



RISK DASHBOARD

DATA AS OF Q2 2019

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Summary

EU banks' capital ratios have remained broadly stable since Q3 2018. Total capital, Tier 1, and fully loaded CET1 ratios remained at 18.9%, 16.2% and 14.4%, respectively, while the CET1 ratio was 14.6%, 10bps below Q1, mainly as a result of one-off changes in the reporting sample. Whereas the weighted average capital ratios have been broadly unchanged, the 5th and 25th percentiles continued on a rising trend, presumably reflecting that banks on the lower end of the distribution have further increased capital ratios. Also the leverage ratio has remained stable at 5.4%.

The improvement of asset quality has continued, but at slower pace. The ratio of non-performing loans (NPLs) has further declined to 3.0% from 3.1% in the previous quarter. However, while the Q1 decrease of the NPL ratio was mainly supported by an increase of total loans, the contraction in Q2 was driven by declining NPLs. Similar to the NPL ratio, also the shares of Stage 2 and Stage 3 loans have declined in Q2 2019. Around 40% of banks' sovereign exposures have a maturity of more than 5 years and around 54% are recognised at fair value. 42% of sovereign exposures are towards the banks' home countries, and 28% towards other EU/EEA countries.

Return on equity (RoE) has contracted. It stood at 7.0%, which is 20bps lower than one year ago, and 20bps above Q1 this year. Its dispersion narrowed, with Q2 2019 being the first quarter in which the 5th percentile was above zero. Total net operating income continued its rising trend in the second quarter, supported by net interest as well as net fee and commission income. EU banks' net interest margin has remained broadly stable at 1.43%, unchanged compared to one year ago and 1bp up compared to the last quarter. The cost to income ratio (CIR) was 64.1% (63.8% one year ago, 66.3% in Q1 2019). Despite rising costs of risks on a year over year basis (Y-o-Y, from 33bps in Q2 2018 to now 47bps, 66bps in Q1 2019) the coverage ratio declined during the same period from 46.0% to 44.9% (45.1% in Q1 2019).

There have been no major changes to funding and liquidity related risk indicators of EU banks. The loan-to-deposit ratio for households and non-financial corporations has continued its constantly decreasing trend to 116.4% (down from 116.8% in the previous quarter). The liquidity coverage ratio declined in Q2 (from 152.6% to 149.2%), stopping its rising trend of the previous quarters.

*) This risk dashboard is based on a sample of Risk Indicators (RI) from 183 European banks (unconsolidated number of banks, including 36 subsidiaries; the list of the banks can be found under the link <https://www.eba.europa.eu/risk-analysis-and-data>). The sample of banks is reviewed annually by competent authorities and adjusted accordingly (<http://www.eba.europa.eu/documents/10180/16082/EBA+DC+090+%28Decision+on+Reporting+by+Competent+Authorities+to+the+EBA%29.pdf/9beaf5be-2624-4e36-a75b-b77aa3164f3f>). This can determine breaks in the time series. Ratios provided in the text are weighted average if not otherwise stated. The data is based on the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and 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 2018.

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

Risk measure	Developments			Description
	Risk level		Short-term outlook	
	Last quarter	Current quarter		
Asset quality			↑	<p>A deterioration in the economic growth momentum and elevated political risks seem to adversely affect banks' asset quality. There are also indications of tightening lending standards in the Euro area, in particular in the lending to non-financial corporates (NFC) and for consumer credit. NPL disposal volumes appear not to increase further, as more liquid exposures with rather better quality might already have been disposed of, while remaining NPL volumes are potentially of lower quality and less liquid.</p> <p>Short-term outlook: Banks' asset quality will be negatively affected should the economic outlook not improve and heightened political uncertainty not abate. Also, NPL disposals might be affected in this outlook, through less investor interest and as such lower sales volumes and prices. Finally, new lending volumes might suffer from a worsening in the general economic conditions and from a deterioration of the asset quality.</p>
Market risk			→	<p>Financial markets have remained volatile, mainly driven by economic and political uncertainty. High asset prices might not be justified by fundamentals, but might be driven by the accommodative interest rate environment. A surge of USD repo rates in the US mid of September underlines the persistent risks related to a sudden rise in volatility. The risks related to illiquid markets could also well be observed in the case of selected investment funds, which saw significant outflows within short time frames for different reasons in the last quarter. Such cases illustrate how sudden stress and illiquid markets can diminish value and prompt volatility within short time.</p> <p>Short-term outlook: Besides expectations of continued economic and political uncertainty, a further monetary policy easing might additionally promote investors' risk appetite and fuel search for yield strategies.</p>
Liquidity and funding			↓	<p>Banks continued to issue debt across the capital structure (secured, unsecured, MREL eligible, subordinated), except for a seasonal slowdown during summer. In recent weeks, negative yields have nearly become a new norm for covered bonds. Also among senior issuances the share of outstanding issuances with negative yield has risen. These trends affect investors' behaviour, whose interest is moving slightly away from secured and senior instruments to subordinated ones. Additionally, investors are showing a preference for longer duration bonds to avoid negative yields.</p> <p>Short-term outlook: Declining yields, spread compression and investor search for yield could favour the build-up of MREL buffers. Additionally, more banks could start to apply negative interest rates or to charge higher fees for deposits, or might strive to substitute parts of their deposits with market based funding. Negative yields might reduce investor appetite for bank debt instruments, and will increase the cost of holding high quality and liquid assets. In order to reduce these costs, banks could enhance efforts to optimise their liquidity buffers. Central bank funding, including the newly set-up TLTRO3 programme, serves as credible backstop in case of any liquidity- or funding stress.</p>
Profitability			↑	<p>Banks' profitability remains under pressure. Whereas it had been rather supported by low costs of risk last year, this trend seems to reverse. Low rates, low margins and competition, including from non-banks, pose pressure on banks' income. Also, the cost side does not appear to offer any relieve, not least due to expenses and investments related to further digitisation and necessary investments into information and communication technology (ICT).</p> <p>Short-term outlook: All components that pose pressure on banks' profitability are not expected to abate in the near term. Competition from banks and other financial players, namely, FinTech could intensify whereas diminishing expectations of market rate hikes will drag net interest income down. The challenge of low profitability might even aggravate in case of rising economic and political uncertainty and potentially increasing impairments and provisioning needs.</p>
Operational resilience			→	<p>Recent cases of the underestimation of provisions for customer redress highlight a continued risk from the materialisation of already known conduct related issues. They include risks related to breaches provisions on AML and terrorist financing, FX loans, misuse of benchmark rates, breaches of competition laws and others. Also, ICT related risks constantly come to the fore, e.g. through system outages that clients face. Even though there has not yet been any known major outage due to cyber-attacks, they remain a constant threat, as the experience from other industries and the public sector shows. Furthermore, liquidity-related challenges as observed at selected investment funds have also demonstrated potential weaknesses in corporate governance, in particular the robustness of oversight in banks' holding structures.</p>

			<p>The level of risk and short-term outlook summarise, in a judgmental fashion, the probability of the materialisation of the risk factors and the likely impact on banks. The assessment takes into consideration the evolution of market and prudential indicators, National Supervisory Authorities' and banks' own assessments as well as analysts' views. The short term outlook refers to a six months period.</p>
High	Medium	Low	
↑	→	↓	
Increasing	Stable	Decreasing	

RIs heatmap

		Traffic light																			
RI	Threshold	Current vs previous quarters for the worst bucket	201503	201506	201509	201512	201603	201606	201609	201612	201703	201706	201709	201712	201803	201806	201809	201812	201903	201906	
Solvency	Tier 1 capital ratio	> 15%	14.4%	16.6%	27.2%	30.2%	28.8%	29.7%	39.6%	55.5%	49.3%	50.5%	59.4%	67.0%	57.9%	55.3%	59.9%	64.8%	59.3%	63.6%	
		[12% - 15%]	57.6%	62.9%	51.8%	61.9%	63.4%	62.3%	52.5%	35.5%	43.9%	39.7%	38.2%	32.0%	41.2%	43.5%	38.8%	33.8%	39.7%	35.9%	
		< 12%	28.0%	20.5%	21.0%	7.9%	7.9%	8.0%	7.9%	9.0%	6.8%	9.8%	2.3%	1.0%	0.9%	1.3%	1.3%	1.3%	1.0%	0.5%	
	CET1 ratio	> 14%	12.0%	19.3%	12.9%	22.4%	22.0%	22.8%	27.5%	34.3%	41.1%	40.0%	46.3%	52.7%	41.7%	47.3%	46.9%	42.1%	48.1%	47.9%	
		[11% - 14%]	49.9%	67.0%	74.2%	73.2%	73.7%	72.6%	68.1%	61.2%	55.7%	52.0%	53.1%	47.0%	58.0%	47.0%	52.6%	57.2%	51.3%	51.5%	
		< 11%	38.1%	13.7%	12.9%	4.4%	4.3%	4.6%	4.5%	4.6%	3.2%	8.0%	0.5%	0.3%	0.3%	5.8%	0.5%	0.7%	0.6%	0.5%	
Leverage ratio	> 8%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4.2%	4.6%	4.3%	4.3%	4.3%	4.6%	4.5%	4.1%	4.4%	5.0%	4.1%	4.4%		
	[5% - 8%]	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	47.4%	54.5%	45.9%	52.4%	57.2%	57.5%	53.9%	52.6%	54.7%	59.7%	56.0%	51.4%		
	< 5%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	48.4%	40.9%	49.8%	43.3%	38.5%	37.9%	41.7%	43.3%	40.9%	35.4%	39.8%	44.3%		
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	36.6%	38.8%	39.1%	35.9%	37.7%	42.8%	42.1%	39.5%	40.1%	44.6%	51.4%	60.5%	60.7%	60.8%	61.9%	67.3%	67.6%	74.0%	
		[3% - 8%]	46.4%	45.5%	45.4%	50.2%	48.8%	44.0%	44.5%	47.3%	46.4%	42.8%	36.2%	28.5%	32.1%	32.9%	34.3%	29.6%	29.5%	23.1%	
		> 8%	16.9%	15.7%	15.5%	13.9%	13.5%	13.1%	13.3%	13.2%	13.5%	12.6%	12.4%	11.1%	7.3%	6.4%	3.8%	3.2%	2.9%	2.9%	
	Coverage ratio of non-performing loans and advances	> 55%	9.8%	9.7%	10.5%	10.1%	10.5%	10.7%	10.9%	16.9%	9.7%	11.2%	12.9%	9.3%	25.7%	20.3%	20.2%	15.1%	14.4%	14.2%	
		[40% - 55%]	55.8%	58.7%	56.8%	50.0%	48.3%	50.3%	49.0%	43.7%	52.2%	50.5%	48.5%	51.6%	33.5%	36.9%	36.4%	51.1%	43.4%	53.2%	
		< 40%	34.5%	31.5%	32.7%	39.9%	41.2%	38.9%	40.2%	39.4%	38.1%	38.3%	38.6%	39.1%	40.8%	42.8%	43.4%	33.7%	42.2%	32.5%	
Forbearance ratio for loans and advances	< 1.5%	29.2%	36.3%	37.3%	41.7%	41.4%	42.7%	50.6%	51.5%	53.9%	52.3%	52.3%	59.4%	58.0%	62.1%	64.9%	66.2%	66.5%	67.3%		
	[1.5% - 4%]	41.3%	33.8%	36.6%	36.1%	37.1%	36.2%	24.5%	21.0%	24.7%	27.2%	27.3%	23.3%	25.2%	21.9%	24.9%	26.2%	27.3%	27.5%		
	> 4%	29.4%	29.9%	26.1%	22.2%	21.5%	21.2%	25.0%	27.5%	21.5%	20.6%	20.4%	17.3%	16.8%	16.0%	10.2%	7.5%	6.1%	5.2%		
Profitability	Return on equity	> 10%	18.8%	25.1%	23.8%	6.4%	3.1%	6.0%	6.6%	5.3%	11.6%	12.0%	15.1%	12.4%	12.2%	13.2%	9.6%	6.1%	10.1%	12.5%	
		[6% - 10%]	33.0%	45.7%	35.0%	44.6%	42.3%	49.4%	36.8%	40.4%	45.4%	47.6%	48.1%	34.4%	52.1%	53.9%	53.3%	55.5%	47.9%	60.2%	
	< 6%	48.2%	29.2%	41.2%	49.0%	54.6%	44.6%	56.6%	54.3%	43.0%	40.3%	36.8%	53.2%	35.7%	32.9%	37.1%	38.4%	42.0%	27.3%		
	Cost to income ratio	< 50%	10.5%	13.0%	13.8%	11.8%	12.1%	9.9%	9.4%	10.7%	13.8%	14.7%	13.6%	10.2%	9.3%	9.4%	9.5%	10.2%	8.2%	8.9%	
[50% - 60%]		33.8%	34.1%	35.5%	17.6%	16.9%	26.2%	23.8%	13.6%	9.0%	16.9%	18.5%	16.9%	17.5%	18.7%	15.7%	16.2%	18.1%	12.9%		
> 60%	55.7%	53.0%	50.7%	70.6%	71.0%	63.9%	66.8%	75.8%	77.2%	68.4%	67.9%	72.9%	73.2%	72.0%	74.8%	73.7%	73.6%	78.2%			
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	< 100%	29.2%	27.4%	22.8%	29.6%	26.9%	28.3%	29.4%	29.4%	31.6%	35.3%	35.1%	35.6%	35.3%	35.0%	34.7%	34.6%	34.9%	34.5%	
		[100% - 150%]	58.0%	59.5%	64.4%	56.9%	59.6%	58.2%	56.6%	55.2%	54.6%	50.9%	51.8%	51.5%	51.7%	52.0%	52.4%	50.8%	51.9%	52.4%	
		> 150%	12.8%	13.1%	12.8%	13.5%	13.5%	13.5%	14.0%	15.3%	13.8%	13.8%	13.1%	12.9%	13.0%	13.0%	12.9%	14.6%	13.2%	13.1%	

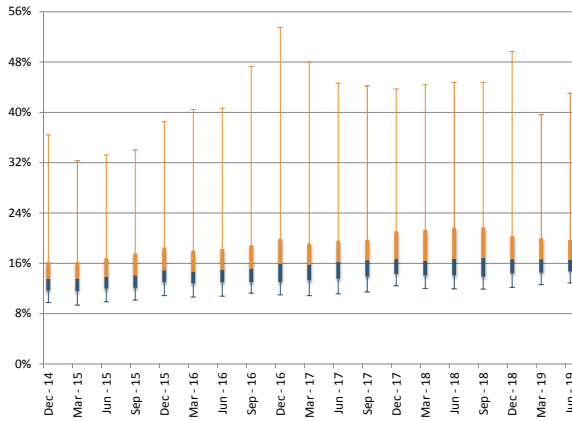
Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".

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

Solvency

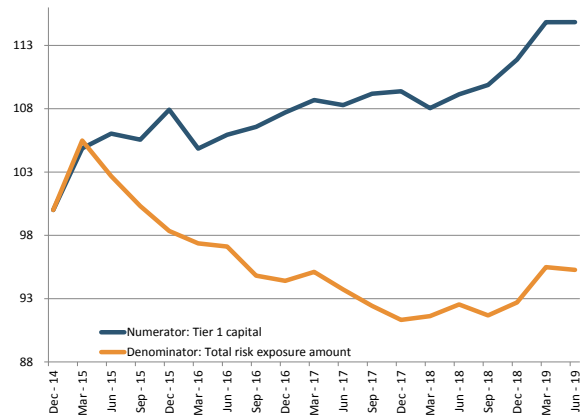
1 - Tier 1 capital ratio

Dispersion



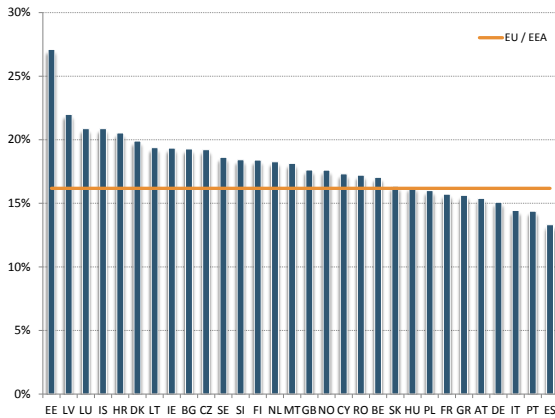
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



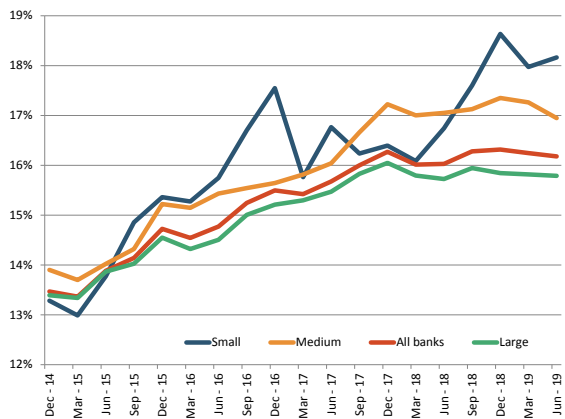
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



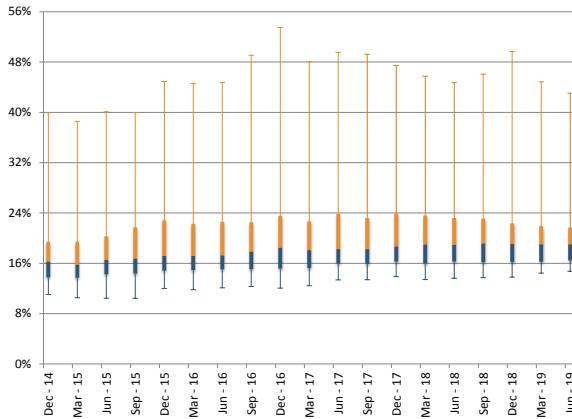
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.5%	16.2%
Mar - 15	13.4%	11.6%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.8%	16.8%
Sep - 15	14.1%	12.1%	14.1%	17.6%
Dec - 15	14.7%	13.0%	14.9%	18.5%
Mar - 16	14.5%	12.8%	14.7%	18.0%
Jun - 16	14.8%	13.0%	15.0%	18.3%
Sep - 16	15.2%	13.0%	15.2%	18.9%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Mar - 17	15.4%	13.3%	15.8%	19.2%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Sep - 17	16.0%	13.9%	16.5%	19.8%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Mar - 18	16.0%	14.1%	16.4%	21.3%
Jun - 18	16.0%	14.1%	16.7%	21.7%
Sep - 18	16.3%	13.9%	16.9%	21.7%
Dec - 18	16.3%	14.4%	16.7%	20.3%
Mar - 19	16.2%	14.5%	16.7%	20.0%
Jun - 19	16.2%	14.7%	16.6%	19.7%

Solvency

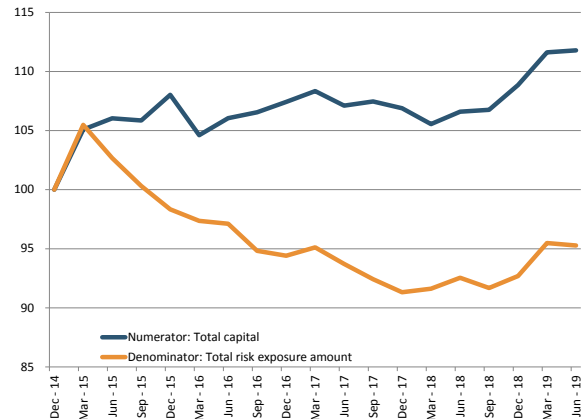
2 - Total capital ratio

Dispersion



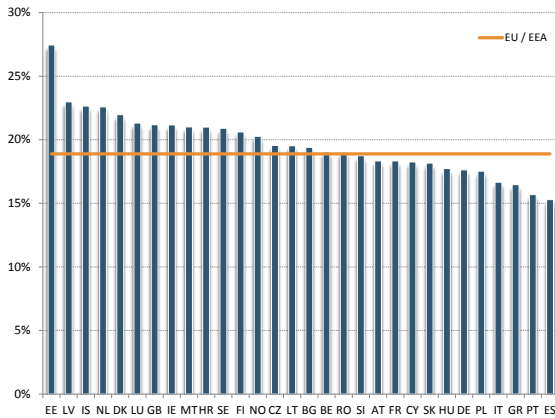
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



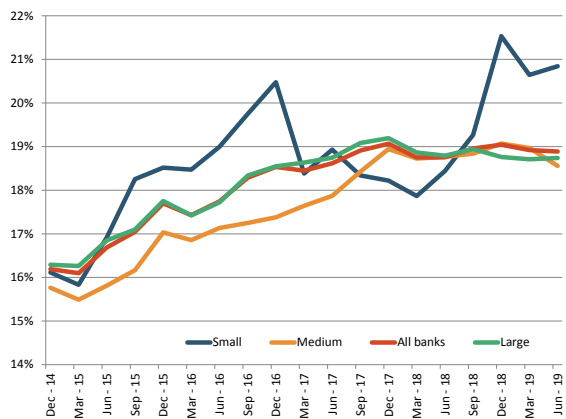
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



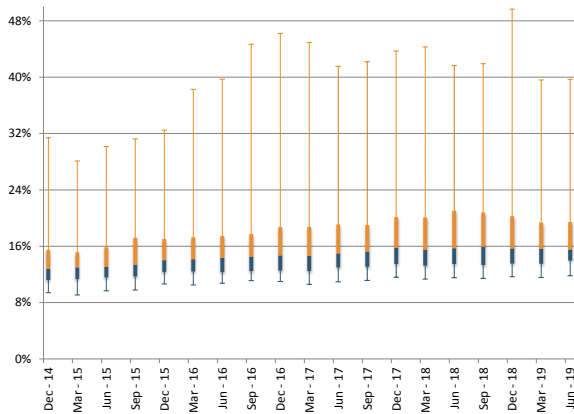
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.8%	16.3%	19.4%
Mar - 15	16.1%	13.7%	15.8%	19.5%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Sep - 15	17.0%	14.4%	16.8%	21.7%
Dec - 15	17.7%	14.8%	17.2%	22.8%
Mar - 16	17.4%	14.9%	17.2%	22.3%
Jun - 16	17.7%	15.0%	17.3%	22.6%
Sep - 16	18.3%	15.1%	17.9%	22.5%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Mar - 17	18.4%	15.3%	18.1%	22.7%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Sep - 17	18.9%	15.9%	18.3%	23.2%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Mar - 18	18.8%	16.0%	19.0%	23.6%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Sep - 18	19.0%	16.2%	19.2%	23.1%
Dec - 18	19.0%	16.2%	19.1%	22.4%
Mar - 19	18.9%	16.2%	19.0%	21.9%
Jun - 19	18.9%	16.5%	19.0%	21.7%

Solvency

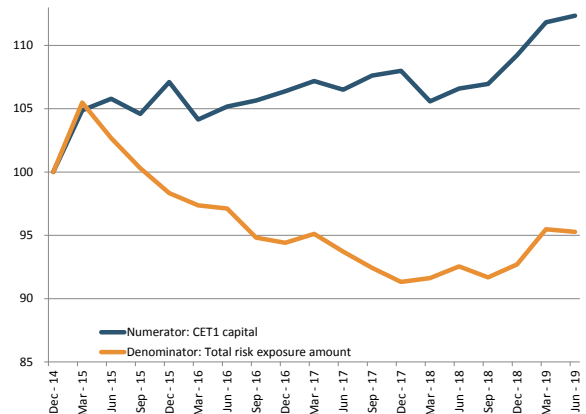
3 - CET1 ratio

Dispersion



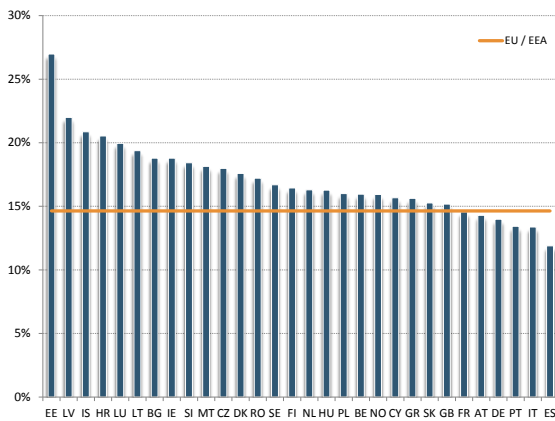
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



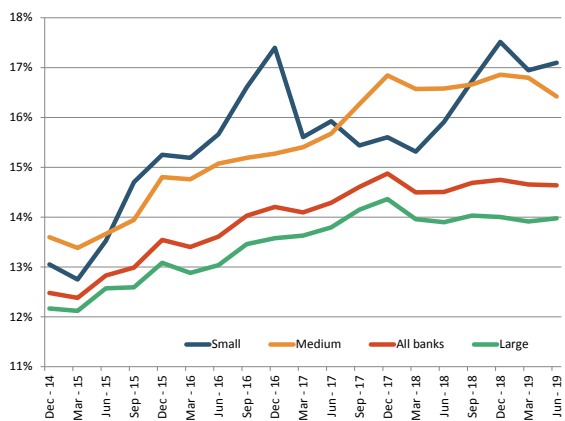
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



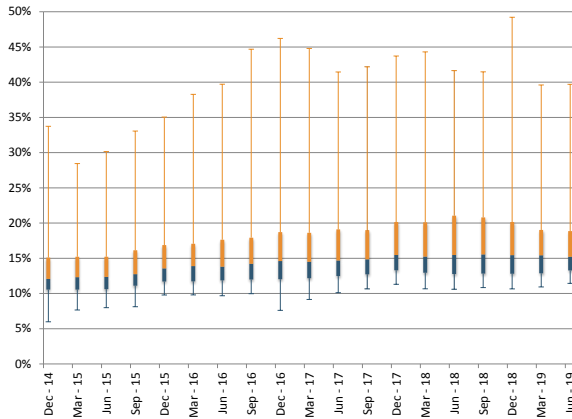
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Mar - 15	12.4%	11.4%	13.0%	15.2%
Jun - 15	12.8%	11.6%	13.1%	15.9%
Sep - 15	13.0%	11.7%	13.4%	17.2%
Dec - 15	13.5%	12.3%	14.0%	17.0%
Mar - 16	13.4%	12.4%	14.2%	17.3%
Jun - 16	13.6%	12.3%	14.3%	17.5%
Sep - 16	14.0%	12.5%	14.5%	17.7%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Mar - 17	14.1%	12.5%	14.6%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Sep - 17	14.6%	13.1%	15.2%	19.0%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Mar - 18	14.5%	13.3%	15.5%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Sep - 18	14.7%	13.3%	15.9%	20.8%
Dec - 18	14.7%	13.6%	15.7%	20.3%
Mar - 19	14.7%	13.5%	15.6%	19.4%
Jun - 19	14.6%	13.9%	15.5%	19.4%

Solvency

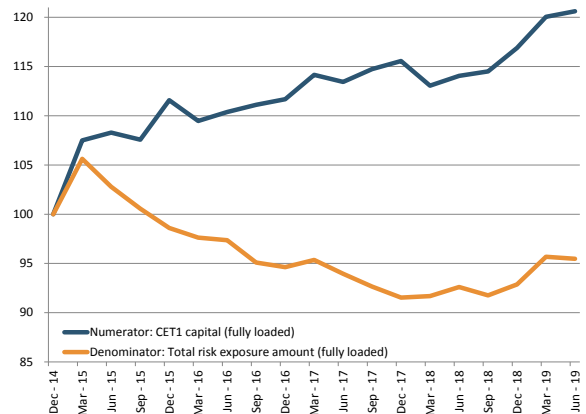
4 - CET1 ratio (fully loaded)

Dispersion



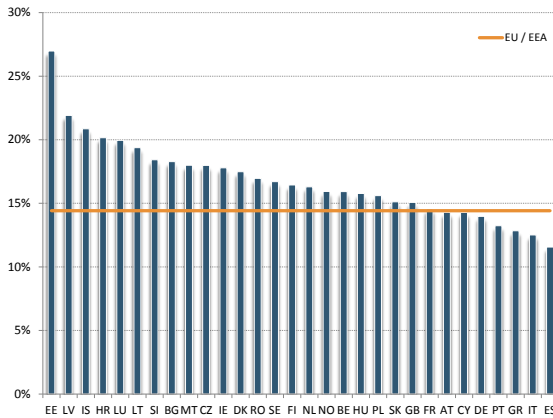
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



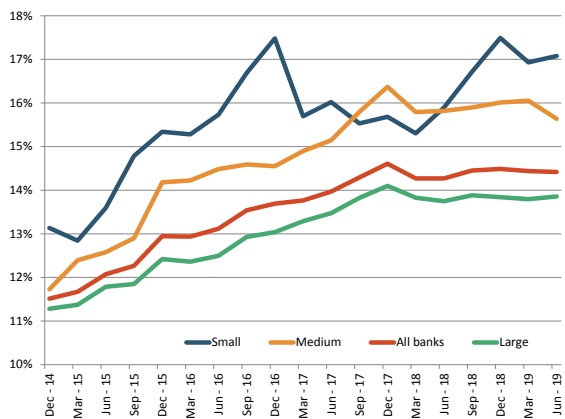
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



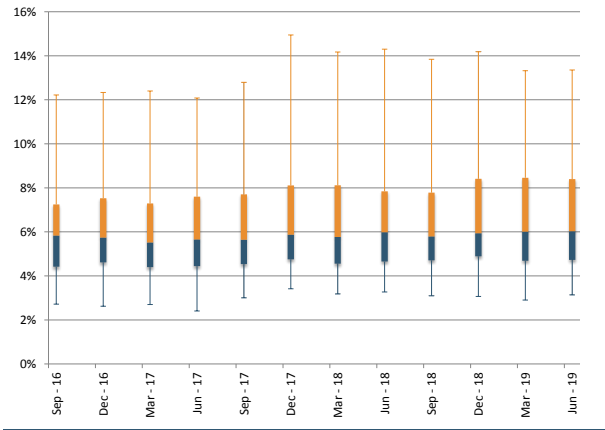
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.1%	15.1%
Mar - 15	11.7%	10.6%	12.3%	15.2%
Jun - 15	12.1%	10.6%	12.4%	15.2%
Sep - 15	12.3%	11.1%	12.7%	16.1%
Dec - 15	12.9%	11.7%	13.6%	16.9%
Mar - 16	12.9%	11.7%	13.9%	17.1%
Jun - 16	13.1%	11.9%	13.8%	17.6%
Sep - 16	13.5%	12.0%	14.2%	17.9%
Dec - 16	13.7%	12.0%	14.6%	18.7%
Mar - 17	13.8%	12.2%	14.5%	18.6%
Jun - 17	14.0%	12.5%	14.7%	19.1%
Sep - 17	14.3%	12.7%	14.8%	19.0%
Dec - 17	14.6%	13.3%	15.5%	20.1%
Mar - 18	14.3%	13.0%	15.2%	20.1%
Jun - 18	14.3%	12.8%	15.5%	21.0%
Sep - 18	14.5%	12.8%	15.5%	20.8%
Dec - 18	14.5%	12.8%	15.4%	20.1%
Mar - 19	14.4%	12.9%	15.4%	19.0%
Jun - 19	14.4%	13.3%	15.2%	18.9%

Solvency

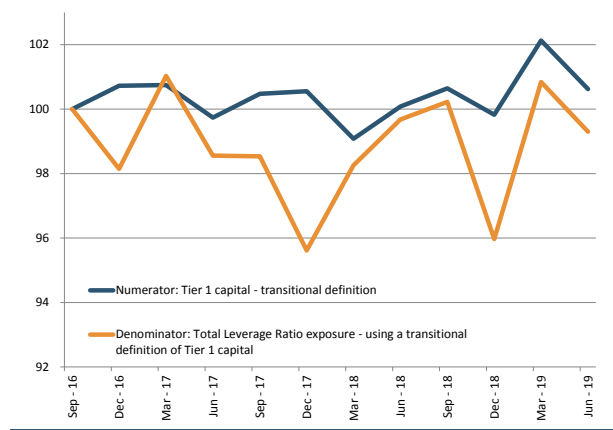
5 - Leverage ratio

Dispersion



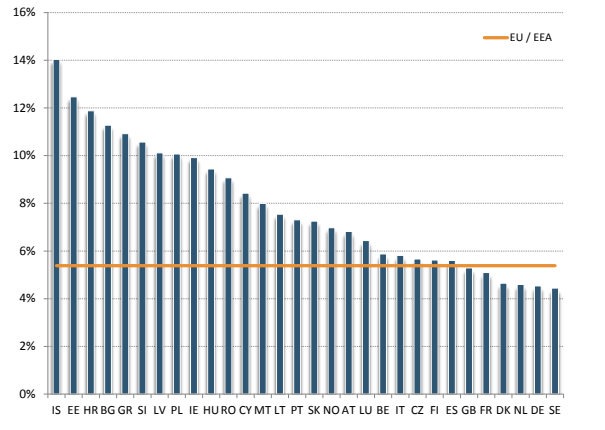
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



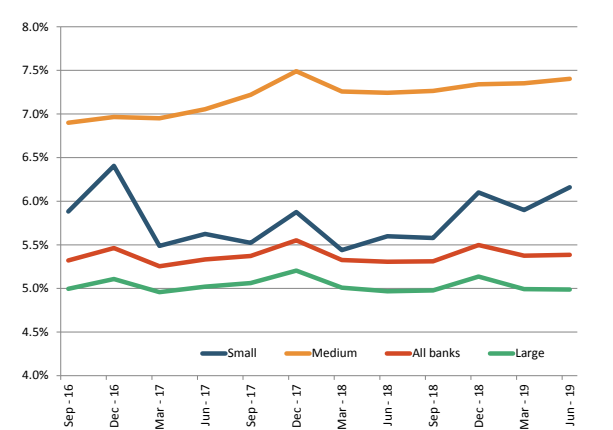
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



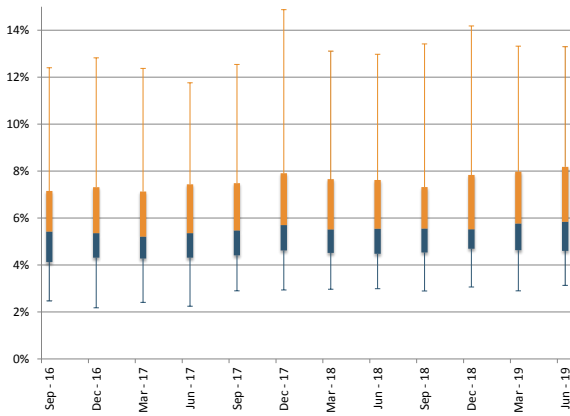
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

Period	Weighted average	25th	50th	75th
Sep - 16	5.3%	4.4%	5.8%	7.2%
Dec - 16	5.5%	4.6%	5.7%	7.5%
Mar - 17	5.3%	4.4%	5.5%	7.3%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Sep - 17	5.4%	4.5%	5.6%	7.7%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Mar - 18	5.3%	4.6%	5.8%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Sep - 18	5.3%	4.7%	5.8%	7.8%
Dec - 18	5.5%	4.9%	5.9%	8.4%
Mar - 19	5.4%	4.7%	6.0%	8.5%
Jun - 19	5.4%	4.7%	6.0%	8.4%

Solvency

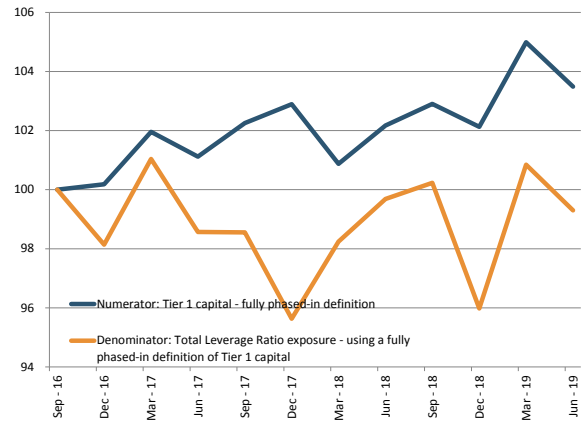
6 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



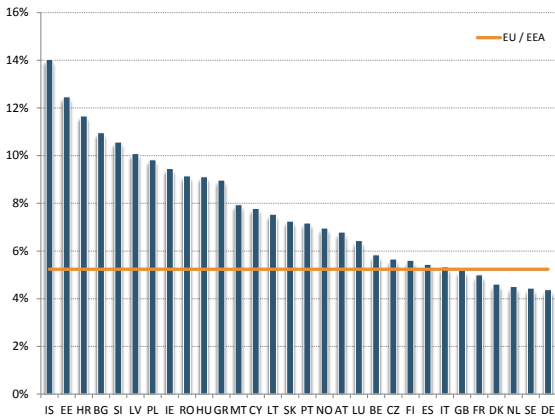
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



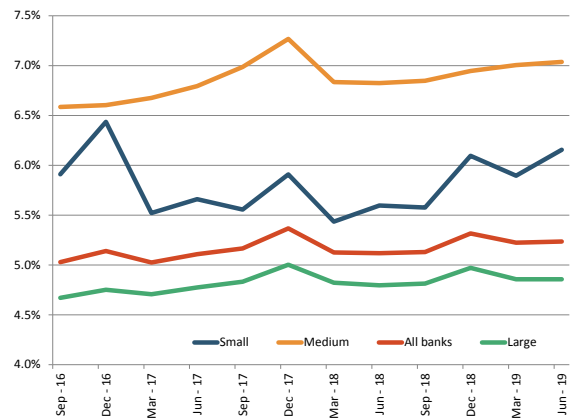
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



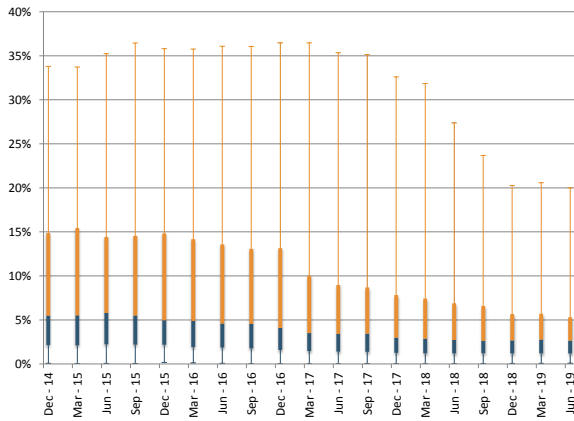
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

Period	Weighted average	25th	50th	75th
Sep - 16	5.0%	4.1%	5.4%	7.2%
Dec - 16	5.1%	4.3%	5.4%	7.3%
Mar - 17	5.0%	4.3%	5.2%	7.1%
Jun - 17	5.1%	4.3%	5.4%	7.4%
Sep - 17	5.2%	4.4%	5.5%	7.5%
Dec - 17	5.4%	4.6%	5.7%	7.9%
Mar - 18	5.1%	4.5%	5.5%	7.7%
Jun - 18	5.1%	4.5%	5.5%	7.6%
Sep - 18	5.1%	4.5%	5.6%	7.3%
Dec - 18	5.3%	4.7%	5.5%	7.8%
Mar - 19	5.2%	4.6%	5.8%	8.0%
Jun - 19	5.2%	4.6%	5.8%	8.2%

Credit Risk and Asset Quality

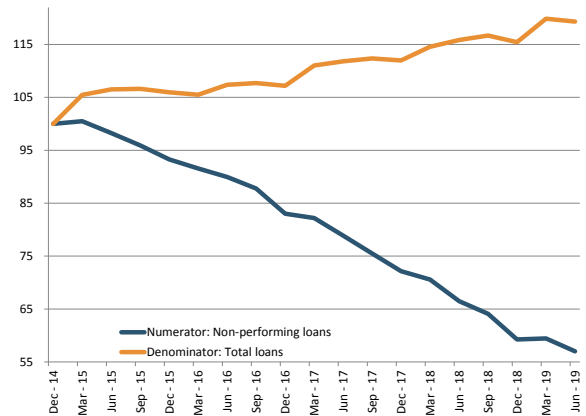
7 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



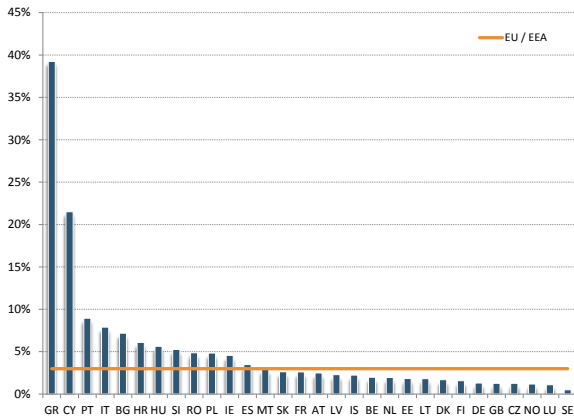
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



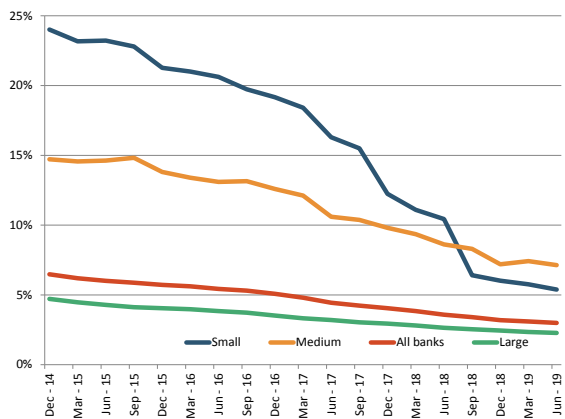
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



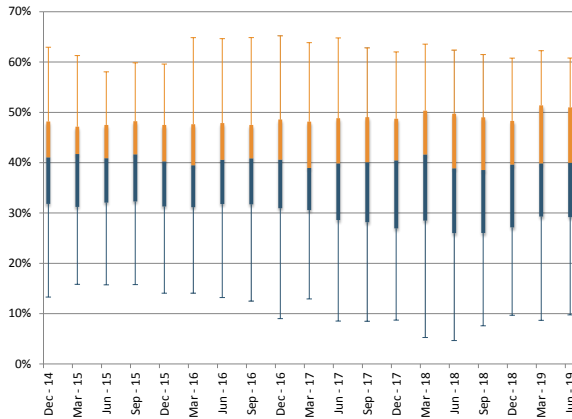
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

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

Credit Risk and Asset Quality

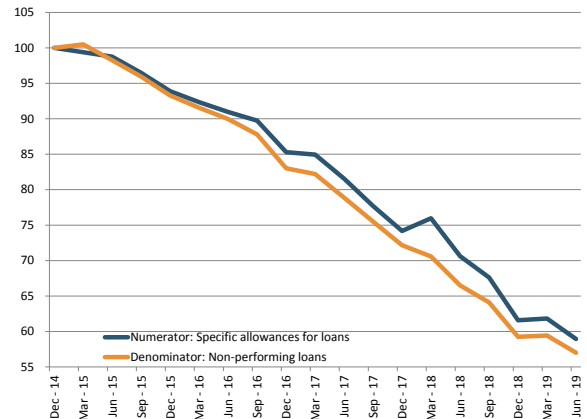
8 - Coverage ratio of non-performing loans and advances

Dispersion



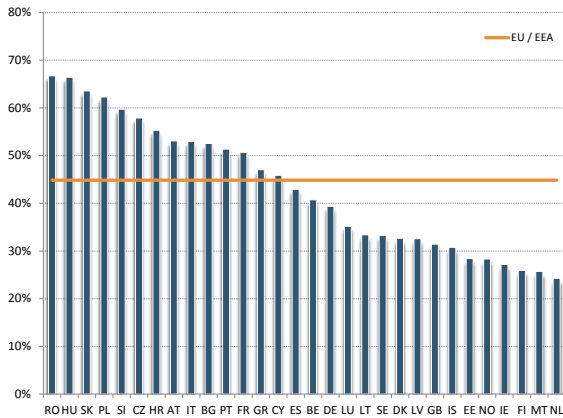
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



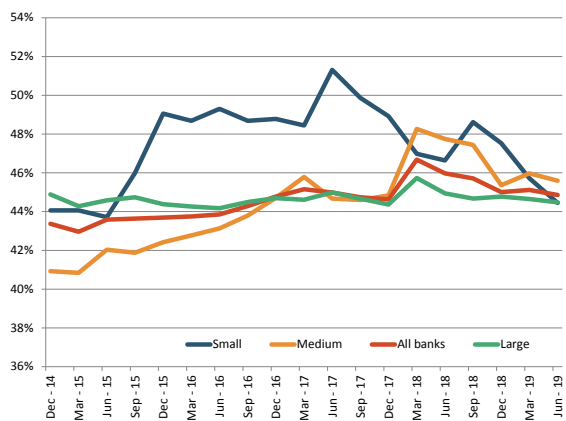
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



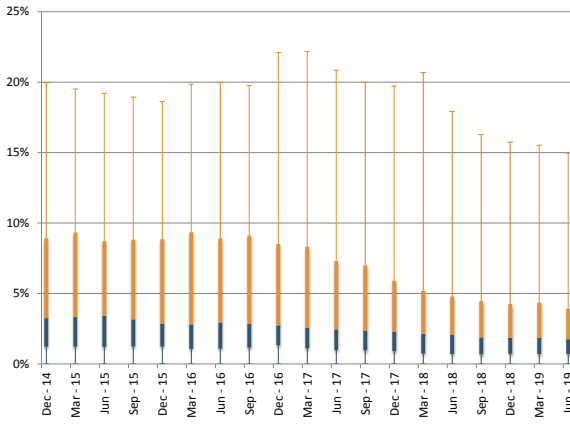
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.8%	41.1%	48.2%
Mar - 15	43.0%	31.2%	41.7%	47.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Sep - 15	43.6%	32.3%	41.7%	48.3%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Mar - 16	43.7%	31.2%	39.5%	47.6%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Sep - 16	44.3%	31.7%	40.9%	47.5%
Dec - 16	44.8%	31.0%	40.6%	48.6%
Mar - 17	45.2%	30.6%	38.9%	48.2%
Jun - 17	45.0%	28.6%	39.9%	48.9%
Sep - 17	44.7%	28.2%	40.1%	49.0%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Mar - 18	46.7%	28.5%	41.6%	50.3%
Jun - 18	46.0%	26.0%	38.9%	49.7%
Sep - 18	45.7%	26.0%	38.5%	49.0%
Dec - 18	45.0%	27.1%	39.6%	48.3%
Mar - 19	45.1%	29.3%	39.9%	51.4%
Jun - 19	44.9%	29.2%	40.0%	51.0%

Credit Risk and Asset Quality

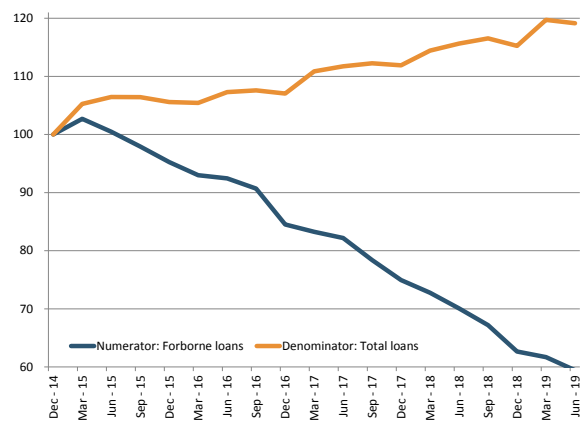
9 - Forbearance ratio for loans and advances

Dispersion



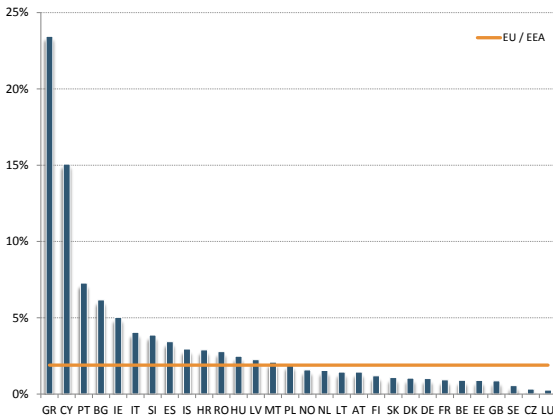
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



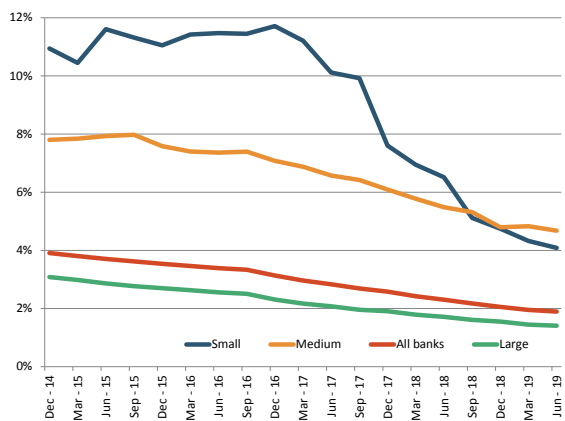
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



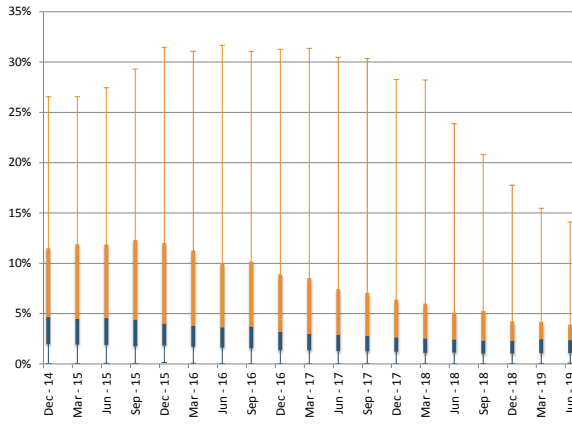
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

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

Credit Risk and Asset Quality

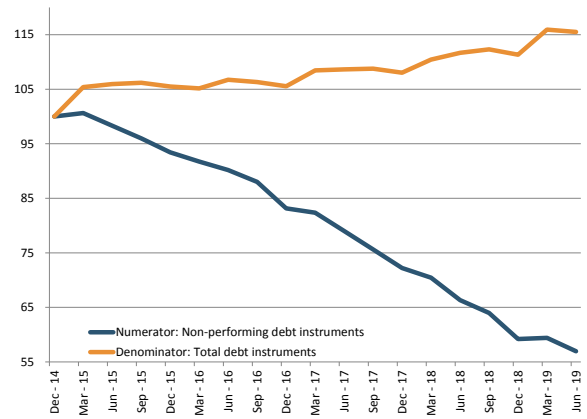
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



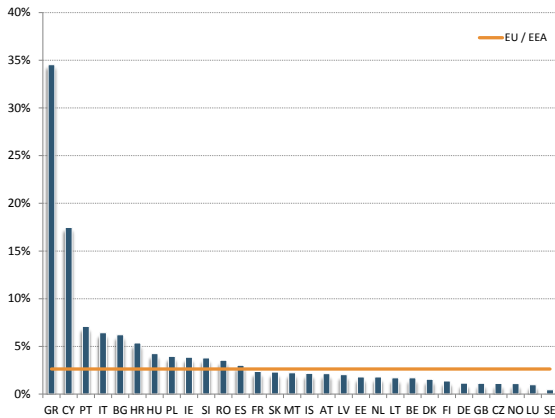
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



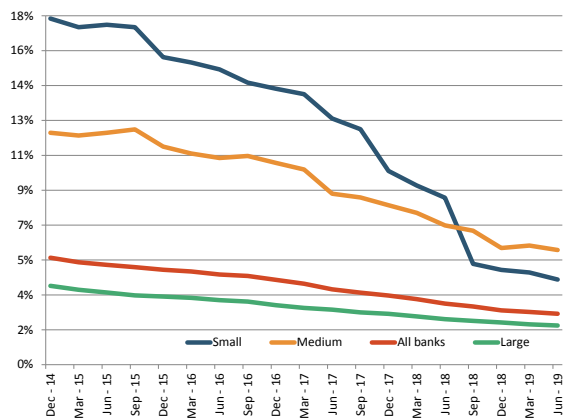
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



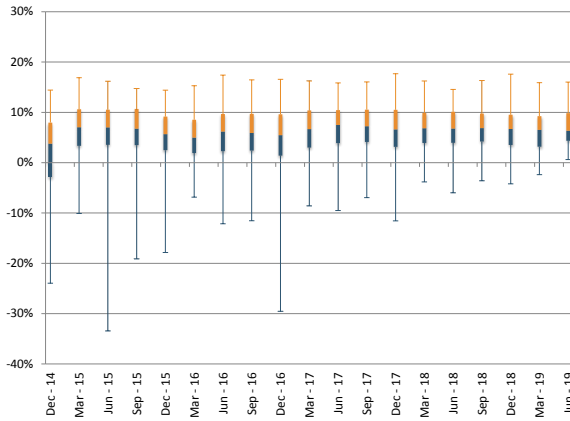
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

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

Profitability

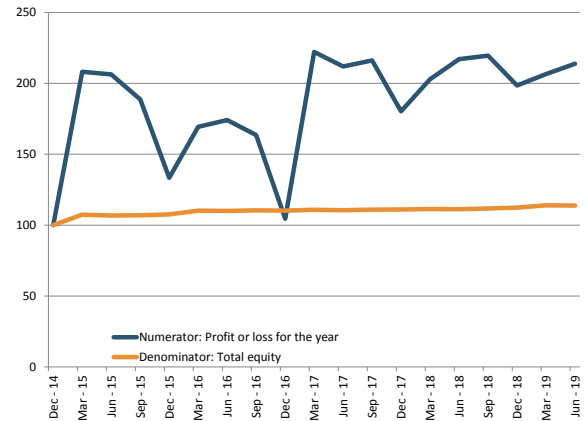
11 - Return on equity

Dispersion



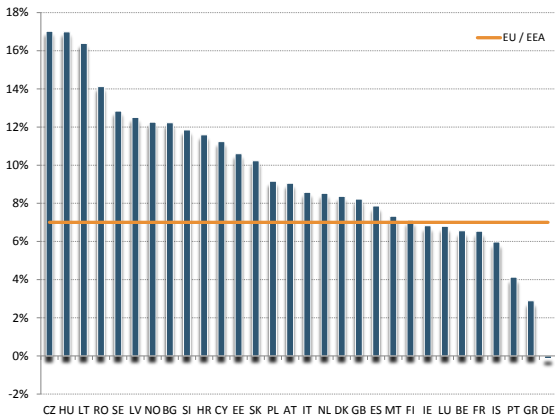
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



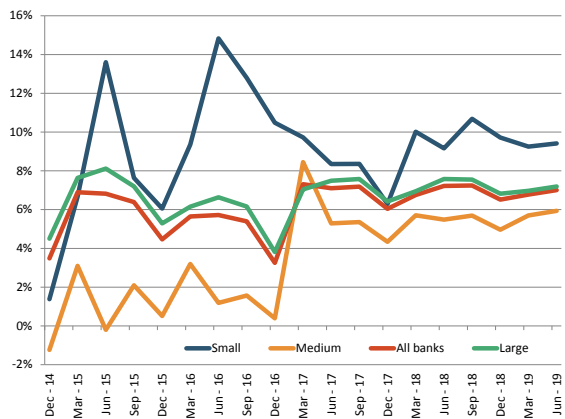
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class

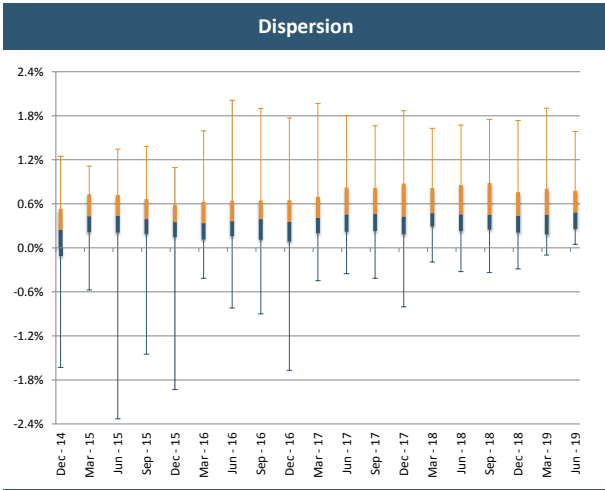


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

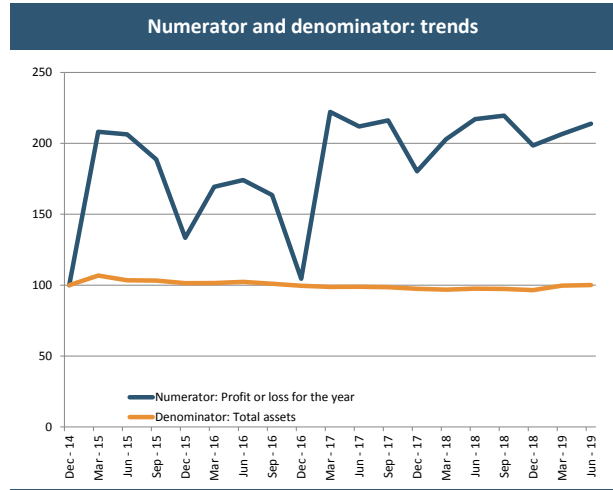
Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Mar - 15	6.9%	3.4%	7.1%	10.6%
Jun - 15	6.8%	3.5%	7.0%	10.5%
Sep - 15	6.4%	3.5%	6.8%	10.7%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Mar - 16	5.6%	1.9%	5.0%	8.5%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Sep - 16	5.4%	2.4%	5.9%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Mar - 17	7.3%	3.0%	6.7%	10.4%
Jun - 17	7.1%	3.9%	7.5%	10.4%
Sep - 17	7.2%	4.1%	7.2%	10.5%
Dec - 17	6.0%	3.1%	6.6%	10.5%
Mar - 18	6.8%	3.9%	6.8%	9.9%
Jun - 18	7.2%	3.9%	6.8%	10.1%
Sep - 18	7.2%	4.2%	6.9%	9.8%
Dec - 18	6.5%	3.5%	6.7%	9.5%
Mar - 19	6.8%	3.2%	6.5%	9.2%
Jun - 19	7.0%	4.4%	6.3%	9.8%

Profitability

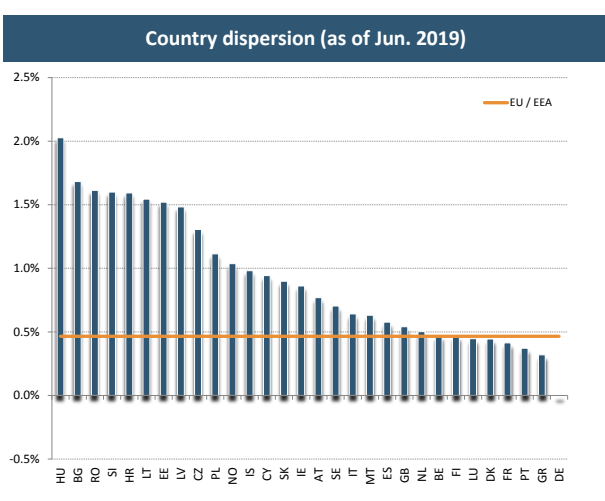
12 - Return on assets



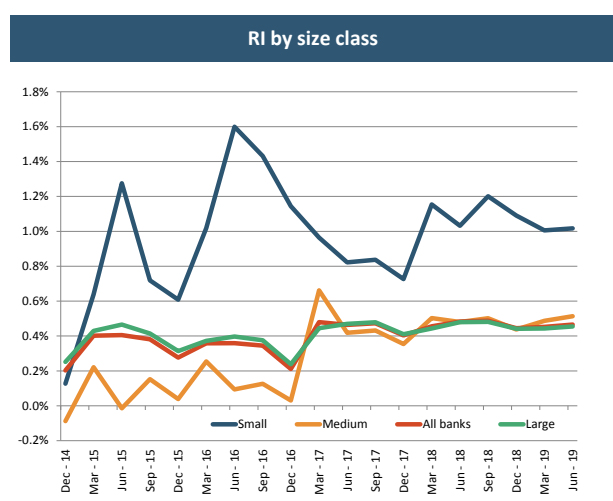
5th and 95th pct, interquartile range and median.



Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.



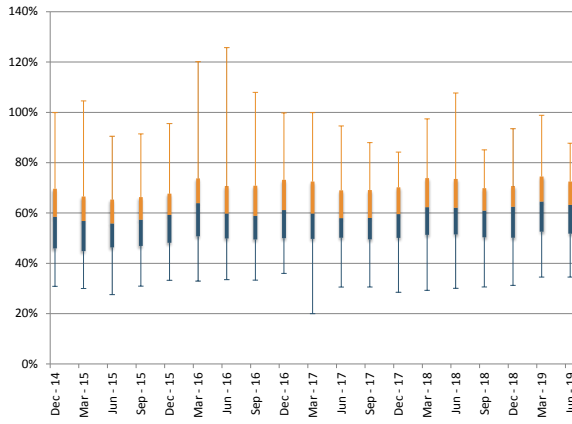
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.11%	0.24%	0.53%
Mar - 15	0.40%	0.21%	0.43%	0.73%
Jun - 15	0.41%	0.21%	0.44%	0.72%
Sep - 15	0.38%	0.19%	0.39%	0.66%
Dec - 15	0.28%	0.15%	0.35%	0.59%
Mar - 16	0.36%	0.11%	0.34%	0.63%
Jun - 16	0.36%	0.16%	0.36%	0.64%
Sep - 16	0.35%	0.11%	0.39%	0.65%
Dec - 16	0.21%	0.08%	0.35%	0.65%
Mar - 17	0.48%	0.20%	0.41%	0.70%
Jun - 17	0.46%	0.22%	0.46%	0.82%
Sep - 17	0.47%	0.23%	0.46%	0.82%
Dec - 17	0.40%	0.18%	0.43%	0.88%
Mar - 18	0.46%	0.29%	0.47%	0.82%
Jun - 18	0.48%	0.23%	0.46%	0.86%
Sep - 18	0.49%	0.25%	0.45%	0.88%
Dec - 18	0.44%	0.21%	0.44%	0.76%
Mar - 19	0.45%	0.18%	0.45%	0.81%
Jun - 19	0.47%	0.26%	0.48%	0.78%

Profitability

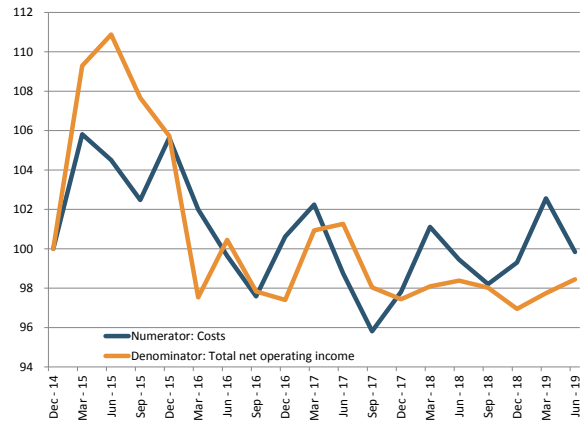
13 - Cost to income ratio

Dispersion



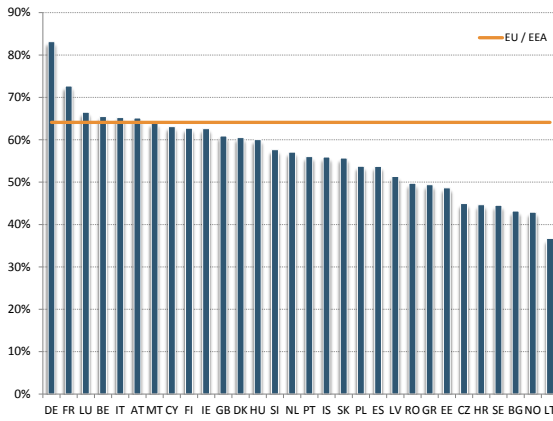
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



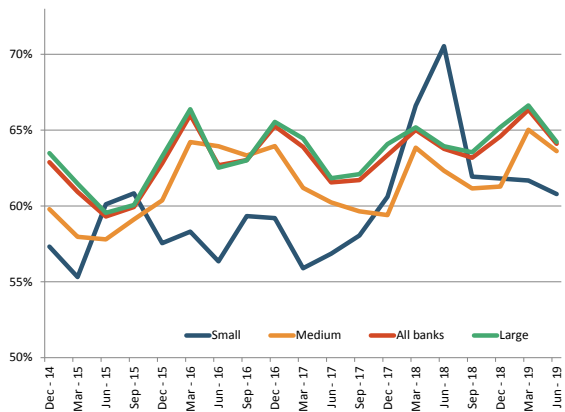
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



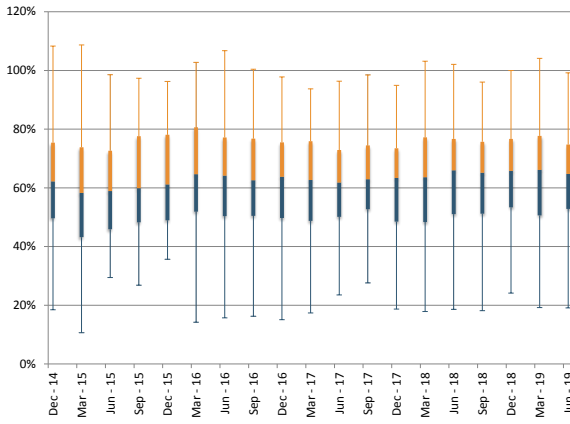
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Mar - 15	60.9%	44.8%	56.8%	66.5%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Sep - 15	59.9%	46.9%	57.3%	66.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Mar - 16	66.0%	50.7%	63.9%	73.8%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Sep - 16	63.0%	49.5%	58.9%	70.8%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Mar - 17	63.9%	49.7%	59.8%	72.5%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Sep - 17	61.7%	49.5%	58.0%	69.1%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Mar - 18	65.0%	51.3%	62.3%	73.9%
Jun - 18	63.8%	51.5%	62.1%	73.5%
Sep - 18	63.2%	50.3%	60.9%	69.8%
Dec - 18	64.6%	50.1%	62.5%	70.7%
Mar - 19	66.3%	52.6%	64.5%	74.5%
Jun - 19	64.1%	51.8%	63.2%	72.5%

Profitability

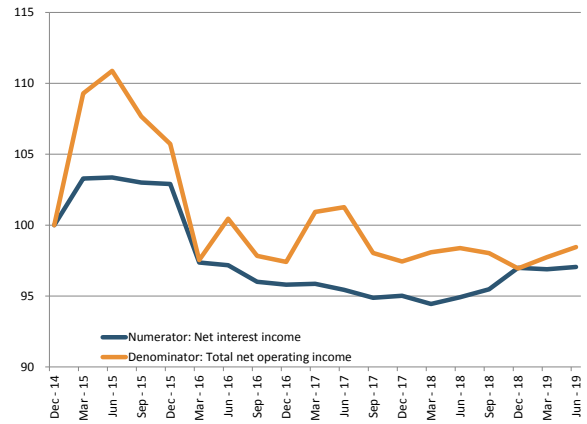
14 - Net interest income to total net operating income

Dispersion



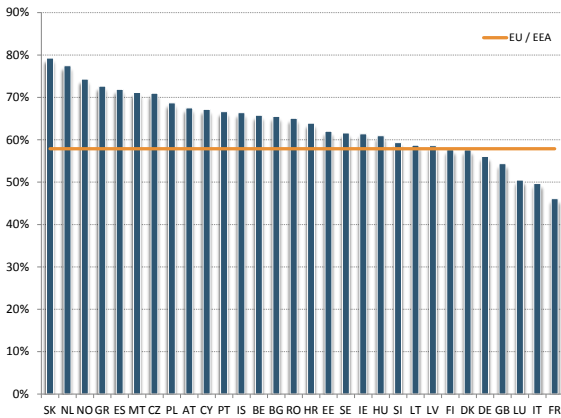
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



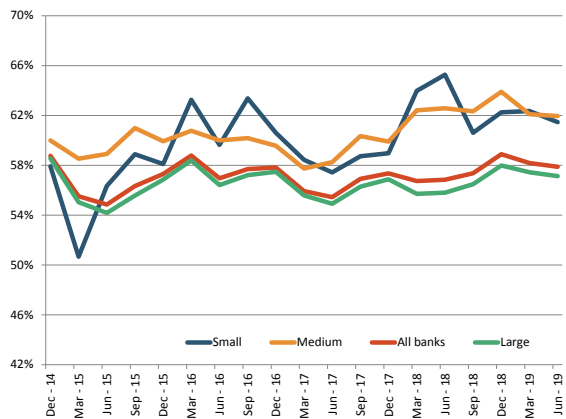
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



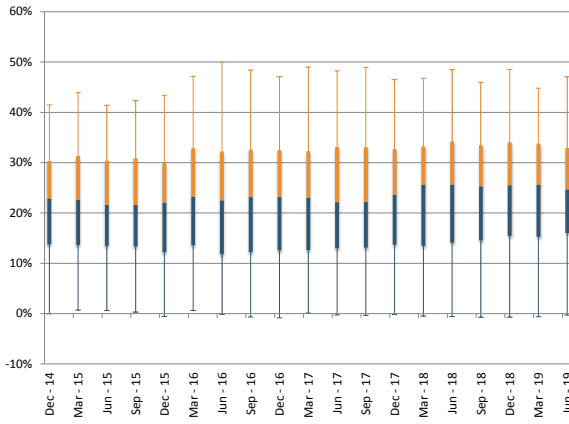
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Mar - 15	55.5%	43.2%	58.3%	73.8%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Sep - 15	56.3%	48.3%	59.9%	77.6%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Mar - 16	58.8%	51.9%	64.7%	80.7%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Sep - 16	57.7%	50.4%	62.6%	76.8%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Mar - 17	55.9%	48.7%	62.7%	75.9%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Sep - 17	56.9%	52.7%	62.9%	74.5%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Mar - 18	56.7%	48.4%	63.6%	77.2%
Jun - 18	56.8%	51.1%	66.0%	76.7%
Sep - 18	57.4%	51.2%	65.2%	75.7%
Dec - 18	58.9%	53.4%	65.8%	76.6%
Mar - 19	58.2%	50.6%	66.1%	77.7%
Jun - 19	57.9%	52.8%	64.7%	74.7%

Profitability

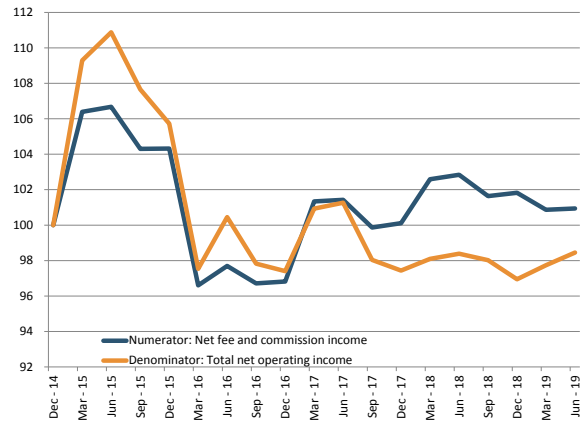
15 - Net fee and commission income to total net operating income

Dispersion



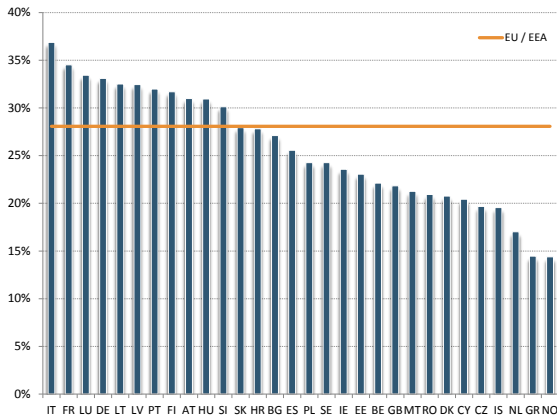
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



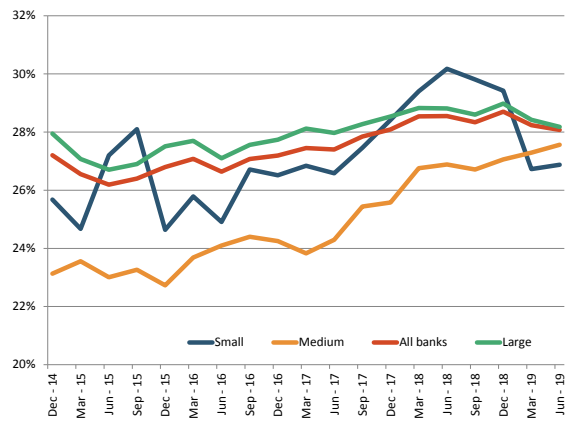
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



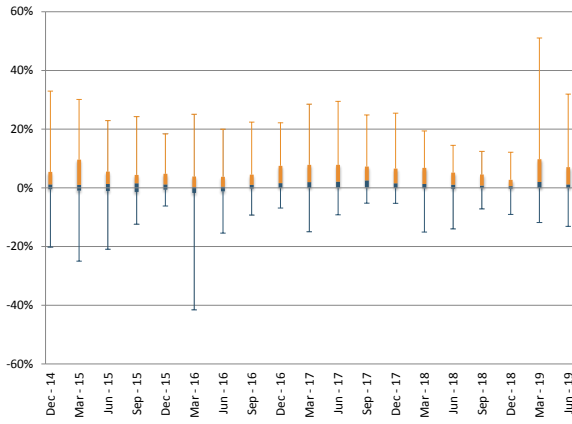
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Mar - 15	26.6%	13.6%	22.6%	31.4%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Sep - 15	26.4%	13.3%	21.6%	30.9%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Mar - 16	27.1%	13.6%	23.3%	32.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Sep - 16	27.1%	12.3%	23.2%	32.6%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Mar - 17	27.5%	12.6%	23.1%	32.3%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Sep - 17	27.8%	13.1%	22.2%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Mar - 18	28.5%	13.5%	25.6%	33.2%
Jun - 18	28.6%	14.1%	25.7%	34.2%
Sep - 18	28.3%	14.6%	25.3%	33.5%
Dec - 18	28.7%	15.5%	25.5%	34.1%
Mar - 19	28.2%	15.2%	25.6%	33.8%
Jun - 19	28.1%	16.0%	24.7%	32.9%

Profitability

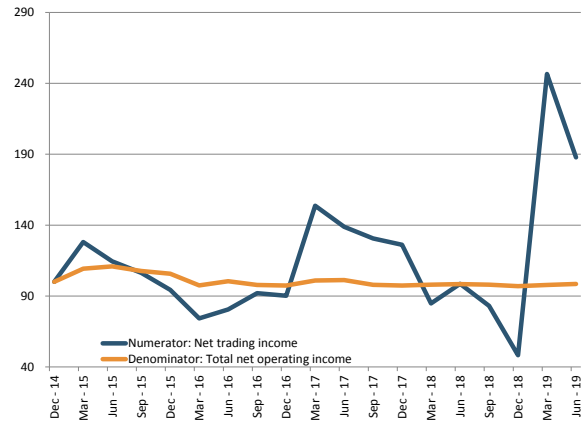
16 - Net trading income to total net operating income

Dispersion



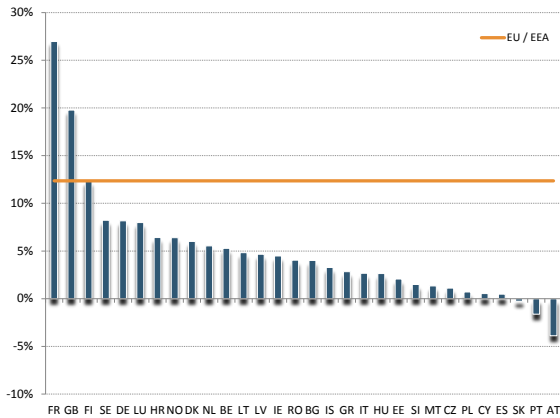
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



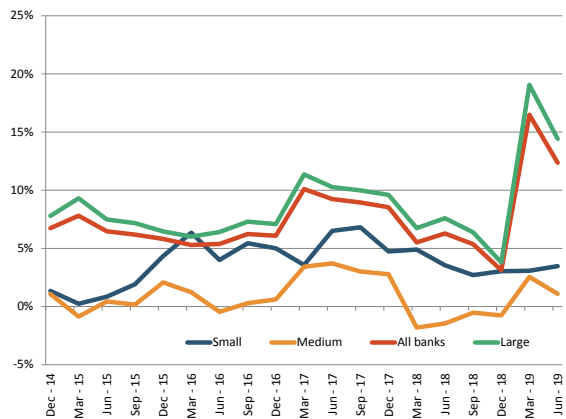
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



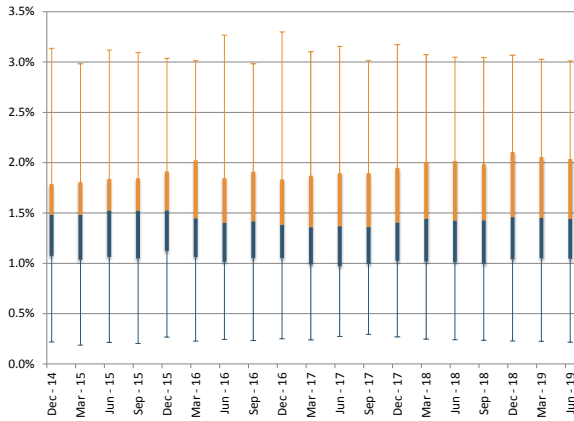
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Mar - 15	7.8%	-1.0%	1.0%	9.6%
Jun - 15	6.5%	-1.1%	1.3%	5.5%
Sep - 15	6.2%	-1.4%	1.5%	4.4%
Dec - 15	5.8%	-0.6%	1.1%	4.8%
Mar - 16	5.3%	-1.8%	0.2%	3.9%
Jun - 16	5.4%	-1.2%	0.4%	3.8%
Sep - 16	6.2%	-0.2%	1.0%	4.5%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Mar - 17	10.1%	0.0%	1.9%	7.9%
Jun - 17	9.2%	0.1%	2.1%	7.8%
Sep - 17	8.9%	0.1%	2.5%	7.2%
Dec - 17	8.5%	0.0%	1.5%	6.6%
Mar - 18	5.5%	-0.1%	1.3%	6.8%
Jun - 18	6.3%	-0.3%	1.0%	5.2%
Sep - 18	5.4%	-0.1%	0.8%	4.5%
Dec - 18	3.1%	-0.3%	0.6%	2.8%
Mar - 19	16.5%	-0.1%	2.0%	9.7%
Jun - 19	12.4%	0.0%	1.2%	7.1%

Profitability

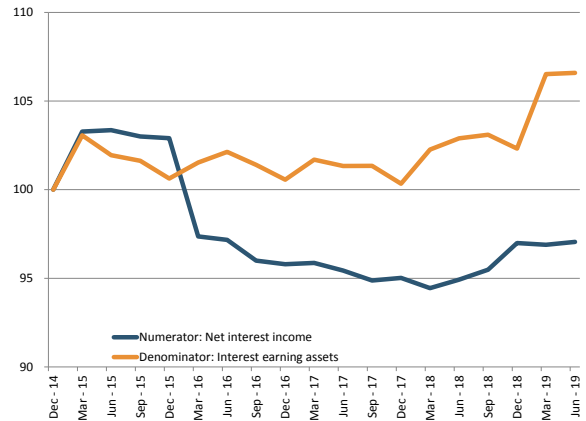
17 - Net interest margin

Dispersion



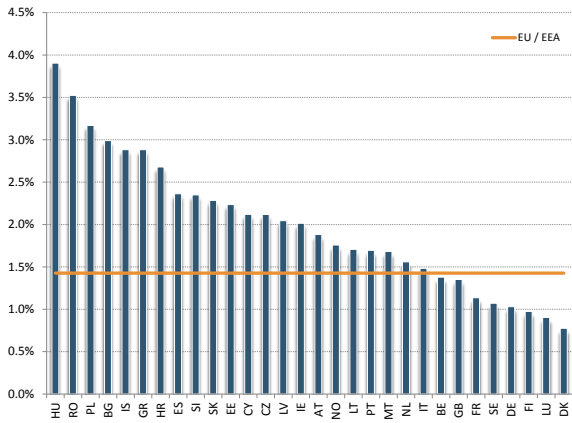
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



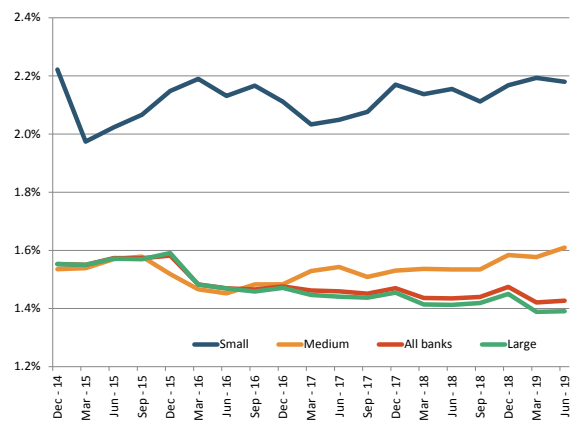
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



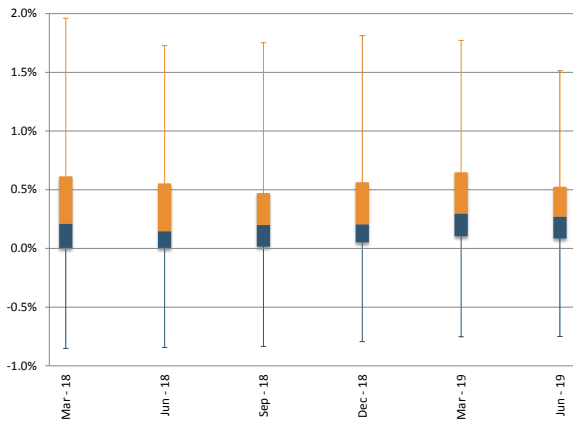
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Mar - 15	1.55%	1.03%	1.48%	1.81%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Sep - 15	1.57%	1.05%	1.52%	1.85%
Dec - 15	1.58%	1.12%	1.53%	1.91%
Mar - 16	1.48%	1.06%	1.45%	2.02%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Sep - 16	1.47%	1.05%	1.42%	1.91%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Mar - 17	1.46%	0.99%	1.36%	1.87%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Sep - 17	1.45%	1.00%	1.36%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.95%
Mar - 18	1.44%	1.02%	1.44%	2.01%
Jun - 18	1.43%	1.01%	1.42%	2.02%
Sep - 18	1.44%	1.00%	1.43%	1.99%
Dec - 18	1.47%	1.04%	1.46%	2.11%
Mar - 19	1.42%	1.05%	1.45%	2.06%
Jun - 19	1.43%	1.05%	1.44%	2.04%

Profitability

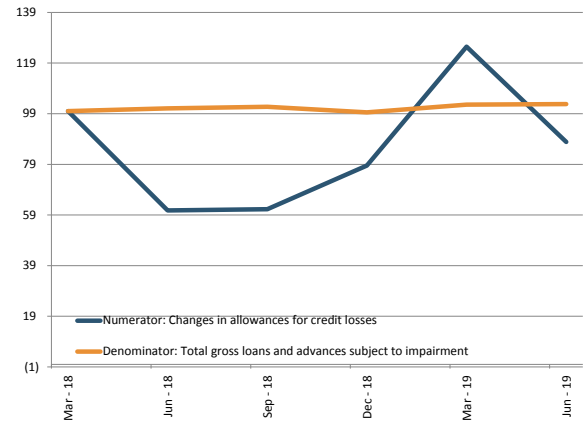
18 - Cost of Risk

Dispersion



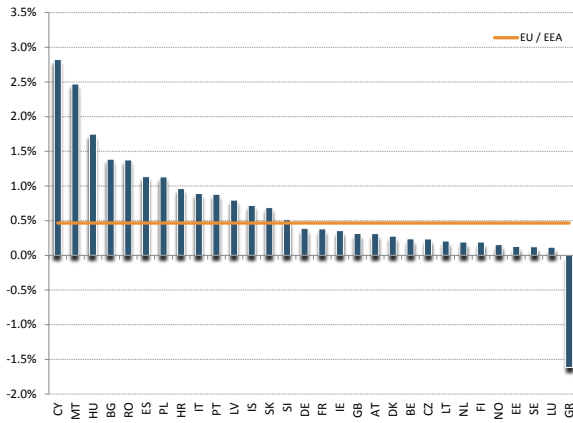
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



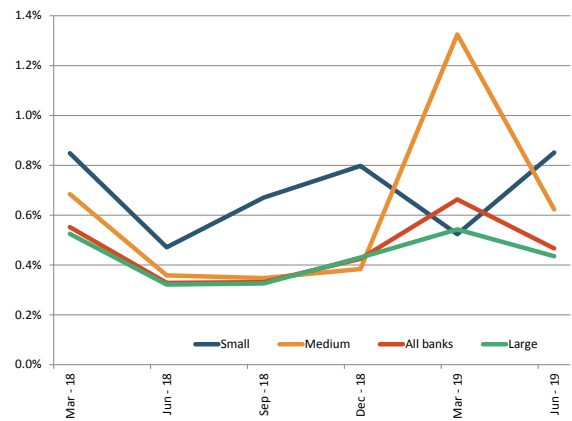
Total numerator and denominator.
Mar 2018 =100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



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

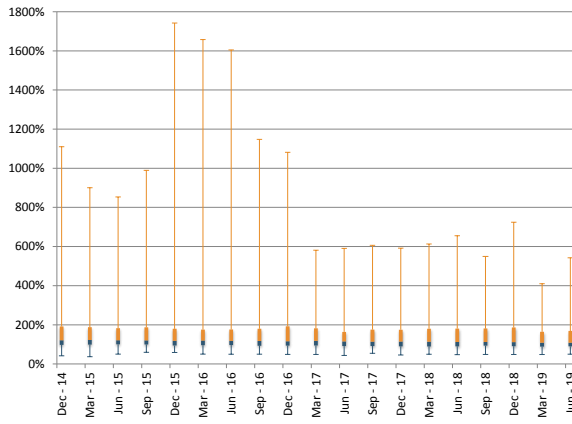
Period	Weighted average	25th	50th	75th
Mar - 18	0.55%	0.00%	0.21%	0.61%
Jun - 18	0.33%	0.00%	0.15%	0.55%
Sep - 18	0.33%	0.02%	0.20%	0.47%
Dec - 18	0.42%	0.05%	0.21%	0.56%
Mar - 19	0.66%	0.10%	0.30%	0.65%
Jun - 19	0.47%	0.08%	0.27%	0.53%

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

Funding and Liquidity

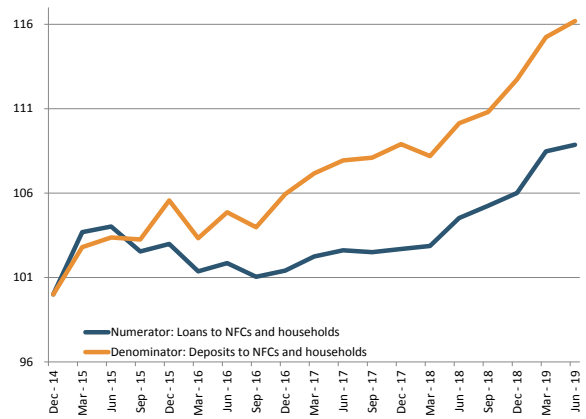
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



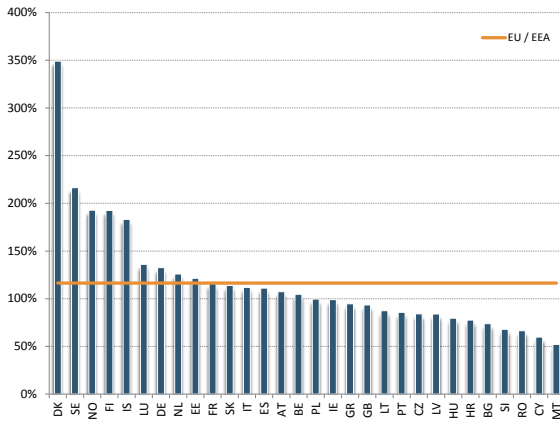
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



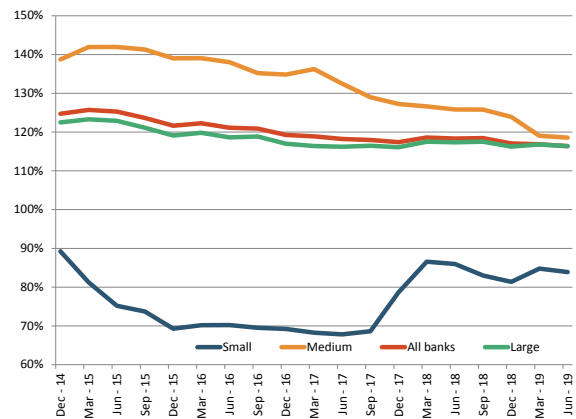
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class



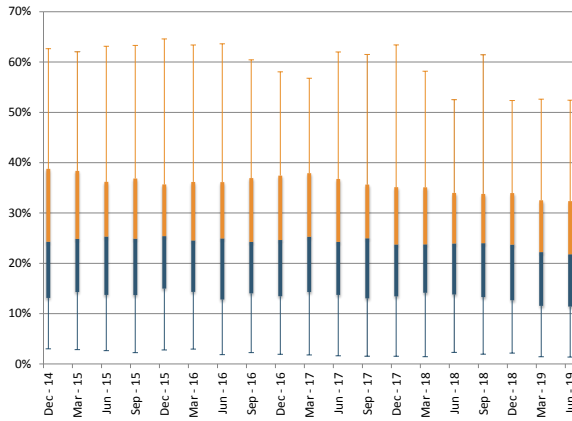
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019.

Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	97.5%	121.1%	191.8%
Mar - 15	125.7%	99.1%	122.2%	188.0%
Jun - 15	125.3%	100.1%	120.6%	183.0%
Sep - 15	123.6%	99.7%	120.0%	187.0%
Dec - 15	121.6%	94.0%	118.3%	179.4%
Mar - 16	122.3%	95.7%	119.3%	175.6%
Jun - 16	121.1%	96.4%	117.9%	176.0%
Sep - 16	120.9%	93.2%	116.9%	179.8%
Dec - 16	119.3%	93.5%	116.1%	192.5%
Mar - 17	118.9%	94.2%	117.7%	181.7%
Jun - 17	118.2%	91.2%	114.9%	163.9%
Sep - 17	118.0%	91.6%	113.6%	175.4%
Dec - 17	117.4%	90.3%	114.1%	174.7%
Mar - 18	118.6%	89.5%	113.7%	179.9%
Jun - 18	118.3%	90.3%	112.2%	180.7%
Sep - 18	118.4%	93.5%	112.1%	181.6%
Dec - 18	117.1%	90.9%	111.2%	186.1%
Mar - 19	116.8%	88.4%	108.1%	164.1%
Jun - 19	116.4%	90.1%	108.7%	168.4%

Funding and Liquidity

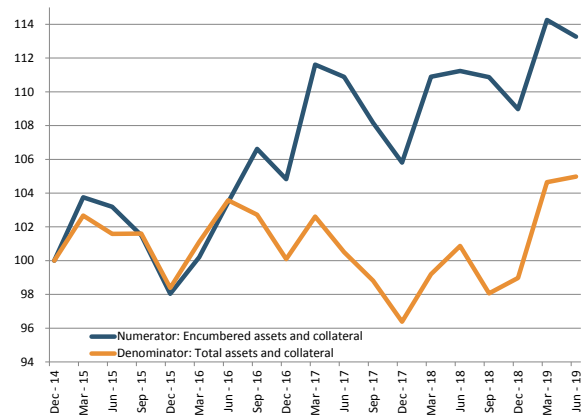
20 - Asset encumbrance ratio

Dispersion



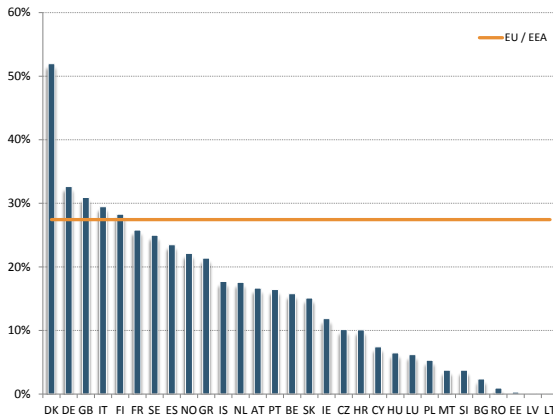
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



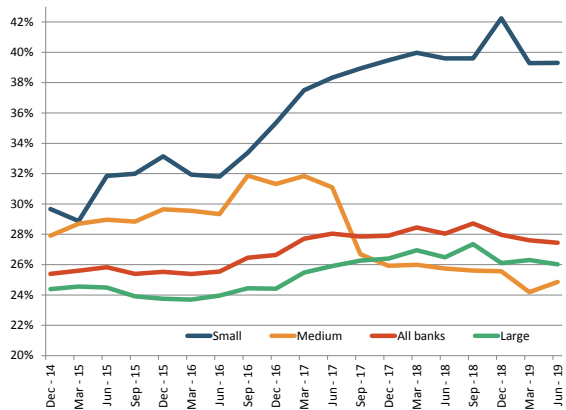
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2019)



Weighted Averages by country.

RI by size class

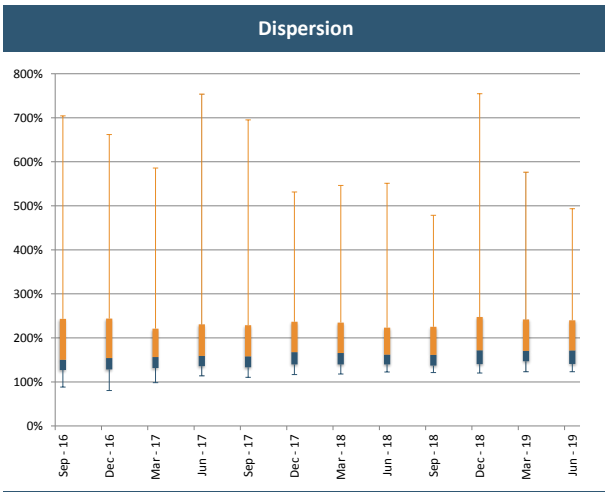


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2019. Non-FINREP banks are assigned to the bucket of small banks.

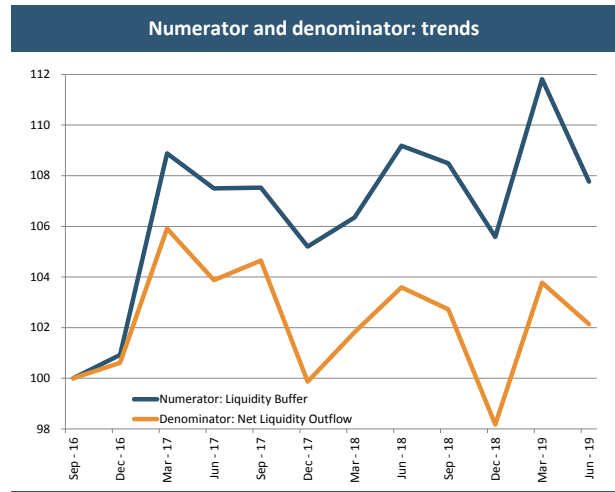
Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.1%	24.3%	38.8%
Mar - 15	25.6%	14.3%	24.8%	38.4%
Jun - 15	25.8%	13.7%	25.3%	36.2%
Sep - 15	25.4%	13.7%	24.9%	36.9%
Dec - 15	25.5%	15.0%	25.4%	35.7%
Mar - 16	25.4%	14.3%	24.6%	36.2%
Jun - 16	25.5%	12.8%	24.9%	36.1%
Sep - 16	26.5%	14.0%	24.3%	36.9%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Mar - 17	27.7%	14.3%	25.3%	37.9%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Sep - 17	27.9%	13.0%	25.0%	35.6%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Mar - 18	28.4%	14.2%	23.8%	35.1%
Jun - 18	28.0%	13.8%	23.9%	34.0%
Sep - 18	28.7%	13.3%	24.0%	33.8%
Dec - 18	28.0%	12.7%	23.7%	34.0%
Mar - 19	27.6%	11.5%	22.2%	32.5%
Jun - 19	27.4%	11.4%	21.8%	32.3%

Funding and Liquidity

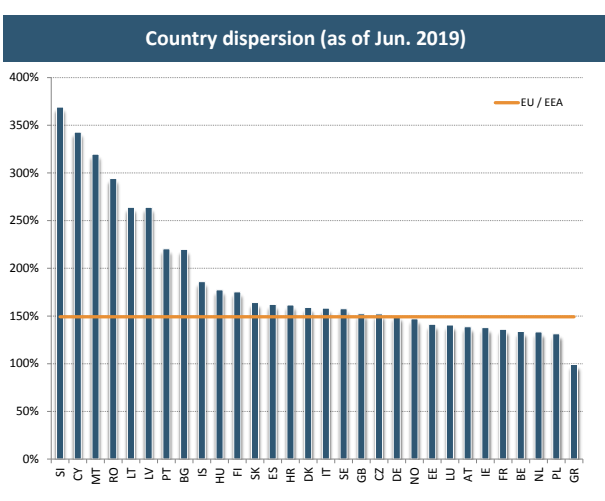
21 - Liquidity coverage ratio (%)



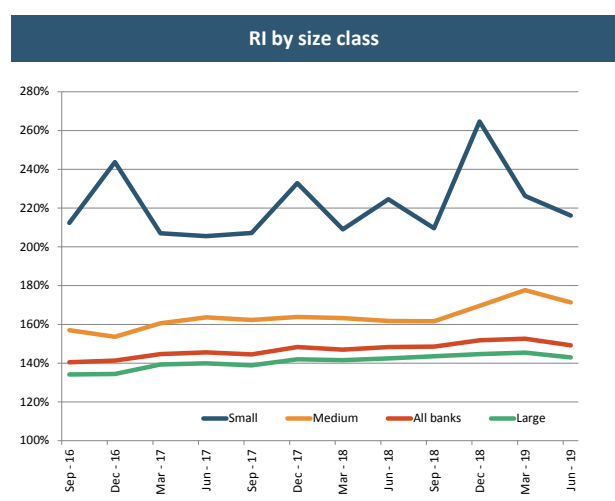
5th and 95th pct, interquartile range and median.



Total numerator and denominator.
Sep 2016 = 100.



Weighted Averages by country.



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

Period	Weighted average	25th	50th	75th
Sep - 16	140.4%	127.1%	150.3%	243.3%
Dec - 16	141.3%	128.4%	154.1%	243.9%
Mar - 17	144.7%	131.7%	156.6%	221.1%
Jun - 17	145.5%	135.8%	159.0%	230.8%
Sep - 17	144.5%	133.3%	158.0%	228.8%
Dec - 17	148.3%	139.7%	167.6%	236.7%
Mar - 18	147.0%	139.8%	165.6%	234.8%
Jun - 18	148.3%	139.8%	162.0%	223.2%
Sep - 18	148.5%	137.1%	161.4%	225.2%
Dec - 18	151.8%	140.4%	172.0%	247.5%
Mar - 19	152.6%	146.9%	170.6%	241.9%
Jun - 19	149.2%	140.9%	171.5%	239.8%



STATISTICAL ANNEX

EBA

EUROPEAN
BANKING
AUTHORITY

Statistical Annex

Asset composition and volumes

Asset composition																								
% of total assets																								
	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19
AT	8.5%	9.2%	9.3%	8.7%	0.4%	0.3%	0.4%	0.4%	15.1%	14.9%	14.5%	14.5%	69.6%	70.4%	70.3%	70.8%	1.8%	1.8%	1.9%	2.0%	4.6%	3.4%	3.6%	3.7%
BE	11.8%	6.1%	9.0%	8.1%	0.5%	0.5%	0.4%	0.4%	16.7%	17.0%	14.9%	14.7%	60.7%	63.8%	63.5%	66.1%	4.4%	4.1%	4.5%	4.9%	5.9%	8.6%	7.6%	5.9%
BG	15.0%	16.9%	16.5%	14.5%	0.2%	0.1%	0.2%	0.2%	13.9%	13.1%	13.4%	13.5%	65.4%	64.8%	63.5%	67.0%	0.2%	0.2%	0.2%	0.1%	5.3%	4.8%	6.3%	4.7%
CY*	n.a.	n.a.	22.9%	25.6%	n.a.	n.a.	0.1%	0.1%	n.a.	n.a.	17.0%	18.5%	n.a.	n.a.	47.6%	47.1%	n.a.	n.a.	0.0%	0.0%	n.a.	n.a.	12.4%	8.7%
CZ	1.5%	3.4%	2.3%	2.9%	0.1%	0.1%	0.1%	0.1%	12.5%	12.9%	12.5%	11.8%	82.8%	80.5%	82.0%	81.5%	1.7%	1.7%	1.6%	2.0%	1.3%	1.5%	1.6%	1.7%
DE	12.0%	11.2%	12.4%	11.3%	2.3%	1.8%	1.9%	1.8%	13.8%	14.3%	13.3%	13.4%	57.7%	57.8%	57.2%	56.9%	11.3%	11.6%	12.0%	13.5%	2.9%	3.3%	3.2%	3.1%
DK	4.8%	2.4%	3.2%	3.6%	0.5%	0.4%	0.5%	0.5%	12.4%	12.1%	12.5%	13.0%	74.7%	77.1%	75.4%	74.0%	5.2%	5.6%	6.0%	6.5%	2.4%	2.3%	2.5%	2.5%
EE	21.3%	22.3%	19.4%	20.0%	0.1%	0.1%	0.1%	0.1%	1.5%	1.5%	1.5%	1.8%	75.9%	75.1%	77.5%	76.5%	0.2%	0.1%	0.2%	0.2%	1.0%	1.0%	1.3%	1.4%
ES	6.8%	7.4%	6.8%	6.4%	1.2%	0.9%	1.0%	0.9%	13.9%	13.9%	13.8%	13.8%	65.8%	65.9%	66.4%	66.7%	4.1%	4.0%	3.9%	4.1%	8.1%	7.9%	8.1%	8.1%
FI	10.0%	9.4%	10.0%	8.7%	0.1%	0.4%	0.8%	0.7%	12.0%	13.7%	12.7%	12.5%	71.6%	65.7%	64.9%	66.0%	3.0%	6.2%	6.3%	6.8%	3.4%	4.6%	5.2%	5.3%
FR	8.0%	7.7%	7.8%	7.7%	3.2%	2.2%	2.9%	2.8%	10.5%	10.1%	10.7%	10.7%	63.3%	64.5%	63.1%	62.3%	8.1%	8.4%	8.4%	9.1%	6.8%	7.2%	7.2%	7.3%
GB	10.1%	9.9%	9.3%	9.2%	3.1%	2.5%	2.7%	2.7%	13.7%	13.9%	14.5%	14.6%	56.4%	57.0%	56.8%	55.9%	12.4%	12.5%	12.3%	13.1%	4.3%	4.1%	4.4%	4.4%
GR	5.5%	6.1%	4.7%	5.4%	0.3%	0.3%	0.3%	0.3%	10.1%	10.5%	11.0%	11.4%	63.4%	62.4%	62.6%	61.0%	2.7%	2.8%	3.2%	3.6%	18.0%	17.9%	18.2%	18.3%
HR	12.6%	14.3%	14.1%	14.1%	0.3%	0.2%	0.2%	0.3%	10.8%	10.5%	11.2%	11.8%	73.2%	72.0%	71.3%	70.7%	0.3%	0.4%	0.4%	0.4%	2.8%	2.6%	2.7%	2.7%
HU	8.3%	10.5%	10.0%	9.4%	0.5%	0.4%	0.4%	0.5%	25.1%	24.9%	25.0%	24.5%	60.0%	58.5%	58.6%	59.6%	1.8%	1.4%	1.4%	1.3%	4.3%	4.4%	4.6%	4.7%
IE	10.7%	10.7%	10.8%	11.9%	0.3%	0.3%	0.4%	0.4%	16.2%	16.0%	14.8%	14.4%	64.6%	64.5%	66.4%	66.0%	3.5%	3.5%	1.7%	2.1%	4.5%	4.9%	5.9%	5.2%
IS	12.4%	10.9%	11.2%	10.4%	1.9%	1.8%	1.9%	2.0%	6.1%	6.3%	6.6%	7.0%	76.4%	57.0%	76.1%	76.5%	0.3%	0.4%	0.3%	0.4%	2.9%	3.1%	3.9%	3.8%
IT	4.9%	4.9%	5.1%	4.8%	1.4%	1.2%	1.3%	1.3%	18.0%	17.3%	19.3%	19.0%	66.2%	66.8%	64.8%	65.1%	3.4%	3.5%	3.3%	3.5%	6.1%	6.3%	6.2%	6.4%
LT	22.5%	24.7%	23.6%	23.1%	0.0%	0.1%	0.1%	0.1%	2.3%	4.7%	6.3%	6.1%	73.8%	69.3%	68.3%	69.2%	0.3%	0.3%	0.5%	0.4%	0.9%	0.9%	1.2%	1.2%
LU	16.3%	12.2%	14.7%	14.5%	0.5%	0.4%	0.3%	0.3%	9.2%	11.1%	11.1%	11.0%	68.6%	71.3%	68.4%	69.3%	2.7%	2.7%	2.9%	2.2%	2.6%	2.3%	2.6%	2.7%
LV	23.8%	26.5%	24.8%	21.8%	0.1%	0.1%	0.1%	0.2%	2.7%	2.7%	10.1%	11.2%	71.7%	69.0%	63.1%	65.0%	0.5%	0.5%	0.4%	0.4%	1.2%	1.2%	1.5%	1.5%
MT	3.0%	3.6%	19.1%	19.4%	0.3%	0.3%	0.2%	0.3%	25.5%	24.5%	24.7%	24.9%	68.1%	68.5%	53.0%	52.4%	0.1%	0.1%	0.0%	0.1%	3.0%	3.0%	2.9%	3.0%
NL	8.6%	8.0%	8.7%	7.8%	0.8%	0.7%	0.7%	0.7%	7.9%	8.1%	8.2%	7.9%	76.8%	77.2%	75.8%	76.2%	3.1%	3.0%	3.2%	3.3%	2.8%	2.9%	3.4%	4.0%
NO	11.0%	4.7%	10.4%	12.6%	0.5%	0.4%	0.4%	0.4%	10.4%	11.3%	9.9%	8.3%	70.8%	75.2%	71.7%	71.1%	4.0%	5.0%	4.1%	4.3%	3.3%	3.5%	3.5%	3.4%
PL	5.6%	7.4%	5.0%	3.8%	0.3%	0.2%	0.2%	0.2%	21.0%	20.7%	22.4%	22.1%	68.7%	67.5%	67.9%	69.2%	0.6%	0.8%	0.9%	0.9%	3.7%	3.5%	3.7%	3.7%
PT	5.4%	5.6%	5.2%	5.5%	1.8%	1.9%	1.8%	1.7%	21.4%	21.9%	23.0%	22.9%	62.1%	62.2%	61.3%	61.7%	1.1%	1.1%	1.1%	1.2%	8.1%	7.3%	7.5%	7.8%
RO	13.5%	14.5%	13.8%	14.9%	0.2%	0.2%	0.2%	0.2%	28.0%	28.0%	27.0%	26.7%	55.6%	54.6%	56.0%	55.2%	0.1%	0.1%	0.1%	0.1%	2.6%	2.6%	2.9%	2.0%
SE	10.1%	8.8%	9.8%	7.8%	0.8%	0.7%	0.8%	1.0%	11.0%	7.5%	9.1%	10.0%	71.0%	78.9%	76.0%	76.9%	4.4%	2.8%	2.9%	2.9%	2.8%	1.3%	1.4%	1.5%
SI	11.0%	11.8%	12.7%	11.9%	0.7%	0.7%	0.7%	0.7%	26.2%	26.1%	27.2%	27.5%	59.2%	58.4%	56.3%	56.7%	0.1%	0.2%	0.1%	0.1%	2.8%	2.7%	3.0%	3.1%
SK	1.8%	4.7%	3.2%	4.4%	0.2%	0.2%	0.2%	0.2%	13.9%	12.5%	12.4%	12.0%	81.9%	80.3%	81.8%	80.8%	0.3%	0.3%	0.4%	0.6%	1.9%	1.9%	2.0%	2.0%
EU / EEA	8.9%	8.5%	8.6%	8.2%	2.1%	1.6%	1.9%	1.9%	13.0%	12.9%	13.3%	13.3%	63.3%	63.9%	63.1%	62.9%	7.6%	7.7%	7.6%	8.2%	5.2%	5.3%	5.5%	5.5%

Assets									
Volumes bn EUR									
	Total Assets				Total Financial Assets				
	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	
AT	601.8	599.4	618.1	622.8	574.2	579.0	595.6	599.8	
BE	993.7	947.4	1,159.2	1,138.0	934.7	865.6	1,071.2	1,071.1	
BG	21.9	22.8	29.4	32.6	20.7	21.7	27.6	31.1	
CY*	n.a.	n.a.	37.0	37.4	n.a.	n.a.	32.4	34.2	
CZ	161.0	153.1	166.1	171.8	158.9	150.8	163.4	168.9	
DE	3,888.1	3,769.0	3,831.6	3,787.2	3,775.6	3,646.0	3,710.8	3,669.9	
DK	718.5	709.3	731.5	754.3	701.1	692.8	713.0	735.1	
EE	22.3	23.0	33.2	33.8	22.1	22.7	32.7	33.3	
ES	3,210.9	3,237.8	3,321.0	3,337.8	2,950.9	2,983.2	3,052.2	3,067.8	
FI	166.3	682.8	725.9	711.9	160.7	651.5	687.8	674.0	
FR	7,136.2	6,987.0	7,411.6	7,625.6	6,648.5	6,483.8	6,876.9	7,067.0	
GB	6,527.2	6,454.4	6,883.9	6,861.6	6,204.6	6,178.5	6,580.6	6,550.5	
GR	237.3	243.4	241.2	246.9	194.6	199.8	197.2	201.7	
HR	41.8	43.2	43.8	44.1	40.6	42.1	42.6	42.9	
HU	63.4	65.1	70.1	70.6	60.6	62.2	66.9	67.3	
IE	260.6	267.6	258.3	260.7	248.8	254.4	243.1	247.1	
IS	28.7	27.2	27.7	27.3	27.9	26.3	26.6	26.3	
IT	2,214.5	2,196.0	2,417.9	2,402.2	2,079.9	2,058.6	2,266.9	2,248.6	
LT	22.7	26.2	19.5	19.6	22.5	26.0	19.2	19.4	
LU	187.8	212.4	222.5	226.8	182.8	207.5	216.7	220.8	
LV	13.5	14.2	12.7	12.6	13.4	14.1	12.5	12.4	
MT	20.1	20.2	20.7	20.8	19.5	19.6	20.1	20.2	
NL	2,129.4	2,057.6	2,075.4	2,075.3	2,068.9	1,998.3	2,005.3	1,992.3	
NO	307.3	285.4	311.4	317.4	297.1	275.5	300.4	306.7	
PL	155.4	167.2	169.4	171.6	149.6	161.4	163.1	165.2	
PT	330.5	327.7	333.7	338.5	303.6	303.8	308.7	314.7	
RO	43.6	44.0	43.2	44.4	42.5	42.9	41.9	43.2	
SE	1,424.2	821.5	882.0	867.4	1,384.2	810.7	869.4	854.4	
SI	24.0	24.1	21.9	22.0	23.3	23.5	21.3	21.3	
SK	46.0	47.3	48.1	49.5	45.2	46.4	47.1	48.5	
EU / EEA	29,808.4	29,295.8	30,717.5	30,847.9	28,228.8	27,729.3	29,038.4	29,151.9	

Financial Assets												
% of total financial assets												
	Share of financial assets valued at (amortised) cost				Share of financial assets at fair value through OCI				Share of financial assets at fair value through profit&loss			
	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19
AT	88.3%	88.9%	89.2%	89.2%	6.8%	6.5%	6.2%	6.0%	4.9%	4.6%	4.6%	4.8%
BE	88.5%	88.8%	89.3%	89.4%	4.8%	4.9%	4.2%	3.8%	6.6%	6.4%	6.5%	6.8%
BG	85.0%	85.8%	87.7%	88.0%	13.9%	13.2%	11.4%	11.1%	1.1%	1.0%	0.9%	0.9%
CY*	n.a.	n.a.	94.4%	94.5%	n.a.	n.a.	4.3%	4.3%	n.a.	n.a.	1.3%	1.3%
CZ	94.9%	95.8%	95.4%	95.4%	2.3%	2.2%	2.1%	2.1%	2.8%	2.0%	2.4%	2.5%
DE	71.1%	71.2%	70.0%	68.3%	5.7%	5.9%	6.0%	6.1%	23.3%	22.9%	24.1%	25.7%
DK	34.0%	33.1%	32.5%	32.6%	1.3%	1.4%	1.6%	1.8%	64.7%	65.5%	65.9%	65.6%
EE	98.3%	98.5%	98.3%	97.9%	0.0%	0.0%	0.0%	0.0%	1.7%	1.5%	1.7%	2.0%
ES	81.9%	82.4%	82.1%	81.9%	7.6%	7.5%	7.2%	6.9%	10.5%	10.2%	10.7%	11.2%
FI	84.9%	67.0%	65.3%	64.5%	8.8%	7.4%	6.5%	6.1%	6.2%	25.6%	28.1%	29.5%
FR	70.1%	72.5%	70.4%	69.3%	4.2%	4.3%	4.2%	4.0%	25.7%	23.2%	25.4%	26.6%
GB	63.7%	64.2%	63.7%	63.1%	8.8%	9.0%	9.1%	9.0%	27.6%	26.8%	27.2%	27.9%
GR	85.5%	84.9%	86.2%	85.4%	7.9%	8.9%	9.0%	9.4%	6.6%	6.3%	4.7%	5.3%
HR	89.0%	89.3%	88.6%	87.7%	10.2%	9.8%	10.5%	11.3%	0.8%	0.9%	0.9%	1.0%
HU	82.7%	84.1%	83.9%	84.1%	14.4%	13.5%	13.8%	13.6%	2.9%	2.3%	2.3%	2.4%
IE	82.6%	82.6%	83.5%	83.8%	12.5%	12.7%	13.6%	13.0%	4.9%	4.7%	2.8%	3.2%
IS	91.3%	91.0%	90.7%	90.2%	1.4%	1.6%	1.8%	2.1%	7.3%	7.4%	7.5%	7

Statistical Annex

IFRS 9 specific data ⁽¹⁾

Loans and advances at amortised cost: distribution among stages according to IFRS 9

% of loans and advances at amortised cost

	Stage 1				Stage 2				Stage 3				Coverage ratio of stage 1 loans and advances				Coverage ratio of stage 2 loans and advances				Coverage ratio stage of 3 loans and advances						
	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19
AT	86.8%	86.2%	86.3%	87.0%	10.0%	10.8%	10.9%	10.3%	3.2%	2.9%	2.8%	2.7%	0.2%	0.2%	0.2%	0.2%	2.9%	2.8%	2.7%	2.7%	56.3%	55.1%	55.0%	54.6%			
BE	87.5%	87.6%	87.7%	88.1%	10.1%	10.0%	10.0%	9.8%	2.4%	2.4%	2.3%	2.1%	0.1%	0.1%	0.1%	0.1%	1.7%	1.7%	1.6%	1.6%	47.8%	46.8%	43.3%	42.2%			
BG	80.0%	79.9%	80.0%	81.6%	9.7%	10.1%	10.1%	9.9%	10.3%	10.0%	9.9%	8.5%	0.8%	0.6%	0.6%	0.6%	6.5%	6.6%	6.0%	5.5%	60.5%	57.9%	54.3%	52.6%			
CY*	n.a.	n.a.	54.0%	53.5%	n.a.	n.a.	12.9%	15.1%	n.a.	n.a.	33.1%	31.3%	n.a.	n.a.	0.4%	0.3%	n.a.	n.a.	2.5%	2.7%	n.a.	n.a.	46.5%	46.5%			
CZ	95.8%	95.1%	95.6%	95.7%	2.9%	3.4%	3.1%	3.0%	1.4%	1.5%	1.3%	1.3%	0.1%	0.1%	0.1%	0.1%	4.7%	4.4%	4.4%	4.3%	59.2%	58.0%	58.7%	58.1%			
DE	92.4%	90.6%	91.6%	91.7%	5.8%	7.8%	6.9%	6.8%	1.8%	1.6%	1.6%	1.5%	0.1%	0.1%	0.1%	0.1%	2.3%	1.8%	1.9%	1.9%	38.8%	43.2%	43.5%	41.4%			
DK	89.2%	90.0%	89.2%	90.4%	7.3%	6.8%	8.1%	7.0%	3.5%	3.2%	2.7%	2.6%	0.1%	0.1%	0.1%	0.1%	5.7%	5.6%	4.8%	5.3%	38.4%	40.1%	47.3%	45.5%			
EE	88.1%	88.5%	86.3%	87.4%	10.1%	10.1%	11.3%	10.4%	1.8%	1.4%	2.5%	2.2%	0.1%	0.1%	0.1%	0.1%	0.8%	1.0%	1.4%	1.4%	27.8%	24.8%	26.4%	29.1%			
ES	89.1%	89.6%	89.9%	90.3%	6.3%	6.1%	6.0%	5.9%	4.6%	4.2%	4.1%	3.9%	0.5%	0.4%	0.4%	0.4%	7.4%	7.4%	7.5%	7.0%	43.4%	43.0%	43.1%	43.1%			
FI	89.9%	91.7%	91.7%	91.9%	8.9%	6.6%	6.6%	6.5%	1.2%	1.7%	1.6%	1.6%	0.0%	0.1%	0.1%	0.1%	0.9%	1.6%	1.6%	1.7%	30.9%	33.7%	33.8%	32.8%			
FR	89.3%	89.6%	90.1%	90.3%	7.6%	7.4%	7.0%	6.9%	3.1%	2.9%	2.9%	2.8%	0.2%	0.2%	0.2%	0.2%	4.0%	4.0%	4.1%	4.1%	54.1%	53.4%	53.5%	53.3%			
GB	89.6%	90.6%	91.2%	91.3%	8.8%	7.9%	7.3%	7.3%	1.6%	1.5%	1.5%	1.5%	0.1%	0.1%	0.1%	0.1%	2.7%	3.1%	3.2%	3.0%	35.3%	34.8%	33.7%	34.3%			
GR	39.1%	41.9%	42.3%	44.2%	15.7%	14.2%	14.5%	14.3%	45.2%	43.8%	43.3%	41.4%	0.8%	0.8%	0.7%	0.7%	7.9%	6.8%	6.6%	6.6%	48.2%	48.1%	47.8%	47.0%			
HR	85.2%	84.4%	85.0%	85.5%	7.3%	8.2%	7.7%	7.6%	7.5%	7.3%	7.2%	7.0%	0.8%	0.8%	0.8%	0.7%	7.0%	6.1%	6.3%	6.5%	58.7%	57.9%	58.2%	55.5%			
HU	87.6%	85.7%	86.5%	87.1%	4.9%	7.5%	6.8%	6.6%	7.6%	6.8%	6.7%	6.3%	1.0%	0.9%	1.0%	1.0%	6.9%	6.9%	6.9%	6.6%	67.3%	67.6%	65.8%	66.4%			
IE	84.8%	87.4%	88.2%	88.8%	8.3%	6.7%	6.7%	6.3%	7.0%	5.9%	5.1%	4.9%	0.2%	0.2%	0.2%	0.2%	3.6%	4.0%	4.2%	4.3%	33.9%	29.3%	29.3%	29.4%			
IS	91.1%	91.4%	90.6%	90.5%	6.3%	6.1%	6.9%	7.0%	2.6%	2.5%	2.5%	2.5%	0.3%	0.3%	0.3%	0.3%	1.7%	1.9%	1.6%	1.5%	38.2%	29.6%	30.0%	31.7%			
IT	79.8%	82.1%	81.6%	82.6%	10.3%	9.2%	9.7%	9.1%	9.8%	8.7%	8.7%	8.3%	0.2%	0.2%	0.2%	0.2%	3.1%	3.4%	3.5%	3.7%	54.4%	53.3%	53.2%	52.9%			
LT	86.6%	86.6%	88.7%	88.9%	10.4%	10.3%	8.9%	8.9%	3.0%	3.1%	2.3%	2.3%	0.1%	0.1%	0.1%	0.1%	1.1%	1.4%	1.1%	0.9%	27.6%	27.4%	34.8%	34.8%			
LU	95.0%	93.5%	93.1%	93.4%	3.6%	4.8%	5.0%	4.8%	1.4%	1.7%	1.9%	1.9%	0.1%	0.1%	0.1%	0.1%	3.1%	2.1%	2.2%	2.1%	45.4%	40.0%	36.5%	37.2%			
LV	85.3%	85.3%	85.1%	85.7%	10.7%	11.0%	12.2%	11.5%	4.0%	3.6%	2.6%	2.7%	0.1%	0.1%	0.2%	0.2%	2.5%	2.5%	1.9%	2.0%	35.7%	33.1%	39.7%	35.9%			
MT	90.8%	90.6%	90.1%	90.8%	5.6%	6.2%	5.8%	5.4%	3.6%	3.2%	4.1%	3.8%	0.3%	0.2%	0.3%	0.3%	4.6%	3.7%	4.3%	5.0%	28.8%	27.7%	25.4%	27.4%			
NL	93.0%	92.9%	92.6%	93.2%	4.8%	4.9%	5.2%	4.7%	2.2%	2.2%	2.2%	2.2%	0.1%	0.1%	0.1%	0.1%	1.9%	1.9%	1.8%	1.9%	26.7%	25.3%	25.0%	25.1%			
NO	92.8%	93.1%	93.4%	93.8%	5.5%	5.3%	5.0%	4.8%	1.7%	1.6%	1.6%	1.4%	0.0%	0.0%	0.0%	0.0%	1.8%	1.7%	1.6%	1.5%	30.1%	29.7%	30.4%	31.3%			
PL	85.4%	86.2%	86.4%	86.7%	9.0%	8.5%	8.4%	8.2%	5.6%	5.3%	5.3%	5.0%	0.3%	0.3%	0.3%	0.3%	5.8%	5.8%	6.0%	6.0%	61.0%	60.2%	61.3%	62.5%			
PT	77.1%	78.5%	79.2%	80.2%	10.5%	11.1%	11.0%	10.5%	12.4%	10.5%	9.8%	9.3%	0.4%	0.3%	0.4%	0.4%	3.4%	3.0%	3.3%	3.3%	54.0%	52.6%	53.1%	52.8%			
RO	80.1%	79.1%	79.4%	80.6%	13.1%	14.7%	14.5%	13.6%	6.8%	6.2%	6.1%	5.8%	0.8%	0.9%	0.8%	0.9%	8.0%	8.5%	8.1%	8.2%	62.9%	66.1%	66.0%	66.8%			
SE	94.4%	95.4%	95.5%	95.6%	4.8%	4.2%	4.0%	3.9%	0.9%	0.5%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%	1.7%	1.5%	1.5%	1.4%	35.7%	37.2%	37.1%	37.3%			
SI	82.8%	84.2%	87.1%	88.6%	8.9%	8.7%	6.1%	6.0%	4.8%	7.1%	6.8%	5.5%	0.5%	0.6%	0.6%	0.6%	5.5%	5.7%	8.2%	9.5%	63.6%	62.6%	63.0%	63.5%			
SK	90.0%	89.3%	89.8%	90.2%	7.1%	7.8%	7.4%	7.1%	3.0%	2.9%	2.7%	2.7%	0.3%	0.3%	0.3%	0.2%	4.9%	4.5%	4.4%	4.7%	65.3%	65.5%	65.0%	64.4%			
EU / EEA	88.5%	88.9%	89.3%	89.6%	7.5%	7.4%	7.2%	7.0%	3.9%	3.7%	3.6%	3.4%	0.2%	0.2%	0.2%	0.2%	3.6%	3.6%	3.7%	3.6%	47.3%	46.7%	46.8%	46.4%			

Fair valued financial assets

Volumes bn EUR, % as share of fair value financial assets

	Total fair valued financial assets				Level 1 financial assets				Level 2 financial assets				Level 3 financial assets			
	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19
AT	67.3	64.3	64.5	64.9	65.6%	64.2%	64.1%	63.3%	25.8%	27.8%	28.2%	29.2%	8.6%	8.1%	7.7%	7.5%
BE	107.2	97.2	114.3	113.3	36.4%	37.6%	34.6%	32.4%	52.2%	50.5%	55.0%	56.1%	11.4%	11.9%	10.4%	11.4%
BG	3.1	3.1	3.4	3.7	75.5%	75.0%	79.2%	79.6%	23.8%	24.3%	19.9%	19.4%	0.7%	0.7%	1.0%	1.0%
CY*	n.a.	n.a.	1.8	1.9	n.a.	n.a.	75.3%	75.7%	n.a.	n.a.	1.0%	1.0%	n.a.	n.a.	23.8%	23.3%
CZ	8.1	6.4	7.5	7.8	50.8%	47.9%	43.2%	41.1%	43.4%	45.7%	50.9%	53.3%	5.8%	6.4%	6.0%	5.6%
DE	1,089.7	1,048.6	1,113.7	1,165.1	25.0%	24.0%	24.2%	23.6%	69.4%	70.0%	70.3%	71.5%	5.6%	6.0%	5.5%	5.0%
DK	463.0	463.6	481.1	495.2	9.9%	8.5%	11.1%	12.1%	80.3%	81.9%	79.5%	87.6%	9.8%	9.6%	9.4%	0.3%
EE	0.4	0.4	0.6	0.7	83.5%	89.7%	76.0%	80.5%	14.8%	8.8%	21.5%	16.0%	1.6%	1.5%	2.5%	3.5%
ES	533.6	526.0	546.9	555.3	50.7%	49.7%	48.0%	47.0%	47.4%	48.2%	49.8%	50.5%	1.9%	2.1%	2.2%	2.4%
FI	24.2	214.8	238.5	239.5	69.4%	20.9%	21.6%	17.9%	28.1%	77.9%	77.2%	80.8%	2.5%	1.2%	1.2%	1.3%
FR	1,986.7	1,782.8	2,033.0	2,167.5	31.6%	28.7%	31.1%	29.0%	65.6%	67.6%	65.7%	67.9%	2.9%	3.7%	3.2%	3.2%
GB	2,254.6	2,211.5	2,387.3	2,414.1	32.9%	32.5%	33.2%	32.3%	65.0%	65.3%	64.8%	65.8%	2.2%	2.2%	2.0%	1.9%
GR	28.3	30.2	27.2	29.5	52.6%	54.3%	58.9%	57.4%	43.9%	42.5%	37.5%	39.2%	3.5%	3.2%	3.6%	3.4%
HR	4.5	4.5	4.9	5.3	43.5%	38.0%	42.5%	41.8%	53.7%	59.3%	54.2%	55.0%	2.7%	2.7%	3.3%	3.2%
HU	10.5	9.9	10.8	10.7	70.0%	71.0%	70.0%	70.7%	28.7%	26.8%	28.0%	27.2%	1.3%	2.2%	2.1%	2.1%
IE	43.3	44.2	40.0	40.0	67.3%	67.7%	77.2%	74.9%	28.4%	27.9%	18.2%	20.5%	4.2%	4.4%	4.6%	4.5%
IS	2.4	2.4	2.5	2.6	73.7%	74.6%	76.6%	78.0%	16.2%	16.1%	13.6%	12.5%	10.1%	9.3%	9.8%	9.5%
IT	417.3	377.1	407.2	407.5	67.9%	65.2%	66.3%	65.5%	28.7%	31.0%	30.3%	31.2%	3.3%	3.7%	3.4%	3.4%
LT	0.6	0.7	0.7	0.7	86.1%	86.1%	85.5%	85.3%	12.6%	11.9%	13.1%	12.9%	1.9%	2.0%	1.4%	1.8%
LU	61.7	61.7	66.3	68.1	10.4%	12.0%	11.7%	11.0%	58.2%	47.2%	47.3%	46.1%	31.3%	40.7%	41.0%	42.9%
LV	0.4	0.5	0.7	0.7	24.1%	82.7%	91.4%	92.3%	68.6%	15.2%	7.0%	6.0%	7.3%	2.1%	1.6%	1.7%
MT	1.7	1.6	1.8	1.9	67.0%	70.7%	70.7%	70.1%	32.2%	28.6%	28.6%	29.0%	0.8%	0.8%	0.7%	0.9%
NL	288.1	270.2	276.8	270.4	40.2%	40.9%	41.6%	42.0%	56.7%	55.7%	55.2%	55.2%	3.0%	3.4%	3.2%	2.9%
NO	58.9	59.5	56.8	52.6	10.7%	14.0%	12.9%	11.1%	66.6%	64.2%	64.0%	63.1%	22.7%	21.8%	23.1%	25.8%
PL	30.6	32.4	34.7	34.6	76.0%	72.2%	73.5%	74.1%	15.0%	17.2%	17.7%	15.2%	9.0%	10.6%	8.9%	10.7%
PT	51.2	52.8	55.5	56.7	72.1%	72.3%	74.2%	74.9%	11.6%	12.2%	10.9%	10.8%	16.3%	15.5%	14.9%	14.3%
RO	8.8	9.0	8.3	8.6	95.6%	95.7%	95.6%	95.2%	3.9%	3.8%	3.8%	4.2%	0.5%	0.5%	0.5%	0.6%
SE	328.8	99.4	125.6	133.1	23.2%	40.3%	38.7%	38.5%	76.0%	59.1%	60.8%	61.0%	0.9%	0.6%	0.5%	0.5%
SI	4.2	4.1	3.8	3.7	80.4%	79.1%	86.7%	84.0%	18.0%	18.5%	11.1%	13.4%	1.6%	2.4%	2.2%	2.6%
SK	1.6	1.5	1.6	1.7	34.7%	42.4%	38.4%	47.7%	58.3%	51.8%	53.5%	45.7%	7.0%	5.8%	8.1%	6.6%
EU / EEA	7,674.8	7,279.5	7,881.2	8,107.8	33.9%	32.7%	33.6%	32.5%	62.3%	63.2%	62.6%	64.4%	3.8%	4.1%	3.8%	3.2%

Individual country data includes subsidiaries, which are excluded from EU aggregate. For

Statistical Annex

Sovereign exposures

Sovereign exposure																		
Direct exposures towards General governments ⁽¹⁾																		
Volumes bn EUR, % of total sov exposure	Total gross carrying amount of which:						Total carrying amount (net of short positions) of which ⁽²⁾ :											
			to home country		to other EU/EEA countries				Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets	
	Dec-18	Jun-19	Dec-18	Jun-19	Dec-18	Jun-19	Dec-18	Jun-19	Dec-18	Jun-19	Dec-18	Jun-19	Dec-18	Jun-19	Dec-18	Jun-19	Dec-18	Jun-19
AT	78.4	75.7	36%	32%	55%	59%	77.8	75.9	4%	4%	3%	3%	33%	30%	56%	57%	5%	5%
BE	213.9	212.2	30%	35%	59%	54%	218.3	215.2	1%	0%	0%	0%	14%	11%	83%	87%	2%	2%
BG	4.3	4.4	87%	80%	9%	15%	4.3	4.4	1%	2%	0%	0%	62%	73%	33%	20%	5%	4%
CY	5.3	5.4	90%	90%	7%	7%	1.0	5.4	0%	0%	0%	0%	16%	16%	84%	84%	0%	0%
CZ	41.1	50.9	96%	97%	4%	3%	40.8	50.9	1%	0%	6%	5%	6%	5%	87%	89%	0%	0%
DE	542.4	497.8	48%	38%	24%	25%	494.6	444.0	24%	30%	2%	3%	23%	25%	31%	36%	20%	6%
DK	31.7	39.8	39%	40%	55%	52%	30.7	38.8	33%	46%	2%	2%	2%	2%	39%	28%	24%	22%
EE	1.3	2.2	83%	73%	17%	27%	1.3	2.2	0%	0%	0%	7%	0%	0%	83%	77%	17%	16%
ES	461.9	463.1	53%	52%	18%	19%	449.7	444.2	12%	14%	1%	0%	37%	34%	50%	51%	0%	1%
FI	111.0	189.6	28%	27%	60%	59%	86.6	188.2	39%	44%	1%	0%	3%	2%	33%	43%	25%	10%
FR	851.8	921.2	57%	53%	23%	23%	800.5	863.7	15%	20%	0%	0%	19%	18%	64%	61%	1%	1%
GB	793.1	918.0	21%	19%	20%	22%	724.6	839.8	41%	45%	1%	1%	49%	45%	7%	9%	1%	0%
GR	23.4	26.9	63%	63%	26%	31%	23.0	26.7	6%	3%	0%	0%	67%	62%	26%	35%	0%	0%
HR	9.8	10.2	87%	86%	7%	9%	9.8	10.2	0%	1%	0%	0%	40%	45%	59%	54%	1%	0%
HU	16.2	26.5	89%	63%	9%	36%	16.2	22.6	66%	83%	0%	0%	12%	8%	21%	10%	0%	0%
IE	30.5	30.6	40%	42%	49%	46%	30.4	30.5	2%	3%	0%	0%	74%	80%	24%	15%	0%	1%
IS	1.8	1.7	62%	62%	24%	25%	1.8	1.7	22%	22%	0%	0%	0%	0%	78%	78%	0%	0%
IT	346.0	395.5	58%	66%	30%	24%	335.6	321.3	8%	9%	0%	0%	50%	40%	38%	48%	4%	2%
LT	1.1	1.2	92%	80%	8%	19%	1.2	1.2	2%	2%	7%	0%	0%	0%	57%	57%	34%	42%
LU	31.8	31.2	23%	19%	39%	39%	32.6	31.2	1%	5%	0%	0%	22%	21%	76%	72%	2%	2%
LV	0.4	0.8	88%	61%	12%	34%	0.4	0.8	3%	2%	8%	0%	0%	0%	16%	53%	72%	25%
MT	1.8	2.1	50%	37%	45%	58%	1.8	2.1	0%	0%	2%	2%	24%	19%	74%	79%	0%	0%
NL	226.3	238.3	54%	54%	33%	33%	226.3	238.3	2%	2%	1%	0%	33%	32%	37%	36%	27%	29%
NO	18.9	12.9	40%	46%	1%	1%	18.0	11.8	20%	20%	48%	38%	0%	11%	29%	26%	3%	4%
PL	33.2	38.4	100%	100%	0%	0%	33.2	38.4	7%	7%	0%	0%	66%	69%	26%	24%	1%	0%
PT	62.8	66.2	63%	60%	30%	34%	62.8	66.2	16%	16%	0%	0%	41%	40%	43%	44%	0%	0%
RO	15.6	6.3	40%	0%	0%	0%	15.6	6.3	30%	65%	0%	0%	24%	0%	34%	0%	13%	34%
SE	47.4	51.3	68%	73%	18%	16%	46.8	49.1	9%	13%	22%	16%	4%	3%	50%	53%	14%	15%
SI	5.4	4.8	52%	46%	36%	38%	5.4	4.8	1%	2%	0%	0%	48%	44%	52%	54%	0%	0%
SK	7.0	6.7	73%	67%	27%	33%	7.0	6.7	0%	0%	0%	0%	13%	11%	87%	89%	0%	0%
EU	3,845	4,153	45%	42%	27%	28%	3,622	3,861	20%	24%	1%	1%	32%	29%	40%	42%	7%	4%

(1) Direct exposures through Non-derivative financial assets. Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables".

(2) The breakdown by accounting portfolios refers to the Total carrying amount of General governments exposures through Non-derivative financial assets.

Sovereign exposure										
Total gross carrying amount by maturity										
% of total sov exposure	0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more	
	Dec-18	Jun-19	Dec-18	Jun-19	Dec-18	Jun-19	Dec-18	Jun-19	Dec-18	Jun-19
AT	11%	9%	11%	11%	41%	42%	24%	25%	12%	14%
BE	13%	16%	4%	4%	25%	24%	25%	26%	33%	29%
BG	6%	3%	5%	6%	43%	36%	43%	51%	3%	4%
CY	24%	18%	18%	18%	51%	51%	6%	6%	1%	8%
CZ	52%	60%	8%	4%	16%	17%	18%	12%	6%	8%
DE	7%	13%	8%	9%	33%	29%	17%	12%	35%	36%
DK	35%	30%	16%	15%	27%	35%	14%	12%	7%	8%
EE	52%	50%	1%	14%	27%	22%	14%	11%	5%	3%
ES	10%	9%	9%	11%	31%	36%	32%	29%	17%	15%
FI	46%	54%	6%	7%	26%	22%	8%	7%	15%	10%
FR	20%	15%	9%	14%	30%	27%	20%	20%	21%	23%
GB	24%	19%	16%	16%	31%	33%	18%	18%	11%	14%
GR	12%	6%	13%	9%	33%	22%	14%	29%	28%	35%
HR	18%	2%	11%	26%	40%	41%	11%	10%	21%	21%
HU	11%	2%	10%	11%	46%	62%	31%	25%	1%	1%
IE	3%	5%	23%	22%	39%	40%	28%	26%	8%	7%
IS	66%	63%	33%	35%	1%	1%	0%	0%	0%	0%
IT	6%	4%	11%	11%	44%	35%	26%	23%	12%	26%
LT	5%	9%	13%	26%	63%	48%	19%	17%	0%	0%
LU	39%	30%	5%	8%	35%	42%	19%	17%	2%	2%
LV	27%	4%	13%	35%	56%	54%	4%	7%	0%	0%
MT	18%	35%	15%	11%	43%	31%	20%	20%	4%	2%
NL	11%	11%	6%	7%	33%	33%	24%	22%	26%	26%
NO	30%	30%	32%	11%	25%	32%	9%	16%	3%	11%
PL	4%	8%	5%	5%	40%	58%	40%	24%	11%	5%
PT	20%	18%	25%	24%	23%	22%	26%	29%	6%	6%
RO	18%	32%	8%	12%	38%	45%	25%	12%	11%	0%
SE	25%	26%	11%	14%	48%	43%	8%	11%	7%	5%
SI	8%	19%	9%	16%	52%	37%	26%	23%	5%	5%
SK	17%	20%	8%	10%	33%	21%	32%	36%	10%	14%
EU	17%	16%	11%	12%	32%	31%	21%	20%	19%	20%

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

Statistical Annex

Liability composition and volumes

Liabilities composition																
% of total liabilities	Debt securities issued				Deposits from credit institutions				Customer deposits ⁽¹⁾				Other liabilities ⁽²⁾			
	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19
AT	12.5%	12.7%	12.5%	12.8%	11.3%	10.9%	11.8%	11.7%	67.2%	69.1%	67.9%	67.9%	9.1%	7.3%	7.8%	7.6%
BE	19.1%	17.9%	15.4%	15.0%	13.5%	10.1%	11.6%	11.4%	53.8%	56.4%	57.3%	59.4%	13.6%	15.7%	15.7%	14.2%
BG	0.5%	0.6%	0.4%	0.4%	3.4%	2.4%	5.9%	4.8%	94.5%	95.2%	91.7%	92.7%	1.5%	1.8%	2.1%	2.1%
CY*	n.a.	n.a.	1.1%	1.1%	n.a.	n.a.	2.1%	2.4%	n.a.	n.a.	92.2%	92.0%	n.a.	n.a.	4.5%	4.5%
CZ	9.3%	11.2%	11.7%	11.6%	15.4%	12.9%	14.9%	12.9%	71.6%	72.5%	69.8%	71.6%	3.7%	3.5%	3.7%	3.9%
DE	20.2%	20.5%	18.9%	16.9%	13.9%	13.1%	13.0%	12.8%	44.1%	44.5%	44.3%	45.3%	21.8%	21.8%	23.8%	24.9%
DK	54.7%	54.9%	54.8%	54.8%	2.4%	2.3%	2.4%	2.8%	27.5%	27.7%	27.6%	27.3%	15.4%	15.2%	15.2%	15.2%
EE	0.5%	2.1%	1.4%	2.5%	13.8%	13.3%	11.7%	10.6%	83.6%	82.8%	84.1%	84.6%	2.1%	1.8%	2.8%	2.4%
ES	13.1%	13.4%	13.4%	13.4%	7.3%	6.9%	7.6%	7.2%	63.0%	63.1%	62.7%	63.2%	16.7%	16.6%	16.3%	16.3%
FI	39.4%	41.1%	39.5%	39.5%	0.9%	4.7%	5.6%	4.6%	47.7%	38.1%	37.4%	37.7%	12.1%	16.1%	17.5%	18.2%
FR	18.6%	18.9%	19.0%	18.7%	5.4%	5.0%	5.8%	5.9%	54.7%	55.1%	53.4%	53.2%	21.3%	21.0%	21.7%	22.2%
GB	11.1%	11.3%	11.5%	11.8%	4.3%	4.1%	5.1%	4.6%	60.3%	61.6%	59.1%	58.9%	24.3%	22.9%	24.3%	24.8%
GR	2.3%	2.5%	2.4%	2.5%	8.7%	9.7%	8.8%	8.4%	77.0%	76.4%	77.4%	77.6%	12.0%	11.5%	11.3%	11.5%
HR	0.2%	0.3%	0.3%	0.3%	7.4%	9.3%	9.6%	9.2%	88.4%	87.0%	85.9%	86.4%	4.0%	3.5%	4.2%	4.2%
HU	3.6%	4.1%	3.6%	3.7%	6.7%	4.7%	5.4%	4.9%	82.7%	84.5%	83.7%	84.3%	7.0%	6.6%	7.3%	7.1%
IE	9.0%	9.0%	7.4%	7.5%	5.3%	6.7%	5.0%	7.1%	76.1%	73.5%	77.2%	75.2%	9.6%	10.9%	10.5%	10.2%
IS	33.9%	34.5%	35.2%	35.8%	1.3%	1.1%	1.1%	1.1%	58.7%	58.7%	57.1%	56.7%	6.2%	5.7%	6.6%	6.4%
IT	13.0%	12.9%	12.6%	13.0%	8.2%	7.8%	8.1%	7.8%	59.5%	59.7%	60.4%	59.8%	19.4%	19.6%	18.9%	19.4%
LT	0.0%	0.1%	0.1%	0.1%	11.7%	8.3%	3.9%	3.7%	85.8%	89.2%	93.4%	93.6%	2.4%	2.4%	2.6%	2.6%
LU	28.1%	25.2%	26.0%	26.5%	19.3%	18.6%	17.4%	17.9%	47.2%	50.6%	50.6%	50.2%	5.5%	5.6%	6.0%	5.5%
LV	0.0%	0.0%	0.5%	0.5%	14.2%	14.3%	4.7%	3.6%	83.2%	83.6%	91.2%	92.9%	2.6%	2.2%	3.6%	2.9%
MT	2.0%	1.8%	1.8%	1.6%	1.4%	1.4%	1.2%	0.9%	94.0%	94.3%	94.2%	94.7%	2.6%	2.5%	2.9%	2.7%
NL	25.7%	25.7%	26.1%	25.4%	3.8%	3.2%	3.5%	3.4%	61.4%	62.8%	61.3%	61.4%	9.0%	8.4%	9.1%	9.8%
NO	38.7%	40.8%	41.3%	41.4%	7.6%	5.5%	7.3%	6.9%	44.5%	43.8%	42.4%	42.3%	9.2%	9.9%	9.0%	9.4%
PL	8.3%	8.0%	8.1%	8.3%	2.0%	1.9%	3.0%	2.9%	84.6%	85.3%	83.5%	83.2%	5.1%	4.8%	5.3%	5.7%
PT	5.3%	5.3%	5.2%	4.8%	5.2%	4.5%	4.7%	4.4%	77.7%	78.9%	78.7%	79.3%	11.8%	11.3%	11.4%	11.5%
RO	1.0%	0.9%	1.0%	0.9%	5.9%	5.0%	4.7%	4.8%	88.3%	91.2%	90.2%	89.6%	4.8%	2.9%	4.1%	4.7%
SE	45.7%	49.2%	48.4%	48.7%	5.2%	3.4%	3.8%	3.6%	37.9%	41.4%	40.2%	41.0%	11.1%	6.0%	7.6%	6.7%
SI	0.5%	0.4%	0.4%	0.3%	4.0%	3.9%	3.2%	3.1%	91.0%	91.5%	92.8%	92.4%	4.4%	4.2%	3.6%	4.2%
SK	10.8%	11.0%	11.9%	13.1%	3.3%	3.6%	3.6%	2.2%	83.0%	83.2%	81.8%	81.9%	2.8%	2.2%	2.7%	2.9%
EU / EEA	18.8%	18.9%	18.7%	18.4%	6.7%	6.2%	6.7%	6.5%	55.7%	56.5%	55.4%	55.6%	18.8%	18.4%	19.2%	19.5%

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

(2) Also includes deposits from central banks.

Total Liabilities				
Volumes bn EUR	Sep-18	Dec-18	Mar-19	Jun-19
AT	551.4	548.3	565.4	569.9
BE	922.1	876.9	1,079.0	1,058.2
BG	19.0	19.3	25.2	28.4
CY*	n.a.	n.a.	33.8	34.1
CZ	149.2	140.8	153.3	159.3
DE	3,666.7	3,547.9	3,629.5	3,592.2
DK	680.1	670.5	693.5	715.3
EE	19.0	19.5	28.4	29.1
ES	2,976.0	2,999.8	3,077.6	3,093.3
FI	152.3	636.3	681.4	666.7
FR	6,687.3	6,532.9	6,943.5	7,154.1
GB	6,096.2	6,011.3	6,431.9	6,413.0
GR	211.0	217.1	214.7	218.9
HR	35.9	37.2	37.6	38.2
HU	55.9	57.3	62.2	62.2
IE	227.2	234.0	225.2	227.9
IS	24.0	22.6	23.2	23.0
IT	2,054.9	2,033.5	2,238.2	2,221.8
LT	20.4	23.6	17.6	17.8
LU	174.8	197.9	207.7	212.5
LV	11.8	12.5	11.3	11.1
MT	18.4	18.5	18.9	19.0
NL	2,007.7	1,933.7	1,952.6	1,955.6
NO	281.8	260.5	285.1	291.4
PL	135.6	146.6	148.5	151.0
PT	300.2	298.3	302.8	308.0
RO	38.7	38.9	37.9	39.5
SE	1,344.6	774.3	837.6	822.1
SI	20.6	20.9	18.9	19.1
SK	41.8	43.0	43.8	45.3
EU / EEA	27,836.5	27,296.0	28,693.0	28,828.3

Share of secured funding				
% of debt securities issued	Sep-18	Dec-18	Mar-19	Jun-19
AT	36.0%	36.1%	38.1%	39.5%
BE	25.0%	17.6%	19.1%	20.2%
BG	0.0%	0.0%	0.0%	0.0%
CY*	n.a.	n.a.	0.0%	0.0%
CZ	3.7%	4.3%	4.2%	4.2%
DE	23.9%	24.5%	27.0%	30.5%
DK	90.1%	92.7%	91.4%	91.8%
EE	0.0%	0.0%	0.0%	0.0%
ES	41.0%	40.4%	39.7%	38.4%
FI	19.7%	45.8%	47.7%	47.0%
FR	23.2%	23.9%	22.9%	22.6%
GB	14.7%	15.3%	14.7%	14.7%
GR	73.7%	76.2%	81.2%	75.0%
HR	0.0%	0.0%	0.0%	0.0%
HU	64.6%	69.3%	68.5%	68.9%
IE	55.8%	54.2%	47.0%	48.3%
IS	59.8%	58.7%	58.6%	59.8%
IT	29.9%	30.6%	29.9%	29.4%
LT	0.0%	0.0%	0.0%	0.0%
LU	46.8%	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	0.0%	0.0%
NL	19.2%	20.4%	19.7%	21.2%
NO	69.6%	70.9%	66.4%	65.6%
PL	36.4%	36.1%	40.2%	40.9%
PT	63.1%	65.1%	62.9%	61.4%
RO	0.0%	0.0%	0.0%	0.0%
SE	47.6%	47.5%	47.0%	47.5%
SI	0.0%	0.0%	0.0%	0.0%
SK	92.6%	93.0%	93.3%	95.8%
EU / EEA	32.5%	33.1%	32.7%	33.3%

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

* To ensure confidentiality, figures by country are only disclosed if there are at least 3 institutions potentially reporting data, unless institutions provide explicit consent for the publication of country aggregates with less than 3 institutions.

Statistical Annex

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

% of total RWA	RWA composition																			
	Credit risk capital requirements (excl. securitisation)				Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19
AT	83.8%	84.5%	85.1%	85.6%	0.2%	0.3%	0.2%	0.2%	2.9%	2.7%	2.4%	2.4%	11.5%	10.6%	10.3%	10.1%	1.6%	2.0%	2.1%	1.7%
BE	82.9%	82.6%	82.7%	82.6%	0.6%	0.6%	0.5%	0.4%	2.4%	2.3%	2.0%	2.0%	8.9%	9.0%	8.8%	8.9%	5.3%	5.6%	6.1%	6.1%
BG	91.5%	90.8%	90.2%	88.9%	0.0%	0.0%	0.0%	0.0%	0.5%	0.5%	0.8%	1.9%	8.0%	8.7%	8.8%	9.2%	0.0%	0.0%	0.3%	0.1%
CY	85.6%	86.8%	86.8%	85.3%	0.0%	0.0%	0.0%	0.7%	0.6%	0.6%	0.8%	0.9%	13.6%	12.5%	12.3%	13.0%	0.1%	0.2%	0.1%	0.1%
CZ	81.6%	84.1%	84.1%	84.6%	0.0%	0.0%	0.0%	0.0%	4.5%	3.5%	3.3%	3.0%	13.3%	11.7%	11.8%	11.7%	0.6%	0.6%	0.7%	0.8%
DE	75.8%	75.7%	77.4%	76.8%	2.9%	2.4%	2.2%	2.1%	6.0%	6.7%	5.7%	5.7%	13.4%	13.4%	12.6%	13.1%	2.0%	1.8%	2.1%	2.3%
DK	83.9%	82.9%	83.6%	83.0%	0.1%	0.1%	0.1%	0.0%	5.9%	5.8%	5.3%	6.1%	9.6%	9.6%	9.4%	9.3%	0.5%	1.6%	1.6%	1.6%
EE	90.3%	89.9%	89.8%	90.5%	0.0%	0.0%	0.0%	0.0%	0.3%	0.4%	0.7%	0.9%	9.3%	9.3%	8.4%	8.5%	0.0%	0.4%	1.0%	0.1%
ES	86.6%	86.2%	86.4%	86.1%	0.6%	0.7%	0.6%	0.5%	2.8%	3.0%	3.0%	3.1%	9.3%	9.5%	9.5%	9.5%	0.7%	0.6%	0.5%	0.8%
FI	79.3%	77.3%	78.4%	81.3%	0.1%	1.0%	0.7%	0.5%	2.3%	3.4%	4.0%	3.0%	8.3%	10.0%	9.3%	9.4%	10.0%	8.3%	7.6%	5.9%
FR	85.2%	84.5%	85.0%	85.0%	1.0%	1.1%	1.0%	0.9%	2.6%	3.0%	2.7%	2.8%	10.3%	10.6%	10.3%	10.3%	0.9%	0.9%	0.9%	0.9%
GB	68.9%	68.9%	69.4%	69.5%	1.3%	1.4%	1.3%	1.2%	14.2%	14.3%	14.1%	14.2%	10.6%	11.0%	10.7%	10.7%	4.9%	4.4%	4.5%	4.3%
GR	89.4%	90.2%	90.1%	90.4%	0.1%	0.1%	0.1%	0.1%	2.6%	2.0%	2.1%	2.1%	7.8%	7.6%	7.6%	7.2%	0.2%	0.2%	0.2%	0.1%
HR	89.1%	89.7%	89.5%	89.5%	0.0%	0.0%	0.0%	0.0%	1.9%	1.5%	2.0%	1.4%	8.9%	8.7%	8.5%	9.0%	0.0%	0.0%	0.0%	0.0%
HU	84.7%	84.6%	86.5%	86.4%	0.0%	0.0%	0.0%	0.0%	3.7%	3.6%	2.0%	1.4%	11.4%	11.7%	11.3%	12.1%	0.1%	0.1%	0.2%	0.1%
IE	88.4%	88.3%	85.9%	85.2%	0.5%	0.5%	2.8%	2.9%	1.5%	1.6%	1.3%	1.3%	9.0%	9.0%	9.2%	9.2%	0.6%	0.6%	0.8%	1.4%
IS	88.1%	88.2%	88.7%	88.3%	0.0%	0.0%	0.0%	0.0%	1.7%	1.4%	1.3%	1.7%	10.0%	10.1%	9.9%	9.8%	0.2%	0.2%	0.2%	0.2%
IT	85.5%	84.9%	84.8%	85.3%	1.0%	1.3%	1.2%	1.3%	4.4%	4.1%	4.3%	3.6%	8.4%	8.1%	8.4%	8.5%	0.7%	1.5%	1.4%	1.3%
LT	91.2%	87.1%	86.6%	86.8%	0.0%	0.0%	0.0%	0.0%	1.2%	1.3%	1.1%	1.3%	7.5%	8.0%	8.4%	8.2%	0.1%	3.6%	3.9%	3.6%
LU	86.4%	86.7%	88.8%	88.5%	2.1%	2.0%	1.6%	2.0%	0.8%	0.7%	0.5%	0.5%	8.6%	8.8%	7.5%	7.4%	2.0%	1.9%	1.6%	1.6%
LV	90.0%	89.9%	88.3%	88.7%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	0.3%	0.3%	9.6%	9.8%	11.3%	11.0%	0.2%	0.2%	0.0%	0.0%
MT	91.6%	91.3%	91.3%	90.7%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	8.3%	8.5%	8.6%	9.0%	0.1%	0.2%	0.1%	0.3%
NL	83.1%	81.8%	82.1%	81.5%	0.7%	0.8%	0.7%	0.8%	1.6%	1.9%	1.6%	1.4%	13.1%	13.2%	12.9%	13.6%	1.4%	2.4%	2.7%	2.7%
NO	84.9%	84.9%	84.7%	84.0%	0.0%	0.0%	0.0%	0.0%	0.9%	1.0%	0.9%	0.8%	8.3%	7.9%	8.0%	7.9%	5.8%	6.2%	6.4%	7.3%
PL	91.3%	92.0%	91.9%	91.9%	0.0%	0.0%	0.0%	0.0%	1.9%	1.6%	1.6%	1.6%	6.4%	6.2%	6.3%	6.3%	0.3%	0.2%	0.2%	0.2%
PT	87.2%	88.4%	88.2%	87.8%	0.7%	0.2%	0.2%	0.4%	2.6%	2.2%	2.5%	2.6%	7.6%	7.9%	7.8%	7.9%	2.0%	1.3%	1.3%	1.3%
RO	78.4%	77.3%	79.1%	78.3%	0.0%	0.0%	0.0%	0.0%	6.6%	7.4%	6.3%	7.3%	14.8%	15.2%	14.5%	14.2%	0.2%	0.2%	0.1%	0.1%
SE	81.7%	62.3%	62.6%	62.2%	0.4%	0.1%	0.1%	0.1%	3.6%	2.5%	2.7%	3.0%	12.0%	8.3%	8.3%	8.3%	2.3%	26.8%	26.3%	26.4%
SI	85.5%	85.8%	85.1%	85.7%	0.0%	0.0%	0.0%	0.0%	4.0%	3.8%	4.3%	4.1%	10.4%	10.4%	10.5%	10.1%	0.0%	0.0%	0.0%	0.1%
SK	87.6%	89.6%	89.2%	89.1%	0.0%	0.0%	0.0%	0.0%	1.4%	1.3%	1.9%	1.8%	10.7%	8.7%	8.3%	8.2%	0.4%	0.5%	0.7%	0.8%
EU / EEA	80.1%	79.4%	79.8%	79.9%	1.1%	1.1%	1.1%	1.0%	6.1%	6.2%	5.9%	5.9%	10.5%	10.5%	10.3%	10.4%	2.3%	2.8%	2.8%	2.8%

Volumes bn EUR; %	Non-performing loans ⁽¹⁾				Loans and advances ⁽¹⁾				Non-performing loans ratio			
	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19
AT	14.5	13.2	12.9	12.3	469.4	475.0	490.7	492.9	3.1%	2.8%	2.6%	2.5%
BE	15.0	15.1	17.6	16.7	720.8	661.9	841.9	843.9	2.1%	2.3%	2.1%	2.0%
BG	1.6	1.6	2.0	2.0	18.3	19.2	24.4	27.3	8.7%	8.3%	8.1%	7.2%
CY*	n.a.	n.a.	6.9	6.5	n.a.	n.a.	29.1	30.0	n.a.	n.a.	23.6%	21.5%
CZ	1.9	1.9	1.8	1.8	135.1	128.1	139.0	144.4	1.4%	1.4%	1.3%	1.3%
DE	43.4	34.3	33.4	33.2	2,688.0	2,573.9	2,632.2	2,551.4	1.6%	1.3%	1.3%	1.3%
DK	12.9	12.2	10.1	10.0	574.2	566.8	577.5	588.1	2.3%	2.2%	1.8%	1.7%
EE	0.3	0.3	0.6	0.6	21.7	22.3	32.1	32.6	1.5%	1.2%	2.0%	1.8%
ES	95.4	89.2	88.1	84.4	2,349.8	2,376.2	2,434.1	2,433.1	4.1%	3.8%	3.6%	3.5%
FI	1.7	8.1	8.0	7.7	136.1	491.1	504.3	489.5	1.2%	1.6%	1.6%	1.6%
FR	130.2	125.7	126.6	123.7	4,532.4	4,560.5	4,688.1	4,726.6	2.9%	2.8%	2.7%	2.6%
GB	58.3	56.5	57.9	55.8	4,254.0	4,232.7	4,461.5	4,378.1	1.4%	1.3%	1.3%	1.3%
GR	90.0	86.3	84.3	79.2	207.7	208.8	203.5	201.7	43.4%	41.3%	41.4%	39.2%
HR	2.4	2.4	2.4	2.3	36.6	38.0	38.2	37.7	6.7%	6.4%	6.3%	6.1%
HU	3.1	2.8	2.9	2.8	44.7	45.8	49.3	49.8	6.9%	6.0%	5.9%	5.6%
IE	13.6	11.8	10.2	9.4	199.9	203.7	201.6	205.2	6.8%	5.8%	5.0%	4.6%
IS	0.6	0.5	0.5	0.5	25.7	24.2	24.3	23.8	2.3%	2.2%	2.2%	2.2%
IT	153.5	134.7	144.9	137.2	1,639.9	1,629.6	1,754.9	1,736.6	9.4%	8.3%	8.3%	7.9%
LT	0.5	0.6	0.3	0.3	21.7	24.4	17.7	17.9	2.5%	2.4%	1.8%	1.8%
LU	1.3	2.0	2.1	2.1	160.1	178.0	185.8	191.0	0.8%	1.1%	1.1%	1.1%
LV	0.4	0.4	0.2	0.2	12.9	13.6	11.1	10.9	3.2%	2.8%	2.1%	2.3%
MT	0.5	0.4	0.5	0.4	14.4	14.7	15.0	15.0	3.4%	3.0%	3.1%	3.0%
NL	36.6	35.7	35.1	33.8	1,809.3	1,748.4	1,748.5	1,739.6	2.0%	2.0%	2.0%	1.9%
NO	3.8	3.3	3.4	3.2	252.5	229.1	256.8	266.7	1.5%	1.5%	1.3%	1.2%
PL	6.3	6.3	6.3	6.2	118.2	127.2	126.3	128.2	5.3%	4.9%	5.0%	4.8%
PT	28.5	23.6	22.3	21.3	237.6	233.1	232.9	237.6	12.0%	10.1%	9.6%	8.9%
RO	1.8	1.6	1.5	1.5	29.2	29.5	29.5	30.4	6.0%	5.3%	5.2%	4.9%
SE	9.8	3.2	3.3	3.5	1,101.2	707.6	734.3	710.9	0.9%	0.5%	0.5%	0.5%
SI	1.4	1.2	1.0	0.8	17.4	17.3	15.5	15.3	7.9%	6.8%	6.3%	5.3%
SK	1.2	1.1	1.1	1.1	38.9	40.5	41.2	42.5	3.0%	2.8%	2.7%	2.6%
EU / EEA	714.1	659.7	663.3	635.8	20,944.6	20,705.6	21,409.0	21,248.0	3.4%	3.2%	3.1%	3.0%

	Coverage ratio of non-performing loans			
	Sep-18	Dec-18	Mar-19	Jun-19
AT	54.0%	52.8%	53.0%	53.1%
BE	45.8%	44.7%	41.7%	40.7%
BG	60.5%	57.9%	54.3%	52.6%
CY*	n.a.	n.a.	45.9%	45.9%
CZ	58.6%	57.7%	58.4%	57.9%
DE	40.9%	40.8%	41.1%	39.3%
DK	27.7%	28.1%	33.4%	32.7%
EE	26.0%	23.7%	25.8%	28.4%
ES	43.4%	42.9%	42.8%	42.9%
FI	24.2%	26.6%	27.0%	25.9%
FR	51.4%	50.8%	50.3%	50.6%
GB	31.2%	31.3%	30.4%	31.4%
GR	48.0%	48.3%	48.0%	47.1%
HR	58.5%	57.7%	58.1%	55.3%
HU	67.3%	67.6%	65.8%	66.5%
IE	30.3%	26.0%	26.0%	27.2%
IS	37.2%	28.7%	29.2%	30.8%
IT	54.5%	53.4%	53.3%	53.0%
LT	26.5%	26.2%	33.4%	33.4%
LU	40.6%	37.4%	35.0%	35.2%
LV	34.3%	31.4%	36.1%	32.6%
MT	28.8%	27.7%	24.6%	25.7%
NL	26.9%	25.8%	25.7%	24.2%
NO	25.8%	28.4%	29.9%	28.3%
PL	60.9%	60.2%	61.3%	62.3%
PT	52.3%	51.0%	51.4%	51.4%
RO	62.4%	65.7%	65.6%	66.7%
SE	27.4%	33.1%	33.7%	33.3%
SI	61.6%	59.8%	60.4%	59.7%
SK	64.5%	64.8%	64.3%	63.6%
EU / EEA	45.7%	45.0%	45.1%	44.9%

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

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

Statistical Annex

Exposures to Real Estate activities and Construction

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

By country of counterparty	Total exposures to Real Estate activities (NACE L)								Non-performing exposures to Real Estate activities (NACE L)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19
AT	33.7	33.6	33.1	33.3	33.0%	32.6%	32.0%	31.8%	0.4	0.4	0.4	0.4	1.3%	1.2%	1.2%	1.1%
BE	26.6	26.4	26.9	27.6	16.0%	15.8%	15.8%	15.8%	1.0	0.9	0.9	0.8	3.6%	3.6%	3.2%	2.8%
BG	1.6	1.8	1.8	1.9	10.6%	12.3%	10.3%	10.3%	0.4	0.3	0.4	0.3	28.4%	17.9%	20.3%	18.1%
CY*	n.a.	n.a.	2.8	2.8	n.a.	n.a.	14.8%	14.6%	n.a.	n.a.	0.8	0.7	n.a.	n.a.	29.1%	26.7%
CZ	12.4	12.4	12.7	13.0	24.7%	25.1%	25.8%	25.4%	0.1	0.1	0.1	0.1	0.9%	0.8%	0.7%	0.7%
DE	175.1	176.5	170.1	172.3	29.8%	30.7%	29.7%	29.6%	1.5	1.2	1.0	1.0	0.8%	0.7%	0.6%	0.6%
DK	61.0	61.7	63.1	62.6	46.0%	46.9%	45.4%	44.5%	1.8	1.8	1.5	1.4	3.0%	2.9%	2.3%	2.2%
EE	3.1	3.0	3.2	3.1	31.6%	31.1%	28.2%	29.5%	0.0	0.0	0.0	0.0	0.6%	0.6%	0.7%	0.5%
ES	44.4	41.6	42.1	44.0	13.3%	12.2%	12.4%	12.4%	5.0	4.1	3.7	3.5	11.3%	9.8%	8.8%	8.0%
FI	43.9	45.0	46.1	46.0	46.9%	47.1%	48.0%	47.3%	0.3	0.3	0.3	0.3	0.6%	0.6%	0.6%	0.7%
FR	266.7	269.8	274.6	281.2	31.9%	31.7%	31.8%	32.2%	7.6	7.8	7.9	7.6	2.9%	2.9%	2.9%	2.7%
GB	120.5	125.6	126.8	124.5	22.7%	24.6%	23.3%	23.9%	2.2	1.9	2.1	2.3	1.9%	1.5%	1.6%	1.8%
GR	4.6	4.7	4.7	4.8	5.2%	5.5%	5.5%	5.6%	2.4	2.3	2.3	2.1	52.1%	48.7%	47.9%	43.8%
HR	1.3	1.3	1.3	1.2	9.9%	10.1%	10.2%	9.2%	0.4	0.3	0.3	0.2	26.7%	21.9%	21.4%	17.2%
HU	3.8	3.6	3.6	3.6	18.8%	17.3%	16.9%	16.3%	0.2	0.2	0.1	0.1	5.2%	4.4%	3.3%	3.2%
IE	14.2	13.4	14.1	13.5	20.1%	18.7%	19.5%	18.1%	2.8	2.5	2.1	1.6	19.8%	18.6%	15.2%	11.5%
IS	3.1	2.9	2.9	1.7	25.0%	24.7%	24.4%	14.7%	0.1	0.1	0.1	0.1	2.1%	3.0%	3.2%	3.0%
IT	54.8	62.7	61.8	59.8	12.6%	12.7%	12.8%	12.4%	16.5	18.1	17.4	16.3	30.1%	28.9%	28.2%	27.3%
LT	1.9	2.1	2.6	2.4	21.6%	21.8%	21.5%	22.0%	0.1	0.1	0.1	0.0	3.5%	3.0%	3.2%	2.0%
LU	33.5	34.8	36.2	36.7	35.2%	33.9%	35.2%	35.5%	0.3	0.3	0.2	0.2	0.9%	0.8%	0.7%	0.7%
LV	1.4	1.4	1.9	1.8	22.5%	23.3%	24.2%	25.1%	0.1	0.1	0.1	0.1	6.4%	5.4%	6.7%	4.2%
MT	0.6	0.6	0.6	0.6	8.7%	8.6%	8.7%	8.7%	0.0	0.0	0.0	0.0	7.3%	7.0%	5.6%	6.3%
NL	96.6	95.7	93.1	94.6	29.8%	30.4%	29.4%	29.6%	2.4	2.1	1.9	1.7	2.4%	2.2%	2.0%	1.8%
NO	45.8	44.3	45.7	46.4	38.5%	38.6%	37.5%	37.3%	0.3	0.3	0.3	0.3	0.7%	0.6%	0.7%	0.6%
PL	12.9	13.4	13.2	14.0	18.6%	18.2%	17.5%	18.1%	0.5	0.5	0.5	0.5	3.9%	3.9%	3.7%	3.5%
PT	8.0	7.9	7.9	8.0	11.0%	11.2%	11.3%	11.2%	2.2	1.7	1.6	1.5	27.3%	20.9%	20.0%	18.8%
RO	2.6	2.8	2.8	2.8	12.2%	12.2%	12.3%	12.2%	0.5	0.5	0.5	0.4	20.8%	19.5%	17.4%	14.9%
SE	132.6	134.6	133.9	133.7	59.1%	60.9%	60.9%	60.3%	0.1	0.1	0.1	0.1	0.1%	0.1%	0.1%	0.1%
SI	0.5	0.5	0.6	0.6	5.7%	5.7%	7.1%	7.8%	0.1	0.1	0.0	0.0	15.9%	14.0%	8.8%	6.2%
SK	3.7	3.9	4.0	4.1	17.1%	17.4%	17.3%	17.6%	0.2	0.2	0.2	0.1	6.4%	4.7%	4.2%	3.0%
EU / EEA	1,213.9	1,231.2	1,234.3	1,242.7	27.0%	27.1%	26.8%	26.8%	50.6	49.2	46.8	43.9	4.2%	4.0%	3.8%	3.5%
<i>Memo item: Non-EU / EEA countries</i>	<i>218.1</i>	<i>216.3</i>	<i>223.6</i>	<i>227.0</i>	<i>13.9%</i>	<i>13.8%</i>	<i>13.7%</i>	<i>13.8%</i>	<i>3.3</i>	<i>3.1</i>	<i>3.1</i>	<i>3.2</i>	<i>1.5%</i>	<i>1.4%</i>	<i>1.4%</i>	<i>1.4%</i>

By country of counterparty	Total exposures to Construction (NACE F)								Non-performing exposures to Construction (NACE F)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19
AT	10.4	10.3	10.6	10.7	10.2%	10.0%	10.2%	10.2%	0.5	0.4	0.4	0.4	4.4%	4.3%	4.1%	4.0%
BE	18.0	18.0	17.9	18.6	10.8%	10.7%	10.5%	10.7%	0.7	0.6	0.7	0.7	3.6%	3.6%	3.9%	3.7%
BG	1.0	1.0	1.2	1.3	7.0%	7.1%	6.5%	6.9%	0.3	0.3	0.3	0.3	26.1%	25.6%	21.9%	21.4%
CY*	n.a.	n.a.	2.9	2.6	n.a.	n.a.	15.0%	13.7%	n.a.	n.a.	1.9	1.7	n.a.	n.a.	65.7%	65.3%
CZ	1.9	1.9	1.8	2.0	3.8%	3.8%	3.7%	3.9%	0.1	0.1	0.1	0.1	6.6%	5.4%	5.6%	4.7%
DE	29.3	24.3	23.7	24.6	5.0%	4.2%	4.1%	4.2%	0.7	0.6	0.6	0.6	2.4%	2.7%	2.7%	2.4%
DK	3.3	3.4	3.4	3.4	2.5%	2.6%	2.5%	2.4%	0.1	0.1	0.1	0.1	4.2%	3.9%	3.5%	3.4%
EE	0.3	0.3	0.4	0.3	2.7%	2.6%	3.2%	3.2%	0.0	0.0	0.0	0.0	5.1%	2.2%	3.4%	1.9%
ES	37.5	36.6	36.9	38.1	11.2%	10.7%	10.9%	10.7%	6.4	5.1	4.9	5.4	17.2%	14.0%	13.3%	14.1%
FI	4.1	4.1	4.2	4.1	4.4%	4.3%	4.3%	4.2%	0.1	0.1	0.1	0.1	3.2%	3.0%	3.3%	3.5%
FR	35.3	36.6	35.9	37.6	4.2%	4.3%	4.2%	4.3%	2.5	2.5	2.3	2.4	7.0%	6.7%	6.5%	6.4%
GB	31.8	29.6	31.4	30.3	6.0%	5.8%	5.8%	5.8%	2.2	1.8	1.5	1.5	6.8%	6.1%	4.9%	5.0%
GR	8.1	8.1	7.9	7.8	9.3%	9.4%	9.2%	9.0%	5.0	4.9	4.7	4.5	62.1%	60.4%	60.2%	58.5%
HR	1.3	1.3	1.2	1.2	9.3%	9.5%	9.4%	9.3%	0.3	0.3	0.3	0.2	24.7%	21.9%	22.0%	17.6%
HU	1.0	1.0	1.0	1.0	4.8%	4.6%	4.7%	4.7%	0.0	0.0	0.0	0.0	2.9%	2.8%	2.2%	2.2%
IE	2.7	2.0	2.1	2.1	3.8%	2.8%	2.9%	2.8%	0.5	0.4	0.4	0.2	19.5%	21.9%	17.2%	10.5%
IS	1.1	1.2	1.2	1.0	9.1%	9.8%	10.3%	8.5%	0.0	0.0	0.0	0.0	1.8%	2.6%	2.0%	2.4%
IT	40.3	46.5	46.2	45.1	9.2%	9.4%	9.5%	9.4%	16.9	19.4	19.0	18.3	41.9%	41.6%	41.2%	40.5%
LT	0.3	0.3	0.4	0.4	2.8%	3.1%	3.5%	3.5%	0.0	0.0	0.1	0.0	10.4%	13.0%	14.2%	11.5%
LU	1.5	2.4	2.6	2.4	1.6%	2.3%	2.5%	2.3%	0.1	0.1	0.1	0.1	7.6%	4.1%	3.7%	3.5%
LV	0.2	0.2	0.2	0.2	3.0%	2.7%	3.1%	3.3%	0.0	0.0	0.0	0.0	6.3%	2.7%	2.9%	2.1%
MT	0.3	0.3	0.3	0.3	4.2%	4.2%	4.0%	3.6%	0.1	0.1	0.1	0.1	32.0%	34.0%	31.5%	32.1%
NL	11.5	11.4	11.8	12.2	3.6%	3.6%	3.7%	3.8%	0.9	0.9	0.8	0.8	7.8%	7.5%	6.7%	6.5%
NO	11.9	11.2	12.6	13.0	10.0%	9.7%	10.3%	10.4%	0.2	0.1	0.1	0.1	1.4%	1.1%	1.0%	1.1%
PL	3.7	3.7	3.8	4.2	5.3%	5.0%	5.0%	5.4%	0.3	0.3	0.4	0.4	8.5%	8.9%	11.9%	9.5%
PT	9.9	8.4	8.4	8.3	13.5%	12.0%	11.9%	11.5%	4.0	2.9	2.8	2.5	41.0%	34.8%	33.0%	29.8%
RO	2.0	2.0	1.9	2.1	9.3%	8.7%	8.5%	8.9%	0.5	0.4	0.3	0.3	22.5%	18.9%	18.1%	16.0%
SE	6.0	5.8	5.9	5.6	2.7%	2.6%	2.7%	2.5%	0.1	0.1	0.1	0.0	1.5%	1.1%	1.5%	0.7%
SI	0.4	0.3	0.3	0.3	4.7%	4.0%	4.3%	4.2%	0.1	0.1	0.1	0.1	31.5%	30.7%	27.2%	18.3%
SK	1.0	1.0	1.1	1.1	4.8%	4.5%	4.6%	4.8%	0.1	0.1	0.1	0.1	6.5%	7.5%	7.0%	6.5%
EU / EEA	279.2	276.0	279.1	281.9	6.2%	6.1%	6.1%	6.1%	44.9	43.8	42.5	41.1	16.1%	15.9%	15.2%	14.6%
<i>Memo item: Non-EU / EEA countries</i>	<i>50.8</i>	<i>52.5</i>	<i>54.0</i>	<i>53.4</i>	<i>3.2%</i>	<i>3.3%</i>	<i>3.3%</i>	<i>3.2%</i>	<i>4.1</i>	<i>4.0</i>	<i>4.1</i>	<i>3.8</i>	<i>8.1%</i>	<i>7.6%</i>	<i>7.7%</i>	<i>7.2%</i>

Volumes bn EUR; %

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

(2) Data is country aggregated on the basis of the residence of the immediate counterparty. The information on the geographical distribution of exposures by country is reported by institutions where non-domestic original exposures in all 'non-domestic' countries in all exposures classes are equal or higher than 10% of total domestic and non-domestic original exposures. For this purpose exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.

* To ensure confidentiality, figures by country are only disclosed if there are at least 3 institutions potentially reporting data, unless institutions provide explicit consent for the publication of country aggregates with less than 3 institutions.

Statistical Annex

Profitability analysis

Decomposition of the RoE

%	RoE (Return on Equity)				NoP / Assets (asset yield contribution)				Assets / Equity (leverage contribution)				EbT / NoP (operating contribution)				NP / EbT ⁽¹⁾ (tax effect on the capital yield)			
	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19	Sep-18	Dec-18	Mar-19	Jun-19
AT	10.7%	10.1%	8.3%	9.1%	2.8%	2.8%	2.5%	2.6%	11.92	11.80	11.73	11.75	39.7%	36.5%	33.5%	35.7%	82.3%	84.0%	83.2%	82.2%
BE	7.0%	6.9%	3.2%	6.6%	1.8%	1.8%	1.7%	1.9%	14.17	13.94	14.05	13.95	37.4%	36.0%	16.6%	32.7%	74.6%	75.2%	78.9%	77.8%
BG	14.0%	13.7%	9.0%	12.2%	4.5%	4.7%	3.5%	4.3%	7.44	6.85	6.84	7.27	45.6%	45.7%	41.1%	43.2%	91.7%	93.0%	90.2%	89.6%
CY*	n.a.	n.a.	13.3%	11.2%	n.a.	n.a.	2.7%	2.8%	n.a.	n.a.	12.00	11.92	n.a.	n.a.	-3.9%	10.7%	n.a.	n.a.	1249.5%	310.4%
CZ	14.9%	14.6%	14.8%	17.0%	2.7%	2.9%	2.8%	2.9%	12.71	12.11	12.70	13.04	52.7%	51.8%	50.4%	54.6%	81.5%	81.4%	82.3%	83.1%
DE	3.2%	1.5%	2.3%	-0.1%	1.5%	1.5%	1.5%	1.5%	17.61	17.35	18.43	18.63	18.4%	11.3%	12.1%	10.8%	66.4%	52.0%	70.9%	-4.6%
DK	8.7%	8.3%	7.6%	8.4%	1.3%	1.3%	1.3%	1.2%	18.47	18.26	18.77	18.84	46.3%	44.6%	40.6%	44.1%	78.6%	78.6%	78.6%	82.2%
EE	10.2%	9.6%	9.2%	10.6%	3.1%	3.1%	3.3%	3.6%	6.50	6.52	6.82	6.97	60.6%	60.4%	47.1%	48.5%	83.9%	79.7%	86.5%	88.2%
ES	9.0%	8.4%	8.6%	7.9%	2.9%	2.8%	2.9%	2.9%	13.58	13.55	13.62	13.63	33.1%	30.9%	32.0%	29.0%	69.8%	70.1%	68.9%	69.6%
FI	5.2%	8.3%	7.7%	7.1%	1.5%	1.6%	1.5%	1.5%	11.96	14.77	15.47	15.20	37.0%	44.6%	41.4%	39.6%	79.9%	78.0%	81.3%	79.5%
FR	7.1%	6.6%	5.3%	6.5%	2.1%	2.1%	2.0%	2.0%	15.49	15.23	15.61	15.79	28.2%	26.4%	23.1%	27.1%	77.5%	79.1%	72.6%	76.2%
GB	7.0%	6.1%	8.0%	8.2%	2.0%	2.0%	2.0%	2.0%	14.93	14.81	15.07	15.21	31.4%	28.5%	34.3%	34.0%	73.4%	71.6%	77.0%	79.6%
GR	-0.5%	-0.3%	1.8%	2.9%	3.2%	3.1%	3.1%	3.1%	8.13	8.24	9.17	9.03	7.4%	0.2%	7.3%	9.2%	-26.1%	-491.7%	85.7%	111.8%
HR	11.9%	10.9%	9.9%	11.6%	4.2%	4.2%	4.0%	4.1%	7.00	7.04	7.11	7.27	49.2%	42.9%	42.3%	47.5%	82.3%	86.4%	83.3%	82.8%
HU	18.6%	18.0%	13.7%	17.0%	6.3%	6.2%	5.8%	6.0%	8.47	8.36	8.60	8.38	39.6%	38.4%	31.4%	37.6%	88.5%	89.9%	87.0%	89.9%
IE	8.4%	7.5%	8.1%	6.8%	2.9%	2.9%	3.0%	3.0%	7.80	7.90	7.84	7.92	43.6%	39.6%	39.4%	34.3%	84.5%	83.8%	85.8%	82.6%
IS	6.4%	5.8%	6.7%	6.0%	4.2%	4.0%	4.3%	4.1%	5.60	5.50	6.04	6.09	39.5%	39.3%	38.3%	36.4%	69.3%	67.1%	67.4%	65.8%
IT	6.1%	6.1%	7.9%	8.6%	2.7%	2.7%	2.7%	2.7%	13.31	13.14	13.45	13.38	21.7%	17.9%	29.2%	25.5%	79.2%	97.3%	74.6%	94.6%
LT	12.9%	12.7%	16.2%	16.4%	2.6%	2.7%	2.8%	2.9%	9.93	9.87	10.60	10.61	57.2%	55.3%	64.5%	63.6%	86.7%	86.1%	84.8%	84.8%
LU	9.0%	8.5%	5.1%	6.8%	1.8%	1.8%	1.6%	1.7%	13.94	14.27	14.88	15.22	41.5%	36.4%	26.8%	31.8%	85.1%	90.1%	77.4%	82.8%
LV	13.0%	11.8%	14.0%	12.5%	3.1%	3.0%	3.4%	3.4%	7.87	8.06	8.63	8.43	53.1%	48.7%	49.0%	44.1%	99.1%	99.0%	98.0%	98.2%
MT	6.2%	6.3%	6.0%	7.3%	2.3%	2.3%	2.1%	2.3%	11.73	11.63	11.70	11.60	24.8%	29.7%	34.5%	38.3%	93.6%	78.5%	69.9%	72.1%
NL	9.6%	8.8%	7.6%	8.5%	2.0%	2.0%	1.8%	1.9%	17.21	16.75	16.75	16.97	38.8%	36.2%	34.2%	36.4%	73.4%	73.3%	74.1%	74.1%
NO	11.3%	10.8%	12.3%	12.3%	2.0%	2.0%	2.1%	2.2%	11.99	11.66	11.65	11.82	58.5%	56.3%	60.3%	59.0%	79.8%	81.2%	82.2%	81.1%
PL	9.6%	10.1%	6.9%	9.2%	4.4%	4.3%	4.3%	4.4%	7.75	7.87	8.10	8.22	37.9%	39.2%	29.5%	35.7%	75.0%	75.8%	67.2%	71.0%
PT	6.0%	2.2%	6.1%	4.1%	2.4%	2.2%	2.4%	2.3%	10.89	10.98	10.96	11.12	30.0%	25.2%	38.3%	27.6%	77.5%	35.5%	61.9%	58.9%
RO	20.2%	17.6%	17.2%	14.1%	5.5%	5.3%	5.0%	5.3%	8.62	8.52	8.37	8.75	53.2%	48.2%	48.9%	39.7%	80.6%	80.8%	83.5%	77.5%
SE	12.2%	13.4%	13.0%	12.8%	1.6%	1.7%	1.6%	1.6%	17.16	17.07	18.61	18.25	54.1%	55.7%	54.1%	53.4%	81.2%	81.3%	79.1%	79.8%
SI	11.7%	11.6%	11.9%	11.8%	3.5%	3.6%	3.8%	3.8%	7.17	7.41	7.25	7.41	50.4%	47.3%	46.9%	47.8%	91.0%	92.6%	91.2%	87.9%
SK	12.0%	11.0%	10.7%	10.2%	3.3%	3.2%	2.8%	2.8%	10.76	10.82	11.14	11.39	43.6%	40.5%	43.8%	40.3%	78.4%	77.9%	78.2%	79.4%
EU / EEA	7.2%	6.5%	6.8%	7.0%	2.1%	2.1%	2.1%	2.1%	14.85	14.66	14.98	15.04	30.8%	27.9%	29.1%	29.4%	74.6%	75.3%	74.8%	75.6%

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) 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: $RoE = (NoP / Asset) * (Asset / Equity) * (EbT / NoP) * (1 + (1 - (NP / EbT)))$.

* To ensure confidentiality, figures by country are only disclosed if there are at least 3 institutions potentially reporting data, unless institutions provide explicit consent for the publication of country aggregates with less than 3 institutions.

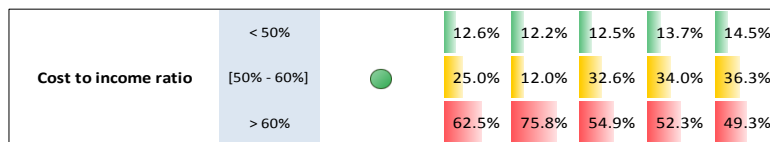
Methodological note on the Risk Indicators' (RIs) heatmap

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

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

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

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



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 ⁽¹⁾			Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹⁾		
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	015	010	C 02.00	010	010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	010	010	C 02.00	010	010						
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	020	010	C 02.00	010	010						
4	SVC_29	CET 1 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, c30)), 0)), 0)] / ((C 02.00*(r010, c010) - (C 05.01*(r010, c040))											
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	320	010	C 47.00	300	010						
6	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						
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 191, 221	060	F 18.00	070, 191, 221	010						
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 191, 221	150	F 18.00	070, 191, 221	060						
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBL)	Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)	F 19.00	070, 191, 221	010	F 18.00	070, 191, 221	010						
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	330	060	F 18.00	330	010						
11	PFT_21	Return on equity (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total equity (B)	F 02.00	670	010	F 01.03	300	010						
12	PFT_24	Return on assets (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total assets (B)	F 02.00	670	010	F 01.01	380	010						
13	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						
14	PFT_25	Net interest income to total net operating income	Net interest income (interest income (A) - interest expenses (B)) / Total net operating income (C)	F 02.00	010	010	F 02.00	090	010	F 02.00	355	010			
15	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	200	010	F 02.00	210	010	F 02.00	355	010			
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	280, 285	010	F 02.00	355	010						
17	PFT_41	Net interest margin (numerator annualised, denominator as average) ⁽²⁾	Interest income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	010	010	F 02.00	090	010	F 01.01	010, 080, 090, 094, 095, 120, 130, 173, 174, 177, 178, 232, 233, 236, 237, 098, 099, 143, 144, 181	010			
18	PFT_43	Cost of risk	⁽³⁾ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to update in the institution's methodology for estimation (net) + Other adjustments (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	080, 250, 430	020, 040, 050, 070, 090	F 04.03.1	110	015, 030, 040	F 04.04.1	070	015, 030, 040			
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	080	050, 060	F 04.01	170, 180	010	F 08.01	260, 310	010, 020, 030, 034, 035			
20	FND_33	Asset encumbrance ratio	⁽⁴⁾ Total encumbered assets and collateral (A) / Total assets and collateral (B+C)	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040			
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	010	010	C 76.00	020	010						

(1) The data points refer to the latest version of either FINREP tables ("F") or COREP tables ("C") (<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/Implementing-technical-standard-on-supervisory-reporting>). For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methodological Guide available here.

(2) 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.

(3) Applicable only to IFRS reporting banks. For nGAAP banks the formula is: Increases and other adjustments in allowances due to amounts set aside for estimated loan losses during the period + Decreases due to amounts reversed for estimated loan losses during the period] (A) / Total gross loans and advances subject to impairment (B + C + D)

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

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾		
				Template	Row	Column	Template	Row	Column
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	020, 030, 040	010	F 01.01	380	010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	070, 093, 097, 110, 142, 172, 176, 235, 390	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 094, 098, 120, 173, 143, 177, 182, 232, 236	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 099, 130, 144, 174, 178, 183, 233, 237	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010
Other assets	RDB_6 ⁽⁴⁾	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370, 375	010	F 01.01	380	010
Total assets	RDB_1	Denominator	Total assets	F 01.01	380	010			
Total financial assets	AQT_68.1 ⁽⁴⁾	Denominator	Total financial instruments on the asset side	F 01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010			
Share of financial assets valued at (amortised) cost	AQT_68.3 ⁽⁴⁾	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F 01.01	010, 181, 231, 234	010	F 01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Share of financial assets at fair value through OCI	AQT_68.2 ⁽⁴⁾	Ratio	Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F 01.01	141, 175	010	F 01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Share of financial assets at fair value through profit&loss ⁽³⁾	AQT_68.1 ⁽⁴⁾	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F 01.01	050, 091, 096, 100, 171, 240	010	F 01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Stage 1 loans and advances ⁽³⁾	AQT_65	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	015	F 04.04.1	070	015, 030, 040
Stage 2 loans and advances ⁽³⁾	AQT_66	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	030	F 04.04.1	070	015, 030, 040
Stage 3 loans and advances ⁽³⁾	AQT_67	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	040	F 04.04.1	070	015, 030, 040
Coverage ratio stage 1 of loans and advances ⁽³⁾	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	070	050	F 04.04.1	070	015
Coverage ratio stage 2 of loans and advances ⁽³⁾	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	070	060	F 04.04.1	070	030
Coverage ratio stage 3 of loans and advances ⁽³⁾	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	070	070	F 04.04.1	070	040
Total fair valued financial assets ⁽³⁾	AQT_80.1	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets ⁽³⁾	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	010	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Level 2 financial assets ⁽³⁾	AQT_80.2	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	020	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Level 3 financial assets ⁽³⁾	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	030	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	010	010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	010	020			
Sovereign exposure - Financial assets held for trading	SVR_01	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	030	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Fair value through P&L	SVR_03	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	060	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Fair value through OCI	SVR_04	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	080	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100
Sovereign exposure - Amortised cost	SVR_05	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100

Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	010	030, 060, 080, 100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	170	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	180	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 1Y - 2Y	SVR_14	Ratio	Sovereign exposure maturities 1Y - 2Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	190	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 2Y - 3Y	SVR_15	Ratio	Sovereign exposure maturities 2Y - 3Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	200	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 3Y - 5Y	SVR_16	Ratio	Sovereign exposure maturities 3Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	210	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 5Y - 10Y	SVR_17	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	220	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 10Y - more	SVR_18	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	230	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Debt securities to total liabilities	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 065, 090, 130, 143	010	F 01.02	300	010
Deposits from credit institutions to total liabilities	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits to total liabilities	FND_18	Ratio	Total deposits other than from credit institutions (A) / Total liabilities (B)	F 08.01	110, 210, 260, 310	010, 020, 030, 034, 035	F 01.02	300	010
Other liabilities	n/a	Ratio	Residual in total liabilities	n/a	n/a	n/a	n/a	n/a	n/a
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B) Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	F 01.02	300	010
Share of secured funding	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B) Calculated as SCV_4 - SCV_6	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	040	010	C 02.00	010	010
Securitisation risk exposure amounts of total credit risk exposure amounts	SCV_6	Ratio	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	220, 430	010	C 02.00	040	010
Market risk exposure of total risk exposure amounts	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	520	010	C 02.00	010	010
Operational risk exposure of total risk exposure amounts	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	590	010	C 02.00	010	010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Non-performing loans	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	070, 191, 221	060	n/a	n/a	n/a
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	070, 191, 221	010	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 191, 221	060	F 18.00	070, 191, 221	010
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 191, 221	150	F 18.00	070, 191, 221	060
Proportion of exposures to NACE F (Construction)	AQT_70.6	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	060	010	F 20.07.1	190	010
Non-performing exposures to NACE F (Construction)	AQT_71.6	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	060	012	F 20.07.1	060	010
Proportion of exposures to NACE L (Real Estate Activities)	AQT_70.11	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	110	010	F 20.07.1	190	010
Non-performing exposures to NACE L (Real Estate Activities)	AQT_71.11	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	110	012	F 20.07.1	110	010
NoP / Asset (asset yield contribution)	PFT_17	Ratio	Total net operating income (A) / Total Assets (B)	F 02.00	355	010	F 01.01	380	010
(numerator annualised, denominator as average) ⁽²⁾									
Asset / Equity (leverage contribution)	PFT_18	Ratio	Total Assets (A) / Total Equity (B)	F 01.01	380	010	F 01.03	300	010
Ebt / NoP			[Earnings before income tax = Profit or (-) loss before tax from continuing operations (A)]/[Net operating profit = Total operating income net (B)]	F 02.00	610	010	F 02.00	355	010
(Non operating contribution)									
NP / Ebt			[Net Profit = Profit or loss for the year (B)]/[Earnings before Income Tax = Profit or (-) loss before tax from continuing operations (A)]	F 02.00	670	010	F 02.00	610	010
(tax effect on the capital yield)									

(1) The data points refer to the latest version of either FINREP tables ("F") or COREP tables ("C") (<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting>). For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methodological Guide available here (<http://www.eba.europa.eu/risk-analysis-and-data/risk-indicators-guide>).

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

(3) Applicable only to IFRS reporting banks.

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

European Banking Authority

Department Economic Analysis and Statistics (EAS)

Floor 27, Tour Europlaza 20, Avenue André-Prothin 92927 Paris La Défense France

statistics@eba.europa.eu