



RISK DASHBOARD

DATA AS OF Q3 2017

Contents

1	Summary		3
2	Overview of the main risks and vulnerabilities in the EU banking sector		4
3	Heatmap		5
4	Risk Indicators (RIs)		
4.1	Solvency	Tier 1 capital ratio	6
		Total capital ratio	7
		CET1 ratio	8
		CET1 ratio (fully loaded)	9
4.2	Credit Risk and Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	10
		Coverage ratio for non-performing loans and advances	11
		Forbearance ratio for loans	12
		Ratio of non-performing exposures (NPE ratio)	13
4.3	Profitability	Return on equity	14
		Return on assets	15
		Cost to income ratio	16
		Net interest income to total operating income	17
		Net fee and commission income to total operating income	18
		Net trading income to total operating income	19
		Net interest income to interest bearing assets	20
4.4	Balance Sheet Structure and Liquidity	Loan-to-deposit ratio (for households and non-financial corporations)	21
		Leverage ratio (fully phased-in definition of Tier 1)	22
		Leverage Ratio (transitional definition of Tier 1 capital)	23
		Debt to equity ratio	22
		Asset encumbrance ratio	23
		Liquidity coverage ratio (%)	24
5	Annex 1: Statistical Annex	Asset composition and volumes	26
		Liability composition and volumes	27
		Risk-weighted asset composition and break-down of asset quality data	28
		Profitability analysis	29
6	Annex 2: Methodological note on the RIs heatmap		30
7	Annex 3: The RI and Annex database		31

Summary *

EU banks' continued to strengthen their capital ratios in the third quarter of 2017. The CET1 ratio increased by 30 bps, from 14.3% in Q2 2017 to 14.6% in Q3 2017, reaching a new peak since Q4 2014. This growth was driven by an increase of CET1 capital (mainly in capital instruments eligible as CET1 capital – share premium) and a decrease of the total risk exposures amount, mostly for credit risk. Average CET1 ratios for all countries stayed well above 10%. In comparison to the previous quarter, the fully loaded CET1 ratio increased by 30 bps to 14.3%. In a similar vein, Tier 1 capital ratio and Total capital ratio experienced an overall increase of 30 bps to respectively 16.0% and 18.9%.

European banks continued to improve the overall quality of their loans' portfolio. In Q3 2017, the average ratio of non-performing loans (NPL) to total loans continued its downward trend, reaching its lowest level since Q4 2014 (4.2%). This is the result of a decrease in the amount NPLs, as well as the higher loans volume. This decreasing trend was observed across all banks-size classes, in particular, smaller banks, which reduced their average NPL ratio by 67 bps to 17.0%. Nevertheless, the widespread dispersion among the EU countries (with ratios ranging from 0.9% to 46.6%), and the still high amount of NPLs in banks' balance sheet (EUR 854.4 bln) remain a vulnerability for the European banking sector. The coverage ratio for NPLs was broadly stable, decreasing by 30 bps to 44.7%.

Profitability remained stable and continues to be a key challenge for the EU banking sector. As in the first two quarters of 2017, the average return on equity (ROE) remained broadly stable, increasing from 6.9% (Q2 2017) to 7.1% in Q3 2017. On a year-on-year comparison, the average ROE rose 1.7 p.p. from 5.4% in Q3 2016, mainly driven by the annual increase in net trading income (8.9% in Q3 2017). The heatmap confirms the recent ROE's improvement, with the asset share of banks with an ROE above 6% increasing from 43.4% in Q3 2016 to 63.2% in Q3 2017. The dispersion among countries widened, with the ROE ranging from -20% to 18.1%. Despite these recent improvements, the return on equity remains, on average, below the cost of equity. In comparison to the previous quarter, the average return on assets (ROA) increased by 20 bps to 0.47% in Q3 2017.

Net interest income increased its share of total operating income from the previous quarter to 56.5%, but is still below the Q3 2016 level of 57.7%. The share of net fee and commission income and net trading income rose from 27.1% to 27.7% and from 6.2% to 8.9%, respectively, on a year-on-year basis.

The loan-to-deposit ratio for households and non-financial corporations (NFCs) continued to decrease, reaching 117.2% with a 30 bps decline from the previous quarter. This was jointly explained by an increase in deposits and a decrease, to a lesser extent, in loans to households and NFCs. The leverage ratio remained broadly stable, increasing 10 bps from 5.3% (Q2 2017) to 5.4% (Q3 2017). Debt to equity ratio continued its downward trend, reaching a new low since Q4 2014. Asset encumbrance ratio slightly decreased from 28.0% in Q2 2017 to 27.9% in Q3 2017. The average liquidity coverage ratio (LCR) experienced a slight decrease in comparison to the previous quarter, reducing by 95 bps to 144.6%, but still well above the liquidity coverage requirement of 80% for 2017.

*) This risk dashboard is based on a sample of Risk Indicators (RI) from 189 European banks (unconsolidated number of banks, including 36 subsidiaries; the list of the banks can be found under the link <https://www.eba.europa.eu/risk-analysis-and-data>). The sample of banks is reviewed annually by competent authorities and adjusted accordingly (<http://www.eba.europa.eu/documents/10180/16082/EBA+DC+090+%28Decision+on+Reporting+by+Competent+Authorities+to+the+EBA%29.pdf/9beaf5be-2624-4e36-a75b-b77aa3164f3f>). This can determine breaks in the time series. Ratios provided in the text are weighted average if not otherwise stated. The name of the country is only disclosed if the number of reporting institutions is at least three. The data is based on the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and its subsequent amendments). In the chart on Risk Indicators by size class, considering the distribution of the average total assets, the small banks are those below the first quartile, the large banks are those above the third quartile. Underlying data in this risk dashboard has been compiled by the EBA since 2014 and it has served as basis for additional analyses included in EBA's Risk Assessment Report, last version published in December 2016.

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

	Bank risk	Risk drivers	Level of risk				Contributing factors/interactions
			Last quarter (memo)		Current quarter		
			Level	Expected Trend	Level	Forward Trend	
Capital	Pillar 1	Credit risk	High	Stable	High	Stable	The asset quality has kept on improving. However, the current amount of NPLs is still elevated and still undermine banks' profitability and lending capacity in some countries. Much progress has been made by EU banks to clean up their balance sheets. Nevertheless, structural obstacles still limit their room to manoeuvre. In that respect, the development of the secondary market is an essential step to accelerate the pace of the NPLs improvement. The recently published EBA NPL transaction templates aim to support this development. Risks also arise from the build-up of potential credit bubbles in specific sectors, e.g. in mortgage lending in certain countries and leverage finance.
		Market risk	High	Stable	Medium	Increasing	The very low volatility despite heightened geopolitical uncertainties coupled to ample liquidity continues to support the search for yield. This leads to a build-up in excessive risk and to an increase of medium-term vulnerabilities. A sudden repricing of risk premium and potential sudden bouts of volatility could severely impact both bank valuation and market liquidity.
		Operational risk	High	Stable	High	Stable	Risks related to information and communication technology (ICT) remain a key concern. Risks that cyberattacks and data security are posing are unabatedly high. Improvements on IT systems remain necessary, but cost pressure and operational challenges are a hindrance for banks' respective initiatives. Banks increasingly rely on outsourcing to third party providers, which may pose additional security and governance issues.
	Pillar 2	Concentration risk, IRRBB and other	Medium	Increasing	Medium	Increasing	The lingering low rate environment continues to put banks' intermediation margins under pressure. In parallel, in a context of growing expectation on the monetary policy normalisation, the significant share of market instruments maturing in the short and medium term while the banks' asset side is to a large extent long-term driven, raises some concerns about maturity mismatches.
Liquidity & Funding	Pillar 2	Reputational and legal	High	Stable	High	Stable	Risks related to the conduct of business and to litigation remain an important concern. Related costs have not yet abated and affect consumer confidence and the profitability of banks.
		Profitability risk	High	Decreasing	High	Decreasing	Amidst benign macroeconomic environment, profitability has confirmed the positive trend observed last quarter and continued to improve. To ensure a sustainable profitability in a context of heightened competition from new financial technology players (FinTechs), endeavors should be focused on further actions to reduce NPLs, cost efficiency in a competitive environment, further adaptation of business models as well as consolidation.
	Access to funding and maturity distribution	Medium	Stable	Medium	Stable	Funding conditions remained stable amid low volatility. Accommodative monetary policy stances and central banks' asset purchase programmes have continued to support low funding costs. However, risks of a sudden repricing of risk premia could lead to deteriorating access to funding and costs, and could affect the ability to attain loss absorbing capacity.	
Environment	Pillar 2	Funding structure	Medium	Stable	Medium	Stable	Possible changes in monetary policy could have an impact on EU banking sector balance sheets. Large volumes of secured debt will mature by year-end 2018 and may not easily be replaced by long-term central bank funding. Further competition to attain required amounts of MREL is expected as banks will often focus on fulfilment of their BRRD requirement.
		Regulatory and legal environment	Medium	Stable	Medium	Decreasing	Regulatory uncertainty is somewhat alleviated after the endorsement of the outstanding Basel III reform. However, there are still some areas of concerns regarding the implementation of new regulatory requirements into EU and national law, in particular the implementation of MREL and transitional arrangements related to IFRS 9. Further uncertainty is related to a "hard Brexit" scenario, in which the effect of the regulatory changes on financial contracts entered into between parties from the EU-27 and the UK are a cause for concern, particularly in the absence of mitigating actions.
		Fragmentation	Medium	Stable	Medium	Stable	Dispersion of asset quality and profitability still persists and is considered among key obstacles to further EU banking sector consolidation. This also materialises in the divergence of new lending capacity among countries.
	Sovereign risk	High	Stable	High	Stable	Significant sovereign exposures contribute to elevated vulnerabilities of banks in some jurisdictions. Given the level of indebtedness, an increase of interest rates could have a negative impact on the service of debt costs in some countries.	

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.

RIs heatmap

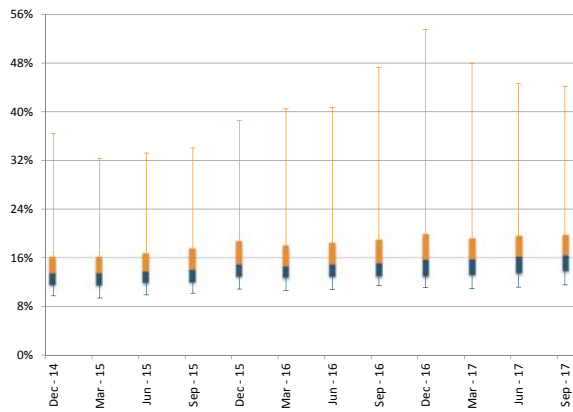
RI	Threshold	Traffic light	Current vs previous quarters for the worst bucket	Sample of banks*													
				Sample of banks*													
				153	155	154	153	152	156	156	155	158	153	151	151		
				201412	201503	201506	201509	201512	201603	201606	201609	201612	201703	201706	201709		
Solvency	1	Tier 1 capital ratio	[12% - 15%]	●	21.8%	14.4%	16.9%	27.7%	30.7%	28.8%	29.7%	39.6%	55.6%	50.4%	50.5%	59.4%	
					48.1%	57.6%	63.9%	52.7%	61.5%	63.4%	62.4%	52.6%	35.4%	42.9%	39.7%	38.2%	
					30.1%	28.0%	19.2%	19.6%	7.8%	7.8%	8.0%	7.8%	9.0%	6.7%	9.8%	2.3%	
3	CET1 ratio	[11% - 14%]	●	19.7%	12.0%	19.6%	13.1%	23.0%	22.0%	22.8%	27.5%	31.4%	42.4%	40.0%	46.4%		
				39.3%	49.9%	66.5%	73.9%	72.7%	73.7%	72.6%	68.0%	64.1%	54.5%	52.0%	53.1%		
				41.0%	38.1%	13.9%	13.0%	4.3%	4.3%	4.6%	4.5%	4.5%	3.2%	8.0%	0.5%		
Credit Risk & Asset Quality	93	Ratio of non-performing loans and advances (NPL ratio)	[3% - 8%]	●	< 3%	34.4%	36.6%	37.8%	38.1%	36.3%	37.7%	42.8%	42.1%	41.6%	41.4%	44.6%	51.4%
					> 8%	23.0%	16.9%	15.9%	15.8%	13.8%	13.5%	13.1%	13.3%	13.2%	13.3%	12.6%	12.4%
					> 55%	9.3%	9.8%	9.7%	10.5%	10.1%	10.5%	10.7%	10.5%	16.5%	9.2%	10.9%	12.6%
	235	Coverage ratio of non-performing loans and advances	[40% - 55%]	●	< 40%	34.8%	34.5%	31.5%	32.7%	39.6%	41.2%	38.9%	40.3%	39.7%	39.6%	38.5%	38.6%
					< 1.5%	29.3%	29.2%	35.4%	36.2%	42.4%	41.6%	42.8%	43.0%	51.5%	52.8%	52.2%	52.3%
					> 4%	30.4%	29.2%	30.2%	26.3%	21.7%	21.2%	20.9%	24.8%	25.3%	20.9%	20.6%	20.2%
239	Forbearance ratio for loans and advances	[1.5% - 4%]	●	> 10%	5.0%	18.8%	24.0%	22.5%	6.4%	3.1%	6.0%	6.6%	5.3%	13.5%	12.0%	15.1%	
				< 6%	29.1%	33.0%	46.4%	35.6%	44.3%	42.3%	49.4%	36.8%	38.4%	44.4%	47.6%	48.1%	
				< 50%	10.2%	10.5%	11.6%	12.4%	11.7%	12.1%	9.9%	9.4%	10.7%	13.5%	14.7%	13.6%	
24	Cost to income ratio	[50% - 60%]	●	> 60%	76.3%	55.7%	53.8%	51.6%	70.8%	71.0%	63.9%	66.8%	75.6%	75.5%	68.4%	67.9%	
				< 100%	28.6%	29.4%	27.6%	29.5%	30.6%	27.3%	28.7%	29.9%	35.4%	31.2%	35.7%	35.5%	
				> 150%	13.2%	12.7%	13.1%	12.7%	12.6%	12.8%	12.7%	13.3%	12.1%	12.2%	12.6%	11.8%	
Balance Sheet Structure	87	Loan-to-deposit ratio for households and non-financial corporations	[100% - 150%]	●	< 12x	10.6%	10.1%	7.4%	10.6%	12.6%	9.6%	11.0%	16.4%	16.3%	17.9%	27.3%	24.1%
					> 15x	63.0%	57.2%	51.3%	51.6%	50.7%	54.7%	56.0%	51.1%	54.6%	47.8%	47.4%	47.0%
					< 12x	26.4%	32.8%	41.3%	37.8%	36.7%	35.7%	33.0%	32.5%	29.0%	34.3%	25.4%	28.9%

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

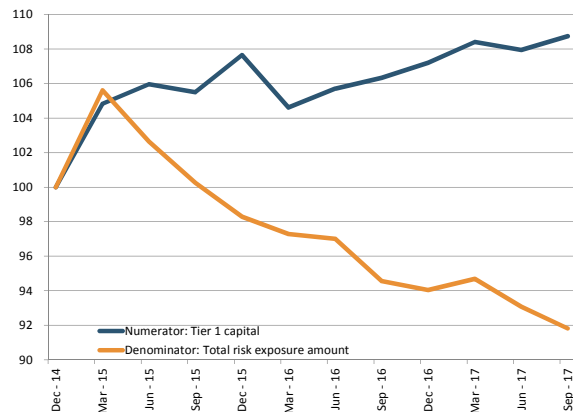
1 - Tier 1 capital ratio

Dispersion



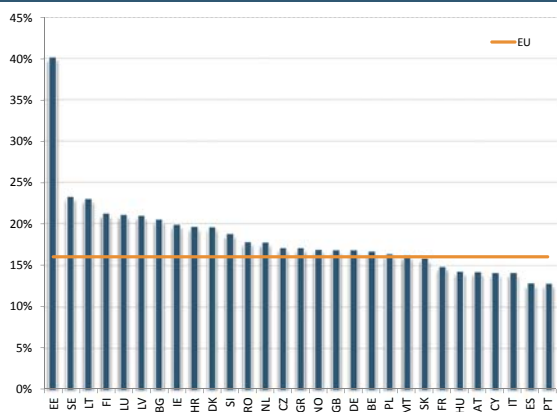
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



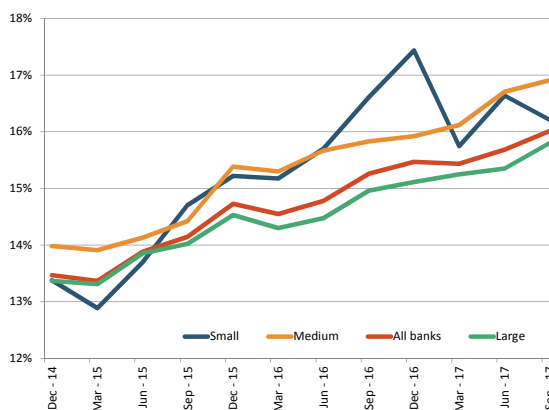
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



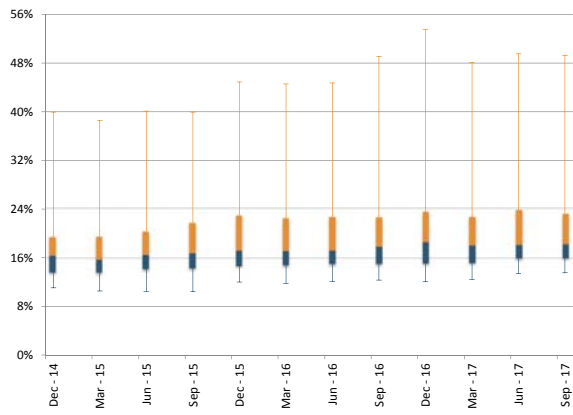
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.6%	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%	18.8%
Mar - 16	14.5%	12.8%	14.7%	18.1%
Jun - 16	14.8%	13.0%	15.0%	18.5%
Sep - 16	15.3%	13.0%	15.2%	19.0%
Dec - 16	15.5%	13.0%	15.8%	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%

Solvency

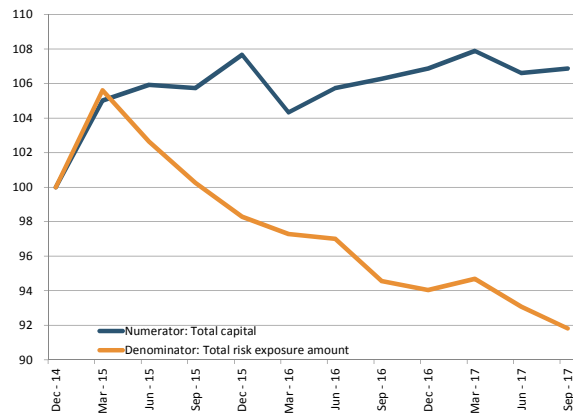
2 - Total capital ratio

Dispersion



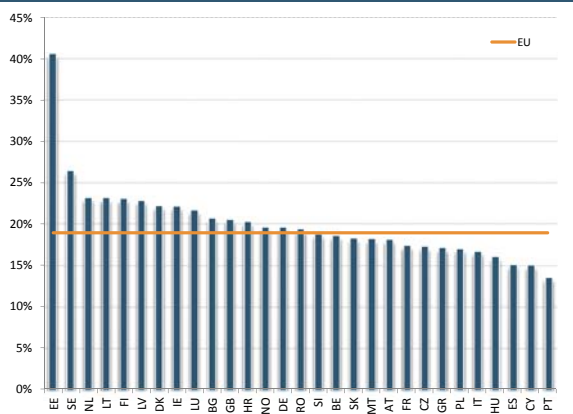
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



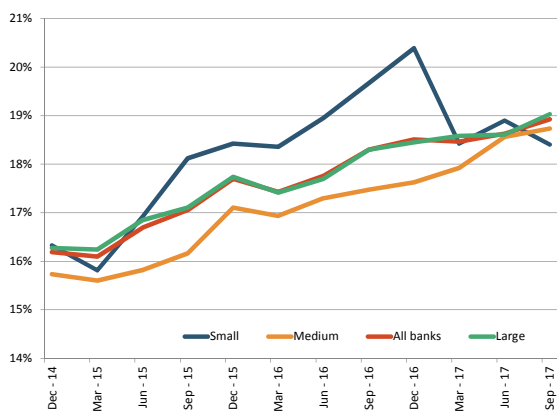
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



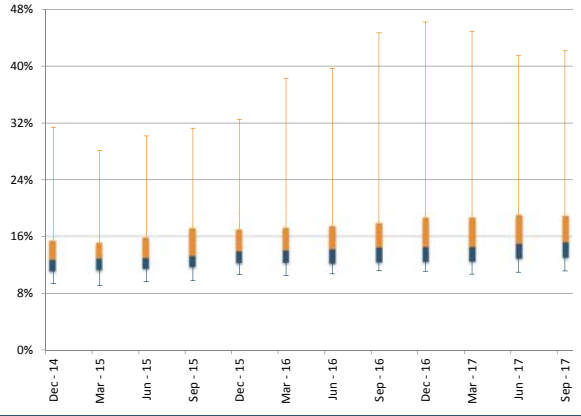
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.8%	16.4%	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%	17.3%	22.9%
Mar - 16	17.4%	14.9%	17.2%	22.5%
Jun - 16	17.8%	15.1%	17.3%	22.7%
Sep - 16	18.3%	15.1%	17.9%	22.6%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Mar - 17	18.5%	15.3%	18.1%	22.7%
Jun - 17	18.6%	16.0%	18.2%	23.9%
Sep - 17	18.9%	16.0%	18.3%	23.2%

Solvency

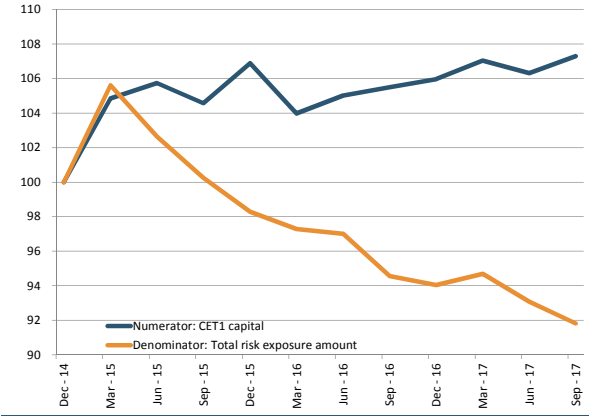
3 - CET1 ratio

Dispersion



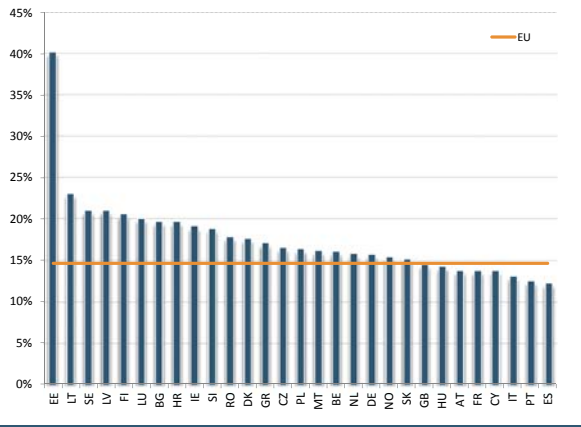
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



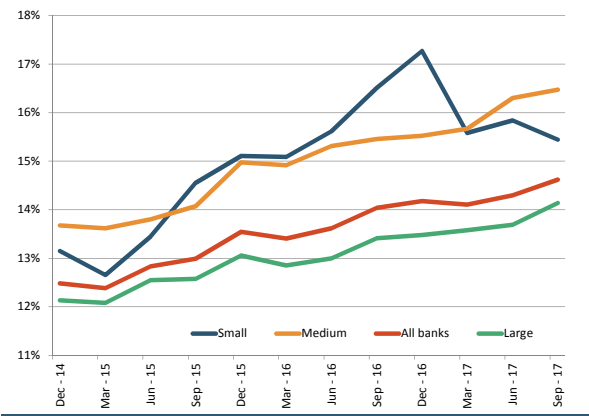
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



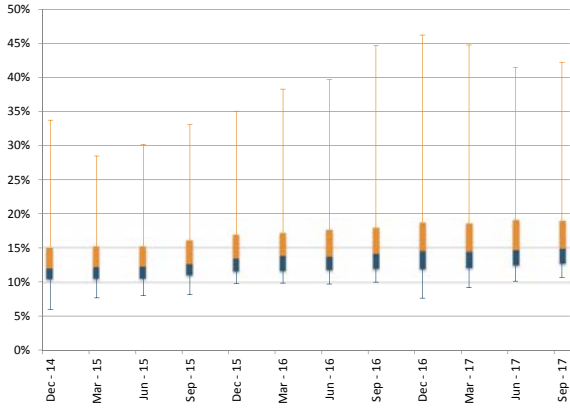
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Mar - 15	12.4%	11.4%	13.0%	15.2%
Jun - 15	12.8%	11.6%	13.1%	15.9%
Sep - 15	13.0%	11.8%	13.4%	17.2%
Dec - 15	13.5%	12.4%	14.0%	17.1%
Mar - 16	13.4%	12.4%	14.2%	17.3%
Jun - 16	13.6%	12.3%	14.3%	17.6%
Sep - 16	14.0%	12.5%	14.6%	17.9%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Mar - 17	14.1%	12.6%	14.6%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Sep - 17	14.6%	13.2%	15.2%	19.0%

Solvency

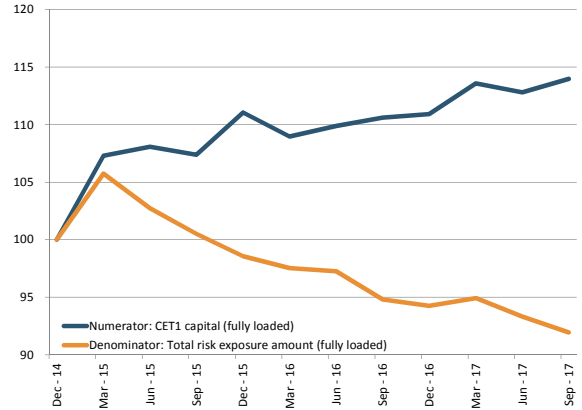
4 - CET1 ratio (fully loaded)

Dispersion



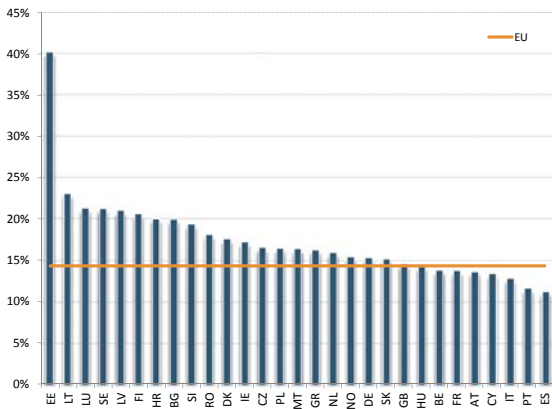
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



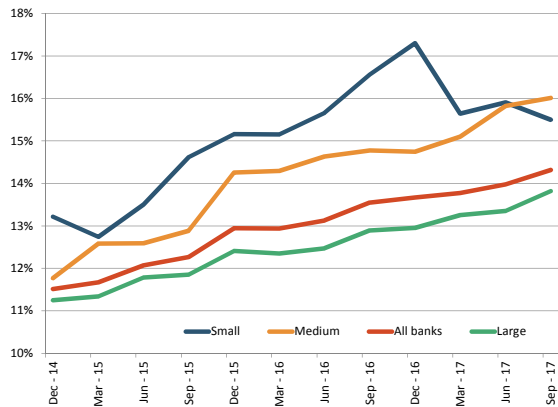
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



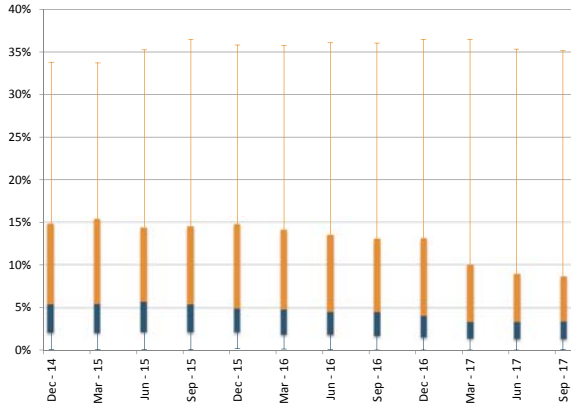
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.1%	15.1%
Mar - 15	11.7%	10.6%	12.3%	15.2%
Jun - 15	12.1%	10.6%	12.4%	15.2%
Sep - 15	12.3%	11.1%	12.8%	16.1%
Dec - 15	12.9%	11.7%	13.6%	16.9%
Mar - 16	12.9%	11.8%	14.0%	17.2%
Jun - 16	13.1%	11.9%	13.8%	17.6%
Sep - 16	13.6%	12.0%	14.2%	17.9%
Dec - 16	13.7%	12.0%	14.6%	18.7%
Mar - 17	13.8%	12.2%	14.5%	18.6%
Jun - 17	14.0%	12.6%	14.7%	19.1%
Sep - 17	14.3%	12.8%	14.9%	19.0%

Credit Risk and Asset Quality

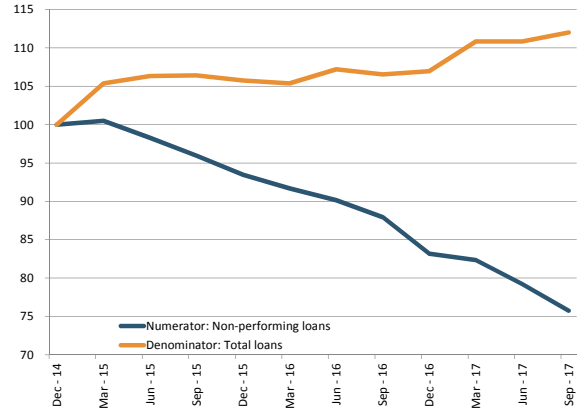
5 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



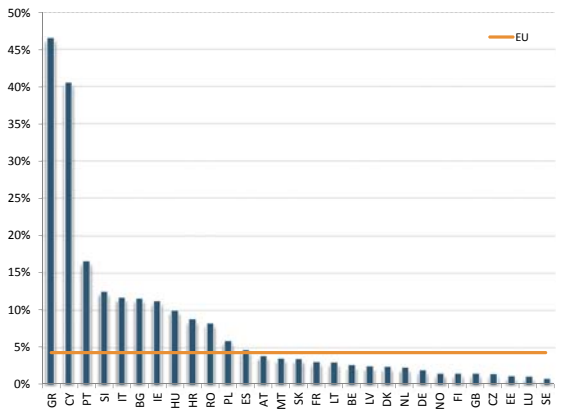
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



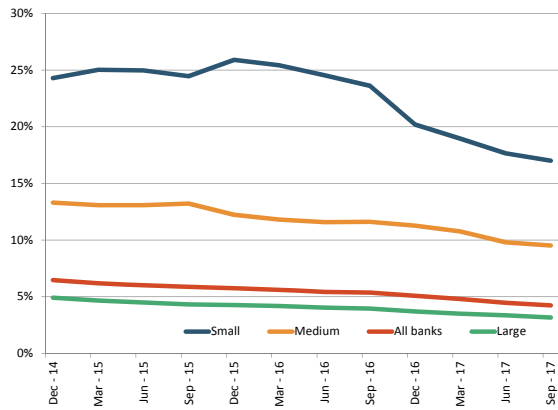
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



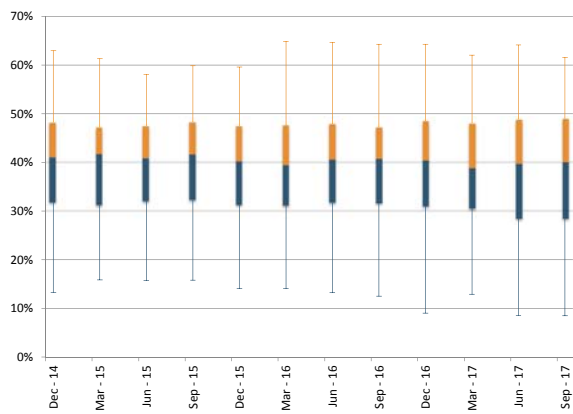
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

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	5.4%	1.8%	4.6%	13.1%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Mar - 17	4.8%	1.5%	3.4%	10.0%
Jun - 17	4.5%	1.4%	3.4%	9.0%
Sep - 17	4.2%	1.4%	3.4%	8.7%

Credit Risk and Asset Quality

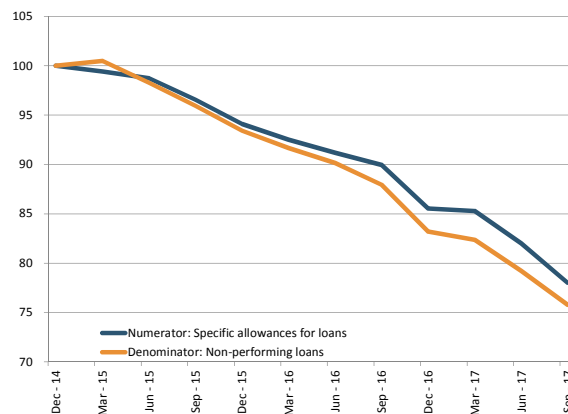
6 - Coverage ratio of non-performing loans and advances

Dispersion



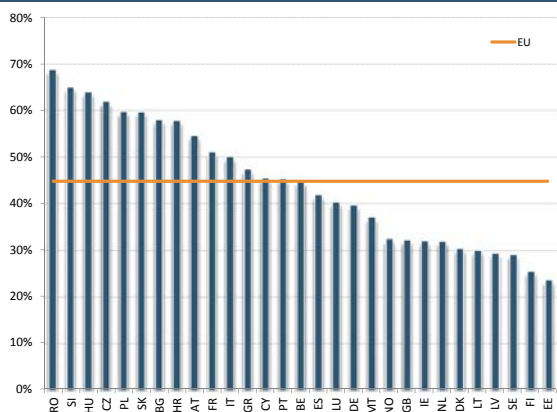
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



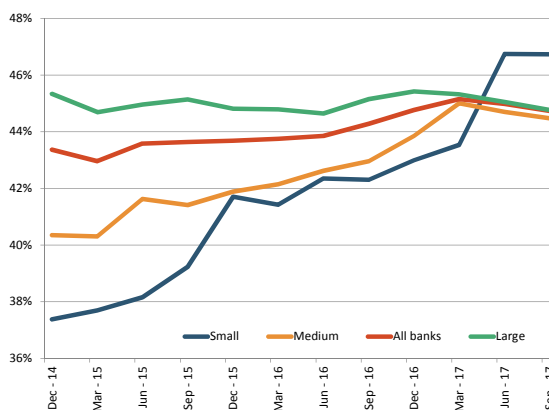
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



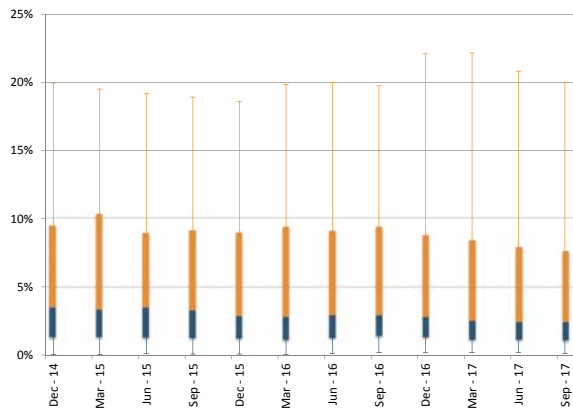
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

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%	31.6%	40.8%	47.2%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Mar - 17	45.2%	30.6%	38.9%	48.0%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Sep - 17	44.7%	28.5%	40.1%	49.0%

Credit Risk and Asset Quality

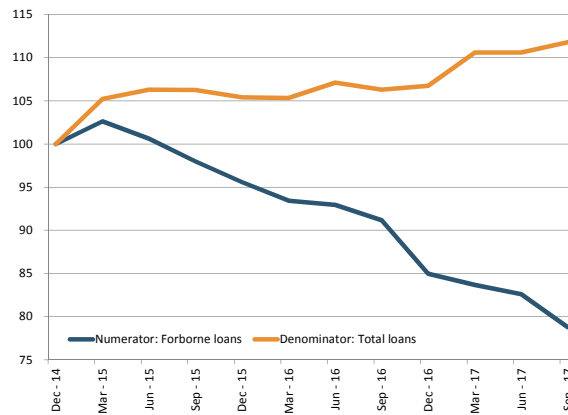
7 - Forbearance ratio for loans and advances

Dispersion



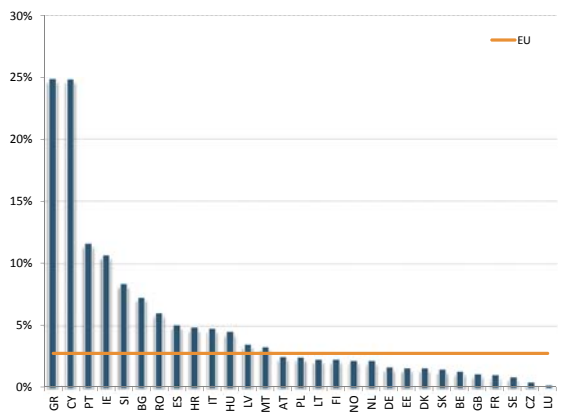
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



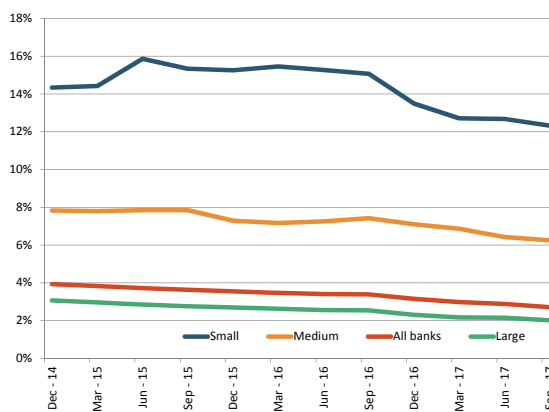
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



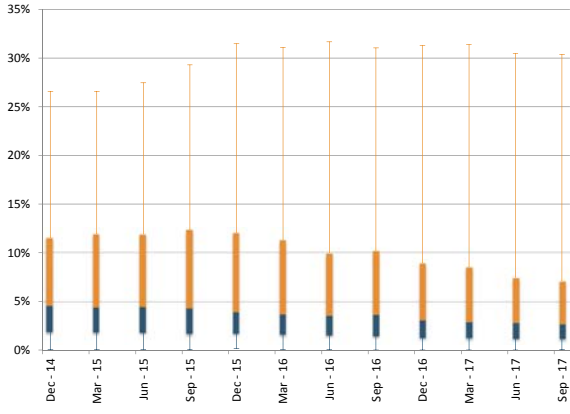
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.4%	3.5%	9.5%
Mar - 15	3.8%	1.4%	3.4%	10.3%
Jun - 15	3.7%	1.3%	3.5%	8.9%
Sep - 15	3.6%	1.3%	3.3%	9.1%
Dec - 15	3.5%	1.3%	2.9%	9.0%
Mar - 16	3.5%	1.2%	2.9%	9.4%
Jun - 16	3.4%	1.3%	3.0%	9.1%
Sep - 16	3.4%	1.5%	3.0%	9.4%
Dec - 16	3.2%	1.4%	2.9%	8.8%
Mar - 17	3.0%	1.2%	2.6%	8.4%
Jun - 17	2.9%	1.2%	2.5%	7.9%
Sep - 17	2.7%	1.1%	2.5%	7.6%

Credit Risk and Asset Quality

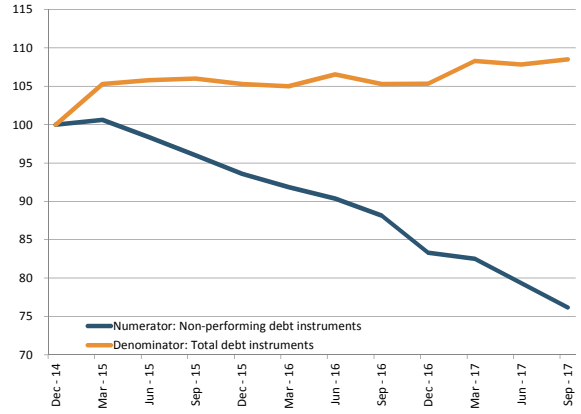
8 - Ratio of non-performing exposures (NPE ratio)

Dispersion



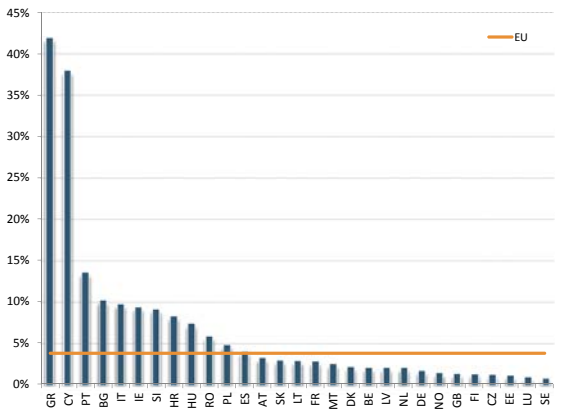
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



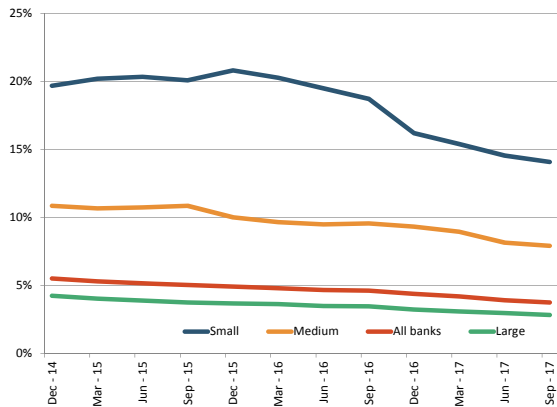
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



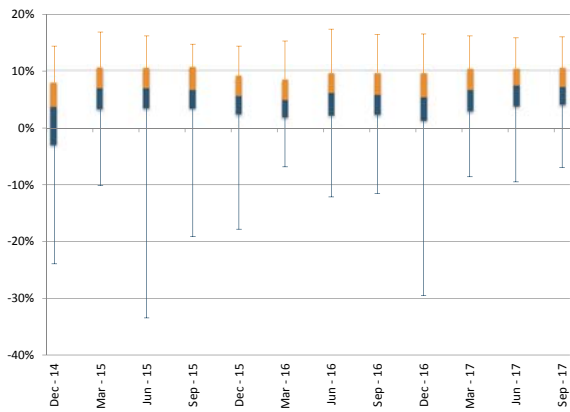
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

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%

Profitability

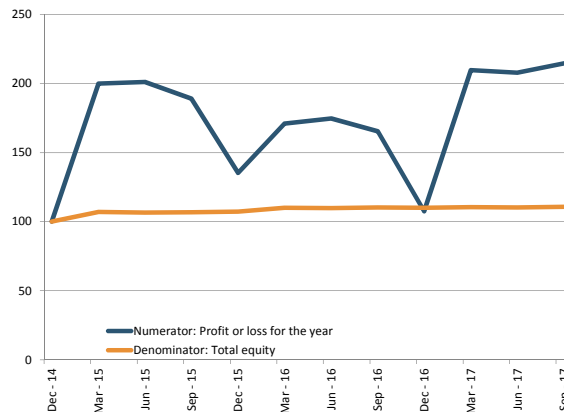
9 - Return on equity

Dispersion



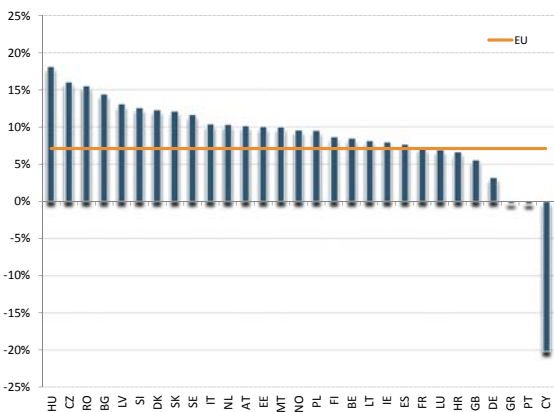
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



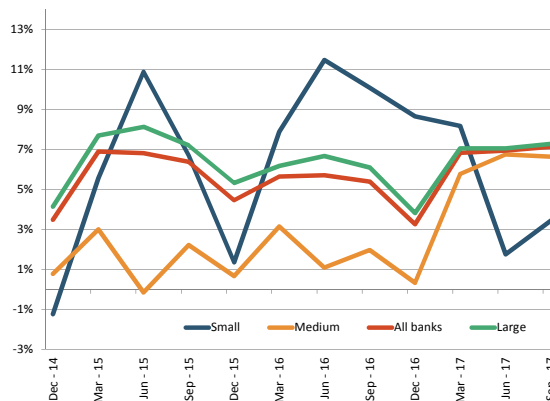
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



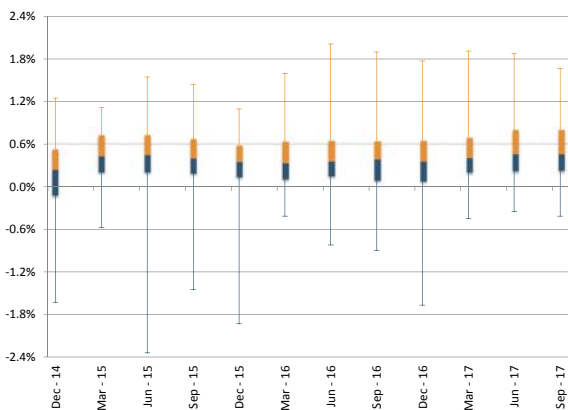
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

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	6.8%	3.0%	6.7%	10.4%
Jun - 17	6.9%	3.9%	7.5%	10.4%
Sep - 17	7.1%	4.1%	7.2%	10.5%

Profitability

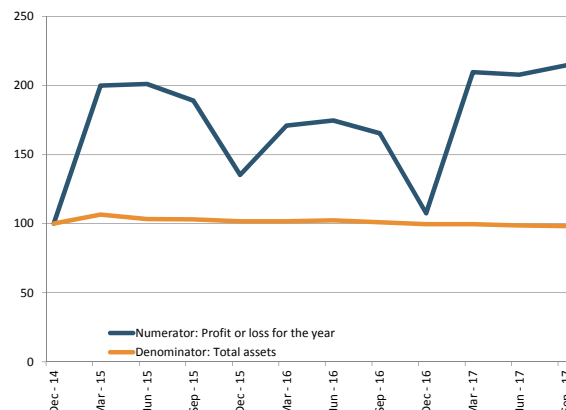
10 - Return on assets

Dispersion



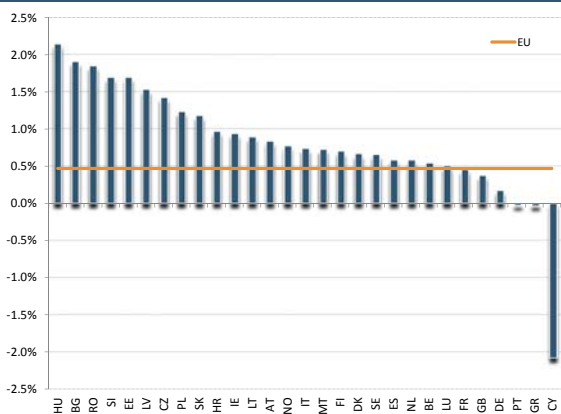
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



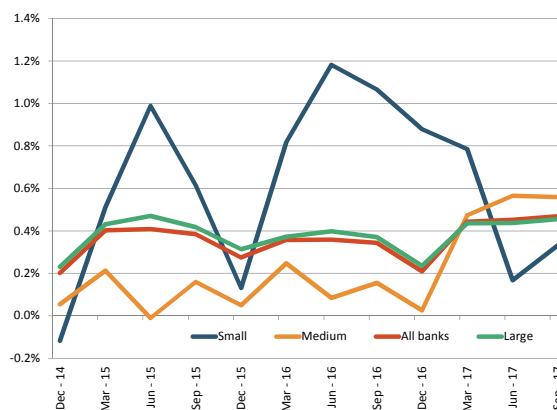
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



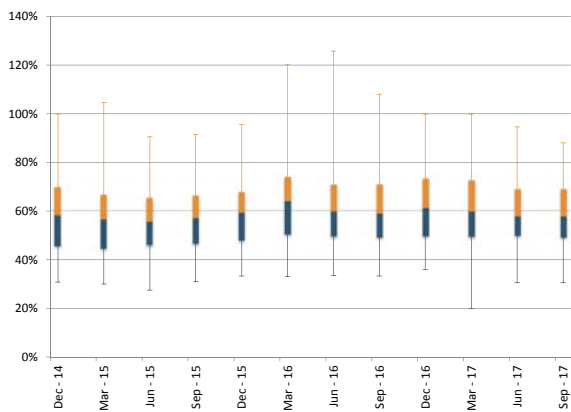
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

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%	0.45%	0.72%
Sep - 15	0.38%	0.20%	0.40%	0.67%
Dec - 15	0.28%	0.14%	0.35%	0.59%
Mar - 16	0.36%	0.11%	0.34%	0.63%
Jun - 16	0.36%	0.16%	0.36%	0.65%
Sep - 16	0.34%	0.10%	0.39%	0.65%
Dec - 16	0.21%	0.08%	0.36%	0.65%
Mar - 17	0.44%	0.21%	0.41%	0.70%
Jun - 17	0.45%	0.23%	0.46%	0.80%
Sep - 17	0.47%	0.23%	0.47%	0.80%

Profitability

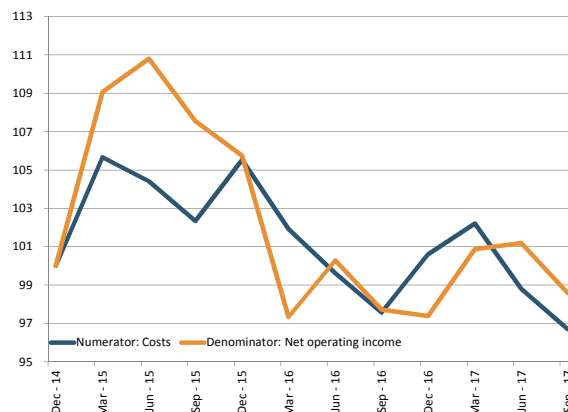
11 - Cost to income ratio

Dispersion



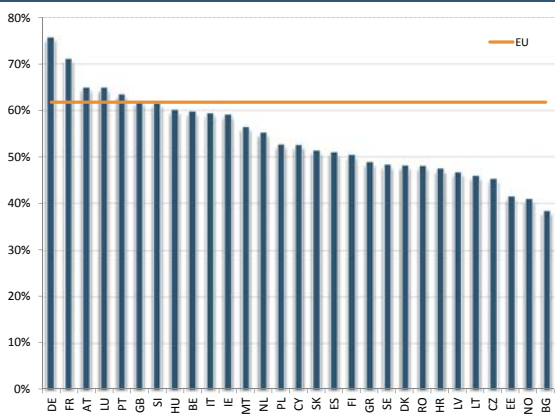
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



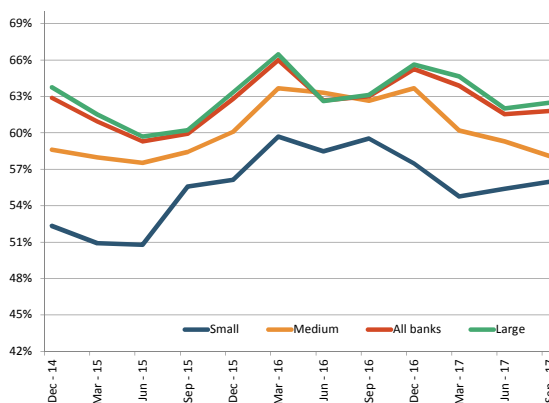
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



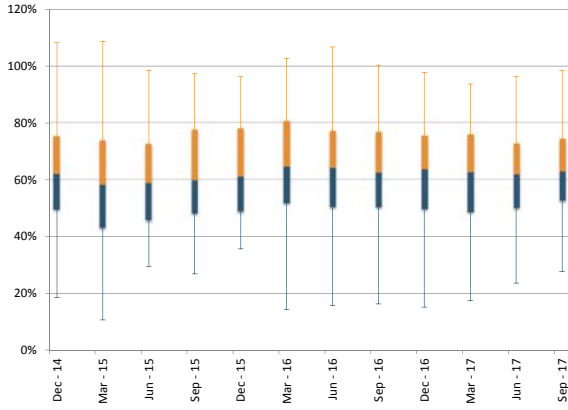
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

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	61.8%	49.5%	58.0%	68.9%

Profitability

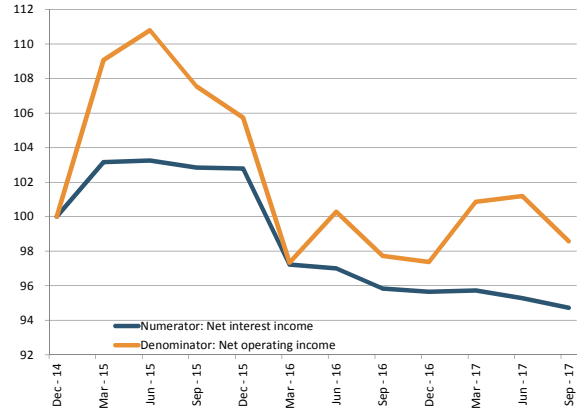
12 - Net interest income to total operating income

Dispersion



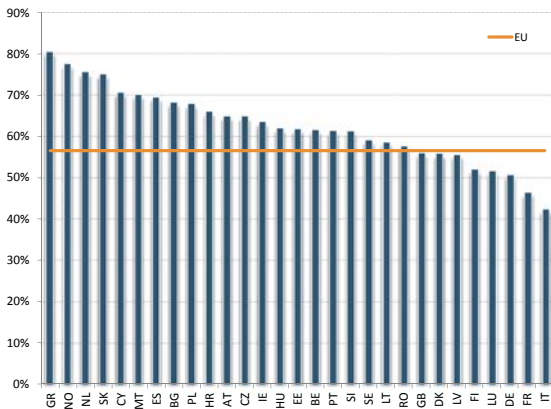
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



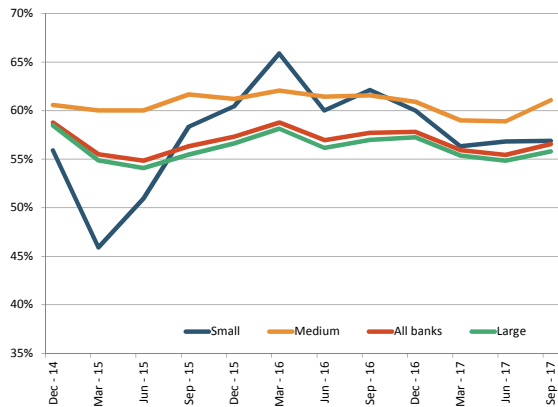
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



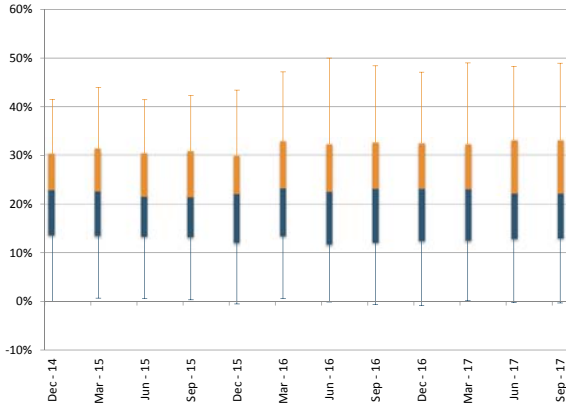
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

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%	61.9%	72.9%
Sep - 17	56.5%	52.7%	62.9%	74.5%

Profitability

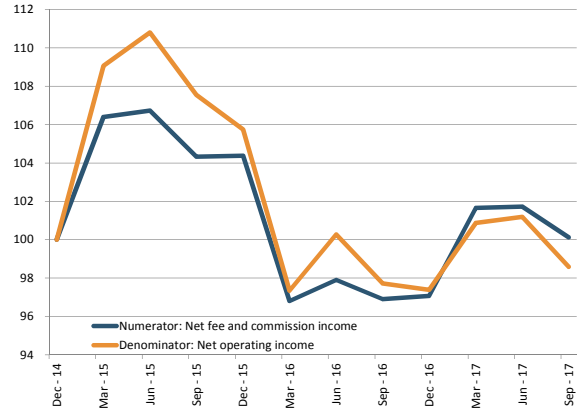
13 - Net fee and commission income to total operating income

Dispersion



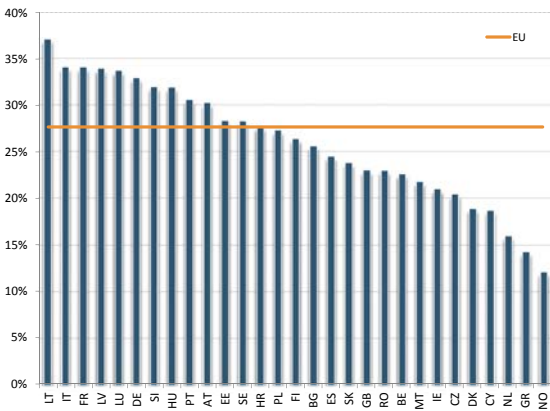
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



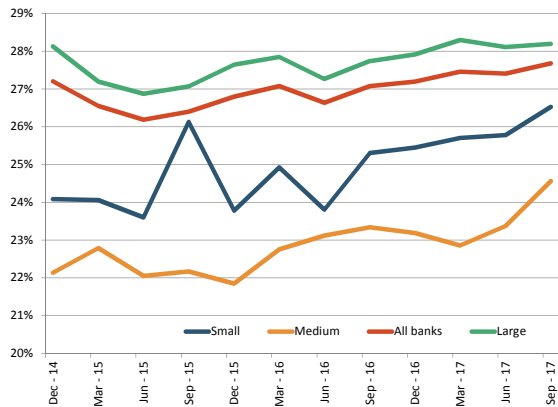
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



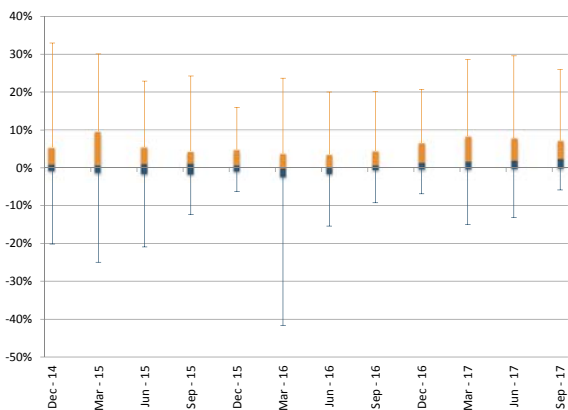
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

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	27.7%	13.1%	22.2%	33.1%

Profitability

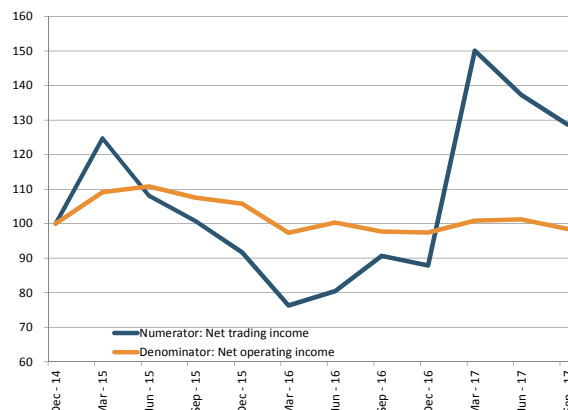
14 - Net trading income to total operating income

Dispersion



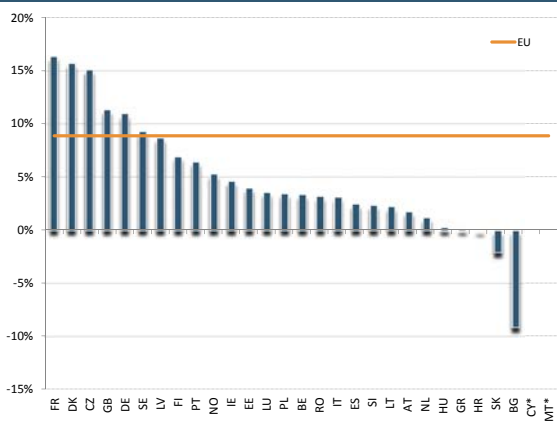
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



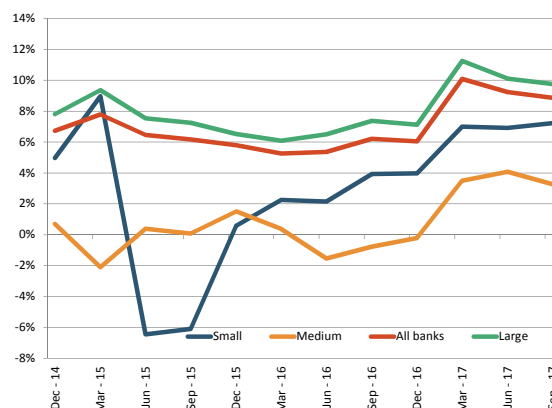
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



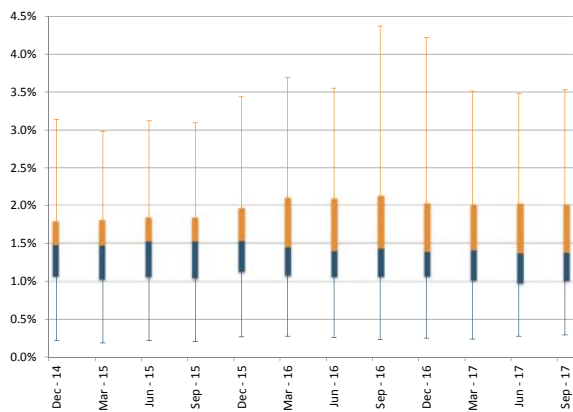
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Mar - 15	7.8%	-1.0%	1.0%	9.6%
Jun - 15	6.5%	-1.3%	1.3%	5.5%
Sep - 15	6.2%	-1.4%	1.5%	4.4%
Dec - 15	5.8%	-0.6%	0.9%	4.8%
Mar - 16	5.3%	-2.0%	0.2%	3.8%
Jun - 16	5.4%	-1.2%	0.4%	3.5%
Sep - 16	6.2%	-0.3%	1.0%	4.5%
Dec - 16	6.1%	-0.1%	1.7%	6.6%
Mar - 17	10.1%	0.0%	1.9%	8.4%
Jun - 17	9.2%	0.1%	2.2%	7.9%
Sep - 17	8.9%	0.2%	2.6%	7.2%

Profitability

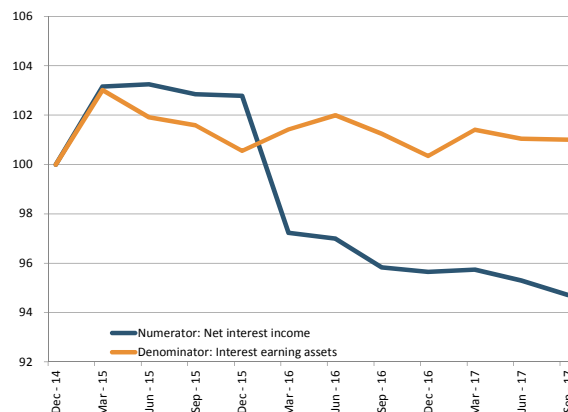
15 - Net interest income to interest bearing assets

Dispersion



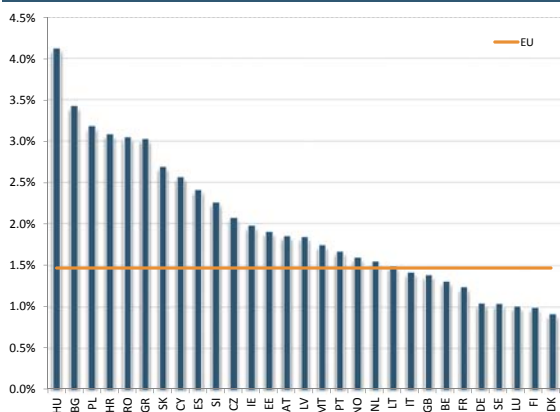
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



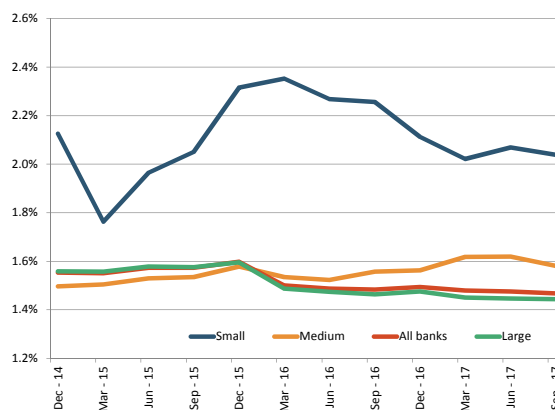
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



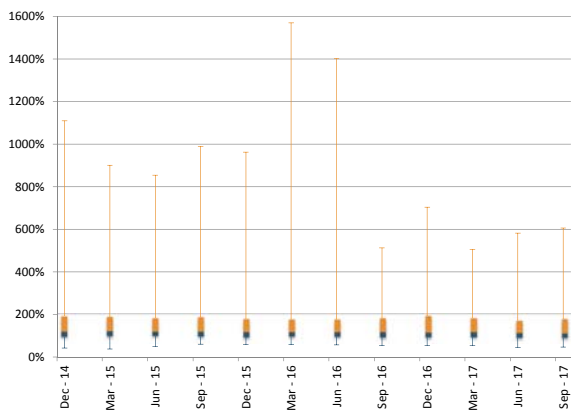
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Mar - 15	1.55%	1.03%	1.48%	1.81%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Sep - 15	1.57%	1.05%	1.52%	1.85%
Dec - 15	1.60%	1.13%	1.53%	1.96%
Mar - 16	1.50%	1.08%	1.46%	2.10%
Jun - 16	1.49%	1.07%	1.41%	2.09%
Sep - 16	1.48%	1.07%	1.44%	2.13%
Dec - 16	1.49%	1.07%	1.39%	2.03%
Mar - 17	1.48%	1.02%	1.42%	2.01%
Jun - 17	1.48%	0.99%	1.38%	2.02%
Sep - 17	1.47%	1.02%	1.38%	2.01%

Balance Sheet Structure and Liquidity

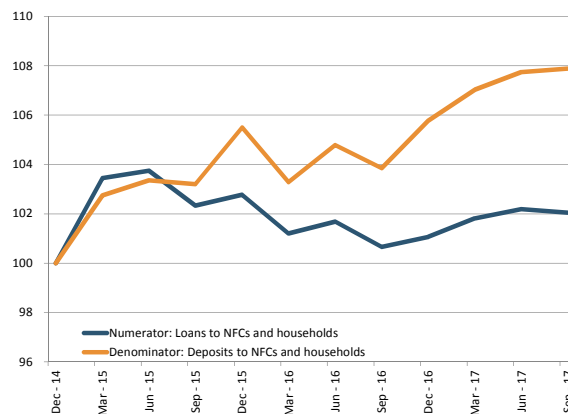
16 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



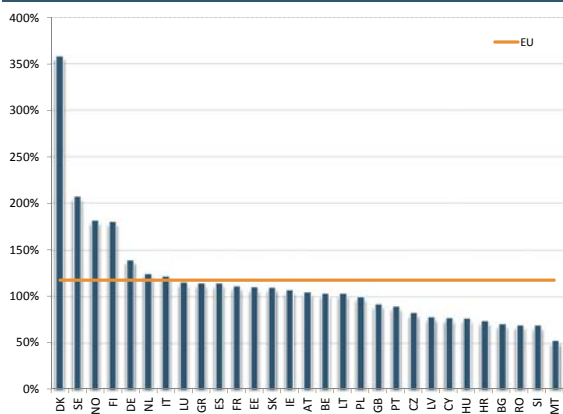
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



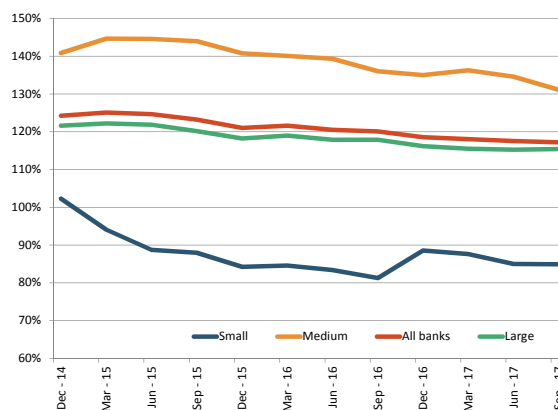
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



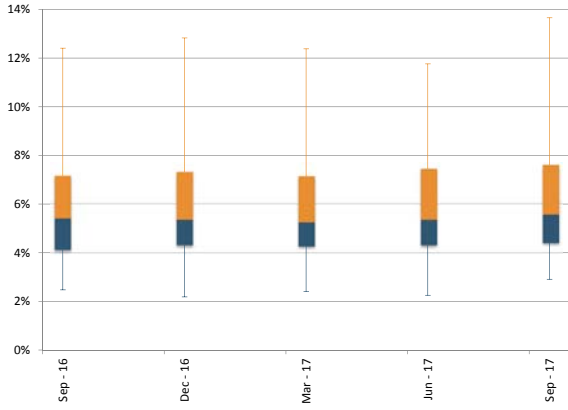
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	124.3%	96.2%	121.1%	191.8%
Mar - 15	125.1%	98.7%	122.2%	188.0%
Jun - 15	124.7%	100.1%	120.6%	182.6%
Sep - 15	123.2%	98.0%	120.0%	187.0%
Dec - 15	121.0%	94.0%	118.3%	179.4%
Mar - 16	121.7%	97.4%	119.6%	175.6%
Jun - 16	120.5%	96.9%	118.2%	176.0%
Sep - 16	120.1%	93.3%	117.0%	181.5%
Dec - 16	118.6%	93.8%	116.0%	192.4%
Mar - 17	118.1%	94.2%	117.7%	182.6%
Jun - 17	117.5%	91.6%	114.7%	172.0%
Sep - 17	117.2%	91.6%	112.3%	179.2%

Balance Sheet Structure and Liquidity

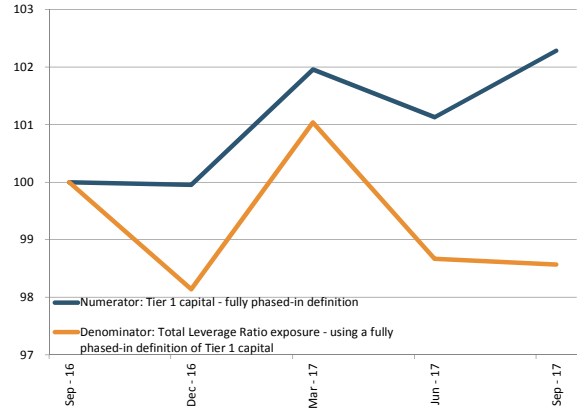
17 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



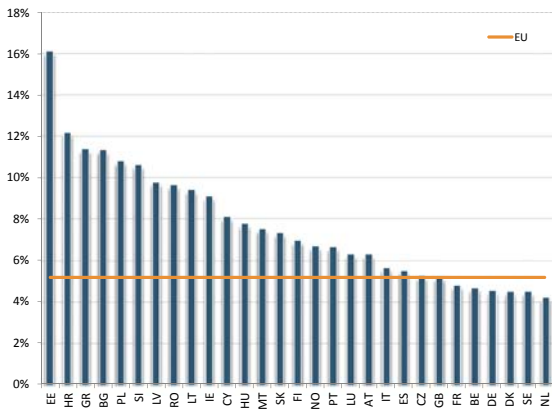
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



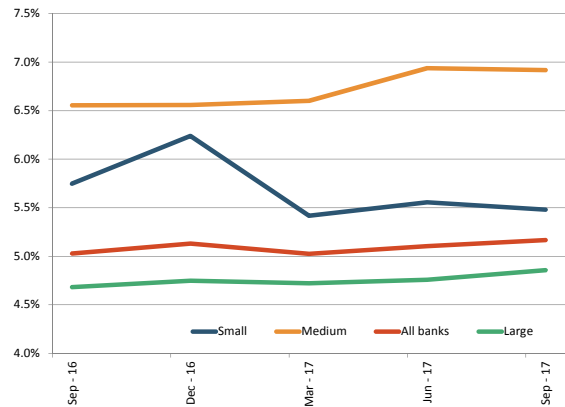
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



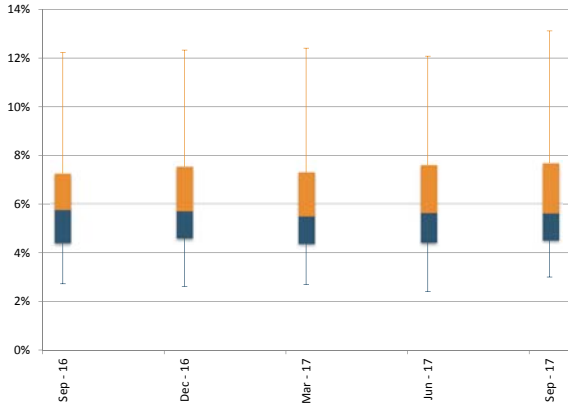
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

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

Balance Sheet Structure and Liquidity

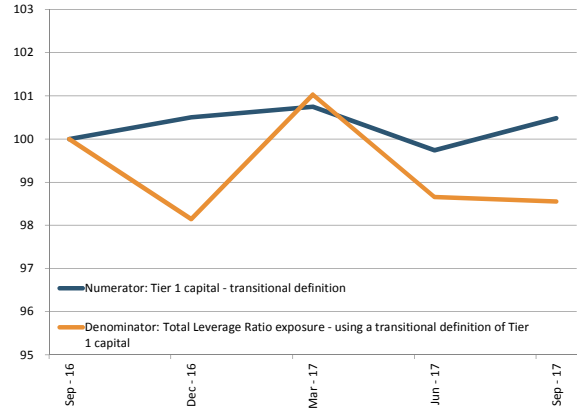
18 - Leverage Ratio (transitional definition of Tier 1 capital)

Dispersion



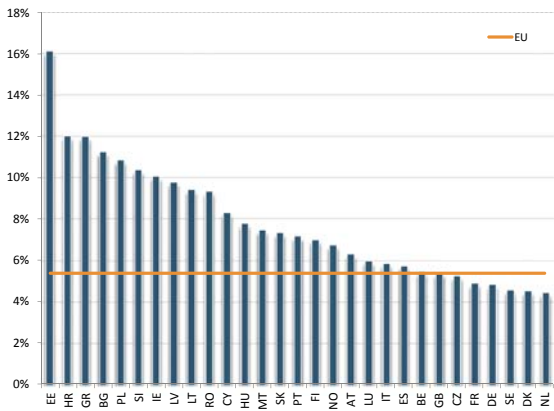
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



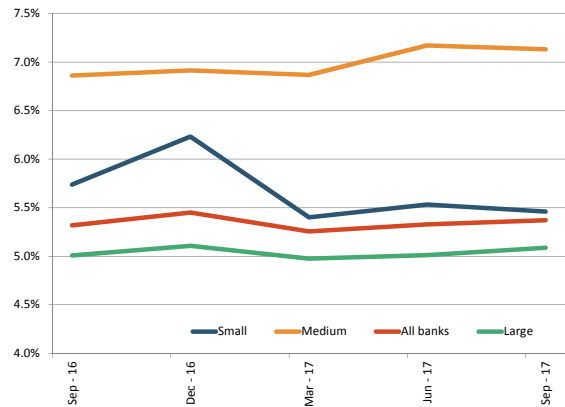
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



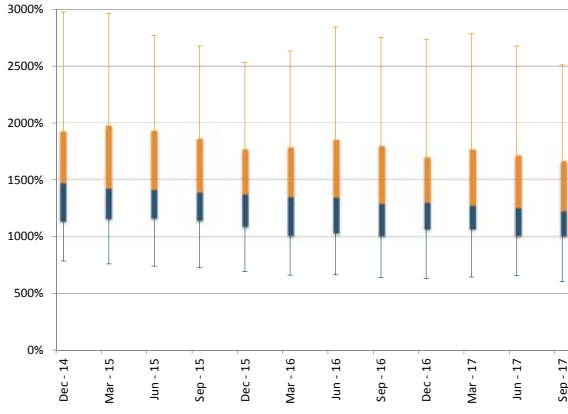
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

Period	Weighted average	25th	50th	75th
Sep - 16	5.3%	4.4%	5.8%	7.2%
Dec - 16	5.5%	4.6%	5.7%	7.5%
Mar - 17	5.3%	4.4%	5.5%	7.3%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Sep - 17	5.4%	4.5%	5.6%	7.7%

Balance Sheet Structure and Liquidity

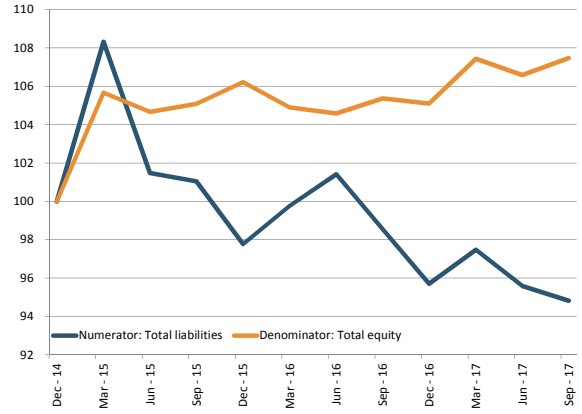
19 - Debt to equity ratio

Dispersion



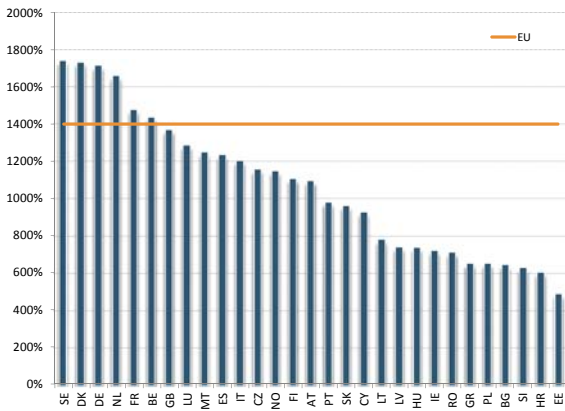
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



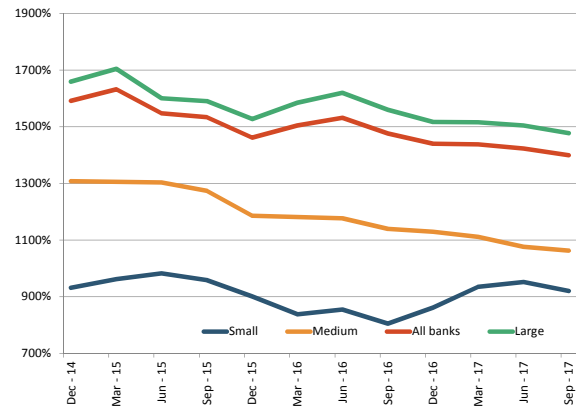
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



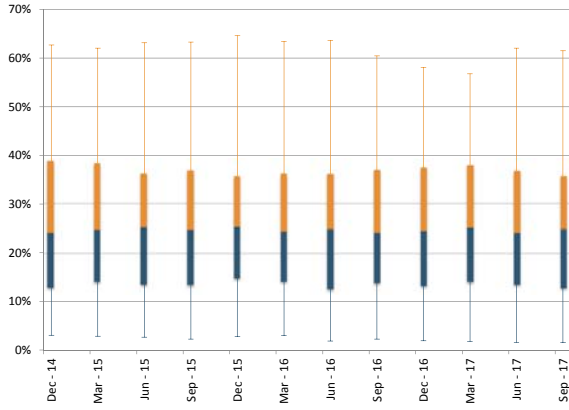
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	1592.0%	1137.5%	1469.1%	1925.6%
Mar - 15	1632.5%	1159.9%	1427.4%	1975.5%
Jun - 15	1547.4%	1165.1%	1416.2%	1934.6%
Sep - 15	1534.5%	1145.2%	1393.7%	1859.6%
Dec - 15	1462.1%	1091.9%	1373.0%	1768.5%
Mar - 16	1504.7%	1012.1%	1351.6%	1784.8%
Jun - 16	1532.0%	1034.7%	1346.9%	1852.9%
Sep - 16	1476.2%	1009.6%	1290.3%	1797.7%
Dec - 16	1440.2%	1069.0%	1301.4%	1696.3%
Mar - 17	1438.4%	1070.5%	1276.4%	1763.6%
Jun - 17	1423.0%	1011.1%	1255.2%	1714.1%
Sep - 17	1399.7%	1010.8%	1226.7%	1663.2%

Balance Sheet Structure and Liquidity

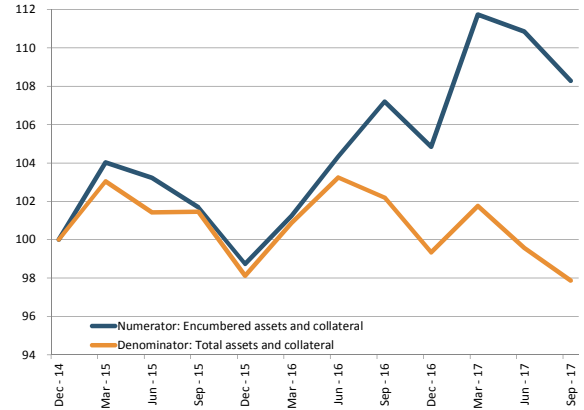
20 - Asset encumbrance ratio

Dispersion



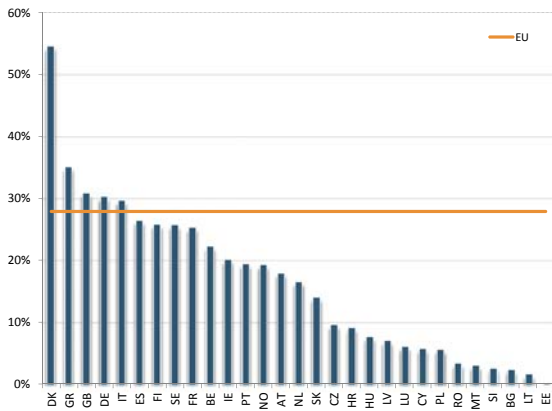
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



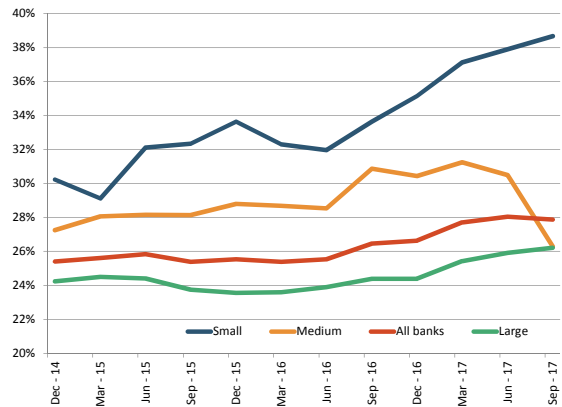
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



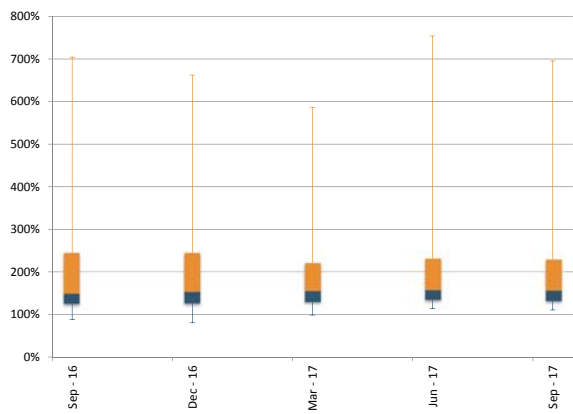
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.1%	24.3%	38.8%
Mar - 15	25.6%	14.3%	24.8%	38.4%
Jun - 15	25.8%	13.7%	25.3%	36.2%
Sep - 15	25.4%	13.7%	24.9%	36.9%
Dec - 15	25.5%	15.0%	25.4%	35.7%
Mar - 16	25.4%	14.3%	24.6%	36.2%
Jun - 16	25.5%	12.8%	24.9%	36.1%
Sep - 16	26.5%	14.0%	24.3%	36.9%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Mar - 17	27.7%	14.3%	25.3%	37.9%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Sep - 17	27.9%	13.0%	25.0%	35.7%

Balance Sheet Structure and Liquidity

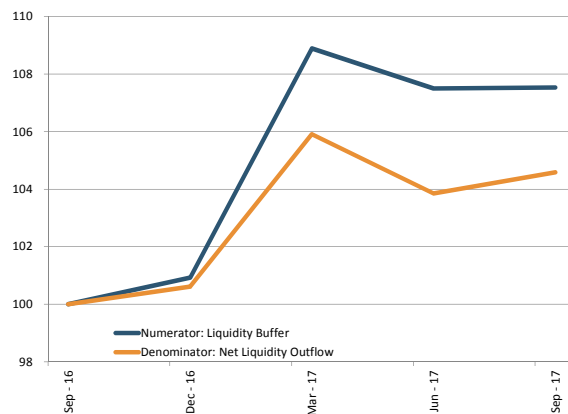
21 - Liquidity coverage ratio (%)

Dispersion



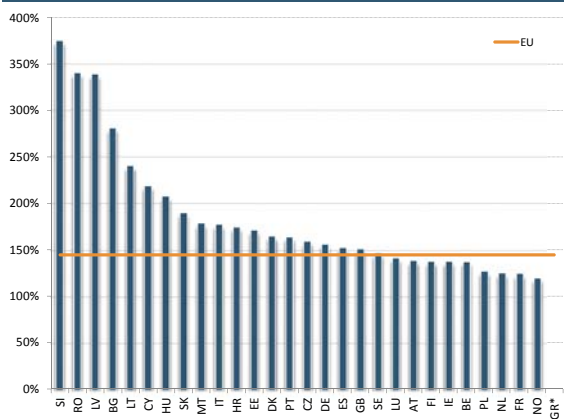
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



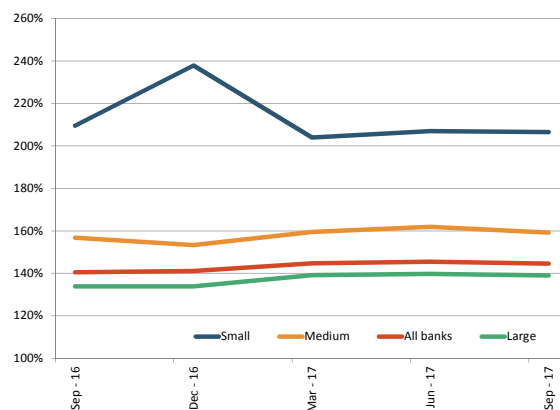
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Sep. 2017)



Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2017.

Period	Weighted average	25th	50th	75th
Sep - 16	140.5%	127.1%	150.3%	243.3%
Dec - 16	141.2%	128.4%	154.1%	243.9%
Mar - 17	144.7%	131.7%	156.6%	221.1%
Jun - 17	145.5%	135.8%	158.6%	230.9%
Sep - 17	144.6%	133.7%	158.0%	228.8%



STATISTICAL ANNEX

Statistical Annex

Asset composition and volumes

Asset composition																								
% of total assets																								
	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17
AT	8.9%	10.3%	11.1%	10.0%	0.6%	0.6%	0.5%	0.6%	17.5%	16.7%	16.5%	15.9%	66.0%	65.8%	65.4%	67.2%	3.1%	2.7%	2.6%	2.5%	3.9%	3.9%	3.9%	3.9%
BE	6.5%	8.9%	11.1%	11.3%	0.4%	0.4%	0.4%	0.4%	20.4%	19.7%	18.9%	18.5%	55.2%	55.9%	55.3%	55.7%	6.8%	6.2%	5.7%	5.6%	10.7%	8.8%	8.6%	8.5%
BG	21.2%	21.5%	17.2%	18.6%	0.1%	0.1%	0.1%	0.1%	12.6%	12.6%	13.4%	12.5%	60.2%	60.1%	63.2%	63.0%	0.3%	0.3%	0.2%	0.3%	5.5%	5.4%	5.9%	5.6%
CY	19.4%	18.8%	19.9%	21.5%	0.2%	0.2%	0.2%	0.2%	5.7%	6.5%	6.9%	7.0%	66.4%	66.2%	64.4%	61.8%	0.1%	0.0%	0.0%	0.1%	8.3%	8.3%	8.6%	9.4%
CZ	11.3%	12.9%	18.4%	14.8%	0.1%	0.1%	0.1%	0.1%	18.7%	14.6%	14.2%	13.3%	65.4%	68.9%	64.0%	68.7%	2.5%	1.8%	1.8%	1.6%	2.0%	1.6%	1.6%	1.5%
DE	7.8%	8.8%	11.2%	11.4%	2.8%	2.9%	2.9%	2.9%	14.6%	14.3%	14.0%	13.9%	54.2%	55.3%	53.7%	54.3%	16.4%	14.1%	13.4%	12.9%	4.2%	4.5%	4.9%	4.5%
DK	4.6%	5.6%	6.4%	6.0%	0.7%	0.6%	0.5%	0.5%	13.4%	13.5%	13.4%	13.3%	72.0%	71.7%	71.1%	71.9%	6.7%	6.2%	6.4%	6.0%	2.6%	2.3%	2.2%	2.3%
ES	4.8%	4.4%	5.0%	6.2%	1.2%	1.2%	1.3%	1.2%	14.7%	14.8%	14.6%	14.7%	65.3%	65.8%	65.9%	65.2%	5.1%	4.6%	4.4%	4.2%	9.0%	9.2%	8.9%	8.4%
FI	11.3%	10.3%	9.4%	9.2%	0.4%	0.1%	0.1%	0.1%	13.2%	12.3%	12.5%	12.2%	50.3%	68.1%	70.2%	71.3%	19.2%	5.6%	4.5%	4.0%	5.6%	3.5%	3.4%	3.3%
FR	7.3%	8.6%	8.9%	8.4%	2.9%	3.6%	3.6%	3.7%	11.0%	11.0%	10.8%	10.6%	58.5%	58.5%	59.1%	60.0%	12.3%	10.4%	10.0%	9.6%	8.0%	7.9%	7.6%	7.7%
GB	7.7%	8.6%	9.4%	9.8%	2.6%	3.0%	3.3%	3.3%	13.5%	13.4%	13.4%	13.3%	53.0%	54.9%	55.6%	56.0%	18.5%	15.0%	14.5%	13.7%	4.8%	5.0%	3.8%	3.9%
GR	3.3%	3.2%	3.2%	3.4%	0.2%	0.3%	0.3%	0.3%	16.8%	15.8%	14.4%	10.6%	62.3%	63.1%	64.3%	66.6%	2.6%	2.4%	2.4%	2.5%	14.8%	15.2%	15.4%	16.5%
HR	10.9%	10.5%	11.3%	10.8%	0.3%	0.3%	0.3%	0.3%	10.4%	10.7%	10.8%	10.6%	74.3%	74.5%	73.6%	74.7%	0.9%	0.8%	0.5%	0.4%	3.1%	3.2%	3.5%	3.2%
HU	8.9%	8.8%	8.1%	9.0%	0.9%	1.0%	0.5%	0.4%	25.0%	25.7%	26.6%	26.7%	59.4%	58.4%	59.0%	58.0%	1.5%	1.3%	1.3%	1.4%	4.3%	4.8%	4.6%	4.4%
IE	9.7%	9.2%	8.9%	9.1%	0.2%	0.2%	0.3%	0.3%	16.2%	15.9%	16.0%	15.9%	64.0%	64.1%	64.7%	65.5%	5.7%	5.2%	4.9%	4.5%	4.2%	5.3%	5.2%	4.7%
IT	1.3%	2.1%	2.8%	2.8%	1.5%	1.6%	1.5%	1.5%	17.6%	17.7%	17.1%	17.3%	67.0%	66.6%	67.9%	68.1%	4.6%	4.1%	4.0%	3.8%	8.0%	7.8%	6.6%	6.5%
LT	21.3%	21.2%	20.6%	24.4%	0.0%	0.0%	0.0%	0.3%	4.2%	3.4%	3.3%	2.7%	72.3%	73.4%	74.2%	71.1%	0.8%	0.7%	0.6%	0.4%	1.4%	1.3%	1.3%	1.2%
LU	12.0%	13.1%	12.8%	11.9%	0.6%	0.5%	0.5%	0.5%	13.3%	11.9%	13.9%	14.1%	67.3%	66.8%	64.7%	66.0%	4.1%	5.4%	5.7%	4.2%	2.6%	2.3%	2.4%	3.2%
LV	21.1%	22.9%	23.8%	22.6%	0.3%	0.2%	0.2%	0.2%	21.4%	19.1%	17.1%	17.7%	54.7%	55.8%	56.9%	57.5%	1.0%	0.4%	0.3%	0.3%	1.6%	1.6%	1.6%	1.7%
NL	6.6%	8.4%	6.3%	7.4%	0.8%	0.8%	0.9%	0.9%	10.1%	9.4%	9.4%	9.0%	73.5%	73.4%	76.0%	75.8%	5.5%	4.4%	4.3%	3.8%	3.5%	3.6%	3.2%	3.1%
NO	6.9%	12.7%	9.8%	11.5%	0.3%	0.3%	0.3%	0.3%	11.8%	9.9%	9.6%	9.1%	73.2%	68.7%	71.6%	70.0%	5.3%	5.3%	5.5%	5.0%	2.5%	3.0%	3.2%	4.0%
PL	4.4%	4.6%	4.8%	5.3%	0.3%	0.3%	0.3%	0.3%	21.7%	20.9%	20.6%	19.5%	68.8%	69.4%	69.8%	70.3%	1.2%	1.2%	0.9%	1.0%	3.6%	3.7%	3.7%	3.7%
PT	3.0%	3.7%	3.7%	4.3%	3.0%	3.0%	2.8%	2.7%	17.8%	19.1%	20.1%	19.9%	63.2%	63.3%	62.6%	62.1%	1.3%	1.2%	1.1%	1.1%	11.8%	9.7%	9.7%	9.9%
RO	15.0%	13.6%	13.3%	11.9%	0.2%	0.2%	0.2%	0.3%	27.8%	29.0%	28.4%	28.4%	53.8%	54.0%	55.1%	56.5%	0.2%	0.2%	0.2%	0.1%	3.0%	3.0%	2.9%	2.8%
SE	6.7%	12.2%	12.2%	11.7%	0.8%	1.4%	1.2%	1.2%	11.0%	11.2%	10.7%	11.0%	69.7%	65.9%	67.0%	67.8%	7.9%	5.9%	5.7%	5.1%	3.9%	3.5%	3.2%	3.1%
SK	5.5%	6.3%	6.7%	2.9%	0.1%	0.1%	0.1%	0.2%	18.3%	16.9%	15.1%	14.6%	73.6%	74.3%	75.7%	80.1%	0.4%	0.3%	0.4%	0.3%	2.1%	2.0%	2.0%	1.9%
EE	23.5%	23.8%	21.6%	22.0%	0.1%	0.1%	0.1%	0.1%	2.9%	2.4%	2.2%	2.2%	72.0%	72.4%	74.5%	74.3%	0.3%	0.3%	0.2%	0.2%	1.2%	1.1%	1.3%	1.1%
SI	11.9%	13.6%	11.9%	10.6%	0.9%	0.8%	0.8%	0.8%	26.6%	25.7%	26.8%	27.3%	57.3%	56.7%	57.2%	57.9%	0.2%	0.2%	0.2%	0.2%	3.1%	3.1%	3.1%	3.2%
MT	3.0%	3.7%	3.9%	3.5%	0.5%	0.4%	0.4%	0.4%	29.6%	30.0%	28.8%	27.3%	64.0%	63.0%	63.9%	66.0%	0.1%	0.1%	0.1%	0.1%	3.0%	2.8%	2.9%	2.8%
EU	6.6%	7.9%	8.5%	8.6%	2.0%	2.4%	2.4%	2.4%	13.6%	13.4%	13.2%	13.1%	60.3%	60.7%	61.1%	61.6%	11.3%	9.5%	9.1%	8.6%	6.2%	6.2%	5.8%	5.7%

Assets												
Volumes bln EUR; %	Total Assets											
	Share of financial assets held for trading											
	Share of fair value level 3 to total fair valued assets											
	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17
AT	598.8	617.4	610.9	615.5	3.1%	2.9%	2.7%	2.6%	3.5%	7.5%	5.9%	6.5%
BE	1 016.0	1 018.7	1 028.4	1 012.6	6.4%	6.1%	5.7%	5.5%	9.2%	9.1%	8.8%	9.1%
BG	21.1	21.4	20.6	21.0	0.8%	0.9%	1.0%	1.0%	0.8%	0.6%	0.5%	0.7%
CY	42.5	42.5	41.8	42.1	0.1%	0.0%	0.0%	0.0%	1.2%	1.1%	1.0%	1.0%
CZ	116.5	142.2	143.0	149.3	2.2%	4.5%	2.7%	1.7%	4.7%	3.3%	4.8%	5.5%
DE	4 116.1	4 184.1	4 120.3	4 018.1	22.3%	20.3%	19.4%	18.9%	3.1%	3.4%	3.1%	3.1%
DK	822.8	713.5	718.1	714.6	14.7%	14.3%	13.9%	13.8%	0.5%	0.4%	0.4%	0.5%
ES	3 307.3	3 331.8	3 267.0	3 249.5	7.9%	7.7%	7.1%	6.9%	1.0%	1.0%	1.0%	1.0%
FI	415.4	181.5	177.7	177.3	30.8%	4.7%	4.5%	4.2%	1.5%	2.5%	4.1%	2.3%
FR	6 918.8	7 116.4	6 961.6	6 974.5	21.7%	21.8%	21.0%	21.5%	2.6%	2.5%	2.5%	2.5%
GB	6 784.2	6 766.4	6 464.2	6 387.8	26.1%	24.1%	24.1%	23.4%	2.3%	2.3%	2.2%	2.2%
GR	288.9	279.5	268.1	253.6	2.8%	3.1%	2.8%	2.8%	1.7%	1.6%	1.7%	1.8%
HR	36.5	36.1	36.6	39.4	1.1%	1.1%	0.8%	0.6%	2.5%	2.4%	2.3%	2.1%
HU	61.1	55.3	57.4	58.8	3.2%	2.9%	2.4%	2.8%	0.5%	0.4%	0.4%	0.4%
IE	301.2	298.8	290.1	286.3	4.7%	4.5%	4.3%	3.9%	3.0%	3.2%	2.9%	3.0%
IT	2 277.3	2 289.0	2 228.0	2 215.5	7.1%	7.1%	6.7%	6.8%	2.4%	2.2%	2.3%	2.4%
LT	18.8	18.7	18.7	19.3	1.8%	1.6%	1.3%	0.6%	0.9%	1.1%	1.2%	7.8%
LU	247.7	255.9	209.3	201.4	4.5%	5.8%	5.8%	4.4%	0.9%	0.7%	0.6%	0.7%
LV	12.7	12.6	12.5	12.5	4.1%	1.8%	1.7%	1.6%	0.3%	0.4%	0.5%	0.5%
NL	2 114.4	2 178.2	2 093.7	2 114.2	8.2%	8.2%	8.7%	8.4%	2.3%	2.1%	2.1%	2.0%
NO	381.4	327.2	299.9	309.3	15.5%	16.5%	15.0%	14.4%	10.3%	11.0%	11.7%	11.5%
PL	137.7	142.4	143.0	141.6	1.5%	1.7%	2.1%	1.4%	3.9%	4.1%	3.7%	3.1%
PT	283.9	281.2	280.0	278.5	3.1%	3.7%	3.5%	3.3%	23.0%	20.8%	19.6%	17.7%
RO	37.7	37.5	37.8	38.0	1.1%	1.4%	0.8%	0.8%	1.1%	1.1%	0.6%	0.3%
SE	1 395.8	1 531.2	1 495.0	1 486.1	14.9%	14.8%	13.8%	12.8%	0.9%	1.1%	0.8%	0.9%
SK	40.2	41.3	42.1	43.0	0.4%	0.4%	0.4%	0.3%	1.7%	1.5%	2.4%	1.1%
EE*	16.5	16.5	16.4	16.8	2.3%	1.8%	1.7%	1.6%	0.4%	0.6%	0.7%	0.7%
SI	23.1	23.3	23.0	23.2	0.5%	0.4%	0.6%	0.5%	0.3%	0.3%	0.3%	0.3%
MT	19.3	19.5	19.7	19.6	0.1%	0.1%	0.1%	0.1%	0.3%	0.3%	0.3%	0.6%
EU	30 262.6	30 746.7	29 977.5	29 775.4	17.2%	16.4%	15.9%	15.7%	2.6%	2.7%	2.5%	2.6%

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 considered. The sample of banks is unbalanced and reviewed annually.

(1) Net carrying amount, including loans held for trading.

Loans and advances ⁽¹⁾				
Volumes; bln EUR	Dec-16	Mar-17	Jun-17	Sep-17
AT	395.0	406.2	399.5	413.6
BE	560.4	569.7	568.6	563.6
BG	12.7	12.9	13.0	13.2
CY	28.2	28.1	26.9	26.1
CZ	76.2	98.0	91.5	102.5
DE	2 231.8	2 314.2	2 211.4	2 182.2
DK	592.0	511.2	510.6	513.8
ES	2 158.2	2 191.5	2 152.5	2 120.1
FI	209.0	123.6	124.7	126.3
FR	4 048.3	4 160.7	4 112.4	4 181.6
GB	3 594.8	3 716.5	3 595.5	3 577.4
GR	179.9	176.5	172.3	168.9
HR	27.1	26.9	26.9	29.5
HU	36.3	32.3	33.9	34.1
IE	192.7	191.7	187.8	187.5
IT	1 526.9	1 525.4	1 513.4	1 509.4
LT	13.6	13.7	13.9	13.7
LU	166.8	170.9	135.3	132.9
LV	7.0	7.0	7.1	7.2
NL	1 553.2	1 599.3	1 590.4	1 602.6
NO	279.3	224.9	214.8	216.5
PL	94.7	98.8	99.9	99.5
PT	179.5	178.1	175.2	173.0
RO	20.3	20.3	20.8	21.4
SE	973.0	1 008.6	1 001.5	1 007.5
SK	29.6	30.7	31.9	34.4
EE*</				

Statistical Annex

Liability composition and volumes

% of total liabilities	Liabilities composition															
	Debt securities issued				Deposits from credit institutions				Customer deposits ⁽¹⁾				Other liabilities ⁽²⁾			
	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17
AT	15.0%	14.1%	14.0%	13.4%	12.7%	14.0%	13.3%	13.3%	64.2%	63.1%	64.1%	64.5%	8.1%	8.7%	8.7%	8.7%
BE	20.3%	20.6%	19.9%	20.1%	12.1%	13.3%	14.2%	13.8%	49.4%	50.0%	50.8%	51.4%	18.1%	16.2%	15.1%	14.8%
BG	0.6%	0.6%	0.6%	0.6%	6.8%	6.3%	5.2%	5.0%	90.8%	90.2%	91.4%	92.6%	1.8%	2.8%	2.9%	1.9%
CY	0.5%	1.0%	1.1%	1.1%	1.6%	1.5%	1.5%	1.7%	94.2%	93.5%	93.2%	93.3%	3.7%	4.0%	4.2%	4.0%
CZ	9.1%	9.2%	9.7%	9.2%	7.0%	16.1%	14.4%	15.5%	78.9%	70.6%	71.6%	71.4%	5.0%	4.1%	4.3%	3.8%
DE	20.1%	20.3%	19.9%	19.9%	13.8%	14.1%	13.8%	14.1%	39.2%	40.0%	41.0%	41.3%	26.9%	25.6%	25.3%	24.7%
DK	53.8%	55.1%	54.1%	55.0%	3.9%	3.4%	3.1%	2.7%	26.3%	25.6%	26.9%	27.0%	16.0%	15.9%	16.0%	15.3%
ES	13.9%	13.1%	12.9%	12.7%	7.8%	7.9%	7.8%	7.3%	61.5%	61.5%	61.9%	62.8%	16.8%	17.5%	17.4%	17.2%
FI	19.9%	36.6%	36.1%	35.3%	16.5%	2.9%	1.9%	1.5%	34.2%	45.7%	48.3%	50.0%	29.4%	14.9%	13.7%	13.2%
FR	18.4%	18.3%	18.4%	17.8%	6.1%	6.0%	5.9%	5.6%	50.4%	51.3%	52.1%	53.1%	25.1%	24.4%	23.6%	23.5%
GB	10.3%	10.5%	10.6%	10.4%	5.0%	5.2%	5.0%	5.1%	57.2%	58.6%	59.9%	60.2%	27.4%	25.7%	24.5%	24.3%
GR	0.5%	0.5%	0.4%	0.4%	7.5%	8.3%	7.4%	5.8%	59.3%	60.6%	63.2%	67.9%	32.6%	30.6%	28.9%	25.9%
HR	0.4%	0.4%	0.4%	0.1%	10.9%	11.2%	10.4%	7.9%	84.8%	84.6%	85.2%	88.3%	3.9%	3.8%	4.0%	3.7%
HU	1.9%	3.1%	3.0%	2.9%	7.2%	6.7%	6.4%	5.7%	82.3%	80.4%	82.4%	83.4%	8.6%	9.8%	8.2%	8.0%
IE	11.3%	10.8%	9.3%	9.5%	8.3%	7.8%	7.6%	6.8%	68.0%	67.8%	70.3%	71.9%	12.4%	13.5%	12.7%	11.8%
IT	17.3%	16.9%	17.1%	16.5%	6.4%	7.1%	6.8%	6.8%	56.2%	53.7%	54.8%	56.4%	20.2%	22.3%	21.3%	20.3%
LT	0.1%	0.0%	0.0%	0.0%	12.4%	14.4%	14.8%	14.1%	83.6%	81.2%	81.8%	82.4%	3.9%	4.3%	3.5%	3.4%
LU	21.6%	21.7%	26.3%	26.6%	30.2%	28.8%	18.5%	18.9%	40.7%	40.6%	46.3%	47.1%	7.6%	9.0%	8.9%	7.4%
LV	4.6%	4.6%	4.1%	4.4%	6.3%	7.0%	7.1%	7.9%	86.1%	86.1%	86.5%	85.3%	2.9%	2.3%	2.3%	2.4%
NL	26.7%	26.4%	25.3%	24.9%	3.4%	3.8%	3.5%	3.9%	58.7%	59.1%	61.0%	61.4%	11.3%	10.7%	10.2%	9.8%
NO	35.0%	38.9%	38.1%	37.5%	12.9%	8.1%	6.9%	8.2%	42.4%	43.6%	45.7%	45.1%	9.8%	9.4%	9.2%	9.2%
PL	4.4%	4.9%	5.0%	6.2%	2.9%	6.0%	2.5%	2.6%	84.0%	84.4%	84.5%	84.7%	8.7%	4.6%	8.0%	6.5%
PT	7.2%	6.3%	6.1%	5.9%	4.6%	5.0%	4.7%	4.5%	72.8%	75.2%	75.9%	76.1%	15.5%	13.5%	13.3%	13.4%
RO	0.5%	0.4%	0.4%	0.4%	8.9%	8.8%	7.8%	7.8%	87.4%	87.7%	88.3%	88.4%	3.3%	3.2%	3.5%	3.4%
SE	46.8%	44.0%	43.0%	43.6%	3.9%	5.4%	5.9%	4.9%	35.3%	37.0%	37.8%	39.0%	14.0%	13.5%	13.2%	12.6%
SK	10.4%	10.7%	11.1%	11.5%	3.9%	3.6%	3.3%	3.5%	83.2%	82.9%	82.8%	82.3%	2.5%	2.8%	2.8%	2.7%
EE	0.2%	0.2%	0.2%	0.2%	8.2%	8.6%	7.4%	8.1%	89.5%	88.6%	90.5%	89.7%	2.1%	2.6%	1.8%	2.0%
SI	1.6%	1.5%	1.5%	0.1%	5.6%	5.0%	4.8%	4.7%	88.4%	88.4%	88.2%	90.0%	4.5%	5.1%	5.5%	5.1%
MT	2.6%	2.2%	2.2%	2.2%	1.8%	2.0%	1.5%	1.2%	93.0%	93.8%	94.1%	94.4%	2.7%	2.0%	2.2%	2.2%
EU	19.0%	19.0%	18.8%	18.6%	7.0%	7.2%	7.1%	6.9%	52.1%	52.6%	53.7%	54.4%	21.9%	21.2%	20.5%	20.0%

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

(2) Also includes deposits from central banks.

Volumes; bln EUR	Total Liabilities			
	Dec-16	Mar-17	Jun-17	Sep-17
AT	551.5	568.9	561.2	564.1
BE	953.6	955.4	963.4	946.7
BG	18.4	18.7	17.9	18.2
CY	37.8	37.8	37.7	38.1
CZ	104.8	130.2	131.5	137.5
DE	3 895.9	3 961.5	3 892.5	3 796.9
DK	778.2	676.1	680.0	675.6
ES	3 054.4	3 075.3	3 024.8	3 006.3
FI	390.1	167.4	163.3	162.6
FR	6 482.7	6 676.5	6 524.7	6 533.2
GB	6 334.4	6 312.0	6 029.2	5 953.6
GR	255.0	245.5	234.0	220.1
HR	31.1	30.6	31.2	33.9
HU	53.8	48.8	50.8	51.9
IE	266.7	264.3	255.8	251.7
IT	2 127.9	2 125.8	2 069.4	2 045.9
LT	16.9	16.8	16.8	17.1
LU	226.7	234.7	195.0	186.9
LV	11.3	11.2	11.1	11.0
NL	1 996.5	2 056.6	1 974.8	1 994.2
NO	350.0	302.3	276.1	284.5
PL	120.3	123.7	124.5	122.9
PT	264.0	256.4	254.6	252.8
RO	33.4	33.1	33.3	33.3
SE	1 315.0	1 453.7	1 416.5	1 405.4
SK	36.2	37.2	38.2	39.0
EE	13.7	13.8	13.6	14.0
SI	20.0	20.1	20.0	20.0
MT	17.9	18.1	18.3	18.2
EU	28 297.8	28 748.1	28 009.2	27 790.0

% of debt securities issued	Share of secured funding			
	Dec-16	Mar-17	Jun-17	Sep-17
AT	31.0%	33.9%	34.7%	35.5%
BE	23.0%	22.9%	22.7%	22.6%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	15.3%	12.3%	12.0%	11.0%
DE	24.5%	25.1%	25.0%	25.0%
DK	89.7%	86.7%	87.6%	88.2%
ES	48.0%	46.0%	45.6%	46.0%
FI	15.9%	21.6%	21.9%	22.3%
FR	23.2%	22.6%	23.4%	23.6%
GB	18.0%	16.1%	16.3%	16.2%
GR	64.6%	62.7%	61.5%	57.4%
HR	0.0%	0.0%	0.0%	0.0%
HU	35.1%	48.4%	52.5%	53.4%
IE	71.4%	71.9%	68.8%	66.5%
IT	25.9%	25.9%	25.1%	26.6%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
NL	17.5%	16.9%	19.0%	18.5%
NO	56.1%	52.1%	55.6%	53.7%
PL	28.4%	34.2%	41.6%	40.0%
PT	41.4%	43.9%	43.6%	42.5%
RO	0.0%	0.0%	0.0%	0.0%
SE	49.5%	47.8%	48.3%	48.8%
SK	93.7%	93.9%	94.3%	93.8%
EE	0.0%	0.0%	0.0%	0.0%
SI	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	0.0%	0.0%
EU	32.7%	31.9%	32.5%	32.8%

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.

Statistical Annex

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

% of total RWA	RWA composition																			
	Credit risk capital requirements (excl. securitisation)				Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17
AT	84.6%	83.9%	83.2%	83.0%	0.3%	0.2%	0.3%	0.2%	2.6%	2.9%	2.7%	2.5%	11.8%	12.3%	12.5%	12.9%	0.7%	0.6%	1.4%	1.3%
BE	83.6%	83.8%	83.8%	83.9%	1.5%	1.1%	1.0%	1.0%	2.1%	2.3%	2.6%	2.4%	8.1%	8.3%	8.4%	8.5%	4.7%	4.5%	4.3%	4.2%
BG	90.6%	89.9%	90.1%	89.7%	0.0%	0.0%	0.0%	0.0%	0.4%	0.6%	0.6%	0.7%	8.9%	9.6%	9.4%	9.6%	0.0%	0.0%	0.0%	0.0%
CY	87.8%	88.4%	87.7%	87.6%	0.0%	0.0%	0.0%	0.0%	0.8%	0.5%	0.7%	0.6%	11.1%	10.9%	11.4%	11.5%	0.3%	0.2%	0.2%	0.2%
CZ	82.9%	81.7%	81.6%	81.8%	0.0%	0.0%	0.0%	0.0%	3.2%	4.0%	4.4%	3.8%	13.0%	13.1%	13.3%	13.7%	0.9%	1.1%	0.7%	0.7%
DE	74.3%	74.8%	75.4%	74.4%	3.4%	3.3%	2.8%	3.0%	6.8%	6.5%	6.5%	6.4%	13.2%	13.2%	13.4%	14.2%	2.2%	2.2%	1.9%	2.0%
DK	83.0%	83.1%	83.7%	84.1%	0.2%	0.1%	0.1%	0.0%	7.0%	7.3%	6.7%	6.3%	9.2%	8.8%	9.0%	9.1%	0.7%	0.7%	0.7%	0.5%
ES	87.0%	86.8%	86.8%	87.1%	0.4%	0.4%	0.5%	0.4%	3.1%	3.4%	3.5%	3.1%	9.0%	9.0%	8.8%	9.0%	0.5%	0.5%	0.5%	0.4%
FI	83.1%	81.0%	80.6%	80.6%	0.1%	0.1%	0.1%	0.1%	5.7%	2.7%	3.4%	3.4%	9.2%	8.5%	8.5%	8.5%	2.0%	7.6%	7.5%	7.4%
FR	84.6%	85.3%	85.4%	85.4%	1.1%	1.0%	1.0%	1.0%	3.0%	3.0%	2.8%	2.8%	9.7%	9.8%	10.0%	10.1%	1.6%	1.0%	0.8%	0.7%
GB	68.4%	67.7%	68.0%	68.2%	1.3%	1.3%	1.3%	1.3%	12.7%	13.4%	14.0%	14.4%	10.9%	10.5%	10.7%	10.6%	6.7%	7.1%	5.9%	5.6%
GR	89.0%	89.0%	88.9%	89.1%	0.1%	0.1%	0.1%	0.1%	3.4%	3.5%	3.4%	3.2%	7.3%	7.3%	7.4%	7.5%	0.2%	0.2%	0.2%	0.2%
HR	87.4%	87.7%	88.0%	88.1%	0.0%	0.0%	0.0%	0.0%	2.3%	2.1%	2.1%	1.9%	10.1%	10.2%	9.8%	10.0%	0.2%	0.1%	0.1%	0.1%
HU	79.2%	82.4%	82.2%	82.1%	0.0%	0.0%	0.0%	0.0%	5.3%	3.7%	4.1%	4.6%	15.2%	13.6%	13.5%	13.2%	0.3%	0.2%	0.2%	0.2%
IE	88.7%	88.4%	87.9%	87.3%	0.3%	0.3%	0.3%	0.3%	0.9%	1.0%	1.2%	1.7%	8.1%	8.4%	8.6%	8.6%	2.1%	1.9%	2.0%	2.1%
IT	85.8%	85.7%	85.7%	85.7%	0.8%	0.8%	0.7%	0.7%	4.1%	4.2%	4.2%	4.0%	8.6%	8.6%	8.7%	9.0%	0.7%	0.6%	0.6%	0.6%
LT	90.1%	90.0%	89.9%	90.0%	0.0%	0.0%	0.0%	0.0%	1.5%	1.6%	1.7%	1.6%	8.4%	8.4%	8.4%	8.4%	0.0%	0.0%	0.0%	0.1%
LU	88.5%	88.1%	88.0%	88.2%	0.4%	0.4%	0.4%	0.4%	1.4%	0.7%	0.8%	0.8%	8.6%	8.8%	8.7%	8.7%	1.1%	2.0%	2.2%	1.9%
LV	86.5%	86.8%	86.7%	86.8%	0.0%	0.0%	0.0%	0.0%	1.7%	1.3%	1.4%	1.3%	11.7%	11.8%	11.9%	11.9%	0.0%	0.0%	0.0%	0.0%
NL	82.4%	82.5%	82.6%	82.4%	0.7%	0.7%	0.8%	0.7%	2.3%	2.3%	2.1%	1.9%	13.3%	13.4%	13.4%	14.0%	1.3%	1.2%	1.1%	1.1%
NO	72.1%	80.0%	86.7%	85.1%	0.8%	0.9%	0.8%	0.7%	1.0%	1.1%	0.9%	1.0%	7.5%	7.7%	7.6%	7.8%	18.6%	10.3%	3.9%	5.4%
PL	90.9%	90.6%	91.3%	91.4%	0.0%	0.0%	0.0%	0.0%	2.4%	2.4%	2.0%	1.9%	6.3%	6.5%	6.4%	6.3%	0.5%	0.4%	0.4%	0.3%
PT	87.1%	88.4%	88.0%	87.8%	1.1%	1.2%	1.1%	1.1%	3.4%	2.5%	2.5%	2.5%	6.8%	6.5%	6.7%	6.7%	1.6%	1.4%	1.7%	1.8%
RO	77.6%	76.4%	76.8%	76.5%	0.0%	0.0%	0.0%	0.0%	6.6%	6.9%	5.9%	5.9%	15.6%	16.5%	17.2%	17.5%	0.2%	0.2%	0.1%	0.1%
SE	80.9%	80.9%	81.2%	81.7%	0.4%	0.3%	0.3%	0.3%	3.7%	3.4%	3.3%	3.3%	12.1%	11.8%	11.9%	11.9%	2.9%	3.5%	3.2%	2.8%
SK	86.4%	83.9%	82.7%	83.9%	0.0%	0.0%	0.0%	0.0%	0.8%	2.9%	4.1%	2.4%	11.8%	12.2%	12.1%	12.7%	1.0%	0.9%	1.1%	1.0%
EE	90.3%	89.9%	90.1%	90.2%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.3%	0.5%	9.2%	9.6%	9.6%	9.3%	0.0%	0.0%	0.0%	0.0%
SI	87.3%	87.1%	87.1%	87.3%	0.0%	0.0%	0.0%	0.0%	1.2%	1.0%	1.2%	0.9%	11.5%	11.9%	11.7%	11.8%	0.0%	0.0%	0.0%	0.0%
MT	91.0%	90.9%	90.8%	91.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	8.9%	8.9%	9.0%	8.8%	0.1%	0.1%	0.2%	0.1%
EU	79.4%	79.4%	79.8%	79.7%	1.2%	1.1%	1.1%	1.1%	6.1%	6.3%	6.3%	6.3%	10.4%	10.3%	10.4%	10.6%	2.9%	2.9%	2.4%	2.3%

Volumes bln EUR; %	Non-performing loans ⁽¹⁾				Loans and advances ⁽¹⁾				Non-performing loans ratio			
	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17
	AT	22.0	21.6	20.4	19.0	429.6	472.0	471.8	479.2	5.1%	4.6%	4.3%
BE	20.1	19.3	19.0	18.6	632.1	664.9	686.2	682.1	3.2%	2.9%	2.8%	2.7%
BG	2.3	2.3	2.2	2.1	18.2	18.5	17.5	18.1	12.5%	12.4%	12.4%	11.7%
CY	19.9	19.3	18.6	17.6	44.3	44.0	43.5	43.4	45.0%	43.8%	42.7%	40.6%
CZ	2.2	2.1	2.0	1.9	86.9	111.9	116.0	123.9	2.5%	1.8%	1.7%	1.6%
DE	62.9	63.4	59.2	54.4	2 524.7	2 662.8	2 656.4	2 625.5	2.5%	2.4%	2.2%	2.1%
DK	18.4	15.0	13.8	12.9	601.8	510.7	512.0	514.8	3.1%	2.9%	2.7%	2.5%
ES	134.7	131.8	127.3	111.8	2 359.4	2 379.5	2 354.6	2 353.0	5.7%	5.5%	5.4%	4.8%
FI	3.7	2.3	2.4	2.3	232.6	143.0	141.9	143.2	1.6%	1.6%	1.7%	1.6%
FR	146.4	145.8	141.0	137.8	4 003.7	4 139.8	4 137.6	4 353.1	3.7%	3.5%	3.4%	3.2%
GB	75.0	70.9	65.2	63.4	3 874.6	4 002.0	3 944.5	3 949.4	1.9%	1.8%	1.7%	1.6%
GR	111.7	110.3	108.1	106.3	243.2	238.6	232.2	228.1	45.9%	46.2%	46.5%	46.6%
HR	3.1	3.2	3.0	3.1	31.0	30.9	30.8	34.5	10.1%	10.4%	9.8%	8.9%
HU	5.1	4.7	4.4	4.2	44.3	39.5	40.6	41.3	11.5%	11.9%	10.8%	10.1%
IE	28.4	26.4	26.3	25.3	231.7	228.9	222.8	222.3	12.3%	11.5%	11.8%	11.4%
IT	254.0	249.4	199.7	196.0	1 661.0	1 685.9	1 662.6	1 654.0	15.3%	14.8%	12.0%	11.8%
LT	0.7	0.6	0.6	0.6	17.5	17.5	17.6	18.3	3.8%	3.7%	3.3%	3.1%
LU	2.1	2.1	1.9	1.8	191.2	198.0	163.2	152.1	1.1%	1.1%	1.1%	1.2%
LV	0.3	0.3	0.3	0.3	9.6	9.9	10.1	10.0	3.2%	2.9%	2.7%	2.6%
NL	41.8	41.0	41.2	40.1	1 649.8	1 718.8	1 650.7	1 685.0	2.5%	2.4%	2.5%	2.4%
NO	4.9	3.6	3.6	3.3	261.8	202.7	197.2	200.6	1.9%	1.8%	1.8%	1.6%
PL	6.4	6.7	6.5	6.6	105.3	107.8	108.9	109.4	6.1%	6.2%	6.0%	6.0%
PT	38.6	37.3	35.0	33.0	198.3	202.0	199.5	197.4	19.5%	18.5%	17.6%	16.7%
RO	2.7	2.5	2.3	2.2	26.5	25.8	26.2	26.1	10.1%	9.9%	8.9%	8.4%
SE	9.9	9.3	10.3	10.3	1 015.6	1 112.9	1 097.4	1 107.8	1.0%	0.8%	0.9%	0.9%
SK	1.4	1.4	1.3	1.3	32.3	33.7	35.1	36.1	4.2%	4.1%	3.8%	3.6%
EE	0.2	0.2	0.2	0.2	15.4	15.5	15.2	16.2	1.3%	1.3%	1.3%	1.3%
SI	2.5	2.4	2.3	2.2	17.4	17.7	17.2	17.1	14.4%	13.5%	13.3%	12.6%
MT	0.6	0.6	0.5	0.5	13.1	16.7	13.5	13.8	4.4%	3.3%	3.9%	3.6%
EU	988.8	967.1	893.3	854.4	19 485.4	20 141.4	19 972.3	20 200.0	5.4%	4.8%	4.5%	4.2%

	Coverage ratio of Non-performing loans			
	Dec-16	Mar-17	Jun-17	Sep-17
	AT	57.5%	56.3%	55.2%
BE	44.1%	44.3%	44.9%	44.8%
BG	57.8%	58.3%	58.2%	58.1%
CY	40.1%	41.3%	45.4%	45.5%
CZ	62.6%	61.9%	62.7%	62.0%
DE	38.2%	37.8%	40.7%	39.8%
DK	30.0%	28.7%	29.0%	30.5%
ES	43.7%	43.6%	44.7%	41.9%
FI	29.5%	28.9%	26.4%	25.6%
FR	51.8%	51.3%	50.8%	51.1%
GB	30.5%	30.5%	31.4%	32.4%
GR	48.3%	48.2%	47.5%	47.5%
HR	63.3%	63.0%	57.7%	57.9%
HU	64.2%	64.2%	64.6%	64.0%
IE	35.3%	34.6%	32.4%	32.2%
IT	48.9%	50.6%	49.9%	50.1%
LT	30.4%	31.0%	30.9%	30.2%
LU	44.7%	41.6%	39.5%	40.4%
LV	28.6%	30.1%	29.1%	29.5%
NL	35.2%	34.7%	33.0%	32.1%
NO	28.2%	29.6%	27.4%	32.5%
PL	58.8%	59.5%	60.5%	59.8%
PT	44.0%	44.4%	44.9%	45.3%
RO	66.8%	66.7%	68.3%	68.8%
SE	28.7%	32.1%	28.7%	29.2%
SK	55.0%	55.9%	56.8%	59.8%
EE	31.7%	31.6%	26.1%	23.8%
SI	63.7%	63.7%	64.8%	65.1%
MT	36.3%	34.8%	36.3%	37.1%
EU	44.8%	45.2%	45.0%	44.7%

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

(1) Gross carrying amounts, other than held for trading.

Statistical Annex

Profitability analysis

%	Decomposition of the RoE																			
	RoE (Return on Equity)				NoP / Assets (asset yield contribution)				Assets / Equity (leverage contribution)				EbT / NoP (operating contribution)				NP / EbT ⁽¹⁾ (tax effect on the capital yield)			
	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17	Dec-16	Mar-17	Jun-17	Sep-17
AT	7.1%	8.0%	10.0%	10.2%	2.4%	2.6%	2.7%	2.6%	13.19	12.70	12.46	12.19	20.1%	29.5%	35.9%	37.7%	111.1%	81.9%	83.4%	84.2%
BE	9.9%	6.8%	9.0%	8.5%	1.7%	1.7%	1.8%	1.8%	16.65	16.19	16.05	15.81	41.1%	29.5%	41.1%	40.6%	84.2%	81.2%	77.0%	74.5%
BG	14.8%	12.5%	14.3%	14.5%	5.1%	4.2%	4.6%	4.7%	7.73	7.82	7.69	7.59	42.0%	42.8%	44.5%	44.9%	90.1%	89.8%	89.8%	89.8%
CY	0.8%	-1.3%	-27.6%	-20.1%	3.6%	3.3%	3.4%	3.3%	9.21	9.14	9.62	9.68	7.7%	-2.8%	-74.9%	-56.2%	31.6%	46.3%	87.5%	88.0%
CZ	14.1%	15.5%	16.4%	16.1%	3.6%	3.1%	3.2%	3.1%	9.54	10.94	11.19	11.30	49.9%	54.2%	55.7%	55.9%	82.5%	83.4%	82.5%	82.5%
DE	1.3%	3.9%	3.0%	3.3%	1.6%	1.6%	1.6%	1.5%	18.81	18.74	18.38	18.43	8.3%	17.6%	16.0%	18.0%	54.6%	72.2%	62.4%	66.2%
DK	10.3%	13.4%	12.9%	12.3%	1.4%	1.6%	1.5%	1.5%	18.41	18.91	18.78	18.54	48.6%	57.5%	57.1%	56.2%	79.7%	78.6%	78.8%	79.2%
ES	5.1%	7.9%	8.3%	7.7%	2.8%	3.0%	3.0%	3.0%	13.31	13.04	13.28	13.21	18.3%	28.3%	29.2%	27.3%	74.6%	72.5%	72.0%	72.4%
FR	9.3%	13.1%	9.8%	8.7%	1.2%	2.1%	1.8%	1.8%	17.69	12.82	12.54	12.40	51.5%	57.3%	49.7%	47.9%	84.1%	87.2%	84.9%	83.5%
FI	6.6%	6.3%	7.2%	7.2%	2.1%	2.2%	2.1%	2.1%	16.02	16.06	15.94	15.87	26.1%	25.4%	29.0%	29.6%	73.6%	71.3%	73.1%	73.5%
GB	0.8%	5.9%	5.1%	5.6%	1.8%	2.0%	1.9%	1.9%	15.09	14.99	14.97	14.90	9.2%	31.5%	30.2%	30.7%	33.4%	64.2%	58.7%	64.3%
GR	-7.4%	1.3%	-0.4%	-0.3%	2.8%	3.0%	3.0%	3.1%	8.97	8.37	8.19	8.06	0.8%	6.3%	5.0%	4.5%	-3844.5%	81.4%	-28.0%	-25.2%
HR	10.8%	4.0%	5.0%	6.7%	4.6%	4.3%	4.5%	4.5%	7.03	6.64	6.78	6.90	43.0%	16.8%	20.4%	27.1%	77.3%	83.0%	81.7%	79.7%
HU	16.4%	13.6%	17.7%	18.1%	6.2%	6.4%	6.3%	6.2%	8.90	8.51	8.56	8.46	35.6%	28.4%	37.4%	39.3%	83.5%	88.7%	87.1%	87.9%
IE	7.9%	6.5%	7.7%	8.0%	2.6%	2.7%	2.8%	2.8%	9.32	8.69	8.59	8.49	40.1%	33.1%	38.4%	40.0%	80.2%	82.9%	83.2%	83.5%
IT	-10.8%	7.2%	9.2%	10.4%	2.6%	2.6%	3.0%	2.9%	14.47	14.65	14.66	14.09	-30.3%	20.9%	17.7%	19.3%	106.6%	90.7%	117.2%	130.6%
LT	10.1%	12.3%	12.2%	8.2%	2.6%	2.5%	2.6%	2.5%	8.38	9.81	9.67	9.18	51.3%	57.6%	56.8%	43.9%	89.2%	85.8%	86.4%	81.5%
LU	9.3%	5.9%	7.8%	7.0%	2.0%	1.6%	1.8%	1.8%	11.75	11.92	14.15	13.78	46.4%	39.7%	37.3%	35.0%	84.1%	77.4%	81.4%	79.8%
LV	13.7%	14.5%	13.0%	13.1%	3.5%	3.2%	3.2%	3.2%	7.87	8.68	8.73	8.57	55.5%	58.9%	53.3%	53.8%	90.1%	88.4%	87.7%	87.6%
NL	8.0%	9.1%	10.3%	10.4%	1.9%	1.8%	1.9%	1.9%	18.16	17.92	17.78	17.77	30.4%	37.5%	40.8%	42.3%	77.1%	74.6%	74.2%	73.3%
NO	10.0%	8.8%	9.1%	9.6%	2.0%	1.7%	1.8%	1.9%	12.60	12.83	12.54	12.50	49.3%	50.9%	51.9%	53.2%	80.3%	77.2%	77.2%	77.3%
PL	9.9%	7.4%	9.2%	9.5%	4.4%	4.4%	4.4%	4.5%	7.82	7.78	7.83	7.74	37.4%	31.5%	35.9%	37.2%	77.3%	69.4%	73.7%	74.6%
PT	-9.6%	-3.2%	-2.1%	-0.3%	2.2%	2.0%	2.3%	2.3%	13.52	12.64	12.47	12.33	-61.7%	-0.5%	-0.2%	5.8%	146.8%	-2227.9%	-4672.5%	-19.3%
RO	16.1%	15.6%	15.4%	15.6%	5.3%	4.8%	5.1%	5.1%	8.72	8.54	8.54	8.43	35.5%	45.1%	44.4%	44.7%	98.4%	83.8%	79.0%	81.0%
SE	12.5%	13.5%	12.3%	11.7%	1.6%	1.6%	1.6%	1.6%	17.81	18.49	18.15	17.84	53.5%	57.5%	54.2%	52.8%	81.3%	80.6%	79.0%	78.6%
SK	12.3%	11.0%	12.6%	12.1%	3.9%	3.4%	3.5%	3.5%	9.64	10.00	10.33	10.27	42.8%	41.0%	44.3%	43.4%	75.3%	78.0%	77.5%	77.8%
EE	11.7%	12.7%	11.1%	10.1%	3.2%	3.0%	3.1%	3.0%	5.91	6.01	5.92	5.93	67.7%	80.9%	68.3%	65.2%	92.2%	85.9%	88.6%	85.2%
SI	21.1%	14.0%	12.2%	12.6%	3.3%	3.8%	3.5%	3.5%	7.56	7.42	7.53	7.42	87.2%	54.6%	50.0%	50.7%	96.6%	92.3%	92.1%	94.7%
MT	11.7%	10.3%	10.7%	10.0%	2.6%	2.4%	2.4%	2.4%	14.16	13.95	13.97	13.77	46.9%	45.1%	44.9%	46.6%	66.8%	67.8%	71.4%	69.3%
EU	3.3%	6.8%	6.9%	7.1%	2.0%	2.1%	2.1%	2.1%	15.48	15.41	15.32	15.20	15.6%	28.5%	28.9%	29.6%	65.7%	73.2%	73.0%	75.5%

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

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

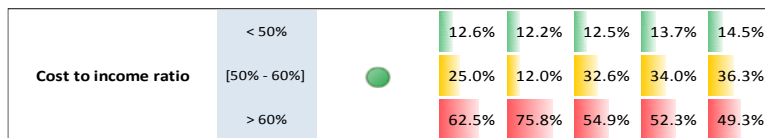
Methodological note on the Risk Indicators' (RIs) heatmap

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

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

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

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



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

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

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

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A*			Data Point B*			Data Point C*					
				Template	Row	Column	Template	Row	Column	Template	Row	Column			
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	015	010	C 02.00	010	010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	010	010	C 02.00	010	010						
3	SVC_3	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	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	310	010	C 47.00	290	010						
18	SVC_13	Leverage ratio (transitional definition of Tier 1)	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure using a transitional definition of Tier 1 capital (B)	C 47.00	320	010	C 47.00	300	010						
19	FND_12	Debt to equity ratio	Total liabilities (A) / Total equity (B)	F 01.02	300	010	F 01.03	300	010						
20	FND_33	Asset encumbrance ratio	Total encumbered assets and collateral (A) / Total assets and collateral (B+C) ***	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040			
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	010	010	C 76.00	020	010						

* The data points refer 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 number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4

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

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A*			Data Point B*		
				Template	Row	Column	Template	Row	Column
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	020, 030, 040	010	F 01.01	380	010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	070, 093, 110, 150, 172, 176, 235	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 094, 120, 160, 173, 177, 190, 220, 232, 236	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 130, 170, 174, 178, 200, 230, 233, 237	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010
Other assets	RDB_6	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370	010	F 01.01	380	010
Total Assets	RDB_1	Denominator	Total assets (B)	n/a	n/a	n/a	F 01.01	380	010
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	090, 095, 130, 170, 174, 178, 200, 230, 233, 237	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, 65, 143	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, 034, 035	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, 034, 035	F 01.02	300	010
Other liabilities	n/a	Ratio	Residual in total liabilities	n/a	n/a	n/a	n/a	n/a	n/a
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	300	010
			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds at cost and at fair value (A) / Total financial liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	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, 034, 035	n/a	n/a	n/a
			Calculated as SCV_4 - SCV_6	n/a	n/a	n/a	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	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
Non-performing loans	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	070, 250	060	n/a	n/a	n/a
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	070, 250	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, 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)	PFT_17	Ratio	Total net operating income (A) / Total Assets (B)	F 02.00	355	010	F 01.01	380	010
(numerator annualised, denominator as average)**			Asset / Equity (leverage contribution)	F 01.01	380	010	F 01.03	300	010
(numerator and denominator both as average)**	PFT_18	Ratio	Total Assets (A) / Total equity (B)	F 01.01	380	010	F 01.03	300	010
Ebt / NoP	PFT_19	Ratio	[Earnings before Tax = Profit or (-) loss before tax from continuing operations (A)] / [Net operating Profit = Total operating income net (B)]	F 02.00	610	010	F 02.00	355	010
(Non operating contribution)			NP / Ebt	F 02.00	670	010	F 02.00	610	010
NP / Ebt	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
(tax effect on the capital yield)									

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