

***RISK DASHBOARD***  
***DATA AS OF Q3 2019***

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## Summary

**EU banks' capital ratios remained stable for the third quarter in a row.** The CET1 ratio remained at 14.4% on a fully loaded basis with the increase in capital compensated by a parallel increase in risk exposure amounts (REA). Dispersion of capital ratios further narrowed in Q3. Similar to the capital ratios, the leverage ratio remained stable at 5.2% on a fully loaded basis, and contracted slightly by 10bps to 5.3% on a transitional basis.

**Asset quality kept on improving but at a slow pace.** The ratio of non-performing loans (NPLs) further declined from 3.0% to 2.9%. In contrast to some of the previous quarters, the decrease was supported by a contraction in NPLs as well as a rise in total loans. The narrowing dispersion of the NPL ratio at the upper end of the distribution shows that high level NPL banks keep on successfully improving their asset quality. Similar to the NPL ratio, also the share of Stage 2 and Stage 3 contracted, both down by 10bps quarter-on-quarter (QoQ) to 6.9% and 3.3%, respectively. Banks' coverage ratio kept on declining, now standing at 44.6%, from 44.9% the quarter before. In parallel to an increase in the share of derivatives in total assets from 8.2% to 9.4% QoQ, also the share of level 2 and level 3 assets in total fair valued assets rose, from 64.4% to 66.2% for the former, and from 3.2% to 3.6% for the latter. These developments might not least be driven by valuation effects.

**Return on equity (RoE) further contracted.** Banks' RoE in Q3 was 6.6%, down by 40bps from the quarter before. Banks' cost to income ratio contracted by 90bps from Q2, continuing a trend from the previous quarter. Still, it remains high at 63.2%. Supported by an increasing volume of interest bearing assets, but despite unchanged net interest margin (1.43%), the share of net interest income in total net operating income rose to 58.5%, which is 60bps higher than in the last quarter. Costs of risk remained broadly stable at 45bps.

**EU banks' loan to deposit ratio continued its long term contracting trend.** The loan-to-deposit ratio for households and non-financial corporations decreased to 116.1% (down from 116.4% in the previous quarter). Whereas the asset encumbrance ratio remained unchanged at 27.5%, the liquidity coverage ratio further declined in Q3 from 149.2% to 147.8%.

\*) 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 November 2019.

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

Risk measure	Developments		Short-term outlook	Description
	Risk level			
	Last risk dashboard	Current		
Asset quality			↑	<p>The slowdown in economic growth can adversely affect banks' asset quality. There are also indications of easing lending standards in the Euro area, in particular for lending to enterprises and mortgage lending. Amid increasing cost of risk there are also indications that the reduction in NPLs is slowing down. However, the trends diverge between countries, with some countries seeing an increase in NPL volumes. At the same time banks are increasing their exposures towards riskier loan segments.</p> <p><b>Short-term outlook:</b> Low rates and margins will continue to exert pressure on banks to search for yield in riskier loan categories. The deceleration in economic growth might weigh on borrowers' creditworthiness as well as the price of collateral and thus, on investors' appetite for NPLs. As a result, the pace of NPLs disposals might slow down. The observed decrease in coverage ratios might potentially amplify this development, with banks being less incentivised to sell their NPLs, as their disposal might imply higher losses. However, low interest rates might also contribute to keep default rates low whereas recently approved or renewed national guarantee schemes for NPL securitisations could support high NPL banks to dispose of their bad loans.</p>
Market risk			↑	<p>Some optimism about a potential trade agreement between the US and China and the accommodative monetary policy stance contributed to reduced market volatility in the past few months. However, continued bouts of volatility in some market segments and episodes such as the surge of USD repo rates in the US in mid-September illustrate persistent risks and the potential for sudden volatility and illiquidity. Also the outflows and illiquidity observed in selected investment funds highlight ongoing risks.</p> <p><b>Short-term outlook:</b> Continued economic and political uncertainty and, in particular, a setback in trade negotiations might revert current benign market conditions and trigger episodes of volatility in financial markets. Intense investor search for yield in the extremely low interest rate environment may further promote risk appetite.</p>
Liquidity and funding			↓	<p>In the past quarter, risk free rates have slightly increased but spreads have remained tight. Banks continued to issue debt across the capital structure (secured, unsecured, MREL eligible, subordinated) and have started to pre-fund their 2020 needs. More recently, the increase in risk free rates has allowed investors to avoid negative rates in more segments of the primary market. This has translated into higher oversubscription levels for banks' issuances. Primary and secondary markets for secured funding found additional support with the restart of the ECB's asset purchase programme. An increasing number of banks is charging or plans to charge negative rates to corporate and certain amounts of household deposits.</p> <p><b>Short-term outlook:</b> Spread compression and investor search for yield could favour the build-up of MREL buffers. However, the current benign funding conditions may worsen should volatility ensue, e.g. if current progress in trade negotiations halts or reverts, or in case the economic outlook deteriorates further. The impact of negative deposit rates on the stability of this funding source is another source of uncertainty. Low and negative yields coupled with cost pressures could incentivise banks to optimise their liquidity buffers. Central bank funding, including TLTRO III, will act as a backstop in case of liquidity or funding stress.</p>
Profitability			↑	<p>Banks' net interest income continues the upward trend initiated in 2018, driven by increasing lending volumes. Despite their focus on rather riskier lending exposures, banks' margins have not improved, amid the low rate environment and growing competition. They also appear to face challenges to further reduce costs amid necessary expenses related to ICT, governance and compliance. The cost of risk seems to revert the decreasing trend observed in previous years.</p> <p><b>Short-term outlook:</b> Profitability prospects remain bleak. Scope for growing fee and commission income appears limited in light of intense competition. Banks' ability to pass on negative central bank rates to their deposit base is often limited by commercial, reputational or legal constraints. Some banking products are becoming highly 'commoditised' and, thus, subject to intense price competition. Challenger banks and other FinTechs, which present some advantages over traditional banks such as state-of-the-art technology and no legacy operating infrastructures, exert additional competitive pressure. In order to compete with them, banks need to undertake costly ICT investments that may further dent profitability in the short term. Banks additionally appear to face challenges to identify feasible avenues for further cost reductions. Progress to address overcapacities in many banking markets appears limited.</p>
Operational resilience			↑	<p>Advanced technology in banking and the reliance on third party providers has become a key topic in the banking sector and pose challenges, e.g. on systems management, data protection and adequate governance. The concentration of third party providers poses particular risks and challenges, e.g. in respect of pricing powers and systemic risk in case of a failure at one provider. Banks remain unabatedly vulnerable to cyber-attacks and data breaches. Moreover, experience also from recent operational risk events, including conduct and AML/CTF events, show that they can entail significant direct costs as well as indirect losses through e.g. the loss of clients, the closing of business segments or subsidiaries and elevated funding costs.</p>

↑ Increasing    → Stable    ↓ Decreasing

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.

### RIs heatmap

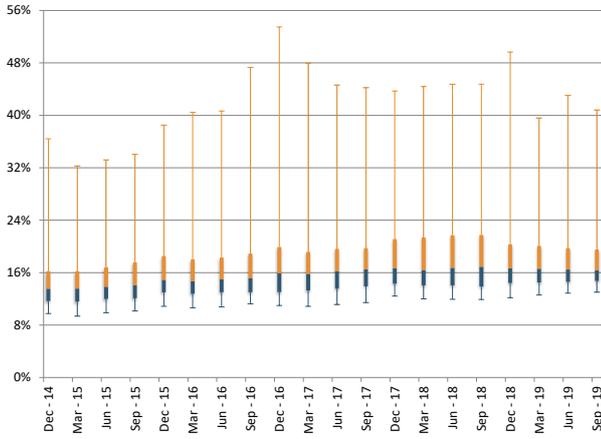
		Traffic light																			
RI	Threshold	Current vs previous quarters for the worst bucket	201506	201509	201512	201603	201606	201609	201612	201703	201706	201709	201712	201803	201806	201809	201812	201903	201906	201909	
Solvency	Tier 1 capital ratio	> 15%	16.6%	27.2%	30.2%	28.8%	29.7%	39.6%	55.5%	49.3%	50.5%	59.5%	67.0%	57.9%	55.3%	59.8%	64.8%	59.4%	63.5%	64.6%	
		[12% - 15%]	62.9%	51.8%	61.9%	63.3%	62.3%	52.5%	35.5%	43.8%	39.7%	38.2%	32.0%	41.2%	43.5%	38.8%	33.8%	39.5%	35.9%	34.6%	
		< 12%	20.4%	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%	0.8%	
	CET1 ratio	> 14%	19.3%	12.9%	22.5%	22.0%	22.8%	27.5%	34.3%	41.1%	40.0%	46.4%	52.7%	41.7%	47.2%	46.9%	42.1%	45.1%	47.9%	42.2%	
		[11% - 14%]	67.0%	74.2%	73.2%	73.7%	72.6%	68.0%	61.2%	55.7%	52.0%	53.1%	47.0%	58.0%	47.0%	52.6%	57.2%	54.4%	51.6%	57.3%	
		< 11%	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%	0.5%	
Leverage ratio	> 8%	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%	4.3%	4.1%		
	[5% - 8%]	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%	53.1%	51.4%	53.2%		
	< 5%	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%	42.8%	44.3%	42.7%		
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	38.9%	39.2%	36.0%	37.8%	42.9%	42.2%	39.6%	40.2%	44.7%	51.5%	60.6%	60.8%	60.9%	62.0%	67.4%	67.8%	74.2%	74.2%	
		[3% - 8%]	45.5%	45.4%	50.2%	48.8%	44.0%	44.5%	47.3%	46.4%	42.7%	36.1%	28.4%	32.0%	32.8%	34.2%	29.5%	29.4%	22.9%	22.9%	
		> 8%	15.6%	15.4%	13.8%	13.4%	13.0%	13.2%	13.1%	13.5%	12.6%	12.4%	11.1%	7.3%	6.4%	3.8%	3.2%	2.9%	2.9%	2.9%	
	Coverage ratio of non-performing loans and advances	> 55%	9.7%	10.5%	10.2%	10.5%	10.8%	10.9%	16.9%	9.8%	11.2%	13.0%	9.3%	25.7%	20.4%	20.3%	15.0%	14.4%	14.3%	19.5%	
		[40% - 55%]	58.8%	56.8%	49.9%	48.2%	50.2%	48.8%	43.5%	52.0%	50.4%	48.4%	51.5%	33.4%	36.8%	36.2%	51.2%	43.3%	53.2%	38.0%	
		< 40%	31.5%	32.7%	40.0%	41.3%	39.0%	40.3%	39.6%	38.2%	38.4%	38.6%	39.2%	40.9%	42.9%	43.5%	33.8%	42.3%	32.5%	42.5%	
Forbearance ratio for loans and advances	< 1.5%	36.4%	37.4%	41.8%	41.5%	42.8%	50.7%	51.6%	54.0%	52.3%	52.4%	59.5%	58.1%	62.2%	65.0%	66.3%	66.6%	67.4%	68.0%		
	[1.5% - 4%]	33.8%	36.6%	36.1%	37.0%	36.1%	24.4%	20.9%	24.6%	27.1%	27.2%	23.2%	25.1%	21.8%	24.8%	26.1%	27.2%	27.4%	27.1%		
	> 4%	29.8%	26.1%	22.1%	21.5%	21.1%	24.9%	27.5%	21.4%	20.6%	20.4%	17.3%	16.8%	16.0%	10.2%	7.5%	6.1%	5.2%	4.9%		
Profitability	Return on equity	> 10%	25.2%	23.9%	6.4%	3.1%	6.0%	6.6%	5.3%	11.6%	12.0%	15.1%	12.4%	12.2%	13.2%	9.6%	6.2%	10.2%	12.5%	9.8%	
		[6% - 10%]	45.7%	35.0%	44.6%	42.3%	49.6%	36.9%	40.5%	45.4%	47.6%	48.1%	34.3%	52.0%	53.8%	53.2%	55.4%	47.8%	60.2%	54.5%	
	< 6%	29.1%	41.1%	49.0%	54.6%	44.4%	56.5%	54.1%	43.0%	40.4%	36.8%	53.3%	35.7%	33.0%	37.2%	38.4%	42.1%	27.3%	35.7%		
	Cost to income ratio	< 50%	13.0%	13.9%	11.8%	12.1%	9.9%	9.4%	10.7%	13.8%	14.8%	13.6%	10.2%	9.3%	9.4%	9.5%	10.2%	8.2%	8.9%	8.6%	
[50% - 60%]		34.1%	35.5%	17.6%	17.0%	26.3%	23.9%	13.6%	9.1%	16.9%	18.5%	16.9%	17.5%	18.7%	15.7%	16.2%	18.2%	12.9%	22.3%		
> 60%	52.8%	50.6%	70.5%	70.9%	63.8%	66.7%	75.7%	77.1%	68.3%	67.9%	72.9%	73.2%	71.9%	74.8%	73.7%	73.6%	78.2%	69.1%			
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	< 100%	27.5%	22.9%	29.7%	27.0%	28.4%	29.5%	29.5%	31.6%	35.4%	35.2%	35.7%	35.4%	35.1%	34.7%	34.7%	34.9%	35.0%	34.5%	
		[100% - 150%]	59.4%	64.3%	56.8%	59.4%	58.1%	56.4%	55.6%	55.2%	51.5%	51.8%	51.5%	51.7%	52.0%	52.5%	50.9%	51.3%	51.2%	52.1%	
		> 150%	13.2%	12.8%	13.5%	13.6%	13.5%	14.0%	14.9%	13.2%	13.2%	13.0%	12.9%	12.9%	12.8%	12.8%	14.5%	13.8%	13.8%	13.4%	

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

# Solvency

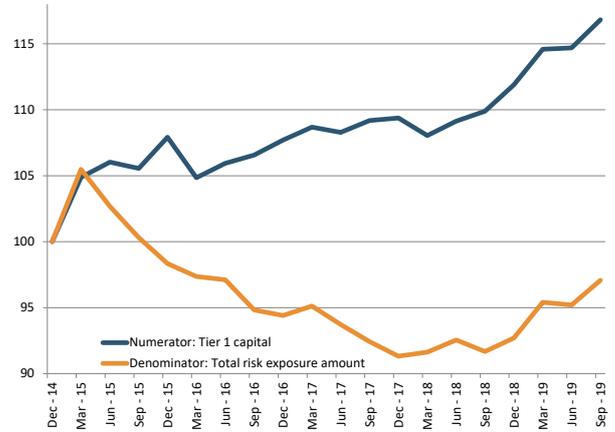
## 1 - Tier 1 capital ratio

### Dispersion



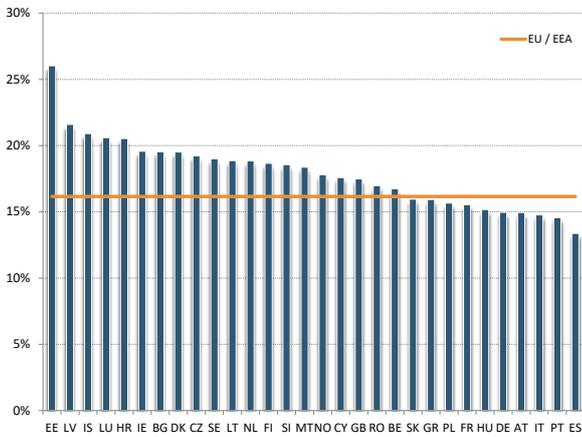
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



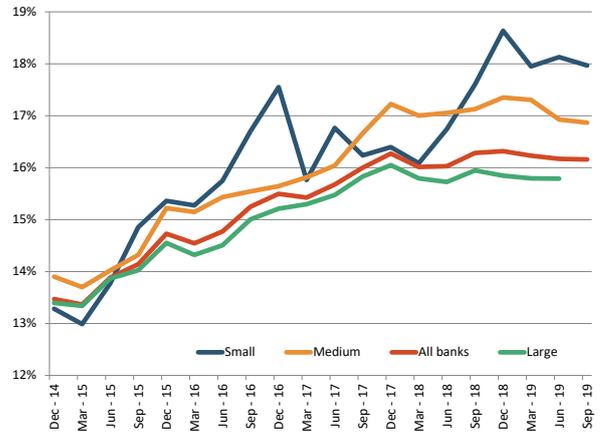
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



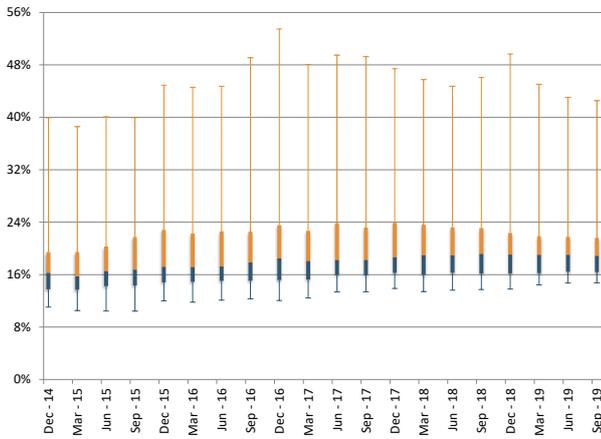
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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%	16.6%	20.1%
Jun - 19	16.2%	14.6%	16.5%	19.7%
Sep - 19	16.2%	14.7%	16.4%	19.5%

# Solvency

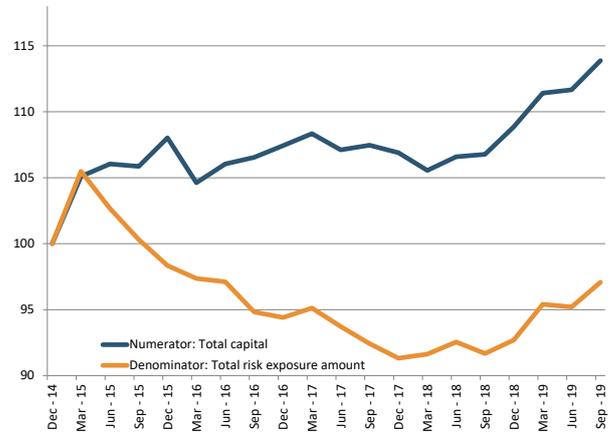
## 2 - Total capital ratio

### Dispersion



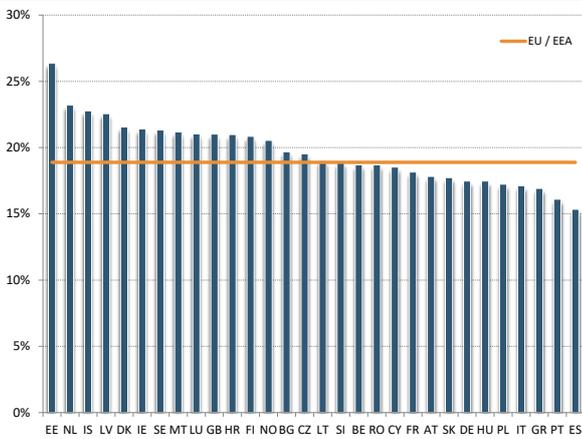
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



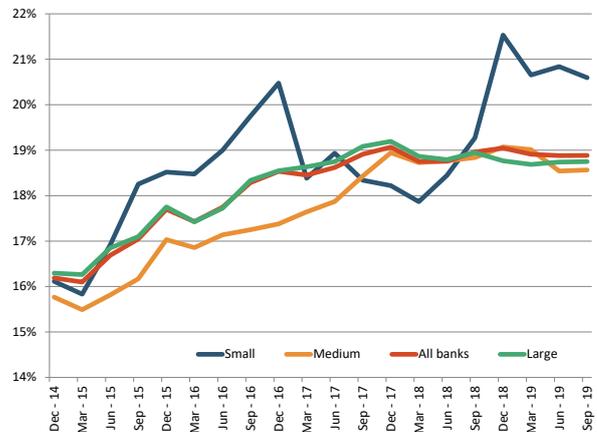
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



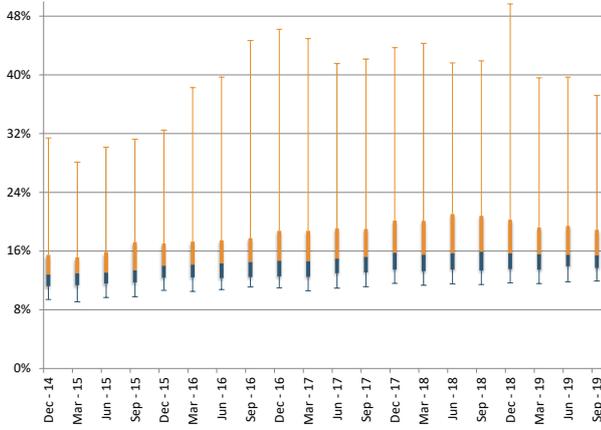
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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%	16.4%	19.0%	21.8%
Sep - 19	18.9%	16.4%	18.9%	21.6%

# Solvency

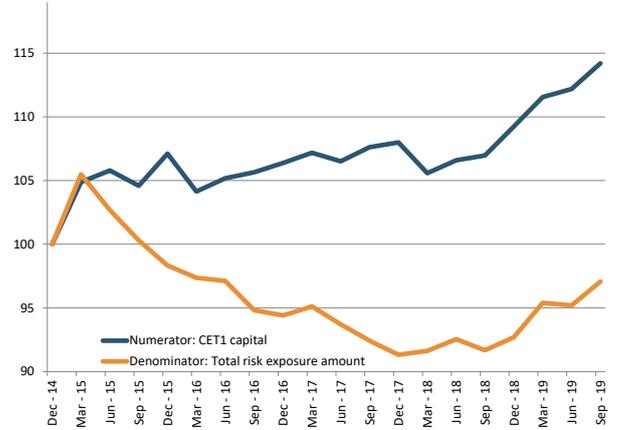
## 3 - CET1 ratio

### Dispersion



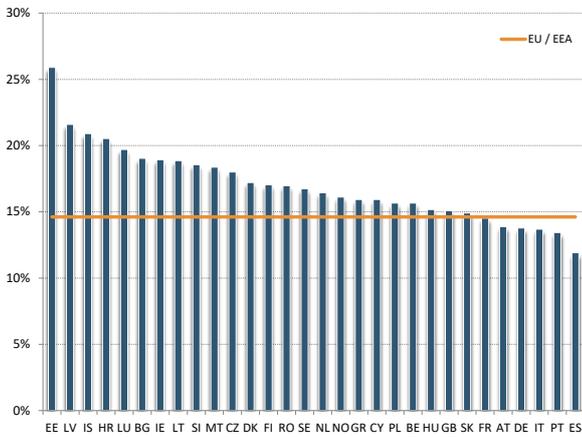
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



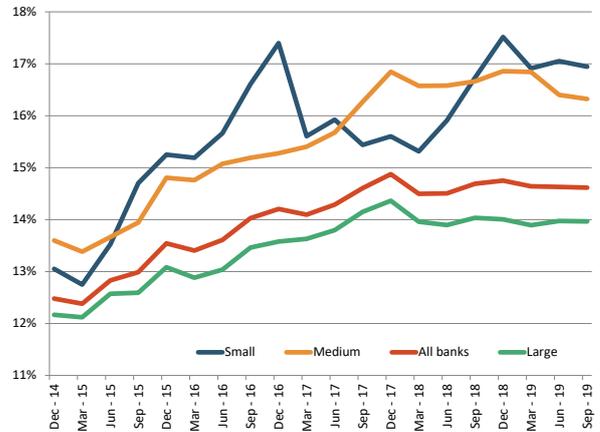
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



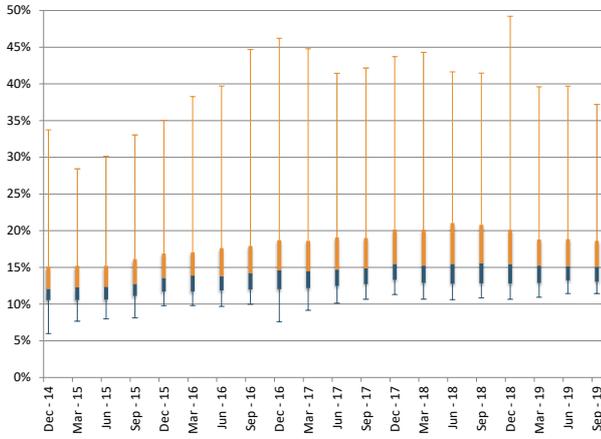
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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	14.6%	13.5%	15.6%	19.2%
Jun - 19	14.6%	13.9%	15.5%	19.4%
Sep - 19	14.6%	13.7%	15.5%	18.9%

# Solvency

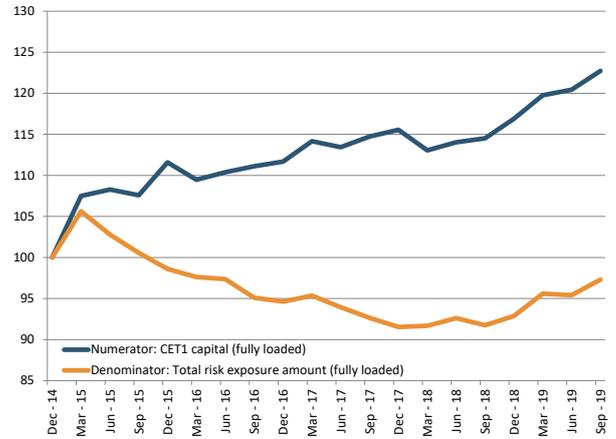
## 4 - CET1 ratio (fully loaded)

### Dispersion



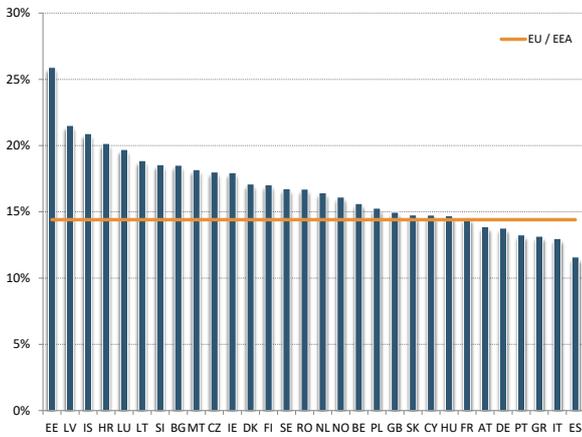
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



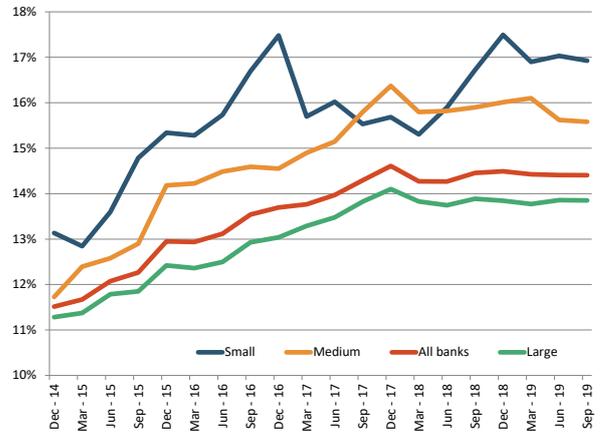
Total numerator and denominator. Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



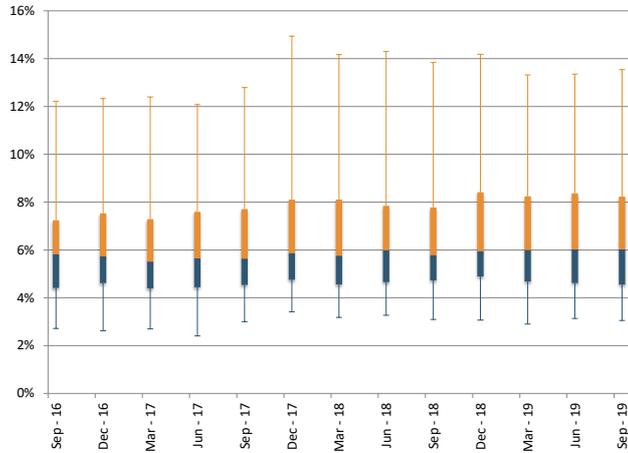
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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%	12.9%	15.2%	20.1%
Jun - 18	14.3%	12.8%	15.5%	21.0%
Sep - 18	14.5%	12.8%	15.5%	20.8%
Dec - 18	14.5%	12.8%	15.4%	20.1%
Mar - 19	14.4%	12.9%	15.2%	18.8%
Jun - 19	14.4%	13.2%	15.2%	18.9%
Sep - 19	14.4%	13.1%	15.1%	18.6%

# Solvency

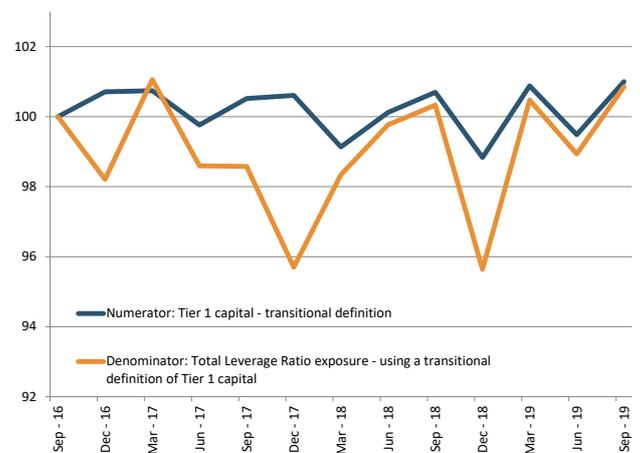
## 5 - Leverage ratio

### Dispersion



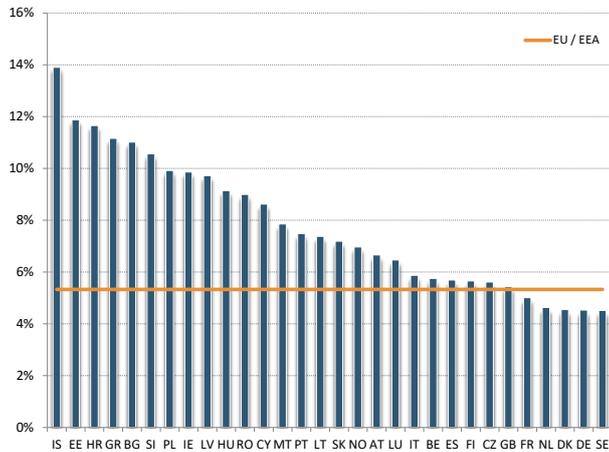
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



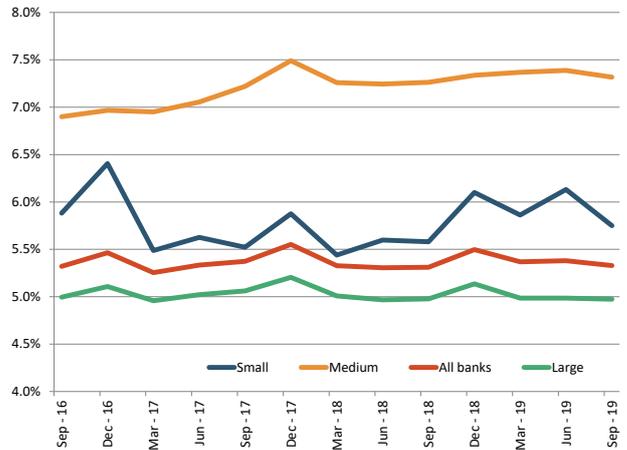
Total numerator and denominator.  
Sep 2016 =100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



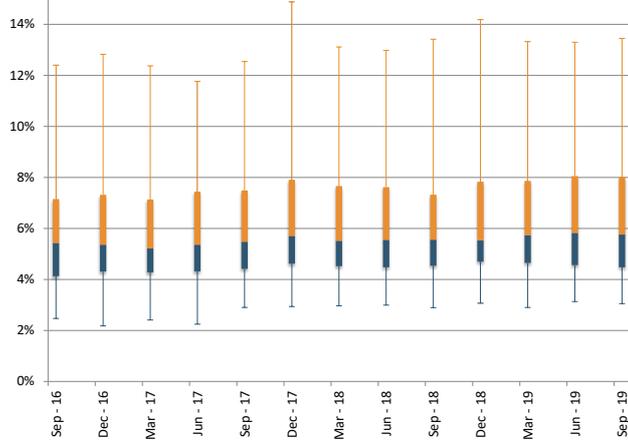
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%	6.0%	8.4%
Mar - 19	5.4%	4.7%	6.0%	8.2%
Jun - 19	5.4%	4.6%	6.0%	8.4%
Sep - 19	5.3%	4.6%	6.0%	8.2%

## Solvency

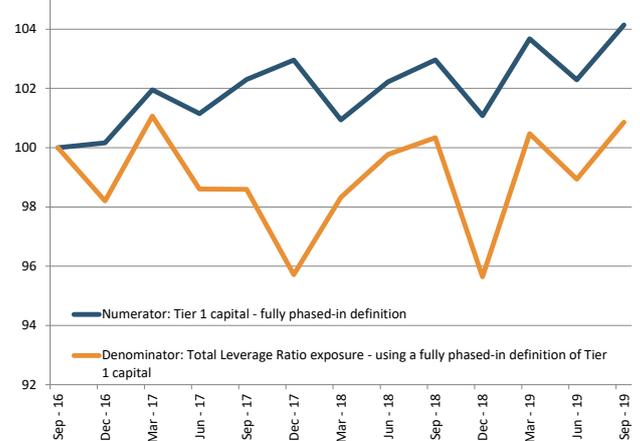
### 6 - Leverage ratio (fully phased-in definition of Tier 1)

#### Dispersion



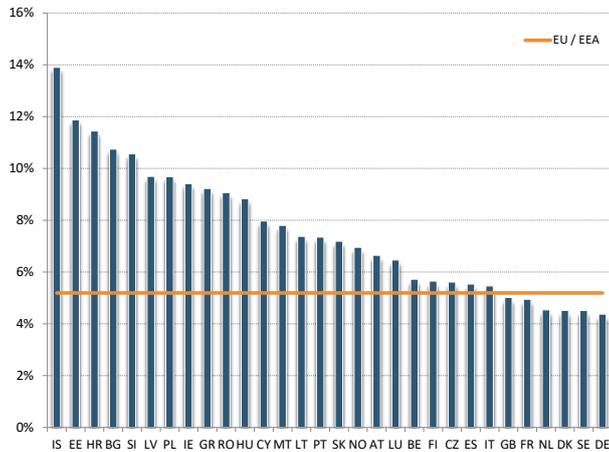
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



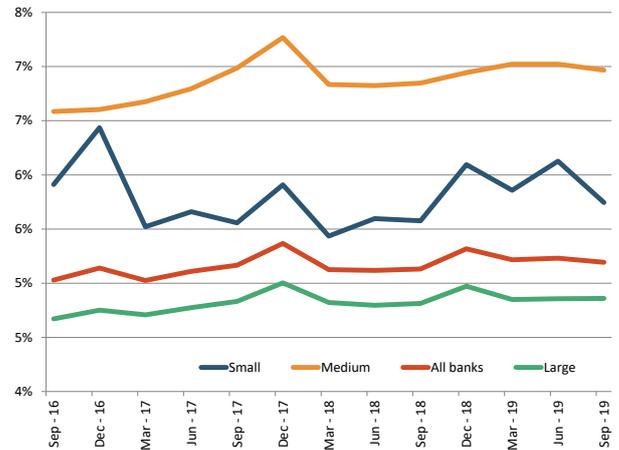
Total numerator and denominator.  
Sep 2016 =100.

#### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

#### RI by size class



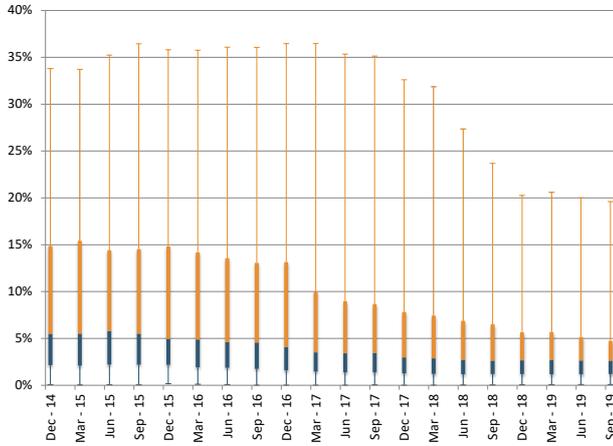
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%	5.7%	7.9%
Jun - 19	5.2%	4.6%	5.8%	8.1%
Sep - 19	5.2%	4.5%	5.8%	8.0%

## Credit Risk and Asset Quality

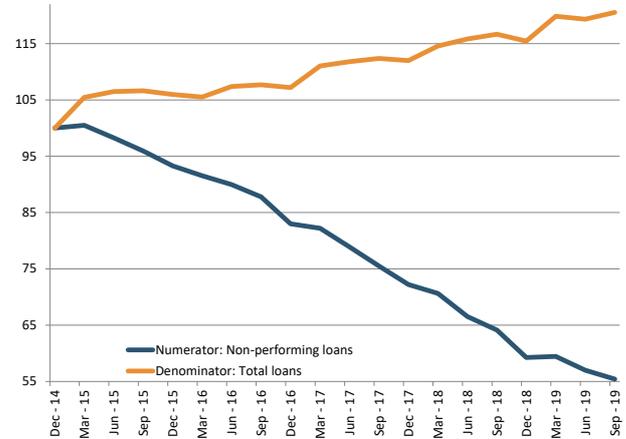
### 7 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



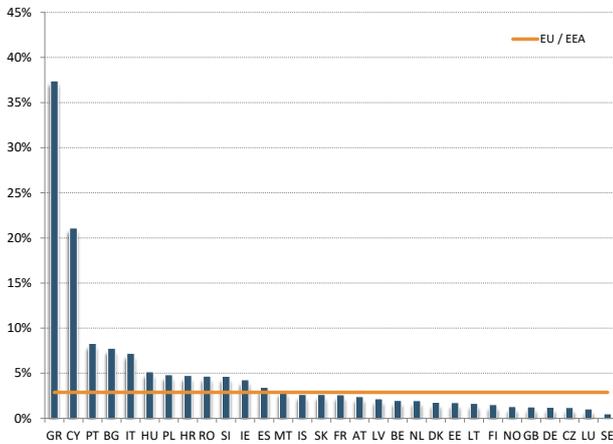
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



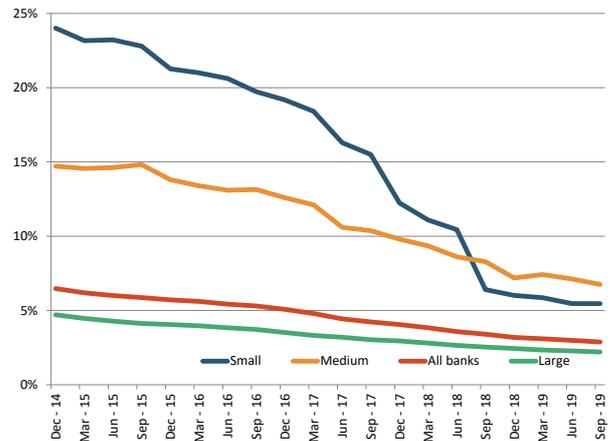
Total numerator and denominator.  
Dec 2014 = 100.

Country dispersion (as of Sep. 2019)



Weighted Averages by country.

RI by size class



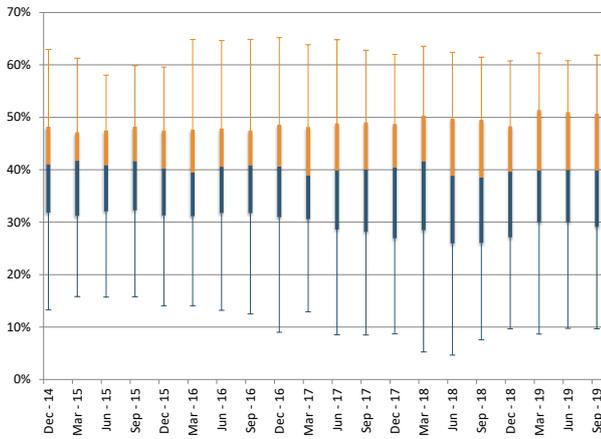
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%	6.5%
Dec - 18	3.2%	1.2%	2.7%	5.7%
Mar - 19	3.1%	1.2%	2.7%	5.7%
Jun - 19	3.0%	1.2%	2.6%	5.2%
Sep - 19	2.9%	1.2%	2.6%	4.8%

## Credit Risk and Asset Quality

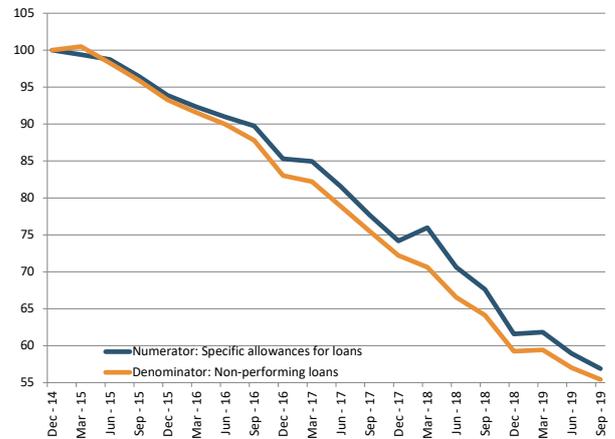
### 8 - Coverage ratio of non-performing loans and advances

#### Dispersion



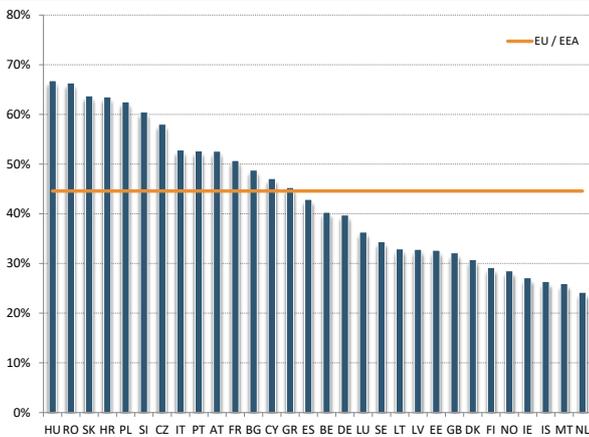
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



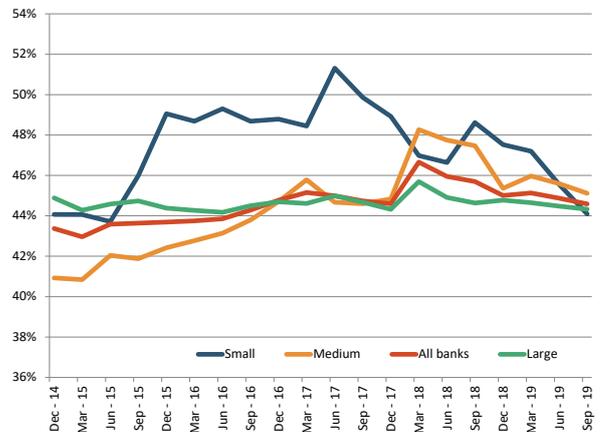
Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

#### RI by size class



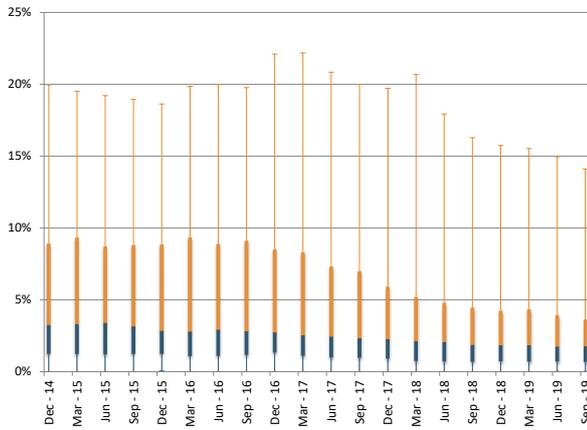
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%	49.5%
Dec - 18	45.0%	27.1%	39.6%	48.3%
Mar - 19	45.1%	30.0%	39.9%	51.4%
Jun - 19	44.9%	30.0%	40.0%	51.0%
Sep - 19	44.6%	29.1%	39.8%	50.7%

## Credit Risk and Asset Quality

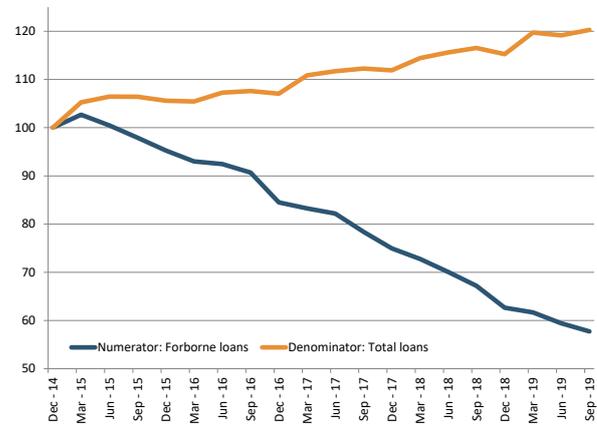
### 9 - Forbearance ratio for loans and advances

Dispersion



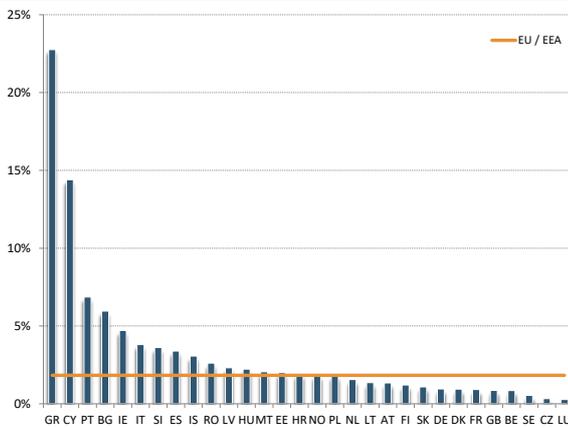
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



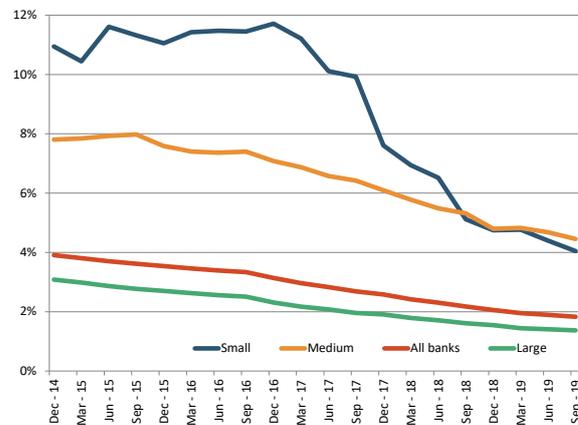
Total numerator and denominator.  
Dec 2014 = 100.

Country dispersion (as of Sep. 2019)



Weighted Averages by country.

RI by size class



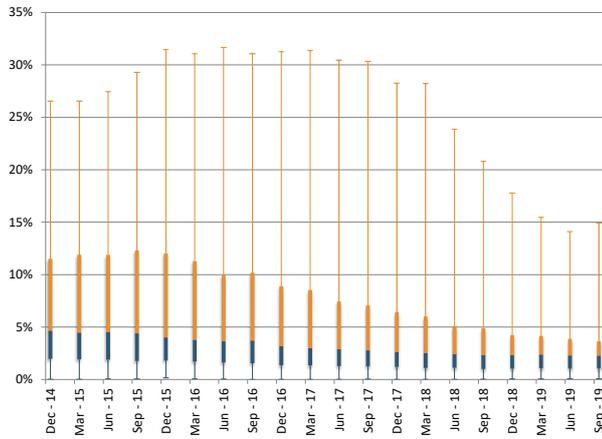
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%
Sep - 19	1.8%	0.7%	1.8%	3.6%

## Credit Risk and Asset Quality

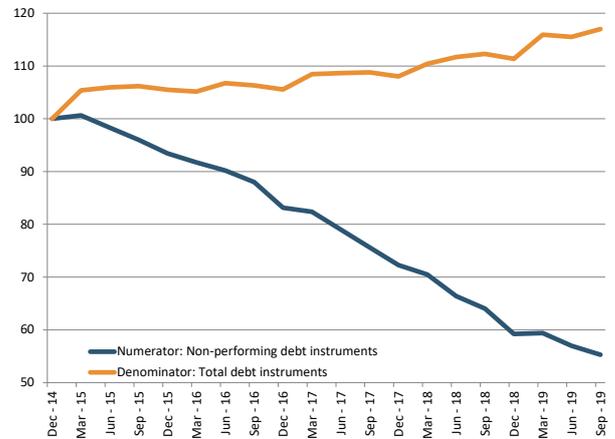
### 10 - Ratio of non-performing exposures (NPE ratio)

#### Dispersion



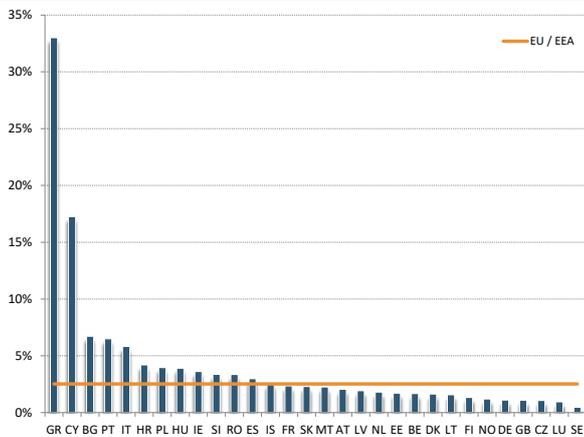
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



Total numerator and denominator.  
Dec 2014 = 100.

#### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

#### RI by size class



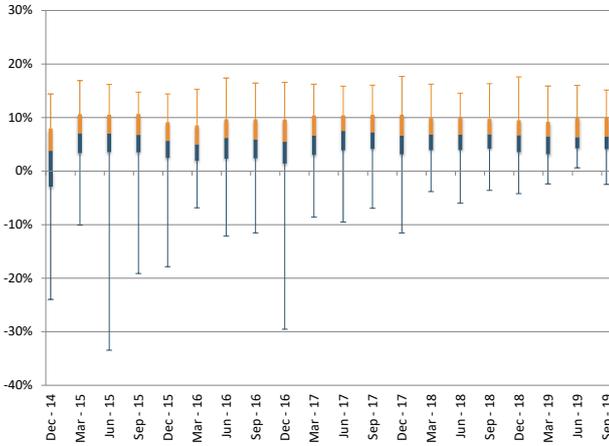
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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	3.2%	1.1%	2.4%	5.1%
Sep - 18	3.0%	1.0%	2.3%	4.9%
Dec - 18	2.8%	1.0%	2.3%	4.2%
Mar - 19	2.7%	1.1%	2.4%	4.2%
Jun - 19	2.6%	1.0%	2.3%	3.9%
Sep - 19	2.5%	1.0%	2.3%	3.7%

# Profitability

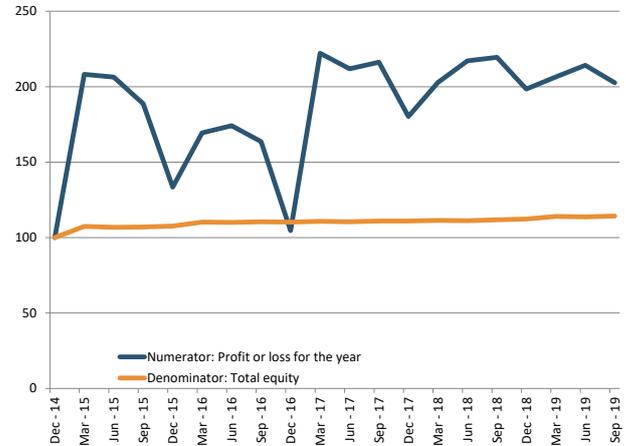
## 11 - Return on equity

### Dispersion



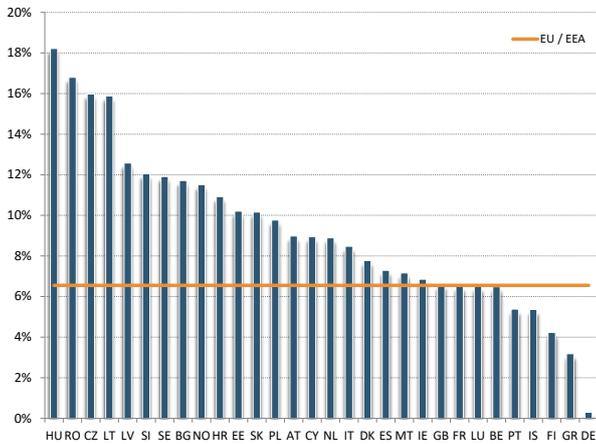
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



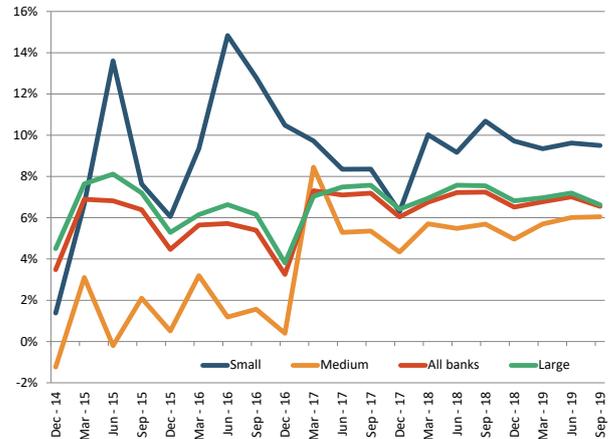
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



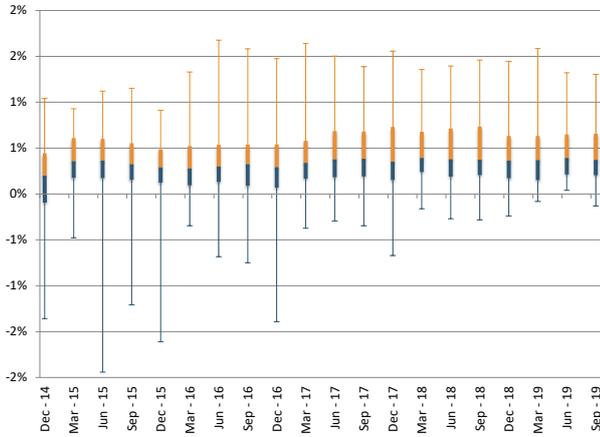
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%	4.3%	6.3%	10.0%
Sep - 19	6.6%	4.1%	6.5%	10.0%

# Profitability

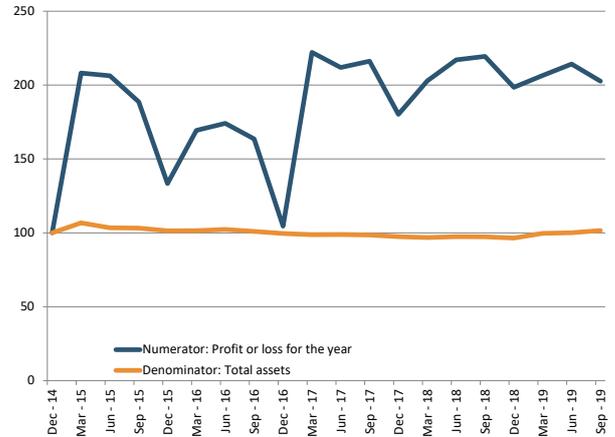
## 12 - Return on assets

### Dispersion



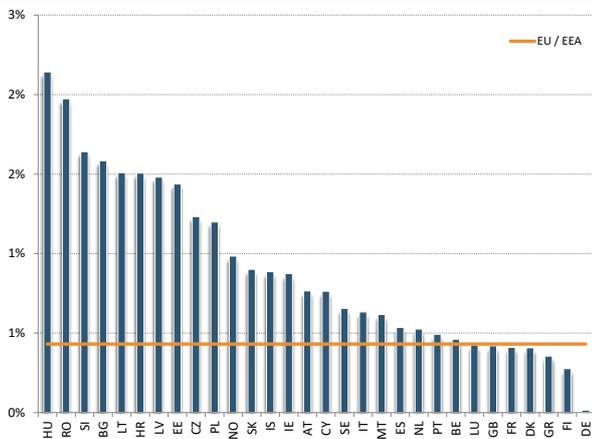
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



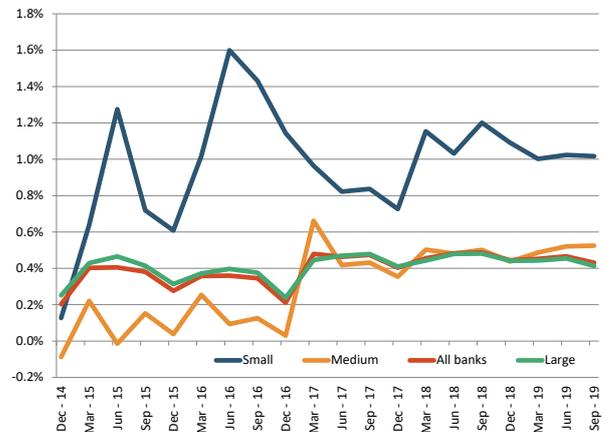
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



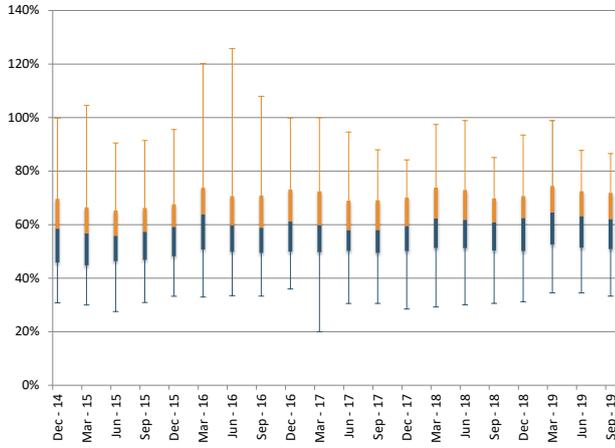
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%	0.44%	0.76%
Jun - 19	0.47%	0.25%	0.47%	0.78%
Sep - 19	0.43%	0.25%	0.45%	0.79%

# Profitability

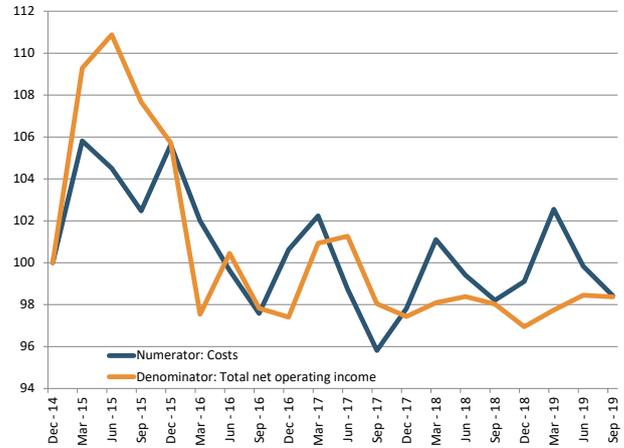
## 13 - Cost to income ratio

### Dispersion



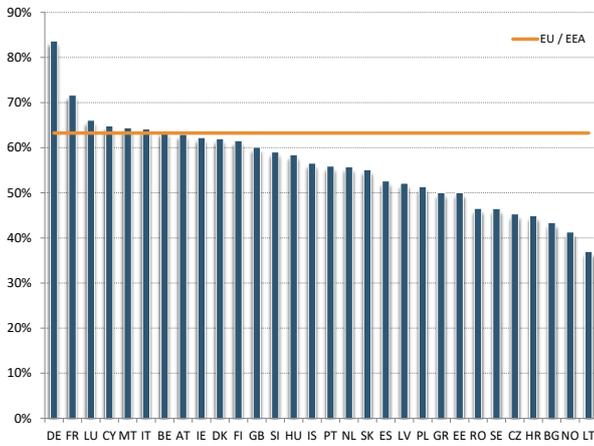
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



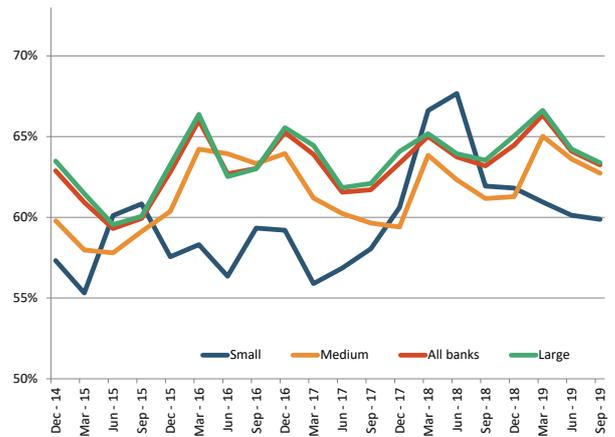
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



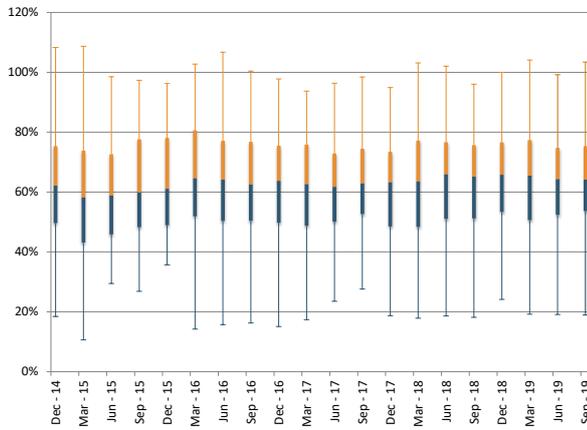
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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	63.7%	51.2%	61.8%	73.0%
Sep - 18	63.2%	50.3%	60.9%	69.8%
Dec - 18	64.5%	50.1%	62.5%	70.7%
Mar - 19	66.3%	52.6%	64.5%	74.5%
Jun - 19	64.1%	51.5%	63.2%	72.5%
Sep - 19	63.2%	50.9%	62.1%	71.9%

# Profitability

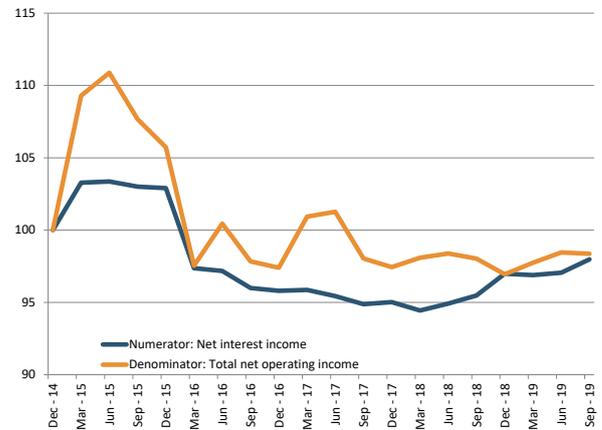
## 14 - Net interest income to total net operating income

### Dispersion



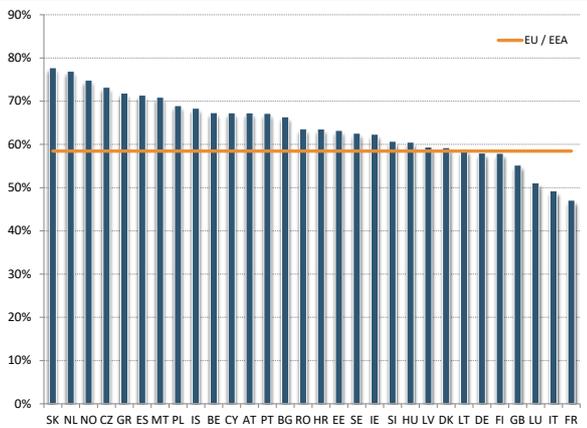
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



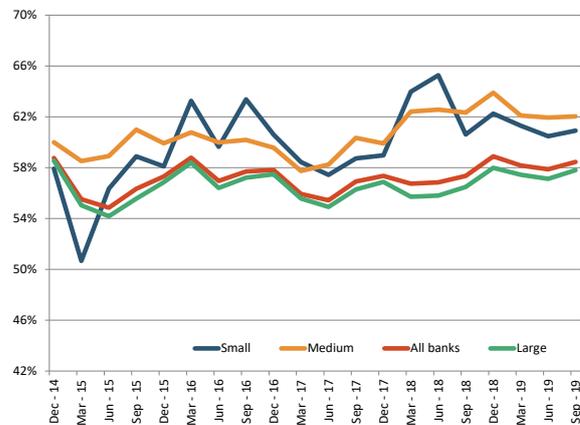
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



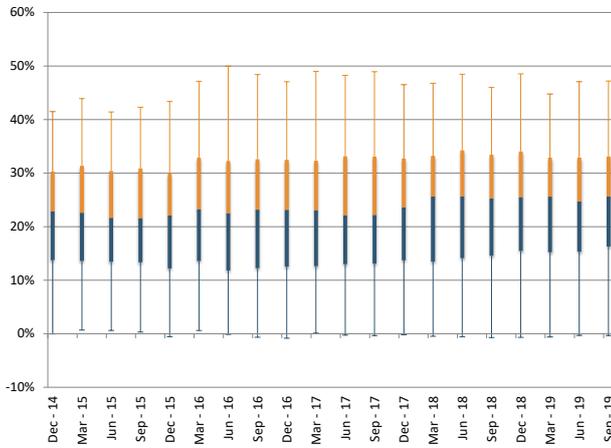
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%	65.5%	77.3%
Jun - 19	57.9%	52.4%	64.4%	74.8%
Sep - 19	58.5%	53.7%	64.2%	75.4%

## Profitability

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

Dispersion



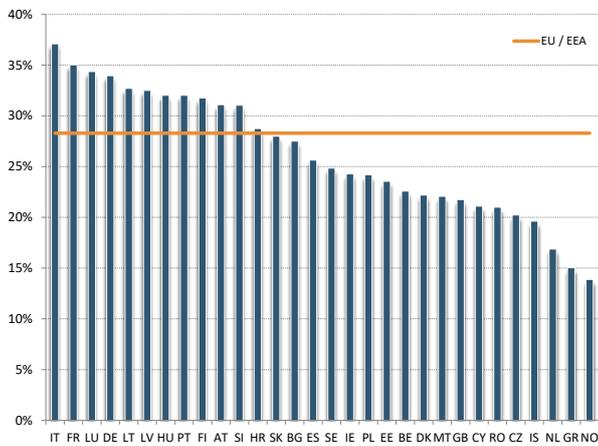
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



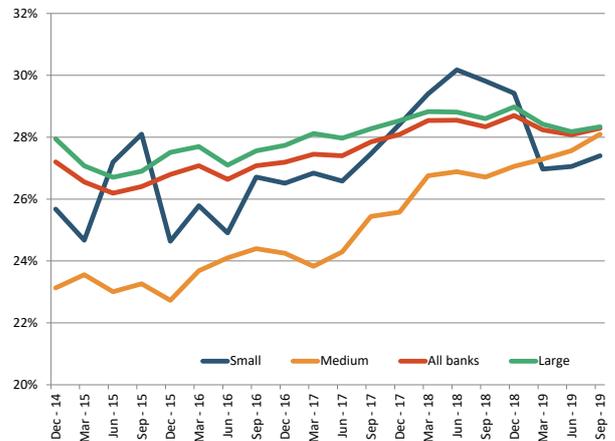
Total numerator and denominator.  
Dec 2014 = 100.

Country dispersion (as of Sep. 2019)



Weighted Averages by country.

RI by size class



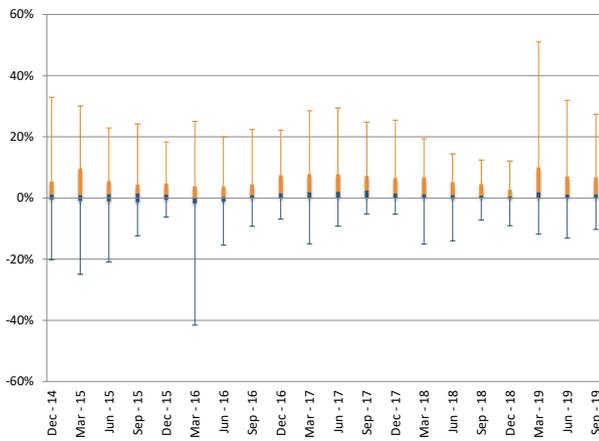
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%	32.9%
Jun - 19	28.1%	15.3%	24.7%	32.9%
Sep - 19	28.3%	16.3%	25.6%	33.1%

# Profitability

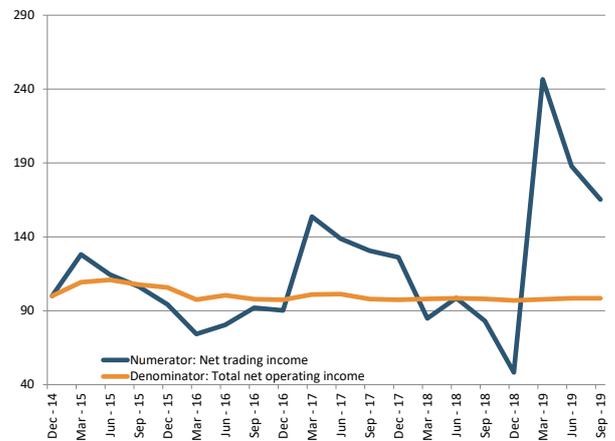
## 16 - Net trading income to total net operating income

### Dispersion



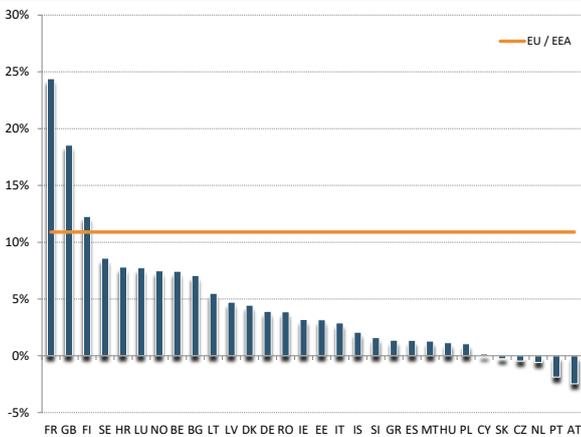
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



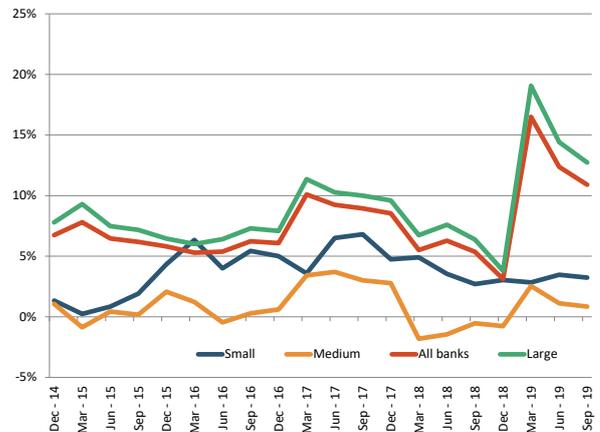
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



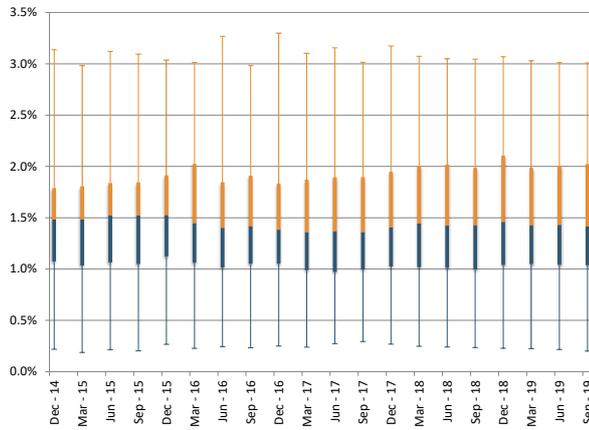
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%	1.9%	10.1%
Jun - 19	12.4%	0.0%	1.2%	7.1%
Sep - 19	10.9%	-0.1%	1.2%	6.8%

# Profitability

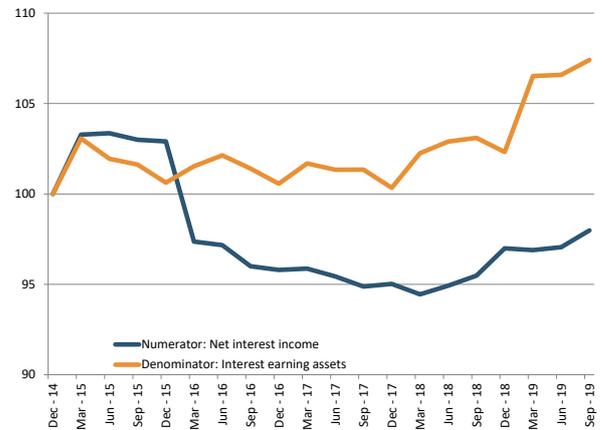
## 17 - Net interest margin

### Dispersion



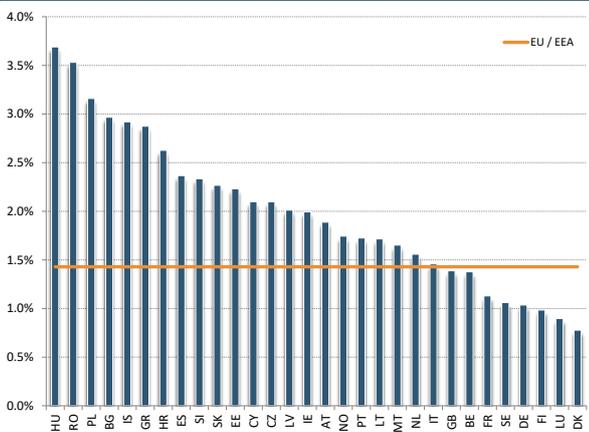
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



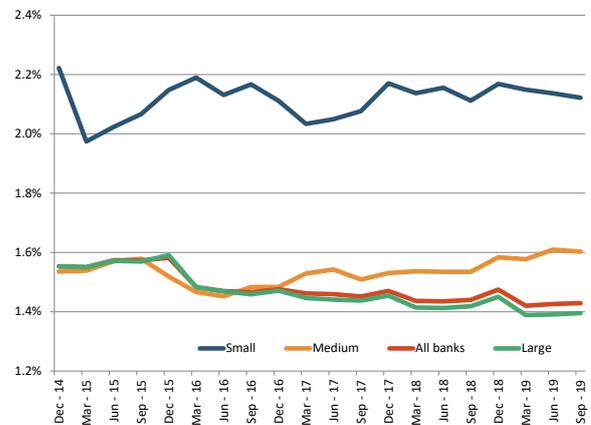
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



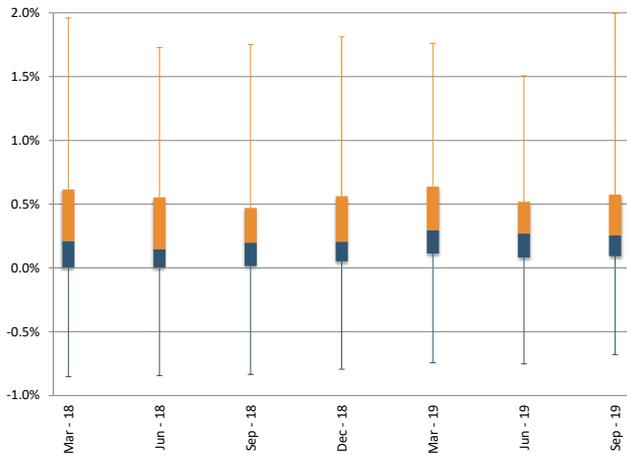
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%	1.43%	1.99%
Jun - 19	1.43%	1.04%	1.43%	2.01%
Sep - 19	1.43%	1.04%	1.42%	2.02%

# Profitability

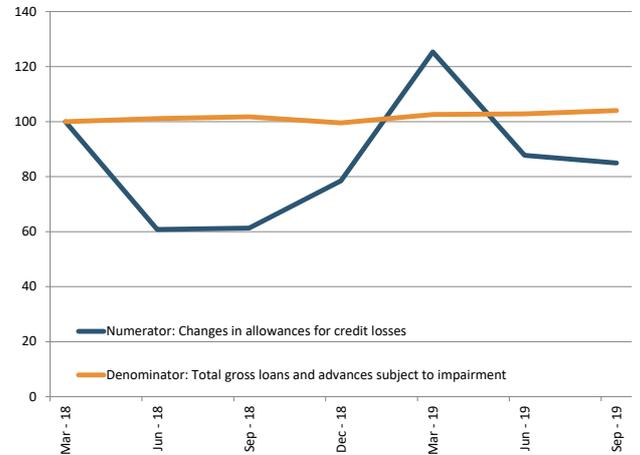
## 18 - Cost of Risk

### Dispersion



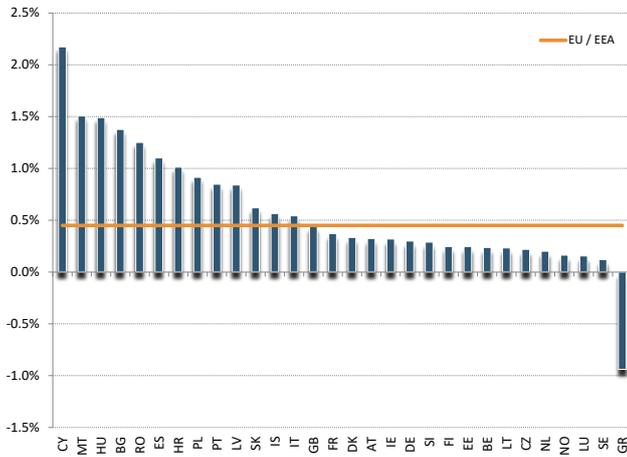
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



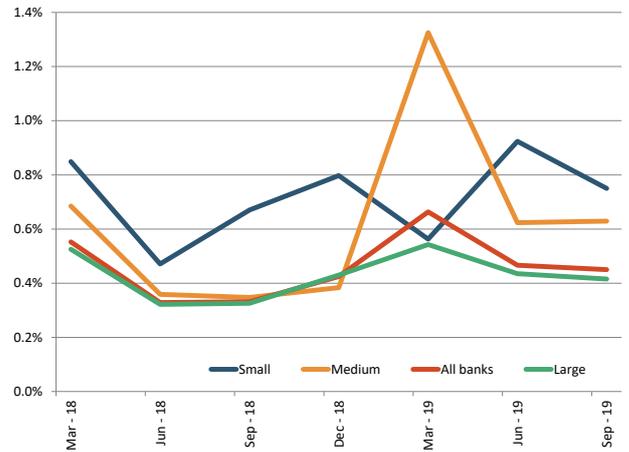
Total numerator and denominator.  
Mar 2018 =100.

### Country dispersion (as of Sep. 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 Sep. 2019.

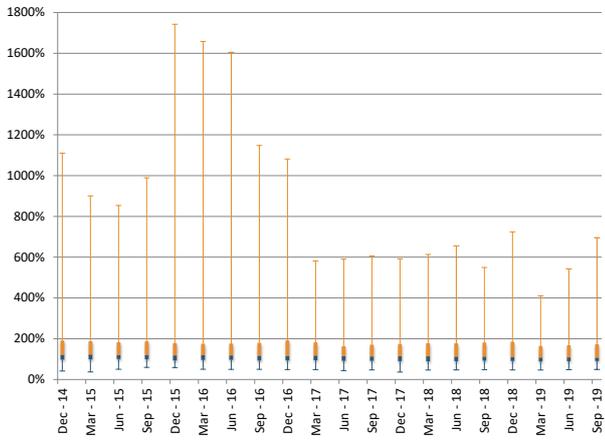
Period	Weighted average	25th	50th	75th
Mar - 18	0.55%	0.00%	0.21%	0.61%
Jun - 18	0.33%	0.00%	0.15%	0.55%
Sep - 18	0.33%	0.02%	0.20%	0.47%
Dec - 18	0.42%	0.05%	0.21%	0.56%
Mar - 19	0.66%	0.11%	0.30%	0.64%
Jun - 19	0.47%	0.08%	0.27%	0.52%
Sep - 19	0.45%	0.09%	0.26%	0.58%

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

# Funding and Liquidity

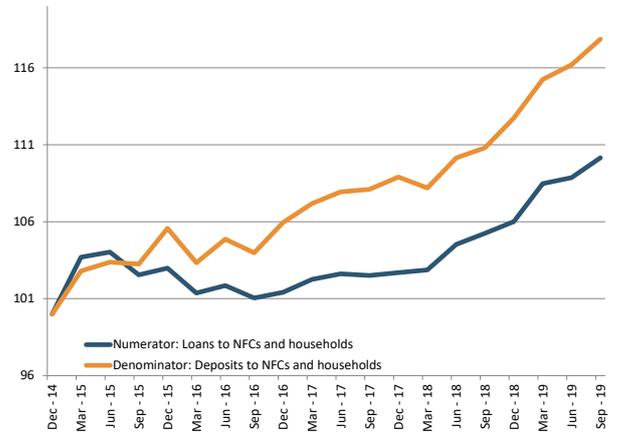
## 19 - Loan-to-deposit ratio for households and non-financial corporations

### Dispersion



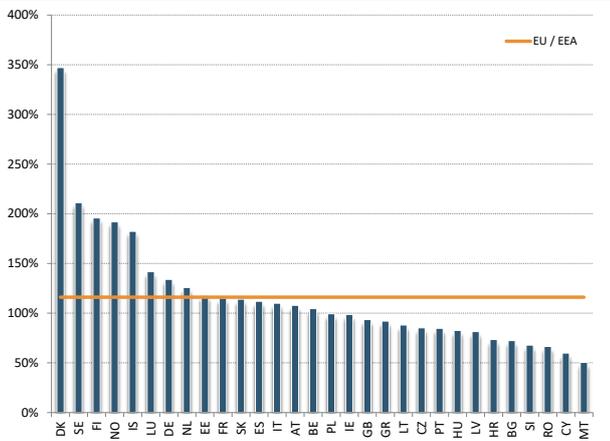
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



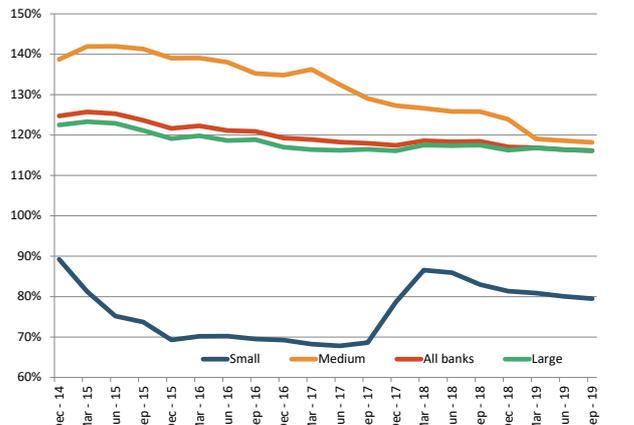
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



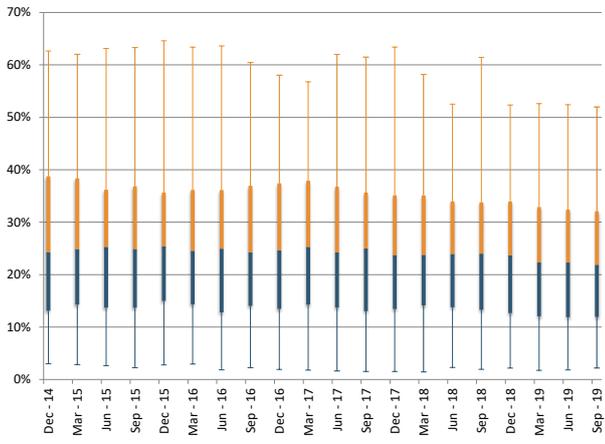
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019.

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%	112.9%	171.4%
Dec - 17	117.4%	89.9%	113.8%	173.7%
Mar - 18	118.6%	89.3%	113.3%	178.4%
Jun - 18	118.3%	90.0%	112.2%	177.9%
Sep - 18	118.4%	92.2%	112.0%	181.6%
Dec - 18	117.1%	90.5%	110.7%	185.4%
Mar - 19	116.8%	88.4%	107.8%	164.1%
Jun - 19	116.4%	90.1%	108.6%	168.4%
Sep - 19	116.1%	90.8%	106.8%	173.1%

# Funding and Liquidity

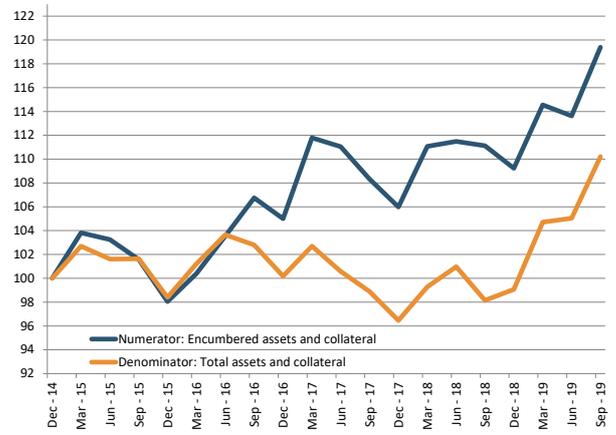
## 20 - Asset encumbrance ratio

### Dispersion



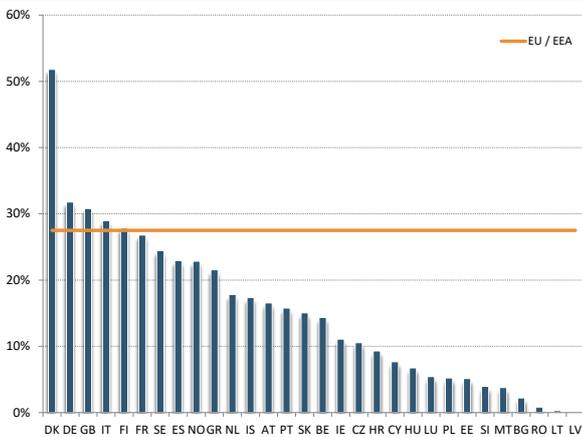
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



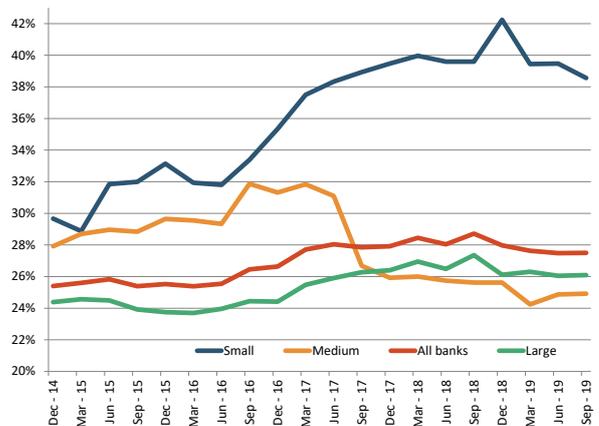
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Sep. 2019)



Weighted Averages by country.

### RI by size class



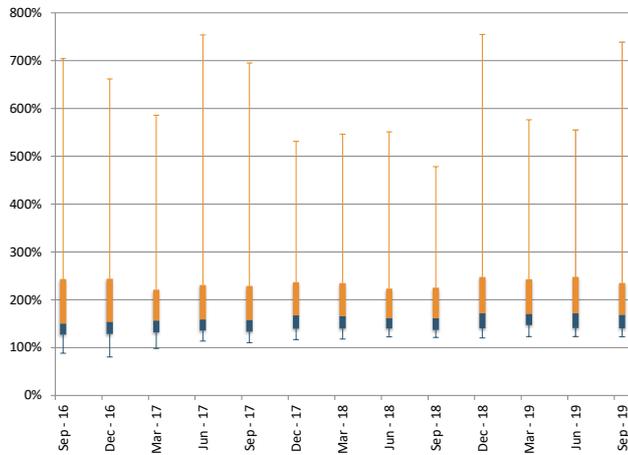
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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%	12.1%	22.3%	32.9%
Jun - 19	27.5%	11.9%	22.3%	32.4%
Sep - 19	27.5%	12.0%	21.9%	32.1%

## Funding and Liquidity

### 21 - Liquidity coverage ratio (%)

#### Dispersion



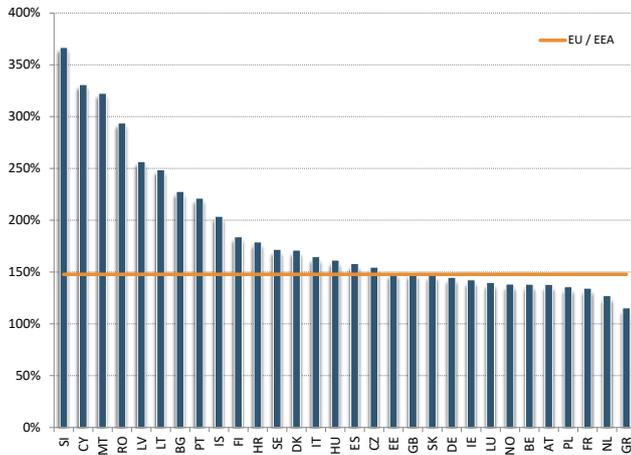
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



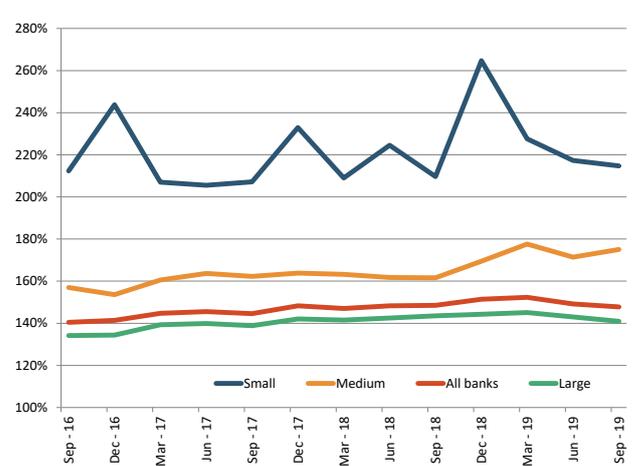
Total numerator and denominator.  
Sep 2016 =100.

#### Country dispersion (as of Sep. 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 Sep. 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	151.4%	140.4%	171.6%	247.5%
Mar - 19	152.3%	147.0%	170.6%	242.9%
Jun - 19	149.2%	140.9%	171.6%	248.0%
Sep - 19	147.8%	140.3%	168.7%	235.1%



*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			
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19
AT	9.2%	9.3%	8.7%	8.3%	0.3%	0.4%	0.4%	0.3%	14.9%	14.5%	14.5%	14.5%	70.4%	70.3%	70.8%	71.0%	1.8%	1.9%	2.0%	2.2%	3.4%	3.6%	3.7%	3.7%
BE	6.1%	9.0%	8.1%	7.8%	0.5%	0.4%	0.4%	0.4%	17.0%	14.9%	14.7%	14.4%	63.8%	63.5%	66.1%	65.9%	4.1%	4.5%	4.9%	5.5%	8.6%	7.6%	5.9%	6.1%
BG	16.9%	16.5%	14.5%	14.4%	0.1%	0.2%	0.2%	0.2%	13.1%	13.4%	13.5%	13.7%	64.8%	63.5%	67.0%	66.9%	0.2%	0.2%	0.1%	0.3%	4.8%	6.3%	4.7%	4.6%
CY*	n.a.	22.9%	25.6%	25.2%	n.a.	0.1%	0.1%	0.1%	n.a.	17.0%	18.5%	18.0%	n.a.	47.6%	47.1%	48.0%	n.a.	0.0%	0.0%	0.1%	n.a.	12.4%	8.7%	8.6%
CZ	3.4%	2.3%	2.9%	2.9%	0.1%	0.1%	0.1%	0.1%	12.9%	12.5%	11.8%	11.3%	80.5%	82.0%	81.5%	82.0%	1.7%	1.6%	2.0%	2.1%	1.5%	1.6%	1.7%	1.6%
DE	11.2%	12.4%	11.3%	11.0%	1.8%	1.9%	1.8%	1.1%	14.3%	13.3%	13.4%	13.4%	57.8%	57.2%	56.9%	56.2%	11.6%	12.0%	13.5%	15.5%	3.3%	3.2%	3.1%	2.9%
DK	2.4%	3.2%	3.6%	3.0%	0.4%	0.5%	0.5%	0.5%	12.1%	12.5%	13.0%	12.7%	77.1%	75.4%	74.0%	73.2%	5.6%	6.0%	6.5%	8.1%	2.3%	2.5%	2.5%	2.5%
EE	22.3%	19.4%	20.0%	21.1%	0.1%	0.1%	0.1%	0.1%	1.5%	1.5%	1.8%	1.9%	75.1%	77.5%	76.5%	75.3%	0.1%	0.2%	0.2%	0.3%	1.0%	1.3%	1.4%	1.4%
ES	7.4%	6.8%	6.4%	6.0%	0.9%	1.0%	0.9%	1.0%	13.9%	13.8%	13.8%	13.8%	65.9%	66.4%	66.7%	66.2%	4.0%	3.9%	4.1%	4.8%	7.9%	8.1%	8.1%	8.1%
FI	9.4%	10.0%	8.7%	7.3%	0.4%	0.8%	0.7%	0.6%	13.7%	12.7%	12.5%	12.0%	65.7%	64.9%	66.0%	66.4%	6.2%	6.3%	6.8%	8.4%	4.6%	5.2%	5.3%	5.2%
FR	7.7%	7.8%	7.7%	7.6%	2.2%	2.9%	2.8%	2.7%	10.1%	10.7%	10.7%	10.7%	64.5%	63.1%	62.3%	61.7%	8.4%	8.4%	9.1%	10.2%	7.2%	7.2%	7.7%	7.3%
GB	9.9%	9.3%	9.2%	8.1%	2.5%	2.7%	2.7%	2.6%	13.9%	14.5%	14.6%	14.2%	57.0%	56.8%	55.9%	54.4%	12.5%	12.3%	13.1%	14.8%	4.1%	4.4%	4.4%	4.3%
GR	6.1%	4.7%	5.4%	5.6%	0.3%	0.3%	0.3%	0.3%	10.5%	11.0%	11.4%	11.0%	62.4%	62.6%	61.0%	60.8%	2.8%	3.2%	3.6%	4.1%	17.9%	18.2%	18.3%	18.1%
HR	14.3%	14.1%	14.1%	14.6%	0.2%	0.2%	0.3%	0.3%	10.5%	11.2%	11.8%	11.7%	72.0%	71.3%	70.7%	70.2%	0.4%	0.4%	0.4%	0.6%	2.6%	2.7%	2.7%	2.6%
HU	10.5%	10.0%	9.4%	8.9%	0.4%	0.4%	0.5%	0.4%	24.9%	25.0%	24.5%	23.8%	58.5%	58.6%	59.6%	60.7%	1.4%	1.4%	1.3%	1.6%	4.4%	4.6%	4.7%	4.5%
IE	10.7%	10.8%	11.9%	11.8%	0.3%	0.4%	0.4%	0.4%	16.0%	14.8%	14.4%	14.6%	64.5%	66.4%	66.0%	65.7%	3.5%	1.7%	2.1%	2.7%	4.9%	5.9%	5.2%	4.9%
IS	10.9%	11.2%	10.4%	10.5%	1.8%	1.9%	2.0%	2.0%	6.3%	6.6%	7.0%	7.7%	77.6%	76.1%	76.5%	75.8%	0.4%	0.3%	0.4%	0.4%	3.1%	3.9%	3.8%	3.6%
IT	4.9%	5.1%	4.8%	4.9%	1.2%	1.3%	1.3%	1.1%	17.3%	19.3%	19.0%	19.5%	66.8%	64.8%	65.0%	64.2%	3.5%	3.3%	3.5%	3.9%	6.3%	6.2%	6.4%	6.3%
LT	24.7%	23.6%	23.1%	23.0%	0.1%	0.1%	0.1%	0.1%	4.7%	6.3%	6.1%	5.8%	69.3%	68.3%	69.2%	69.5%	0.3%	0.5%	0.4%	0.6%	0.9%	1.2%	1.2%	1.1%
LU	12.2%	14.7%	14.5%	14.4%	0.4%	0.3%	0.3%	0.3%	11.1%	11.1%	11.0%	11.1%	71.3%	68.4%	69.3%	69.1%	2.7%	2.9%	2.2%	2.5%	2.3%	2.6%	2.7%	2.6%
LV	26.5%	24.8%	21.8%	23.5%	0.1%	0.1%	0.2%	0.2%	2.7%	10.1%	11.2%	11.4%	69.0%	63.1%	65.0%	63.0%	0.5%	0.4%	0.4%	0.5%	1.2%	1.5%	1.5%	1.5%
MT	3.6%	19.1%	19.4%	21.5%	0.3%	0.2%	0.3%	0.3%	24.5%	24.7%	24.9%	24.7%	68.5%	53.0%	52.4%	50.2%	0.1%	0.0%	0.1%	0.1%	3.0%	2.9%	3.0%	3.2%
NL	8.0%	8.7%	7.8%	8.4%	0.7%	0.7%	0.7%	0.6%	8.1%	8.2%	7.9%	8.1%	77.2%	75.8%	76.2%	75.4%	3.0%	3.2%	3.3%	3.9%	2.9%	3.4%	4.0%	3.6%
NO	4.7%	10.4%	12.6%	12.3%	0.4%	0.4%	0.4%	0.3%	11.3%	9.9%	8.3%	9.0%	75.2%	71.7%	71.1%	71.8%	5.0%	4.1%	4.3%	5.1%	3.5%	3.5%	3.4%	1.5%
PL	7.4%	5.0%	3.8%	4.2%	0.2%	0.2%	0.2%	0.2%	20.7%	22.4%	22.1%	20.9%	67.5%	67.9%	69.2%	69.7%	0.8%	0.9%	0.9%	1.1%	3.5%	3.7%	3.7%	3.8%
PT	5.6%	5.2%	5.5%	5.1%	1.9%	1.8%	1.7%	1.7%	21.9%	23.0%	22.9%	23.1%	62.2%	61.3%	61.7%	61.8%	1.1%	1.1%	1.2%	1.3%	7.3%	7.5%	7.0%	7.0%
RO	14.5%	13.8%	14.9%	14.4%	0.2%	0.2%	0.2%	0.2%	28.0%	27.0%	26.7%	27.6%	54.6%	56.0%	55.2%	54.9%	0.1%	0.1%	0.1%	0.1%	2.6%	2.9%	2.8%	2.9%
SE	8.8%	9.8%	7.8%	8.5%	0.7%	0.8%	1.0%	0.9%	7.5%	9.1%	10.0%	9.5%	78.9%	76.0%	76.9%	75.9%	2.8%	2.9%	2.9%	3.7%	1.3%	1.4%	1.5%	1.4%
SI	11.8%	12.7%	11.9%	12.1%	0.7%	0.7%	0.7%	0.7%	26.1%	27.2%	27.5%	27.2%	58.4%	56.3%	56.7%	57.0%	0.2%	0.1%	0.1%	0.2%	2.7%	3.0%	3.1%	2.9%
SK	4.7%	3.2%	4.4%	4.6%	0.2%	0.2%	0.2%	0.3%	12.5%	12.4%	12.0%	12.7%	80.3%	81.8%	80.8%	79.8%	0.3%	0.4%	0.6%	0.6%	1.9%	2.0%	2.0%	2.0%
EU / EEA	8.5%	8.6%	8.2%	7.8%	1.6%	1.9%	1.9%	1.7%	12.9%	13.3%	13.3%	13.2%	63.9%	63.1%	62.9%	62.1%	7.7%	7.6%	8.2%	9.4%	5.3%	5.5%	5.5%	5.3%

Assets									
Volumes bn EUR									
	Total Assets				Total Financial Assets				
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	
AT	599.4	618.1	622.8	631.8	579.0	595.6	599.8	608.5	
BE	947.4	1,159.2	1,138.0	1,162.2	865.6	1,071.2	1,071.1	1,091.9	
BG	22.8	29.4	32.6	33.4	21.7	27.6	31.1	31.9	
CY*	n.a.	37.0	37.4	36.6	n.a.	32.4	34.2	33.4	
CZ	153.1	166.1	171.8	174.0	150.8	163.4	168.9	171.1	
DE	3,769.0	3,831.6	3,787.2	3,896.8	3,646.0	3,710.8	3,669.9	3,783.7	
DK	709.3	731.5	754.3	782.3	692.8	713.0	735.1	762.7	
EE	23.0	33.2	33.8	34.2	22.7	32.7	33.3	33.7	
ES	3,237.8	3,321.0	3,337.8	3,361.3	2,983.2	3,052.2	3,067.8	3,089.5	
FI	682.8	725.9	711.9	717.5	651.5	687.8	674.0	680.0	
FR	6,987.0	7,411.6	7,625.6	7,887.4	6,483.8	6,876.9	7,067.0	7,315.4	
GB	6,454.4	6,883.9	6,861.6	7,211.9	6,178.5	6,580.6	6,550.5	6,787.7	
GR	243.4	241.2	246.9	248.7	199.8	197.2	201.7	203.7	
HR	43.2	43.8	44.1	45.0	42.1	42.6	42.9	43.9	
HU	65.1	70.1	70.6	76.4	62.2	66.9	67.3	72.9	
IE	267.6	258.3	260.7	263.3	254.4	243.1	247.1	250.4	
IS	27.2	27.7	27.3	28.6	26.3	26.6	26.3	27.5	
IT	2,196.0	2,417.9	2,402.2	2,473.1	2,058.6	2,267.0	2,248.6	2,316.1	
LT	26.2	19.5	19.6	20.1	26.0	19.2	19.4	19.8	
LU	212.4	222.5	226.8	232.3	207.5	216.7	220.8	226.2	
LV	14.2	12.7	12.6	13.0	14.1	12.5	12.4	12.9	
MT	20.2	20.7	20.8	21.0	19.6	20.1	20.2	20.3	
NL	2,057.6	2,075.4	2,075.3	2,112.2	1,998.3	2,005.3	1,992.3	2,036.5	
NO	285.4	311.4	317.4	314.0	275.5	300.4	306.7	309.2	
PL	167.2	169.4	171.6	169.5	161.4	163.1	165.2	163.1	
PT	327.7	333.7	338.4	338.0	303.8	308.7	314.7	314.2	
RO	44.0	43.2	44.4	45.1	42.9	41.9	43.2	43.8	
SE	821.5	882.0	867.4	880.0	810.7	869.4	854.4	867.7	
SI	24.1	21.9	22.0	22.3	23.5	21.3	21.3	21.7	
SK	47.3	48.1	49.5	50.0	46.4	47.1	48.5	48.9	
EU / EEA	29,295.8	30,697.5	30,827.9	31,739.6	27,729.3	29,018.8	29,132.2	29,934.6	

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			
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19
AT	88.9%	89.2%	89.2%	88.8%	6.5%	6.2%	6.0%	6.1%	4.6%	4.6%	4.8%	5.1%
BE	88.8%	89.3%	89.4%	88.5%	4.9%	4.2%	3.8%	4.1%	6.4%	6.5%	6.8%	7.5%
BG	85.8%	87.7%	88.0%	87.9%	13.2%	11.4%	11.1%	11.1%	1.0%	0.9%	0.9%	1.0%
CY*	n.a.	94.4%	94.5%	94.1%	n.a.	4.3%	4.3%	4.6%	n.a.	1.3%	1.3%	1.3%
CZ	95.8%	95.4%	95.4%	95.5%	2.2%	2.1%	2.1%	1.7%	2.0%	2.4%	2.5%	2.8%
DE	71.2%	70.0%	68.3%	67.3%	5.9%	6.0%	6.1%	5.9%	22.9%	24.1%	25.7%	26.8%
DK	33.1%	32.5%	32.6%	31.2%	1.4%	1.6%	1.8%	1.9%	65.5%	65.9%	65.6%	66.8%
EE	98.5%	98.3%	97.9%	97.7%	0.0%	0.0%	0.0%	0.0%	1.5%	1.7%	2.0%	2.2%
ES	82.4%	82.1%	81.9%	81.5%	7.5%	7.2%	6.9%	6.9%	10.2%	10.7%	11.2%	11.6%
FI	67.0%	65.3%	64.5%	63.3%	7.4%	6.5%	6.1%	6.0%	25.6%	28.1%	29.5%	30.7%
FR	72.5%	70.4%	69.3%	67.7%	4.3%	4.2%	4.0%	4.0%	23.2%	25.4%	26.6%	28.4%
GB	64.2%	63.7%	63.1%	61.5%	9.0%	9.1%	9.0%	9.2%	26.8%	27.2%	27.9%	29.3%
GR	84.9%	86.2%	85.4%	85.0%	8.9%	9.0%	9.4%	8.9%	6.3%	4.7%	5.3%	6.1%
HR	89.3%	88.6%	87.7%	87.7%	9.8%	10.5%	11.3%	11.2%	0.9%	0.9%	1.0%	1.2%
HU	84.1%	83.9%	84.1%	83.9%	13.5%	13.8%	13.6%	13.3%	2.3%	2.3%	2.4%	2.8%
IE	82.6%	83.5%	83.8%	83.0%	12.7%	13.6%	13.0%	13.1%	4.7%	2.8%	3.2%	3.9%
IS	91.0%	90.7%	90.2%	89.4%	1.6%	1.8%	2.1%	2.7%				

## Statistical Annex

### IFRS 9 specific data <sup>(1)</sup>

#### 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			
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19
AT	86.2%	86.3%	87.0%	87.6%	10.8%	10.9%	10.3%	9.8%	2.9%	2.8%	2.7%	2.5%	0.2%	0.2%	0.2%	0.2%	2.8%	2.7%	2.7%	2.8%	55.1%	55.0%	54.6%	54.5%
BE	87.6%	87.7%	88.1%	88.7%	10.0%	10.0%	9.8%	9.2%	2.4%	2.3%	2.1%	2.1%	0.1%	0.1%	0.1%	0.1%	1.7%	1.6%	1.6%	1.6%	46.8%	43.3%	42.2%	41.7%
BG	79.9%	80.0%	81.6%	82.3%	10.1%	10.1%	9.9%	8.5%	10.0%	9.9%	8.5%	9.2%	0.6%	0.6%	0.6%	0.7%	6.6%	6.0%	5.5%	6.3%	57.9%	54.3%	52.6%	48.8%
CY*	n.a.	54.0%	53.5%	54.6%	n.a.	12.9%	15.1%	15.0%	n.a.	33.1%	31.3%	30.4%	n.a.	0.4%	0.3%	0.4%	n.a.	2.5%	2.7%	1.9%	n.a.	46.5%	46.5%	47.7%
CZ	95.1%	95.6%	95.7%	95.5%	3.4%	3.1%	3.0%	3.3%	1.5%	1.3%	1.3%	1.2%	0.1%	0.1%	0.1%	0.1%	4.4%	4.4%	4.3%	4.3%	58.0%	58.7%	58.1%	58.4%
DE	90.6%	91.6%	91.7%	92.0%	7.8%	6.9%	6.8%	6.5%	1.6%	1.6%	1.5%	1.5%	0.1%	0.1%	0.1%	0.1%	1.8%	1.9%	1.9%	1.9%	43.2%	43.5%	41.4%	42.2%
DK	90.0%	89.2%	90.4%	90.3%	6.8%	8.1%	7.0%	7.0%	3.2%	2.7%	2.6%	2.7%	0.1%	0.1%	0.1%	0.1%	5.6%	4.8%	5.3%	5.3%	40.1%	47.3%	45.5%	43.0%
EE	88.5%	86.3%	87.4%	87.4%	10.1%	11.3%	10.4%	10.4%	1.4%	2.5%	2.2%	2.2%	0.1%	0.1%	0.1%	0.1%	1.0%	1.4%	1.4%	1.4%	24.8%	26.4%	29.1%	33.3%
ES	89.6%	89.9%	90.3%	90.2%	6.1%	6.0%	5.9%	6.0%	4.2%	4.1%	3.9%	3.8%	0.4%	0.4%	0.4%	0.4%	7.4%	7.5%	7.0%	6.7%	43.0%	43.1%	43.1%	43.1%
FI	91.7%	91.7%	91.9%	93.0%	6.6%	6.6%	6.5%	5.4%	1.7%	1.6%	1.6%	1.6%	0.1%	0.1%	0.1%	0.1%	1.6%	1.6%	1.7%	2.0%	33.7%	33.8%	32.8%	34.4%
FR	89.6%	90.1%	90.3%	90.3%	7.4%	7.0%	6.9%	6.9%	2.9%	2.9%	2.8%	2.8%	0.2%	0.2%	0.2%	0.2%	4.0%	4.1%	4.1%	4.1%	53.4%	53.5%	53.3%	53.2%
GB	90.6%	91.2%	91.3%	91.0%	7.9%	7.3%	7.3%	7.5%	1.5%	1.5%	1.5%	1.4%	0.1%	0.1%	0.1%	0.1%	3.1%	3.2%	3.0%	2.9%	34.8%	33.7%	34.3%	35.0%
GR	41.9%	42.3%	44.2%	46.4%	14.2%	14.5%	14.3%	14.0%	43.8%	43.3%	41.4%	39.6%	0.8%	0.7%	0.7%	0.7%	6.8%	6.6%	6.6%	6.4%	48.1%	47.8%	47.0%	45.2%
HR	84.4%	85.0%	85.5%	87.5%	8.2%	7.7%	7.6%	7.0%	7.3%	7.2%	7.0%	5.5%	0.8%	0.8%	0.7%	0.7%	6.1%	6.3%	6.5%	6.5%	57.9%	58.2%	55.5%	63.8%
HU	85.7%	86.5%	87.1%	88.6%	7.5%	6.8%	6.6%	5.6%	6.8%	6.7%	6.3%	5.7%	0.9%	1.0%	1.0%	0.9%	6.9%	6.9%	6.8%	7.3%	67.6%	65.8%	66.4%	66.8%
IE	87.4%	88.2%	88.8%	89.2%	6.7%	6.7%	6.3%	6.2%	5.9%	5.1%	4.9%	4.6%	0.2%	0.2%	0.2%	0.2%	4.0%	4.2%	4.3%	4.1%	29.3%	29.3%	29.4%	29.4%
IS	91.4%	90.6%	90.5%	89.9%	6.1%	6.9%	7.0%	7.3%	2.5%	2.5%	2.5%	2.8%	0.3%	0.3%	0.3%	0.3%	1.9%	1.6%	1.5%	1.4%	29.6%	30.0%	31.7%	28.6%
IT	82.1%	81.6%	82.6%	83.4%	9.2%	9.7%	9.1%	8.9%	8.7%	8.7%	8.3%	7.6%	0.2%	0.2%	0.2%	0.2%	3.4%	3.5%	3.7%	3.6%	53.3%	53.2%	52.9%	52.8%
LT	86.6%	88.7%	88.9%	88.7%	10.3%	8.9%	8.9%	9.2%	3.1%	2.3%	2.3%	2.1%	0.1%	0.1%	0.1%	0.1%	1.4%	1.1%	0.9%	1.1%	27.4%	34.8%	34.8%	34.3%
LU	93.5%	93.1%	93.4%	93.4%	4.8%	5.0%	4.8%	4.8%	1.7%	1.9%	1.9%	1.8%	0.1%	0.1%	0.1%	0.1%	2.1%	2.2%	2.1%	1.9%	40.0%	36.5%	37.2%	39.0%
LV	85.4%	85.3%	85.9%	85.4%	10.9%	12.1%	11.4%	11.9%	3.6%	2.6%	2.7%	2.7%	0.1%	0.2%	0.2%	0.2%	2.5%	1.9%	2.1%	2.0%	33.1%	39.7%	35.9%	35.6%
MT	90.6%	90.1%	90.8%	89.8%	6.2%	5.8%	5.4%	6.1%	3.2%	4.1%	3.8%	4.2%	0.2%	0.3%	0.3%	0.3%	3.7%	4.3%	5.0%	4.1%	27.7%	25.4%	27.4%	26.9%
NL	92.9%	92.6%	93.2%	93.2%	4.9%	5.2%	4.7%	4.6%	2.2%	2.2%	2.2%	2.2%	0.1%	0.1%	0.1%	0.1%	1.9%	1.8%	1.9%	1.9%	25.3%	25.0%	25.1%	25.2%
NO	93.1%	93.4%	93.8%	93.0%	5.3%	5.0%	4.8%	5.4%	1.6%	1.6%	1.4%	1.6%	0.0%	0.0%	0.0%	0.0%	1.7%	1.6%	1.5%	1.6%	29.7%	30.4%	31.3%	31.5%
PL	86.2%	86.4%	86.7%	86.9%	8.5%	8.4%	8.2%	8.1%	5.3%	5.3%	5.0%	5.0%	0.3%	0.3%	0.3%	0.3%	5.8%	6.0%	6.0%	5.9%	60.2%	61.3%	62.5%	62.3%
PT	78.5%	79.2%	80.2%	81.0%	11.1%	11.0%	10.5%	10.4%	10.5%	9.8%	9.3%	8.5%	0.3%	0.4%	0.4%	0.4%	3.0%	3.3%	3.3%	3.3%	52.6%	53.1%	52.8%	54.1%
RO	79.1%	79.4%	80.6%	81.7%	14.7%	14.5%	13.6%	12.8%	6.2%	6.1%	5.8%	5.5%	0.9%	0.8%	0.9%	0.8%	8.5%	8.1%	8.2%	9.0%	66.1%	66.0%	66.8%	66.4%
SE	95.4%	95.5%	95.6%	95.6%	4.2%	4.0%	3.9%	3.9%	0.5%	0.5%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%	1.5%	1.5%	1.4%	1.4%	37.2%	37.1%	37.3%	38.3%
SI	84.2%	87.1%	88.6%	89.4%	8.7%	6.1%	6.0%	5.7%	7.1%	6.8%	5.5%	4.9%	0.6%	0.6%	0.6%	0.7%	5.7%	8.2%	9.5%	8.9%	62.6%	63.0%	63.5%	63.6%
SK	89.3%	89.8%	90.2%	89.7%	7.8%	7.4%	7.1%	7.6%	2.9%	2.7%	2.7%	2.7%	0.3%	0.3%	0.2%	0.2%	4.5%	4.4%	4.7%	4.2%	65.5%	65.0%	64.4%	64.5%
EU / EEA	88.9%	89.3%	89.6%	89.8%	7.4%	7.2%	7.0%	6.9%	3.7%	3.6%	3.4%	3.3%	0.2%	0.2%	0.2%	0.2%	3.6%	3.7%	3.6%	3.6%	46.7%	46.8%	46.4%	46.1%

#### 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			
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19
AT	64.3	64.5	64.9	68.2	64.2%	64.1%	63.3%	61.8%	27.8%	28.2%	29.2%	30.7%	8.1%	7.7%	7.5%	7.4%
BE	97.2	114.3	113.3	126.1	37.6%	34.6%	32.4%	29.7%	50.5%	55.0%	56.1%	58.5%	11.9%	10.4%	11.4%	11.8%
BG	3.1	3.4	3.7	3.9	75.0%	79.2%	79.6%	76.3%	24.3%	19.9%	19.4%	22.7%	0.7%	1.0%	1.0%	1.0%
CY*	n.a.	1.8	1.9	2.0	n.a.	75.3%	75.7%	77.2%	n.a.	1.0%	1.0%	1.5%	n.a.	23.8%	23.3%	21.3%
CZ	6.4	7.5	7.8	7.7	47.9%	43.2%	41.1%	35.2%	45.7%	50.9%	53.3%	60.0%	6.4%	6.0%	5.6%	4.7%
DE	1,048.6	1,113.7	1,165.1	1,237.2	24.0%	24.2%	23.6%	19.4%	70.0%	70.3%	71.5%	75.7%	6.0%	5.5%	5.0%	4.8%
DK	463.6	481.1	495.2	524.6	8.5%	11.1%	12.1%	11.9%	81.9%	79.5%	87.6%	78.2%	9.6%	9.4%	0.3%	9.9%
EE	0.4	0.6	0.7	0.8	89.7%	76.0%	80.5%	79.7%	8.8%	21.5%	16.0%	18.0%	1.5%	2.5%	3.5%	2.3%
ES	526.0	546.9	555.3	572.2	49.7%	48.0%	47.0%	45.8%	48.2%	49.8%	50.5%	52.0%	2.1%	2.2%	2.4%	2.2%
FI	214.8	238.5	239.5	249.6	20.9%	21.6%	17.9%	16.6%	77.9%	77.2%	80.8%	82.0%	1.2%	1.2%	1.3%	1.4%
FR	1,782.8	2,033.0	2,167.5	2,364.9	28.7%	31.1%	29.0%	26.9%	67.6%	65.7%	67.9%	70.0%	3.7%	3.2%	3.2%	3.1%
GB	2,211.5	2,387.3	2,414.1	2,610.2	32.5%	33.2%	32.3%	30.0%	65.3%	64.8%	65.8%	68.4%	2.2%	2.0%	1.9%	1.6%
GR	30.2	27.2	29.5	30.6	54.3%	58.9%	57.4%	54.0%	42.5%	37.5%	39.2%	42.7%	3.2%	3.6%	3.4%	3.3%
HR	4.5	4.9	5.3	5.4	38.0%	42.5%	41.8%	42.6%	59.3%	54.2%	55.0%	55.0%	2.7%	3.3%	3.2%	2.4%
HU	9.9	10.8	10.7	11.7	71.0%	70.0%	70.7%	66.8%	26.8%	28.0%	27.2%	29.2%	2.2%	2.1%	2.1%	3.9%
IE	44.2	40.0	40.0	42.5	67.7%	77.2%	74.9%	72.1%	27.9%	18.2%	20.5%	23.1%	4.4%	4.6%	4.5%	4.8%
IS	2.4	2.5	2.6	2.9	74.6%	76.6%	78.0%	79.5%	16.1%	13.6%	12.5%	11.5%	9.3%	9.8%	9.5%	9.1%
IT	377.1	407.2	407.5	428.4	65.2%	66.3%	65.4%	64.1%	31.0%	30.3%	31.2%	32.8%	3.7%	3.4%	3.4%	3.2%
LT	0.7	0.7	0.7	0.7	86.1%	85.5%	85.3%	83.4%	11.9%	13.1%	12.9%	14.9%	2.0%	1.4%	1.8%	1.7%
LU	61.7	66.3	68.1	71.2	12.0%	11.7%	11.0%	11.0%	47.2%	47.3%	46.1%	44.1%	40.7%	41.0%	42.9%	44.8%
LV	0.5	0.7	0.7	0.8	82.7%	91.4%	92.3%	90.2%	15.2%	7.0%	6.0%	8.1%	2.1%	1.6%	1.7%	1.7%
MT	1.6	1.8	1.9	1.8	70.7%	70.7%	70.1%	68.6%	28.6%	28.6%	29.0%	25.5%	0.8%	0.7%	0.9%	5.9%
NL	270.2	276.8	270.4	289.6	40.9%	41.6%	42.0%	40.5%	55.7%	55.2%	55.2%	56.7%	3.4%	3.2%	2.9%	2.9%
NO	59.5	56.8	52.6	57.8	14.0%	12.9%	11.1%	10.3%	64.2%	64.0%	63.1%	64.4%	21.8%	23.1%	25.8%	25.3%
PL	32.4	34.7	34.6	34.0	72.2%	73.5%	74.1%	69.9%	17.2%	17.7%	15.2%	13.6%	10.6%	8.9%	10.7%	16.5%
PT	52.8	55.5	56.7	55.6	72.3%	74.2%	74.9%	73.7%	12.2%	10.9%	10.8%	12.1%	15.5%	14.9%	14.3%	14.2%
RO	9.0	8.3	8.6	9.1	95.7%	95.6%	95.2%	95.3%	3.8%	3.8%	4.2%	4.1%	0.5%	0.5%	0.6%	0.6%
SE	99.4	125.6	133.1	138.6	40.3%	38.7%	38.5%	34.7%	59.1%	60.8%	61.0%	64.8%	0.6%	0.5%	0.5%	0.5%
SI	4.1	3.8	3.7	3.6	79.1%	86.7%	84.0%	84.5%	18.5%	11.1%	13.4%	13.1%	2.4%	2.2%	2.6%	2.4%
SK	1.5	1.6	1.7	1.9	42.4%	38.4%	47.7%	46.7%	51.8%	53.5%	45.7%	47.2%	5.8%	8.1%	6.6%	6.1%
EU / EEA	7,279.5	7,880.5	8,107.0	8,688.6	32.7%	33.6%	32.5%	30.3%	63.2%	62.6%	64.4%	66.2%	4.1%	3.8%	3.2%	3.6%

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

## Statistical Annex

### Sovereign exposures

Sovereign exposure																		
Direct exposures towards General governments <sup>(1)</sup>																		
Volumes bn EUR, % of total sov exposure	Total gross carrying amount of which:						Total carrying amount (net of short positions) of which <sup>(2)</sup> :											
	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	214.1	30%	36%	59%	54%	218.3	217.1	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%	5.3	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%	30.9	38.9	33%	46%	2%	2%	2%	2%	39%	28%	24%	22%
EE	0.7	1.1	65%	49%	35%	51%	0.7	1.1	0%	0%	0%	13%	0%	0%	65%	55%	35%	31%
ES	457.6	459.9	52%	52%	18%	19%	445.4	441.1	12%	14%	1%	0%	37%	35%	49%	50%	0%	1%
FI	106.9	189.6	26%	27%	62%	59%	106.0	188.2	40%	44%	0%	0%	3%	2%	34%	43%	22%	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	791.7	918.0	21%	19%	21%	22%	723.2	839.8	42%	45%	1%	1%	50%	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%	342.9	366.9	8%	10%	0%	0%	50%	44%	38%	44%	4%	3%
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%	21%	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%	65%	26%	28%	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	15.7	15.0	78%	97%	0%	1%	15.6	15.0	30%	29%	0%	0%	24%	23%	34%	34%	13%	14%
SE	50.6	53.7	63%	70%	23%	19%	50.1	51.9	9%	12%	21%	15%	4%	3%	48%	52%	18%	18%
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	3,837	4,152	45%	42%	27%	28%	3,650	3,905	20%	24%	1%	1%	32%	30%	40%	41%	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%	30%	
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%	7%	8%	10%	33%	30%	17%	14%	35%	39%	
DK	35%	30%	16%	15%	27%	35%	14%	12%	7%	8%	
EE	5%	5%	2%	26%	54%	43%	29%	21%	11%	5%	
ES	10%	9%	9%	11%	31%	37%	31%	29%	17%	15%	
FI	44%	54%	6%	7%	26%	22%	8%	7%	16%	10%	
FR	20%	15%	9%	14%	30%	28%	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	39%	30%	22%	11%	31%	32%	5%	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%	13%	8%	10%	38%	45%	25%	21%	11%	11%	
SE	25%	25%	11%	14%	48%	44%	9%	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%	15%	11%	12%	32%	32%	21%	20%	19%	21%	

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 <sup>(1)</sup>				Other liabilities <sup>(2)</sup>			
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19
AT	12.7%	12.5%	12.8%	12.8%	10.9%	11.8%	11.7%	11.5%	69.1%	67.9%	67.9%	67.6%	7.3%	7.8%	7.6%	8.1%
BE	17.9%	15.4%	15.0%	15.1%	10.1%	11.6%	11.4%	11.3%	56.4%	57.3%	59.4%	58.9%	15.7%	15.7%	14.2%	14.7%
BG	0.6%	0.4%	0.4%	0.4%	2.4%	5.9%	4.8%	5.3%	95.2%	91.7%	92.7%	92.2%	1.8%	2.1%	2.1%	2.1%
CY*	n.a.	1.1%	1.1%	1.2%	n.a.	2.1%	2.4%	2.0%	n.a.	92.2%	92.0%	94.5%	n.a.	4.5%	4.5%	2.2%
CZ	11.2%	11.7%	11.6%	11.4%	12.9%	14.9%	12.9%	13.9%	72.5%	69.8%	71.6%	70.7%	3.5%	3.7%	3.9%	4.0%
DE	20.5%	18.9%	16.9%	16.9%	13.1%	13.0%	12.8%	12.8%	44.5%	44.3%	45.3%	43.9%	21.8%	23.8%	24.9%	26.4%
DK	54.9%	54.8%	54.8%	54.7%	2.3%	2.4%	2.8%	2.8%	27.7%	27.6%	27.3%	26.0%	15.2%	15.2%	15.2%	16.6%
EE	2.1%	1.4%	2.5%	2.5%	13.3%	11.7%	10.6%	8.1%	82.8%	84.1%	84.6%	87.2%	1.8%	2.8%	2.4%	2.2%
ES	13.4%	13.4%	13.4%	13.6%	6.9%	7.6%	7.2%	6.7%	63.1%	62.7%	63.2%	62.8%	16.6%	16.3%	16.3%	16.9%
FI	41.1%	39.5%	39.5%	40.0%	4.7%	5.6%	4.6%	4.2%	38.1%	37.4%	37.7%	36.2%	16.1%	17.5%	18.2%	19.6%
FR	18.9%	19.0%	18.7%	18.4%	5.0%	5.8%	5.9%	5.8%	55.1%	53.4%	53.2%	52.1%	21.0%	21.7%	22.2%	23.8%
GB	11.3%	11.5%	11.8%	11.1%	4.1%	5.1%	4.6%	4.4%	61.6%	59.1%	58.9%	57.6%	22.9%	24.3%	24.8%	26.9%
GR	2.5%	2.4%	2.5%	2.6%	9.7%	8.8%	8.4%	7.6%	76.4%	77.4%	77.6%	78.0%	11.5%	11.3%	11.5%	11.9%
HR	0.3%	0.3%	0.3%	0.3%	9.3%	9.6%	9.2%	7.5%	87.0%	85.9%	86.4%	88.0%	3.5%	4.2%	4.2%	4.2%
HU	4.1%	3.6%	3.7%	4.2%	4.7%	5.4%	4.9%	5.3%	84.5%	83.7%	84.3%	83.5%	6.6%	7.3%	7.1%	6.9%
IE	9.0%	7.4%	7.5%	7.5%	6.7%	5.0%	7.1%	7.4%	73.5%	77.2%	75.2%	75.7%	10.9%	10.5%	10.2%	9.3%
IS	34.5%	35.2%	35.8%	34.7%	1.1%	1.1%	1.1%	1.5%	58.7%	57.1%	56.7%	57.4%	5.7%	6.6%	6.4%	6.4%
IT	12.9%	12.6%	13.0%	13.0%	7.8%	8.1%	7.8%	7.9%	59.7%	60.4%	59.8%	58.6%	19.6%	18.9%	19.4%	20.4%
LT	0.1%	0.1%	0.1%	0.1%	8.3%	3.9%	3.7%	3.6%	89.2%	93.4%	93.6%	93.6%	2.4%	2.6%	2.6%	2.7%
LU	25.2%	26.0%	26.5%	26.9%	18.6%	17.4%	17.9%	17.5%	50.6%	50.6%	50.2%	50.0%	5.6%	6.0%	5.5%	5.6%
LV	0.0%	0.5%	0.5%	0.5%	14.3%	4.7%	3.6%	3.8%	83.6%	91.2%	92.9%	93.1%	2.2%	3.6%	2.9%	2.5%
MT	1.8%	1.8%	1.6%	1.6%	1.4%	1.2%	0.9%	1.0%	94.3%	94.2%	94.7%	94.7%	2.5%	2.9%	2.7%	2.8%
NL	25.7%	26.1%	25.4%	26.1%	3.2%	3.5%	3.4%	3.7%	62.8%	61.3%	61.4%	60.9%	8.4%	9.1%	9.8%	9.3%
NO	40.8%	41.3%	41.4%	42.4%	5.5%	7.3%	6.9%	6.6%	43.8%	42.4%	42.3%	42.2%	9.9%	9.0%	9.4%	8.7%
PL	8.0%	8.1%	8.3%	8.8%	1.9%	3.0%	2.9%	2.4%	85.3%	83.5%	83.2%	83.7%	4.8%	5.3%	5.7%	5.2%
PT	5.3%	5.2%	4.8%	4.9%	4.5%	4.7%	4.4%	4.1%	78.9%	78.7%	79.3%	79.6%	11.3%	11.4%	11.5%	11.5%
RO	0.9%	1.0%	0.9%	0.9%	5.0%	4.7%	4.8%	4.7%	91.2%	90.2%	89.6%	90.2%	2.9%	4.1%	4.7%	4.3%
SE	49.2%	48.4%	48.7%	48.5%	3.4%	3.8%	3.6%	4.2%	41.4%	40.2%	41.0%	40.4%	6.0%	7.6%	6.7%	6.9%
SI	0.4%	0.4%	0.3%	0.3%	3.9%	3.2%	3.1%	2.9%	91.5%	92.8%	92.4%	93.1%	4.2%	3.6%	4.2%	3.7%
SK	11.0%	11.9%	13.1%	13.4%	3.6%	3.6%	2.2%	2.1%	83.2%	81.8%	81.9%	81.6%	2.2%	2.7%	2.9%	2.9%
EU / EEA	18.9%	18.7%	18.4%	18.3%	6.2%	6.7%	6.5%	6.4%	56.5%	55.4%	55.6%	54.6%	18.4%	19.2%	19.5%	20.8%

(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	Dec-18	Mar-19	Jun-19	Sep-19	
AT	548.3	565.4	569.9	578.0	
BE	876.9	1,079.0	1,058.2	1,081.8	
BG	19.3	25.2	28.4	29.2	
CY*	n.a.	33.8	34.1	33.3	
CZ	140.8	153.3	159.3	161.1	
DE	3,547.9	3,629.5	3,592.2	3,698.8	
DK	670.5	693.5	715.3	742.9	
EE	19.5	28.4	29.1	29.6	
ES	2,999.8	3,077.6	3,093.3	3,114.4	
FI	636.3	681.4	666.7	672.5	
FR	6,532.9	6,943.5	7,154.1	7,405.8	
GB	6,011.3	6,431.9	6,413.0	6,666.1	
GR	217.1	214.7	218.9	220.0	
HR	37.2	37.6	38.2	38.9	
HU	57.3	62.2	62.2	67.6	
IE	234.0	225.2	227.9	229.5	
IS	22.6	23.2	23.0	24.0	
IT	2,033.5	2,238.2	2,221.8	2,288.2	
LT	23.6	17.6	17.8	18.2	
LU	197.9	207.7	212.5	217.7	
LV	12.5	11.3	11.1	11.5	
MT	18.5	18.9	19.0	19.2	
NL	1,933.7	1,952.6	1,955.6	1,989.7	
NO	260.5	285.1	291.4	287.7	
PL	146.6	148.5	151.0	148.8	
PT	298.3	302.8	307.8	306.6	
RO	38.9	37.9	39.5	39.8	
SE	774.3	837.6	822.1	833.5	
SI	20.9	18.9	19.1	19.3	
SK	43.0	43.8	45.3	45.6	
EU / EEA	27,296.0	28,675.5	28,810.7	29,597.0	

Share of secured funding					
% of debt securities issued	Dec-18	Mar-19	Jun-19	Sep-19	
AT	36.1%	38.1%	39.5%	39.7%	
BE	17.6%	19.1%	20.2%	19.3%	
BG	0.0%	0.0%	0.0%	0.0%	
CY*	n.a.	0.0%	0.0%	0.0%	
CZ	4.3%	4.2%	4.2%	3.9%	
DE	24.5%	27.0%	30.5%	29.5%	
DK	92.7%	91.4%	91.8%	91.6%	
EE	0.0%	0.0%	0.0%	0.0%	
ES	40.4%	39.7%	38.4%	38.1%	
FI	45.8%	47.7%	47.0%	47.6%	
FR	23.9%	22.9%	22.7%	22.9%	
GB	15.3%	14.7%	14.7%	15.5%	
GR	76.2%	81.2%	75.0%	68.9%	
HR	0.0%	0.0%	0.0%	0.0%	
HU	69.3%	68.5%	68.9%	53.9%	
IE	54.2%	47.0%	48.3%	47.0%	
IS	58.7%	58.6%	59.8%	60.5%	
IT	30.6%	29.9%	29.4%	28.6%	
LT	0.0%	0.0%	0.0%	0.0%	
LU	0.0%	0.0%	0.0%	0.0%	
LV	0.0%	0.0%	0.0%	0.0%	
MT	0.0%	0.0%	0.0%	0.0%	
NL	20.4%	19.7%	21.2%	20.3%	
NO	70.9%	66.4%	65.6%	65.0%	
PL	36.1%	40.2%	40.9%	42.5%	
PT	65.1%	62.9%	61.4%	59.3%	
RO	0.0%	0.0%	0.0%	0.0%	
SE	47.5%	47.0%	47.5%	47.0%	
SI	0.0%	0.0%	0.0%	0.0%	
SK	93.0%	93.3%	95.8%	96.1%	
EU / EEA	33.1%	32.7%	33.3%	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			
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19
AT	84.5%	85.1%	85.6%	85.6%	0.3%	0.2%	0.2%	0.3%	2.7%	2.4%	2.4%	2.3%	10.6%	10.3%	10.1%	10.0%	2.0%	2.1%	1.7%	1.7%
BE	82.6%	82.7%	82.6%	82.5%	0.6%	0.5%	0.4%	0.4%	2.3%	2.0%	2.0%	1.8%	9.0%	8.8%	8.9%	8.8%	5.6%	6.1%	6.1%	6.5%
BG	90.8%	90.2%	88.9%	89.6%	0.0%	0.0%	0.0%	0.0%	0.5%	0.8%	1.9%	0.9%	8.7%	8.8%	9.2%	9.4%	0.0%	0.3%	0.1%	0.1%
CY	86.8%	86.8%	85.3%	85.8%	0.0%	0.0%	0.7%	0.6%	0.6%	0.8%	0.9%	0.3%	12.5%	12.3%	13.0%	13.1%	0.2%	0.1%	0.1%	0.1%
CZ	84.1%	84.1%	84.6%	85.0%	0.0%	0.0%	0.0%	0.0%	3.5%	3.3%	3.0%	2.7%	11.7%	11.8%	11.7%	11.6%	0.6%	0.7%	0.8%	0.7%
DE	75.7%	77.4%	76.8%	77.1%	2.4%	2.2%	2.1%	1.9%	6.7%	5.7%	5.7%	6.0%	13.4%	12.6%	13.1%	12.5%	1.8%	2.1%	2.3%	2.5%
DK	82.9%	83.6%	83.0%	82.7%	0.1%	0.1%	0.0%	0.0%	5.8%	5.3%	6.1%	6.7%	9.6%	9.4%	9.3%	9.1%	1.6%	1.6%	1.6%	1.6%
EE	89.9%	89.8%	90.5%	90.3%	0.0%	0.0%	0.0%	0.0%	0.4%	0.7%	0.9%	0.3%	9.3%	8.4%	8.5%	8.5%	0.4%	1.0%	0.1%	0.9%
ES	86.2%	86.4%	86.1%	85.9%	0.7%	0.6%	0.5%	0.4%	3.0%	3.0%	3.1%	3.5%	9.5%	9.5%	9.5%	9.4%	0.6%	0.5%	0.8%	0.8%
FI	77.3%	78.4%	81.3%	81.0%	1.0%	0.7%	0.5%	0.8%	3.4%	4.0%	3.0%	2.6%	10.0%	9.3%	9.4%	9.5%	8.3%	7.6%	5.9%	6.0%
FR	84.5%	85.0%	85.0%	85.2%	1.1%	1.0%	0.9%	1.1%	3.0%	2.7%	2.8%	2.7%	10.6%	10.3%	10.3%	10.1%	0.9%	0.9%	0.9%	0.9%
GB	68.9%	69.4%	69.5%	69.0%	1.4%	1.3%	1.2%	1.1%	14.3%	14.1%	14.2%	14.8%	11.0%	10.7%	10.7%	10.1%	4.4%	4.5%	4.3%	5.0%
GR	90.2%	90.1%	90.4%	89.7%	0.1%	0.1%	0.1%	0.1%	2.0%	2.1%	2.1%	2.3%	7.6%	7.6%	7.2%	7.2%	0.2%	0.2%	0.1%	0.7%
HR	89.7%	89.5%	89.5%	89.2%	0.0%	0.0%	0.0%	0.0%	1.5%	2.0%	1.4%	1.8%	8.7%	8.5%	9.0%	9.0%	0.0%	0.0%	0.0%	0.0%
HU	84.6%	87.1%	86.4%	87.1%	0.0%	0.0%	0.0%	0.0%	3.6%	1.3%	1.4%	1.5%	11.7%	11.4%	12.1%	11.3%	0.1%	0.2%	0.1%	0.1%
IE	88.3%	85.9%	85.2%	84.1%	0.5%	2.8%	2.9%	2.8%	1.6%	1.3%	1.3%	2.1%	9.0%	9.2%	9.2%	9.3%	0.6%	0.8%	1.4%	1.8%
IS	88.2%	88.7%	88.3%	88.5%	0.0%	0.0%	0.0%	0.0%	1.4%	1.3%	1.7%	1.5%	10.1%	9.9%	9.8%	9.9%	0.2%	0.2%	0.2%	0.2%
IT	84.9%	84.8%	85.3%	85.5%	1.3%	1.2%	1.3%	1.2%	4.1%	4.3%	3.6%	3.6%	8.1%	8.4%	8.5%	8.4%	1.5%	1.4%	1.3%	1.3%
LT	87.1%	86.6%	86.8%	86.7%	0.0%	0.0%	0.0%	0.0%	1.3%	1.1%	1.3%	1.2%	8.0%	8.4%	8.2%	8.0%	3.6%	3.9%	3.6%	4.1%
LU	86.7%	88.8%	88.5%	88.7%	2.0%	1.6%	2.0%	1.9%	0.7%	0.5%	0.5%	0.6%	8.8%	7.5%	7.4%	7.3%	1.9%	1.6%	1.6%	1.5%
LV	89.9%	88.3%	88.7%	88.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.3%	9.8%	11.3%	11.0%	10.8%	0.2%	0.0%	0.0%	0.0%
MT	91.3%	91.2%	90.7%	89.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	8.5%	8.6%	9.0%	9.2%	0.2%	0.1%	0.3%	0.9%
NL	81.8%	82.1%	81.5%	80.1%	0.8%	0.7%	0.8%	0.8%	1.9%	1.6%	1.4%	1.9%	13.2%	12.9%	13.6%	14.3%	2.4%	2.7%	2.7%	2.9%
NO	84.9%	84.7%	84.0%	81.7%	0.0%	0.0%	0.0%	0.0%	1.0%	0.9%	0.8%	0.8%	7.9%	8.0%	7.9%	8.0%	6.2%	6.4%	7.3%	9.6%
PL	92.0%	91.9%	91.9%	91.9%	0.0%	0.0%	0.0%	0.0%	1.6%	1.6%	1.6%	1.7%	6.2%	6.3%	6.3%	6.3%	0.2%	0.2%	0.2%	0.2%
PT	88.4%	88.2%	87.8%	87.7%	0.2%	0.2%	0.4%	0.4%	2.2%	2.5%	2.6%	2.8%	7.9%	7.8%	7.9%	7.9%	1.3%	1.3%	1.3%	1.2%
RO	77.3%	79.1%	78.3%	78.5%	0.0%	0.0%	0.0%	0.0%	7.4%	6.3%	7.3%	7.5%	15.2%	14.5%	14.2%	13.8%	0.2%	0.1%	0.1%	0.2%
SE	62.3%	62.6%	62.2%	62.5%	0.1%	0.1%	0.1%	0.1%	2.5%	2.7%	3.0%	2.9%	8.3%	8.3%	8.3%	8.2%	26.8%	26.3%	26.4%	26.4%
SI	85.8%	85.1%	85.7%	85.9%	0.0%	0.0%	0.0%	0.0%	3.8%	4.3%	4.1%	4.0%	10.4%	10.5%	10.1%	10.0%	0.0%	0.0%	0.1%	0.1%
SK	89.6%	89.2%	89.1%	90.0%	0.0%	0.0%	0.0%	0.0%	1.3%	1.9%	1.8%	1.0%	8.7%	8.3%	8.2%	8.1%	0.5%	0.7%	0.8%	0.9%
EU / EEA	79.4%	79.8%	79.9%	79.6%	1.1%	1.1%	1.0%	1.0%	6.2%	5.9%	5.9%	6.2%	10.5%	10.3%	10.4%	10.1%	2.8%	2.9%	2.8%	3.1%

Volumes bn EUR; %	Non-performing loans <sup>(1)</sup>				Loans and advances <sup>(1)</sup>				Non-performing loans ratio			
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19
AT	13.2	12.9	12.3	12.0	475.0	490.7	492.9	498.3	2.8%	2.6%	2.5%	2.4%
BE	15.1	17.6	16.7	17.0	661.9	841.9	843.9	856.0	2.3%	2.1%	2.0%	2.0%
BG	1.6	2.0	2.0	2.2	19.2	24.4	27.3	27.9	8.3%	8.1%	7.2%	7.8%
CY*	n.a.	6.9	6.5	6.2	n.a.	29.1	30.0	29.6	n.a.	23.6%	21.5%	21.1%
CZ	1.9	1.8	1.8	1.8	128.1	139.0	144.4	147.0	1.4%	1.3%	1.3%	1.2%
DE	34.3	33.4	33.2	31.9	2,573.9	2,632.2	2,551.4	2,580.5	1.3%	1.3%	1.3%	1.2%
DK	12.2	10.1	10.0	10.7	566.8	577.5	588.1	599.1	2.2%	1.8%	1.7%	1.8%
EE	0.3	0.6	0.6	0.6	22.3	32.1	32.6	33.0	1.2%	2.0%	1.8%	1.7%
ES	89.2	88.1	84.4	83.5	2,376.2	2,434.1	2,433.1	2,425.7	3.8%	3.6%	3.5%	3.4%
FI	8.1	8.0	7.7	7.4	491.1	504.3	489.5	485.3	1.6%	1.6%	1.6%	1.5%
FR	125.7	126.6	123.7	124.2	4,560.5	4,688.1	4,726.6	4,767.5	2.8%	2.7%	2.6%	2.6%
GB	56.5	57.9	55.8	56.3	4,232.7	4,461.5	4,378.1	4,442.9	1.3%	1.3%	1.3%	1.3%
GR	86.3	84.3	79.2	74.5	208.8	203.5	201.7	199.1	41.3%	41.4%	39.2%	37.4%
HR	2.4	2.4	2.3	1.8	38.0	38.2	37.7	38.4	6.4%	6.3%	6.1%	4.8%
HU	2.8	2.9	2.8	2.8	45.8	49.3	49.8	54.2	6.0%	5.9%	5.6%	5.2%
IE	11.8	10.2	9.4	8.8	203.7	201.6	205.2	206.0	5.8%	5.0%	4.6%	4.3%
IS	0.5	0.5	0.5	0.7	24.2	24.3	23.8	24.8	2.2%	2.2%	2.2%	2.6%
IT	134.7	144.9	137.2	127.1	1,629.6	1,754.9	1,736.4	1,760.1	8.3%	8.3%	7.9%	7.2%
LT	0.6	0.3	0.3	0.3	24.4	17.7	17.9	18.3	2.4%	1.8%	1.8%	1.7%
LU	2.0	2.1	2.1	2.1	178.0	185.8	191.0	194.7	1.1%	1.1%	1.1%	1.1%
LV	0.4	0.2	0.2	0.2	13.6	11.1	10.9	11.2	2.8%	2.1%	2.3%	2.2%
MT	0.4	0.5	0.4	0.5	14.7	15.0	15.0	15.2	3.0%	3.1%	3.0%	3.0%
NL	35.7	35.1	33.8	34.7	1,748.4	1,748.5	1,739.6	1,764.2	2.0%	2.0%	1.9%	2.0%
NO	3.3	3.4	3.2	3.4	229.1	256.8	266.7	265.2	1.5%	1.3%	1.2%	1.3%
PL	6.3	6.3	6.2	6.2	127.2	126.3	128.2	128.2	4.9%	5.0%	4.8%	4.8%
PT	23.6	22.3	21.3	19.6	233.1	232.9	237.6	235.7	10.1%	9.6%	8.9%	8.3%
RO	1.6	1.5	1.5	1.4	29.5	29.5	30.4	30.5	5.3%	5.2%	4.9%	4.7%
SE	3.2	3.3	3.5	3.7	707.6	734.3	710.9	719.2	0.5%	0.5%	0.5%	0.5%
SI	1.2	1.0	0.8	0.7	17.3	15.5	15.3	15.5	6.8%	6.3%	5.3%	4.7%
SK	1.1	1.1	1.1	1.1	40.5	41.2	42.5	42.5	2.8%	2.7%	2.6%	2.6%
EU / EEA	659.7	662.3	635.0	617.8	20,705.6	21,390.5	21,229.6	21,430.5	3.2%	3.1%	3.0%	2.9%

	Coverage ratio of non-performing loans			
	Dec-18	Mar-19	Jun-19	Sep-19
AT	52.8%	53.0%	53.1%	52.6%
BE	44.7%	41.7%	40.7%	40.3%
BG	57.9%	54.3%	52.6%	48.8%
CY*	n.a.	45.9%	45.9%	47.1%
CZ	57.7%	58.4%	57.9%	58.1%
DE	40.8%	41.1%	39.3%	39.8%
DK	28.1%	33.4%	32.7%	30.8%
EE	23.7%	25.8%	28.4%	32.7%
ES	42.9%	42.8%	42.9%	42.9%
FI	26.6%	27.0%	25.9%	29.2%
FR	50.8%	50.3%	50.6%	50.7%
GB	31.3%	30.4%	31.4%	32.2%
GR	48.3%	48.0%	47.1%	45.3%
HR	57.7%	58.1%	55.3%	63.5%
HU	67.6%	65.8%	66.5%	66.8%
IE	26.0%	26.0%	27.2%	27.1%
IS	28.7%	29.2%	30.8%	26.4%
IT	53.4%	53.3%	53.0%	52.8%
LT	26.2%	33.4%	33.4%	32.9%
LU	37.4%	35.0%	35.2%	36.3%
LV	31.4%	36.1%	32.6%	32.9%
MT	27.7%	24.6%	25.7%	25.9%
NL	25.8%	25.7%	24.3%	24.2%
NO	28.4%	29.9%	28.3%	28.5%
PL	60.2%	61.3%	62.3%	62.5%
PT	51.0%	51.4%	51.4%	52.7%
RO	65.7%	65.6%	66.7%	66.3%
SE	33.1%	33.7%	33.3%	34.4%
SI	59.8%	60.4%	59.7%	60.5%
SK	64.8%	64.3%	63.6%	63.7%
EU / EEA	45.0%	45.1%	44.9%	44.6%

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) 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) <sup>(1) (2)</sup>

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			
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19
AT	33.6	33.1	33.3	33.7	32.6%	32.0%	31.8%	31.9%	0.4	0.4	0.4	0.3	1.2%	1.2%	1.1%	1.0%
BE	26.4	26.9	27.6	27.5	15.8%	15.8%	15.8%	15.7%	0.9	0.9	0.8	0.8	3.6%	3.2%	2.8%	2.9%
BG	1.8	1.7	1.8	1.8	12.3%	10.7%	10.7%	10.7%	0.3	0.3	0.3	0.3	17.9%	17.7%	15.5%	18.5%
CY*	n.a.	2.8	2.8	2.6	n.a.	14.9%	14.7%	14.4%	n.a.	0.8	0.7	0.7	n.a.	29.1%	26.7%	26.1%
CZ	12.4	12.7	13.0	13.2	25.1%	25.8%	25.4%	26.0%	0.1	0.1	0.1	0.1	0.8%	0.7%	0.7%	0.6%
DE	176.5	170.1	172.3	173.0	30.7%	29.7%	29.6%	29.9%	1.2	1.0	1.0	0.8	0.7%	0.6%	0.6%	0.5%
DK	61.7	63.1	62.6	64.7	46.9%	45.4%	44.5%	47.5%	1.8	1.5	1.4	1.1	2.9%	2.3%	2.2%	1.7%
EE	3.0	3.0	2.8	3.0	31.1%	29.7%	30.9%	31.3%	0.0	0.0	0.0	0.0	0.6%	0.6%	0.4%	0.4%
ES	41.6	42.1	44.0	42.0	12.2%	12.4%	12.4%	12.6%	4.1	3.7	3.5	3.3	9.8%	8.8%	8.0%	7.9%
FI	45.0	46.1	46.0	47.8	47.1%	48.0%	47.3%	48.2%	0.3	0.3	0.3	0.3	0.6%	0.6%	0.7%	0.7%
FR	269.8	274.6	281.6	284.6	31.7%	31.8%	32.2%	32.1%	7.8	7.9	7.6	7.4	2.9%	2.9%	2.7%	2.6%
GB	125.6	126.8	124.5	128.3	24.6%	23.3%	23.9%	24.6%	1.9	2.1	2.3	2.4	1.5%	1.6%	1.8%	1.9%
GR	4.7	4.7	4.8	4.6	5.5%	5.5%	5.6%	5.7%	2.3	2.3	2.1	1.8	48.7%	47.9%	43.8%	39.7%
HR	1.3	1.3	1.2	1.2	10.1%	10.2%	9.2%	9.4%	0.3	0.3	0.2	0.2	21.9%	21.4%	17.2%	14.1%
HU	3.6	3.6	3.6	3.7	17.3%	16.9%	16.3%	16.9%	0.2	0.1	0.1	0.1	4.4%	3.3%	3.2%	3.0%
IE	13.4	14.1	13.5	13.4	18.7%	19.5%	18.1%	17.9%	2.5	2.1	1.6	1.4	18.6%	15.2%	11.5%	10.4%
IS	2.9	2.9	1.7	2.8	24.7%	24.4%	14.7%	23.6%	0.1	0.1	0.1	0.1	3.0%	3.2%	3.0%	2.6%
IT	62.7	61.8	65.0	64.1	12.7%	12.8%	12.4%	12.3%	18.1	17.4	17.9	16.5	28.9%	28.2%	27.6%	25.8%
LT	2.1	2.2	2.0	2.1	21.8%	21.7%	21.9%	21.8%	0.1	0.1	0.0	0.0	3.0%	2.4%	1.6%	1.5%
LU	34.8	36.1	36.6	37.5	33.9%	35.2%	35.5%	33.9%	0.3	0.2	0.2	0.3	0.8%	0.7%	0.7%	0.7%
LV	1.4	1.6	1.5	1.6	23.3%	24.2%	25.0%	25.5%	0.1	0.1	0.0	0.0	5.4%	4.6%	2.4%	2.6%
MT	0.6	0.6	0.6	0.6	8.6%	8.7%	8.7%	9.3%	0.0	0.0	0.0	0.0	7.0%	5.6%	6.3%	6.6%
NL	95.7	93.1	94.6	98.5	30.4%	29.4%	29.6%	30.2%	2.1	1.9	1.7	1.7	2.2%	2.0%	1.8%	1.7%
NO	44.3	45.7	46.4	45.2	38.6%	37.5%	37.3%	36.1%	0.3	0.3	0.3	0.2	0.6%	0.7%	0.6%	0.5%
PL	13.4	13.2	14.0	14.2	18.2%	17.5%	18.1%	18.2%	0.5	0.5	0.5	0.5	3.9%	3.7%	3.5%	3.3%
PT	7.9	7.9	8.0	8.0	11.2%	11.3%	11.2%	11.5%	1.7	1.6	1.5	1.3	20.9%	20.0%	18.8%	16.1%
RO	2.8	2.8	2.8	2.8	12.2%	12.3%	12.2%	11.9%	0.5	0.5	0.4	0.4	19.5%	17.4%	14.9%	14.5%
SE	134.6	133.9	133.7	131.2	60.9%	60.9%	60.3%	60.2%	0.1	0.1	0.1	0.2	0.1%	0.1%	0.1%	0.1%
SI	0.5	0.6	0.6	0.6	5.7%	7.1%	7.7%	7.9%	0.1	0.0	0.0	0.0	14.0%	8.8%	6.2%	5.8%
SK	3.9	4.0	4.1	4.1	17.4%	17.3%	17.6%	17.4%	0.2	0.2	0.1	0.1	4.7%	4.2%	3.0%	2.8%
EU / EEA	1,231.2	1,233.1	1,247.0	1,258.4	27.1%	26.8%	26.7%	27.0%	49.2	46.6	45.4	42.5	4.0%	3.8%	3.6%	3.4%
Memo item: Non-EU / EEA countries	216.3	223.6	227.0	236.7	13.8%	13.7%	13.8%	14.1%	3.1	3.1	3.2	3.6	1.4%	1.4%	1.4%	1.5%

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			
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19
AT	10.3	10.6	10.7	10.9	10.0%	10.2%	10.2%	10.3%	0.4	0.4	0.4	0.5	4.3%	4.1%	4.0%	4.3%
BE	18.0	17.9	18.6	18.7	10.7%	10.5%	10.7%	10.7%	0.6	0.7	0.7	0.7	3.6%	3.9%	3.7%	3.8%
BG	1.0	1.1	1.2	1.2	7.1%	6.6%	6.9%	6.8%	0.3	0.2	0.2	0.3	25.6%	20.7%	20.6%	22.7%
CY*	n.a.	2.9	2.6	2.5	n.a.	15.0%	13.7%	13.7%	n.a.	1.9	1.7	1.6	n.a.	65.7%	65.3%	63.1%
CZ	1.9	1.8	2.0	1.9	3.8%	3.7%	3.9%	3.7%	0.1	0.1	0.1	0.1	5.4%	5.6%	4.7%	4.5%
DE	24.3	23.7	24.6	24.7	4.2%	4.1%	4.2%	4.3%	0.6	0.6	0.6	0.6	2.7%	2.7%	2.4%	2.4%
DK	3.4	3.4	3.4	3.3	2.6%	2.5%	2.4%	2.4%	0.1	0.1	0.1	0.1	3.9%	3.5%	3.4%	3.8%
EE	0.3	0.3	0.2	0.3	2.6%	2.7%	2.6%	2.8%	0.0	0.0	0.0	0.0	2.2%	2.2%	1.1%	1.3%
ES	36.6	36.9	38.1	35.7	10.7%	10.9%	10.7%	10.7%	5.1	4.9	5.4	4.8	14.0%	13.3%	14.1%	13.4%
FI	4.1	4.2	4.1	4.6	4.3%	4.3%	4.2%	4.6%	0.1	0.1	0.1	0.2	3.0%	3.3%	3.5%	4.4%
FR	36.6	35.9	37.6	37.9	4.3%	4.2%	4.3%	4.3%	2.5	2.3	2.4	2.5	6.7%	6.5%	6.4%	6.5%
GB	29.6	31.4	30.3	30.0	5.8%	5.8%	5.8%	5.8%	1.8	1.5	1.5	1.3	6.1%	4.9%	5.0%	4.4%
GR	8.1	7.9	7.8	7.4	9.4%	9.2%	9.0%	9.1%	4.9	4.7	4.5	4.0	60.4%	60.2%	58.5%	53.6%
HR	1.3	1.2	1.2	1.2	9.5%	9.4%	9.3%	9.2%	0.3	0.3	0.2	0.2	21.9%	22.0%	17.6%	17.7%
HU	1.0	1.0	1.0	1.1	4.6%	4.7%	4.7%	4.9%	0.0	0.0	0.0	0.0	2.8%	2.2%	2.2%	2.1%
IE	2.0	2.1	2.1	2.1	2.8%	2.9%	2.8%	2.8%	0.4	0.4	0.2	0.2	21.9%	17.2%	10.5%	8.7%
IS	1.2	1.2	1.0	1.3	9.8%	10.3%	8.5%	11.1%	0.0	0.0	0.0	0.0	2.6%	2.0%	2.4%	2.9%
IT	46.5	46.2	50.2	49.3	9.4%	9.5%	9.6%	9.4%	19.4	19.0	20.5	19.4	41.6%	41.2%	40.9%	39.4%
LT	0.3	0.3	0.3	0.3	3.1%	3.2%	3.1%	3.2%	0.0	0.0	0.0	0.0	13.0%	11.0%	7.7%	8.8%
LU	2.4	2.6	2.4	2.5	2.3%	2.5%	2.3%	2.3%	0.1	0.1	0.1	0.1	4.1%	3.7%	3.5%	2.7%
LV	0.2	0.2	0.2	0.2	2.7%	2.9%	2.7%	2.9%	0.0	0.0	0.0	0.0	2.7%	3.7%	3.1%	2.4%
MT	0.3	0.3	0.3	0.2	4.2%	4.0%	3.6%	3.3%	0.1	0.1	0.1	0.1	34.0%	31.5%	32.1%	38.2%
NL	11.4	11.8	12.2	10.8	3.6%	3.7%	3.8%	3.3%	0.9	0.8	0.8	0.7	7.5%	6.7%	6.5%	6.8%
NO	11.2	12.6	13.0	12.7	9.7%	10.3%	10.4%	10.2%	0.1	0.1	0.1	0.1	1.1%	1.0%	1.1%	1.0%
PL	3.7	3.8	4.2	4.2	5.0%	5.0%	5.4%	5.4%	0.3	0.4	0.4	0.4	8.9%	11.9%	9.5%	9.4%
PT	8.4	8.4	8.3	8.0	12.0%	11.9%	11.5%	11.5%	2.9	2.8	2.5	2.2	34.8%	33.0%	29.8%	26.9%
RO	2.0	1.9	2.1	2.2	8.7%	8.5%	8.9%	9.2%	0.4	0.3	0.3	0.3	18.9%	18.1%	16.0%	15.0%
SE	5.8	5.9	5.6	5.7	2.6%	2.7%	2.5%	2.6%	0.1	0.1	0.0	0.1	1.1%	1.5%	0.7%	1.1%
SI	0.3	0.3	0.3	0.3	4.0%	4.3%	4.1%	4.0%	0.1	0.1	0.1	0.1	30.7%	27.2%	18.3%	17.5%
SK	1.0	1.1	1.1	1.1	4.5%	4.6%	4.8%	4.8%	0.1	0.1	0.1	0.1	7.5%	7.0%	6.5%	5.9%
EU / EEA	276.0	278.7	286.6	282.3	6.1%	6.1%	6.1%	6.1%	43.8	42.4	43.3	40.5	15.9%	15.2%	15.1%	14.4%
Memo item: Non-EU / EEA countries	52.5	54.0	53.4	55.6	3.3%	3.3%	3.2%	3.3%	4.0	4.1	3.8	4.2	7.6%	7.7%	7.2%	7.5%

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 <sup>(1)</sup> (tax effect on the capital yield)			
	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19	Dec-18	Mar-19	Jun-19	Sep-19
AT	10.1%	8.3%	9.1%	9.0%	2.8%	2.5%	2.6%	2.6%	11.80	11.73	11.75	11.74	36.5%	33.5%	35.7%	35.9%	84.0%	83.2%	82.2%	80.9%
BE	6.9%	3.2%	6.6%	6.5%	1.8%	1.7%	1.9%	1.8%	13.94	14.05	13.95	14.06	36.0%	16.6%	32.7%	34.2%	75.2%	78.9%	77.8%	75.2%
BG	13.7%	9.0%	12.2%	11.7%	4.7%	3.5%	4.3%	4.3%	6.85	6.84	7.27	7.40	45.7%	41.1%	43.2%	41.3%	93.0%	90.2%	89.6%	90.1%
CY*	n.a.	13.3%	10.9%	8.9%	n.a.	2.7%	2.8%	2.8%	n.a.	12.00	11.93	11.73	n.a.	-3.9%	10.2%	12.1%	n.a.	1249.5%	317.2%	226.0%
CZ	14.6%	14.8%	17.0%	16.0%	2.9%	2.8%	2.9%	2.8%	12.11	12.70	13.04	12.96	51.8%	50.4%	54.6%	54.1%	81.4%	82.3%	83.1%	82.6%
DE	1.5%	2.3%	-0.1%	0.3%	1.5%	1.5%	1.5%	1.5%	17.35	18.43	18.63	18.76	11.3%	12.1%	10.8%	10.8%	52.0%	70.9%	-4.6%	10.0%
DK	8.3%	7.6%	8.4%	7.8%	1.3%	1.3%	1.2%	1.2%	18.26	18.77	18.84	19.08	44.6%	40.6%	44.1%	42.0%	78.6%	78.6%	82.2%	81.9%
EE	9.6%	9.2%	10.6%	10.2%	3.1%	3.3%	3.6%	3.5%	6.52	6.82	6.97	7.10	60.4%	47.1%	48.5%	47.1%	79.7%	86.5%	88.2%	87.9%
ES	8.4%	8.6%	7.9%	7.3%	2.8%	2.9%	2.9%	2.9%	13.55	13.62	13.63	13.61	30.9%	32.0%	29.0%	27.5%	70.1%	68.9%	69.6%	67.7%
FI	8.3%	7.7%	7.1%	4.2%	1.6%	1.5%	1.5%	1.5%	14.77	15.47	15.20	15.30	44.6%	41.4%	39.6%	23.4%	78.0%	81.3%	79.5%	79.7%
FR	6.6%	5.3%	6.5%	6.5%	2.1%	2.0%	2.0%	1.9%	15.23	15.61	15.79	15.90	26.4%	23.1%	27.1%	27.7%	79.1%	72.6%	76.2%	76.1%
GB	6.1%	8.0%	8.2%	6.6%	2.0%	2.0%	2.0%	2.0%	14.81	15.07	15.21	15.75	28.5%	34.3%	34.0%	28.1%	71.6%	77.0%	79.6%	75.4%
GR	-0.3%	1.8%	2.9%	3.2%	3.1%	3.1%	3.1%	3.1%	8.24	9.17	9.03	8.94	0.2%	7.3%	9.2%	11.0%	-491.7%	85.7%	111.8%	103.7%
HR	10.9%	9.9%	11.6%	10.9%	4.2%	4.0%	4.1%	4.0%	7.04	7.11	7.27	7.25	42.9%	42.3%	47.5%	45.4%	86.4%	83.3%	82.8%	83.0%
HU	18.0%	13.7%	17.0%	18.2%	6.2%	5.8%	6.0%	5.7%	8.36	8.60	8.38	8.50	38.4%	31.4%	37.6%	42.1%	89.9%	87.0%	89.9%	89.2%
IE	7.5%	8.1%	6.8%	6.9%	2.9%	3.0%	3.0%	3.0%	7.90	7.84	7.92	7.84	39.6%	39.4%	34.3%	35.2%	83.8%	85.8%	82.6%	84.0%
IS	5.8%	6.7%	6.0%	5.4%	4.0%	4.3%	4.1%	4.0%	5.50	6.04	6.09	6.06	39.3%	38.3%	36.4%	37.9%	67.1%	67.4%	65.8%	58.1%
IT	6.1%	7.9%	8.6%	8.5%	2.7%	2.7%	2.7%	2.6%	13.14	13.45	13.38	13.40	17.9%	29.2%	25.5%	27.1%	97.3%	74.6%	94.6%	88.6%
LT	12.7%	16.2%	16.4%	15.9%	2.7%	2.8%	2.9%	2.9%	9.87	10.60	10.61	10.53	55.3%	64.5%	63.6%	62.0%	86.1%	84.8%	84.8%	84.7%
LU	8.5%	5.1%	6.8%	6.5%	1.8%	1.6%	1.7%	1.7%	14.27	14.88	15.22	15.28	36.4%	26.8%	31.8%	31.8%	90.1%	77.4%	82.8%	80.7%
LV	11.8%	14.0%	12.5%	12.6%	3.0%	3.4%	3.4%	3.3%	8.06	8.63	8.43	8.49	48.7%	49.0%	44.4%	45.4%	99.0%	98.0%	98.2%	98.2%
MT	6.3%	6.0%	7.3%	7.2%	2.3%	2.1%	2.3%	2.2%	11.63	11.70	11.60	11.61	29.7%	34.5%	38.3%	38.5%	78.5%	69.9%	72.1%	71.3%
NL	8.8%	7.6%	8.5%	8.9%	2.0%	1.8%	1.9%	1.9%	16.76	16.75	16.97	16.92	36.2%	34.2%	36.4%	38.0%	73.3%	74.1%	74.1%	73.8%
NO	10.8%	12.3%	12.3%	11.5%	2.0%	2.1%	2.2%	2.1%	11.66	11.65	11.82	11.70	56.3%	60.3%	59.0%	56.9%	81.2%	82.2%	81.1%	80.6%
PL	10.1%	6.9%	9.2%	9.8%	4.3%	4.3%	4.4%	4.4%	7.87	8.10	8.22	8.15	39.2%	29.5%	35.7%	37.9%	75.8%	67.2%	71.0%	72.5%
PT	2.2%	6.1%	5.0%	5.4%	2.2%	2.4%	2.3%	2.3%	10.98	10.96	11.09	10.93	25.2%	38.3%	31.1%	31.3%	35.5%	61.9%	63.6%	68.2%
RO	17.6%	17.2%	14.1%	16.8%	5.3%	5.0%	5.3%	5.4%	8.52	8.37	8.75	8.52	48.2%	48.9%	39.7%	45.6%	80.8%	83.5%	77.5%	80.4%
SE	13.4%	13.0%	12.8%	11.9%	1.7%	1.6%	1.6%	1.6%	17.07	18.61	18.25	18.17	55.7%	54.1%	53.4%	51.2%	81.3%	79.1%	79.8%	79.8%
SI	11.6%	11.9%	11.8%	12.0%	3.6%	3.8%	3.8%	3.7%	7.41	7.25	7.41	7.34	47.3%	46.9%	47.8%	48.8%	92.6%	91.2%	87.9%	90.8%
SK*	11.0%	10.7%	10.2%	10.2%	3.2%	2.8%	2.8%	2.8%	10.82	11.14	11.39	11.27	40.5%	43.1%	40.3%	39.9%	n.a.	78.2%	79.4%	79.6%
EU / EEA	6.5%	6.8%	7.0%	6.6%	2.1%	2.1%	2.1%	2.1%	14.66	14.98	15.05	15.20	27.9%	29.1%	29.5%	28.2%	75.3%	74.7%	75.7%	74.2%

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.

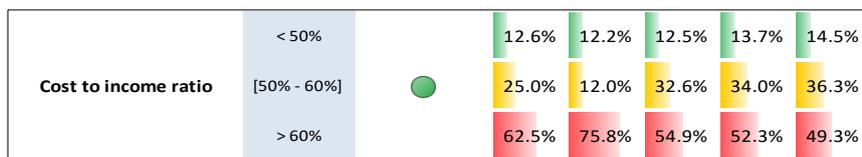
## Methodological note on the Risk Indicators' (RIs) heatmap

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 <sup>(1)</sup>			Data Point B <sup>(1)</sup>			Data Point C <sup>(1)</sup>			Data Point D <sup>(1)</sup>		
				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, c030)), 0)), 0)] / ((C 02.00;010;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) <sup>(2)</sup>	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) <sup>(2)</sup>	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) <sup>(2)</sup>	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	<sup>(3)</sup> 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	<sup>(4)</sup> 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	R's parameter shown	Formula	Data Point A <sup>(1)</sup>				Data Point B <sup>(2)</sup>			
				Template		Column		Template		Column	
				Row	Column	Row	Column	Row	Column		
Cash balances	R0B_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	000,000,040	010		F 01.01	380	010	
Equity instruments	R0B_2	Ratio	Equity Instruments (A) / Total Assets (B)	F 01.01	070,001,007,110	010		F 01.01	380	010	
Debt securities	R0B_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	173,143,177,182,120,236	010		F 01.01	380	010	
Loans and advances	R0B_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	000,005,009,130,144,174,178,183,240,237	010		F 01.01	380	010	
Derivatives	R0B_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	000,000,240	010		F 01.01	380	010	
Other assets	R0B_6 <sup>(3)</sup>	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	R0B_7	Denominator	TOTAL ASSETS	F 01.01	000,000,000,006,100,141,173,175,182,232,234,240	010					
Total financial assets	A07_GA_1 <sup>(4)</sup>	Denominator	Total financial instruments on the asset side	F 01.01	000,000,000,006,100,141,173,175,182,232,234,240	010					
Share of financial assets valued at (amortised) cost	A07_GA_3 <sup>(4)</sup>	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	010,181,231,234	010	
Share of financial assets at fair value through OCI	A07_GA_2 <sup>(4)</sup>	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	010,181,231,234	010	
Share of financial assets at fair value through profit/loss <sup>(5)</sup>	A07_GA_1 <sup>(4)</sup>	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F 01.01	050,001,006,100,171,240	010		F 01.01	010,050,001,006,100,141,173,175,182,232,234,240	010	
Stage 1 loans and advances <sup>(6)</sup>	A07_G5	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.DA.1	070	015		F 04.DA.1	070	015,030,040	
Stage 2 loans and advances <sup>(6)</sup>	A07_G6	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.DA.1	070	030		F 04.DA.1	070	015,030,040	
Stage 3 loans and advances <sup>(6)</sup>	A07_G7	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.DA.1	070	040		F 04.DA.1	070	015,030,040	
Coverage ratio stage 1 of loans and advances <sup>(6)</sup>	A07_70.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.DA.1	070	050		F 04.DA.1	070	015	
Coverage ratio stage 2 of loans and advances <sup>(6)</sup>	A07_70.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.DA.1	070	060		F 04.DA.1	070	030	
Coverage ratio stage 3 of loans and advances <sup>(6)</sup>	A07_70.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.DA.1	070	070		F 04.DA.1	070	040	
Total advanced financial assets <sup>(6)</sup>	A07_80.1	Calculated	A07_G5 + A07_G6 + A07_G7 + Total Impaired Assets								
Level 1 financial assets <sup>(6)</sup>	A07_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	010,050,060,101,140	010		F 14.00	010,050,060,101,140	010,020,030	
Level 2 financial assets <sup>(6)</sup>	A07_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	010,050,060,101,140	020		F 14.00	010,050,060,101,140	010,020,030	
Level 3 financial assets <sup>(6)</sup>	A07_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	010,050,060,101,140	030		F 14.00	010,050,060,101,140	010,020,030	
Sovereign exposure - Total gross carrying amount	n/a	n/a	Total gross carrying amount								
Sovereign exposure - Total net of short positions	n/a	n/a	Total net of short positions								
Sovereign exposure - Financial assets held for trading	SWR_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	040,050,060,100,100,110	
Sovereign exposure - Fair value through P&L	SWR_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	030,040,050,060,070,080,090,100,100,110	
Sovereign exposure - Fair value through OCI	SWR_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	040,050,060,070,080,090,100,100,110	
Sovereign exposure - Amortised cost	SWR_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	030,040,050,060,070,080,090,100,100,110	
Sovereign exposure - Other	n/a	Calculated	Residual Calculation: 1 - (A/B)	C 33.00	010	000,060,080,100		C 33.00	010	030,040,050,060,070,080,090,100,100,110	
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	SWR_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	SWR_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	SWR_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	SWR_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	SWR_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_01	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.01	000,060,000,130,148	010		F 01.01	380	010	
Deposits from credit institutions to total liabilities	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	140	010,020,030,034,035		F 01.01	380	010	
Customer deposits to total liabilities	FND_18	Ratio	Total deposits other than from credit institutions (A) / Total liabilities (B)	F 08.01	130,210,260,310	010		F 01.01	380	010	
Other deposits to total liabilities	FND_19	Ratio	Residual to total liabilities	n/a	n/a	n/a					
Total liabilities	FND_19	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a		F 01.01	380	010	
Liabilities to banks	FND_20	Denominator	Liabilities to banks (A) / Total liabilities (B)	n/a	n/a	n/a		F 01.01	380	010	
Share of secured funding	FND_20	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	040,000,030,034,035	010		F 01.01	380	010	
Asset-backed securities to total liabilities	FND_20	Numerator	Asset-backed securities (A) / Total liabilities (B)	F 08.01	380	035		n/a	n/a	n/a	
Credit risk capital requirements (sect. securitisation)	SCV_4	Ratio	Calculated by SCV	C 02.00	040	010		C 02.00	010	010	
Securitisation risk exposure amounts of total credit risk exposure	SCV_5	Ratio	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free derivatives (B) / Total risk exposure amounts (A) / Sum of (A) and (B) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free derivatives (B)	C 02.00	220,420	010		C 02.00	040	010	
Market risk exposure of total risk exposure amounts	SCV_6	Ratio	Total risk exposure amount for credit, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	120	010		C 02.00	040	010	
Operational risk exposure of total risk exposure amounts	SCV_7	Ratio	Total risk exposure amount for operational risk (A) / Total risk exposure amount (B)	C 02.00	100	010		C 02.00	040	010	
Other capital requirements	n/a	Ratio	Residual to total capital requirements	n/a	n/a	n/a		n/a	n/a	n/a	
Non-performing loans	A07_17	Ratio	Non-performing loans and advances	F 18.00	070,191,221,221	060		n/a	n/a	n/a	
Loans and advances	A07_17	Denominator	Total loans and advances	F 18.00	070,191,221,221	060		F 18.00	070,191,221,221	060	
Non-performing loans to total assets	A07_17	Ratio	Non-performing loans and advances (A) / Total assets (B)	F 18.00	070,191,221,221	060		F 18.00	070,191,221,221	060	
Coverage ratio of non-performing loans and advances	A07_17.2	Ratio	Exposure to NACE 1 (Real Estate Activities) and NACE 2 (Manufacturing and construction) (A) / Total exposures to NACE 1 (Real Estate Activities) and NACE 2 (Manufacturing and construction) (B)	F 20.07.1	110	010		F 20.07.1	110	010	
Exposure to NACE 1 (Real Estate Activities)	A07_20.07.1	Ratio	Exposure to NACE 1 (Real Estate Activities) (A) / Total exposures to NACE 1 (Real Estate Activities) and NACE 2 (Manufacturing and construction) (B)	F 20.07.1	110	010		F 20.07.1	110	010	
Exposure to NACE 2 (Manufacturing and construction)	A07_20.07.2	Ratio	Exposure to NACE 2 (Manufacturing and construction) (A) / Total exposures to NACE 1 (Real Estate Activities) and NACE 2 (Manufacturing and construction) (B)	F 20.07.2	110	010		F 20.07.2	110	010	
Non-performing exposures to NACE 1 (Construction)	A07_20.07.1	Ratio	Exposure to NACE 1 (Real Estate Activities) (A) / Total exposures to NACE 1 (Real Estate Activities) and NACE 2 (Manufacturing and construction) (B)	F 20.07.1	110	010		F 20.07.1	110	010	
Non-performing exposures to NACE 2 (Manufacturing and construction)	A07_20.07.2	Ratio	Exposure to NACE 2 (Manufacturing and construction) (A) / Total exposures to NACE 1 (Real Estate Activities) and NACE 2 (Manufacturing and construction) (B)	F 20.07.2	110	010		F 20.07.2	110	010	
Non-performing exposures to NACE 1 (Real Estate Activities)	A07_20.07.1	Ratio	Exposure to NACE 1 (Real Estate Activities) (A) / Total exposures to NACE 1 (Real Estate Activities) and NACE 2 (Manufacturing and construction) (B)	F 20.07.1	110	010		F 20.07.1	110	010	
Non-performing exposures to NACE 2 (Manufacturing and construction)	A07_20.07.2	Ratio	Exposure to NACE 2 (Manufacturing and construction) (A) / Total exposures to NACE 1 (Real Estate Activities) and NACE 2 (Manufacturing and construction) (B)	F 20.07.2	110	010		F 20.07.2	110	010	
Net Profit (asset yield contribution)	PFT_17	Ratio	Total net operating income (A) / Total Assets (B)	F 03.00	355	010		F 03.00	355	010	
Journalist appointed, denominator in average	PFT_18	Numerator	Total net operating income (A) / Total Assets (B)	F 03.00	355	010		F 03.00	355	010	
EBIT / EOP	PFT_19	Ratio	Earnings before income tax + Profit or (-) loss before tax from continuing operations (A) / Net operating profit - Total operating contribution (B)	F 02.00	610	010		F 02.00	355	010	
Net Profit	PFT_20	Ratio	Net Profit + Profit or loss for the year (B) / Earnings before income tax + Profit or (-) loss before tax from continuing operations (A)	F 02.00	670	010		F 02.00	610	010	

(1) The data points refer to the latest version of either FINNET tables ("F") or CSDF 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 formulae, 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 1 taken from the latest quarter observation, i.e. Q3, Q2, Q3 or Q4.

(3) Applicable only to ERS reporting banks.

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

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