



## ***RISK DASHBOARD***

### ***Q1 2014***

*(DATA AS OF Q4 2013)*

**EBA**

EUROPEAN  
BANKING  
AUTHORITY

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## Summary<sup>1</sup>

**Capital ratios improved on the back of falling RWAs.** T1 ratio increased to 13.1% and T1 ratio excluding hybrid instruments - a good proxy of the CT1 ratio - reached 11.6%. However, during the last quarter and as a result of cleaning up of balance sheets and taking on legal charges, capital positions decreased: T1 capital declined by EUR 13.9 bn (- 1.1%). This decrease of capital positions was outpaced by declining RWAs, hence contributing to higher capital ratios: RWAs declined by EUR 215.4 bn (- 2.2%).

**Quality of banks' loan portfolios deteriorated further in Q4 2013.** Ratio of impaired loans and past due (>90 days) loans to total loans peaked to 6.8% (weighted average up by 0.2 p.p.) but this trend is mainly driven by the decrease of the denominator since the amount of impaired loans and past due (>90 days) loans has remained fairly stable over the last quarters. Banks with a low level of coverage ratio (below 25%) continue to account for around 13% of total assets of the sample, whereas banks with coverage ratio above 50% now represent almost 49% of total assets of the sample. Therefore, thorough assessments of asset quality, accompanied by consistent transparency, remain key.

**Profitability levels continue to be subdued.** During Q4 2013, the annual flow of profits declined by 58% (EUR 54 bn) and the Return on Equity (RoE) weighted average has accelerated its downward trend, decreasing by 3.6p.p. to 2.7%. Profitability has been severely affected by the cleanup of some major banks in preparation to the AQR and stress test, as well as by litigation costs: year on year the specific allowances for loans increased by more than 11% (EUR 43 bn). In comparison with end-2012, the share of total assets of the sample with a ROE below 8% remained fairly stable (around 75%), along with the weighted average of cost-to-income ratio (around 63%). Generally, a low margins environment is expected to persist.













**Shifting of balance sheet structure continues.** During this last quarter, weighted average of debt-to-equity ratio fell from 17 to 16.5, the lowest level of the last 4 years. This development is due to the decrease of liabilities other than customer deposits, which account for around 48% of total liabilities (40% as of Dec-2009). Loan-to-deposit ratio declined to 112.8%, also the lowest level of the last 4 years.

1) This risk dashboard is based on a sample of Key Risk Indicators (KRI) from 55 EU banks. This edition is based on Q4 2013 data. Underlying data is being compiled by the EBA since 2011 and it has served as basis for additional analyses included in EBA's Risk Assessment Report, last version being published in December 2013.

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

		Bank risk	Risk drivers	Memo: last quarter dashboard	Level of risk	Forward Trend	Contributing factors/interactions
Capital	Pillar 1	Credit risk	Asset quality	➡	🔴	➡	Asset quality deterioration is still a major challenge, also in light of uneven economic recovery in the EU. Calculation of banks’ risk weighted assets remains a shadow over seemingly healthy capital ratios. Upcoming review of assets should boost clarity on problem loans and level of impairments/provisions.
		Market risk	Hightened volatility, hedge effectiveness	➡	🟡	⬆	Geopolitical tensions have returned (e.g. Russia and Ukraine), fueling uncertainty in some emerging markets. Hightened market volatility could be observed as well in result of US monetary policy, whereas diverse monetary policy stances by other central banks over the world may impact European banks activity.
		Operational risk	Cost cutting	⬆	🔴	➡	Cost cutting efforts are seen as jeopardizing internal controls efficiency and possibly exposing specific areas of activity. Execution risks and frauds are of particular concern. IT plus internet related risks (e.g. cyber-risks) keep on growing whilst redress costs increase.
	Pillar 2	Concentration risk, IRRBB and other	Interest rates	➡	🟡	➡	Low interest rates help maintain asset quality and improve affordability of bank credit, but affects profitability by reduced interest income. Low interest rates also provide incentives for loan forbearance.
		Reputational and legal	LIBOR/Euribor investigations, mis-selling	⬆	🔴	➡	Confidence in banks continues to be affected by past business practices. Fines/redress costs continue to materialize, in some cases affecting substantially profitability levels.
		Profitability	Margins, asset quality, provisions workout, business model changes	➡	🔴	➡	Non-performing loans can still rise, along with reduced new lending and interest income generation opportunities pressuring. Interest margins are low, cost cutting efforts and results are difficult to materialize. Legal and redress costs continue to materialize.
Liquidity & Funding	Access to funding and Maturity distribution	Market confidence, pricing	⬇	🟡	⬇	The stock of funding still relies heavily on public funding but an increasing number of banks is returning to the market. Ring-fencing can be observed and reliance on deposit is increasing. Unsecured funding markets continue to improve and average maturity profile in 'peripheral' countries is recovering.	
	Funding structure	Geographical fragmentation of funding markets. Leverage.	➡	🔴	⬇	Improving along with business model changes and macro-economic conditions slowly picking up. Fragmentation and retrenchment to home markets is still a concern (see also fragmentation). Ongoing de-risking, shrinking of balance sheet and of loan book persist.	
Environment	Regulatory environment	Timing and scope of implementing regulatory initiatives	➡	🔴	➡	Regulatory clarity has been somewhat achieved, though significant execution risks remain ahead, e.g. on implementing "bail in" rules (there are exogenous pressures from the possibility of bail-in by non-insured deposits). The Basel Committee’s decision on the definition of the leverage ratio brought light to an important topic.	
	Fragmentation	Continued lack of confidence, sovereign/bank link, national-only regulatory/policy initiatives	➡	🔴	➡	For some banks, home bias and requirements to match assets and liabilities at country level are being maintained; cross-border interbank markets remain subdued. Rates for similar companies diverge in different countries. Reduced cross-border lending and external bank funding. Despite some improvements, geographical fragmentation of funding conditions continues and dispersed funding condition between large cross border banks and smaller banks in 'peripheral' countries continues (see also funding structure).	
	Sovereign risk	Fiscal policy and effectiveness, budgets imbalances	⬇	🔴	⬇	Increased confidence in sovereigns combined with historical levels in key interest rates led to sovereign yields at historical lows, yet risks of re-alignment remain. Links between banks and sovereign persist but are less pronounced. In the comprehensive assessment for the SSM, ex-ante agreed backstops need to be in place.	
Level	🔴	🟡	🟢	The level of risk summarises, in a judgmental fashion, the probability of the materialisation of the risk factors and the likely impact on banks. The assessment takes into consideration the evolution of market and prudential indicators, NSAs and banks’ own assessments as well as analysts’ views.			
	High	Medium	Low				
Trend	⬆	➡	⬇				
	Increasing	Stable	Decreasing				

## KRIs heatmap

				Traffic light	Sample of banks																
					49	49	50	51	51	51	56	56	56	56	56	56	55	55	55	55	
Area	KRI		Threshold	Current vs previous quarters for the worst bucket	200912	201003	201006	201009	201012	201103	201106	201109	201112	201203	201206	201209	201212	201303	201306	201309	201312
Solvency	1	Tier 1 capital ratio	> 12%		22.0%	10.1%	20.6%	22.9%	37.2%	43.4%	36.7%	37.5%	39.0%	54.1%	62.8%	66.6%	71.3%	59.3%	58.2%	75.3%	72.9%
			[9% - 12%]		65.4%	80.1%	68.5%	65.4%	58.9%	53.8%	60.1%	59.4%	57.4%	42.4%	34.9%	31.1%	26.8%	39.4%	41.5%	24.0%	27.1%
			< 9%		12.6%	9.8%	10.9%	11.7%	3.9%	2.8%	3.1%	3.2%	3.6%	3.5%	2.3%	2.3%	1.9%	1.3%	0.2%	0.7%	0.0%
	3	Tier 1 ratio (excluding hybrid instruments)	> 10%		32.8%	35.5%	45.6%	53.2%	29.0%	42.2%	46.2%	45.7%	31.1%	52.9%	72.8%	78.0%	80.3%	77.1%	76.0%	91.7%	87.6%
			[5% - 10%]		67.2%	64.5%	54.4%	46.8%	69.6%	57.8%	52.6%	54.3%	66.5%	44.9%	25.0%	19.8%	18.4%	21.8%	24.0%	8.3%	12.4%
			< 5%		0.0%	0.0%	0.0%	0.0%	1.4%	0.0%	1.2%	0.0%	2.4%	2.2%	2.2%	2.2%	1.3%	1.1%	0.0%	0.0%	0.0%
Credit risk & Assets quality	13	Impaired loans and Past due (>90 days) loans to total loans	< 5%		62.4%	61.6%	62.2%	63.3%	49.0%	61.1%	60.2%	60.9%	61.2%	60.4%	60.9%	63.3%	59.1%	59.5%	57.3%	55.9%	55.6%
			[5% - 10%]		32.5%	30.4%	29.8%	24.6%	42.7%	30.0%	30.2%	30.1%	28.0%	27.8%	27.1%	24.8%	28.2%	28.0%	28.8%	31.3%	31.3%
			> 10%		5.0%	8.1%	8.0%	12.0%	8.3%	8.9%	9.6%	9.0%	10.9%	11.8%	12.0%	11.9%	12.7%	12.5%	13.9%	12.8%	13.1%
	14	Coverage ratio (all allowances for loans and debt instruments to total gross impaired loans and debt instruments)	> 50%		32.9%	36.3%	29.3%	29.1%	29.7%	26.6%	25.6%	23.4%	25.6%	26.0%	26.0%	29.2%	30.7%	39.1%	38.1%	41.7%	48.8%
			[25% - 50%]		65.4%	62.1%	69.1%	68.2%	59.6%	70.6%	71.6%	73.9%	61.6%	61.0%	61.3%	57.6%	56.5%	48.2%	48.2%	45.7%	37.9%
			< 25%		1.7%	1.6%	1.6%	2.8%	10.8%	2.8%	2.7%	2.6%	12.7%	13.0%	12.7%	13.1%	12.9%	12.8%	13.7%	12.6%	13.3%
	20	Accumulated impairments on financial assets to total (gross) assets	< 1%		28.6%	38.2%	38.9%	37.9%	38.0%	36.7%	39.5%	41.5%	40.7%	42.4%	42.2%	41.3%	42.0%	42.1%	41.3%	39.9%	39.9%
			[1% - 2%]		58.9%	49.4%	48.8%	46.4%	50.1%	51.0%	47.6%	45.4%	41.5%	40.1%	40.6%	39.2%	36.9%	36.8%	37.6%	38.8%	32.6%
			> 2%		12.5%	12.4%	12.3%	15.8%	11.9%	12.3%	12.9%	13.1%	17.7%	17.5%	17.3%	19.5%	21.1%	21.0%	21.1%	21.2%	27.5%
	21	Impairments on financial assets to total operating income	< 5%		0.9%	9.4%	8.8%	9.7%	9.7%	21.3%	7.0%	2.8%	2.6%	14.0%	4.9%	5.6%	5.5%	13.8%	11.5%	4.4%	4.4%
			[5% - 20%]		19.3%	52.7%	47.2%	49.8%	48.4%	42.7%	51.6%	53.9%	52.4%	42.8%	58.5%	62.1%	60.2%	62.1%	62.2%	65.5%	57.4%
			> 20%		79.7%	37.9%	44.0%	40.5%	41.9%	36.0%	41.4%	43.3%	45.0%	43.2%	36.7%	32.3%	34.3%	24.1%	26.3%	30.1%	38.2%
Earnings	22	Return on equity	> 16%		6.2%	4.1%	3.5%	3.4%	0.0%	12.5%	1.1%	0.6%	0.7%	3.9%	1.1%	1.1%	1.1%	6.3%	3.9%	1.7%	1.7%
			[8% - 16%]		30.7%	46.9%	50.4%	39.5%	42.9%	52.6%	51.6%	40.1%	36.6%	34.0%	29.4%	27.5%	24.3%	32.8%	27.1%	28.6%	23.0%
			< 8%		63.1%	49.0%	46.0%	57.0%	57.1%	35.0%	47.3%	59.2%	62.8%	62.6%	69.5%	71.4%	74.6%	60.9%	69.1%	69.7%	75.3%
	24	Cost-to-income	< 33%		9.4%	9.5%	2.3%	2.2%	2.3%	2.1%	1.9%	2.8%	2.5%	1.6%	2.7%	2.8%	2.8%	10.8%	12.2%	11.2%	3.4%
			[33% - 66%]		68.7%	73.3%	80.7%	79.3%	68.1%	67.6%	63.5%	70.6%	65.7%	60.5%	48.9%	55.6%	46.3%	40.4%	49.5%	44.7%	48.0%
			> 66%		21.8%	17.2%	17.0%	18.5%	29.6%	30.3%	34.6%	26.6%	31.8%	37.8%	48.4%	41.6%	50.9%	48.8%	38.4%	44.1%	48.6%
Balance sheet structure	34	Loan-to-deposit ratio	< 100%		13.8%	14.0%	13.4%	13.2%	12.5%	13.1%	13.1%	24.7%	23.8%	23.7%	24.0%	23.9%	23.5%	27.7%	28.7%	22.5%	31.2%
			[100% - 150%]		72.6%	71.7%	73.7%	72.3%	72.3%	73.1%	69.5%	56.6%	59.9%	59.0%	61.8%	59.7%	60.7%	56.5%	60.5%	67.0%	54.8%
			> 150%		13.6%	14.2%	12.9%	14.5%	15.3%	13.8%	17.4%	18.7%	16.3%	17.4%	14.2%	16.5%	15.8%	17.0%	10.8%	10.5%	13.9%
	36	Tier 1 capital to (total assets - intangible assets)	> 7%		2.3%	2.2%	1.7%	1.7%	1.7%	3.1%	4.4%	2.7%	4.6%	1.4%	2.0%	2.0%	2.1%	3.3%	3.4%	5.1%	3.1%
			[4% - 7%]		48.1%	55.3%	55.8%	58.0%	66.2%	66.1%	72.9%	54.0%	52.0%	55.4%	64.7%	65.4%	66.8%	65.5%	69.6%	68.8%	85.1%
			< 4%		49.7%	42.5%	42.5%	40.4%	32.1%	30.8%	22.7%	43.3%	43.4%	43.3%	33.2%	32.6%	31.1%	31.2%	27.0%	26.1%	11.8%
	45	Debt-to-equity ratio	< 10x		3.1%	0.7%	0.8%	0.8%	3.5%	3.9%	3.0%	3.4%	1.3%	0.8%	1.0%	1.0%	1.0%	1.4%	1.2%	1.3%	1.1%
			[10x - 20x]		53.0%	51.4%	41.1%	51.6%	52.8%	59.8%	60.6%	43.0%	42.5%	56.3%	49.1%	50.1%	55.4%	54.3%	55.6%	57.9%	76.5%
			> 20x		43.9%	47.9%	58.1%	47.6%	43.7%	36.3%	36.4%	53.6%	56.2%	42.9%	49.9%	48.9%	43.6%	44.4%	43.2%	40.7%	22.4%
	46	Off-balance sheet items to total assets	< 10%		21.0%	19.3%	19.4%	19.7%	20.5%	23.0%	21.5%	22.0%	19.5%	19.5%	19.5%	20.3%	20.1%	20.0%	19.7%	19.1%	19.1%
			[10% - 20%]		36.3%	45.5%	39.2%	37.5%	45.9%	45.0%	47.4%	60.7%	57.3%	56.6%	53.8%	56.3%	56.5%	56.5%	50.6%	41.6%	41.6%
			> 20%		42.7%	35.2%	41.4%	42.8%	33.5%	32.0%	31.1%	17.3%	23.2%	23.9%	26.7%	23.4%	23.4%	23.5%	29.6%	39.3%	39.3%

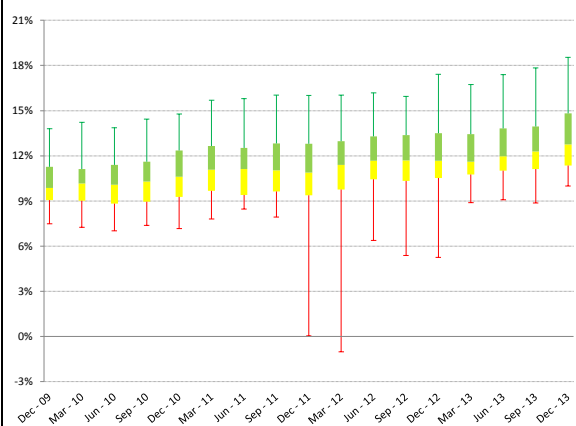
Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".



## Solvency

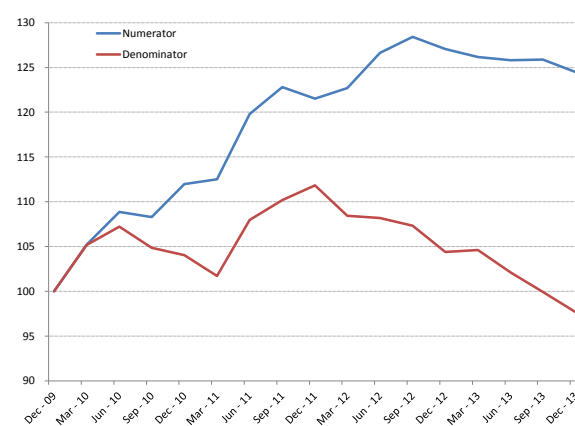
### KRI: 1 - Tier 1 capital ratio

Dispersion



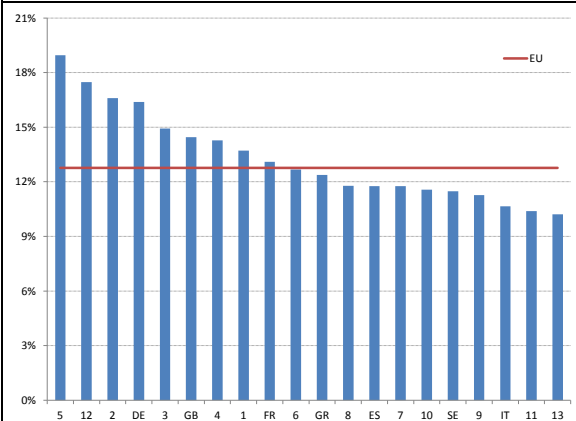
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

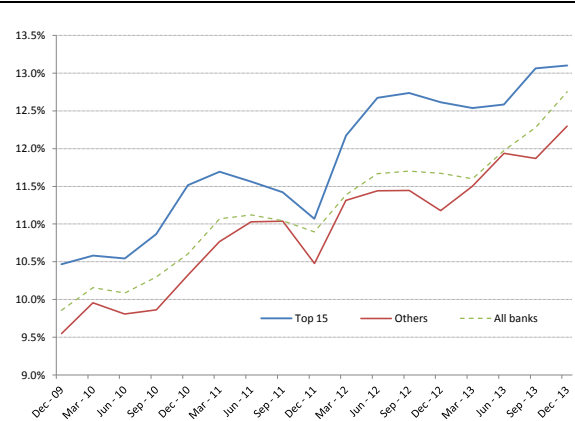


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



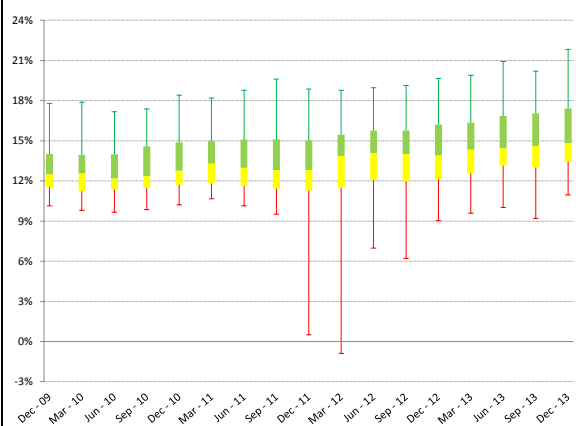
Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	10.2%	9.1%	9.9%	11.3%
Mar - 10	10.2%	9.0%	10.2%	11.1%
Jun - 10	10.4%	8.8%	10.1%	11.4%
Sep - 10	10.6%	8.9%	10.3%	11.6%
Dec - 10	11.0%	9.3%	10.6%	12.4%
Mar - 11	11.3%	9.7%	11.1%	12.7%
Jun - 11	11.4%	9.4%	11.1%	12.5%
Sep - 11	11.4%	9.6%	11.0%	12.8%
Dec - 11	11.1%	9.4%	10.9%	12.8%
Mar - 12	11.6%	9.8%	11.4%	13.0%
Jun - 12	12.0%	10.4%	11.7%	13.3%
Sep - 12	12.3%	10.3%	11.7%	13.4%
Dec - 12	12.5%	10.5%	11.7%	13.5%
Mar - 13	12.4%	10.8%	11.6%	13.4%
Jun - 13	12.6%	11.0%	12.0%	13.8%
Sep - 13	12.9%	11.1%	12.3%	13.9%
Dec - 13	13.1%	11.4%	12.8%	14.8%

## Solvency

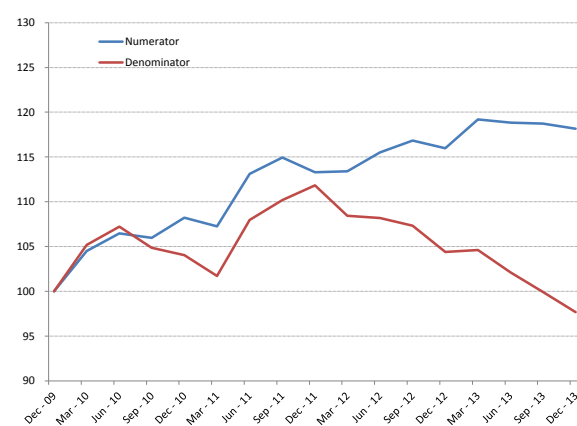
### KRI: 2 - Total capital ratio

Dispersion



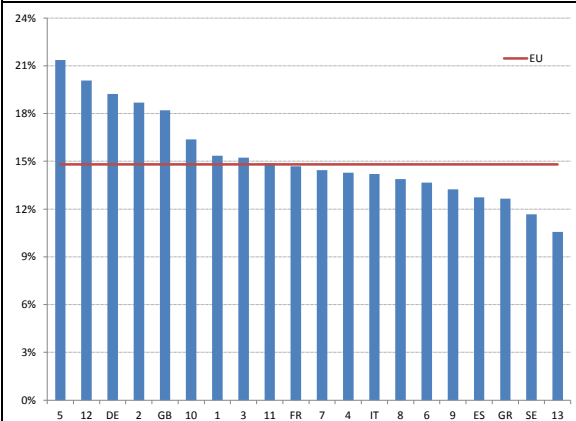
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

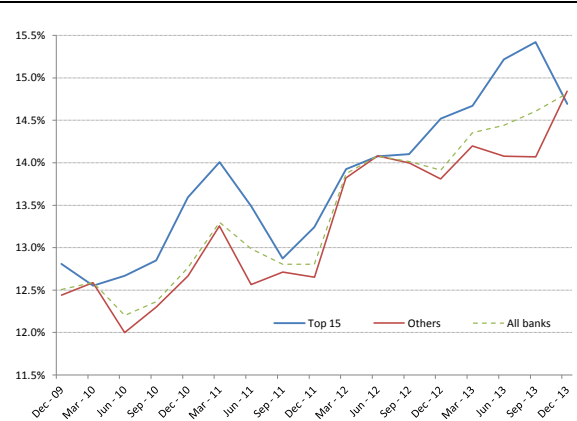


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



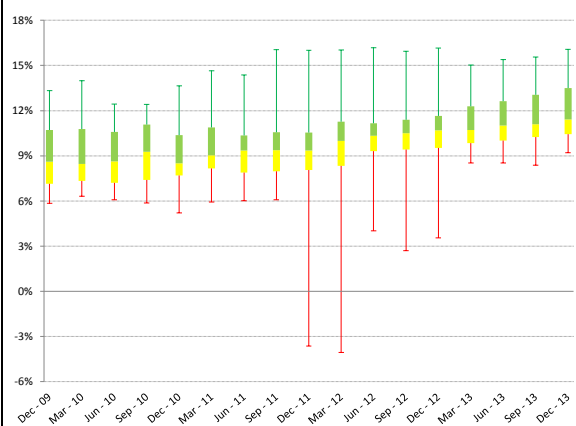
Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	13.0%	11.5%	12.5%	14.0%
Mar - 10	12.9%	11.2%	12.6%	13.9%
Jun - 10	12.9%	11.4%	12.2%	14.0%
Sep - 10	13.1%	11.5%	12.4%	14.6%
Dec - 10	13.5%	11.7%	12.8%	14.9%
Mar - 11	13.7%	11.8%	13.3%	15.0%
Jun - 11	13.6%	11.6%	13.0%	15.1%
Sep - 11	13.5%	11.4%	12.8%	15.1%
Dec - 11	13.1%	11.3%	12.8%	15.0%
Mar - 12	13.6%	11.5%	13.9%	15.4%
Jun - 12	13.9%	12.0%	14.1%	15.8%
Sep - 12	14.1%	12.0%	14.0%	15.8%
Dec - 12	14.4%	12.1%	13.9%	16.2%
Mar - 13	14.8%	12.6%	14.4%	16.3%
Jun - 13	15.1%	13.1%	14.4%	16.8%
Sep - 13	15.4%	13.0%	14.6%	17.1%
Dec - 13	15.7%	13.4%	14.8%	17.4%

## Solvency

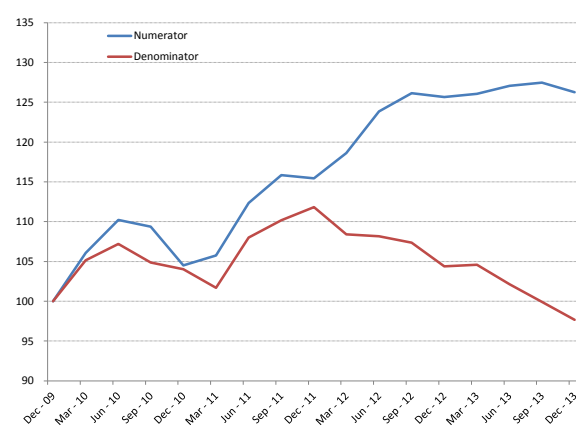
### KRI: 3 - Tier 1 ratio (excluding hybrid instruments)

Dispersion



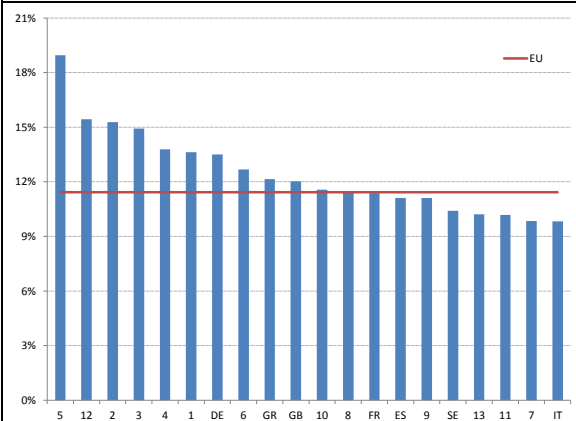
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

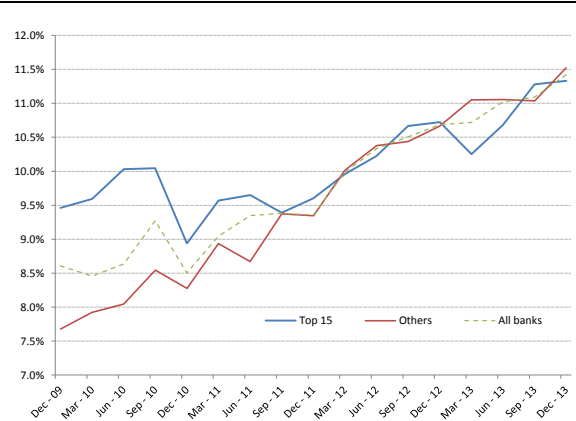


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

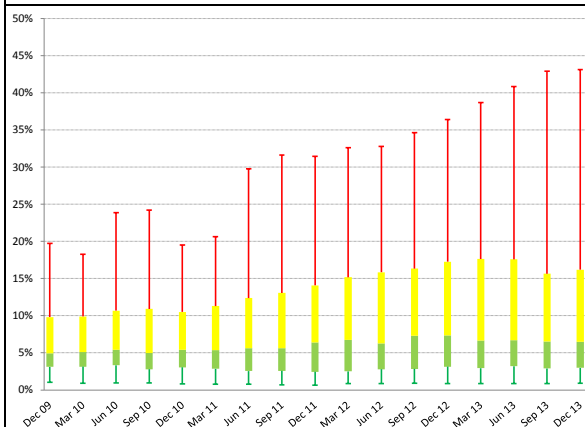
Period	Weighted average	25th	50th	75th
Dec - 09	9.0%	7.1%	8.6%	10.7%
Mar - 10	9.0%	7.3%	8.5%	10.8%
Jun - 10	9.2%	7.2%	8.6%	10.6%
Sep - 10	9.3%	7.4%	9.3%	11.1%
Dec - 10	9.0%	7.7%	8.5%	10.4%
Mar - 11	9.3%	8.2%	9.0%	10.9%
Jun - 11	9.3%	7.9%	9.3%	10.3%
Sep - 11	9.4%	8.0%	9.4%	10.6%
Dec - 11	9.2%	8.1%	9.4%	10.5%
Mar - 12	9.8%	8.3%	10.0%	11.3%
Jun - 12	10.2%	9.3%	10.3%	11.2%
Sep - 12	10.5%	9.4%	10.5%	11.4%
Dec - 12	10.8%	9.5%	10.7%	11.6%
Mar - 13	10.8%	9.8%	10.7%	12.3%
Jun - 13	11.1%	10.0%	11.0%	12.6%
Sep - 13	11.4%	10.2%	11.1%	13.1%
Dec - 13	11.6%	10.4%	11.4%	13.5%



## Credit Risk and Asset Quality

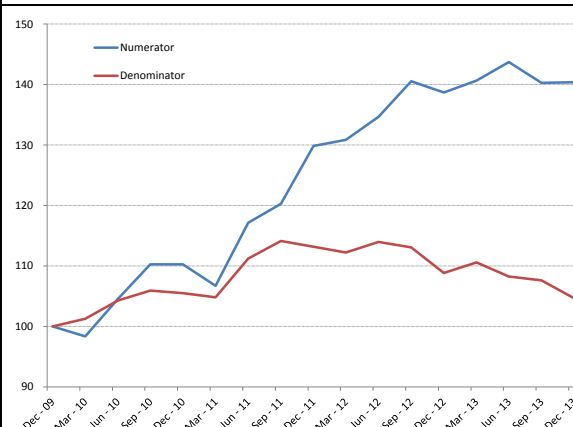
**KRI: 13 - Impaired loans and Past due (>90 days) loans to total loans**

Dispersion



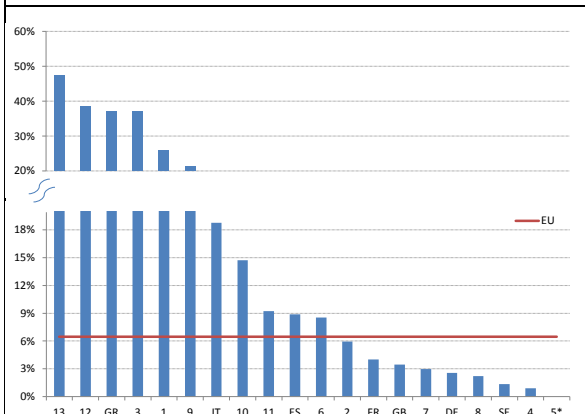
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

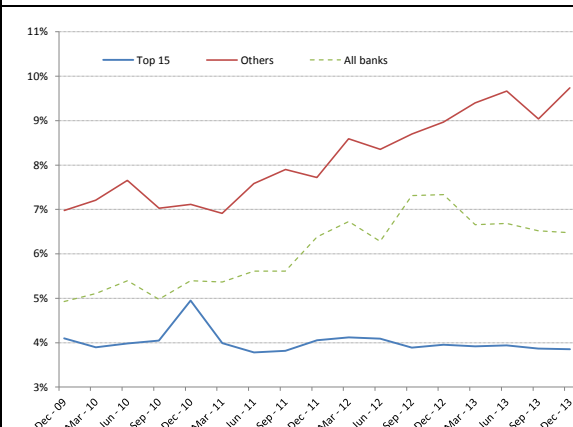


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



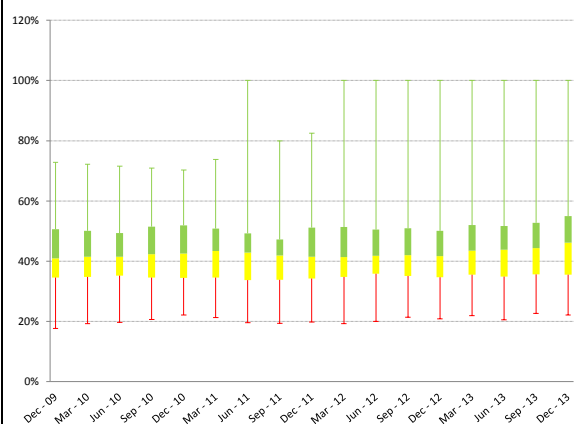
Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	5.1%	3.1%	4.9%	9.8%
Mar - 10	4.9%	3.1%	5.1%	9.9%
Jun - 10	5.1%	3.3%	5.4%	10.7%
Sep - 10	5.3%	2.8%	5.0%	10.9%
Dec - 10	5.3%	3.0%	5.4%	10.5%
Mar - 11	5.2%	2.9%	5.4%	11.3%
Jun - 11	5.4%	2.5%	5.6%	12.4%
Sep - 11	5.4%	2.6%	5.6%	13.1%
Dec - 11	5.8%	2.5%	6.4%	14.1%
Mar - 12	5.9%	2.5%	6.7%	15.2%
Jun - 12	6.0%	2.8%	6.3%	15.8%
Sep - 12	6.3%	2.8%	7.3%	16.3%
Dec - 12	6.5%	3.1%	7.3%	17.3%
Mar - 13	6.5%	3.0%	6.7%	17.6%
Jun - 13	6.7%	3.2%	6.7%	17.6%
Sep - 13	6.6%	2.9%	6.5%	15.7%
Dec - 13	6.8%	3.0%	6.5%	16.2%

## Credit Risk and Asset Quality

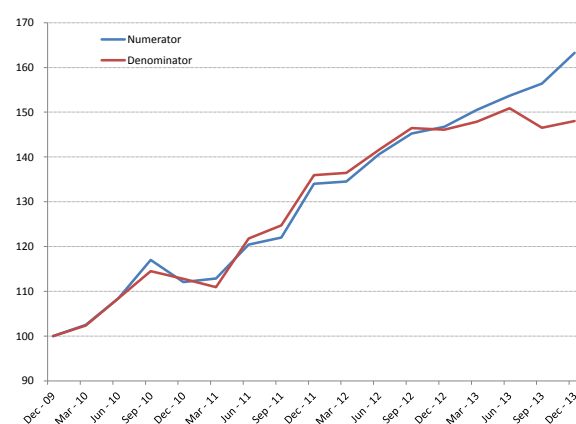
**KRI: 14 - Coverage ratio (specific allowances for loans to total gross impaired loans)**

Dispersion



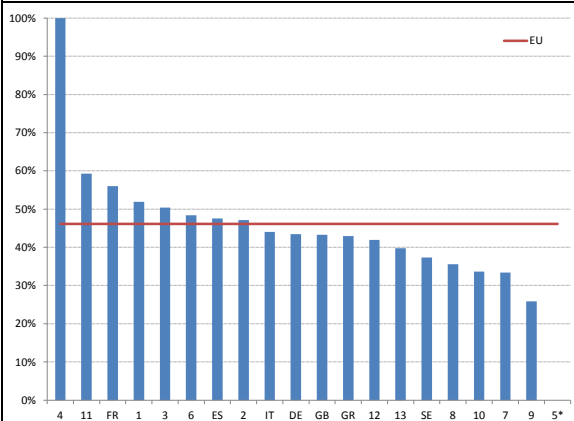
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

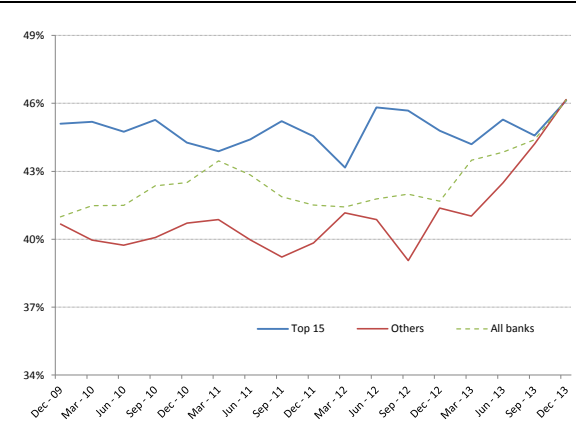


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



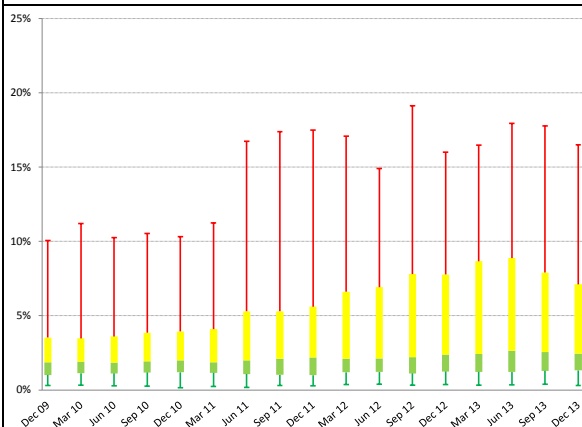
Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	41.6%	34.5%	41.0%	50.7%
Mar - 10	41.7%	34.8%	41.5%	50.1%
Jun - 10	41.6%	35.2%	41.5%	49.4%
Sep - 10	42.5%	34.6%	42.4%	51.5%
Dec - 10	41.4%	34.5%	42.5%	51.9%
Mar - 11	42.3%	34.6%	43.5%	50.9%
Jun - 11	41.2%	33.8%	42.8%	49.3%
Sep - 11	40.7%	33.8%	41.9%	47.2%
Dec - 11	41.0%	34.3%	41.5%	51.1%
Mar - 12	41.0%	34.8%	41.4%	51.4%
Jun - 12	41.3%	35.8%	41.8%	50.6%
Sep - 12	41.3%	35.1%	42.0%	50.9%
Dec - 12	41.8%	34.7%	41.7%	50.1%
Mar - 13	42.4%	35.6%	43.5%	52.0%
Jun - 13	42.4%	34.9%	43.8%	51.7%
Sep - 13	44.4%	35.6%	44.4%	52.8%
Dec - 13	45.9%	35.6%	46.1%	55.0%

## Credit Risk and Asset Quality

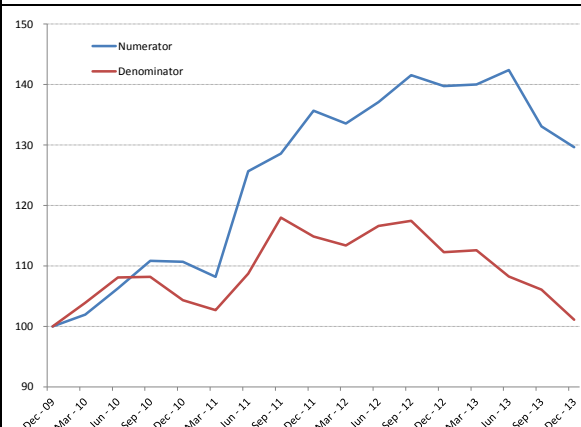
### KRI: 18 - Impaired financial assets to total assets

Dispersion



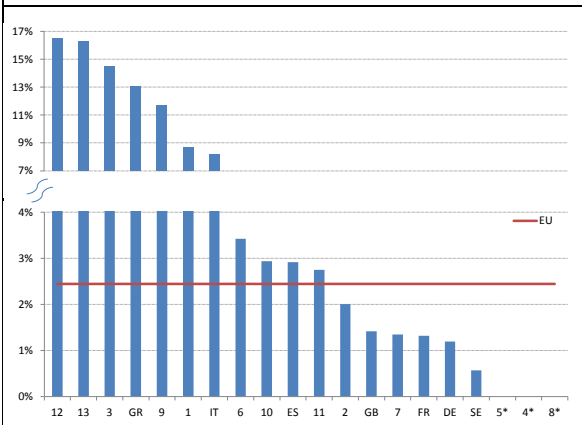
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

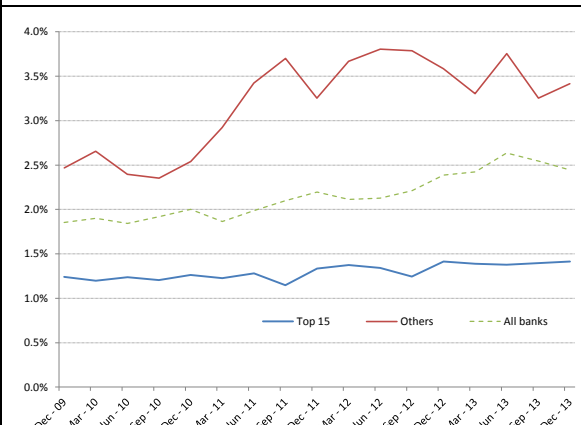


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



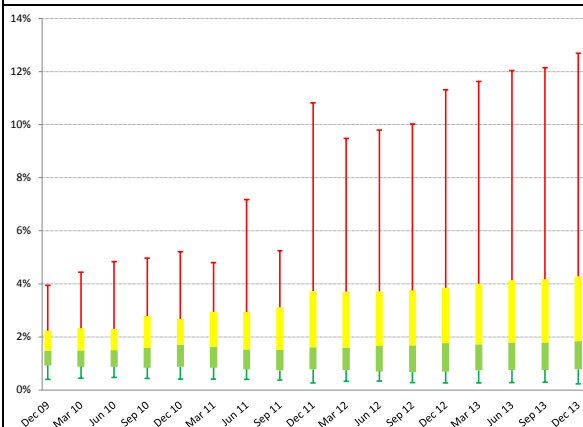
Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	1.6%	1.0%	1.9%	3.5%
Mar - 10	1.6%	1.1%	1.9%	3.5%
Jun - 10	1.6%	1.1%	1.8%	3.6%
Sep - 10	1.6%	1.2%	1.9%	3.9%
Dec - 10	1.7%	1.2%	2.0%	3.9%
Mar - 11	1.7%	1.2%	1.9%	4.1%
Jun - 11	1.8%	1.1%	2.0%	5.3%
Sep - 11	1.7%	1.0%	2.1%	5.3%
Dec - 11	1.9%	1.0%	2.2%	5.6%
Mar - 12	1.9%	1.2%	2.1%	6.6%
Jun - 12	1.9%	1.2%	2.1%	6.9%
Sep - 12	1.9%	1.1%	2.2%	7.8%
Dec - 12	2.0%	1.2%	2.4%	7.8%
Mar - 13	2.0%	1.2%	2.4%	8.7%
Jun - 13	2.1%	1.2%	2.6%	8.9%
Sep - 13	2.0%	1.3%	2.5%	7.9%
Dec - 13	2.0%	1.3%	2.4%	7.1%

## Credit Risk and Asset Quality

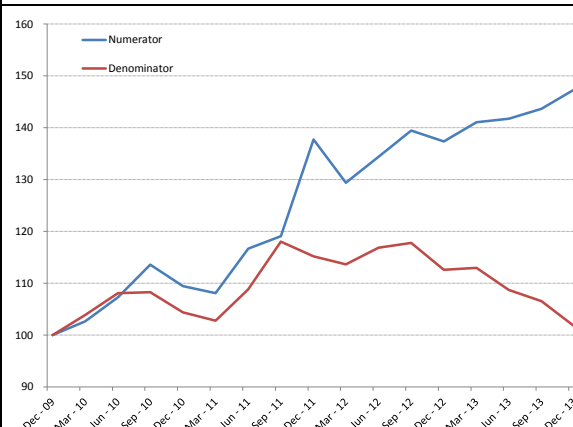
### KRI: 20 - Accumulated impairments on financial assets to total (gross) assets

Dispersion



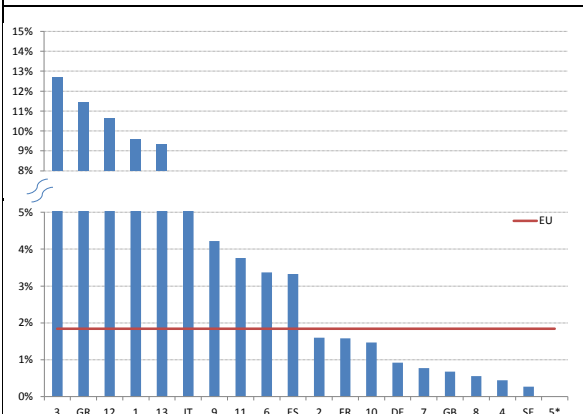
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

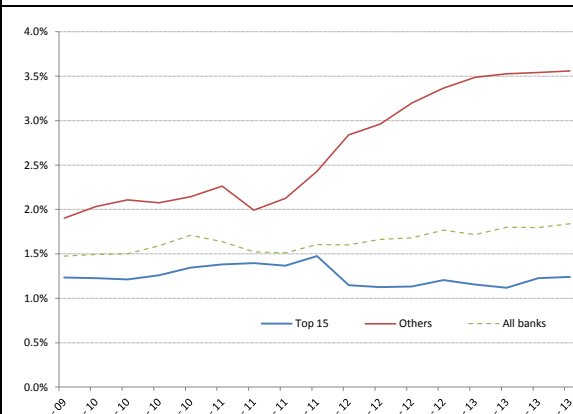


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



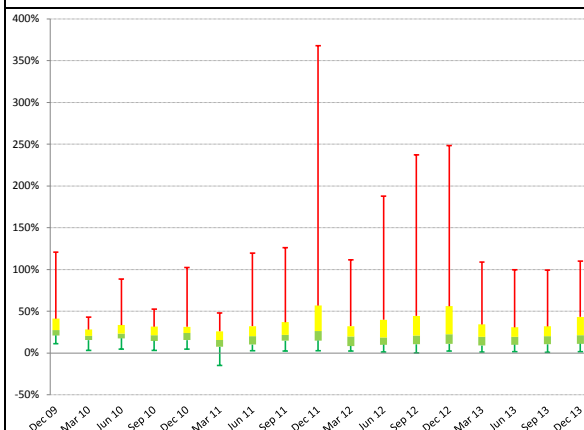
Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	1.3%	0.9%	1.5%	2.2%
Mar - 10	1.3%	0.9%	1.5%	2.3%
Jun - 10	1.3%	0.9%	1.5%	2.3%
Sep - 10	1.4%	0.8%	1.6%	2.8%
Dec - 10	1.4%	0.9%	1.7%	2.7%
Mar - 11	1.4%	0.8%	1.6%	2.9%
Jun - 11	1.4%	0.8%	1.5%	2.9%
Sep - 11	1.3%	0.7%	1.5%	3.1%
Dec - 11	1.6%	0.8%	1.6%	3.7%
Mar - 12	1.5%	0.8%	1.6%	3.7%
Jun - 12	1.5%	0.7%	1.7%	3.7%
Sep - 12	1.5%	0.7%	1.7%	3.8%
Dec - 12	1.6%	0.7%	1.8%	3.9%
Mar - 13	1.6%	0.7%	1.7%	4.0%
Jun - 13	1.7%	0.8%	1.8%	4.1%
Sep - 13	1.8%	0.8%	1.8%	4.2%
Dec - 13	1.9%	0.8%	1.8%	4.3%

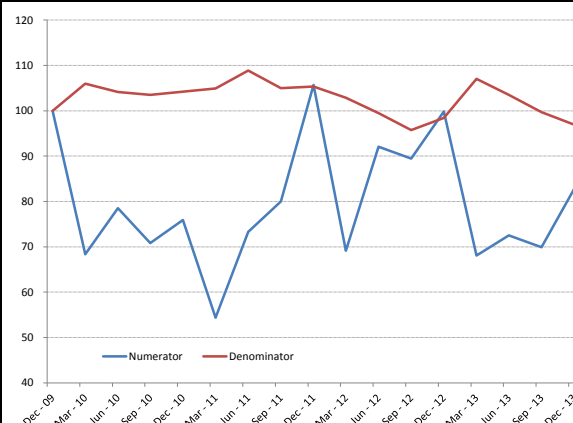
## Credit Risk and Asset Quality

### KRI: 21 - Impairments on financial assets to total operating income

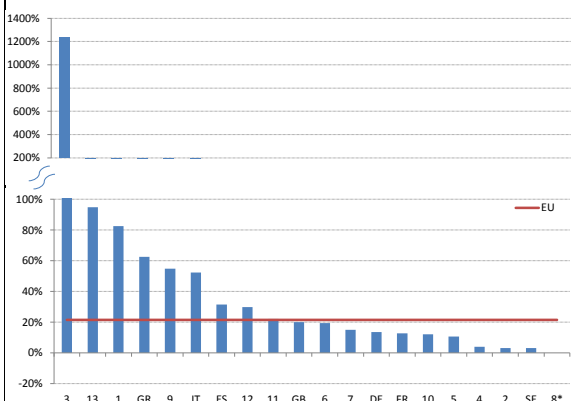
Dispersion



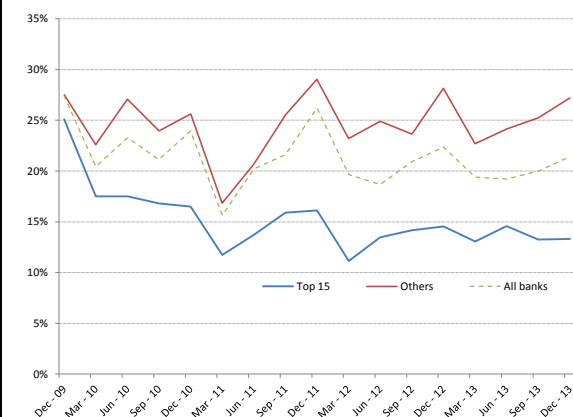
Numerator and denominator: trends



Country dispersion (as of Dec 2013)



KRI by size class

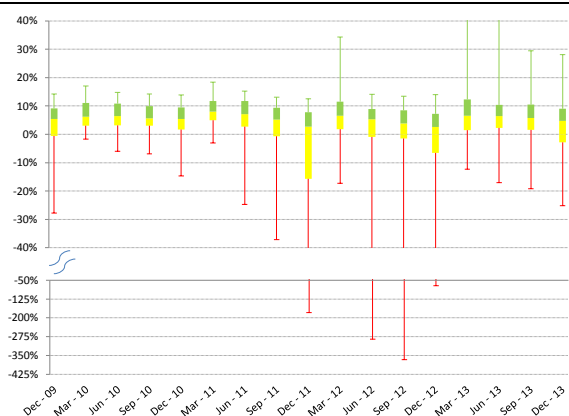


Period	Weighted average	25th	50th	75th
Dec - 09	26.6%	21.0%	27.4%	41.0%
Mar - 10	17.2%	15.5%	20.4%	28.1%
Jun - 10	20.1%	17.5%	23.3%	33.5%
Sep - 10	18.2%	14.5%	21.1%	31.6%
Dec - 10	19.4%	15.5%	23.9%	31.3%
Mar - 11	13.8%	7.4%	15.7%	25.9%
Jun - 11	17.9%	10.0%	20.2%	32.0%
Sep - 11	20.3%	14.7%	21.6%	36.9%
Dec - 11	26.7%	14.8%	26.2%	56.8%
Mar - 12	17.9%	8.4%	19.7%	32.1%
Jun - 12	24.6%	9.9%	18.7%	39.8%
Sep - 12	24.9%	10.4%	20.9%	44.4%
Dec - 12	27.0%	10.8%	22.4%	56.0%
Mar - 13	16.9%	9.0%	19.4%	34.2%
Jun - 13	18.6%	9.8%	19.2%	30.8%
Sep - 13	18.6%	10.4%	20.0%	31.9%
Dec - 13	22.7%	11.0%	21.4%	43.3%

## Profitability

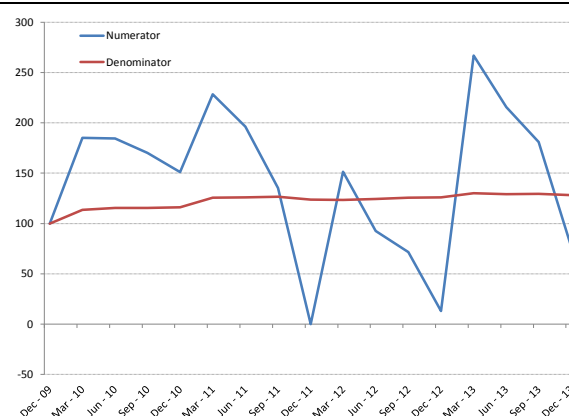
**KRI: 22 - Return on equity**

**Dispersion**



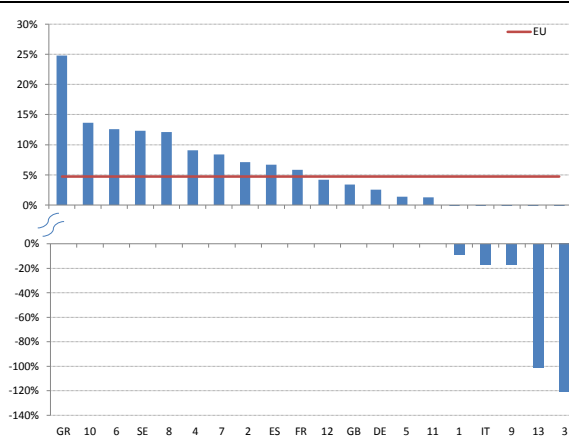
5th and 95th pct, interquartile range and median.

**Numerator and denominator: trends**



Total numerator and denominator.  
December 2009=100.

**Country dispersion (as of Dec 2013)**



(\*) Not reported.  
Medians by country.  
The name of the country is disclosed if reporting institutions are more than 3.

**KRI by size class**



Banks are classified in the size class according to the their average total assets between Dec. 2009 and Dec 2013

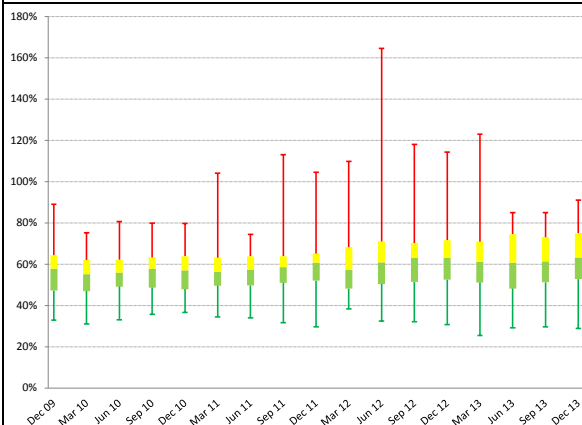
Period	Weighted average	25th	50th	75th
Dec - 09	4.5%	-0.5%	5.4%	9.1%
Mar - 10	7.4%	3.1%	6.2%	11.1%
Jun - 10	7.3%	3.1%	6.4%	10.8%
Sep - 10	6.7%	3.0%	5.7%	10.0%
Dec - 10	5.9%	1.7%	5.4%	9.5%
Mar - 11	8.3%	5.0%	8.0%	11.7%
Jun - 11	7.1%	2.8%	7.1%	11.7%
Sep - 11	4.9%	-0.7%	5.2%	9.4%
Dec - 11	0.0%	-15.7%	2.7%	7.8%
Mar - 12	5.6%	1.8%	6.5%	11.5%
Jun - 12	3.4%	-0.9%	5.3%	8.9%
Sep - 12	2.6%	-1.5%	3.8%	8.4%
Dec - 12	0.5%	-6.5%	2.6%	7.2%
Mar - 13	9.3%	1.4%	6.6%	12.3%
Jun - 13	7.6%	2.2%	6.4%	10.4%
Sep - 13	6.4%	1.5%	5.7%	10.4%
Dec - 13	2.7%	-2.9%	4.8%	9.1%



## Profitability

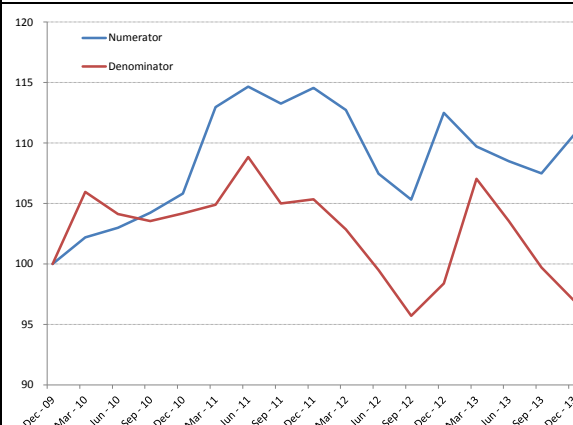
### KRI: 24 - Cost-to-income ratio

Dispersion



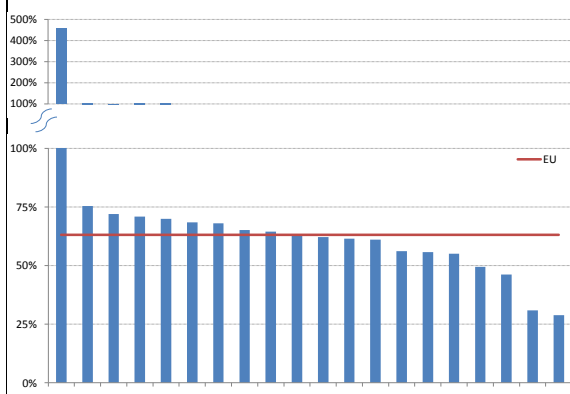
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



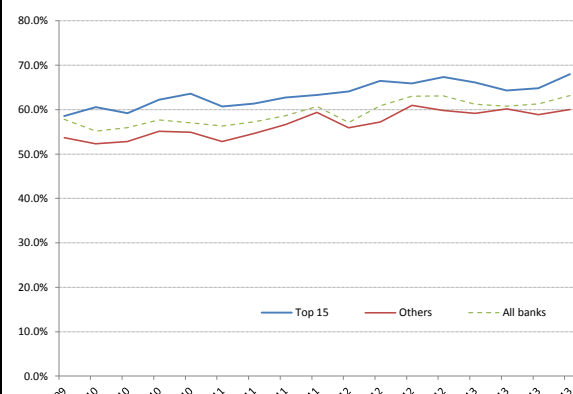
Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)



(\*) Not reported.  
Medians by country.  
The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



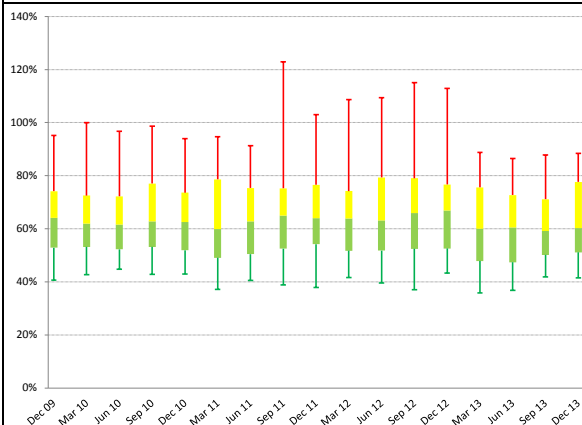
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	55.2%	47.2%	57.8%	64.3%
Mar - 10	53.3%	46.9%	55.1%	62.1%
Jun - 10	54.6%	49.1%	56.0%	62.2%
Sep - 10	55.6%	48.7%	57.7%	63.3%
Dec - 10	56.1%	47.9%	57.0%	63.8%
Mar - 11	59.5%	49.6%	56.3%	63.2%
Jun - 11	58.2%	49.7%	57.3%	63.8%
Sep - 11	59.6%	51.0%	58.6%	63.9%
Dec - 11	60.1%	52.0%	60.7%	65.2%
Mar - 12	60.6%	48.1%	57.1%	68.3%
Jun - 12	59.7%	50.4%	60.9%	71.0%
Sep - 12	60.8%	51.4%	63.0%	70.3%
Dec - 12	63.2%	52.5%	63.1%	71.6%
Mar - 13	56.6%	51.2%	61.2%	70.9%
Jun - 13	57.9%	48.2%	60.8%	74.6%
Sep - 13	59.6%	51.2%	61.3%	73.1%
Dec - 13	63.1%	52.8%	63.2%	75.0%

## Profitability

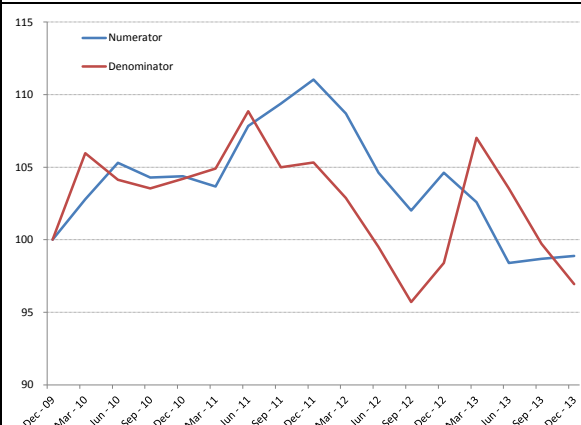
**KRI: 26 - Net interest income to total operating income**

Dispersion



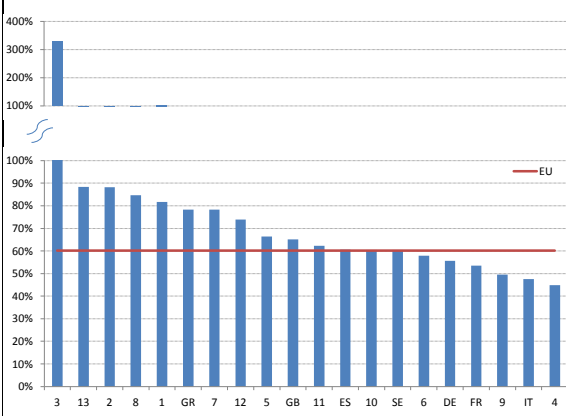
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

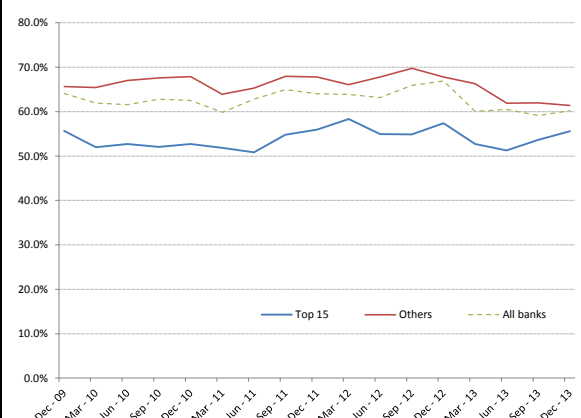


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



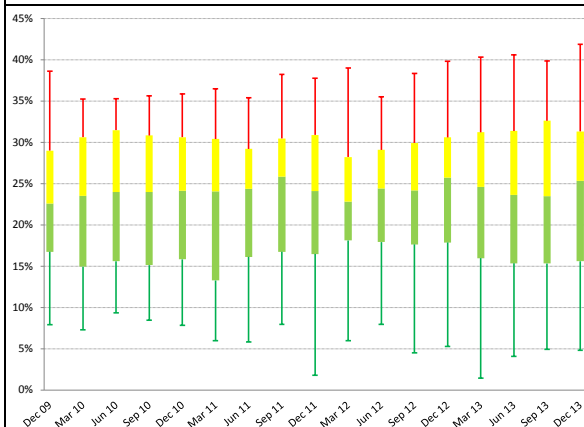
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	57.9%	52.8%	64.1%	74.1%
Mar - 10	56.2%	53.2%	61.9%	72.5%
Jun - 10	58.6%	52.3%	61.6%	72.2%
Sep - 10	58.3%	53.2%	62.8%	77.1%
Dec - 10	58.0%	51.9%	62.5%	73.6%
Mar - 11	57.2%	49.0%	59.9%	78.6%
Jun - 11	57.4%	50.4%	62.8%	75.4%
Sep - 11	60.3%	52.5%	65.0%	75.2%
Dec - 11	61.1%	54.2%	64.0%	76.6%
Mar - 12	61.2%	51.7%	63.9%	74.2%
Jun - 12	60.9%	51.8%	63.2%	79.3%
Sep - 12	61.7%	52.5%	65.9%	79.0%
Dec - 12	61.6%	52.6%	66.9%	76.7%
Mar - 13	55.5%	47.8%	60.0%	75.6%
Jun - 13	55.1%	47.4%	60.5%	72.7%
Sep - 13	57.3%	50.1%	59.1%	71.1%
Dec - 13	59.1%	51.1%	60.2%	77.7%

## Profitability

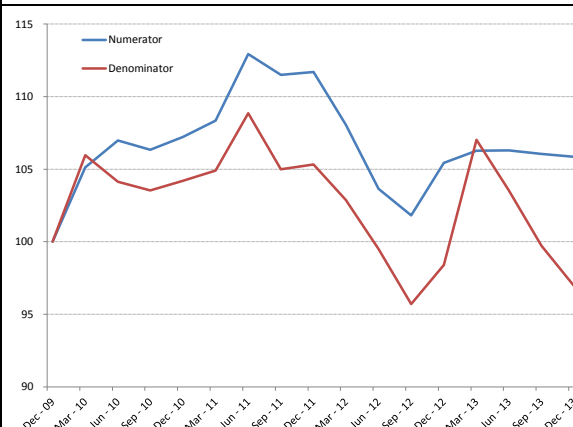
**KRI: 27 - Net fee and commission income to total operating income**

Dispersion



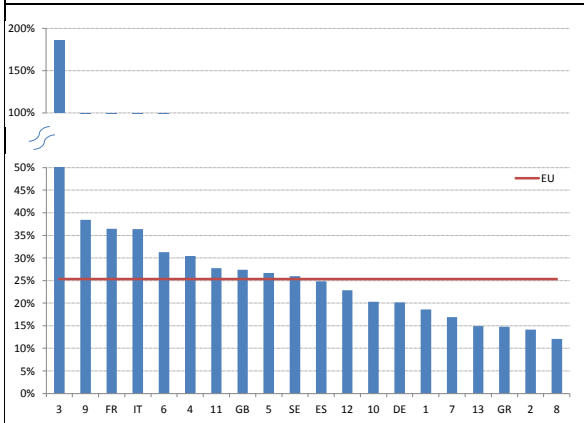
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

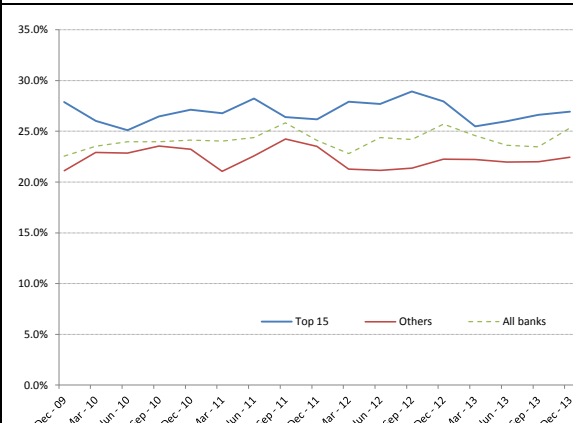


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



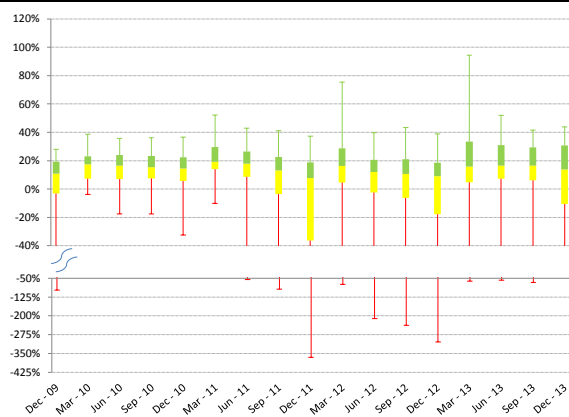
Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	26.0%	16.7%	22.6%	29.0%
Mar - 10	25.8%	14.9%	23.5%	30.6%
Jun - 10	26.7%	15.6%	24.0%	31.5%
Sep - 10	26.7%	15.1%	24.0%	30.8%
Dec - 10	26.8%	15.8%	24.1%	30.6%
Mar - 11	26.9%	13.3%	24.1%	30.4%
Jun - 11	27.0%	16.1%	24.4%	29.2%
Sep - 11	27.6%	16.7%	25.8%	30.5%
Dec - 11	27.6%	16.5%	24.1%	30.9%
Mar - 12	27.3%	18.1%	22.8%	28.2%
Jun - 12	27.1%	17.9%	24.4%	29.1%
Sep - 12	27.7%	17.6%	24.2%	29.9%
Dec - 12	27.9%	17.9%	25.7%	30.6%
Mar - 13	25.8%	16.0%	24.6%	31.2%
Jun - 13	26.7%	15.3%	23.6%	31.4%
Sep - 13	27.7%	15.3%	23.5%	32.6%
Dec - 13	28.4%	15.6%	25.3%	31.3%

## Profitability

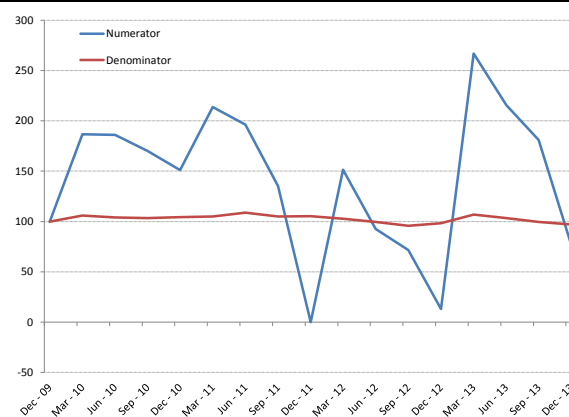
**KRI: 33 - Net income to total operating income**

Dispersion



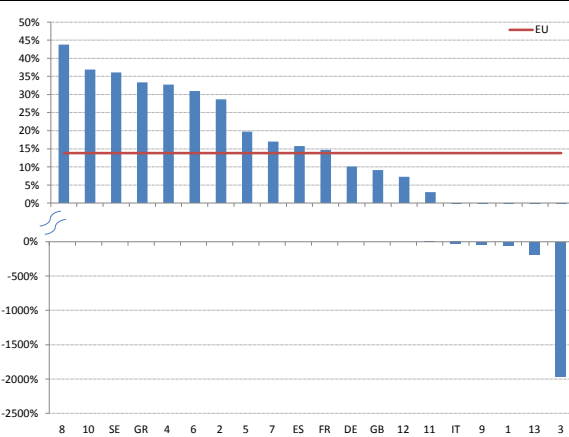
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)



(\*) Not reported.  
Medians by country.  
The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



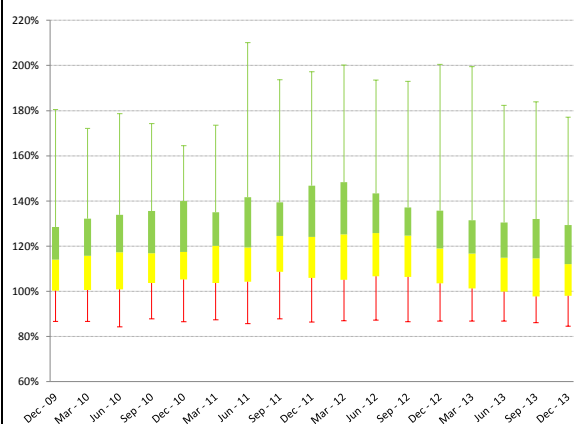
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	9.3%	-3.1%	10.9%	19.3%
Mar - 10	16.3%	7.3%	17.4%	23.0%
Jun - 10	16.6%	7.0%	16.6%	24.0%
Sep - 10	15.2%	7.5%	15.4%	23.4%
Dec - 10	13.4%	5.6%	14.6%	22.3%
Mar - 11	18.9%	14.0%	19.3%	29.7%
Jun - 11	16.7%	8.7%	17.8%	26.4%
Sep - 11	11.9%	-3.6%	13.2%	22.6%
Dec - 11	0.0%	-36.3%	7.7%	18.8%
Mar - 12	13.6%	4.6%	16.3%	28.6%
Jun - 12	8.6%	-2.5%	12.0%	20.5%
Sep - 12	6.9%	-6.3%	10.7%	21.1%
Dec - 12	1.2%	-17.7%	9.0%	18.5%
Mar - 13	23.1%	4.9%	15.9%	33.4%
Jun - 13	19.3%	7.2%	16.6%	30.9%
Sep - 13	16.8%	6.1%	16.5%	29.5%
Dec - 13	7.3%	-10.5%	13.8%	30.9%

## Balance Sheet Structure

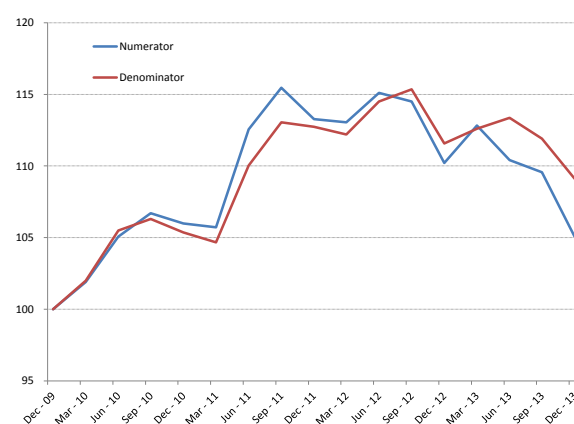
**KRI: 34 - Loan-to-deposit ratio**

**Dispersion**



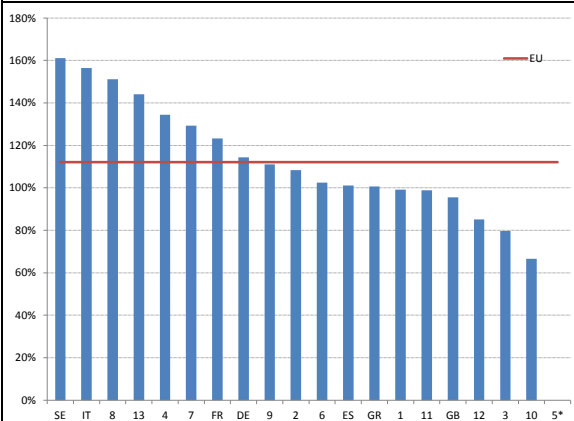
5th and 95th pct, interquartile range and median.

**Numerator and denominator: trends**



Total numerator and denominator.  
December 2009=100.

**Country dispersion (as of Dec 2013)**



(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

**KRI by size class**



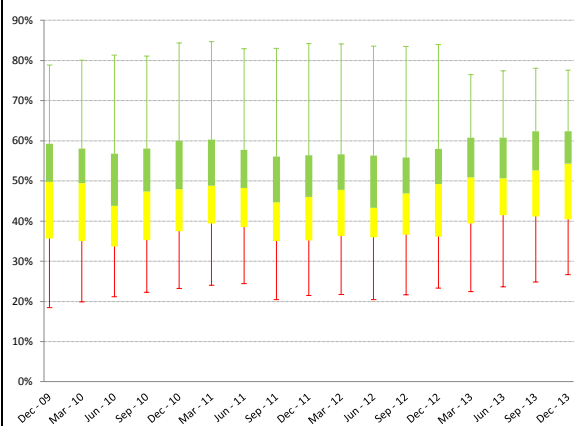
Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	117.1%	100.3%	114.1%	128.4%
Mar - 10	117.0%	100.6%	115.7%	132.2%
Jun - 10	116.6%	100.9%	117.4%	133.9%
Sep - 10	117.6%	103.7%	116.8%	135.6%
Dec - 10	117.8%	105.3%	117.5%	140.0%
Mar - 11	118.3%	103.7%	120.2%	135.0%
Jun - 11	119.8%	104.2%	119.5%	141.7%
Sep - 11	119.6%	108.7%	124.5%	139.4%
Dec - 11	117.7%	106.0%	124.1%	146.7%
Mar - 12	118.0%	105.1%	125.3%	148.3%
Jun - 12	117.7%	106.6%	125.9%	143.4%
Sep - 12	116.2%	106.4%	124.6%	137.1%
Dec - 12	115.7%	103.6%	119.1%	135.7%
Mar - 13	117.4%	101.3%	116.8%	131.5%
Jun - 13	114.1%	99.9%	115.0%	130.5%
Sep - 13	114.7%	97.8%	114.6%	132.1%
Dec - 13	112.8%	98.0%	112.1%	129.4%

## Balance Sheet Structure

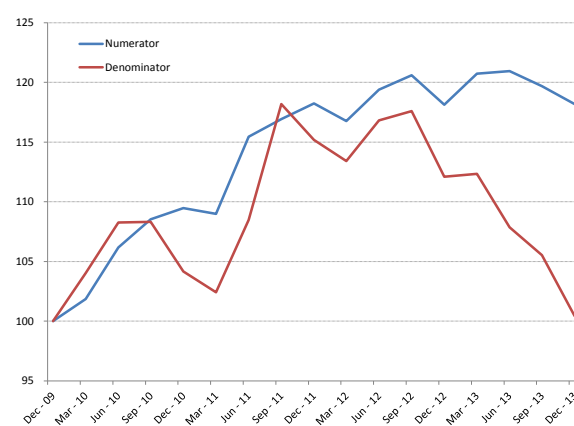
**KRI: 35 - Customer deposits to total liabilities**

Dispersion



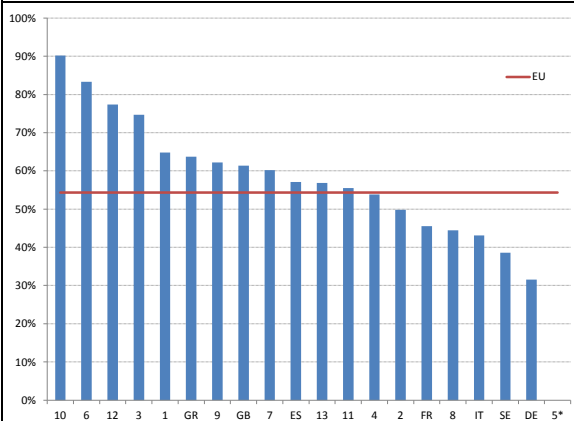
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

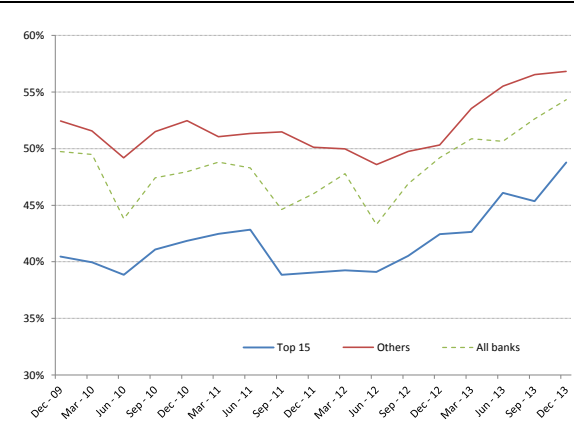


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

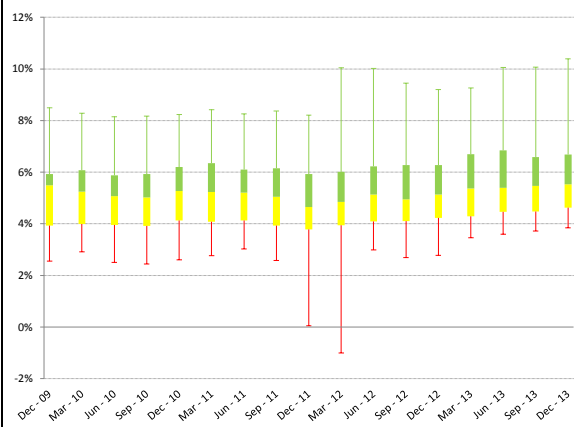
Period	Weighted average	25th	50th	75th
Dec - 09	40.6%	35.6%	49.7%	59.2%
Mar - 10	39.7%	35.0%	49.5%	58.1%
Jun - 10	39.8%	33.7%	43.8%	56.8%
Sep - 10	40.6%	35.3%	47.4%	58.1%
Dec - 10	42.6%	37.5%	47.9%	59.9%
Mar - 11	43.2%	39.4%	48.8%	60.3%
Jun - 11	43.2%	38.5%	48.3%	57.7%
Sep - 11	40.1%	35.0%	44.6%	56.1%
Dec - 11	41.6%	35.2%	46.0%	56.4%
Mar - 12	41.8%	36.3%	47.8%	56.6%
Jun - 12	41.5%	36.0%	43.3%	56.3%
Sep - 12	41.6%	36.6%	46.9%	55.9%
Dec - 12	42.7%	36.1%	49.2%	57.9%
Mar - 13	43.6%	39.4%	50.9%	60.8%
Jun - 13	45.5%	41.4%	50.6%	60.8%
Sep - 13	46.0%	41.2%	52.6%	62.4%
Dec - 13	47.7%	40.5%	54.3%	62.3%



## Balance Sheet Structure

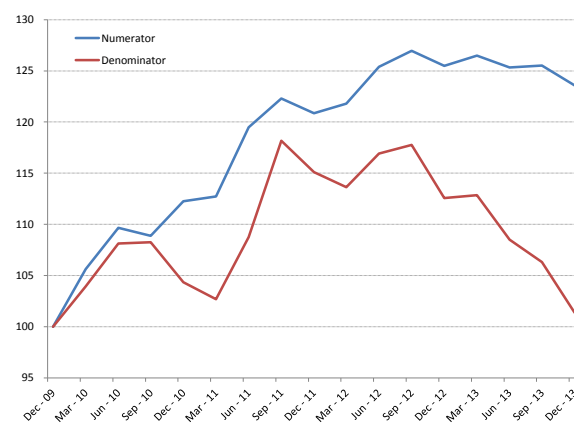
**KRI: 36 - Tier 1 capital to (total assets - intangible assets)**

Dispersion



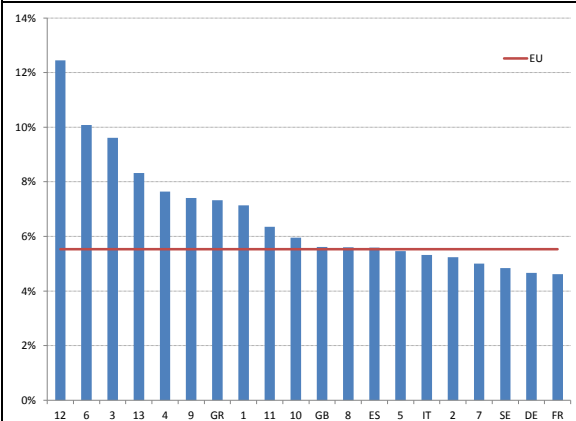
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

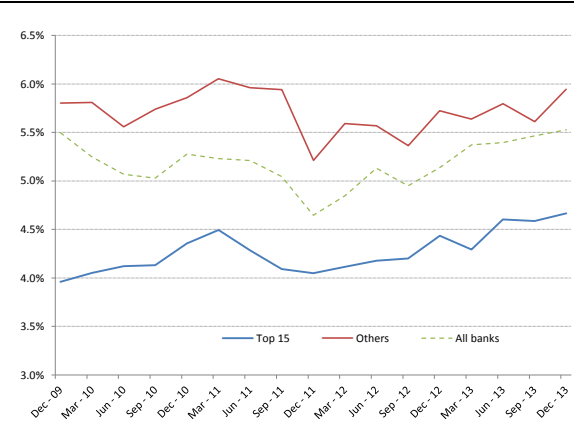


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



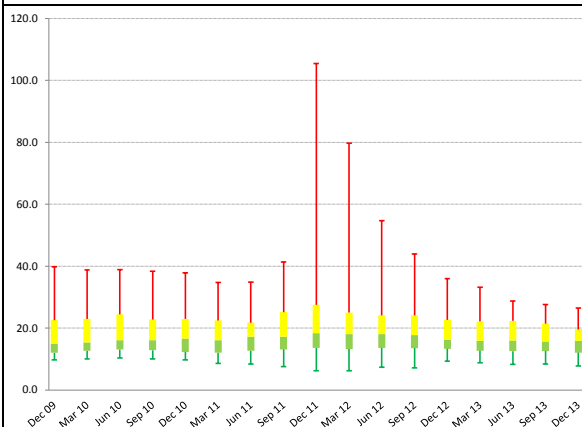
Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	4.2%	3.9%	5.5%	5.9%
Mar - 10	4.3%	4.0%	5.2%	6.1%
Jun - 10	4.3%	4.0%	5.1%	5.9%
Sep - 10	4.2%	3.9%	5.0%	5.9%
Dec - 10	4.5%	4.1%	5.3%	6.2%
Mar - 11	4.6%	4.1%	5.2%	6.3%
Jun - 11	4.6%	4.1%	5.2%	6.1%
Sep - 11	4.4%	3.9%	5.0%	6.2%
Dec - 11	4.4%	3.8%	4.6%	5.9%
Mar - 12	4.5%	3.9%	4.8%	6.0%
Jun - 12	4.5%	4.1%	5.1%	6.2%
Sep - 12	4.5%	4.1%	4.9%	6.3%
Dec - 12	4.7%	4.2%	5.1%	6.3%
Mar - 13	4.7%	4.3%	5.4%	6.7%
Jun - 13	4.9%	4.5%	5.4%	6.8%
Sep - 13	5.0%	4.5%	5.5%	6.6%
Dec - 13	5.1%	4.6%	5.5%	6.7%

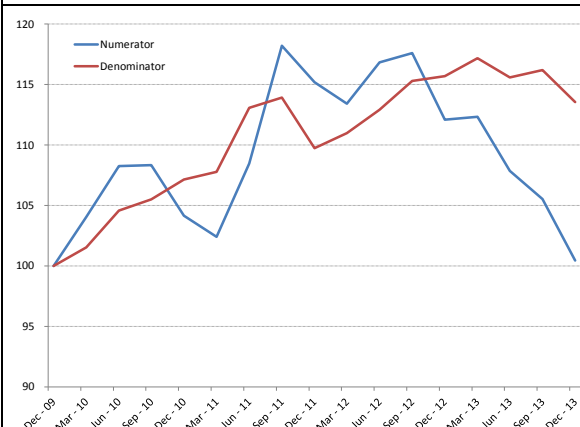
## Balance Sheet Structure

**KRI: 45 - Debt-to-equity ratio**

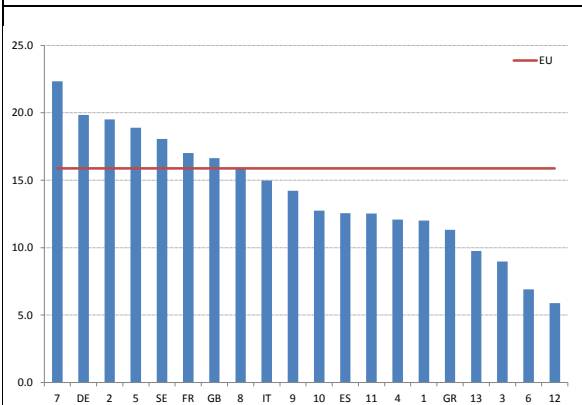
Dispersion



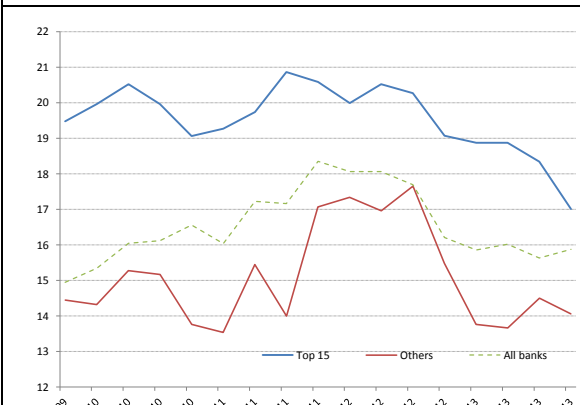
Numerator and denominator: trends



Country dispersion (as of Dec 2013)



KRI by size class

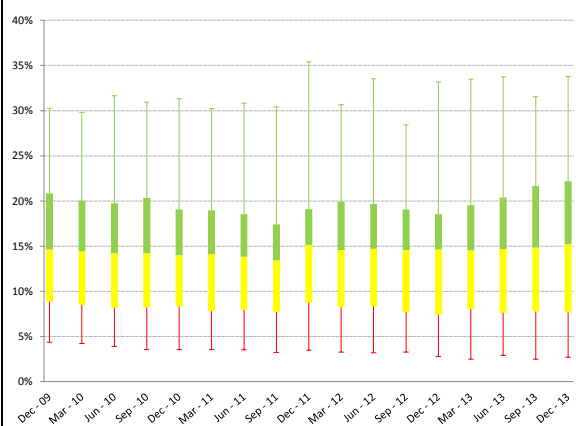


Period	Weighted average	25th	50th	75th
Dec - 09	18.7	12.0	14.9	22.6
Mar - 10	19.2	12.6	15.3	23.0
Jun - 10	19.4	13.1	16.0	24.4
Sep - 10	19.2	12.8	16.1	22.8
Dec - 10	18.2	12.3	16.6	22.9
Mar - 11	17.8	12.0	16.0	22.5
Jun - 11	17.9	12.7	17.2	21.7
Sep - 11	19.4	13.1	17.2	25.1
Dec - 11	19.6	13.6	18.4	27.5
Mar - 12	19.1	13.2	18.1	25.0
Jun - 12	19.4	13.6	18.1	24.1
Sep - 12	19.1	13.5	17.7	24.1
Dec - 12	18.1	13.3	16.2	22.7
Mar - 13	17.9	12.7	15.9	22.1
Jun - 13	17.5	12.5	16.0	22.3
Sep - 13	17.0	12.6	15.6	21.4
Dec - 13	16.5	12.1	15.9	19.6

## Balance Sheet Structure

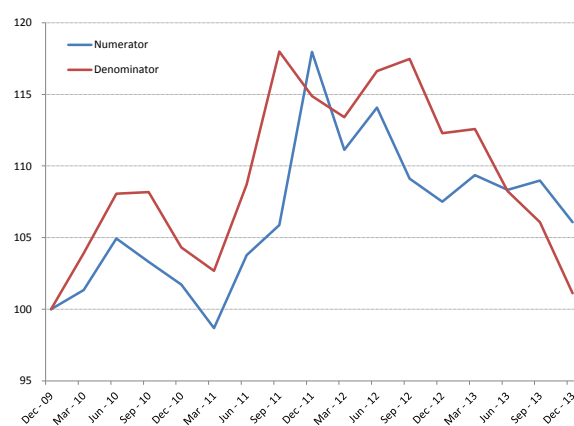
**KRI: 46 - Off-balance sheet items to total assets**

Dispersion



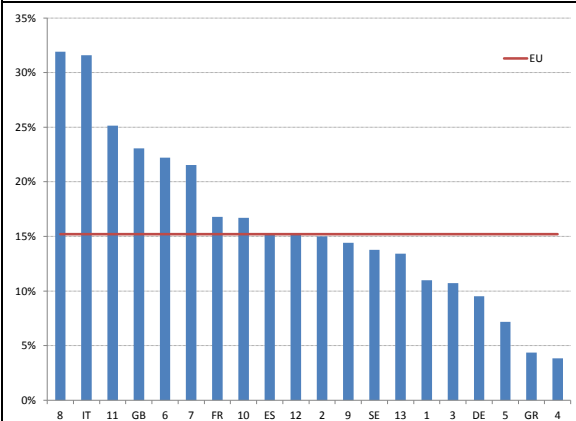
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.  
December 2009=100.

Country dispersion (as of Dec 2013)

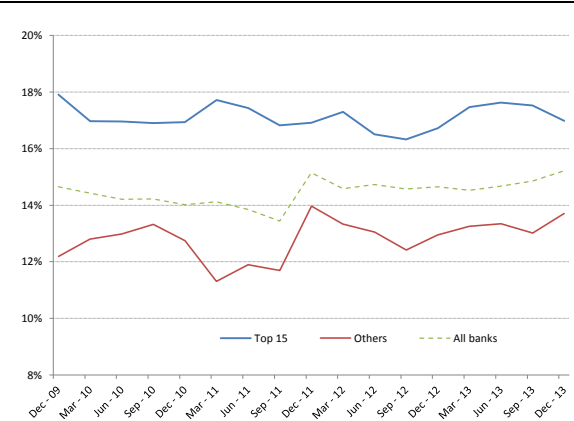


(\*) Not reported.

Medians by country.

The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class



Banks are classified in the size class according to their average total assets between Dec. 2009 and Dec 2013

Period	Weighted average	25th	50th	75th
Dec - 09	18.1%	8.9%	14.7%	20.8%
Mar - 10	17.7%	8.5%	14.4%	20.0%
Jun - 10	17.6%	8.2%	14.2%	19.8%
Sep - 10	17.3%	8.2%	14.2%	20.3%
Dec - 10	17.7%	8.3%	14.0%	19.1%
Mar - 11	17.4%	7.8%	14.1%	19.0%
Jun - 11	17.3%	8.0%	13.8%	18.5%
Sep - 11	16.3%	7.7%	13.4%	17.4%
Dec - 11	18.6%	8.8%	15.1%	19.1%
Mar - 12	17.8%	8.3%	14.6%	19.9%
Jun - 12	17.7%	8.3%	14.7%	19.7%
Sep - 12	16.8%	7.7%	14.6%	19.1%
Dec - 12	17.4%	7.4%	14.7%	18.5%
Mar - 13	17.6%	8.0%	14.5%	19.5%
Jun - 13	18.1%	7.6%	14.7%	20.4%
Sep - 13	18.6%	7.8%	14.9%	21.7%
Dec - 13	19.0%	7.7%	15.2%	22.2%

## Methodological note on the KRIs heatmap and Risk Assessment meter

The heatmap provides a quick outlook of the main KRIs, where is possible to find the category, number and designation of the specific KRI, its historic development and the three buckets in which each data point is assigned to across time. The “sample of reporting banks” returns the actual number of banks that submitted the expected data for that reference date.

For each of the KRIs quarterly data, the distribution across the three buckets is always 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, which 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 coloured bars illustrate how close the percentage of assets in each bucket is from 100% (green for the “best” bucket, yellow for the intermediary one and red for the “worst” bucket).

The first row of each KRI contains a traffic light in the last column that can assume three distinct colours (green, yellow and red) depending on the latest developments on the “worst” bucket of the KRI comparing to the whole time series. If the “worst” bucket is progressing positively (the same is to say that 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 Tier 1 capital ratio (KRI #1):

1	Tier 1 capital ratio	Current vs previous for the worst bucket										Percentiles
		> 12%	22.9%	10.2%	20.7%	23.0%	37.7%	45.1%	38.2%	36.5%	39.0%	57.1%
		[ 9% - 12% ]	64.7%	80.1%	69.0%	65.9%	59.0%	52.7%	58.7%	60.3%	58.2%	41.3%
		< 9%	12.3%	9.7%	10.3%	11.1%	3.3%	2.2%	3.0%	3.3%	2.8%	1.5%

The green traffic light for the Tier 1 capital ratio points up the good behaviour of this KRI in 2012Q3 relating to past observations. In this specific case, the 2012Q3 figure is actually the minimum value of the series so it would be obviously included in the 33rd percentile (low percentages of assets in the “worst” bucket are always good).

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 KRI’s “worst” bucket and to the relative position of that data point comparing to all other observations in the same bucket.

## The KRI database

Number	KRI Code	KRI name	Numerator	Denominator
1	1	Tier 1 capital ratio <small>as in Basel 2.5</small>	TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES	TOTAL CAPITAL REQUIREMENTS *12.5
2	2	Total capital ratio <small>as in Basel 2.5</small>	TOTAL OWN FUNDS FOR SOLVENCY PURPOSES	TOTAL CAPITAL REQUIREMENTS * 12.5
3	3	Tier 1 ratio (excluding hybrid instruments) <small>as in Basel 2.5</small>	TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES -Hybrid instruments in Minority interests - Hybrid instruments in 1.1.4.1a Hybrid instruments - (-) Excess on the limits for hybrid instruments	TOTAL CAPITAL REQUIREMENTS * 12.5
4	13	Impaired loans and Past due (>90 days) loans to total loans	Row: Loans and advances Column: Net carrying amount of the impaired assets Row: Loan and advances Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Column: Closing balance Row: Loans & advances Columns: > 90 days ≤ 180days; > 180 days ≤ 1year; > 1year	Total loans advances (Rows: Loans and advances AFS, Loans and receivables, HTM) Row: Loan and advances Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Allowances for incurred but not reported losses on financial assets Column: Closing balance
5	14	Coverage ratio (specific allowances for loans to total gross impaired loans)	Row: Loan and advances Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Column: Closing balance	Row: Loans and advances Column: Net carrying amount of the impaired assets Row: Loan and advances Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Column: Closing balance
6	18	Impaired financial assets to total assets	Row: Total Column: Net carrying amount of the impaired assets	Total assets
7	20	Accumulated impairments on financial assets to total (gross) assets	Row: Loan and advances, Debt instruments Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Allowances for incurred but not reported losses on financial assets Column: Closing balance	Total assets Row: Loan and advances, Debt instruments Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Allowances for incurred but not reported losses on financial assets Column: Closing balance
8	21	Impairments on financial assets to total operating income	Impairment on financial assets not measured at fair value through profit or loss	Total operating income: rows: Interest income; Interest expenses; Expenses on Share capital repayable on Demand; Dividend income; Fee and commission income; Fee and commission expenses; Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net; Gains (losses) on financial assets and liabilities held for trading, net; Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net; Gains (losses) from hedge accounting, net; Exchange differences, net; Gains (losses) on derecognition of assets other than held for sale, net; Other operating income; Other operating expenses
9	22	Return on equity	Total profit or loss after tax and discontinued operations (annualised)	Total equity (period average)
10	24	Cost-income ratio	Rows: Administration costs; Depreciation	Total operating income: rows: Interest income; Interest expenses; Expenses on Share capital repayable on Demand; Dividend income; Fee and commission income; Fee and commission expenses; Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net; Gains (losses) on financial assets and liabilities held for trading, net; Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net; Gains (losses) from hedge accounting, net; Exchange differences, net; Gains (losses) on derecognition of assets other than held for sale, net; Other operating income; Other operating expenses
11	26	Net interest income to total operating income	Rows: Interest income; interest expenses	Total operating income as above.
12	27	Net fee and commission income to total operating income	Rows: Fee and commission income; fee and commission expense	Total operating income as above.
13	33	Net income to total operating income	Total profit or loss after tax and discontinued operations	Total operating income as above.
14	34	Loan-to-deposit ratio	Total loans advances (Rows: Loans and advances held for trading, designated at fair value through profit or loss, AFS, Loans and receivables, HTM)	Total deposits (Rows: Deposits held for trading, designated at fair value through profit or loss, measured at amortised cost)
15	35	Customer deposits to total liabilities	Total deposits (other than from credit institutions) (Rows: deposits (other than from credit institutions) held for trading, designated fair value through profit or loss, measured at amortised cost)	Total liabilities
16	36	Tier 1 capital to (total assets - intangible assets)	Original own funds	Total assets - Intangible assets
17	45	Debt-to-equity ratio	Total liabilities	Total equity
18	46	Off-balance sheet items to total assets	Loan commitments given, financial guarantees given	Total assets

## **European Banking Authority**

Cluster Oversight - Risk Analysis Unit

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