

***RISK DASHBOARD***  
***DATA AS OF Q4 2019***

## Contents

1	Summary		3
2	Overview of the main risks and vulnerabilities in the EU banking sector		4
3	Heatmap		5
4	Risk Indicators (RIs)		
4.1	Solvency	Tier 1 capital ratio	6
		Total capital ratio	7
		CET1 ratio	8
		CET1 ratio (fully loaded)	9
		Leverage ratio	10
		Leverage ratio (fully phased-in definition of Tier 1)	11
4.2	Credit Risk and Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	12
		Coverage ratio for non-performing loans and advances	13
		Forbearance ratio for loans and advances	14
		Ratio of non-performing exposures (NPE ratio)	15
4.3	Profitability	Return on equity	16
		Return on assets	17
		Cost to income ratio	18
		Net interest income to total net operating income	19
		Net fee and commission income to total net operating income	20
		Net trading income to total net operating income	21
		Net interest margin	22
		Cost of Risk	23
4.4	Funding and Liquidity	Loan-to-deposit ratio (for households and non-financial corporations)	24
		Asset encumbrance ratio	25
		Liquidity coverage ratio (%)	26
5	Annex 1: Statistical Annex	Asset composition and volumes	28
		IFRS9 specific data	29
		Sovereign exposures	30
		Liability composition and volumes	31
		Risk-weighted asset composition and break-down of asset quality data	32
		Exposures to Real Estate activities and Construction	33
		Profitability analysis	34
6	Annex 2: Methodological note on the RIs heatmap		35
7	Annex 3: The RI and Annex database		36

## Summary

*This text provides a summary of trends of selected risk indicators and supervisory reporting data as of Q4 2019. As such, it does not reflect the impact from the COVID-19 pandemic. This includes that reported capital ratios do not fully reflect decisions to suspend dividends or other types of distributions recently taken by banks as a follow-up to competent authorities' statements and recommendations.*

**EU banks' capital ratios increased in Q4 2019.** The CET1 ratio reached 14.8% on a fully loaded basis, up from 14.4% in Q3 2019. This trend was supported by higher capital, but also contracting risk exposure amounts (REA). The latter came in parallel to declines in total assets as well as total loans and advances. Similar to the capital ratios, the leverage ratio increased, driven by rising capital and declining exposures. It reached 5.5% on a fully loaded basis, which is 30bps higher than in the former quarter.

**Asset quality improved further.** The ratio of non-performing loans (NPLs) further declined from 2.9% to 2.7% in Q4 2019, continuing a trend of small contractions similarly seen in the last three quarters. However, in contrast to the former quarter, the NPL ratio contracted even though its denominator (total loans and advances) declined. The coverage of NPLs improved slightly from 44.6% to 44.7%. Similar to the NPL ratio, IFRS 9 related figures showed an improvement in asset quality. The share of stage 2 assets declined from 6.9% to 6.8%, and the share of stage 3 assets from 3.3% to 3.1%.

**Return on equity (RoE) worsened.** Banks' RoE declined by 80bps in Q4 to 5.8%, well below EU/EEA banks' average cost of equity. Banks' cost to income ratio increased from 63.3% in Q3 to 64% as of year-end 2019. Even though it seems to be a seasonal effect, this fourth quarterly growth was the lowest since 2014. The net interest margin slightly widened from 1.43% to 1.45%. Such an increase is also a seasonal effect in the fourth quarter and does not necessarily indicate a reversal of the general trend in low margins. Costs of risk slightly widened by 3bps to 48bps.

**EU banks' loan to deposit ratio further contracted.** The loan-to-deposit ratio for households and non-financial corporations declined by 120bps to 114.8%. The asset encumbrance ratio did again not show any significant change, similar to the quarters before, standing at 27.3% (compared to 27.5% in Q3 2019). The liquidity coverage ratio increased from 147.9% to 149.9%.

\*) This risk dashboard is based on a sample of Risk Indicators (RI) from 182 European banks (unconsolidated number of banks, including 35 subsidiaries). The sample of banks is reviewed annually by competent authorities and adjusted accordingly. 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.

[List of Institutions for Supervisory Reporting](#)

## 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



NPL reduction continued at a slow pace in Q4 2019, but deteriorating economic conditions can have an increasing impact on banks' asset quality. Given that some banks have increased their exposure towards riskier lending segments, and competition for new lending was strong and pricing tight, there are some doubts as to whether all risks were adequately priced. Cost of risk has increased.

**Short-term outlook:** The COVID-19 pandemic has led to sudden supply- and demand shocks and deteriorating economic prospects, with the expectation of rising default rates and higher provisioning needs. The worsening financial position of corporates and households, in particular in highly indebted countries, might affect existing loan portfolios and efforts to manage NPLs. Banks' focus on riskier lending categories over the past few years might contribute to additional future defaults. Banks might focus on managing existing credit lines of potentially distressed borrowers rather than extending new lending. Extensive monetary and fiscal stimulus programmes as well as policy responses such as guidance on debt moratoria might provide some relief to tightening financing conditions. Latest oil price trends might put additional strains on banks and result in rising default rates of commodity-related exposures.

Market risk



Most asset categories performed relatively strong on financial markets until February, volatility was mostly contained, and bond spreads tightened amid optimism about receding global trade tension and a very accommodative monetary policy stance. Prices for some asset categories appeared overvalued given some weakening in fundamentals, which may have aggravated sharp repricing of assets and bouts of high volatility across financial markets since the COVID-19 outbreak. In early March, volatility on financial markets was highest since the financial crisis.

**Short-term outlook:** Further market price corrections and bouts of volatility might follow as the progression of the COVID-19 pandemic and its economic impact are highly uncertain. More volatile financial market can be expected to be susceptible to further underlying geopolitical risks (e.g. Mid-East tension, tensions between the EU and Turkey, trade tensions) and commodity price corrections, in particular of oil, even if policy and fiscal measures to contain the COVID-19 pandemic and to limit its economic implications would show some success. Beyond Europe and the COVID-19 pandemic, interventions of the US-Fed to mitigate bouts of volatility in USD repo and financial markets point to additional persisting underlying risks, and the potential for sudden volatility and illiquidity.

Liquidity and funding



Favourable funding conditions in Q4 2019 further improved until February and led to historically high issuance volumes of unsecured instruments, in particular of MREL/TLAC eligible bonds. Banks made use of these conditions to pre-fund some of their 2020 funding needs at the lowest pricing levels recorded and amid very strong investor demand. Yet conditions suddenly changed fundamentally with the COVID-19 outbreak in Europe. Spreads increased strongly, volatility spiked, and meaningful bank market funding activity came to a halt. Some challenges to attain short-term FX liquidity, in particular USD, were also noted. In contrast to wholesale funding markets, banks' deposit base remained resilient.

**Short-term outlook:** Banks have no immediate longer-term funding needs as they frontloaded parts of their 2020 funding needs in very benign market conditions until February. Ample central bank liquidity facilities, including additional longer-term funding programmes and extended USD swap lines central banks launched in Europe and beyond in response to the COVID-19 outbreak, can moreover act as strong backstops. Some challenges for banks to attain longer-term market funding at reasonable costs can be expected while high uncertainties surrounding the COVID-19 pandemic persist and markets stay volatile. Vulnerabilities for liquidity positions and potentially the deposit base of banks particularly affected by deteriorating market- and economic conditions may also arise.

Profitability



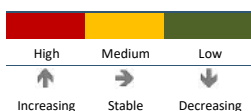
Profitability was further reduced in Q4 2019 and is well below the estimated cost of equity for many banks. Very accommodative monetary policy continued to exert downward pressure on market interest rates and interest margins. Strong competition forced banks to lower their loan prices, while they find some limitations to further reduce their funding costs, e.g. by some limitations to pass on low and negative rates to client deposits. Increasing operational costs, including high ICT investment needs and high governance- and compliance costs, offset ongoing efforts to reduce expenses, e.g. by staff- and branch reductions. Increasing cost of risk is further adding pressure on profitability.

**Short-term outlook:** The COVID-19 pandemic has led to supply- and demand shocks that are expected to weigh on economic growth and further add to substantial bank profitability challenges. Loan growth might stall and thus affect interest income, while additional monetary stimulus might add further pressure on margins. Fee income might be affected by declining transaction volumes and reduced asset management fees, and also by investment fund outflows. The prospect of higher provisioning and impairment needs may further affect profitability. The fiscal response of governments, but also supervisory measures to mitigate the impact of the Covid-19 pandemic and pragmatism in the application of the prudential framework may offer some relief to the challenges banks are facing.

Operational resilience



The COVID-19 pandemic with its challenges for business continuity and operational resilience, including susceptibility to cyber-attacks, adds to previously existing operational challenges. Measures to constrain the pandemic may further increase the reliance on and vulnerabilities of ICT systems. They add to challenges of previously existing risks to cyber security, of data breaches, and of reliance on third party providers. Potential challenges to governance structures stemming from AML/CFT risks also remain relevant. Contingency measures applied amid the COVID-19 pandemic need to demonstrate their effectiveness. Supervisors have taken steps to alleviate the operational burden on banks, such as postponing the 2020 EU-wide stress test and extending remittance dates for reporting data.



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

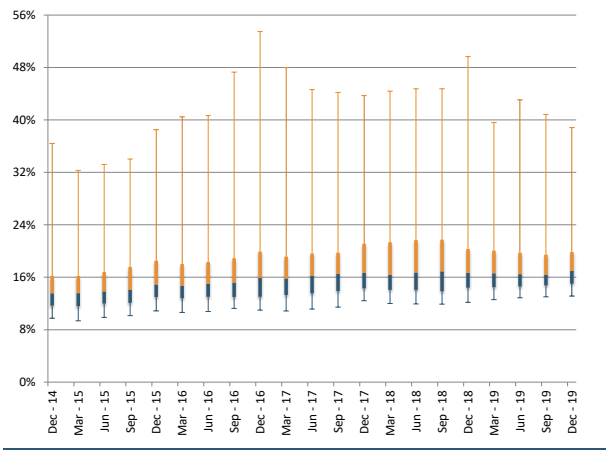
		Traffic light																		
RI	Threshold	Current vs previous quarters for the worst bucket	201512 201603 201606 201609 201612 201703 201706 201709 201712 201803 201806 201809 201812 201903 201906 201909 201912																	
Solvency	Tier 1 capital ratio	> 15%	●	30.2%	28.8%	29.7%	39.6%	55.5%	49.3%	50.5%	59.5%	67.0%	57.9%	55.3%	59.8%	64.8%	59.4%	63.5%	64.6%	71.5%
		[12% - 15%]	●	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%	28.5%
		< 12%	●	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%	0.0%
	CET1 ratio	> 14%	●	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%	52.5%
		[11% - 14%]	●	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%	57.2%	47.5%
	Leverage ratio	> 8%	●	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%	5.3%
[5% - 8%]		●	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%	63.3%	
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 5%	●	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%	31.5%
		< 3%	●	36.0%	37.7%	42.9%	42.2%	39.5%	40.1%	44.7%	51.5%	60.6%	60.8%	60.9%	62.0%	67.4%	67.8%	74.2%	74.1%	75.9%
		[3% - 8%]	●	50.1%	48.7%	44.0%	44.5%	47.2%	46.3%	42.7%	36.1%	28.4%	32.0%	32.8%	34.2%	29.5%	29.4%	22.9%	23.0%	21.1%
	Coverage ratio of non-performing loans and advances	> 8%	●	13.9%	13.5%	13.1%	13.3%	13.2%	13.6%	12.6%	12.4%	11.1%	7.3%	6.4%	3.8%	3.2%	2.9%	2.9%	2.9%	3.0%
		> 55%	●	10.1%	10.5%	10.7%	10.9%	16.9%	9.8%	11.2%	12.9%	9.3%	25.7%	20.3%	20.2%	15.1%	14.4%	14.3%	19.7%	19.8%
		[40% - 55%]	●	49.9%	48.3%	50.3%	48.9%	43.6%	52.1%	50.5%	48.5%	51.6%	33.5%	36.9%	36.3%	51.1%	43.4%	53.3%	37.9%	38.8%
	Forbearance ratio for loans and advances	< 40%	●	39.9%	41.2%	39.0%	40.2%	39.5%	38.1%	38.3%	38.6%	39.1%	40.8%	42.8%	43.4%	33.7%	42.2%	32.5%	42.4%	41.4%
		< 1.5%	●	41.8%	41.4%	42.7%	50.6%	51.6%	54.0%	52.3%	52.4%	59.5%	58.1%	62.2%	65.0%	66.3%	66.6%	67.4%	68.0%	68.2%
		[1.5% - 4%]	●	36.0%	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%	26.7%
		> 4%	●	22.2%	21.6%	21.2%	25.0%	27.6%	21.5%	20.6%	20.4%	17.3%	16.8%	16.0%	10.2%	7.5%	6.1%	5.2%	4.9%	5.0%
Profitability	Return on equity	> 10%	●	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%	2.2%
		[6% - 10%]	●	44.5%	42.3%	49.5%	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%	42.2%
	< 6%	●	49.1%	54.7%	44.5%	56.5%	54.2%	43.0%	40.4%	36.8%	53.3%	35.7%	33.0%	37.2%	38.4%	42.1%	27.3%	35.7%	55.6%	
	Cost to income ratio	< 50%	●	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%	9.1%
[50% - 60%]		●	17.6%	16.9%	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%	22.2%	16.7%	
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	> 60%	●	70.5%	70.9%	63.9%	66.8%	75.7%	77.2%	68.3%	67.9%	72.9%	73.2%	71.9%	74.8%	73.7%	73.6%	78.2%	69.1%	74.2%
		< 100%	●	29.7%	26.9%	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%	35.3%	36.1%
		[100% - 150%]	●	56.9%	59.5%	58.2%	56.5%	55.6%	55.2%	51.5%	52.4%	52.0%	52.2%	52.6%	53.0%	51.4%	51.8%	51.7%	51.5%	50.8%
> 150%	●	13.5%	13.5%	13.5%	14.0%	14.9%	13.2%	13.2%	12.4%	12.3%	12.4%	12.3%	12.2%	13.9%	13.3%	13.3%	13.2%	13.2%		

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

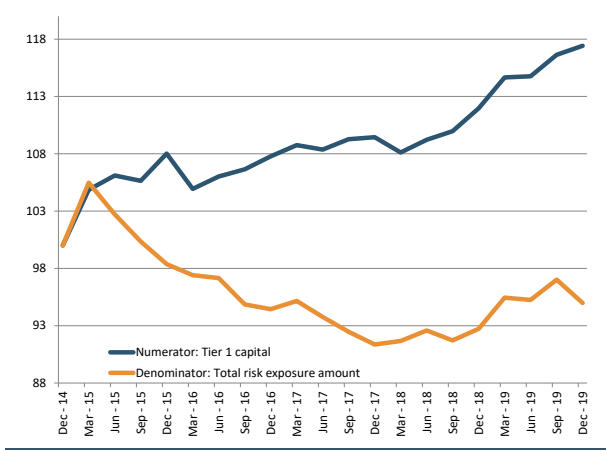
## 1 - Tier 1 capital ratio

### Dispersion



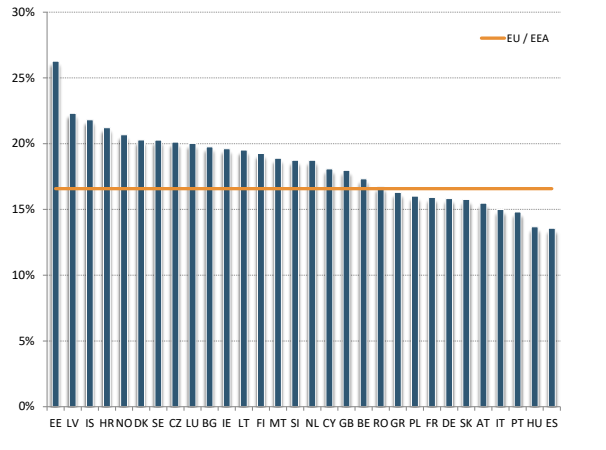
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



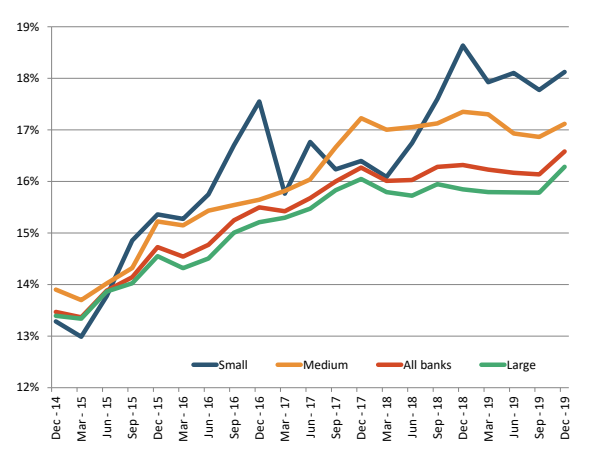
Total numerator and denominator.  
Dec 2014 =100.

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



Weighted Averages by country.

### RI by size class



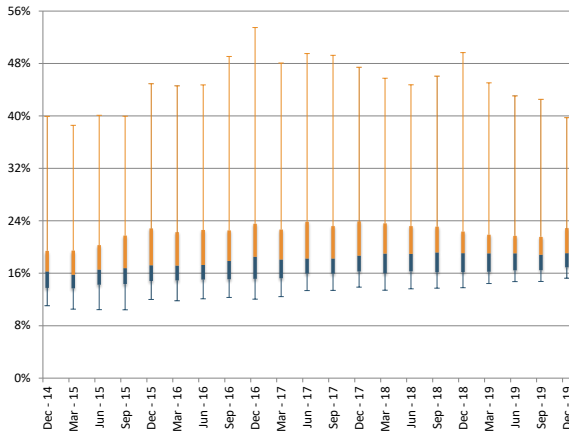
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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	16.1%	14.8%	16.4%	19.5%
Dec - 19	16.6%	15.0%	17.0%	19.9%

# Solvency

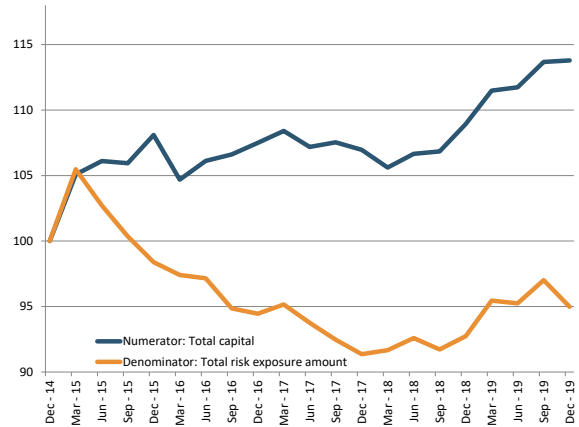
## 2 - Total capital ratio

### Dispersion



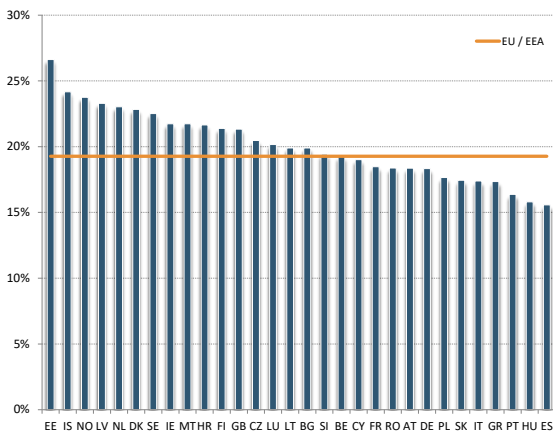
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



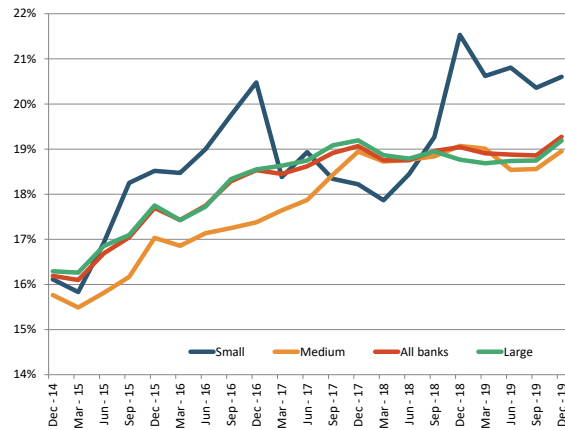
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Dec. 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 Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

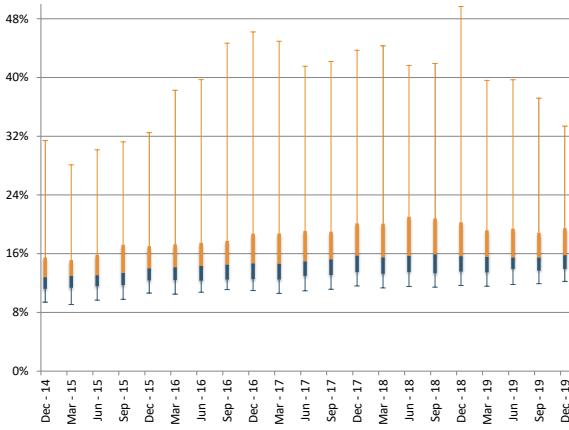
Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.8%	16.3%	19.4%
Mar - 15	16.1%	13.7%	15.8%	19.5%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Sep - 15	17.0%	14.4%	16.8%	21.7%
Dec - 15	17.7%	14.8%	17.2%	22.8%
Mar - 16	17.4%	14.9%	17.2%	22.3%
Jun - 16	17.7%	15.0%	17.3%	22.6%
Sep - 16	18.3%	15.1%	17.9%	22.5%
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%	21.7%
Sep - 19	18.9%	16.5%	18.8%	21.6%
Dec - 19	19.3%	16.9%	19.1%	22.9%



# Solvency

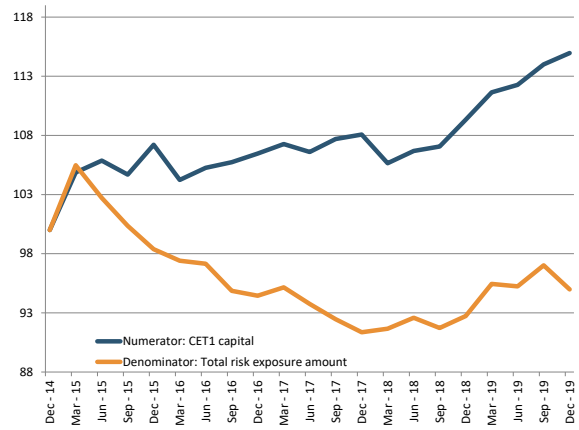
## 3 - CET1 ratio

### Dispersion



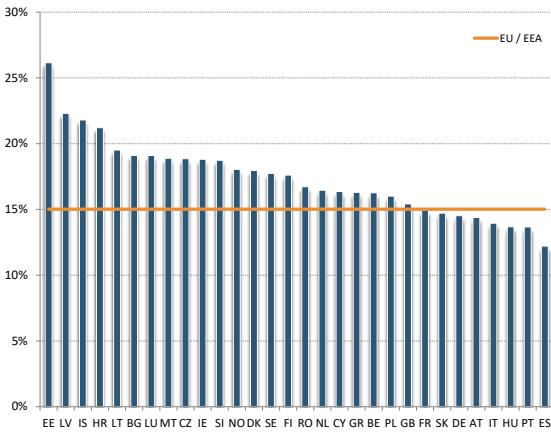
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



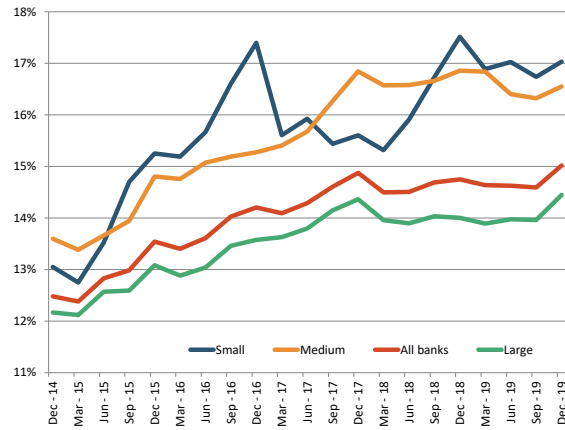
Total numerator and denominator.  
Dec 2014 = 100.

### Country dispersion (as of Dec. 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 Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

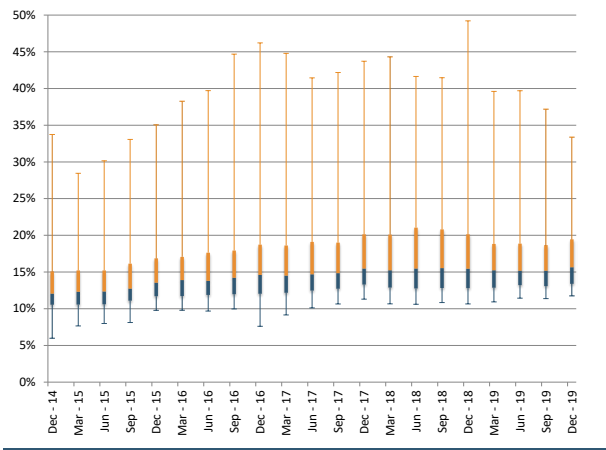
Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Mar - 15	12.4%	11.4%	13.0%	15.2%
Jun - 15	12.8%	11.6%	13.1%	15.9%
Sep - 15	13.0%	11.7%	13.4%	17.2%
Dec - 15	13.5%	12.3%	14.0%	17.0%
Mar - 16	13.4%	12.4%	14.2%	17.3%
Jun - 16	13.6%	12.3%	14.3%	17.5%
Sep - 16	14.0%	12.5%	14.5%	17.7%
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%	18.8%
Dec - 19	15.0%	13.9%	15.8%	19.5%



# Solvency

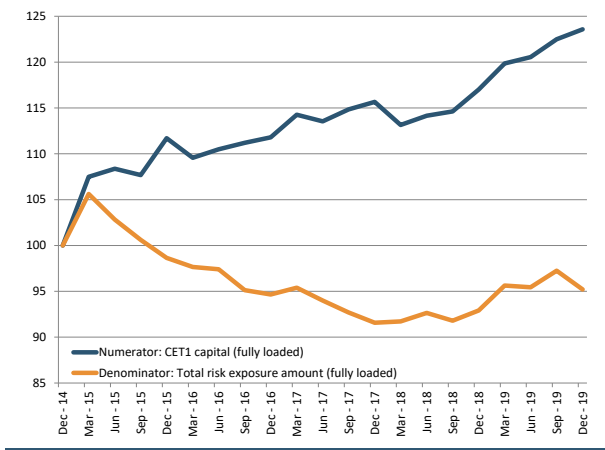
## 4 - CET1 ratio (fully loaded)

### Dispersion



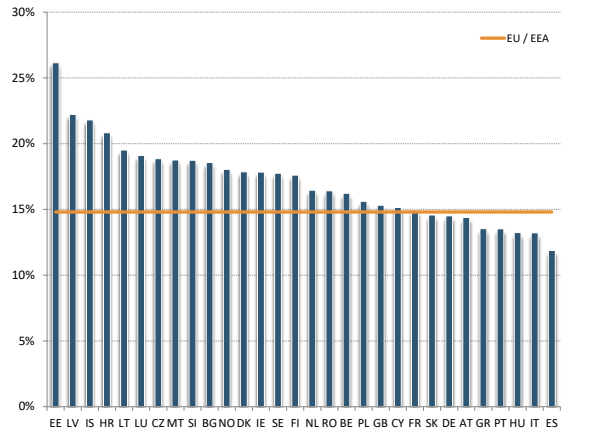
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



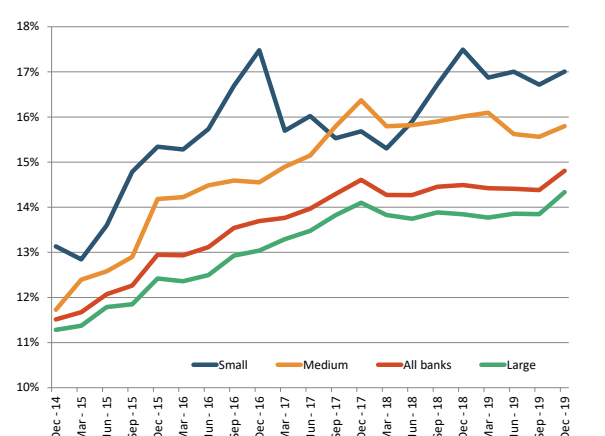
Total numerator and denominator.  
Dec 2014 =100.

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



Weighted Averages by country.

### RI by size class



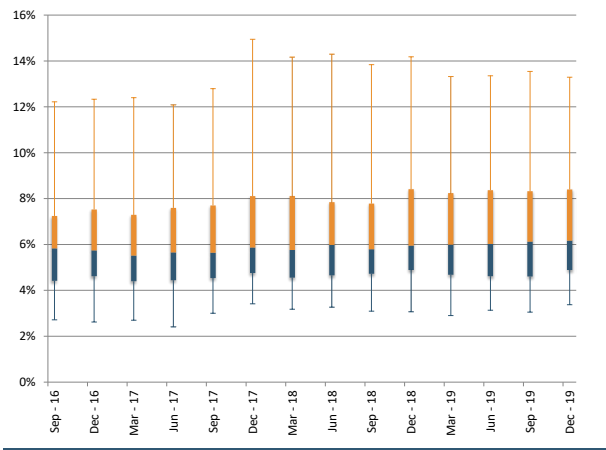
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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%	15.2%	18.7%
Dec - 19	14.8%	13.4%	15.6%	19.5%

# Solvency

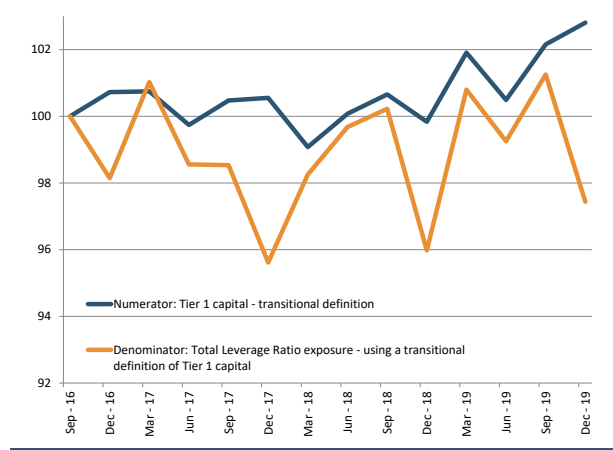
## 5 - Leverage ratio

### Dispersion



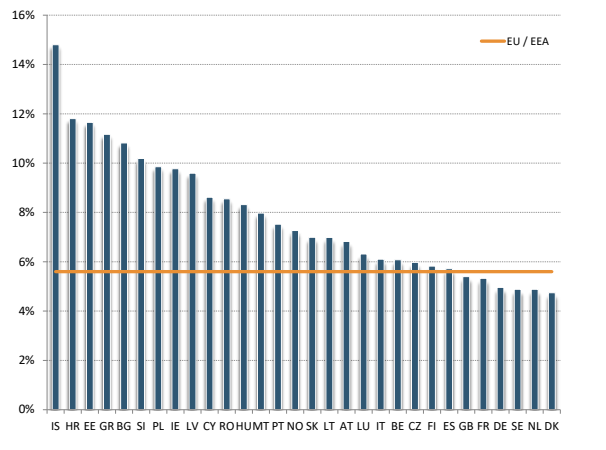
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



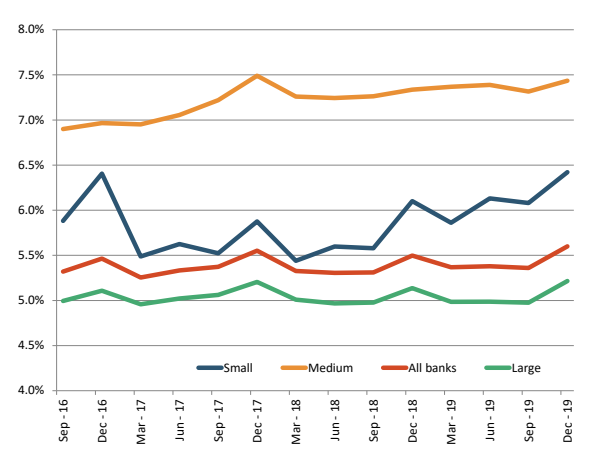
Total numerator and denominator.  
Sep 2016 =100.

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



Weighted Averages by country.

### RI by size class



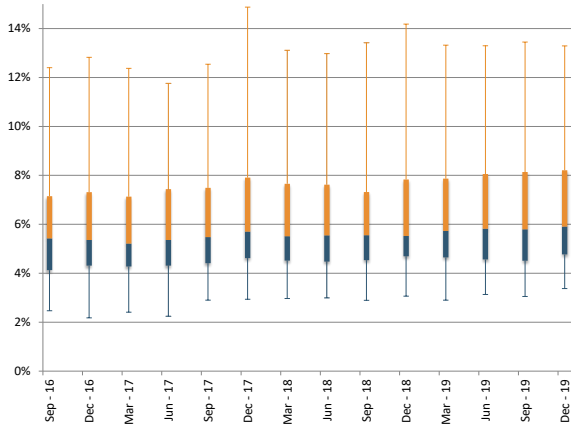
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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	5.4%	4.6%	6.1%	8.3%
Dec - 19	5.6%	4.9%	6.2%	8.4%

## Solvency

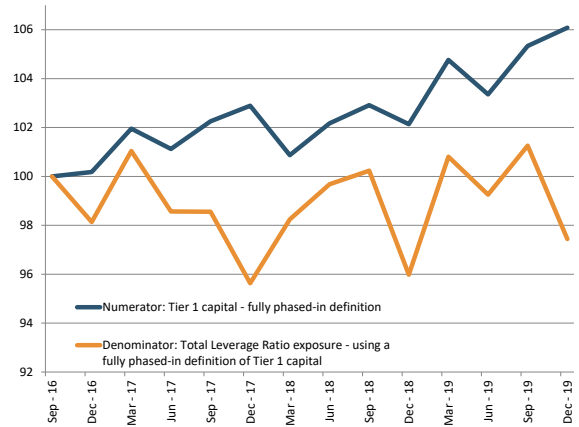
### 6 - Leverage ratio (fully phased-in definition of Tier 1)

#### Dispersion



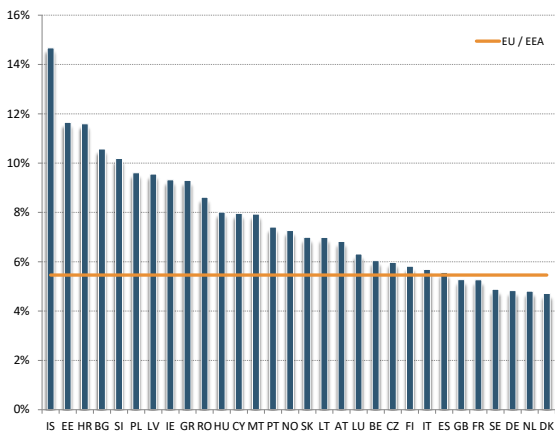
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



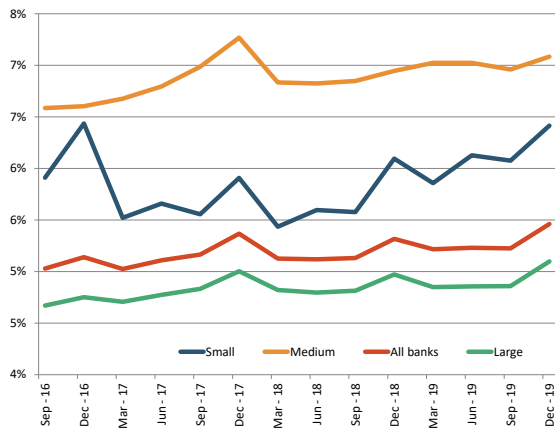
Total numerator and denominator.  
Sep 2016 = 100.

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



Weighted Averages by country.

#### RI by size class



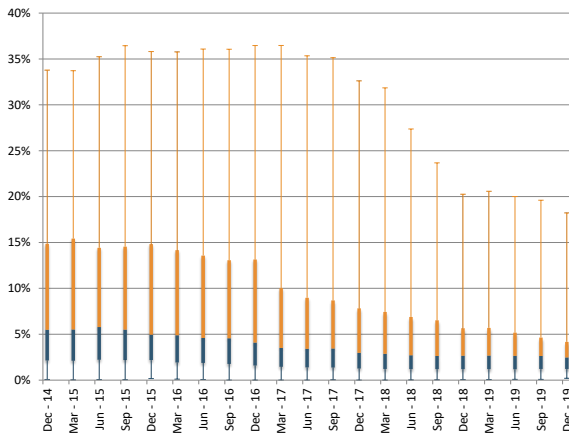
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	8.1%
Dec - 19	5.5%	4.8%	5.9%	8.2%

## Credit Risk and Asset Quality

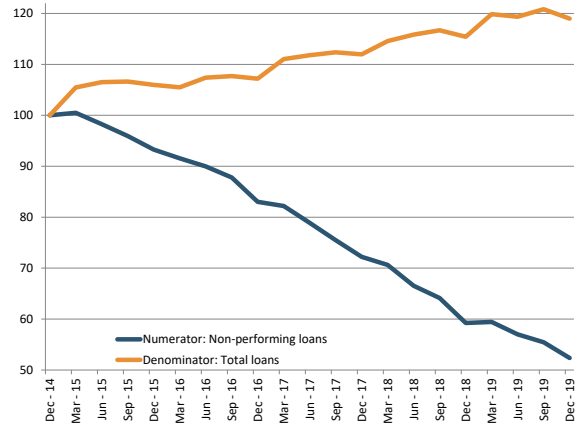
### 7 - Ratio of non-performing loans and advances (NPL ratio)

#### Dispersion



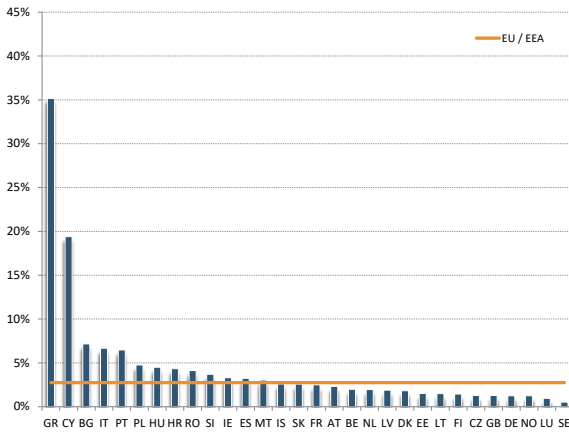
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



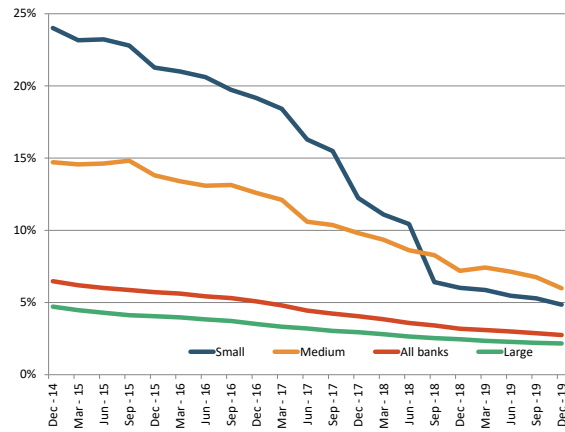
Total numerator and denominator.  
Dec 2014 =100.

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



Weighted Averages by country.

#### RI by size class



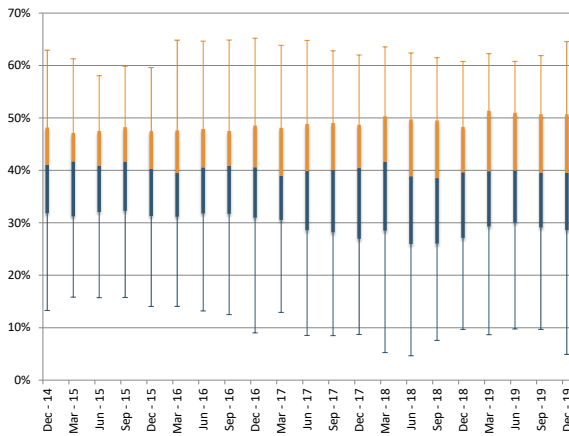
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	4.6%
Dec - 19	2.7%	1.2%	2.5%	4.2%

## Credit Risk and Asset Quality

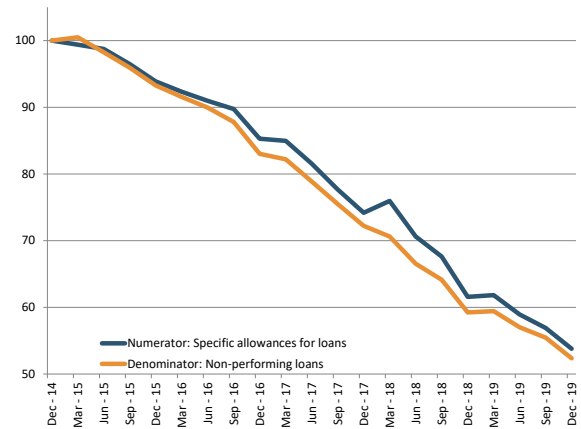
### 8 - Coverage ratio of non-performing loans and advances

#### Dispersion



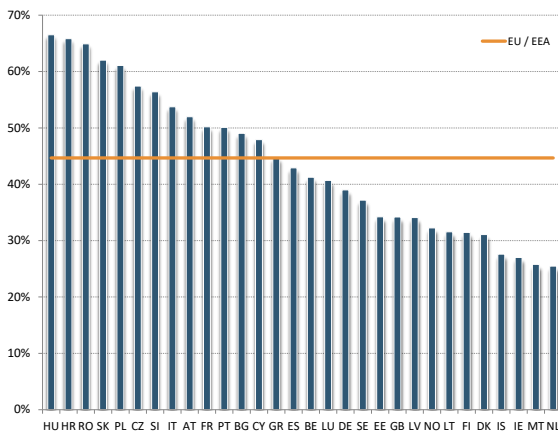
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



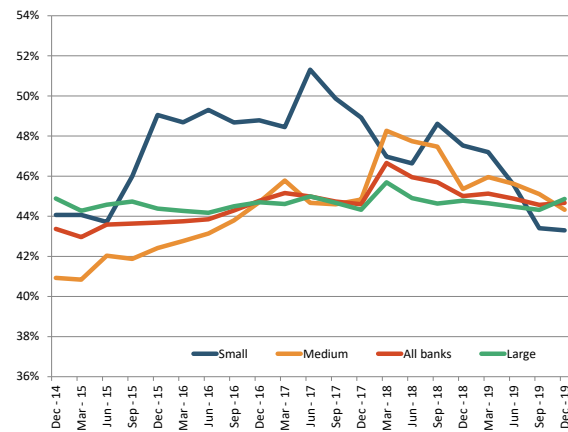
Total numerator and denominator.  
Dec 2014 = 100.

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



Weighted Averages by country.

#### RI by size class



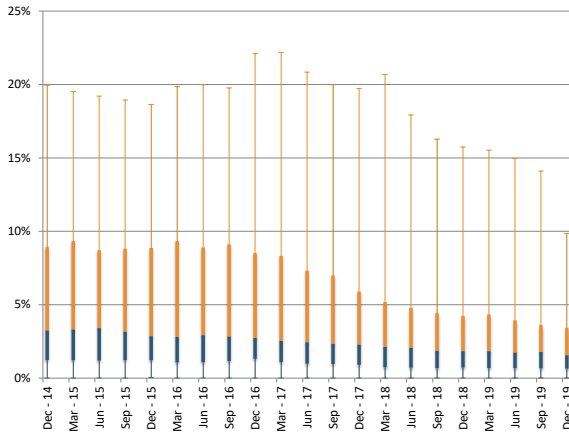
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	29.3%	39.9%	51.4%
Jun - 19	44.9%	30.0%	40.0%	51.0%
Sep - 19	44.6%	29.1%	39.5%	50.7%
Dec - 19	44.7%	28.6%	39.5%	50.7%

## Credit Risk and Asset Quality

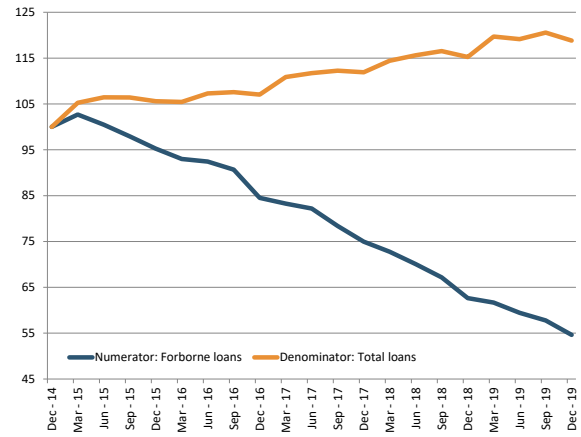
### 9 - Forbearance ratio for loans and advances

#### Dispersion



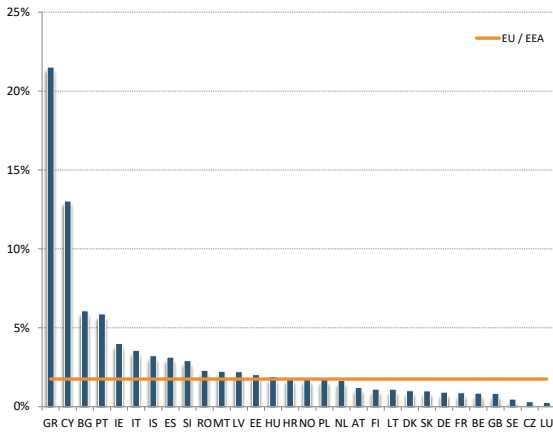
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



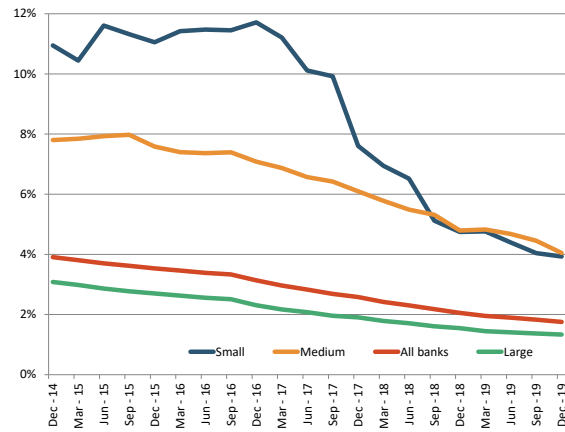
Total numerator and denominator.  
Dec 2014 =100.

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



Weighted Averages by country.

#### RI by size class



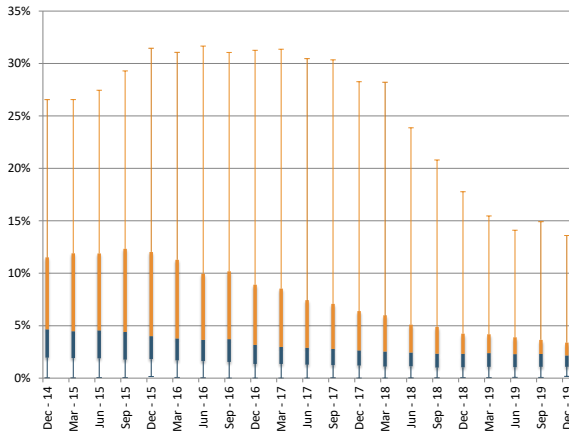
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%
Dec - 19	1.8%	0.7%	1.6%	3.4%

## Credit Risk and Asset Quality

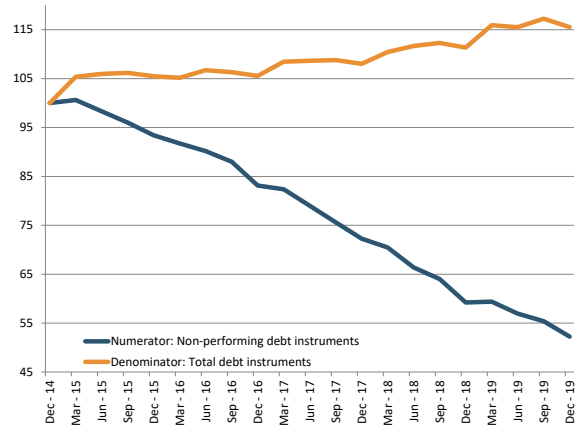
### 10 - Ratio of non-performing exposures (NPE ratio)

#### Dispersion



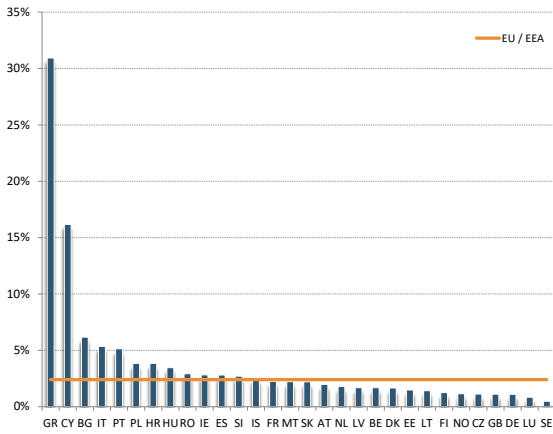
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



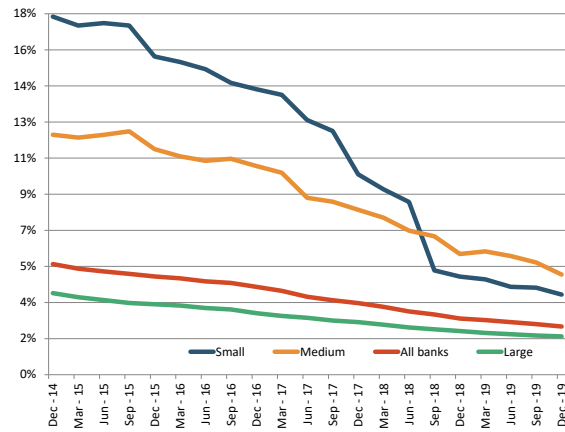
Total numerator and denominator.  
Dec 2014 =100.

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

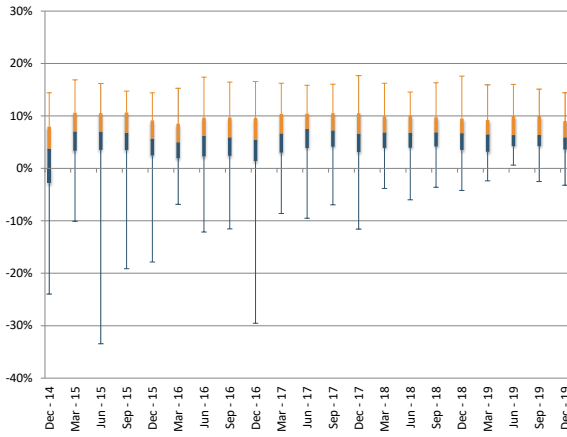
Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Mar - 15	5.3%	1.9%	4.5%	11.9%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Sep - 15	5.0%	1.8%	4.4%	12.3%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Mar - 16	4.8%	1.7%	3.8%	11.3%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Sep - 16	4.6%	1.6%	3.7%	10.2%
Dec - 16	4.4%	1.4%	3.2%	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%	1.1%	2.3%	3.9%
Sep - 19	2.5%	1.1%	2.3%	3.6%
Dec - 19	2.4%	1.1%	2.2%	3.4%



# Profitability

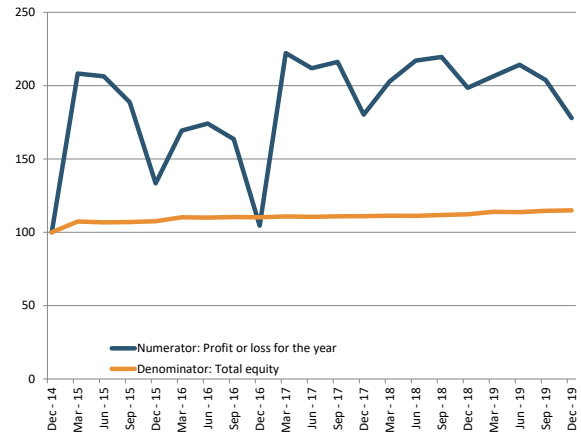
## 11 - Return on equity

### Dispersion



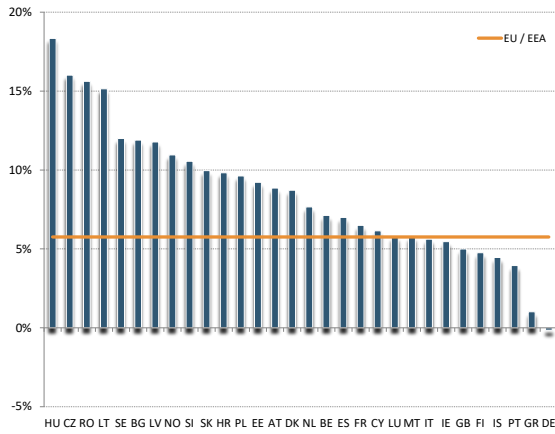
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



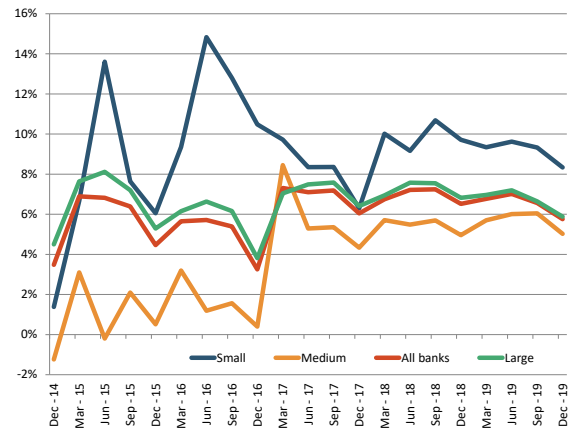
Total numerator and denominator.  
Dec 2014 =100.

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



Weighted Averages by country.

### RI by size class



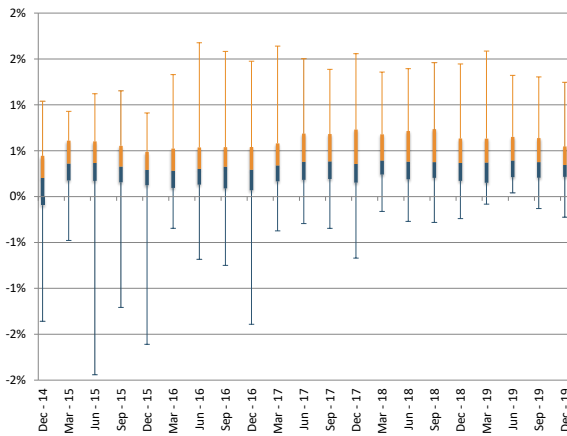
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	4.3%	6.4%	10.0%
Dec - 19	5.8%	3.6%	5.9%	9.0%

# Profitability

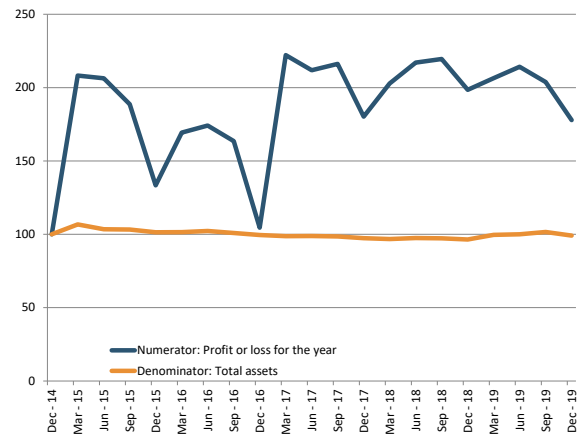
## 12 - Return on assets

### Dispersion



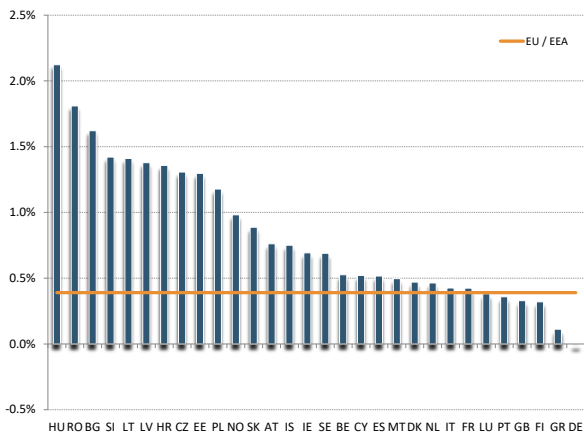
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



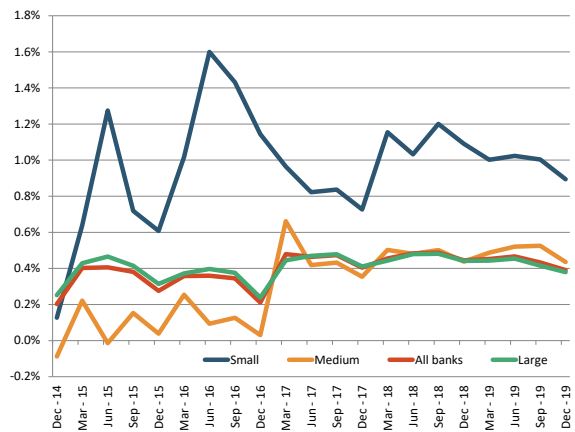
Total numerator and denominator.  
Dec 2014 =100.

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



Weighted Averages by country.

### RI by size class



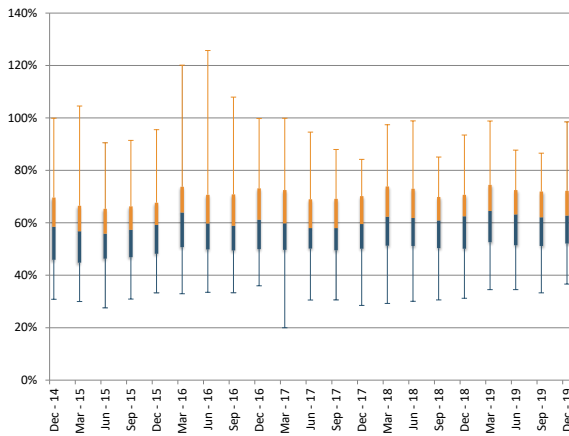
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	0.76%
Dec - 19	0.39%	0.26%	0.41%	0.66%

# Profitability

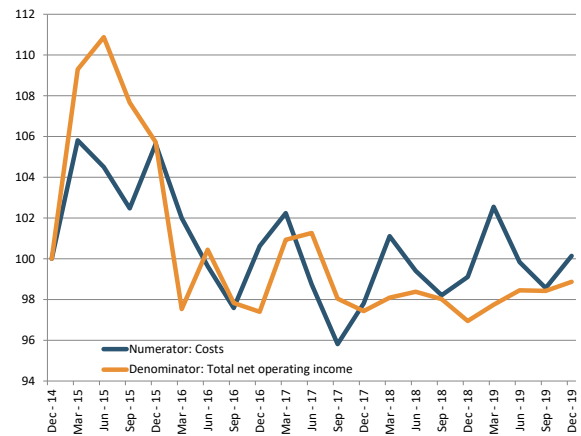
## 13 - Cost to income ratio

### Dispersion



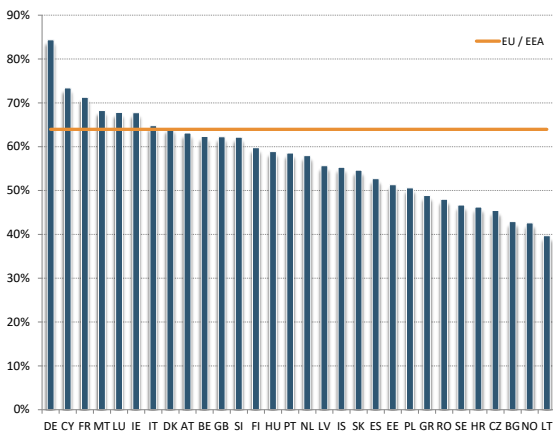
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



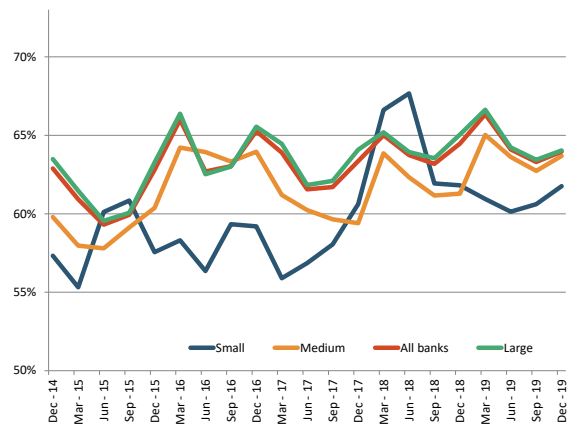
Total numerator and denominator.  
Dec 2014 =100.

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



Weighted Averages by country.

### RI by size class



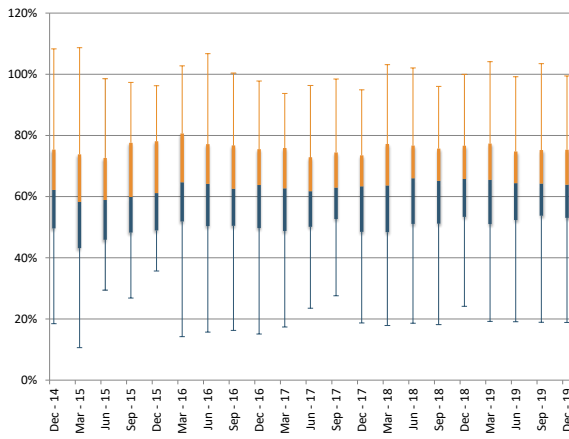
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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	63.3%	51.2%	62.1%	71.9%
Dec - 19	64.0%	52.1%	62.7%	72.2%

# Profitability

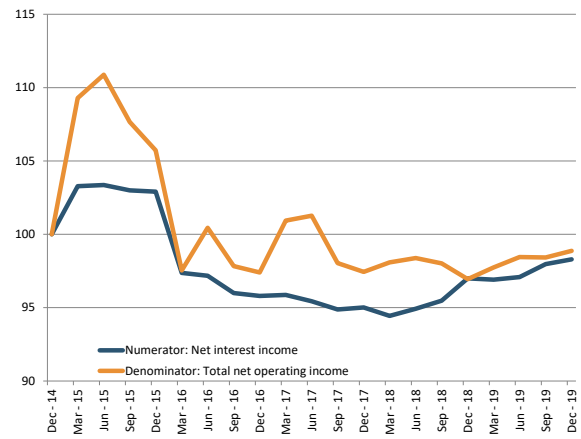
## 14 - Net interest income to total net operating income

### Dispersion



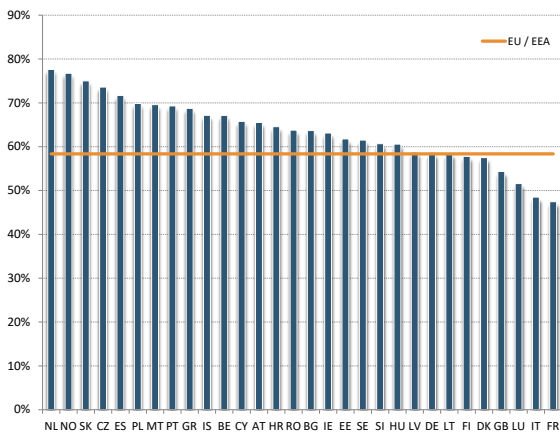
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



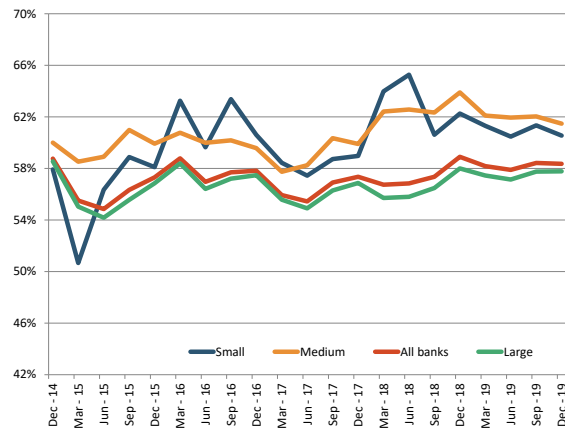
Total numerator and denominator.  
Dec 2014 =100.

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



Weighted Averages by country.

### RI by size class



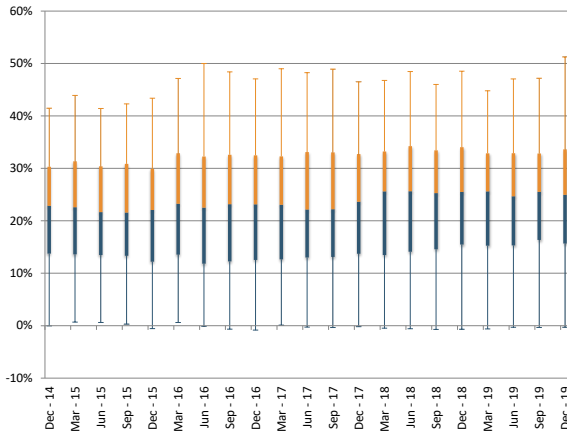
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	51.0%	65.5%	77.3%
Jun - 19	57.9%	52.4%	64.4%	74.8%
Sep - 19	58.4%	53.7%	64.3%	75.2%
Dec - 19	58.4%	53.0%	63.9%	75.3%

# Profitability

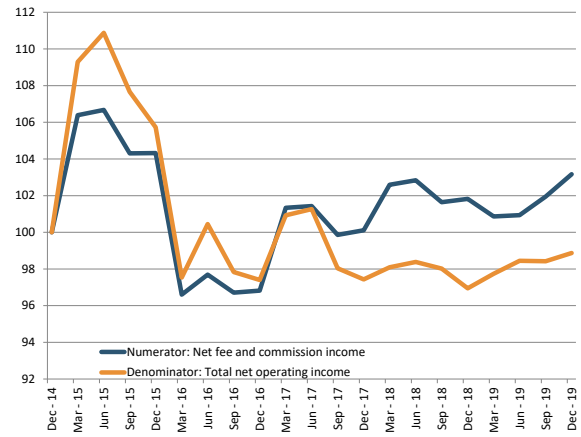
## 15 - Net fee and commission income to total net operating income

### Dispersion



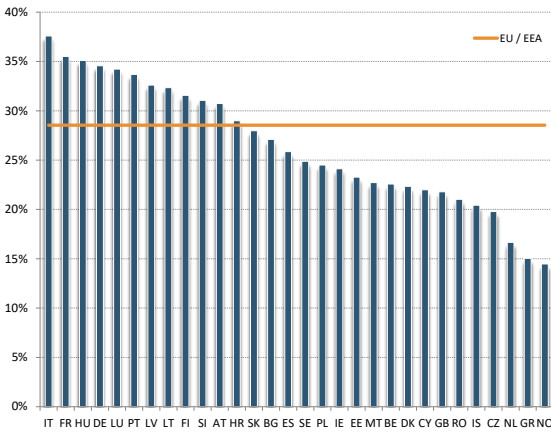
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



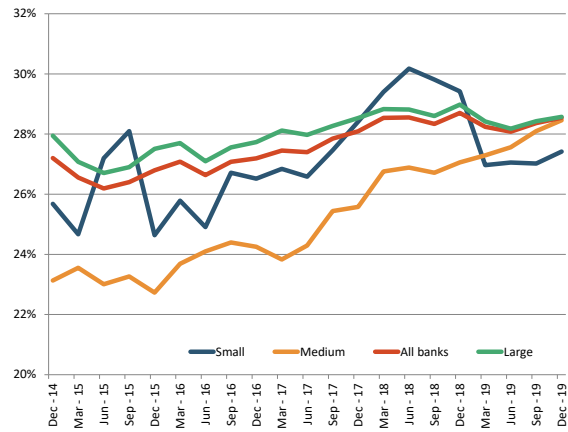
Total numerator and denominator.  
Dec 2014 =100.

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



Weighted Averages by country.

### RI by size class



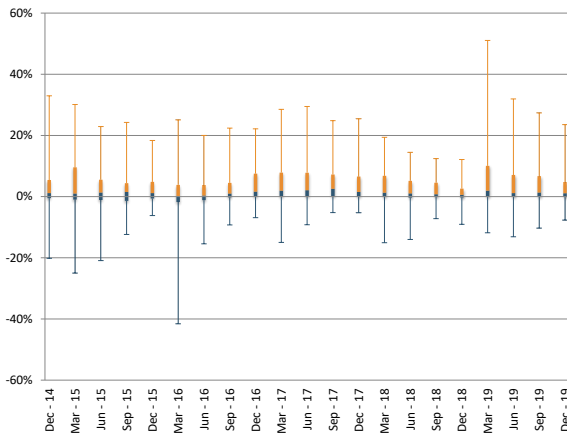
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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	28.4%	16.4%	25.5%	32.9%
Dec - 19	28.5%	15.7%	24.9%	33.6%

# Profitability

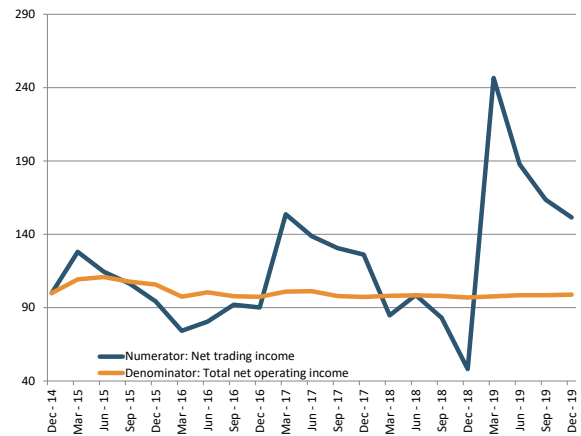
## 16 - Net trading income to total net operating income

### Dispersion



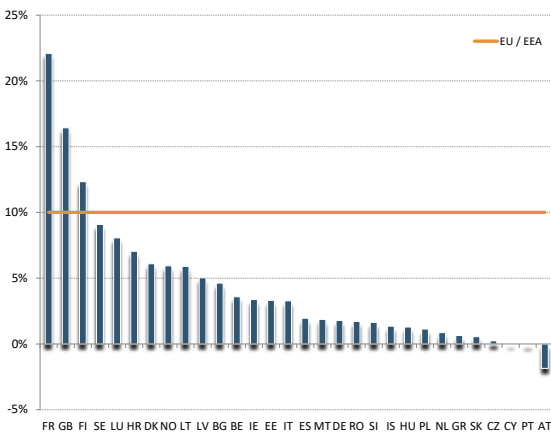
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



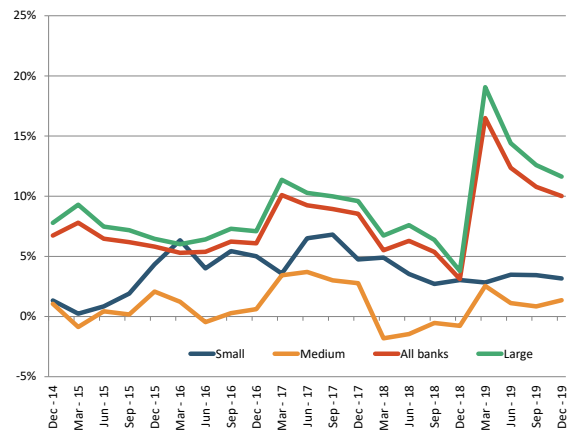
Total numerator and denominator.  
Dec 2014 =100.

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



Weighted Averages by country.

### RI by size class



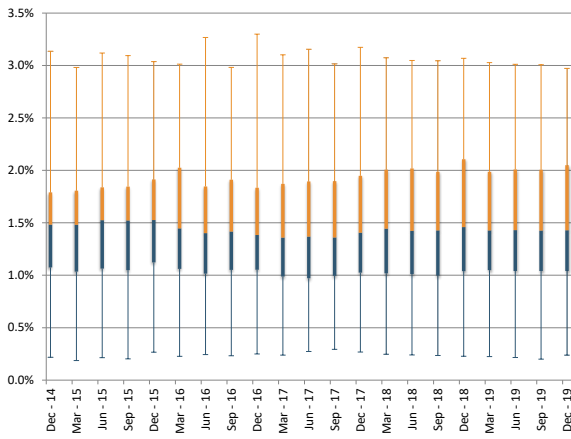
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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%	2.6%
Mar - 19	16.5%	-0.1%	1.9%	10.1%
Jun - 19	12.4%	0.0%	1.2%	7.1%
Sep - 19	10.8%	-0.1%	1.3%	6.7%
Dec - 19	10.0%	-0.1%	1.1%	4.8%

# Profitability

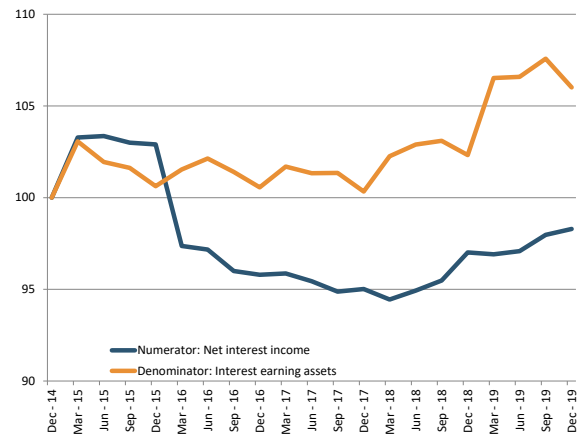
## 17 - Net interest margin

### Dispersion



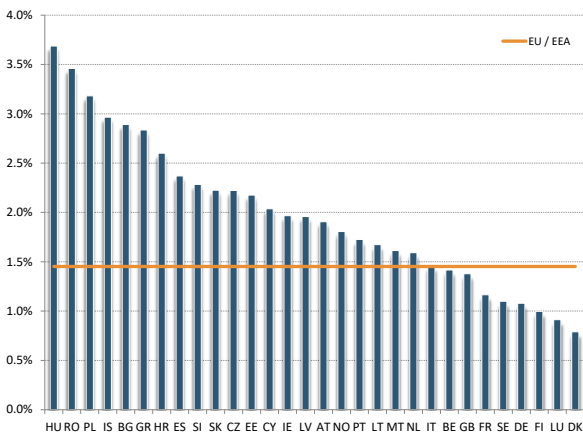
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



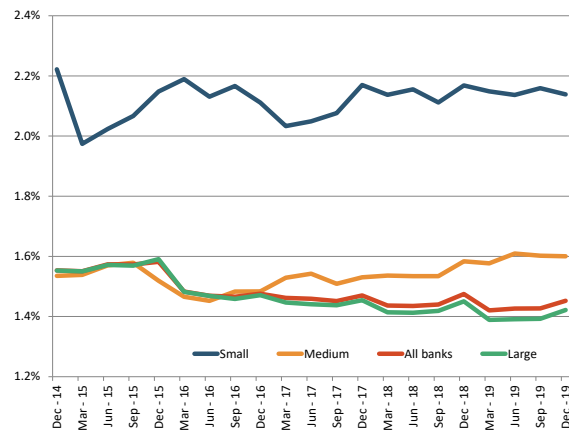
Total numerator and denominator.  
Dec 2014 =100.

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

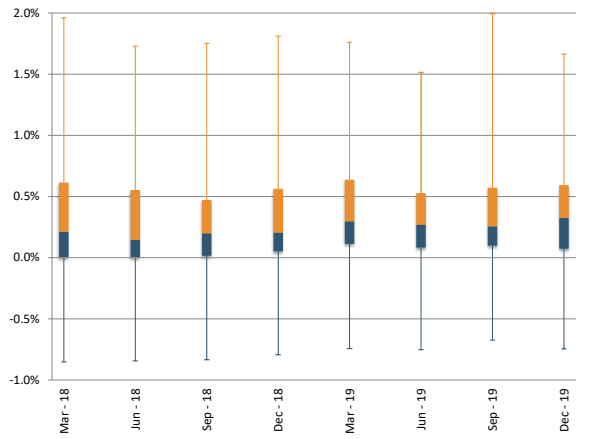
Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Mar - 15	1.55%	1.03%	1.48%	1.81%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Sep - 15	1.57%	1.05%	1.52%	1.85%
Dec - 15	1.58%	1.12%	1.53%	1.91%
Mar - 16	1.48%	1.06%	1.45%	2.02%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Sep - 16	1.47%	1.05%	1.42%	1.91%
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%	1.43%	2.01%
Dec - 19	1.45%	1.04%	1.43%	2.05%



# Profitability

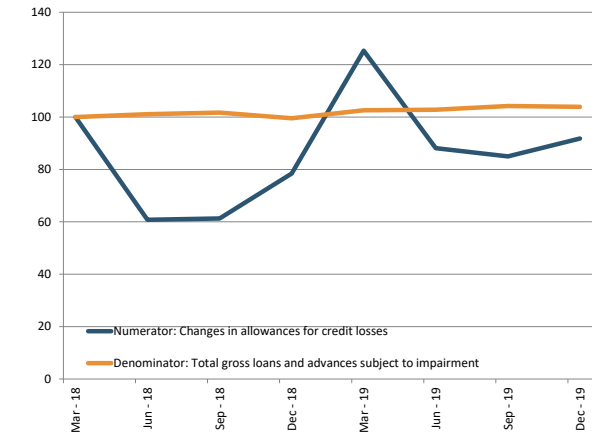
## 18 - Cost of Risk

### Dispersion



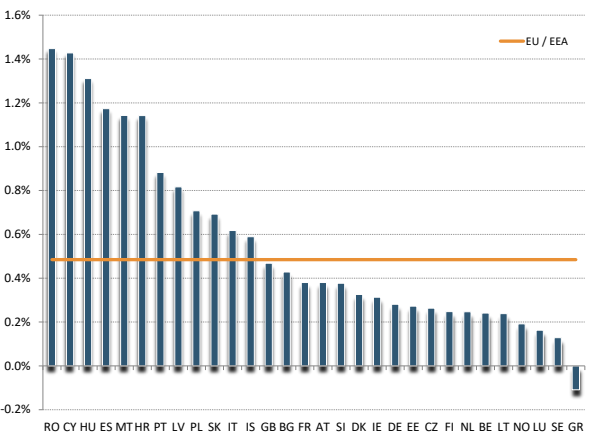
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



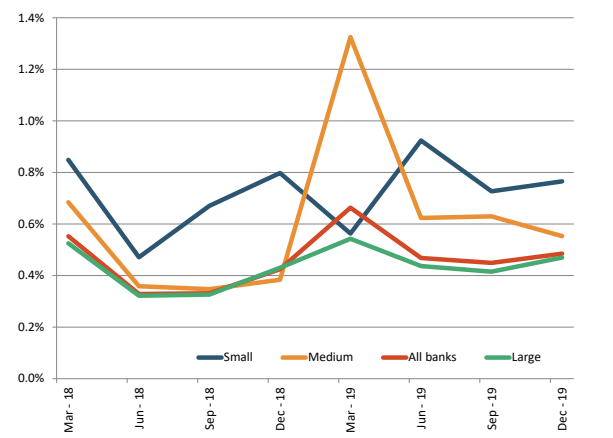
Total numerator and denominator.  
Mar 2018 =100.

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

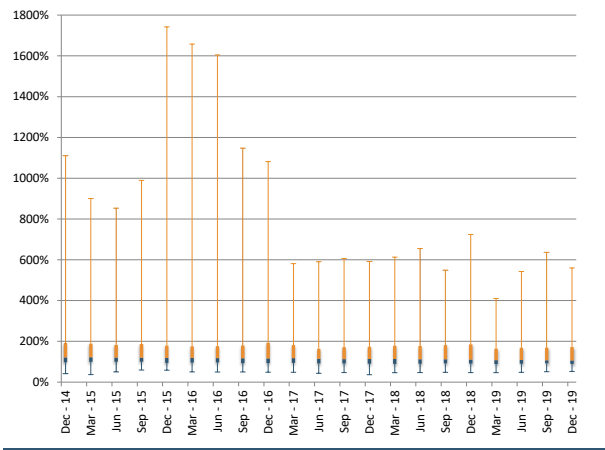
Period	Weighted average	25th	50th	75th
Mar - 18	0.55%	0.00%	0.21%	0.61%
Jun - 18	0.33%	0.00%	0.15%	0.55%
Sep - 18	0.33%	0.02%	0.20%	0.47%
Dec - 18	0.42%	0.05%	0.21%	0.56%
Mar - 19	0.66%	0.11%	0.30%	0.64%
Jun - 19	0.47%	0.08%	0.27%	0.53%
Sep - 19	0.45%	0.10%	0.26%	0.57%
Dec - 19	0.48%	0.07%	0.32%	0.59%

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

# Funding and Liquidity

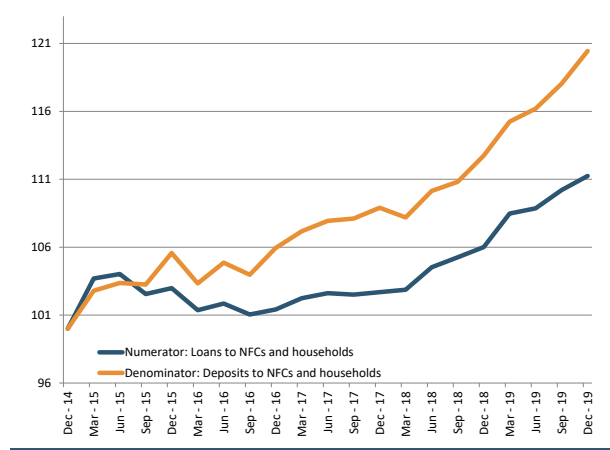
## 19 - Loan-to-deposit ratio for households and non-financial corporations

### Dispersion



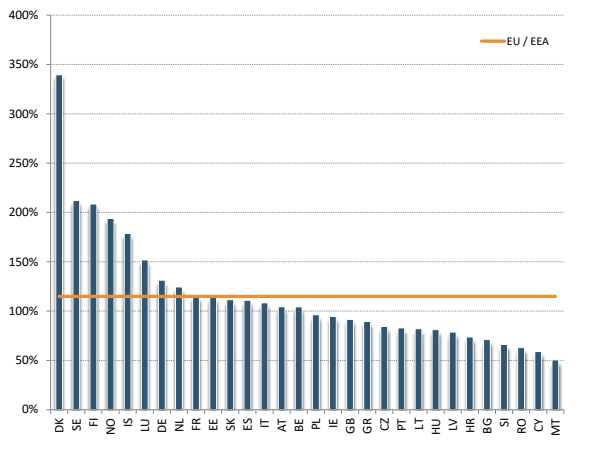
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



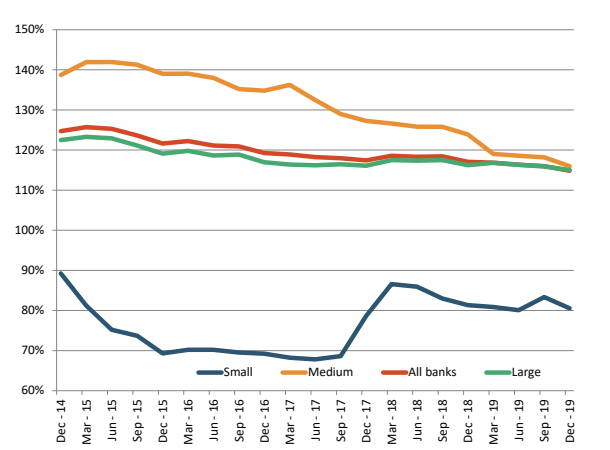
Total numerator and denominator.  
Dec 2014 =100.

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



Weighted Averages by country.

### RI by size class



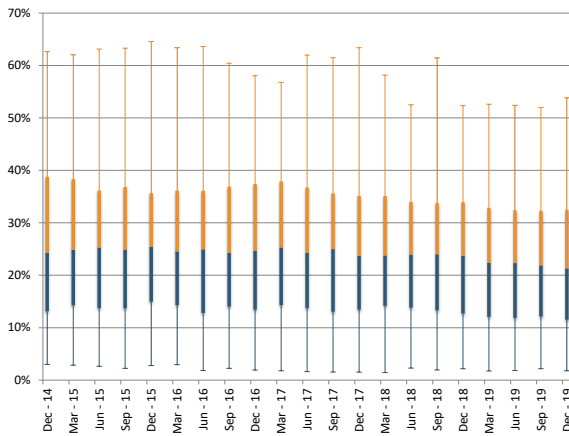
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019.

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	116.3%	90.1%	108.6%	168.4%
Sep - 19	116.0%	92.3%	107.3%	169.2%
Dec - 19	114.8%	89.4%	106.2%	171.7%

## Funding and Liquidity

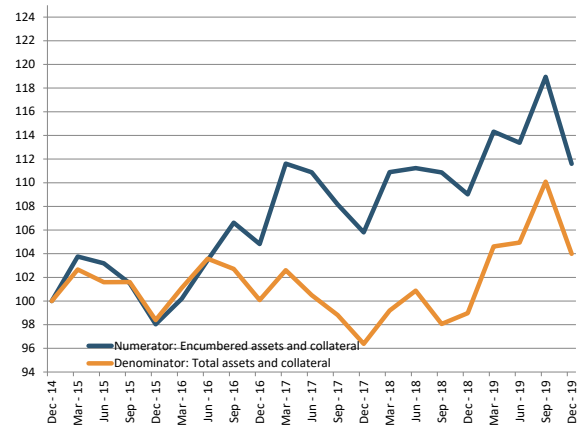
### 20 - Asset encumbrance ratio

#### Dispersion



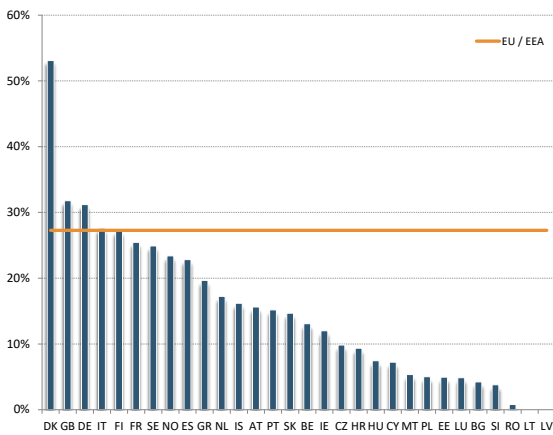
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



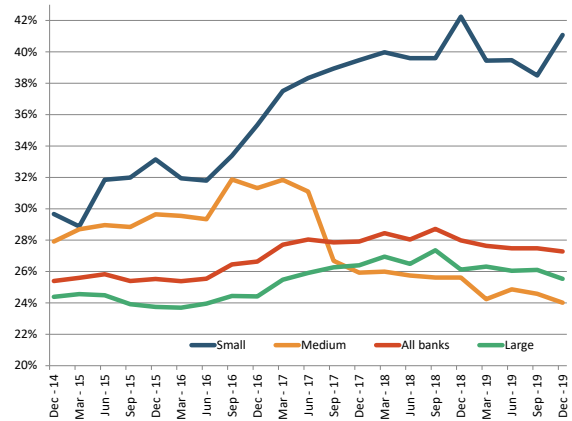
Total numerator and denominator.  
Dec 2014 = 100.

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



Weighted Averages by country.

#### RI by size class



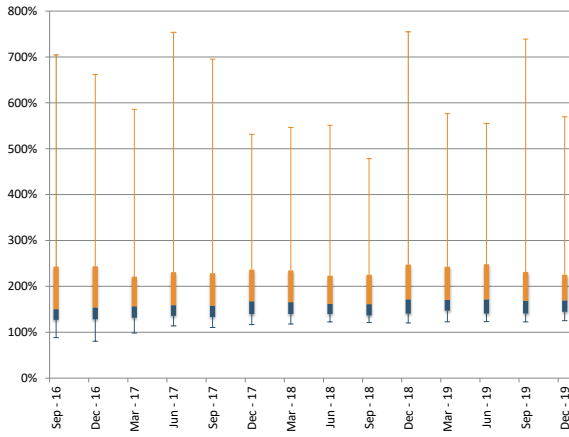
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2019. Non-FINREP banks are assigned to the bucket of small banks.

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%	12.1%	21.9%	32.3%
Dec - 19	27.3%	11.5%	21.3%	32.5%

## Funding and Liquidity

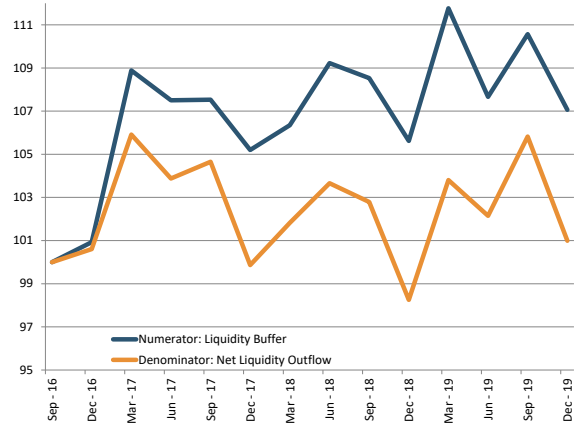
### 21 - Liquidity coverage ratio (%)

#### Dispersion



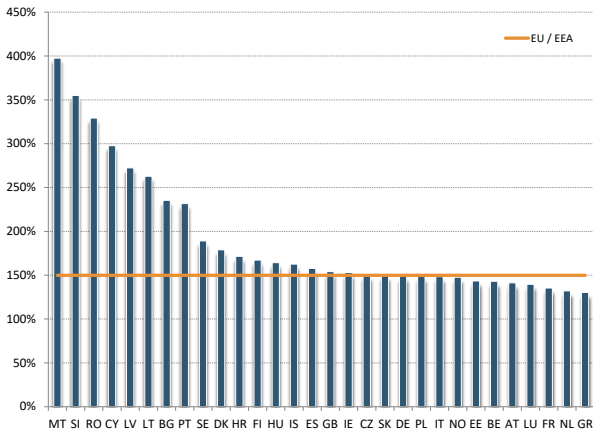
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



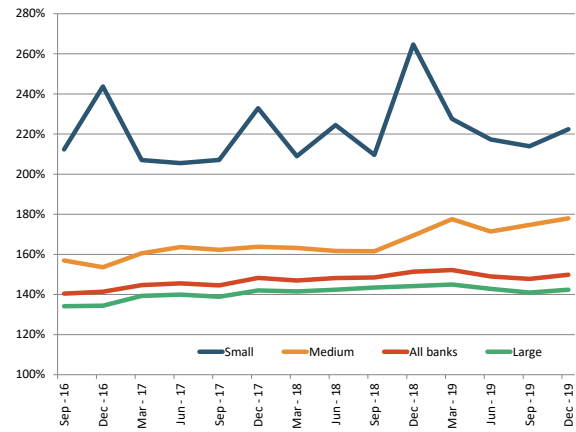
Total numerator and denominator.  
Sep 2016 = 100.

#### Country dispersion (as of Dec. 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 Dec. 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	148.2%	139.8%	162.0%	223.2%
Sep - 18	148.5%	136.8%	161.4%	225.2%
Dec - 18	151.4%	140.4%	171.6%	247.5%
Mar - 19	152.2%	147.0%	170.6%	242.9%
Jun - 19	149.0%	140.9%	171.6%	248.0%
Sep - 19	147.8%	140.8%	168.5%	231.6%
Dec - 19	149.9%	144.6%	169.2%	225.3%



*STATISTICAL ANNEX*







## Statistical Annex

### Sovereign exposures

Sovereign exposure																			
Volumes bn EUR, % of total sov exposure		Direct exposures towards General governments <sup>(1)</sup>																	
		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			
Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19
AT	75.7	80.2	32%	32%	59%	58%	75.9	80.4	4%	4%	3%	2%	30%	33%	57%	55%	5%	7%	
BE	214.1	197.4	36%	36%	54%	55%	217.1	200.5	0%	0%	0%	0%	11%	11%	87%	86%	2%	2%	
BG	4.4	4.6	80%	80%	15%	15%	4.4	4.6	2%	3%	0%	0%	73%	72%	20%	21%	4%	4%	
CY	5.4	4.2	90%	87%	7%	8%	5.4	4.1	0%	0%	0%	0%	16%	19%	84%	81%	0%	0%	
CZ	50.9	47.4	97%	97%	3%	3%	50.9	47.4	0%	0%	5%	6%	5%	5%	89%	89%	0%	0%	
DE	497.8	483.6	38%	39%	25%	26%	444.0	437.7	30%	27%	3%	3%	25%	24%	36%	40%	6%	6%	
DK	39.8	37.7	40%	48%	52%	43%	38.9	37.3	46%	37%	2%	2%	2%	2%	28%	29%	22%	30%	
EE	1.1	2.3	49%	74%	51%	26%	1.1	2.3	0%	0%	13%	8%	0%	0%	55%	79%	31%	12%	
ES	459.9	444.5	52%	49%	19%	19%	441.0	428.0	14%	12%	0%	1%	35%	37%	50%	49%	1%	0%	
FI	112.8	111.2	44%	47%	31%	34%	111.4	110.4	7%	7%	0%	0%	3%	4%	72%	74%	17%	16%	
FR	921.2	900.0	53%	54%	23%	23%	863.7	847.8	20%	14%	0%	0%	18%	19%	61%	66%	1%	1%	
GB	918.0	875.0	19%	21%	22%	18%	839.8	815.6	45%	39%	1%	1%	45%	50%	9%	10%	0%	0%	
GR	26.9	28.5	63%	69%	31%	24%	26.7	28.3	3%	4%	0%	0%	62%	53%	35%	43%	0%	0%	
HR	10.2	10.1	86%	86%	9%	9%	10.2	10.1	1%	0%	0%	0%	45%	44%	54%	56%	0%	0%	
HU	5.0	6.0	98%	97%	2%	2%	4.8	5.9	2%	4%	0%	0%	49%	45%	49%	50%	0%	0%	
IE	30.6	28.2	42%	41%	46%	48%	30.5	28.1	3%	3%	0%	0%	80%	77%	15%	18%	1%	1%	
IS	1.7	1.9	62%	61%	25%	17%	1.7	1.9	22%	15%	0%	0%	0%	0%	78%	85%	0%	0%	
IT	395.5	410.7	66%	61%	24%	27%	366.9	336.0	10%	9%	0%	0%	44%	41%	44%	48%	3%	2%	
LT	1.2	1.2	80%	80%	19%	19%	1.2	1.2	2%	5%	0%	0%	0%	0%	57%	52%	42%	43%	
LU	31.3	24.4	19%	19%	39%	51%	31.3	25.1	5%	1%	0%	5%	22%	31%	72%	60%	2%	2%	
LV	0.8	1.0	61%	54%	34%	38%	0.8	1.0	2%	2%	0%	0%	21%	16%	53%	60%	25%	21%	
MT	2.1	3.0	37%	51%	58%	44%	2.1	3.0	0%	0%	2%	1%	19%	36%	79%	63%	0%	0%	
NL	238.3	239.2	54%	54%	33%	31%	238.3	238.9	2%	1%	0%	0%	32%	32%	36%	37%	29%	30%	
NO	12.9	14.1	46%	40%	1%	0%	11.8	13.1	20%	17%	38%	32%	11%	24%	26%	23%	4%	5%	
PL	38.4	40.7	100%	100%	0%	0%	38.4	40.6	7%	2%	0%	0%	65%	66%	28%	32%	0%	0%	
PT	66.2	71.0	60%	61%	34%	34%	66.2	71.0	16%	8%	0%	0%	40%	34%	44%	58%	0%	0%	
RO	15.0	16.0	97%	97%	1%	1%	15.0	16.0	29%	32%	0%	0%	23%	24%	34%	26%	14%	18%	
SE	53.7	47.9	70%	68%	19%	20%	51.9	47.1	12%	11%	15%	19%	3%	4%	52%	46%	18%	20%	
SI	4.8	4.7	46%	40%	38%	43%	4.8	4.7	2%	0%	0%	0%	44%	47%	54%	53%	0%	0%	
SK	6.7	6.0	67%	78%	33%	22%	6.7	6.0	0%	0%	0%	0%	11%	2%	89%	98%	0%	0%	
EU	4,053	3,955	43%	44%	26%	26%	3,811	3,702	22%	19%	1%	1%	30%	32%	42%	44%	4%	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											
% of total sov exposure		Total gross carrying amount by maturity									
		0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more	
Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19	Jun-19	Dec-19
AT	9%	7%	11%	11%	42%	40%	25%	28%	14%	13%	
BE	16%	15%	4%	4%	24%	25%	26%	25%	30%	30%	
BG	3%	8%	6%	4%	36%	46%	51%	37%	4%	5%	
CY	18%	22%	18%	19%	51%	47%	6%	8%	8%	5%	
CZ	60%	59%	4%	3%	17%	16%	12%	16%	8%	6%	
DE	7%	8%	10%	7%	30%	31%	14%	16%	39%	38%	
DK	30%	41%	15%	13%	35%	25%	12%	12%	8%	8%	
EE	5%	60%	26%	5%	43%	20%	21%	13%	5%	3%	
ES	8%	6%	12%	10%	37%	34%	29%	32%	15%	19%	
FI	58%	53%	3%	3%	16%	19%	9%	10%	14%	15%	
FR	15%	15%	14%	8%	28%	33%	20%	20%	23%	24%	
GB	19%	21%	16%	16%	33%	30%	18%	17%	14%	15%	
GR	6%	4%	9%	7%	22%	24%	29%	32%	35%	33%	
HR	2%	8%	26%	19%	41%	42%	10%	11%	21%	21%	
HU	2%	14%	6%	6%	50%	38%	39%	36%	2%	6%	
IE	5%	7%	22%	16%	40%	40%	26%	28%	7%	9%	
IS	63%	45%	35%	54%	1%	1%	0%	0%	0%	0%	
IT	4%	5%	11%	10%	35%	35%	23%	23%	26%	27%	
LT	9%	26%	26%	6%	48%	56%	17%	12%	0%	0%	
LU	30%	9%	9%	10%	42%	54%	17%	23%	2%	4%	
LV	4%	27%	35%	12%	54%	46%	7%	15%	0%	0%	
MT	35%	17%	11%	18%	31%	32%	20%	30%	2%	3%	
NL	11%	10%	7%	8%	33%	33%	22%	22%	26%	27%	
NO	30%	25%	11%	8%	32%	38%	16%	19%	11%	11%	
PL	8%	11%	5%	4%	58%	55%	24%	25%	5%	5%	
PT	18%	23%	24%	18%	22%	19%	29%	30%	6%	10%	
RO	13%	22%	10%	9%	45%	39%	21%	19%	11%	11%	
SE	25%	21%	14%	15%	44%	47%	11%	10%	5%	7%	
SI	19%	12%	16%	9%	37%	49%	23%	24%	5%	6%	
SK	20%	7%	10%	10%	21%	30%	36%	41%	14%	12%	
EU	15%	15%	12%	10%	32%	32%	20%	21%	21%	22%	

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>			
		Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19
AT		12.5%	12.8%	12.8%	13.0%	11.8%	11.7%	11.5%	9.9%	67.9%	67.9%	67.6%	70.1%	7.8%	7.6%	8.1%	7.0%
BE		15.4%	15.0%	15.1%	14.8%	11.6%	11.4%	11.3%	10.2%	57.3%	59.4%	58.9%	61.7%	15.7%	14.2%	14.7%	13.3%
BG		0.4%	0.4%	0.4%	0.5%	5.9%	4.8%	5.3%	5.0%	91.7%	92.7%	92.2%	92.4%	2.1%	2.1%	2.1%	2.1%
CY		1.1%	1.1%	1.2%	1.2%	2.1%	2.4%	2.0%	2.2%	92.2%	92.0%	94.5%	94.4%	4.5%	4.5%	2.2%	2.2%
CZ		11.7%	11.6%	11.4%	12.3%	14.9%	12.9%	13.9%	11.8%	69.8%	71.6%	70.7%	72.3%	3.7%	3.9%	4.0%	3.6%
DE		18.9%	16.9%	16.9%	18.0%	13.0%	12.8%	12.8%	12.0%	44.3%	45.3%	43.9%	47.5%	23.8%	24.9%	26.4%	22.6%
DK		54.8%	54.8%	54.7%	56.3%	2.4%	2.8%	2.8%	2.5%	27.6%	27.3%	26.0%	27.2%	15.2%	15.2%	16.6%	14.1%
EE		1.4%	2.5%	2.5%	2.4%	11.7%	10.6%	8.1%	7.2%	84.1%	84.6%	87.2%	88.3%	2.8%	2.4%	2.2%	2.1%
ES		13.4%	13.4%	13.6%	13.8%	7.6%	7.2%	6.7%	7.0%	62.7%	63.2%	62.8%	63.9%	16.3%	16.3%	16.9%	15.2%
FI		39.5%	39.5%	40.0%	42.6%	5.6%	4.6%	4.2%	3.8%	37.4%	38.3%	36.9%	38.2%	17.5%	17.6%	19.0%	15.4%
FR		19.0%	18.7%	18.4%	19.3%	5.8%	5.9%	5.8%	5.4%	53.4%	53.2%	52.1%	54.5%	21.7%	22.2%	23.8%	20.8%
GB		11.5%	11.8%	11.4%	11.8%	5.1%	4.6%	4.5%	3.9%	59.1%	58.9%	57.1%	60.1%	24.3%	24.8%	27.0%	24.2%
GR		2.4%	2.5%	2.6%	2.6%	8.8%	8.4%	7.6%	7.4%	77.4%	77.6%	78.0%	79.7%	11.3%	11.5%	11.9%	10.3%
HR		0.3%	0.3%	0.3%	0.2%	9.6%	9.2%	7.5%	7.2%	85.9%	86.4%	88.0%	88.1%	4.2%	4.2%	4.2%	4.3%
HU		3.6%	3.7%	4.2%	3.9%	5.4%	4.9%	5.3%	5.2%	83.7%	84.3%	83.5%	83.3%	7.3%	7.1%	6.9%	7.7%
IE		7.4%	7.5%	7.5%	8.1%	5.0%	7.1%	7.4%	6.6%	77.2%	75.2%	75.7%	77.2%	10.5%	10.2%	9.3%	8.2%
IS		35.2%	35.8%	34.7%	33.2%	1.1%	1.1%	1.5%	1.5%	57.1%	56.7%	57.4%	60.2%	6.6%	6.4%	6.4%	5.2%
IT		12.6%	13.0%	13.0%	13.2%	8.1%	7.8%	7.9%	7.7%	60.4%	59.8%	58.6%	61.1%	18.9%	19.4%	20.4%	18.0%
LT		0.1%	0.1%	0.1%	0.1%	3.9%	3.7%	3.6%	3.0%	93.4%	93.6%	93.6%	94.7%	2.6%	2.6%	2.7%	2.2%
LU		26.0%	26.5%	26.9%	26.3%	17.4%	17.9%	17.5%	19.0%	50.6%	50.2%	50.0%	48.2%	6.0%	5.5%	5.6%	6.4%
LV		0.5%	0.5%	0.5%	0.5%	4.7%	3.6%	3.8%	2.8%	91.2%	92.9%	93.1%	94.4%	3.6%	2.9%	2.5%	2.2%
MT		1.8%	1.6%	1.6%	1.5%	1.2%	0.9%	1.0%	0.7%	94.2%	94.7%	94.7%	95.0%	2.9%	2.7%	2.8%	2.8%
NL		26.1%	25.4%	26.1%	25.8%	3.5%	3.4%	3.7%	3.0%	61.3%	61.4%	60.9%	63.2%	9.1%	9.8%	9.3%	8.1%
NO		41.3%	41.4%	42.4%	41.6%	7.3%	6.9%	6.6%	5.7%	42.4%	42.3%	42.2%	44.0%	9.0%	9.4%	8.7%	8.7%
PL		8.1%	8.3%	8.8%	8.4%	3.0%	2.9%	2.4%	2.1%	83.5%	83.2%	83.7%	84.5%	5.3%	5.7%	5.2%	5.0%
PT		5.2%	4.8%	4.9%	5.2%	4.7%	4.4%	4.1%	4.1%	78.7%	79.3%	79.6%	80.3%	11.4%	11.5%	11.5%	10.4%
RO		1.0%	0.9%	0.9%	1.2%	4.7%	4.8%	4.7%	4.1%	90.2%	89.6%	90.2%	90.9%	4.1%	4.7%	4.3%	3.8%
SE		48.4%	48.7%	48.5%	49.9%	3.8%	3.6%	4.2%	2.6%	40.2%	41.0%	40.4%	41.6%	7.6%	6.7%	6.9%	5.9%
SI		0.5%	0.5%	0.6%	1.3%	3.2%	3.1%	2.9%	2.6%	92.8%	92.4%	93.1%	92.6%	3.5%	4.0%	3.5%	3.4%
SK		11.9%	13.1%	13.4%	12.9%	3.6%	2.2%	2.1%	2.1%	81.8%	81.9%	81.6%	82.8%	2.7%	2.9%	2.9%	2.2%
EU / EEA		18.7%	18.4%	18.3%	18.8%	6.7%	6.5%	6.4%	5.9%	55.4%	55.6%	54.5%	57.1%	19.2%	19.5%	20.8%	18.2%

(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	Mar-19	Jun-19	Sep-19	Dec-19
AT	565.4	569.9	578.0	573.3
BE	1,079.0	1,058.2	1,081.8	1,034.3
BG	25.2	28.4	29.2	29.7
CY	33.8	34.1	33.3	33.3
CZ	153.3	159.3	161.1	150.4
DE	3,629.5	3,592.2	3,698.8	3,331.5
DK	693.5	715.3	742.9	717.5
EE	28.4	29.1	29.6	30.0
ES	3,077.6	3,093.3	3,114.4	3,093.1
FI	681.4	666.7	672.5	640.4
FR	6,943.5	7,154.1	7,405.8	6,950.3
GB	6,431.9	6,413.0	6,763.6	6,494.3
GR	214.7	218.9	220.0	222.2
HR	37.6	38.2	38.9	39.1
HU	62.2	62.2	67.6	73.4
IE	225.2	227.9	229.5	233.3
IS	23.2	23.0	24.0	22.8
IT	2,238.2	2,221.8	2,288.2	2,236.7
LT	17.6	17.8	18.2	19.6
LU	207.7	212.5	217.7	218.9
LV	11.3	11.1	11.5	11.9
MT	18.9	19.0	19.2	19.3
NL	1,952.6	1,955.6	1,989.7	1,944.4
NO	285.1	291.4	287.7	276.1
PL	148.5	151.0	148.8	156.5
PT	302.8	307.8	306.6	302.7
RO	37.9	39.5	39.8	41.5
SE	837.6	822.1	833.5	806.8
SI	18.9	19.1	19.3	20.0
SK	43.8	45.3	45.6	46.3
EU / EEA	28,675.5	28,810.7	29,706.7	28,397.9

Share of secured funding				
% of debt securities issued	Mar-19	Jun-19	Sep-19	Dec-19
AT	38.1%	39.5%	39.7%	38.9%
BE	19.1%	20.2%	19.3%	20.3%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	4.2%	4.2%	3.9%	3.4%
DE	27.0%	30.5%	29.5%	30.7%
DK	91.4%	91.8%	91.6%	91.7%
EE	0.0%	0.0%	0.0%	0.0%
ES	39.7%	38.4%	38.1%	38.1%
FI	47.7%	47.0%	47.6%	47.4%
FR	22.9%	22.7%	22.9%	22.5%
GB	14.7%	14.7%	14.8%	15.0%
GR	81.2%	75.0%	68.9%	68.9%
HR	0.0%	0.0%	0.0%	0.0%
HU	68.5%	68.9%	53.9%	53.7%
IE	47.0%	48.3%	47.0%	42.7%
IS	58.6%	59.8%	60.5%	65.4%
IT	29.9%	29.4%	28.6%	29.4%
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	19.7%	21.2%	20.3%	21.6%
NO	52.5%	50.6%	50.1%	50.4%
PL	40.2%	40.9%	42.5%	42.6%
PT	62.9%	61.4%	59.3%	59.2%
RO	0.0%	0.0%	0.0%	0.0%
SE	47.0%	47.5%	47.0%	48.4%
SI	0.0%	0.0%	0.0%	0.0%
SK	93.3%	95.8%	96.1%	96.0%
EU / EEA	32.4%	33.0%	32.7%	33.2%

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.

## 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			
	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19
AT	85.1%	85.6%	85.6%	85.3%	0.2%	0.2%	0.3%	0.1%	2.4%	2.4%	2.3%	2.2%	10.3%	10.1%	10.0%	10.3%	2.1%	1.7%	1.7%	2.0%
BE	82.7%	82.6%	82.5%	82.0%	0.5%	0.4%	0.4%	0.3%	2.0%	2.0%	1.8%	1.6%	8.8%	8.9%	8.8%	8.8%	6.1%	6.1%	6.5%	7.3%
BG	90.2%	88.9%	89.6%	89.8%	0.0%	0.0%	0.0%	0.0%	0.8%	1.9%	0.9%	0.9%	8.8%	9.2%	9.4%	9.2%	0.3%	0.1%	0.1%	0.1%
CY	86.8%	85.3%	85.8%	86.9%	0.0%	0.7%	0.6%	0.6%	0.8%	0.9%	0.3%	0.3%	12.3%	13.0%	13.1%	12.1%	0.1%	0.1%	0.1%	0.1%
CZ	84.1%	84.6%	85.0%	83.9%	0.0%	0.0%	0.0%	0.4%	3.3%	3.0%	2.7%	2.3%	11.8%	11.7%	11.6%	12.5%	0.7%	0.8%	0.7%	0.8%
DE	77.4%	76.8%	77.1%	78.0%	2.2%	2.1%	1.9%	1.6%	5.7%	5.7%	6.0%	5.5%	12.6%	13.1%	12.5%	12.1%	2.1%	2.3%	2.5%	2.8%
DK	83.6%	83.0%	82.7%	83.1%	0.1%	0.0%	0.0%	0.0%	5.3%	6.1%	6.7%	6.3%	9.4%	9.3%	9.1%	8.8%	1.6%	1.6%	1.6%	1.7%
EE	89.8%	90.5%	90.3%	90.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.9%	0.3%	0.3%	8.4%	8.5%	8.5%	8.7%	1.0%	0.1%	0.9%	1.0%
ES	86.4%	86.1%	85.9%	86.4%	0.6%	0.5%	0.4%	0.4%	3.0%	3.1%	3.5%	2.9%	9.5%	9.5%	9.4%	9.4%	0.5%	0.8%	0.8%	0.9%
FI	78.4%	81.3%	81.0%	80.5%	0.7%	0.5%	0.8%	0.5%	4.0%	3.0%	2.6%	3.0%	9.3%	9.4%	9.5%	9.8%	7.6%	5.9%	6.0%	6.2%
FR	85.0%	85.0%	85.2%	85.3%	1.0%	0.9%	0.9%	0.8%	2.7%	2.8%	2.7%	2.6%	10.3%	10.3%	10.1%	10.1%	1.0%	0.9%	1.0%	1.2%
GB	69.4%	69.5%	69.2%	69.2%	1.3%	1.2%	1.1%	1.0%	14.1%	14.2%	14.7%	14.4%	10.7%	10.7%	10.1%	10.6%	4.5%	4.3%	4.9%	4.7%
GR	90.1%	90.4%	89.7%	89.6%	0.1%	0.1%	0.1%	0.1%	2.1%	2.1%	2.3%	2.5%	7.6%	7.2%	7.2%	7.1%	0.2%	0.1%	0.7%	0.7%
HR	89.5%	89.5%	89.2%	88.3%	0.0%	0.0%	0.0%	0.0%	2.0%	1.4%	1.8%	2.5%	8.5%	9.0%	9.0%	9.2%	0.0%	0.0%	0.0%	0.0%
HU	87.1%	86.4%	87.1%	87.5%	0.0%	0.0%	0.0%	0.0%	1.3%	1.4%	1.5%	1.5%	11.4%	12.1%	11.3%	10.9%	0.2%	0.1%	0.1%	0.0%
IE	85.9%	85.2%	84.4%	84.2%	2.8%	2.9%	2.7%	2.6%	1.3%	1.3%	1.8%	2.2%	9.2%	9.2%	9.3%	9.3%	0.8%	1.4%	1.8%	1.7%
IS	88.7%	88.3%	88.5%	88.1%	0.0%	0.0%	0.0%	0.0%	1.3%	1.7%	1.5%	1.5%	9.9%	9.8%	9.9%	10.3%	0.2%	0.2%	0.2%	0.1%
IT	84.8%	85.3%	85.5%	84.8%	1.2%	1.3%	1.2%	1.2%	4.3%	3.6%	3.6%	3.5%	8.4%	8.5%	8.4%	9.0%	1.4%	1.3%	1.3%	1.6%
LT	86.6%	86.8%	86.7%	87.1%	0.0%	0.0%	0.0%	0.0%	1.1%	1.3%	1.2%	1.0%	8.4%	8.2%	8.0%	8.7%	3.9%	3.6%	4.1%	3.3%
LU	87.7%	87.4%	87.7%	88.6%	1.6%	2.0%	1.9%	1.9%	0.5%	0.5%	0.5%	0.4%	8.6%	8.5%	8.4%	7.7%	1.5%	1.6%	1.5%	1.4%
LV	88.3%	88.7%	88.9%	88.7%	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.3%	0.4%	11.3%	11.0%	10.8%	10.8%	0.0%	0.0%	0.0%	0.0%
MT	91.2%	90.7%	89.8%	90.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	8.6%	9.0%	9.2%	9.3%	0.1%	0.3%	0.9%	0.6%
NL	82.1%	81.5%	80.1%	79.6%	0.7%	0.8%	0.8%	0.7%	1.6%	1.4%	1.9%	1.6%	12.9%	13.6%	14.3%	13.8%	2.7%	2.7%	2.9%	4.3%
NO	84.7%	84.0%	81.7%	89.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.8%	0.8%	1.0%	8.0%	7.9%	8.0%	9.4%	6.4%	7.3%	9.6%	0.6%
PL	91.9%	91.9%	91.9%	91.7%	0.0%	0.0%	0.0%	0.0%	1.6%	1.6%	1.7%	1.6%	6.3%	6.3%	6.3%	6.5%	0.2%	0.2%	0.2%	0.1%
PT	88.2%	87.8%	87.7%	87.3%	0.2%	0.4%	0.4%	0.4%	2.5%	2.6%	2.8%	2.8%	7.8%	7.9%	7.9%	8.2%	1.3%	1.3%	1.2%	1.2%
RO	79.1%	78.3%	78.5%	77.8%	0.0%	0.0%	0.0%	0.0%	6.3%	7.3%	7.5%	8.0%	14.5%	14.2%	13.8%	14.1%	0.1%	0.1%	0.2%	0.1%
SE	62.6%	62.2%	62.5%	62.2%	0.1%	0.1%	0.1%	0.1%	2.7%	3.0%	2.9%	2.2%	8.3%	8.3%	8.2%	8.4%	26.3%	26.4%	26.4%	27.1%
SI	85.1%	85.7%	85.9%	86.1%	0.0%	0.0%	0.0%	0.0%	4.3%	4.1%	4.0%	3.8%	10.5%	10.1%	10.0%	10.0%	0.0%	0.1%	0.1%	0.0%
SK	89.2%	89.1%	90.0%	90.8%	0.0%	0.0%	0.0%	0.0%	1.9%	1.8%	1.0%	0.5%	8.3%	8.2%	8.1%	8.3%	0.7%	0.8%	0.9%	0.5%
EU / EEA	79.8%	79.9%	79.7%	79.9%	1.1%	1.0%	0.9%	0.8%	5.9%	5.9%	6.2%	5.8%	10.3%	10.4%	10.1%	10.3%	2.9%	2.8%	3.1%	3.1%

Volumes bn EUR; %	Non-performing loans <sup>(1)</sup>				Loans and advances <sup>(1)</sup>				Non-performing loans ratio			
	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19
AT	12.9	12.3	12.0	11.5	490.7	492.9	498.3	498.0	2.6%	2.5%	2.4%	2.3%
BE	17.6	16.7	17.0	16.6	841.9	843.9	856.0	831.4	2.1%	2.0%	2.0%	2.0%
BG	2.0	2.0	2.2	2.0	24.4	27.3	27.9	28.1	8.1%	7.2%	7.8%	7.2%
CY	6.9	6.5	6.2	5.8	29.1	30.0	29.6	30.1	23.6%	21.5%	21.1%	19.4%
CZ	1.8	1.8	1.8	1.8	139.0	144.4	147.0	138.0	1.3%	1.3%	1.2%	1.3%
DE	33.4	33.2	31.9	30.0	2,632.2	2,551.4	2,580.5	2,393.7	1.3%	1.3%	1.2%	1.3%
DK	10.1	10.0	10.7	10.8	577.5	588.1	599.1	595.7	1.8%	1.7%	1.8%	1.8%
EE	0.6	0.6	0.6	0.5	32.1	32.6	33.0	33.6	2.0%	1.8%	1.7%	1.5%
ES	88.1	84.4	83.5	79.2	2,434.1	2,433.1	2,425.7	2,450.2	3.6%	3.5%	3.4%	3.2%
FI	8.0	7.7	7.4	7.1	504.3	489.5	485.3	494.2	1.6%	1.6%	1.5%	1.4%
FR	126.6	123.7	124.2	120.2	4,688.1	4,726.6	4,767.5	4,819.2	2.7%	2.6%	2.6%	2.5%
GB	57.9	55.8	56.7	56.3	4,461.5	4,378.1	4,489.8	4,406.7	1.3%	1.3%	1.3%	1.3%
GR	84.3	79.2	74.5	70.5	203.5	201.7	199.1	200.4	41.4%	39.2%	37.4%	35.2%
HR	2.4	2.3	1.8	1.7	38.2	37.7	38.4	38.9	6.3%	6.1%	4.8%	4.3%
HU	2.9	2.8	2.8	2.7	49.3	49.8	54.2	59.5	5.9%	5.6%	5.2%	4.5%
IE	10.2	9.4	8.8	7.0	201.6	205.2	206.0	212.2	5.0%	4.6%	4.3%	3.3%
IS	0.5	0.5	0.7	0.6	24.3	23.8	24.8	24.1	2.2%	2.2%	2.6%	2.6%
IT	144.9	137.2	127.1	115.5	1,754.9	1,736.4	1,760.1	1,731.1	8.3%	7.9%	7.2%	6.7%
LT	0.3	0.3	0.3	0.3	17.7	17.9	18.3	19.8	1.8%	1.8%	1.7%	1.5%
LU	2.1	2.1	2.1	1.8	185.8	191.0	194.7	194.8	1.1%	1.1%	1.1%	0.9%
LV	0.2	0.2	0.2	0.2	11.1	10.9	11.2	11.7	2.1%	2.3%	2.2%	1.9%
MT	0.5	0.4	0.5	0.5	15.0	15.0	15.2	14.9	3.1%	3.0%	3.0%	3.0%
NL	35.1	33.8	34.7	34.2	1,748.5	1,739.6	1,764.2	1,750.4	2.0%	1.9%	2.0%	2.0%
NO	3.4	3.2	3.5	3.2	256.8	266.7	265.2	256.2	1.3%	1.2%	1.3%	1.3%
PL	6.3	6.2	6.2	6.3	126.3	128.2	128.2	132.9	5.0%	4.8%	4.8%	4.8%
PT	22.3	21.3	19.6	15.1	232.9	237.6	235.7	233.3	9.6%	8.9%	8.3%	6.5%
RO	1.5	1.5	1.4	1.3	29.5	30.4	30.5	31.7	5.2%	4.9%	4.7%	4.1%
SE	3.3	3.5	3.7	3.8	734.3	710.9	719.2	721.3	0.5%	0.5%	0.5%	0.5%
SI	1.0	0.8	0.7	0.6	15.5	15.3	15.5	16.3	6.3%	5.3%	4.7%	3.7%
SK	1.1	1.1	1.1	1.1	41.2	42.5	42.5	42.7	2.7%	2.6%	2.6%	2.6%
EU / EEA	662.4	635.0	618.7	584.0	21,390.5	21,229.7	21,490.8	21,250.9	3.1%	3.0%	2.9%	2.7%

	Coverage ratio of non-performing loans			
	Mar-19	Jun-19	Sep-19	Dec-19
AT	53.0%	53.1%	52.6%	52.0%
BE	41.7%	40.7%	40.3%	41.2%
BG	54.3%	52.6%	48.8%	49.0%
CY	45.9%	45.9%	47.1%	47.9%
CZ	58.4%	57.9%	58.1%	57.4%
DE	41.1%	39.3%	39.8%	39.0%
DK	33.4%	32.7%	30.8%	31.1%
EE	25.8%	28.4%	32.7%	34.2%
ES	42.8%	42.9%	42.9%	42.9%
FI	27.0%	25.9%	29.2%	31.5%
FR	50.3%	50.6%	50.7%	50.2%
GB	30.4%	31.4%	32.2%	34.2%
GR	48.0%	47.1%	45.3%	44.7%
HR	58.1%	55.3%	63.5%	65.8%
HU	65.8%	66.5%	66.8%	66.5%
IE	26.0%	27.2%	27.1%	27.0%
IS	29.2%	30.8%	26.4%	27.6%
IT	53.3%	53.0%	52.8%	53.7%
LT	33.4%	33.4%	32.9%	31.6%
LU	35.0%	35.2%	36.3%	40.7%
LV	36.1%	32.6%	32.9%	34.1%
MT	24.6%	25.7%	25.9%	25.8%
NL	25.7%	24.3%	24.2%	25.5%
NO	29.4%	30.2%	28.1%	32.3%
PL	61.3%	62.3%	62.5%	61.1%
PT	51.4%	51.4%	52.7%	50.1%
RO	65.6%	66.7%	66.3%	64.9%
SE	33.7%	33.3%	34.4%	37.2%
SI	60.4%	59.7%	60.5%	56.4%
SK	64.3%	63.6%	63.7%	62.0%
EU / EEA	45.1%	44.9%	44.6%	44.7%

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

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

## Statistical Annex

### 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			
	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19
AT	33.1	33.3	33.7	33.5	32.0%	31.8%	31.9%	31.8%	0.4	0.4	0.3	0.3	1.2%	1.1%	1.0%	0.9%
BE	26.9	27.6	27.5	28.1	15.8%	15.8%	15.7%	16.0%	0.9	0.8	0.8	0.8	3.2%	2.8%	2.9%	2.8%
BG	1.7	1.8	1.8	1.9	10.7%	10.7%	10.7%	11.0%	0.3	0.3	0.3	0.3	17.7%	15.5%	18.5%	16.4%
CY	2.8	2.8	2.6	2.6	14.9%	14.7%	14.4%	14.7%	0.8	0.7	0.7	0.6	29.1%	26.7%	26.1%	24.3%
CZ	12.7	13.0	13.2	13.5	25.8%	25.4%	26.0%	26.6%	0.1	0.1	0.1	0.1	0.7%	0.7%	0.6%	0.6%
DE	170.1	172.3	173.0	183.5	29.7%	29.6%	29.9%	31.6%	1.0	1.0	0.8	0.9	0.6%	0.6%	0.5%	0.5%
DK	63.1	62.6	64.7	64.4	45.4%	44.5%	47.5%	47.1%	1.5	1.4	1.1	1.0	2.3%	2.2%	1.7%	1.6%
EE	3.0	2.8	3.3	3.3	29.7%	30.9%	30.1%	32.6%	0.0	0.0	0.0	0.0	0.6%	0.4%	0.5%	0.5%
ES	42.1	44.0	42.0	39.9	12.4%	12.4%	12.6%	12.1%	3.7	3.5	3.3	1.9	8.8%	8.0%	7.9%	4.8%
FI	46.1	46.0	47.8	47.5	48.0%	47.3%	48.2%	47.5%	0.3	0.3	0.3	0.4	0.6%	0.7%	0.7%	0.8%
FR	274.6	281.6	284.6	290.4	31.8%	32.2%	32.1%	31.9%	7.9	7.6	7.4	6.8	2.9%	2.7%	2.6%	2.3%
GB	126.8	124.5	129.4	132.5	23.3%	23.9%	24.7%	24.7%	2.1	2.3	2.4	2.4	1.6%	1.8%	1.8%	1.8%
GR	4.7	4.8	4.6	4.6	5.5%	5.6%	5.7%	5.7%	2.3	2.1	1.8	1.8	47.9%	43.8%	39.7%	38.4%
HR	1.3	1.2	1.2	1.2	10.2%	9.2%	9.4%	9.9%	0.3	0.2	0.2	0.2	21.4%	17.2%	14.1%	12.7%
HU	3.6	3.6	3.7	4.1	16.9%	16.3%	16.9%	18.6%	0.1	0.1	0.1	0.1	3.3%	3.2%	3.0%	2.1%
IE	14.1	13.5	13.4	12.6	19.5%	18.1%	17.9%	17.8%	2.1	1.6	1.4	0.8	15.2%	11.5%	10.4%	6.7%
IS	2.9	1.7	2.8	2.7	24.4%	14.7%	23.6%	22.9%	0.1	0.1	0.1	0.1	3.2%	3.0%	2.6%	2.9%
IT	61.8	65.0	64.1	61.2	12.8%	12.4%	12.3%	12.0%	17.4	17.9	16.5	14.7	28.2%	27.6%	25.8%	24.1%
LT	2.2	2.0	2.6	2.5	21.7%	21.9%	22.4%	22.9%	0.1	0.0	0.0	0.0	2.4%	1.6%	1.6%	1.8%
LU	36.1	36.6	37.6	39.1	35.2%	35.5%	34.0%	34.8%	0.2	0.2	0.3	0.3	0.7%	0.7%	0.7%	0.9%
LV	1.6	1.5	1.9	1.9	24.2%	25.0%	25.5%	26.8%	0.1	0.0	0.1	0.0	4.6%	2.4%	3.9%	2.1%
MT	0.6	0.6	0.6	0.7	8.7%	8.7%	9.3%	10.1%	0.0	0.0	0.0	0.0	5.6%	6.3%	6.6%	7.0%
NL	93.1	94.6	98.5	98.8	29.4%	29.6%	30.2%	30.8%	1.9	1.7	1.7	1.6	2.0%	1.8%	1.7%	1.6%
NO	45.7	46.4	45.2	45.6	37.5%	37.3%	36.1%	36.0%	0.3	0.3	0.2	0.3	0.7%	0.6%	0.5%	0.6%
PL	13.2	14.0	14.2	14.0	17.5%	18.1%	18.2%	17.8%	0.5	0.5	0.5	0.5	3.7%	3.5%	3.3%	3.7%
PT	7.9	8.0	8.0	8.3	11.3%	11.2%	11.5%	12.2%	1.6	1.5	1.3	1.0	20.0%	18.8%	16.1%	12.1%
RO	2.8	2.8	2.8	2.8	12.3%	12.2%	11.9%	12.2%	0.5	0.4	0.4	0.3	17.4%	14.9%	14.5%	11.6%
SE	133.9	133.7	131.2	135.2	60.9%	60.3%	60.2%	60.9%	0.1	0.1	0.2	0.2	0.1%	0.1%	0.1%	0.1%
SI	0.6	0.6	0.6	0.7	7.1%	7.7%	7.9%	7.8%	0.0	0.0	0.0	0.0	8.8%	6.2%	5.8%	5.3%
SK	4.0	4.1	4.1	4.2	17.3%	17.6%	17.4%	18.2%	0.2	0.1	0.1	0.1	4.2%	3.0%	2.8%	2.6%
<b>EU / EEA</b>	<b>1,233.1</b>	<b>1,247.0</b>	<b>1,260.7</b>	<b>1,281.3</b>	<b>26.8%</b>	<b>26.7%</b>	<b>27.0%</b>	<b>27.3%</b>	<b>46.6</b>	<b>45.4</b>	<b>42.5</b>	<b>37.7</b>	<b>3.8%</b>	<b>3.6%</b>	<b>3.4%</b>	<b>2.9%</b>
<i>Memo item: Non-EU / EEA countries</i>	223.6	227.0	236.8	250.9	13.7%	13.8%	14.1%	15.3%	3.1	3.2	3.6	3.7	1.4%	1.4%	1.5%	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			
	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19
AT	10.6	10.7	10.9	11.0	10.2%	10.2%	10.3%	10.4%	0.4	0.4	0.5	0.4	4.1%	4.0%	4.3%	4.0%
BE	17.9	18.6	18.7	18.7	10.5%	10.7%	10.7%	10.7%	0.7	0.7	0.7	0.7	3.9%	3.7%	3.8%	3.5%
BG	1.1	1.2	1.2	1.1	6.6%	6.9%	6.8%	6.6%	0.2	0.2	0.3	0.2	20.7%	20.6%	22.7%	21.5%
CY	2.9	2.6	2.5	2.3	15.0%	13.7%	13.7%	13.3%	1.9	1.7	1.6	1.4	65.7%	65.3%	63.1%	59.9%
CZ	1.8	2.0	1.9	1.9	3.7%	3.9%	3.7%	3.8%	0.1	0.1	0.1	0.1	5.6%	4.7%	4.5%	4.3%
DE	23.7	24.6	24.7	16.3	4.1%	4.2%	4.3%	2.8%	0.6	0.6	0.6	0.6	2.7%	2.4%	2.4%	3.7%
DK	3.4	3.4	3.3	3.4	2.5%	2.4%	2.4%	2.5%	0.1	0.1	0.1	0.1	3.5%	3.4%	3.8%	3.5%
EE	0.3	0.2	0.4	0.3	2.7%	2.6%	3.3%	2.9%	0.0	0.0	0.0	0.0	2.2%	1.1%	2.2%	2.8%
ES	36.9	38.1	35.7	34.3	10.9%	10.7%	10.7%	10.4%	4.9	5.4	4.8	4.0	13.3%	14.1%	13.4%	11.7%
FI	4.2	4.1	4.6	4.5	4.3%	4.2%	4.6%	4.5%	0.1	0.1	0.2	0.2	3.3%	3.5%	4.4%	4.7%
FR	35.9	37.6	37.9	38.6	4.2%	4.3%	4.3%	4.2%	2.3	2.4	2.5	2.3	6.5%	6.4%	6.5%	5.9%
GB	31.4	30.3	30.2	30.3	5.8%	5.8%	5.8%	5.6%	1.5	1.5	1.3	1.5	4.9%	5.0%	4.4%	5.1%
GR	7.9	7.8	7.4	7.1	9.2%	9.0%	9.1%	8.8%	4.7	4.5	4.0	3.8	60.2%	58.5%	53.6%	53.5%
HR	1.2	1.2	1.2	1.0	9.4%	9.3%	9.2%	7.7%	0.3	0.2	0.2	0.1	22.0%	17.6%	17.7%	15.1%
HU	1.0	1.0	1.1	1.1	4.7%	4.7%	4.9%	4.8%	0.0	0.0	0.0	0.0	2.2%	2.2%	2.1%	2.1%
IE	2.1	2.1	2.1	1.8	2.9%	2.8%	2.8%	2.6%	0.4	0.2	0.2	0.1	17.2%	10.5%	8.7%	7.9%
IS	1.2	1.0	1.3	1.4	10.3%	8.5%	11.1%	12.1%	0.0	0.0	0.0	0.1	2.0%	2.4%	2.9%	3.7%
IT	46.2	50.2	49.3	46.4	9.5%	9.6%	9.4%	9.1%	19.0	20.5	19.4	18.2	41.2%	40.9%	39.4%	39.2%
LT	0.3	0.3	0.4	0.3	3.2%	3.1%	3.3%	3.0%	0.0	0.0	0.0	0.0	11.0%	7.7%	13.1%	14.6%
LU	2.6	2.4	2.5	2.6	2.5%	2.3%	2.3%	2.4%	0.1	0.1	0.1	0.1	3.7%	3.5%	2.7%	2.5%
LV	0.2	0.2	0.2	0.2	2.9%	2.7%	3.3%	3.2%	0.0	0.0	0.0	0.0	3.7%	3.1%	1.9%	2.5%
MT	0.3	0.3	0.2	0.2	4.0%	3.6%	3.3%	3.3%	0.1	0.1	0.1	0.1	31.5%	32.1%	38.2%	36.5%
NL	11.8	12.2	10.8	10.0	3.7%	3.8%	3.3%	3.1%	0.8	0.8	0.7	0.7	6.7%	6.5%	6.8%	7.3%
NO	12.6	13.0	12.7	11.8	10.3%	10.4%	10.2%	9.3%	0.1	0.1	0.1	0.1	1.0%	1.1%	1.0%	1.0%
PL	3.8	4.2	4.2	4.2	5.0%	5.4%	5.4%	5.3%	0.4	0.4	0.4	0.4	11.9%	9.5%	9.4%	9.3%
PT	8.4	8.3	8.0	7.5	11.9%	11.5%	11.5%	11.0%	2.8	2.5	2.2	1.5	33.0%	29.8%	26.9%	20.3%
RO	1.9	2.1	2.2	2.2	8.5%	8.9%	9.2%	9.3%	0.3	0.3	0.3	0.3	18.1%	16.0%	15.0%	12.3%
SE	5.9	5.6	5.7	5.5	2.7%	2.5%	2.6%	2.5%	0.1	0.0	0.1	0.1	1.5%	0.7%	1.1%	1.2%
SI	0.3	0.3	0.3	0.3	4.3%	4.1%	4.0%	3.6%	0.1	0.1	0.1	0.0	27.2%	18.3%	17.5%	13.7%
SK	1.1	1.1	1.1	1.1	4.6%	4.8%	4.8%	4.6%	0.1	0.1	0.1	0.1	7.0%	6.5%	5.9%	6.0%
<b>EU / EEA</b>	<b>278.7</b>	<b>286.6</b>	<b>282.6</b>	<b>267.5</b>	<b>6.1%</b>	<b>6.1%</b>	<b>6.1%</b>	<b>5.7%</b>	<b>42.4</b>	<b>43.3</b>	<b>40.6</b>	<b>37.4</b>	<b>15.2%</b>	<b>15.1%</b>	<b>14.4%</b>	<b>14.0%</b>
<i>Memo item: Non-EU / EEA countries</i>	54.0	53.4	55.6	44.6	3.3%	3.2%	3.3%	2.7%	4.1	3.8	4.2	3.8	7.7%	7.2%	7.5%	8.6%

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.

## Statistical Annex

### Profitability analysis

#### Decomposition of the RoE

%	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)			
	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19	Mar-19	Jun-19	Sep-19	Dec-19
AT	8.3%	9.1%	9.0%	8.9%	2.5%	2.6%	2.6%	2.7%	11.73	11.75	11.74	11.61	33.5%	35.7%	35.9%	32.8%	83.2%	82.2%	80.9%	84.6%
BE	3.2%	6.6%	6.5%	7.1%	1.7%	1.9%	1.8%	1.9%	14.05	13.95	14.06	13.54	16.6%	32.7%	34.2%	36.7%	78.9%	77.8%	75.2%	76.9%
BG	9.0%	12.2%	11.7%	11.9%	3.5%	4.3%	4.3%	4.3%	6.84	7.27	7.40	7.34	41.1%	43.2%	41.3%	41.6%	90.2%	89.6%	90.1%	90.1%
CY	13.3%	10.9%	8.9%	6.1%	2.7%	2.8%	2.8%	2.8%	12.00	11.93	11.73	11.79	-3.9%	10.2%	12.1%	7.4%	1249.5%	317.2%	226.0%	254.1%
CZ	14.8%	17.0%	16.0%	16.0%	2.8%	2.9%	2.8%	2.9%	12.70	13.04	12.96	12.24	50.4%	54.6%	54.1%	54.4%	82.3%	83.1%	82.6%	82.5%
DE	2.3%	-0.1%	0.3%	-0.2%	1.5%	1.5%	1.5%	1.5%	18.43	18.63	18.76	17.72	12.1%	10.8%	10.8%	8.1%	70.9%	-4.6%	10.0%	-7.1%
DK	7.6%	8.4%	7.8%	8.7%	1.3%	1.2%	1.2%	1.3%	18.77	18.84	19.08	18.51	40.6%	44.1%	42.0%	38.7%	78.6%	82.2%	81.9%	97.2%
EE	9.2%	10.6%	10.2%	9.2%	3.3%	3.6%	3.5%	3.5%	6.82	6.97	7.10	7.11	47.1%	48.5%	47.1%	43.5%	86.5%	88.2%	87.9%	86.0%
ES	8.6%	7.9%	7.3%	7.0%	2.9%	2.9%	2.9%	2.9%	13.62	13.63	13.61	13.56	32.0%	29.0%	27.5%	25.7%	68.9%	69.6%	67.7%	69.7%
FI	7.7%	7.1%	4.2%	4.8%	1.5%	1.5%	1.5%	1.5%	15.47	15.20	15.30	14.82	41.4%	39.6%	23.4%	26.8%	81.3%	79.5%	79.7%	77.4%
FR	5.3%	6.5%	6.5%	6.5%	2.0%	2.0%	1.9%	2.0%	15.61	15.79	15.90	15.31	23.1%	27.1%	27.7%	26.5%	72.6%	76.2%	76.1%	79.6%
GB	8.0%	8.2%	6.7%	5.0%	2.0%	2.0%	2.0%	2.0%	15.07	15.21	15.51	15.21	34.3%	34.0%	28.5%	22.5%	77.0%	79.6%	76.1%	71.7%
GR	1.8%	2.9%	3.2%	1.0%	3.1%	3.1%	3.1%	3.3%	9.17	9.03	8.94	9.07	7.3%	9.2%	11.0%	12.5%	85.7%	111.8%	103.7%	27.6%
HR	9.9%	11.6%	10.9%	9.8%	4.0%	4.1%	4.0%	3.9%	7.11	7.27	7.25	7.23	42.3%	47.5%	45.4%	42.0%	83.3%	82.8%	83.0%	82.9%
HU	13.7%	17.0%	18.2%	18.3%	5.8%	6.0%	5.7%	5.7%	8.60	8.38	8.50	8.64	31.4%	37.6%	42.1%	41.7%	87.0%	89.9%	89.2%	88.9%
IE	8.1%	6.8%	6.9%	5.5%	3.0%	3.0%	3.0%	2.9%	7.84	7.92	7.84	7.88	39.4%	34.3%	35.2%	30.1%	85.8%	82.6%	84.0%	79.6%
IS	6.7%	6.0%	5.4%	4.5%	4.3%	4.1%	4.0%	4.2%	6.04	6.09	6.06	5.94	38.3%	36.4%	37.9%	37.3%	67.4%	65.8%	58.1%	48.3%
IT	7.9%	8.6%	8.5%	5.6%	2.7%	2.7%	2.6%	2.7%	13.45	13.38	13.40	13.21	29.2%	25.5%	27.1%	20.3%	74.6%	94.6%	88.6%	78.0%
LT	16.2%	16.4%	15.9%	15.1%	2.8%	2.9%	2.9%	2.8%	10.60	10.61	10.53	10.73	64.5%	63.6%	62.0%	58.9%	84.8%	84.8%	84.7%	84.9%
LU	5.1%	6.8%	6.5%	5.8%	1.6%	1.7%	1.7%	1.7%	14.88	15.22	15.28	15.17	26.8%	31.8%	31.8%	28.8%	77.4%	82.8%	80.7%	79.5%
LV	14.0%	12.5%	12.6%	11.8%	3.4%	3.4%	3.3%	3.3%	8.63	8.43	8.49	8.55	49.0%	44.4%	45.4%	43.1%	98.0%	98.2%	98.2%	97.7%
MT	6.0%	7.3%	7.2%	5.8%	2.1%	2.3%	2.2%	2.2%	11.70	11.60	11.61	11.63	34.5%	38.3%	38.5%	32.5%	69.9%	72.1%	71.3%	70.2%
NL	7.6%	8.5%	8.9%	7.7%	1.8%	1.9%	1.9%	1.9%	16.75	16.97	16.92	16.53	34.2%	36.4%	38.0%	33.3%	74.1%	74.1%	73.8%	72.8%
NO	12.3%	12.3%	11.5%	10.9%	2.1%	2.2%	2.1%	2.2%	11.65	11.82	11.70	11.16	60.3%	59.0%	56.9%	54.8%	82.2%	81.1%	80.6%	82.4%
PL	6.9%	9.2%	9.8%	9.6%	4.3%	4.4%	4.4%	4.3%	8.10	8.22	8.15	8.16	29.5%	35.7%	37.9%	37.8%	67.2%	71.0%	72.5%	71.8%
PT	6.1%	5.0%	5.4%	3.9%	2.4%	2.3%	2.3%	2.2%	10.96	11.09	10.93	10.99	38.3%	31.1%	31.3%	28.1%	61.9%	63.6%	68.2%	56.9%
RO	17.2%	14.1%	16.8%	15.6%	5.0%	5.3%	5.4%	5.3%	8.37	8.75	8.52	8.63	48.9%	39.7%	45.6%	42.4%	83.5%	77.5%	80.4%	81.1%
SE	13.0%	12.8%	11.9%	12.0%	1.6%	1.6%	1.6%	1.7%	18.61	18.25	18.17	17.41	54.1%	53.4%	51.2%	50.4%	79.1%	79.8%	79.8%	80.4%
SI	11.9%	11.8%	12.0%	10.6%	3.8%	3.8%	3.7%	3.6%	7.25	7.41	7.34	7.42	46.9%	47.8%	48.8%	42.5%	91.2%	87.9%	90.8%	92.2%
SK	10.7%	10.2%	10.2%	10.0%	2.8%	2.8%	2.8%	2.9%	11.14	11.39	11.27	11.23	43.1%	40.3%	39.9%	38.9%	78.2%	79.4%	79.6%	78.9%
EU / EEA	6.8%	7.0%	6.6%	5.8%	2.1%	2.1%	2.1%	2.1%	14.98	15.05	15.15	14.75	29.1%	29.5%	28.3%	25.2%	74.7%	75.7%	74.4%	73.2%

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

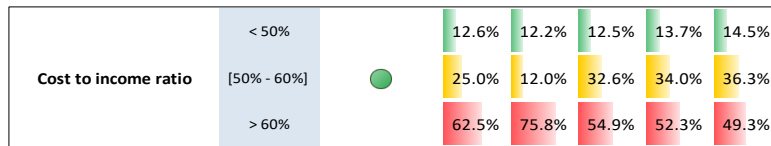
## Methodological note on the Risk Indicators' (RIs) heatmap

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	RI's parameter shown	Formula	Data Point A <sup>(1)</sup>			Data Point B <sup>(1)</sup>		
				Template	Row	Column	Template	Row	Column
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	020, 030, 040	010	F 01.01	380	010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	070, 093, 097, 110, 142, 172, 176, 235, 390	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 094, 098, 120, 173, 143, 177, 182, 232, 236	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 099, 130, 144, 174, 178, 183, 233, 237	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010
Other assets	RDB_6 <sup>(4)</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	RDB_1	Denominator	Total assets	F 01.01	380	010			
Total financial assets	AQT_68.1 <sup>(4)</sup>	Denominator	Total financial instruments on the asset side	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010			
Share of financial assets valued at (amortised) cost	AQT_68.3 <sup>(4)</sup>	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F01.01	010, 181, 231, 234	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Share of financial assets at fair value through OCI	AQT_68.2 <sup>(4)</sup>	Ratio	Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F01.01	141, 175	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Share of financial assets at fair value through profit&loss <sup>(3)</sup>	AQT_68.1 <sup>(4)</sup>	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F01.01	050, 091, 096, 100, 171, 240	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Stage 1 loans and advances <sup>(3)</sup>	AQT_65	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	015	F 04.04.1	070	015, 030, 040
Stage 2 loans and advances <sup>(3)</sup>	AQT_66	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	030	F 04.04.1	070	015, 030, 040
Stage 3 loans and advances <sup>(3)</sup>	AQT_67	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	070	040	F 04.04.1	070	015, 030, 040
Coverage ratio stage 1 of loans and advances <sup>(3)</sup>	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	070	050	F 04.04.1	070	015
Coverage ratio stage 2 of loans and advances <sup>(3)</sup>	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	070	060	F 04.04.1	070	030
Coverage ratio stage 3 of loans and advances <sup>(3)</sup>	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	070	070	F 04.04.1	070	040
Total fair valued financial assets <sup>(3)</sup>	AQT_80.1	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets <sup>(3)</sup>	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	010	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Level 2 financial assets <sup>(3)</sup>	AQT_80.2	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	020	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Level 3 financial assets <sup>(3)</sup>	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	010, 056, 060, 101, 140	030	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	010	010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	010	020			
Sovereign exposure - Financial assets held for trading	SVR_01	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	030	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Fair value through P&L	SVR_03	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	060	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Fair value through OCI	SVR_04	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	080	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Amortised cost	SVR_05	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	010	100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	010	030, 060, 080, 100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	170	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010

Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	180	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 1Y - 2Y	SVR_14	Ratio	Sovereign exposure maturities 1Y - 2Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	190	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 2Y - 3Y	SVR_15	Ratio	Sovereign exposure maturities 2Y - 3Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	200	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 3Y - 5Y	SVR_16	Ratio	Sovereign exposure maturities 3Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	210	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 5Y - 10Y	SVR_17	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	220	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Sovereign exposure maturities 10Y - more	SVR_18	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	230	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Debt securities to total liabilities	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 065, 090, 130, 143	010	F 01.02	300	010
Deposits from credit institutions to total liabilities	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits to total liabilities	FND_18	Ratio	Total deposits other than from credit institutions (A) / Total liabilities (B)	F 08.01	110, 210, 260, 310	010, 020, 030, 034, 035	F 01.02	300	010
Other liabilities	n/a	Ratio	Residual in total liabilities	n/a	n/a	n/a	n/a	n/a	n/a
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B) Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	F 01.02	300	010
Share of secured funding	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B) Calculated as SCV_4 - SCV_6	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	040	010	C 02.00	010	010
Securitisation risk exposure amounts of total credit risk exposure amounts	SCV_6	Ratio	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	220, 430	010	C 02.00	040	010
Market risk exposure of total risk exposure amounts	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	520	010	C 02.00	010	010
Operational risk exposure of total risk exposure amounts	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	590	010	C 02.00	010	010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Non-performing loans	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	070, 191, 221	060	n/a	n/a	n/a
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	070, 191, 221	010	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 191, 221	060	F 18.00	070, 191, 221	010
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 191, 221	150	F 18.00	070, 191, 221	060
Proportion of exposures to NACE F (Construction)	AQT_70.6	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	060	010	F 20.07.1	190	010
Non-performing exposures to NACE F (Construction)	AQT_71.6	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	060	012	F 20.07.1	060	010
Proportion of exposures to NACE L (Real Estate Activities)	AQT_70.11	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	110	010	F 20.07.1	190	010
Non-performing exposures to NACE L (Real Estate Activities)	AQT_71.11	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	110	012	F 20.07.1	110	010
NoP / Asset (asset yield contribution) (numerator annualised, denominator as average) <sup>(2)</sup>	PFT_17	Ratio	Total net operating income (A) / Total Assets (B)	F 02.00	355	010	F 01.01	380	010
Asset / Equity (leverage contribution)	PFT_18	Ratio	Total Assets (A) / Total equity (B)	F 01.01	380	010	F 01.03	300	010
Ebt / NoP (Non operating contribution)	PFT_19	Ratio	[Earnings before income tax = Profit or (-) loss before tax from continuing operations (A)]/[Net operating profit = Total operating income net (B)]	F 02.00	610	010	F 02.00	355	010
NP / Ebt (tax effect on the capital yield)	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 FINREP tables ("F") or COREP tables ("C") (<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting>). For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methodological Guide available here (<http://www.eba.europa.eu/risk-analysis-and-data/risk-indicators-guide>).

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

(3) Applicable only to IFRS reporting banks.

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

## **European Banking Authority**

Department Economic Analysis and Statistics (EAS)

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

[statistics@eba.europa.eu](mailto:statistics@eba.europa.eu)