	7.3%	7.1%	7.2%	1.5%	1.4%	1.2%	1.3%
PL	1.3%	1.4%	1.5%	1.4%	0.2%	0.2%	0.4%	0.4%	20.0%	20.8%	18.8%	20.7%	72.7%	71.9%	73.9%	72.6%	1.8%	1.8%	1.8%	1.4%	3.9%	3.8%	3.6%	3.5%
PT*	0.7%	0.6%	0.8%	0.7%	2.9%	3.3%	3.3%	3.3%	17.5%	17.9%	18.0%	19.0%	67.4%	68.1%	68.3%	66.9%	1.4%	1.5%	1.4%	1.5%	10.2%	8.7%	8.2%	8.6%
RO	2.3%	2.6%	2.8%	2.7%	0.2%	0.2%	0.4%	0.4%	25.5%	24.7%	24.8%	26.5%	68.8%	69.3%	68.8%	67.1%	0.2%	0.2%	0.2%	0.2%	3.0%	3.0%	3.0%	3.1%
SE	0.1%	0.1%	0.1%	0.1%	1.8%	1.6%	1.2%	1.2%	11.0%	10.7%	10.9%	11.1%	75.5%	75.2%	75.8%	75.7%	8.8%	9.3%	8.9%	8.9%	2.8%	3.1%	3.0%	3.1%
SK**	1.4%	1.4%	1.4%	n.a.	0.1%	0.1%	0.3%	n.a.	23.0%	22.5%	21.4%	n.a.	72.4%	73.0%	74.1%	n.a.	0.5%	0.5%	0.5%	n.a.	2.5%	2.5%	2.3%	n.a.
EE***	n.a.	n.a.	n.a.	0.7%	n.a.	n.a.	n.a.	0.2%	n.a.	n.a.	n.a.	2.1%	n.a.	n.a.	n.a.	95.3%	n.a.	n.a.	n.a.	0.4%	n.a.	n.a.	n.a.	1.2%
SI***	n.a.	n.a.	1.7%	1.5%	n.a.	n.a.	0.8%	0.9%	n.a.	n.a.	27.2%	28.6%	n.a.	n.a.	66.2%	65.1%	n.a.	n.a.	0.3%	0.3%	n.a.	n.a.	3.9%	3.5%
MT***	n.a.	n.a.	0.5%	0.4%	n.a.	n.a.	0.5%	0.6%	n.a.	n.a.	33.5%	32.7%	n.a.	n.a.	62.5%	63.4%	n.a.	n.a.	0.1%	0.1%	n.a.	n.a.	2.9%	2.8%
EU	0.2%	0.3%	0.3%	0.3%	2.4%	2.1%	2.1%	1.9%	14.6%	14.6%	14.6%	14.4%	64.5%	64.3%	65.3%	64.3%	12.1%	12.7%	11.9%	12.9%	6.2%	6.1%	5.8%	6.2%

Assets

Volumes bln EUR; %

	Total Assets				Share of financial assets held for trading				Share of fair value level 3 to total fair valued assets			
	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16
AT	707.3	704.3	700.7	712.7	3.6%	3.5%	3.3%	3.5%	3.7%	3.2%	3.8%	3.4%
BE	1,023.7	1,020.2	984.6	1,023.5	8.2%	7.8%	6.9%	7.4%	8.5%	8.6%	9.7%	9.3%
BG	18.6	19.1	20.0	19.8	0.7%	0.7%	0.6%	0.5%	0.8%	0.8%	1.1%	1.3%
CY	46.3	45.0	44.2	43.3	0.1%	0.1%	0.1%	0.0%	0.5%	0.7%	3.1%	3.5%
CZ	103.7	107.3	106.6	112.1	4.0%	4.2%	2.6%	3.8%	2.9%	2.9%	5.2%	4.7%
DE	4,102.6	4,148.2	3,941.8	4,060.0	27.7%	27.6%	26.7%	27.6%	2.9%	2.8%	3.1%	3.0%
DK	708.0	688.7	681.6	808.4	17.3%	16.7%	17.0%	16.0%	0.5%	0.4%	0.4%	0.7%
ES	3,354.1	3,368.9	3,370.3	3,323.3	8.2%	8.2%	7.8%	8.3%	1.2%	1.0%	1.1%	1.1%
FI	487.2	487.6	439.4	471.6	39.6%	38.7%	36.8%	36.7%	1.3%	1.2%	1.4%	1.2%
FR	6,891.4	6,896.1	6,722.1	6,954.4	25.3%	25.5%	23.2%	24.3%	2.8%	2.8%	2.9%	2.8%
GB	7,902.4	7,795.9	7,305.5	7,371.7	27.1%	27.6%	26.0%	28.2%	2.8%	2.6%	2.7%	2.6%
GR	341.8	336.3	337.5	334.4	2.8%	3.0%	2.9%	2.9%	1.5%	1.5%	1.8%	1.7%
HR	35.2	37.1	36.0	35.4	1.1%	1.0%	0.9%	1.0%	1.9%	2.0%	7.4%	2.4%
HU	55.1	55.4	56.8	56.4	3.4%	3.3%	2.6%	3.8%	0.6%	0.5%	1.1%	0.8%
IE	297.8	288.1	285.6	324.5	3.8%	3.8%	3.3%	4.4%	3.1%	3.0%	4.3%	4.0%
IT	2,312.7	2,296.5	2,276.0	2,322.9	8.5%	8.3%	8.3%	8.7%	3.3%	3.4%	2.8%	1.9%
LT	16.6	17.0	17.4	17.1	2.0%	1.8%	2.1%	1.8%	0.3%	1.0%	3.9%	4.9%
LU	279.4	290.9	292.4	299.7	1.7%	2.0%	2.0%	2.5%	0.7%	0.8%	1.0%	0.6%
LV	13.2	13.6	13.9	13.6	4.0%	3.0%	3.2%	3.4%	0.0%	0.0%	1.1%	1.4%
NL	2,169.1	2,171.1	2,112.1	2,191.1	10.0%	9.9%	9.4%	10.1%	2.4%	2.3%	2.3%	2.1%
NO	370.2	357.1	337.6	348.2	17.5%	17.3%	20.5%	16.9%	13.7%	13.9%	10.4%	11.2%
PL	133.2	131.9	134.4	132.1	2.7%	3.0%	2.3%	2.1%	1.4%	1.3%	5.4%	5.1%
PT*	319.4	311.7	298.3	297.6	2.0%	1.8%	1.9%	2.8%	22.8%	24.3%	25.4%	23.7%
RO	34.5	34.5	35.4	35.1	1.1%	0.8%	0.9%	0.8%	0.9%	1.1%	2.5%	2.3%
SE	1,537.5	1,522.6	1,412.1	1,531.4	21.0%	20.6%	18.5%	19.2%	0.7%	0.8%	0.8%	0.7%
SK**	35.4	36.2	37.8	n.a.	1.1%	0.9%	0.8%	n.a.	1.2%	0.7%	2.4%	n.a.
EE***	n.a.	n.a.	n.a.	15.6	n.a.	n.a.	n.a.	1.9%	n.a.	n.a.	n.a.	3.7%
SI***	n.a.	n.a.	18.7	22.7	n.a.	n.a.	1.5%	1.6%	n.a.	n.a.	0.5%	0.5%
MT***	n.a.	n.a.	18.2	18.4	n.a.	n.a.	0.1%	0.1%	n.a.	n.a.	0.2%	0.2%
EU	31,635.8	31,502.7	30,377.3	31,092.9	19.8%	19.9%	18.5%	19.6%	2.9%	2.8%	2.9%	2.7%

Loans and advances

Volumes; bln EUR

	Jun-15	Sep-15	Dec-15	Mar-16
AT	517.9	519.1	517.4	525.2
BE	630.9	630.0	605.3	631.4
BG	15.5	16.0	16.4	16.1
CY	39.1	38.6	38.2	37.4
CZ	73.1	76.7	77.4	82.6
DE	2,335.3	2,358.3	2,286.5	2,282.2
DK	520.9	509.9	503.4	606.3
ES	2,256.5	2,274.3	2,314.2	2,259.2
FI	309.7	310.2	275.7	291.3
FR	4,260.9	4,265.2	4,270.3	4,383.4
GB	4,792.1	4,636.6	4,444.6	4,316.7
GR	227.1	220.8	196.8	193.7
HR	29.1	31.1	30.1	29.3
HU	39.4	38.7	39.5	38.0
IE	204.0	199.0	200.9	228.4
IT	1,555.3	1,554.2	1,554.3	1,575.3
LT	14.9	15.3	15.5	15.5
LU	200.9	212.5	218.0	225.4
LV	9.5	10.1	10.1	10.0
NL	1,685.5	1,698.0	1,655.1	1,703.1
NO	300.7	285.9	269.4	278.4
PL	96.9	94.8	99.4	95.8
PT*	215.2	212.2	203.7	199.2
RO	23.7	24.0	24.4	23.6
SE	1,161.3	1,144.8	1,071.0	1,159.0
SK**	25.6	26.5	28.0	n.a
EE***	n.a	n.a	n.a	14.8
SI***	n.a	n.a	12.4	14.8
MT***	n.a	n.a	11.3	11.7
EU	20,399.7	20,242.0	19,839.7	19,982.3

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually.
* One institution was included in PT data until Q3 2015, but is no more included in Q4 2015 and following data.
** Data for Q1 2016 not reported.
*** Data before Q4 2015 / Q1 2016 respectively is not disclosed because it was reported for less than three institutions.

EUROPEAN BANKING AUTHORITY

Statistical Annex

Liability composition and volumes

Liabilities composition

% of total liabilities

	Debt securities issued				Deposits from credit institutions				Customer deposits (1)				Other liabilities (2)			
	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16
AT	15.2%	14.8%	15.2%	14.9%	14.3%	14.3%	13.1%	13.3%	60.0%	60.5%	61.7%	61.7%	10.5%	10.4%	10.1%	10.1%
BE	19.0%	18.5%	19.2%	19.6%	11.1%	11.9%	11.5%	11.3%	50.6%	50.2%	51.7%	50.9%	19.3%	19.4%	17.5%	18.2%
BG	0.9%	0.7%	0.7%	0.6%	8.5%	7.9%	8.3%	7.6%	88.3%	89.3%	89.1%	88.7%	2.2%	2.1%	1.9%	3.1%
CY	0.4%	0.5%	0.5%	0.5%	1.4%	1.3%	1.0%	1.4%	79.0%	82.8%	85.3%	86.2%	19.1%	15.4%	13.2%	11.9%
CZ	4.0%	3.6%	8.3%	7.1%	9.5%	11.9%	6.2%	8.2%	80.5%	78.5%	80.3%	78.6%	6.0%	6.0%	5.2%	6.1%
DE	19.4%	19.5%	19.0%	16.6%	14.1%	13.8%	13.7%	13.7%	36.4%	35.7%	37.6%	36.7%	30.1%	31.0%	29.8%	33.0%
DK	51.8%	52.8%	54.0%	52.8%	6.8%	6.1%	5.3%	5.4%	25.1%	25.3%	23.7%	25.1%	16.3%	15.8%	17.1%	16.6%
ES	14.1%	14.0%	14.3%	14.0%	8.9%	9.5%	8.7%	8.9%	59.9%	59.5%	60.5%	60.6%	17.0%	17.0%	16.4%	16.5%
FI	14.7%	15.0%	18.8%	15.1%	22.4%	20.6%	18.0%	20.1%	33.4%	33.5%	32.7%	33.8%	29.6%	30.8%	30.5%	31.0%
FR	19.0%	18.3%	18.6%	18.1%	7.4%	7.7%	7.1%	7.5%	46.2%	46.3%	48.0%	47.1%	27.3%	27.7%	26.2%	27.3%
GB	10.6%	10.4%	10.6%	10.0%	6.0%	5.7%	5.2%	5.4%	55.7%	55.2%	58.2%	54.8%	27.7%	28.8%	25.9%	29.7%
GR	2.1%	2.1%	0.6%	0.6%	1.9%	2.1%	2.6%	3.9%	49.5%	50.0%	48.2%	48.1%	46.5%	45.8%	48.6%	47.4%
HR	0.4%	0.4%	0.4%	0.4%	20.8%	18.9%	15.8%	15.2%	75.4%	76.1%	79.4%	80.8%	3.4%	4.6%	4.4%	3.6%
HU	3.6%	3.5%	3.2%	3.2%	11.1%	10.1%	9.8%	7.7%	76.3%	77.4%	78.7%	78.8%	9.0%	8.9%	8.4%	10.2%
IE	18.1%	18.5%	18.2%	16.5%	9.3%	8.8%	8.0%	9.6%	61.0%	61.4%	62.7%	60.7%	11.6%	11.2%	11.2%	13.1%
IT	21.0%	20.7%	20.5%	19.3%	7.6%	7.6%	7.1%	7.3%	52.4%	53.0%	54.6%	55.6%	18.9%	18.8%	17.8%	17.8%
LT	0.3%	0.3%	0.3%	0.3%	14.6%	15.6%	12.3%	13.4%	80.3%	79.3%	82.9%	81.4%	4.9%	4.9%	4.5%	4.9%
LU	14.1%	13.4%	14.7%	14.5%	38.2%	40.9%	42.6%	41.4%	42.3%	40.5%	37.5%	38.0%	5.4%	5.2%	5.2%	6.1%
LV	4.1%	4.4%	4.6%	4.7%	9.3%	8.9%	7.6%	5.9%	83.4%	83.4%	84.1%	85.0%	3.2%	3.3%	3.8%	4.4%
NL	28.4%	27.8%	27.9%	27.6%	4.0%	4.1%	3.4%	4.0%	55.5%	55.8%	56.9%	55.6%	12.1%	12.3%	11.8%	12.7%
NO	34.0%	34.7%	35.7%	36.6%	13.1%	11.9%	10.2%	10.4%	42.6%	41.7%	44.4%	41.8%	10.3%	11.8%	9.6%	11.1%
PL	4.8%	5.0%	3.7%	3.7%	8.3%	8.0%	3.6%	3.4%	80.8%	81.8%	83.7%	84.4%	6.1%	5.3%	9.0%	8.6%
PT*	10.4%	10.3%	8.9%	8.4%	5.1%	4.8%	4.4%	4.9%	70.6%	72.3%	74.2%	73.0%	14.0%	12.6%	12.5%	13.6%
RO	0.7%	0.7%	0.7%	0.6%	14.2%	11.7%	10.2%	10.9%	82.3%	84.5%	86.3%	85.3%	2.8%	3.0%	2.9%	3.2%
SE	41.7%	42.5%	45.8%	42.2%	6.7%	6.0%	4.8%	5.7%	35.6%	35.0%	34.3%	36.2%	15.9%	16.5%	15.1%	15.9%
SK**	10.3%	10.3%	10.1%	n.a.	4.2%	5.2%	5.0%	n.a.	83.1%	82.2%	82.7%	n.a.	2.4%	2.3%	2.2%	n.a.
EE***	n.a.	n.a.	n.a.	0.3%	n.a.	n.a.	n.a.	9.3%	n.a.	n.a.	n.a.	88.1%	n.a.	n.a.	n.a.	2.4%
SI***	n.a.	n.a.	1.9%	1.7%	n.a.	n.a.	7.0%	6.4%	n.a.	n.a.	85.9%	86.3%	n.a.	n.a.	5.2%	5.6%
MT***	n.a.	n.a.	2.5%	2.7%	n.a.	n.a.	1.0%	1.6%	n.a.	n.a.	94.5%	93.2%	n.a.	n.a.	2.0%	2.5%
EU	19.0%	18.8%	19.1%	18.3%	7.9%	7.9%	7.3%	7.6%	49.7%	49.5%	51.3%	50.0%	23.3%	23.8%	22.3%	24.0%

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

Total Liabilities

Volumes; bln EUR

	Jun-15	Sep-15	Dec-15	Mar-16
AT	656.1	653.3	649.8	660.5
BE	965.2	960.1	926.9	966.0
BG	16.3	16.7	17.4	17.4
CY	41.2	40.1	39.4	38.5
CZ	93.5	96.5	94.9	100.0
DE	3,903.9	3,956.7	3,748.5	3,867.9
DK	671.7	652.4	645.2	766.4
ES	3,107.2	3,121.0	3,121.6	3,076.3
FI	466.7	464.7	415.6	448.3
FR	6,493.0	6,490.9	6,307.8	6,534.4
GB	7,399.5	7,293.0	6,816.8	6,904.1
GR	316.5	310.0	301.5	298.6
HR	30.0	32.3	31.1	30.4
HU	49.2	49.5	50.9	50.5
IE	271.0	260.7	260.0	292.0
IT	2,148.6	2,129.9	2,110.6	2,155.8
LT	14.3	14.7	15.1	15.2
LU	257.2	269.1	269.9	277.1
LV	11.4	11.8	12.0	11.9
NL	2,058.4	2,059.3	1,997.3	2,075.3
NO	344.3	332.3	311.9	321.6
PL	116.4	114.8	117.0	114.1
PT*	296.5	289.0	275.1	274.8
RO	30.7	30.5	31.3	30.9
SE	1,465.5	1,450.1	1,335.9	1,458.8
SK**	31.8	32.5	33.8	n.a.
EE***	n.a.	n.a.	n.a.	13.0
SI***	n.a.	n.a.	16.4	19.7
MT***	n.a.	n.a.	16.9	17.1
EU	29,715.5	29,575.4	28,438.7	29,165.5

Share of secured funding

% of debt securities issued

	Jun-15	Sep-15	Dec-15	Mar-16
AT	34.1%	35.9%	31.0%	32.1%
BE	25.3%	26.1%	26.4%	26.0%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	65.3%	70.1%	21.2%	21.4%
DE	26.2%	24.7%	26.0%	29.2%
DK	89.8%	89.8%	89.1%	89.9%
ES	50.7%	50.6%	50.1%	49.7%
FI	41.8%	42.3%	38.9%	44.9%
FR	23.6%	26.7%	23.9%	23.6%
GB	19.2%	18.6%	18.7%	18.9%
GR	20.0%	20.9%	65.4%	70.8%
HR	0.0%	0.0%	0.0%	0.0%
HU	11.5%	11.7%	11.1%	11.3%
IE	73.3%	74.7%	71.3%	72.1%
IT	23.7%	28.7%	24.7%	25.8%
LT	0.0%	0.0%	0.0%	0.0%
LU	6.7%	6.6%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
NL	17.6%	17.4%	17.0%	16.5%
NO	58.1%	52.1%	53.3%	56.3%
PL	5.4%	9.4%	12.3%	12.8%
PT*	29.8%	36.5%	38.4%	40.1%
RO	0.0%	0.0%	0.0%	0.0%
SE	45.9%	45.6%	47.7%	49.5%
SK**	92.2%	92.1%	92.2%	n.a.
EE***	n.a.	n.a.	n.a.	0.0%
SI***	n.a.	n.a.	0.0%	0.0%
MT***	n.a.	n.a.	0.0%	0.0%
EU	32.6%	33.4%	33.1%	33.8%

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually.
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*** Data before Q4 2015 / Q1 2016 respectively is not disclosed because it was reported for less than three institutions.

Statistical Annex

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

RWA composition

% of total RWA	Credit risk capital requirements (excl. securitisation)				Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16
AT	85.8%	86.3%	86.5%	85.9%	0.2%	0.2%	0.2%	0.2%	3.4%	2.7%	2.8%	3.0%	9.7%	10.1%	9.8%	10.2%	0.9%	0.8%	0.7%	0.7%
BE	81.7%	81.4%	82.3%	82.4%	2.3%	2.3%	2.0%	1.8%	2.9%	3.1%	2.9%	2.8%	7.4%	7.5%	7.5%	7.5%	5.7%	5.6%	5.4%	5.6%
BG	90.9%	90.7%	90.9%	90.8%	0.2%	0.1%	0.1%	0.1%	0.3%	0.4%	0.4%	0.2%	8.6%	8.6%	8.3%	8.7%	0.0%	0.2%	0.2%	0.2%
CY	89.4%	89.0%	88.0%	87.6%	0.0%	0.0%	0.0%	0.0%	0.1%	0.6%	0.8%	1.1%	10.2%	10.2%	11.0%	11.2%	0.3%	0.2%	0.2%	0.2%
CZ	82.5%	82.5%	83.1%	82.6%	0.0%	0.0%	0.0%	0.0%	3.9%	3.8%	3.4%	3.7%	12.8%	12.8%	12.7%	12.7%	0.8%	0.9%	0.9%	0.9%
DE	72.5%	72.3%	72.9%	72.4%	3.7%	3.5%	3.4%	3.4%	9.5%	9.4%	8.8%	8.8%	11.0%	11.6%	12.1%	12.7%	3.2%	3.3%	2.9%	2.7%
DK	79.7%	80.8%	81.1%	82.3%	0.2%	0.2%	0.2%	0.2%	10.6%	9.3%	9.4%	7.7%	8.0%	8.5%	8.4%	9.0%	1.5%	1.2%	1.0%	0.8%
ES	85.4%	85.8%	87.0%	86.8%	0.5%	0.5%	0.4%	0.4%	3.9%	3.7%	3.2%	3.4%	9.4%	9.2%	8.6%	8.5%	0.8%	0.8%	0.8%	0.8%
FI	81.9%	82.8%	82.7%	82.4%	0.3%	0.2%	0.2%	0.1%	7.2%	5.9%	5.8%	6.4%	8.4%	8.6%	8.9%	8.9%	2.2%	2.5%	2.3%	2.2%
FR	83.5%	83.7%	84.0%	84.2%	1.6%	1.5%	1.5%	1.3%	3.5%	3.2%	3.1%	3.1%	9.3%	9.5%	9.6%	9.7%	2.0%	2.1%	1.7%	1.7%
GB	68.4%	69.4%	69.0%	69.4%	1.4%	1.4%	1.4%	1.3%	11.8%	11.9%	12.0%	12.0%	9.8%	10.1%	10.7%	10.4%	8.6%	7.2%	6.8%	7.0%
GR	90.4%	90.2%	89.1%	89.2%	0.1%	0.1%	0.1%	0.1%	2.6%	2.8%	3.3%	3.1%	6.6%	6.7%	7.3%	7.3%	0.3%	0.2%	0.3%	0.4%
HR	88.5%	86.6%	86.7%	87.3%	0.0%	0.0%	0.0%	0.0%	1.0%	3.1%	2.8%	2.1%	10.4%	9.9%	10.2%	10.3%	0.1%	0.4%	0.3%	0.4%
HU	81.3%	81.2%	80.8%	79.8%	0.0%	0.0%	0.0%	0.0%	4.3%	4.6%	4.6%	5.7%	13.9%	13.9%	14.3%	13.8%	0.5%	0.4%	0.3%	0.6%
IE	90.0%	90.6%	90.4%	88.5%	0.6%	0.6%	0.6%	0.5%	1.0%	0.7%	0.6%	1.3%	5.8%	6.0%	6.5%	7.7%	2.6%	2.2%	1.9%	2.0%
IT	85.2%	85.4%	85.6%	85.6%	0.8%	0.8%	0.8%	0.8%	4.2%	3.9%	3.9%	4.0%	8.9%	9.0%	8.8%	8.8%	0.9%	0.9%	0.9%	0.9%
LT	89.5%	89.6%	89.4%	90.1%	0.0%	0.0%	0.0%	0.0%	1.5%	1.5%	1.7%	1.4%	9.0%	8.9%	8.8%	8.5%	0.0%	0.0%	0.0%	0.0%
LU	91.1%	91.0%	91.0%	90.8%	0.5%	0.5%	0.4%	0.5%	0.6%	0.6%	0.5%	0.5%	7.0%	7.1%	7.3%	7.5%	0.8%	0.8%	0.8%	0.9%
LV	87.2%	86.6%	86.2%	86.2%	0.0%	0.0%	0.0%	0.0%	1.5%	1.8%	1.7%	1.8%	11.3%	11.7%	12.1%	12.1%	0.0%	0.0%	0.0%	0.0%
NL	83.0%	82.3%	82.4%	82.1%	1.0%	0.9%	0.9%	0.9%	2.6%	2.6%	2.2%	2.6%	12.0%	12.8%	12.9%	12.9%	1.4%	1.4%	1.6%	1.6%
NO	74.5%	74.8%	73.0%	72.0%	1.2%	1.4%	1.0%	1.0%	1.3%	1.3%	1.2%	1.1%	7.3%	7.1%	7.4%	7.6%	15.6%	15.3%	17.3%	18.2%
PL	89.7%	90.1%	90.3%	89.9%	0.0%	0.0%	0.0%	0.0%	2.3%	2.0%	2.1%	2.6%	7.2%	7.1%	6.7%	6.7%	0.9%	0.9%	0.9%	0.8%
PT*	88.5%	88.2%	88.6%	88.1%	1.2%	1.3%	1.1%	1.2%	2.8%	2.9%	2.9%	3.4%	6.0%	6.1%	6.0%	6.1%	1.5%	1.5%	1.4%	1.2%
RO	82.5%	82.4%	81.4%	79.1%	0.0%	0.0%	0.0%	0.0%	4.6%	4.7%	5.4%	5.7%	12.6%	12.6%	12.9%	14.9%	0.2%	0.2%	0.3%	0.3%
SE	79.5%	80.2%	81.3%	81.1%	0.1%	0.2%	0.2%	0.1%	6.2%	5.4%	4.7%	4.6%	11.2%	11.3%	11.6%	11.7%	3.0%	2.9%	2.2%	2.5%
SK**	87.9%	87.8%	87.8%	86.9%	0.0%	0.0%	0.0%	0.0%	0.7%	0.8%	0.9%	0.8%	10.6%	10.6%	10.3%	11.0%	0.8%	0.8%	1.0%	1.3%
EE***	n.a	n.a	n.a	89.8%	n.a	n.a	n.a	0.0%	n.a	n.a	n.a	0.4%	n.a	n.a	n.a	9.7%	n.a	n.a	n.a	0.1%
SI***	n.a	n.a	86.7%	87.1%	n.a	n.a	0.0%	0.0%	n.a	n.a	1.5%	1.4%	n.a	n.a	11.7%	11.5%	n.a	n.a	0.1%	0.1%
MT***	n.a	n.a	89.4%	89.5%	n.a	n.a	0.0%	0.0%	n.a	n.a	0.0%	0.0%	n.a	n.a	10.4%	10.3%	n.a	n.a	0.2%	0.2%
EU	78.2%	78.7%	79.0%	79.0%	1.4%	1.3%	1.3%	1.2%	6.8%	6.6%	6.4%	6.4%	9.6%	9.9%	10.1%	10.1%	3.9%	3.5%	3.2%	3.2%

NPL Ratio (weighted average)

%	Jun-15	Sep-15	Dec-15	Mar-16
AT	7.7%	7.4%	6.9%	6.5%
BE	4.0%	3.9%	3.9%	3.7%
BG	13.1%	12.7%	13.7%	13.7%
CY	49.6%	50.0%	48.9%	48.5%
CZ	3.7%	3.4%	3.3%	3.0%
DE	3.4%	3.2%	3.1%	3.1%
DK	3.5%	3.6%	3.6%	3.6%
ES	7.1%	6.8%	6.3%	6.3%
FI	1.5%	1.4%	1.6%	1.5%
FR	4.2%	4.2%	4.0%	4.0%
GB	2.7%	2.5%	2.5%	2.3%
GR	42.0%	43.5%	46.2%	46.6%
HR	14.4%	13.6%	12.5%	12.5%
HU	15.9%	16.0%	14.0%	13.8%
IE	21.5%	20.6%	18.5%	15.8%
IT	16.8%	16.9%	16.8%	16.6%
LT	6.0%	5.5%	5.1%	4.9%
LU	1.6%	1.5%	1.2%	1.2%
LV	5.5%	4.9%	4.0%	3.9%
NL	2.9%	2.8%	2.8%	2.7%
NO	1.3%	1.3%	1.4%	1.4%
PL	6.8%	7.3%	6.8%	6.9%
PT*	18.1%	18.8%	18.8%	19.2%
RO	16.7%	16.1%	14.6%	14.5%
SE	1.1%	1.0%	1.2%	1.1%
SK**	5.4%	5.2%	5.2%	n.a
EE***	n.a	n.a	n.a	1.6%
SI***	n.a	n.a	21.5%	19.7%
MT***	n.a	n.a	7.4%	6.8%
EU	6.0%	5.9%	5.8%	5.7%

Coverage ratio of NPLs (weighted average)

%	Jun-15	Sep-15	Dec-15	Mar-16
AT	54.7%	54.7%	55.6%	56.9%
BE	41.6%	42.6%	42.7%	42.7%
BG	54.2%	54.9%	55.8%	56.7%
CY	32.3%	33.9%	38.0%	37.1%
CZ	60.0%	59.6%	59.9%	60.5%
DE	34.8%	35.4%	37.9%	37.3%
DK	36.0%	32.7%	31.5%	30.9%
ES	46.1%	46.3%	45.7%	45.4%
FI	30.5%	32.4%	30.9%	30.9%
FR	51.3%	51.5%	51.5%	50.9%
GB	33.4%	31.3%	30.4%	29.9%
GR	47.7%	47.6%	48.5%	48.3%
HR	54.9%	56.2%	57.8%	58.9%
HU	55.4%	57.7%	59.5%	61.9%
IE	41.1%	40.8%	38.8%	38.6%
IT	45.2%	45.1%	45.5%	45.8%
LT	31.0%	31.5%	31.7%	32.8%
LU	40.8%	41.9%	45.2%	41.3%
LV	31.8%	32.9%	30.9%	29.3%
NL	37.3%	38.7%	37.5%	37.5%
NO	39.2%	42.7%	37.1%	37.5%
PL	59.4%	57.8%	58.6%	60.0%
PT*	40.0%	39.0%	39.7%	41.0%
RO	64.1%	66.6%	65.4%	67.1%
SE	29.0%	30.6%	29.5%	28.4%
SK**	54.3%	55.3%	54.1%	n.a
EE***	n.a	n.a	n.a	28.8%
SI***	n.a	n.a	62.7%	63.4%
MT***	n.a	n.a	35.9%	39.2%
EU	43.6%	43.6%	43.7%	43.8%

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

* One institution was included in PT data until Q3 2015, but is no more included in Q4 2015 and following data.

** Data for Q1 2016 not reported.

*** Data before Q4 2015 / Q1 2016 respectively is not disclosed because it was reported for less than three institutions.

Statistical Annex

Profitability analysis

Decomposition of the RoE

%

	RoE (Return on Equity)				NoP / Assets (asset yield contribution)				Assets / Equity (leverage contribution)				EbT / NoP (operating contribution)				NP / EbT* (tax effect on the capital yield)			
	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16	Jun-15	Sep-15	Dec-15	Mar-16
AT	7.6%	7.0%	6.4%	6.0%	3.0%	2.9%	3.0%	2.7%	14.10	14.10	14.08	13.72	25.7%	23.4%	22.1%	20.8%	68.8%	72.1%	68.2%	77.1%
BE	8.8%	8.8%	9.9%	8.3%	1.8%	1.7%	1.8%	1.6%	17.74	17.46	17.52	17.43	35.7%	38.3%	36.7%	25.1%	76.3%	75.1%	87.5%	115.8%
BG	15.6%	15.6%	14.1%	16.4%	5.5%	5.4%	5.9%	4.8%	7.67	7.61	7.63	7.86	41.4%	42.1%	34.8%	48.4%	89.8%	89.9%	89.9%	89.7%
CY	3.3%	-5.0%	-12.8%	5.7%	4.6%	3.6%	3.7%	3.4%	9.16	9.23	9.31	9.15	12.0%	-9.0%	-35.6%	21.2%	65.7%	31.1%	94.6%	87.2%
CZ	14.7%	14.6%	13.5%	12.0%	3.8%	3.7%	3.7%	3.5%	9.61	9.53	9.12	9.19	49.1%	50.0%	48.0%	46.0%	82.7%	82.8%	82.3%	81.8%
DE	5.5%	1.1%	0.7%	2.6%	1.8%	1.7%	1.7%	1.7%	21.10	21.61	20.98	20.63	21.9%	9.4%	7.0%	13.5%	66.2%	30.2%	27.7%	54.1%
DK	10.9%	8.9%	7.5%	8.9%	1.4%	1.3%	1.3%	1.3%	20.18	19.91	19.77	18.88	50.9%	44.8%	38.6%	44.0%	78.3%	76.7%	74.6%	79.9%
ES	10.0%	8.5%	6.8%	7.0%	3.1%	3.1%	3.0%	2.7%	13.67	13.67	13.65	13.50	27.7%	24.5%	20.6%	25.6%	84.6%	81.9%	80.3%	73.7%
FI	10.8%	10.6%	9.3%	8.8%	1.1%	1.1%	1.1%	1.1%	24.08	22.73	21.16	19.38	52.2%	53.0%	49.4%	49.2%	75.8%	78.9%	78.4%	87.1%
FR	7.5%	7.5%	6.8%	5.3%	2.2%	2.1%	2.2%	2.1%	17.46	17.34	16.93	16.40	27.9%	28.6%	26.6%	21.8%	69.4%	70.4%	70.1%	71.7%
GB	6.8%	6.6%	3.3%	6.0%	2.2%	2.1%	2.1%	1.9%	16.20	16.09	15.82	15.35	25.0%	24.6%	13.8%	27.4%	75.7%	78.6%	70.8%	76.7%
GR	-38.8%	-21.1%	-25.5%	1.3%	2.9%	2.8%	2.4%	2.6%	12.10	11.80	10.13	9.36	-141.0%	-107.8%	-129.6%	4.1%	121.0%	141.6%	119.3%	130.9%
HR	6.7%	-3.1%	-1.4%	11.5%	4.1%	4.2%	3.9%	3.8%	6.66	7.13	6.97	7.19	30.1%	-13.2%	-6.7%	51.6%	81.0%	121.4%	122.0%	80.9%
HU	5.6%	5.2%	5.8%	11.3%	5.2%	5.4%	5.7%	5.9%	9.40	9.39	9.57	9.50	14.1%	12.1%	12.7%	26.9%	82.2%	84.5%	83.8%	74.8%
IE	7.7%	8.8%	7.4%	8.7%	2.1%	2.0%	2.1%	2.3%	11.79	11.49	11.85	10.11	45.9%	50.3%	43.2%	44.8%	68.5%	74.8%	70.4%	83.9%
IT	4.4%	3.9%	3.1%	3.3%	2.9%	2.8%	2.9%	2.7%	14.27	14.11	14.10	13.83	15.8%	14.4%	9.2%	12.3%	65.8%	68.0%	81.4%	72.3%
LT	6.8%	7.2%	7.1%	6.9%	2.5%	2.5%	2.5%	2.4%	7.36	7.37	7.37	8.27	44.1%	45.7%	44.9%	41.2%	85.5%	85.7%	87.0%	84.3%
LU	7.1%	7.2%	6.7%	5.2%	1.7%	1.6%	1.7%	1.5%	12.61	13.03	12.82	13.13	42.3%	42.6%	40.4%	34.5%	79.3%	78.8%	78.1%	74.2%
LV	12.4%	12.0%	11.6%	10.9%	3.3%	3.2%	3.2%	3.0%	7.23	7.23	7.18	7.63	59.3%	58.5%	57.4%	53.5%	87.7%	87.7%	86.9%	88.4%
NL	7.9%	9.9%	7.7%	7.5%	1.9%	1.9%	1.9%	1.6%	19.30	19.22	18.71	18.67	28.3%	35.0%	31.7%	25.7%	75.5%	79.3%	70.1%	96.5%
NO	13.6%	13.1%	13.0%	10.5%	2.1%	1.9%	2.0%	2.0%	15.17	15.24	14.56	13.12	57.6%	60.0%	60.4%	51.6%	74.6%	74.3%	75.4%	76.9%
PL	13.5%	12.5%	10.9%	9.8%	4.4%	4.4%	4.4%	4.4%	7.88	7.78	7.78	7.53	47.0%	44.8%	39.2%	36.8%	82.2%	81.5%	81.6%	80.0%
PT*	2.5%	1.2%	-2.4%	-2.5%	2.5%	2.4%	2.4%	2.0%	14.04	13.93	13.45	12.94	8.4%	3.9%	-6.5%	-13.1%	82.6%	89.5%	84.0%	125.3%
RO	40.0%	29.8%	23.3%	13.5%	5.2%	5.4%	5.5%	5.2%	9.42	9.18	9.25	8.47	86.6%	65.4%	45.7%	36.7%	94.2%	92.6%	99.4%	83.2%
SE	12.6%	11.7%	11.7%	10.9%	1.5%	1.5%	1.6%	1.4%	20.77	20.60	19.35	19.79	51.3%	50.2%	49.0%	47.8%	76.5%	76.7%	77.9%	80.0%
SK**	13.7%	13.6%	12.1%	n.a	4.4%	4.3%	4.2%	n.a	9.56	9.48	9.31	n.a	42.8%	43.6%	41.0%	n.a	76.3%	76.2%	75.9%	n.a
EE***	n.a	n.a	n.a	17.3%	n.a	n.a	n.a	3.0%	n.a	n.a	n.a	5.97	n.a	n.a	n.a	105.2%	n.a	n.a	n.a	91.2%
SI***	n.a	n.a	5.0%	13.4%	n.a	n.a	3.9%	3.8%	n.a	n.a	8.27	7.71	n.a	n.a	18.5%	50.4%	n.a	n.a	83.3%	90.1%
MT***	n.a	n.a	11.2%	15.6%	n.a	n.a	2.7%	3.4%	n.a	n.a	14.00	14.10	n.a	n.a	43.0%	41.5%	n.a	n.a	69.4%	78.0%
EU	6.8%	6.4%	4.7%	5.8%	2.3%	2.2%	2.2%	2.0%	16.71	16.64	16.29	15.87	24.5%	23.3%	18.2%	23.6%	74.0%	75.4%	71.7%	75.9%

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

* The RoE is decomposed according to the formula: RoE = (NoP / Asset) * (Asset / Equity) * (EbT / NoP) * (NP / EbT). In case of a negative EbT, the ratio NP / EbT is computed according to the formula (1 - ((EbT - NP) / ABS (EbT))) to maintain the sign of the tax effect. Therefore, the RoE decomposition adjusts to the following: RoE = (NoP / Asset) * (Asset / Equity) * (EbT / NoP) * (1+ (1-(NP / EbT))).
* One institution was included in PT data until Q3 2015, but is no more included in Q4 2015 and following data.
** Data for Q1 2016 not reported.
*** Data before Q4 2015 / Q1 2016 respectively is not disclosed because it was reported for less than three institutions.

Methodological note on the Risk Indicators' (RIs) heatmap

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

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

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

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

	< 50%		12.6%	12.2%	12.5%	13.7%	14.5%
Cost to income ratio	[50% - 60%]		25.0%	12.0%	32.6%	34.0%	36.3%
	> 60%		62.5%	75.8%	54.9%	52.3%	49.3%

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

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

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A*			Data Point B*			Data Point C*		
				Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	015	010	C 02.00	010	010			
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	010	010	C 02.00	010	010			
3	SVC_3	CET1 ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	020	010	C 02.00	010	010			
4	SVC_29	CET1 ratio (fully loaded)	Tier 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	{C 01.00(r020, c10) - C 05.01(r010, c010) - C 01.00(r440, c010) + MIN ([C 01.00(r530, c10) - C 01.00(r740, c10) - C 05.01(r010, c020) - C 01.00(r720, c10) + MIN ([C 01.00(r750, c10) - C 01.00(r970, c10) - C 05.01(r010, c030)], 0)], 0)} / ({C 02.00;r010;c010} - {C 05.01;r010;c040})								
5	AQT_3.2	Level of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 250	060	F 18.00	070, 250	010			
6	AQT_41.2	Coverage ratio of non-performing loans and advances	Specific allowances for loans (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 250	150	F 18.00	070, 250	060			
7	AQT_42.2	Forbearance ratio for loans and advances	Exposures with forbearance measures (A) / Total gross loans and advances (B)	F 19.00	070, 250	010	F 18.00	070, 250	010			
8	AQT_3.1	Ratio of non-performing exposures (NPE ratio)	Non-performing debt securities and loans and advances (A) / Total gross debt securities and loans and advances (B)	F 18.00	330	060	F 18.00	330	010			
9	PFT_21	Return on equity (numerator annualised, denominator as average)**	Profit or loss for the year (A) / Total equity (B)	F 02.00	670	010	F 01.03	300	010			
10	PFT_24	Return on assets (numerator annualised, denominator as average)**	Profit or loss for the year (A) / Total assets (B)	F 02.00	670	010	F 01.01	380	010			
11	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	360, 390	010	F 02.00	355	010			
12	PFT_25	Net interest income to total operating income	Net interest income (A) / Total net operating income (B)	F 02.00	010, 090	010	F 02.00	355	010			
13	PFT_26	Net fee and commission income to total operating income	Net fee and commission income (A) / Total net operating income (B)	F 02.00	200, 210	010	F 02.00	355	010			
14	PFT_29	Net trading income to total operating income	Net gains or losses on financial assets & liabilities held for trading (A) / Total net operating income (B)	F 02.00	280	010	F 02.00	355	010			
15	PFT_41	Net interest income to interest bearing assets (numerator annualised, denominator as average)**	Net interest income (A) / Interest earning assets (B)	F 02.00	010, 090	010	F 01.01	010, 080, 090, 120, 130, 160, 170, 180, 210	010			
16	FND_32	Loan-to-deposit ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A) / Total deposits to non-financial corporations and households (B)	F 05.00	080	050, 060	F 08.01	260, 310	010, 020, 030			
17	LIQ_3	Liquid assets to short-term liabilities	Liquid assets (A) / Total items providing stable funding in less than 12 months (B)	C 51.00	(010-390) excl. 030	020 (if not available: 010) and 040 (if not available: 030)	C 61.00	(010-250)	(010-040)			
18	LIQ_4	Liquid assets to total items requiring stable funding	Liquid assets (A) / Total items requiring stable funding (B)	C 51.00	(010-390) excl. 030	020 (if not available: 010) and 040 (if not available: 030)	C 60.00	(010-1310) excl. 030, (100-150), (180-230), (1260-1280)	(010-150)			
19	FND_12	Debt to equity ratio	Total liabilities (A) / Total equity (B)	F 01.02	300	010	F 01.03	300	010			
20	FND_33	Asset encumbrance ratio	Total encumbered assets and collateral (A) / Total assets and collateral (B+C) ***	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040

* The data points refer either to FINREP tables ("F") or COREP tables ("C") (http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting)
** For the calculation of the average the previous December figure is used as an “anchor” for the subsequent year, and the second the number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4
*** Encumbered assets (recognised on the balance sheet) are considered at their carrying value, collateral received is considered as at fair value

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A*			Data Point B*		
				Template	Row	Column	Template	Row	Column
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	020	010	F 01.01	380	010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	070, 110, 150	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 120, 160, 190, 220	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	030, 040, 090, 130, 170, 200, 230	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 240	010	F 01.01	380	010
Other assets	RDB_6	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370	010	F 01.01	380	010
Total Assets	RDB_1	Denominator	Total assets (B)	n/a	n/a	n/a	F 01.01	380	010
Share of financial assets held for trading	LIQ_13	Ratio	Financial assets held for trading (A) / Total assets (B)	F 01.01	050	010	F 01.01	380	010
Share of fair value level 3 to total fair valued assets	AQT_22.3	Ratio	[level of FV hierarchy for assets] (A) / [sum of levels 1 to 3 for assets] (B)	F 14.00	010, 060, 100, 140	030	F 14.00	010, 060, 100, 140	010, 020, 030
Total loans and advances	RDB_4	Numerator	Loans and advances (A) / Total Assets (B)	F 01.01	030, 040, 090, 130, 170, 200, 230	010	n/a	n/a	n/a
Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 090, 130	010	F 01.02	300	010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030	F 01.02	300	010
Customer deposits	FND_18	Ratio	Total deposits other than from banks (A) / Total liabilities (B)	F 08.01	110, 210, 260, 310	010, 020, 030	F 01.02	300	010
Other liabilities	n/a	Ratio	Residual in total liabilities	n/a	n/a	n/a	n/a	n/a	n/a
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	300	010
Share of secured funding		Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9		n/a	n/a	n/a	n/a	n/a	n/a
	FND_28	Numerator	Covered bonds at cost and at fair value (A) / Total financial liabilities (B)	F 08.01	390	010, 020, 030	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities at cost and at fair value (A) / Total financial liabilities (B)	F 08.01	380	010, 020, 030	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)		Calculated as SCV_4 - SCV_6		n/a	n/a	n/a	n/a	n/a	n/a
	SCV_4	Ratio	Credit risk capital requirements (A) / Total capital requirements (B)	C 02.00	040	010	C 02.00	010	010
Securitisation capital requirements	SCV_6	Ratio	Securitisation capital requirements (A) / Total capital requirements (B)	C 02.00	220, 430	010	C 02.00	010	010
Market risk capital requirements	SCV_8	Ratio	Market risk capital requirements (A) / Total capital requirements (B)	C 02.00	520	010	C 02.00	010	010
Operational risk capital requirements	SCV_9	Ratio	Operational risk capital requirements (A) / Total capital requirements (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
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 250	060	F 18.00	070, 250	010
Coverage ratio of NPLs	AQT_41.2	Ratio	Specific allowances for loans (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 250	150	F 18.00	070, 250	060
NoP / Asset (asset yield contribution) (numerator annualised, denominator as average)**	PFT_17	Ratio	Total net operating income (A) / Total Assets (B)	F 02.00	355	010	F 01.01	380	010
Asset / Equity (leverage contribution) (numerator and denominator both as average)**	PFT_18	Ratio	Total Assets (A) / Total equity (B)	F 01.01	380	010	F 01.03	300	010
EbT / NoP (Non operating contribution)	PFT_19	Ratio	[Earnings before 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	1 - {(Earnings before Tax(B) - Net Profit (A))/ ABS [Earnings before Tax (B)]}	F 02.00	670	010	F 02.00	610	010

* The data points refer either to FINREP tables ("F") or COREP tables ("C") (http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting).

** 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.

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