

***RISK DASHBOARD***  
***DATA AS OF Q4 2017***

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## Summary \*

**European banks continued to strengthen their capital ratios in the last quarter of 2017.** The CET1 ratio increased by 20 bps, from 14.6% in Q3 2017 to 14.8% in Q4 2017, reaching a new peak since Q4 2014. CET1 ratios are now above 11% for all institutions. In comparison to the previous quarter, the fully loaded CET1 ratio increased by 30 bps to 14.6% and the Tier 1 capital ratio increased by 20 bps to 16.2%. Total capital ratio experienced a slight increase by 10 bps in Q4 to 19.0%. The increase of capital ratios was driven by a decrease of the total risk exposures amount (mostly for credit risk).

**EU banks continued to improve the overall quality of their loans' portfolio.** In Q4 2017, the average ratio of non-performing loans (NPL) to total loans continued its downward trend, reaching its lowest level since Q4 2014 (4.0%). This result is explained by an increase in the outstanding volume of loans granted and a decrease in the overall amount of NPLs by over 1/3 in 3 years, from over 1.12 trillion Euros to 813 billion Euros. This decreasing trend was observed across all banks-size classes, in particular, smaller banks. Nevertheless, the widespread dispersion among the EU countries (with ratios ranging from 0.7% to 44.9%), along with the still high amount of NPLs in banks' balance sheet, remains a vulnerability for the European banking sector as a whole. The coverage ratio for NPLs was broadly stable, decreasing by 20 bps to 44.5%.

**Profitability remains a key challenge for the EU banking sector.** Compared to the first three quarters of 2017, the average return on equity (ROE) decreased from 7.2% (Q3 2017) to 6.1% in Q4 2017, showing its usual seasonality per year-end. On a year-on-year comparison, the average ROE rose 2.8 p.p. from its lowest level of 3.3% in Q4 2016, mainly driven by the annual increase in net trading income (8.5% in Q4 2017). The heatmap confirms the recent ROE's improvement, with the asset share of banks with a ROE above 6% increasing to 46.9% in Q4 2017. The dispersion among countries widened, with the ROE ranging from -16.5% to 17.4%. The return on equity remains below the cost of equity with legacy assets, cost-efficiency and banks' business models still being some of the main obstacles towards reaching sustainable profitability levels.

**The loan-to-deposit ratio continued to decrease,** reaching 116.7% with a 50 bps decline from the previous quarter, mainly driven by an increase in deposits. In Q4 2017, the leverage ratio remained broadly stable, increasing 10 bps to 5.5%. Debt to equity ratio continued its downward trend, reaching a new low since Q4 2014. Asset encumbrance ratio remained stable in Q4 2017 at the level of 27.9%. The average liquidity coverage ratio (LCR) kept its upward trend, rising to 148.5%, and remaining well above the liquidity coverage requirement of 80% set for 2017.

\*) This risk dashboard is based on a sample of Risk Indicators (RI) from 190 European banks (unconsolidated number of banks, including 36 subsidiaries; the list of the banks can be found under the link <https://www.eba.europa.eu/risk-analysis-and-data>). The sample of banks is reviewed annually by competent authorities and adjusted accordingly (<http://www.eba.europa.eu/documents/10180/16082/EBA+DC+090+%28Decision+on+Reporting+by+Competent+Authorities+to+the+EBA%29.pdf/9beaf5be-2624-4e36-a75b-b77aa3164f3f>). This can determine breaks in the time series. Ratios provided in the text are weighted average if not otherwise stated. The name of the country is only disclosed if the number of reporting institutions is at least three. The data is based on the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and its subsequent amendments). In the chart on Risk Indicators by size class, considering the distribution of the average total assets, the small banks are those below the first quartile, the large banks are those above the third quartile. Underlying data in this risk dashboard has been compiled by the EBA since 2014 and it has served as basis for additional analyses included in EBA's Risk Assessment Report, last version published in November 2017.

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

	Bank risk	Risk drivers	Level of risk				Contributing factors/interactions
			Last quarter (memo)		Current quarter		
			Level	Expected Trend	Level	Forward Trend	
Pillar 1	Credit risk	NPL outstanding remain high, impediments for NPL reduction, risk from elevated levels of indebtedness	High	Stable	High	Stable	Although asset quality continues to improve with the NPLs ratio at its lowest level since 2014, non-performing loans remain a key source of vulnerability for the EU banking sector. The stock of NPLs, albeit decreasing, is still elevated suggesting that further efforts are needed to tackle NPLs. Activity on the secondary NPL market shows some positive signs but is still limited due to structural impediments, suggesting that efforts in this respect have to continue, including the implementation of the EU Commission measures to address the risks related to NPLs. Elevated levels of indebtedness are also a source of concern in a context of monetary policy normalization.
	Market risk	Risk of increasing volatility, market liquidity, potential repricing	Medium	Increasing	High	Stable	Volatility risk has increased amid macroeconomic as well as high political and geopolitical uncertainties. The revival of protectionism may have knock-on effects on volatility and market liquidity. A sudden repricing of risk premia could severely affect yields in particular of riskier assets.
	Operational risk	Cyber attacks, cost pressure as hindrance to build up sound ICT systems, outsourcing	High	Stable	High	Stable	In an interconnected environment, Information and communication technology (ICT) resilience remains a key challenge. The high-profile of cyber attacks and data security are posing serious risks that can cause a material disruption to banks and / or the banking sector. Building-up ICT resilience is essential and goes together with sound IT systems, but cost pressure and operational challenges constrain banks' respective initiatives. Banks increasingly rely on outsourcing to third-party providers, which may pose additional security and governance issues.
Pillar 2	Concentration risk, IRRBB and other	Low interest rate environment, build-up of concentration in certain asset classes	Medium	Increasing	Medium	Increasing	Banks' intermediation margins prospects remain modest as the low-interest rate environment still prevails. There are growing expectations for monetary policy normalisation. Increasing interest rates may raise some concerns about maturity mismatches owing to a significant share of market instruments maturing in the short- and medium-term while the banks' asset side is to a large extent long-term driven. In addition, the build-up of potential concentration in certain asset classes, e.g. CRE, needs to be carefully monitored.
	Reputational and legal	Unabated risks from misconduct	High	Stable	Medium	Stable	Still pending litigation issues, including potential civil lawsuits, may continuously affect consumer confidence and banks' profitability. Related costs remain at elevated levels.
	Profitability risk	Sustainable profitability trend to be confirmed, income driven by unsustainable components	High	Decreasing	High	Decreasing	Despite recent positive signs, profitability remains uneven across EU banks and is at a low level with return on equity remaining below the cost of equity. NPLs, cost-efficiency and banks' business models are still among the main obstacles towards reaching sustainable profitability levels. Banks' profitability is on average still driven by more volatile components, like trading and other income. Banks have not yet managed to increase the share of the sustainable components in their income. The broad-based economic recovery should support banks profitability prospects in general, but global economic uncertainty poses a risk to it.
Liquidity & Funding	Access to funding and maturity distribution	Vulnerability from volatility	Medium	Stable	Medium	Stable	Funding conditions continue to be benign amid accommodative monetary policy and low volatility. Even though spreads are currently more elevated than in the past few months, they are still at extremely low levels in historical comparison. A sudden repricing of risk premia could lead to deteriorating access to funding and increase costs. Many banks still need to attain loss-absorbing capacity at reasonable costs.
	Funding structure	Potential challenges to attain MREL	Medium	Stable	Medium	Stable	Implications of monetary policy normalization on EU banks' balance sheets remain uncertain. Expectations are for lower volumes of covered bond and senior unsecured funding compared to last year, whereas emphasis in banks' funding measures is assumed to be on MREL eligible debt. Banks are expected to access funding markets mainly during the first half of the year, because of potential changes in monetary policy stances and potentially growing political risks. These trends might lead to increasing competition to attract investors at reasonable costs.
Environment	Regulatory and legal environment	MREL implementation, Brexit	Medium	Decreasing	Medium	Decreasing	The regulatory outlook has clarified, with the agreement on the BCBS reforms, even though some uncertainty around the implementation of MREL requirements and implications from Brexit remain.
	Fragmentation	Asset quality, profitability, regulatory level playing field	Medium	Stable	Medium	Stable	High dispersion of asset quality and profitability still persists and is considered among the key obstacles to further EU banking sector consolidation. A regulatory level playing field needs to be monitored in the context of Brexit.
	Sovereign risk	Political risk, debt overhang	High	Stable	High	Stable	Significant sovereign exposures contribute to elevated vulnerabilities of banks in some jurisdictions. Given the level of indebtedness, an increase of interest rates could have a negative impact on the debt service costs in some countries.

<b>Level</b>				The level of risk summarises, in a judgmental fashion, the probability of the materialisation of the risk factors and the likely impact on banks. The assessment takes into consideration the evolution of market and prudential indicators, National Supervisory Authorities' and banks' own assessments as well as analysts' views.
<b>Trend</b>				
	Increasing	Stable	Decreasing	

## RIs heatmap

RI		Threshold	Traffic light Current vs previous quarters for the worst bucket	Sample of banks*													
				153	155	154	154	153	157	157	156	158	153	151	151	149	
				201412	201503	201506	201509	201512	201603	201606	201609	201612	201703	201706	201709	201712	
Solvency	1	Tier 1 capital ratio	> 15%		21.8%	14.4%	16.9%	27.6%	30.7%	28.8%	29.6%	39.6%	55.6%	50.4%	50.6%	59.4%	65.7%
			[12% - 15%]	●	48.1%	57.6%	63.9%	52.7%	61.5%	63.4%	62.3%	52.5%	35.4%	42.9%	39.6%	38.2%	33.2%
			< 12%		30.1%	28.0%	19.2%	19.7%	7.8%	7.9%	8.0%	7.9%	9.0%	6.7%	9.8%	2.3%	1.1%
	3	CET1 ratio	> 14%		19.7%	12.0%	19.6%	13.1%	22.9%	22.0%	22.8%	27.5%	32.2%	42.4%	40.0%	46.4%	52.5%
			[11% - 14%]	●	39.3%	49.9%	66.5%	73.8%	72.7%	73.7%	72.6%	68.1%	63.2%	54.5%	51.9%	53.1%	47.5%
			< 11%		41.0%	38.1%	13.9%	13.1%	4.3%	4.3%	4.6%	4.5%	4.5%	3.2%	8.0%	0.5%	0.0%
Credit Risk & Asset Quality	93	Ratio of non-performing loans and advances (NPL ratio)	< 3%		34.4%	36.6%	37.8%	38.1%	36.3%	37.7%	42.8%	42.1%	41.6%	41.4%	44.7%	51.4%	60.2%
			[3% - 8%]	●	42.6%	46.4%	46.3%	46.1%	49.9%	48.8%	44.0%	44.5%	45.2%	45.4%	42.9%	36.2%	28.7%
			> 8%		23.0%	16.9%	15.9%	15.8%	13.8%	13.5%	13.1%	13.3%	13.2%	13.3%	12.5%	12.4%	11.1%
	235	Coverage ratio of non- performing loans and advances	> 55%		9.3%	9.8%	9.7%	10.5%	10.1%	10.5%	10.7%	10.9%	16.8%	9.5%	11.2%	12.9%	9.0%
			[40% - 55%]	●	55.9%	55.8%	58.8%	56.8%	50.3%	48.3%	50.3%	49.0%	43.6%	51.0%	50.4%	48.5%	51.9%
			< 40%		34.8%	34.5%	31.5%	32.7%	39.6%	41.2%	38.9%	40.2%	39.6%	39.4%	38.4%	38.6%	39.1%
239	Forbearance ratio for loans and advances	< 1.5%		29.3%	29.2%	35.4%	36.2%	42.4%	41.6%	42.8%	43.0%	51.5%	52.8%	52.3%	52.3%	59.5%	
		[1.5% - 4%]	●	40.3%	41.6%	34.5%	37.4%	36.0%	37.2%	36.4%	32.2%	23.2%	26.4%	27.3%	27.5%	23.5%	
		> 4%		30.4%	29.2%	30.2%	26.3%	21.7%	21.2%	20.9%	24.8%	25.3%	20.9%	20.4%	20.2%	17.0%	
Profitability	22	Return on equity	> 10%		5.0%	18.8%	24.0%	22.5%	6.4%	3.1%	6.0%	6.6%	5.3%	13.5%	11.9%	15.1%	12.4%
			[6% - 10%]	●	29.1%	33.0%	46.4%	35.6%	44.3%	42.3%	49.4%	36.8%	38.4%	44.4%	47.7%	48.1%	34.5%
	< 6%		65.8%	48.2%	29.7%	41.9%	49.3%	54.6%	44.6%	56.6%	56.4%	42.0%	40.4%	36.8%	53.1%		
	24	Cost to income ratio	< 50%		10.2%	10.5%	11.6%	12.4%	11.7%	12.1%	9.9%	9.4%	10.7%	13.5%	14.6%	13.6%	9.9%
[50% - 60%]			●	13.5%	33.8%	34.6%	36.1%	17.5%	16.9%	26.3%	23.8%	13.8%	11.0%	16.9%	18.5%	16.9%	
> 60%		76.3%	55.7%	53.8%	51.6%	70.8%	71.0%	63.9%	66.8%	75.6%	75.5%	68.5%	67.9%	73.2%			
Balance Sheet Structure	87	Loan-to-deposit ratio for households and non- financial corporations	< 100%		28.6%	29.4%	27.6%	29.5%	30.6%	27.3%	28.7%	29.9%	35.4%	31.2%	35.8%	35.5%	36.0%
			[100% - 150%]	●	58.2%	57.9%	59.3%	57.8%	56.7%	59.9%	58.6%	56.9%	52.5%	56.6%	51.6%	52.6%	52.5%
			> 150%		13.2%	12.7%	13.1%	12.7%	12.6%	12.8%	12.7%	13.3%	12.1%	12.2%	12.6%	11.8%	11.5%
	45	Debt to equity ratio	< 12x		10.6%	10.1%	7.4%	10.6%	12.6%	9.6%	11.0%	16.4%	16.3%	17.9%	27.1%	24.1%	26.7%
[12x - 15x]			●	26.4%	32.8%	41.3%	37.8%	36.7%	35.7%	33.0%	32.5%	29.0%	34.3%	25.4%	28.9%	29.1%	
> 15x		63.0%	57.2%	51.3%	51.6%	50.7%	54.7%	56.0%	51.1%	54.6%	47.8%	47.5%	47.0%	44.2%			

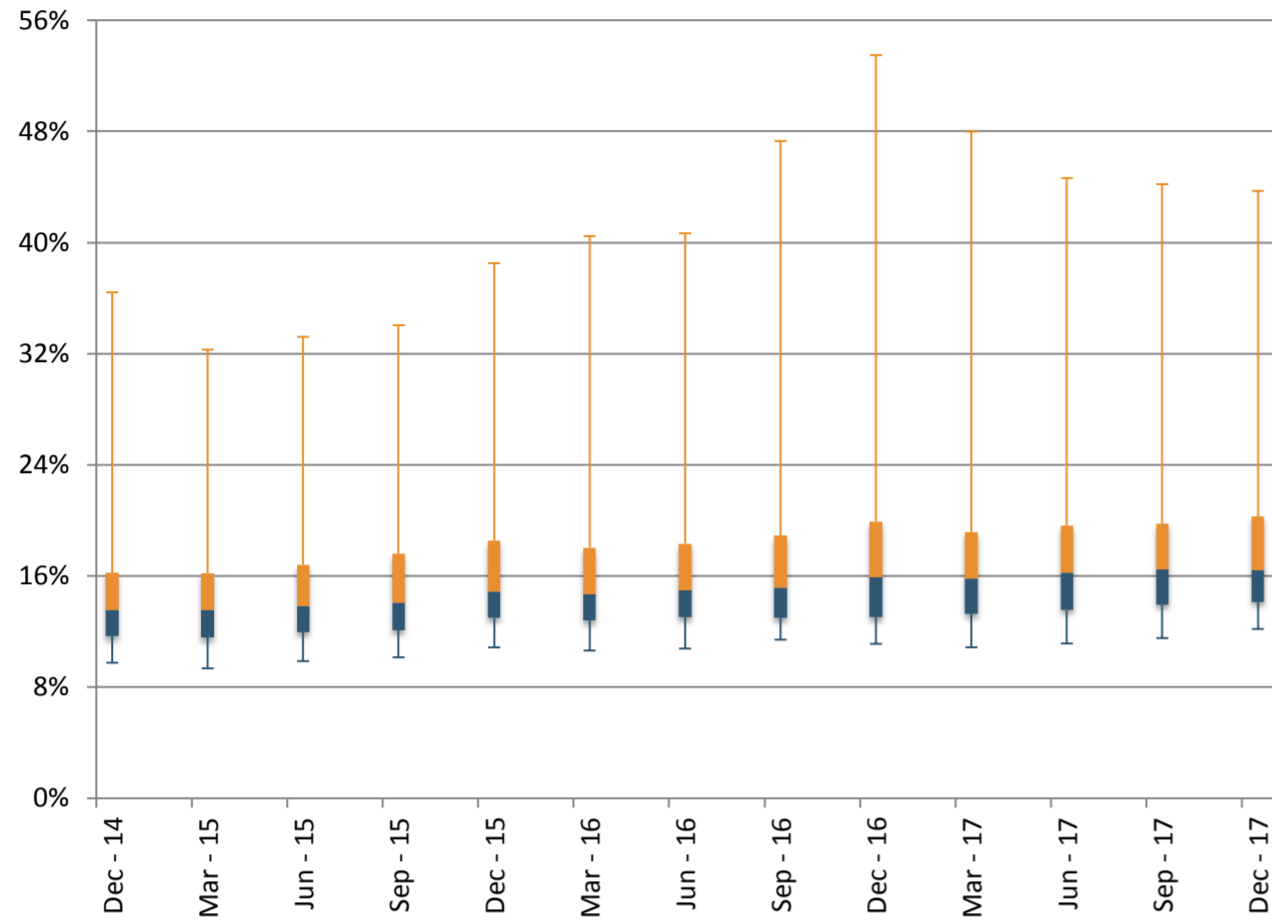
Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".

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

# Solvency

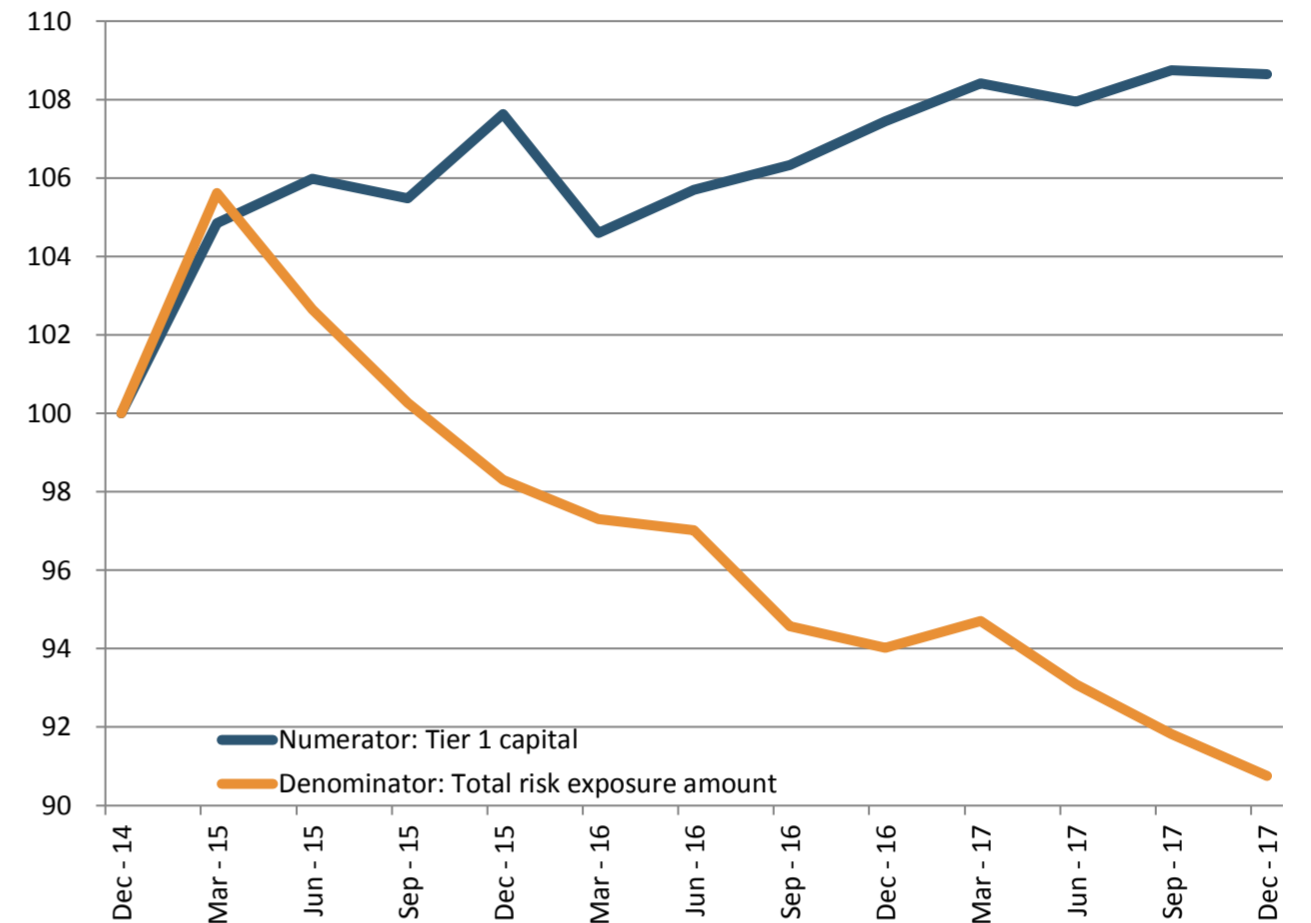
## 1 - Tier 1 capital ratio

### Dispersion



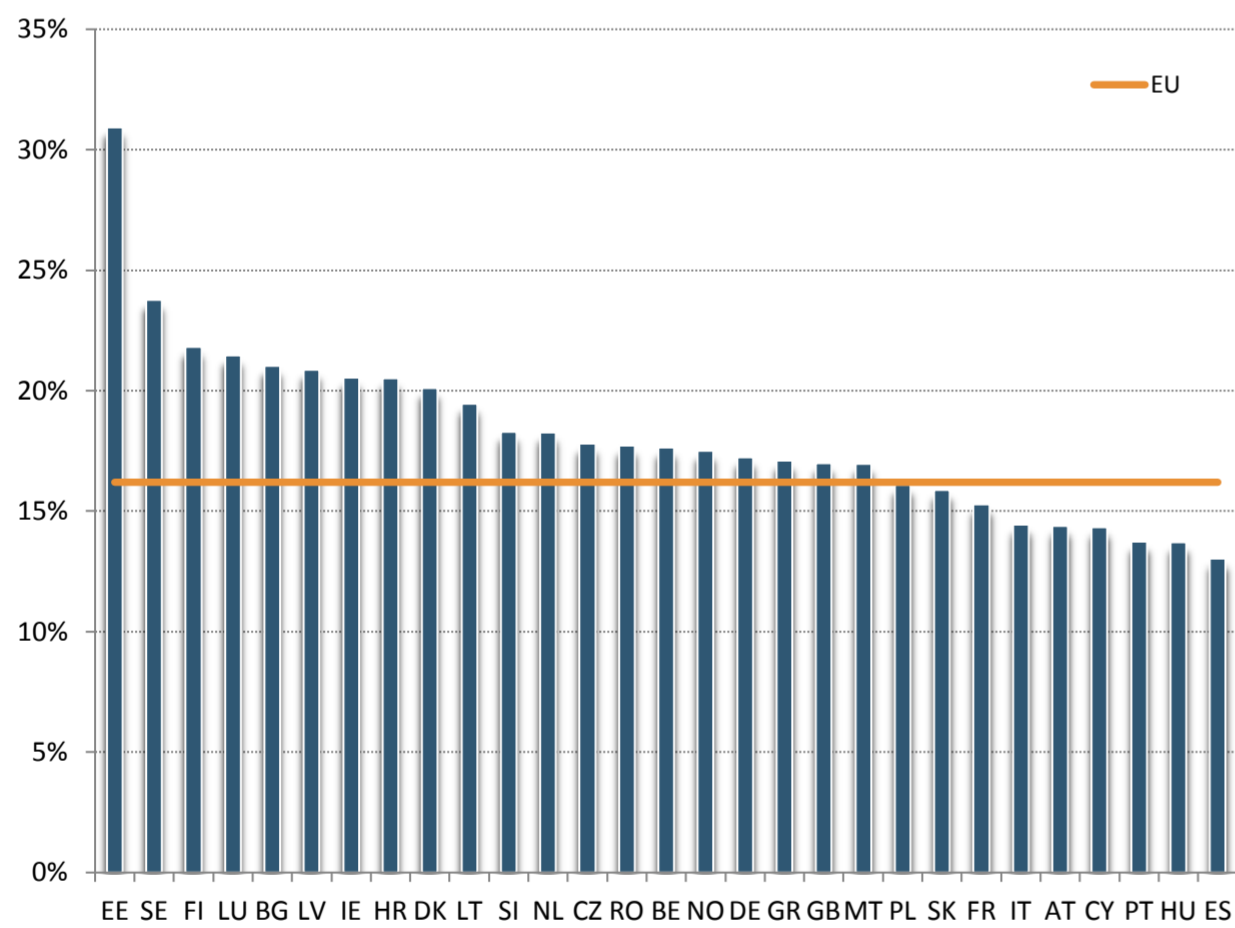
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



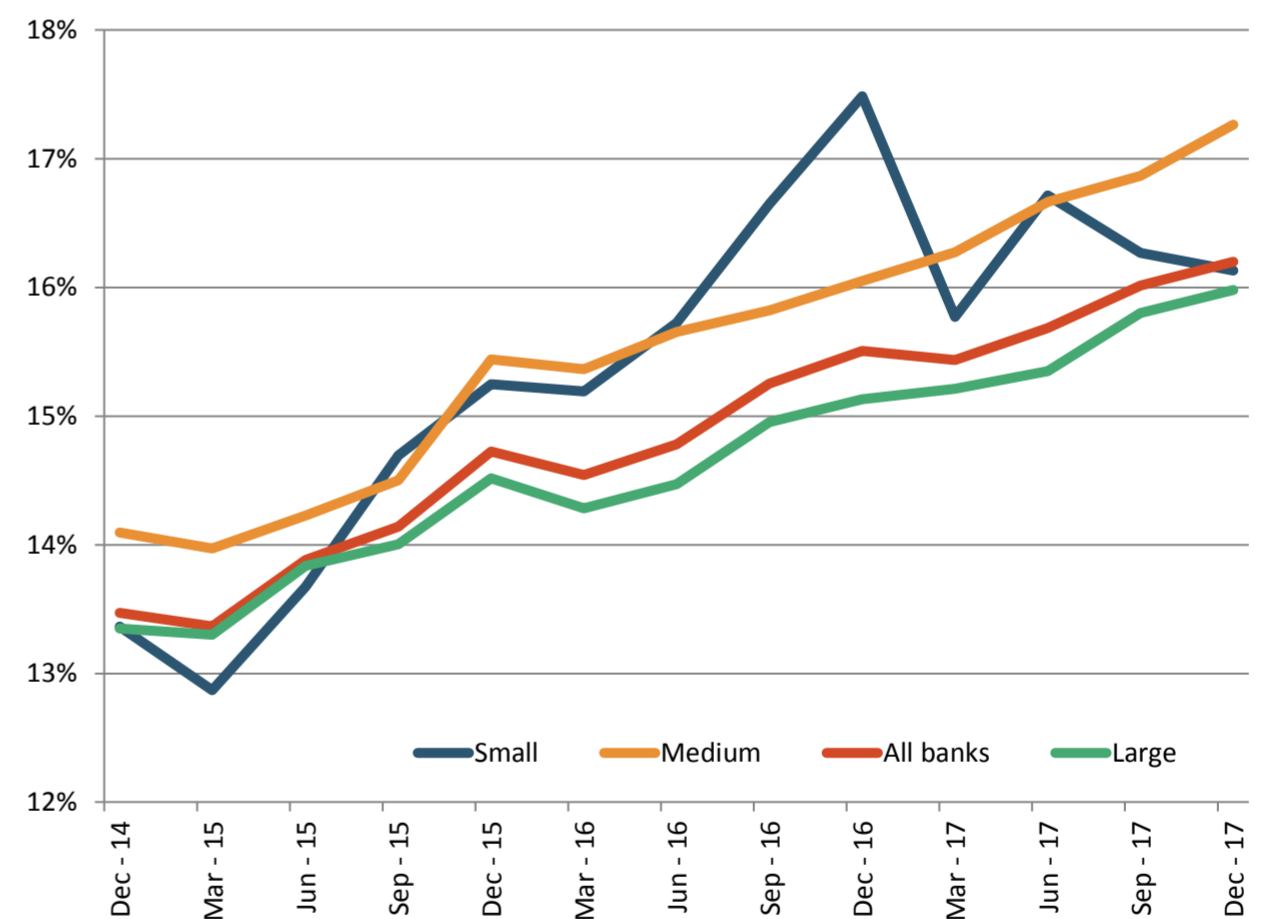
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

### RI by size class



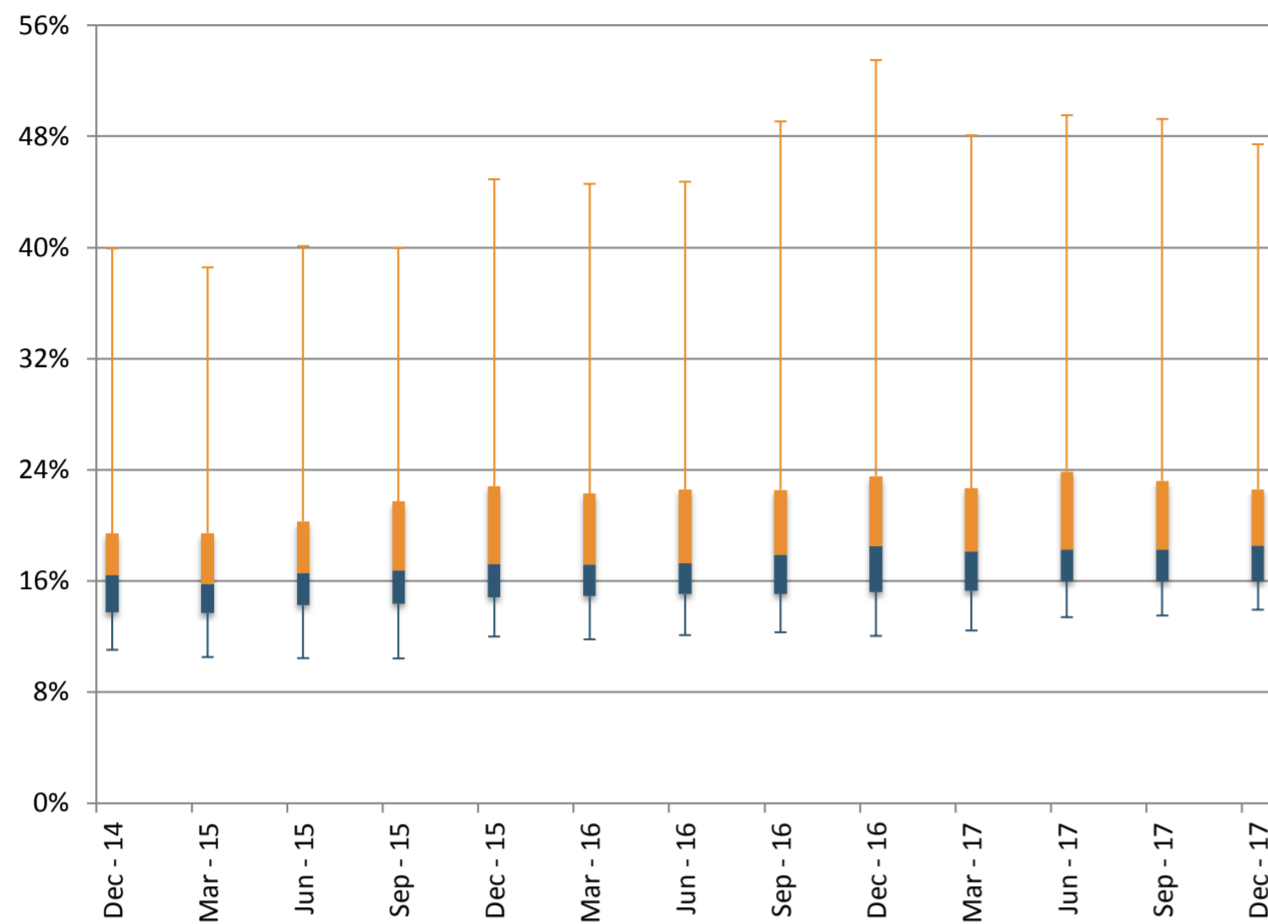
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.6%	16.2%
Mar - 15	13.4%	11.6%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.8%	16.8%
Sep - 15	14.1%	12.1%	14.1%	17.6%
Dec - 15	14.7%	13.0%	14.9%	18.5%
Mar - 16	14.5%	12.8%	14.7%	18.0%
Jun - 16	14.8%	13.0%	15.0%	18.3%
Sep - 16	15.3%	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	16.2%	14.1%	16.4%	20.3%

# Solvency

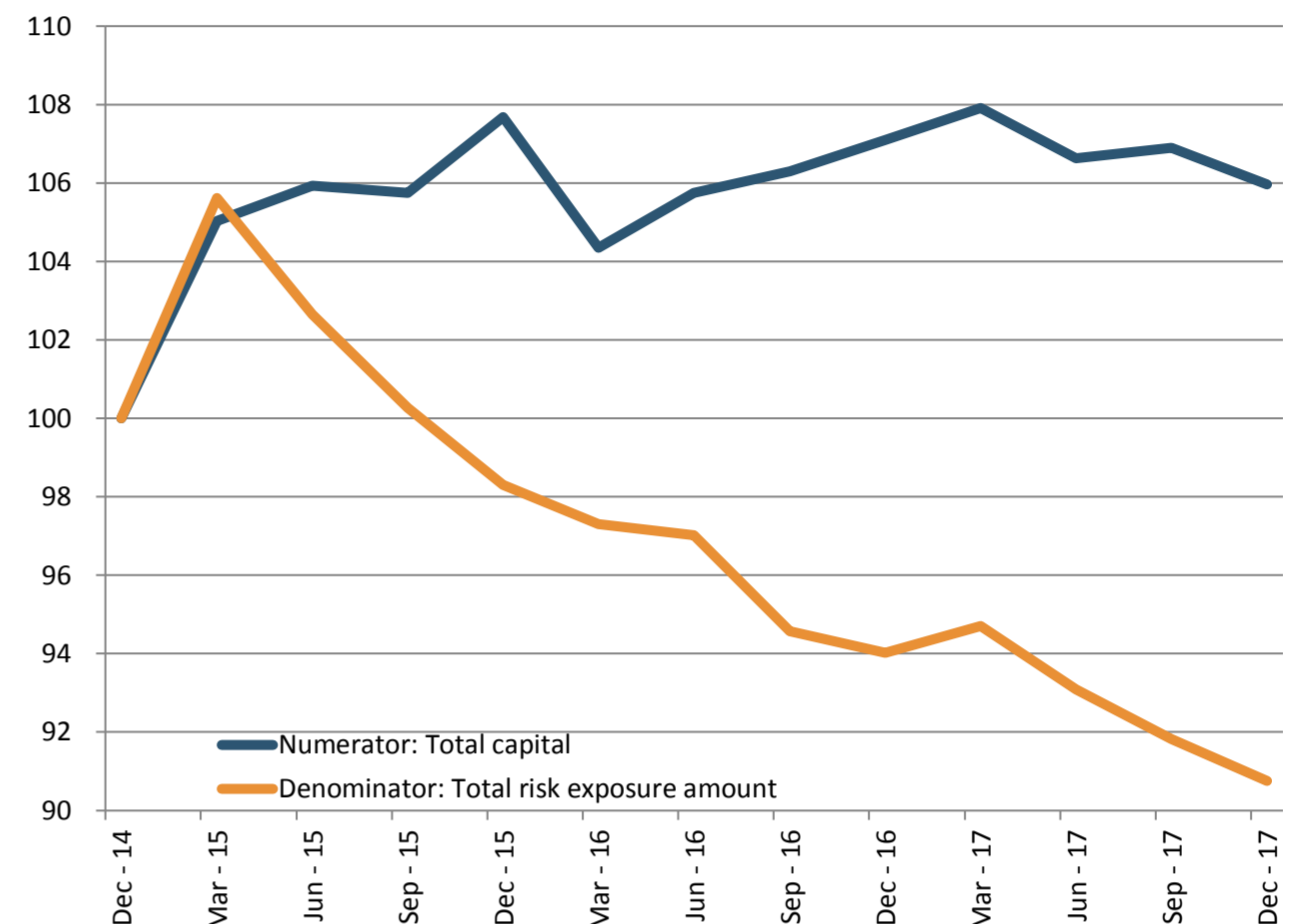
## 2 - Total capital ratio

### Dispersion



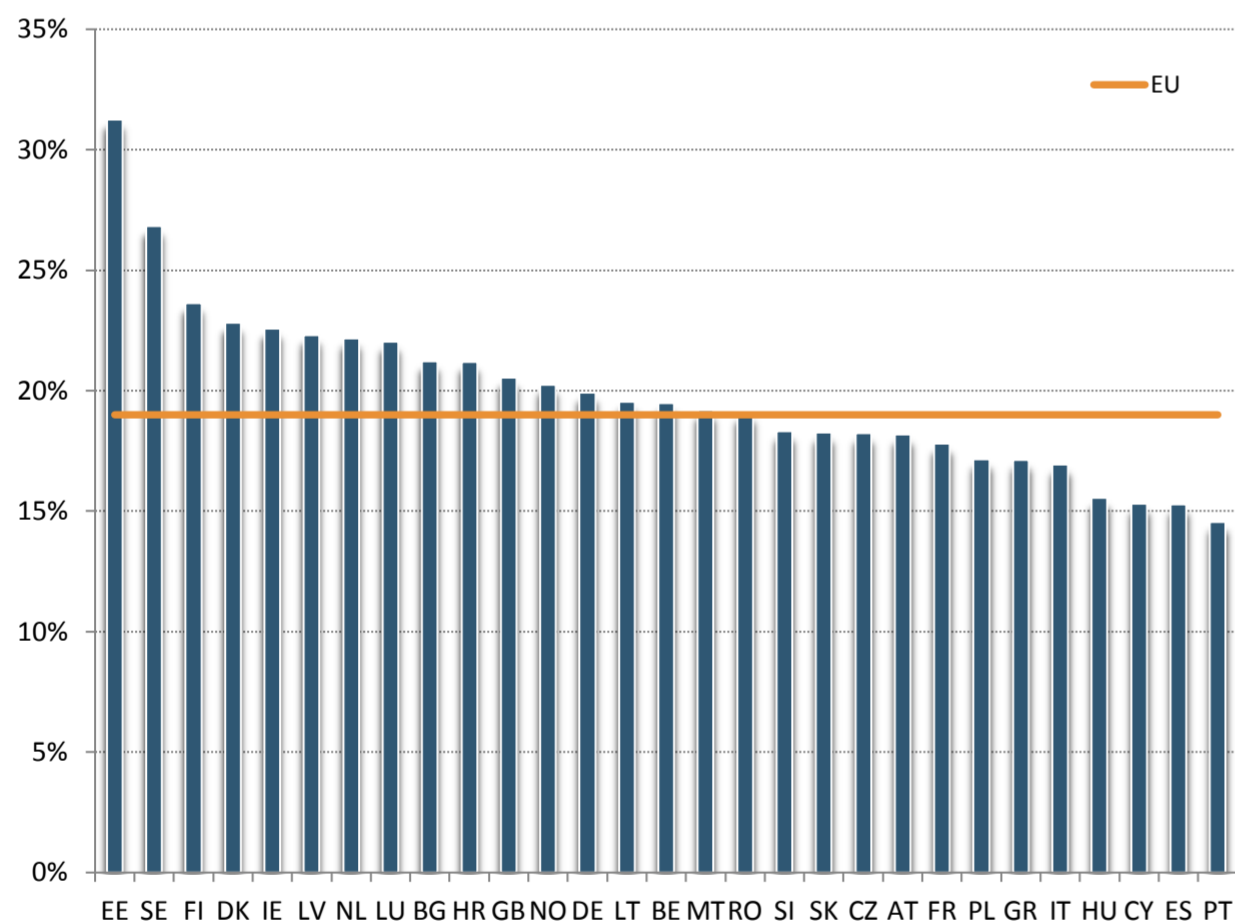
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



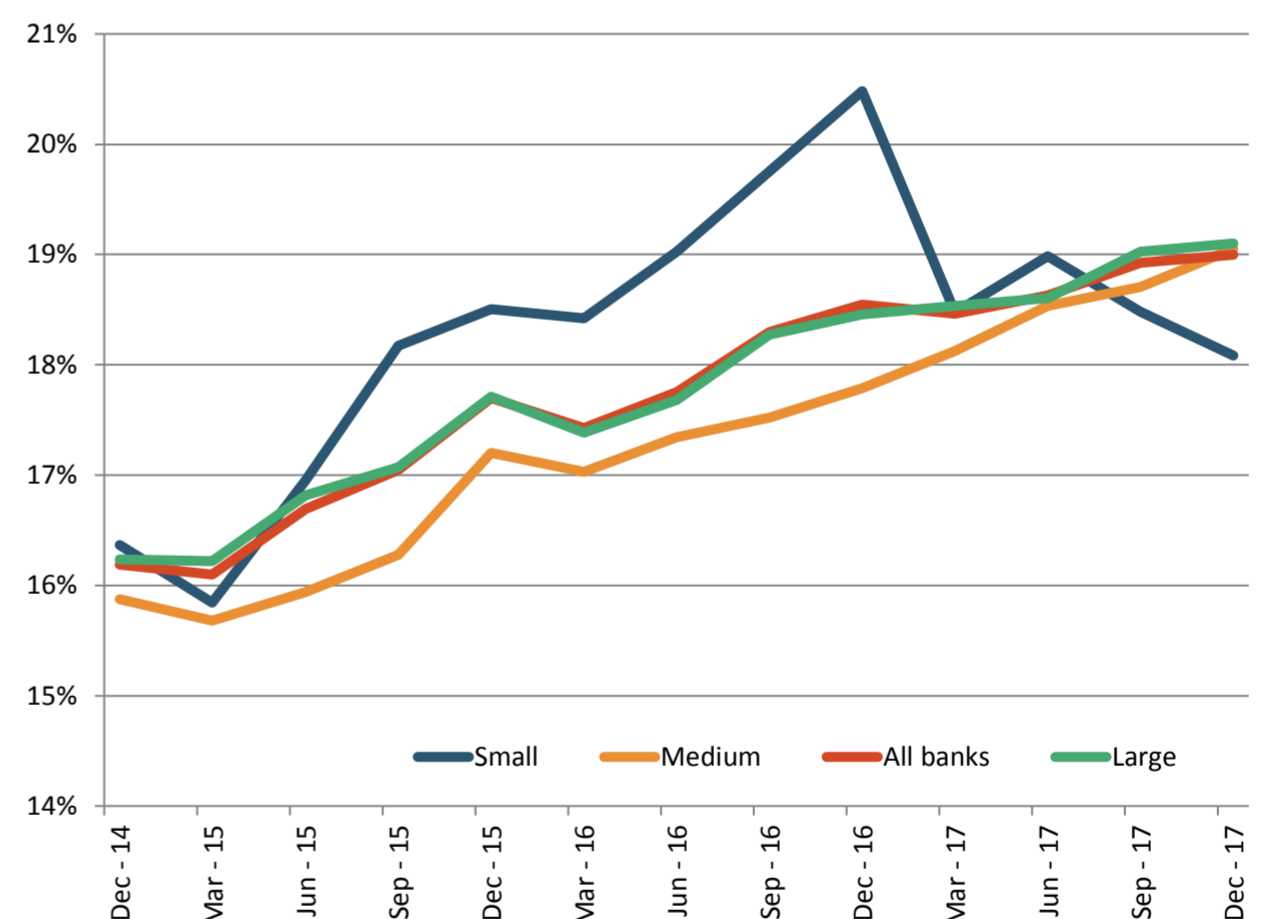
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

### RI by size class



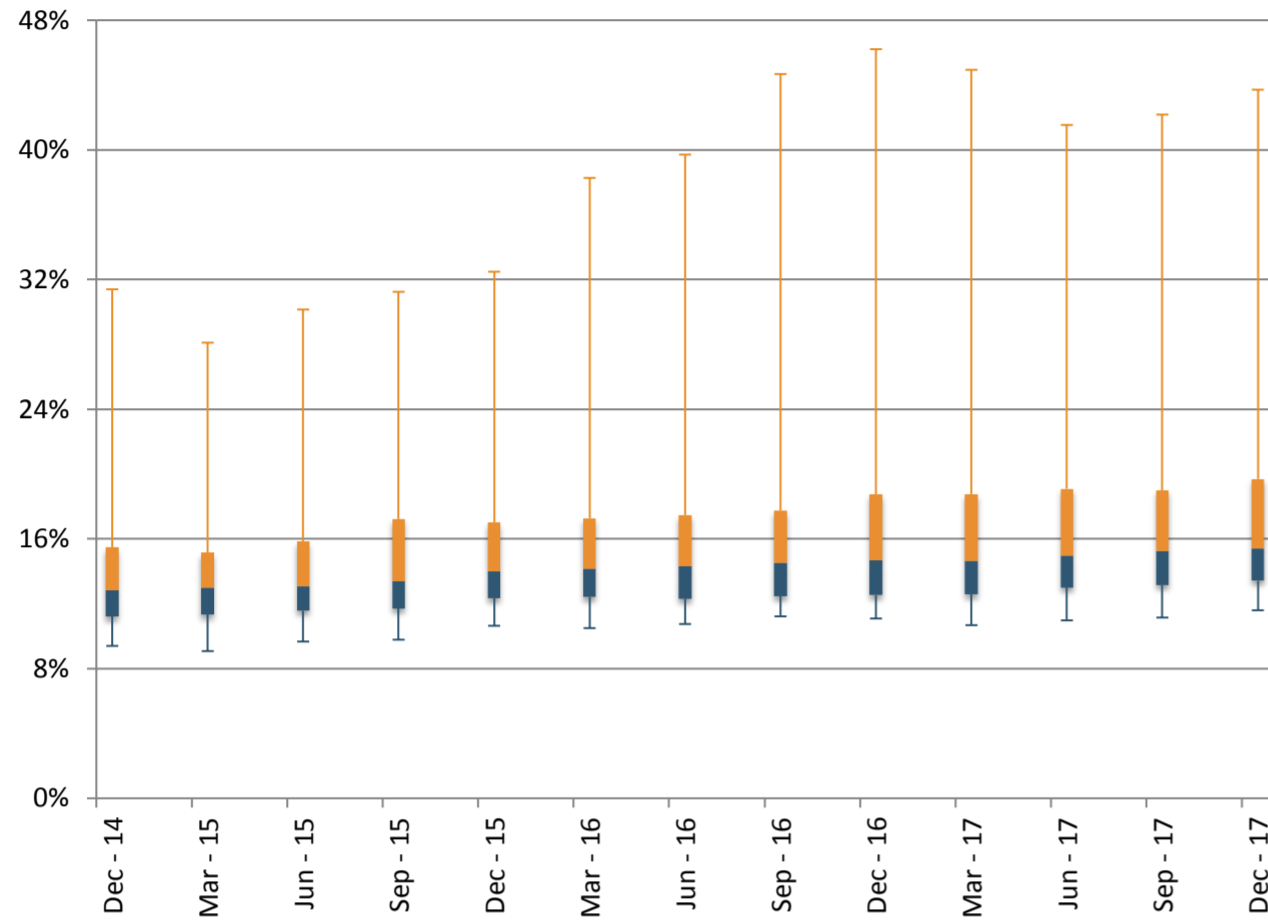
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.8%	16.4%	19.4%
Mar - 15	16.1%	13.7%	15.8%	19.5%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Sep - 15	17.0%	14.4%	16.8%	21.7%
Dec - 15	17.7%	14.8%	17.2%	22.8%
Mar - 16	17.4%	14.9%	17.2%	22.3%
Jun - 16	17.8%	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	18.5%	15.3%	18.1%	22.7%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Sep - 17	18.9%	16.0%	18.3%	23.2%
Dec - 17	19.0%	16.0%	18.5%	22.6%

# Solvency

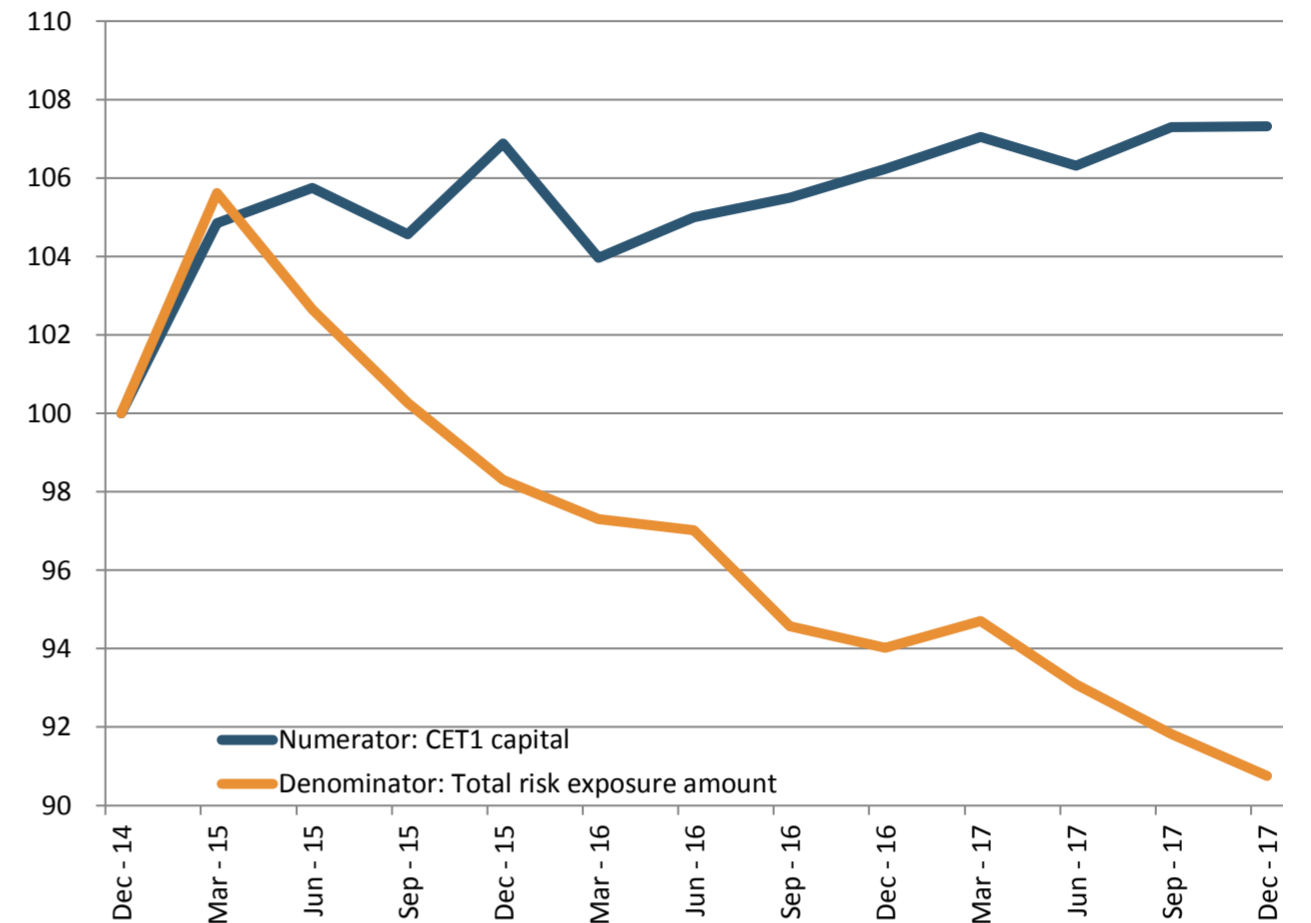
## 3 - CET1 ratio

### Dispersion



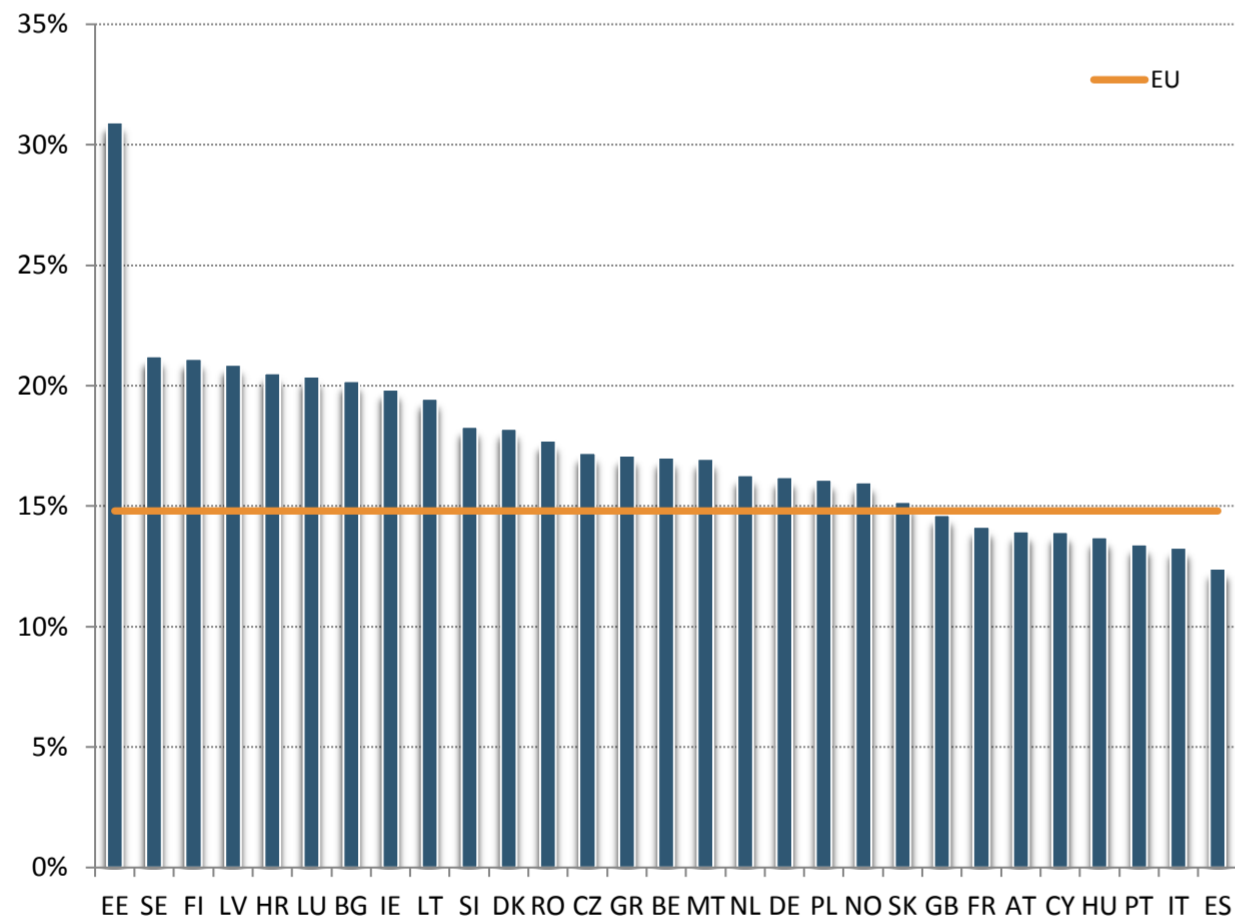
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



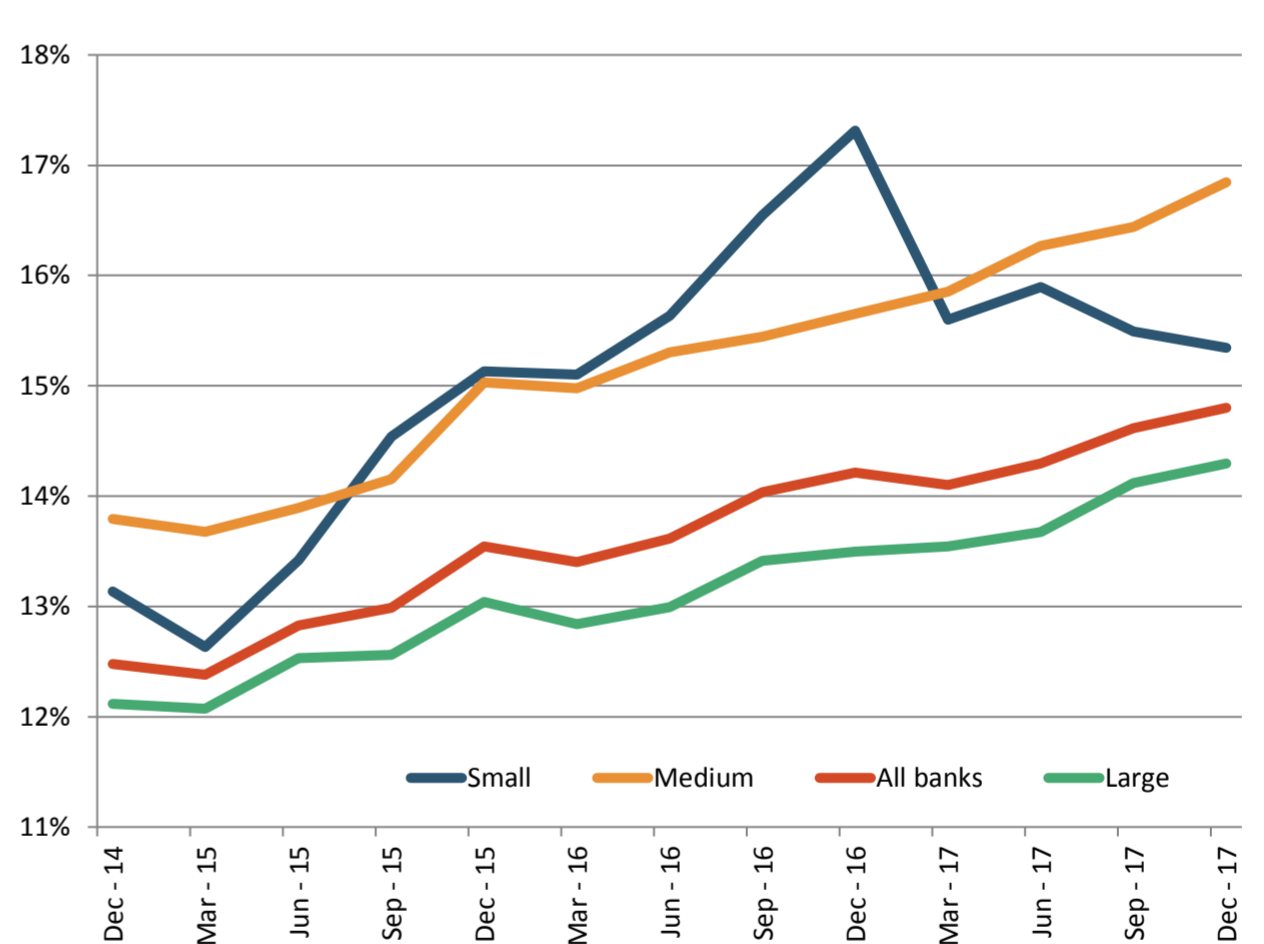
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

### RI by size class



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

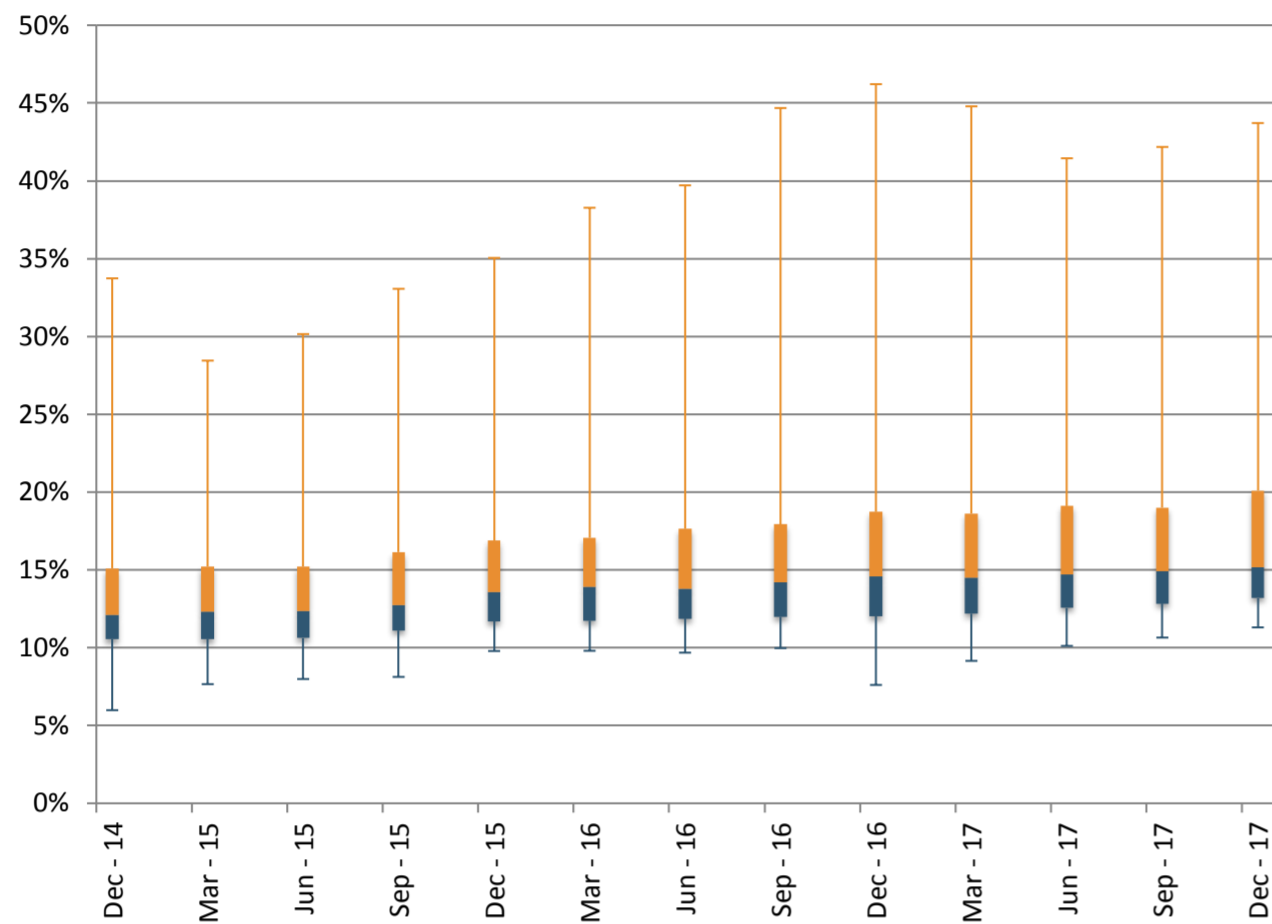
Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Mar - 15	12.4%	11.4%	13.0%	15.2%
Jun - 15	12.8%	11.6%	13.1%	15.9%
Sep - 15	13.0%	11.7%	13.4%	17.2%
Dec - 15	13.5%	12.3%	14.0%	17.0%
Mar - 16	13.4%	12.4%	14.2%	17.3%
Jun - 16	13.6%	12.3%	14.3%	17.5%
Sep - 16	14.0%	12.5%	14.5%	17.7%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Mar - 17	14.1%	12.6%	14.6%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Sep - 17	14.6%	13.2%	15.2%	19.0%
Dec - 17	14.8%	13.4%	15.4%	19.7%



## Solvency

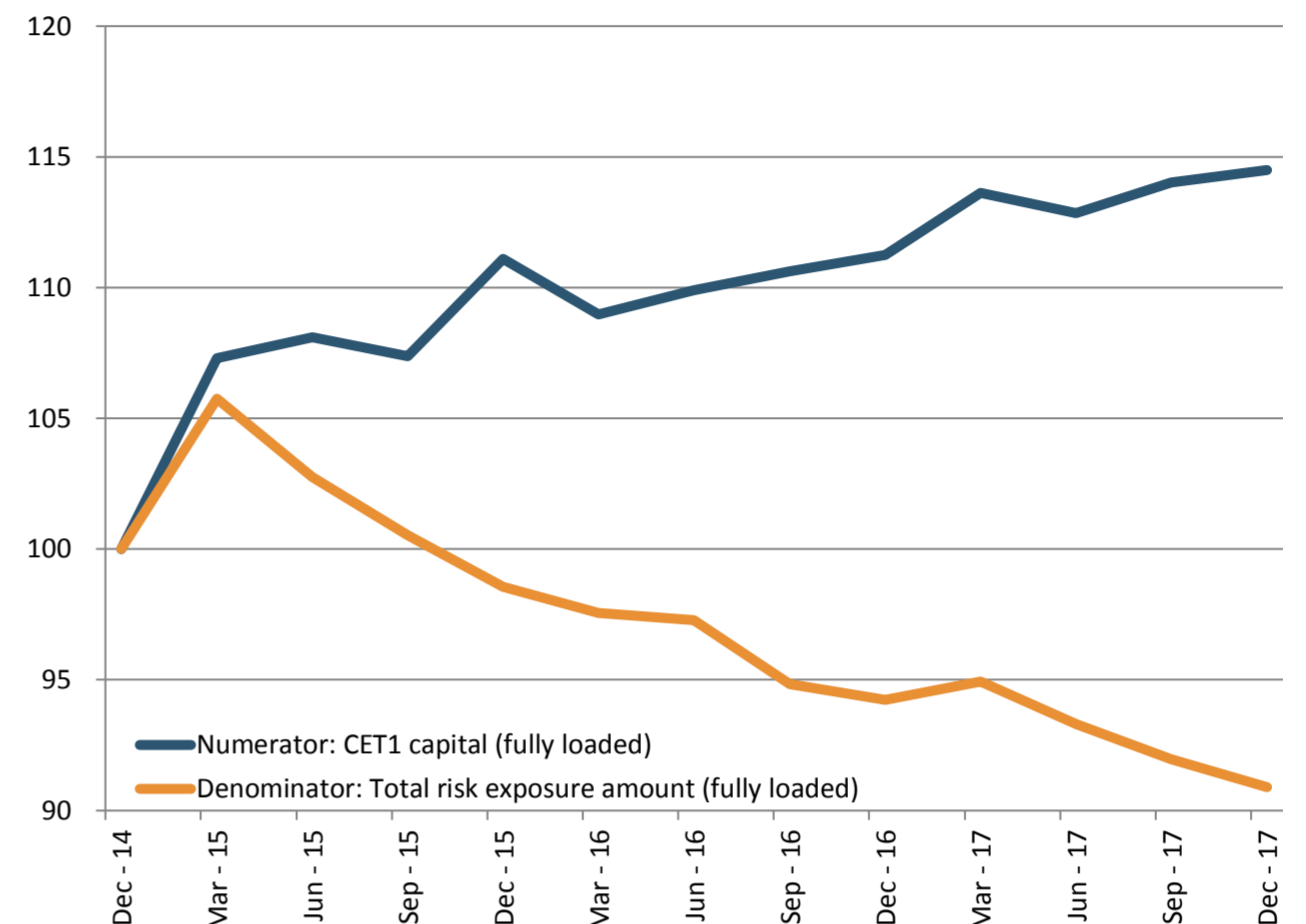
### 4 - CET1 ratio (fully loaded)

#### Dispersion



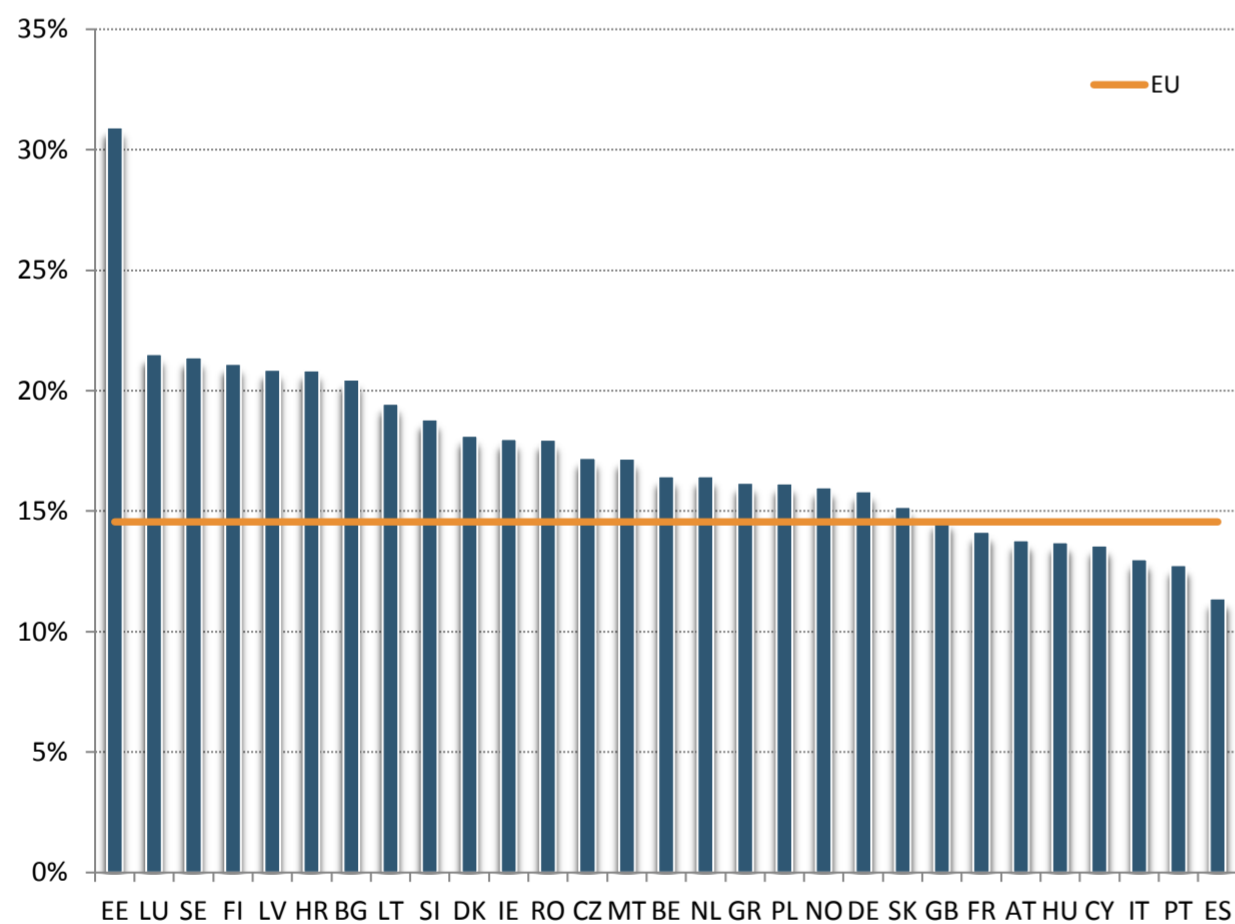
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



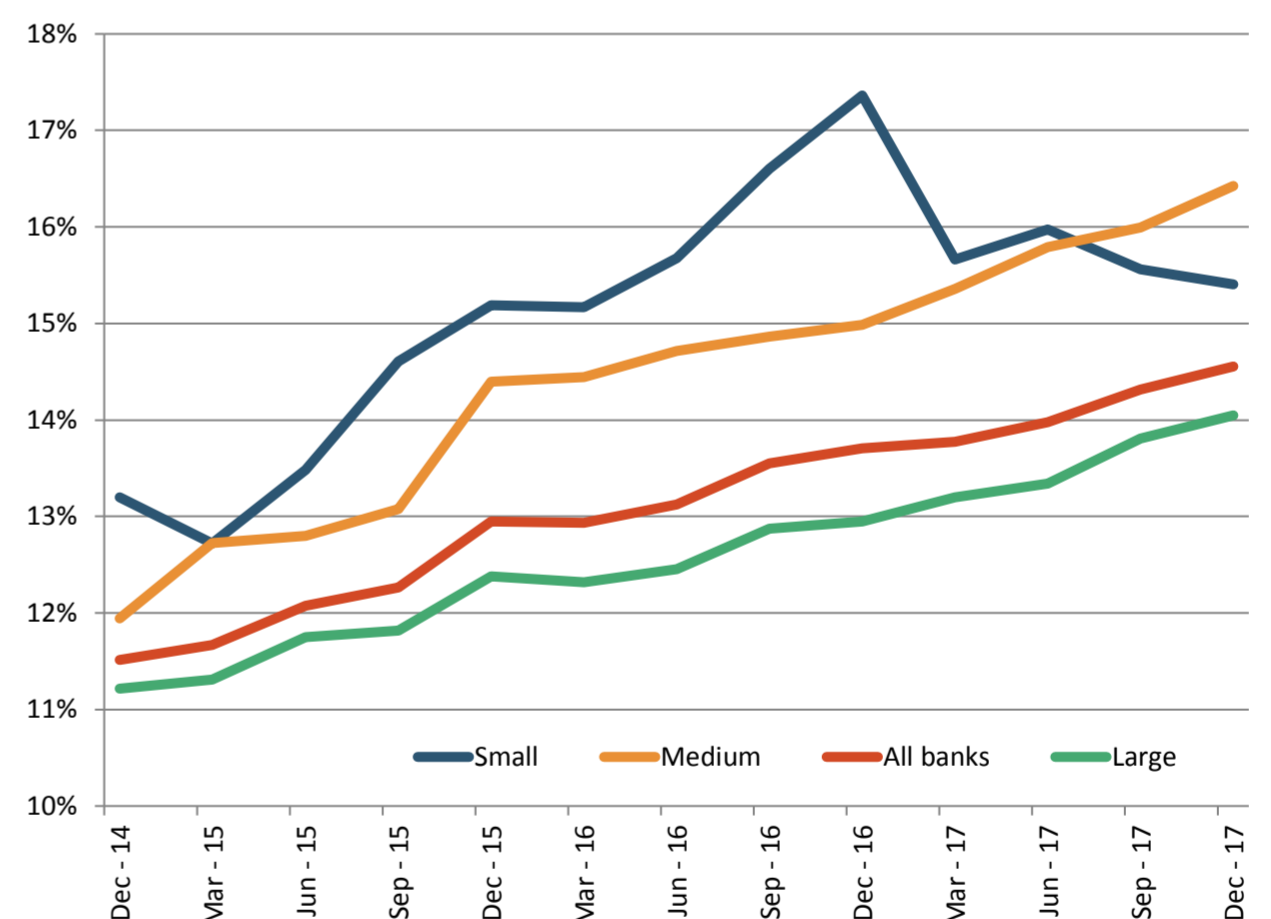
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

#### RI by size class



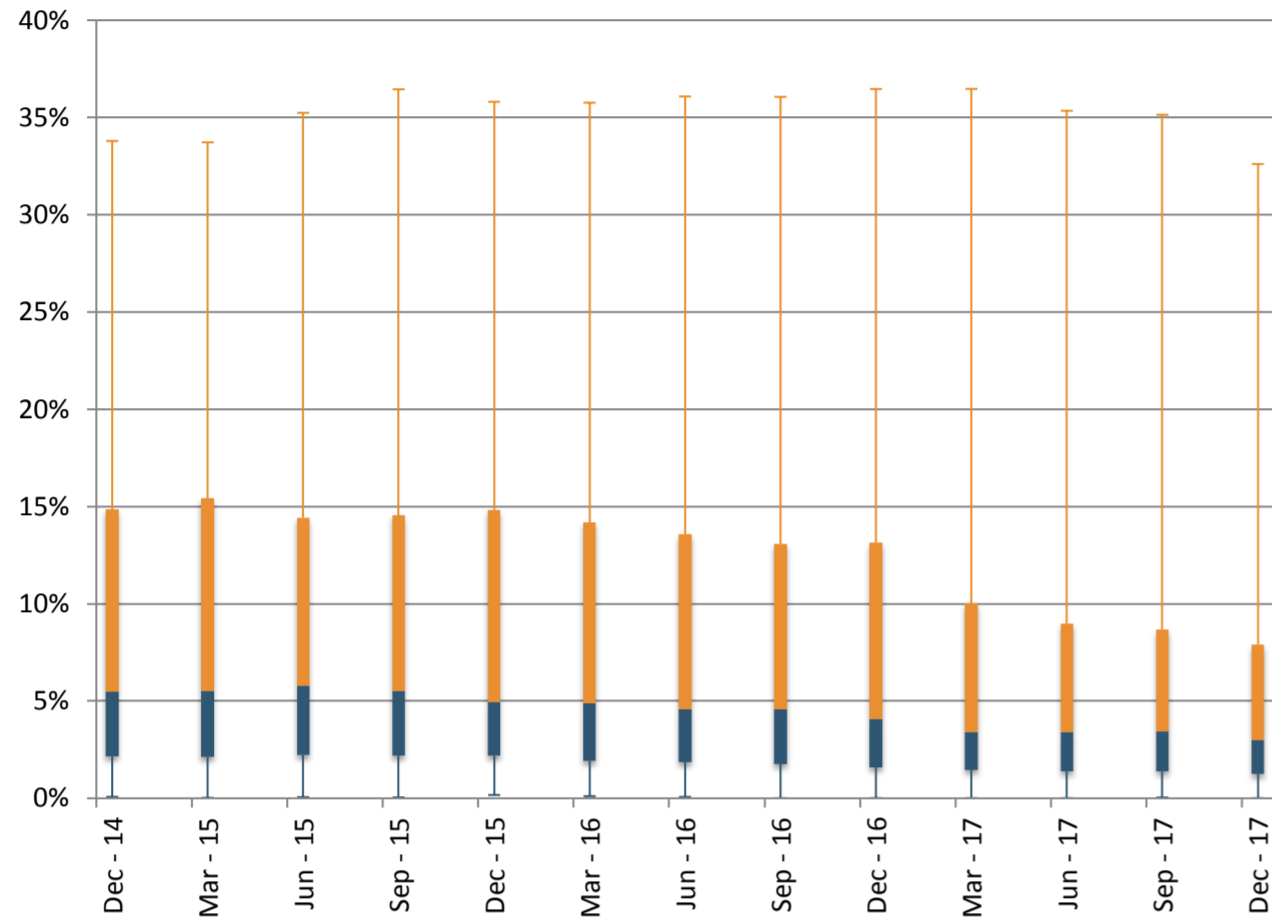
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.1%	15.1%
Mar - 15	11.7%	10.6%	12.3%	15.2%
Jun - 15	12.1%	10.6%	12.4%	15.2%
Sep - 15	12.3%	11.1%	12.7%	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%	12.6%	14.7%	19.1%
Sep - 17	14.3%	12.8%	14.9%	19.0%
Dec - 17	14.6%	13.2%	15.2%	20.1%

## Credit Risk and Asset Quality

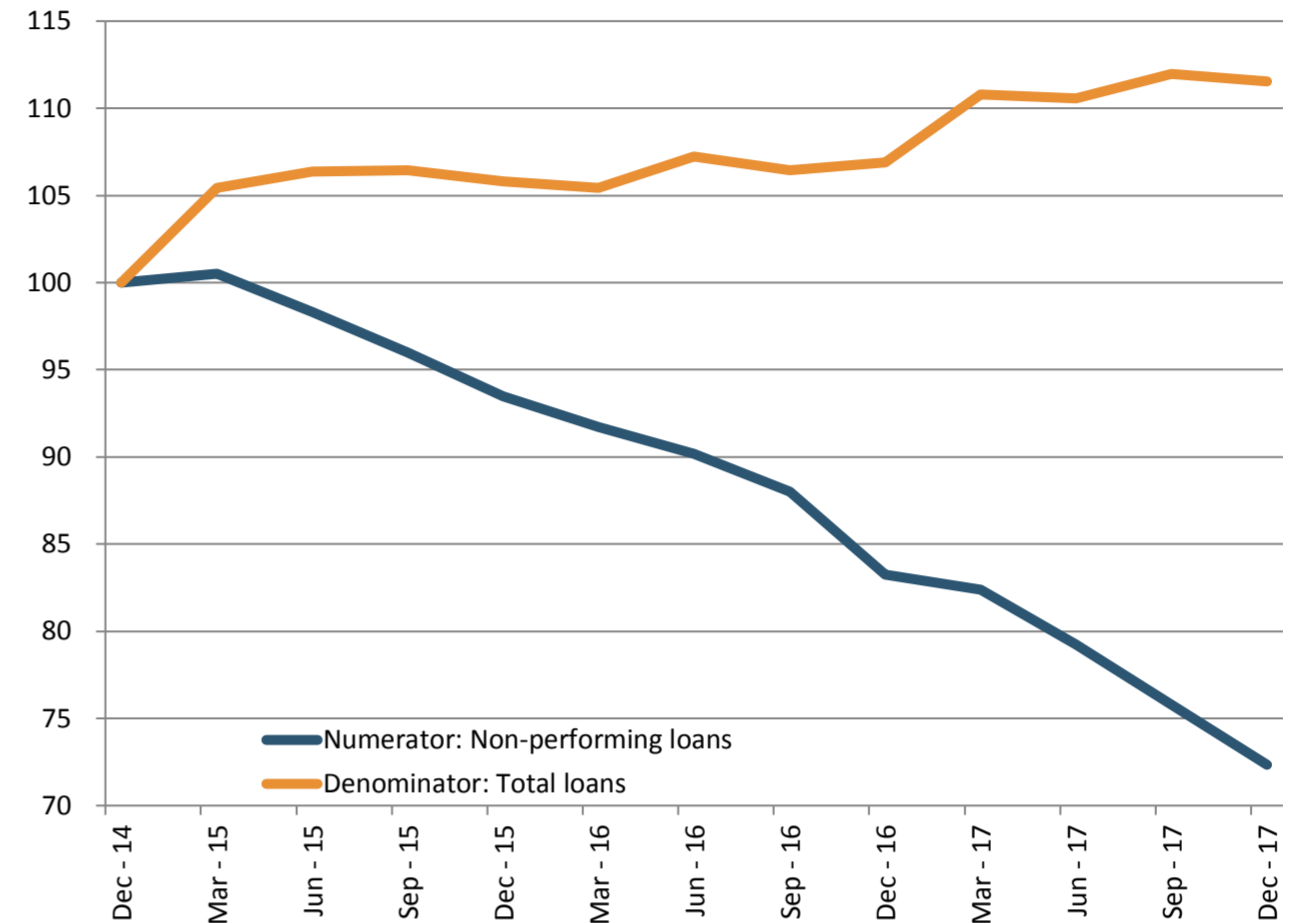
### 5 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



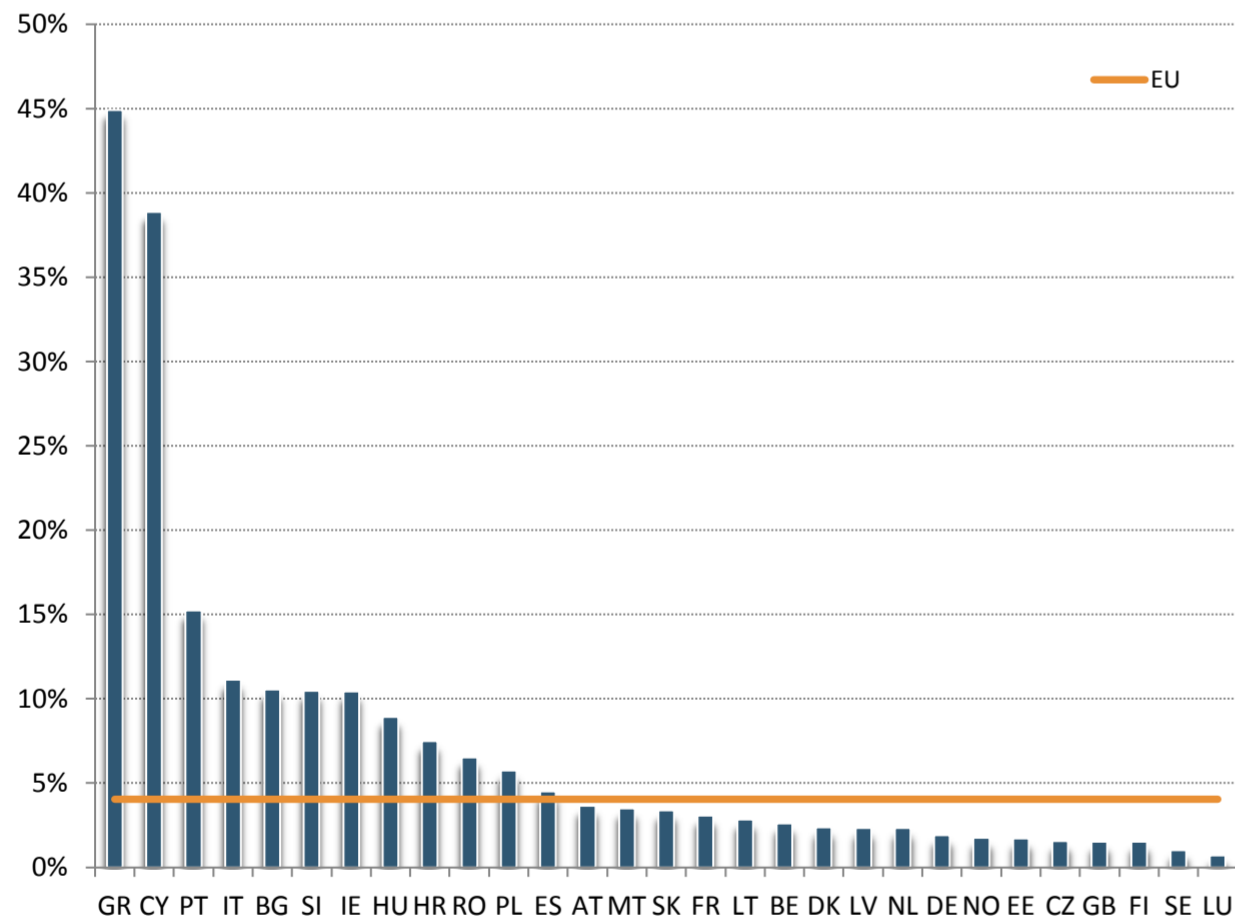
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



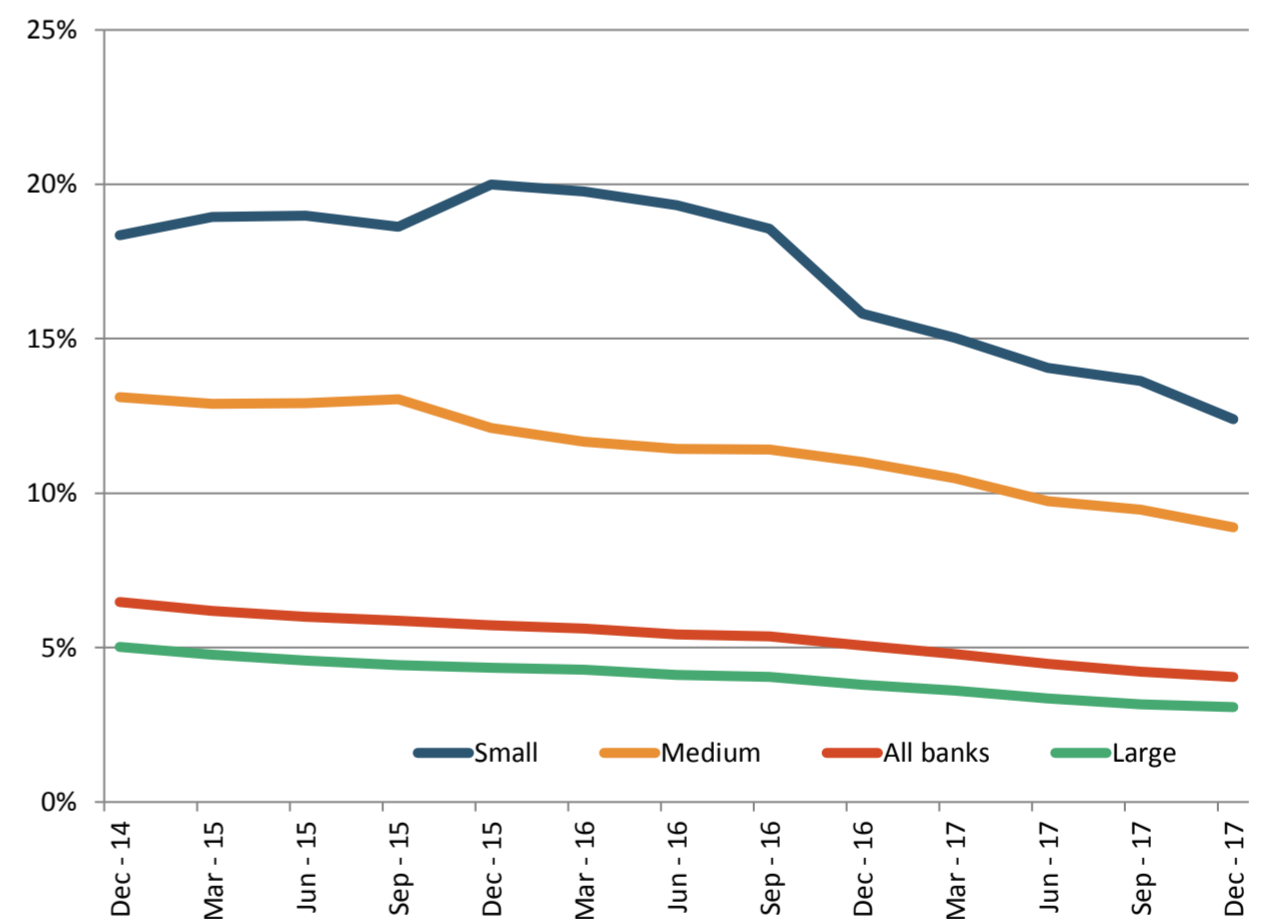
Total numerator and denominator.  
Dec 2014 =100.

Country dispersion (as of Dec. 2017)



Weighted Averages by country.

RI by size class



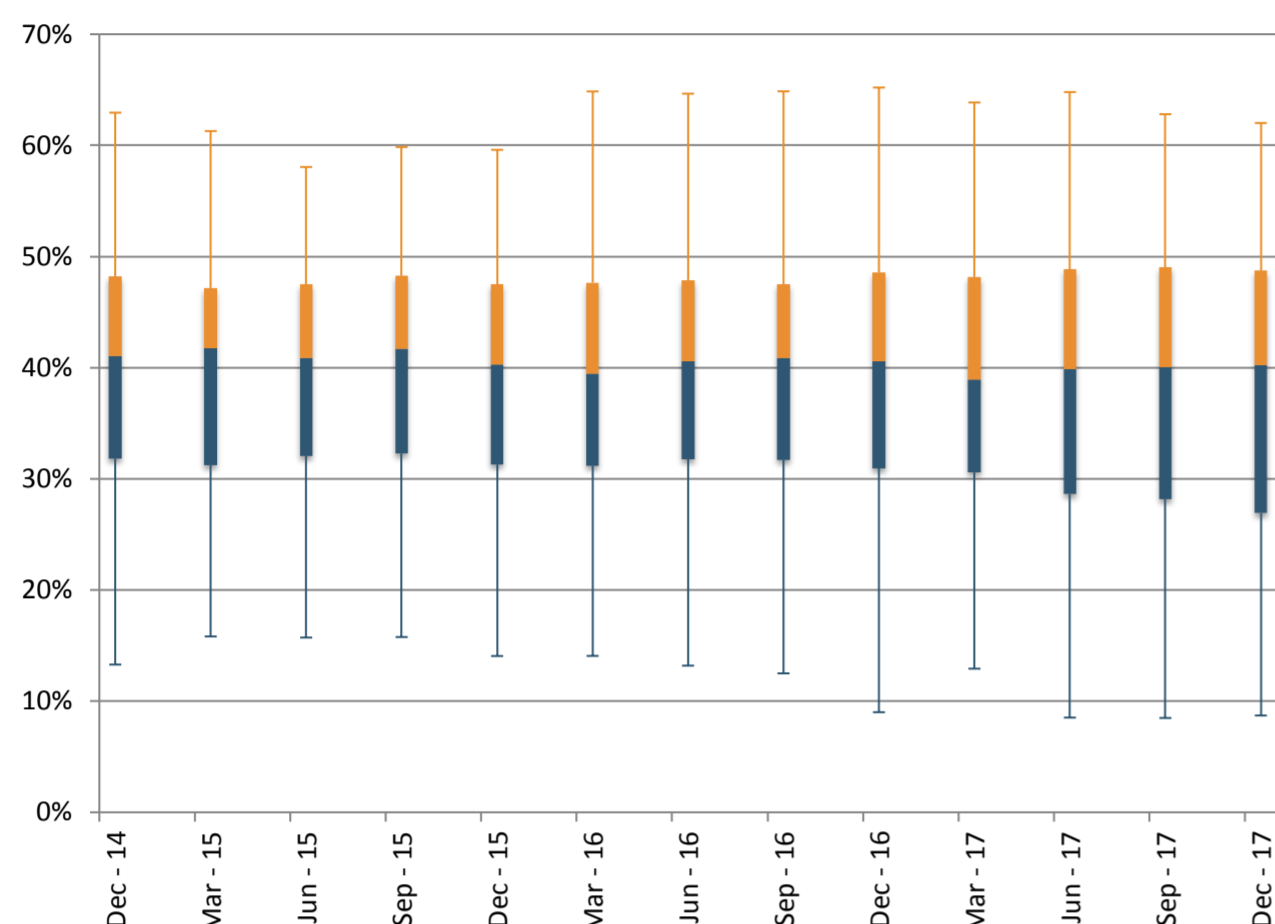
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.1%	5.5%	14.9%
Mar - 15	6.2%	2.1%	5.5%	15.4%
Jun - 15	6.0%	2.2%	5.8%	14.4%
Sep - 15	5.9%	2.2%	5.5%	14.5%
Dec - 15	5.7%	2.2%	5.0%	14.8%
Mar - 16	5.6%	1.9%	4.9%	14.2%
Jun - 16	5.4%	1.9%	4.6%	13.6%
Sep - 16	5.4%	1.8%	4.6%	13.1%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Mar - 17	4.8%	1.5%	3.4%	10.0%
Jun - 17	4.5%	1.4%	3.4%	9.0%
Sep - 17	4.2%	1.4%	3.4%	8.7%
Dec - 17	4.0%	1.3%	3.0%	7.9%

## Credit Risk and Asset Quality

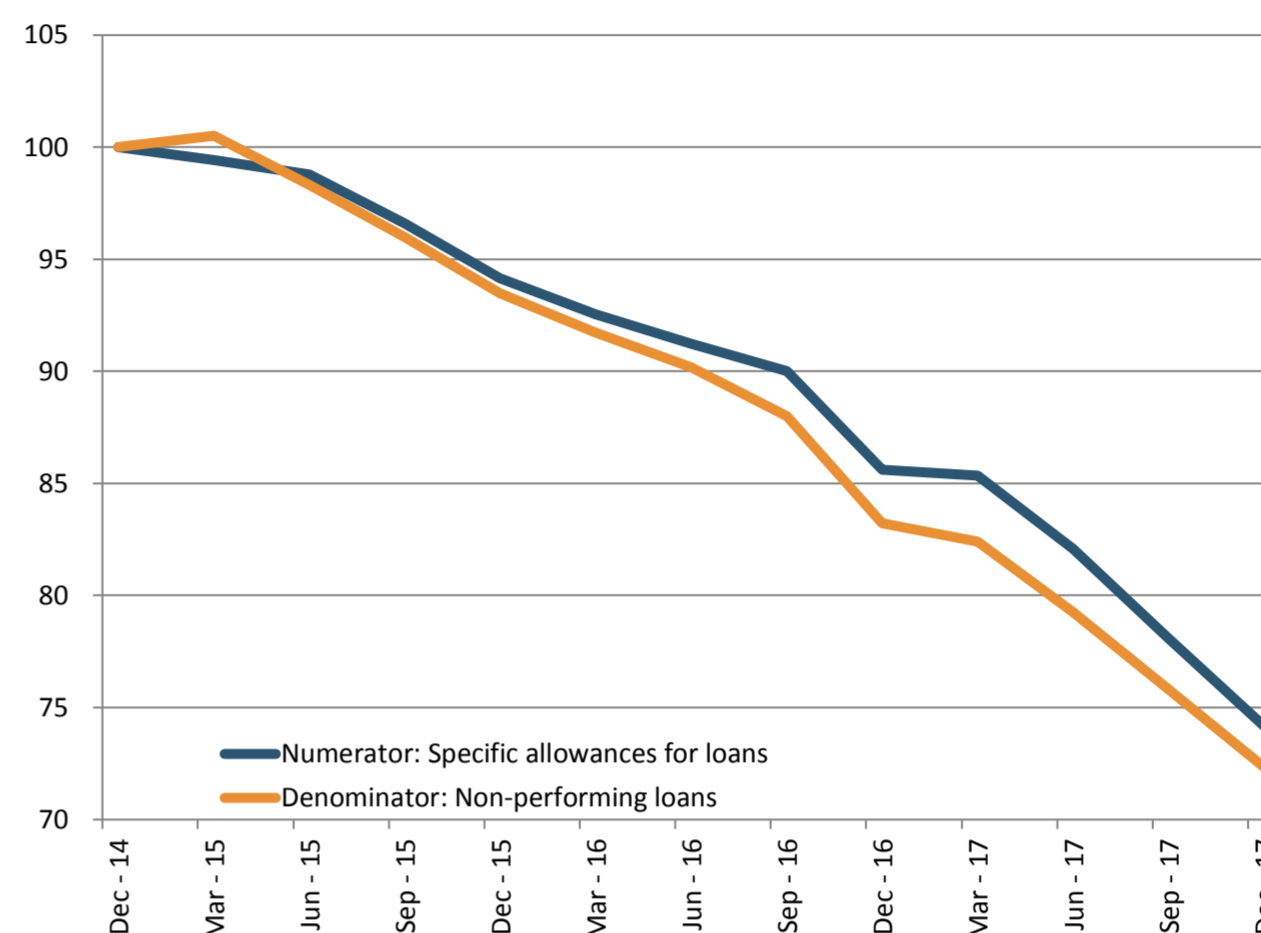
### 6 - Coverage ratio of non-performing loans and advances

#### Dispersion



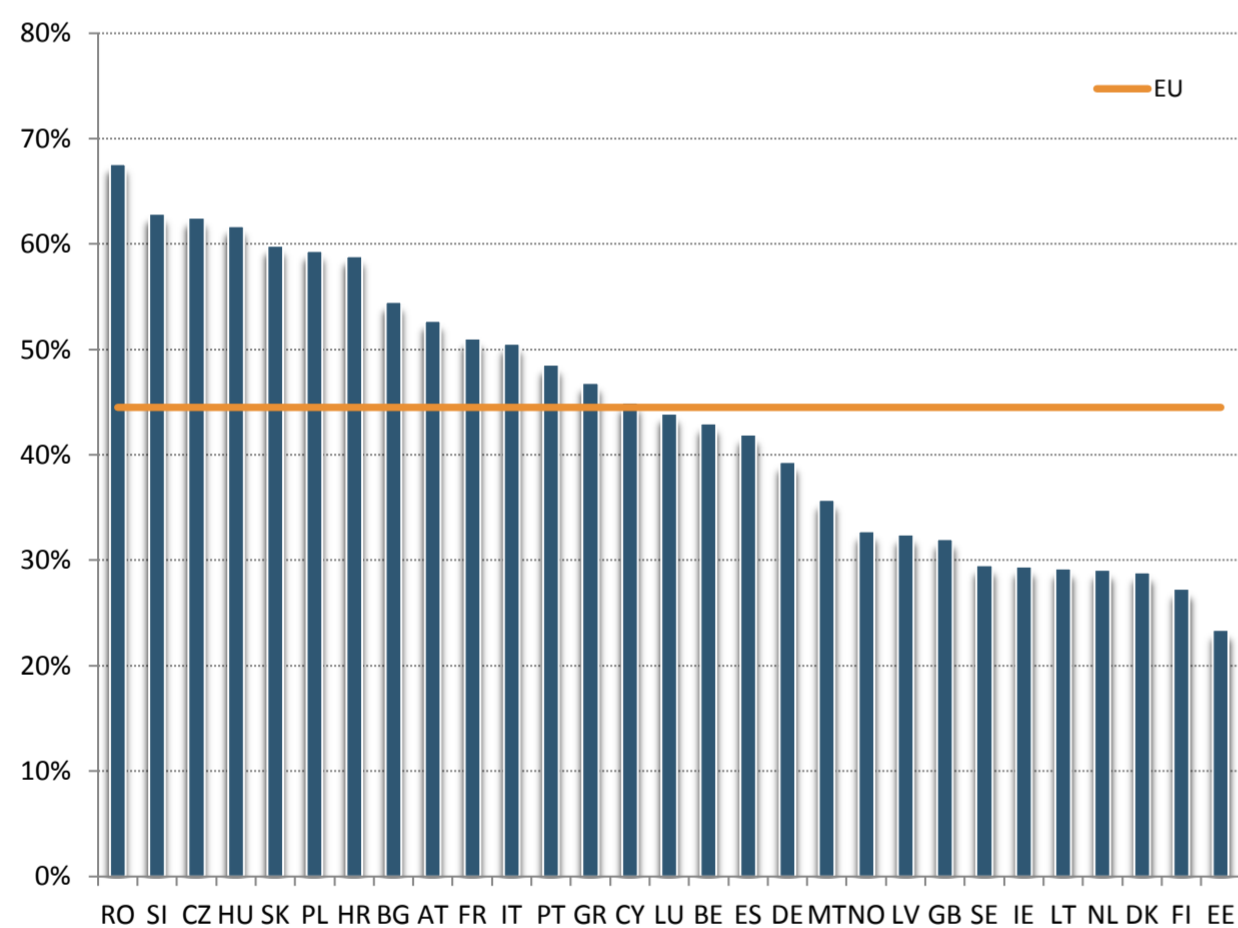
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



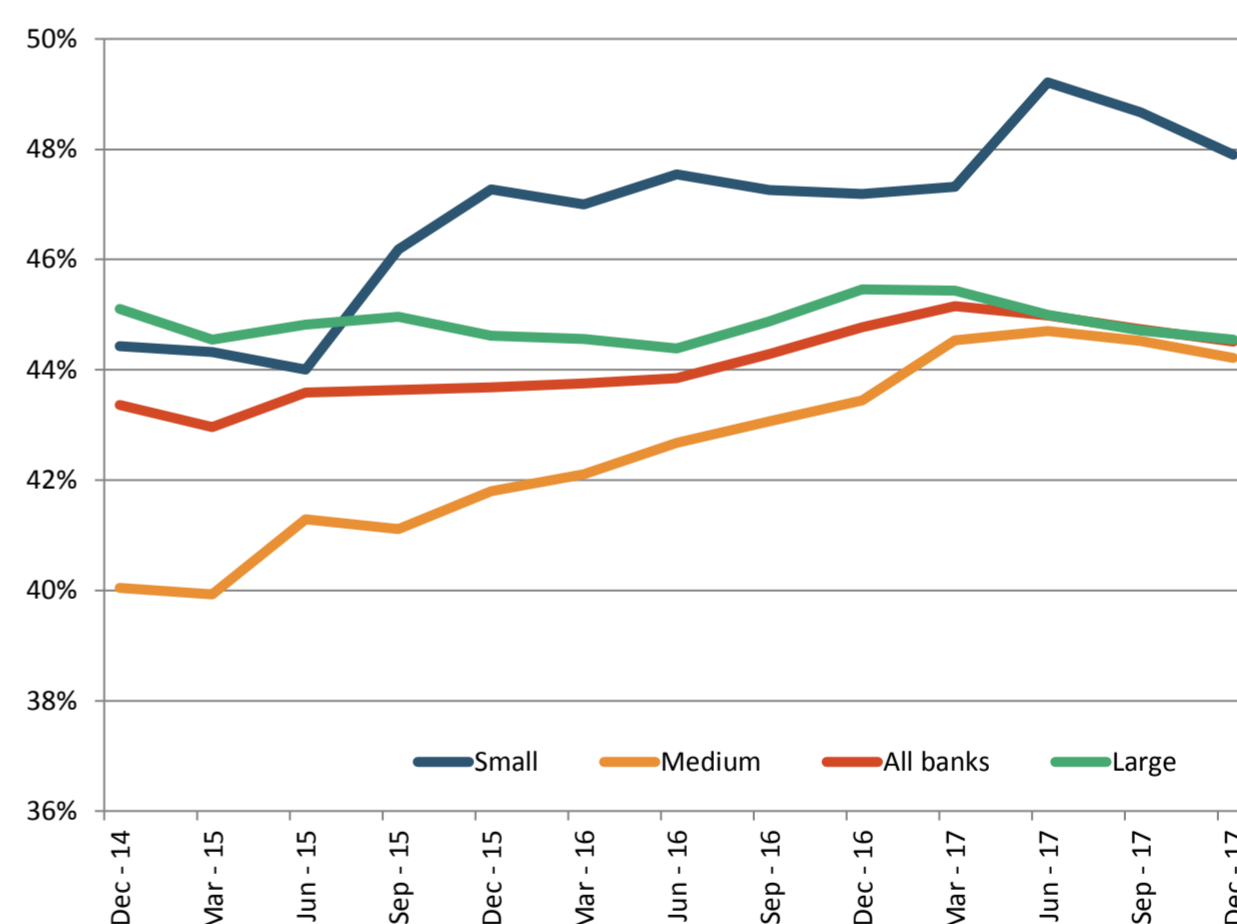
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

#### RI by size class



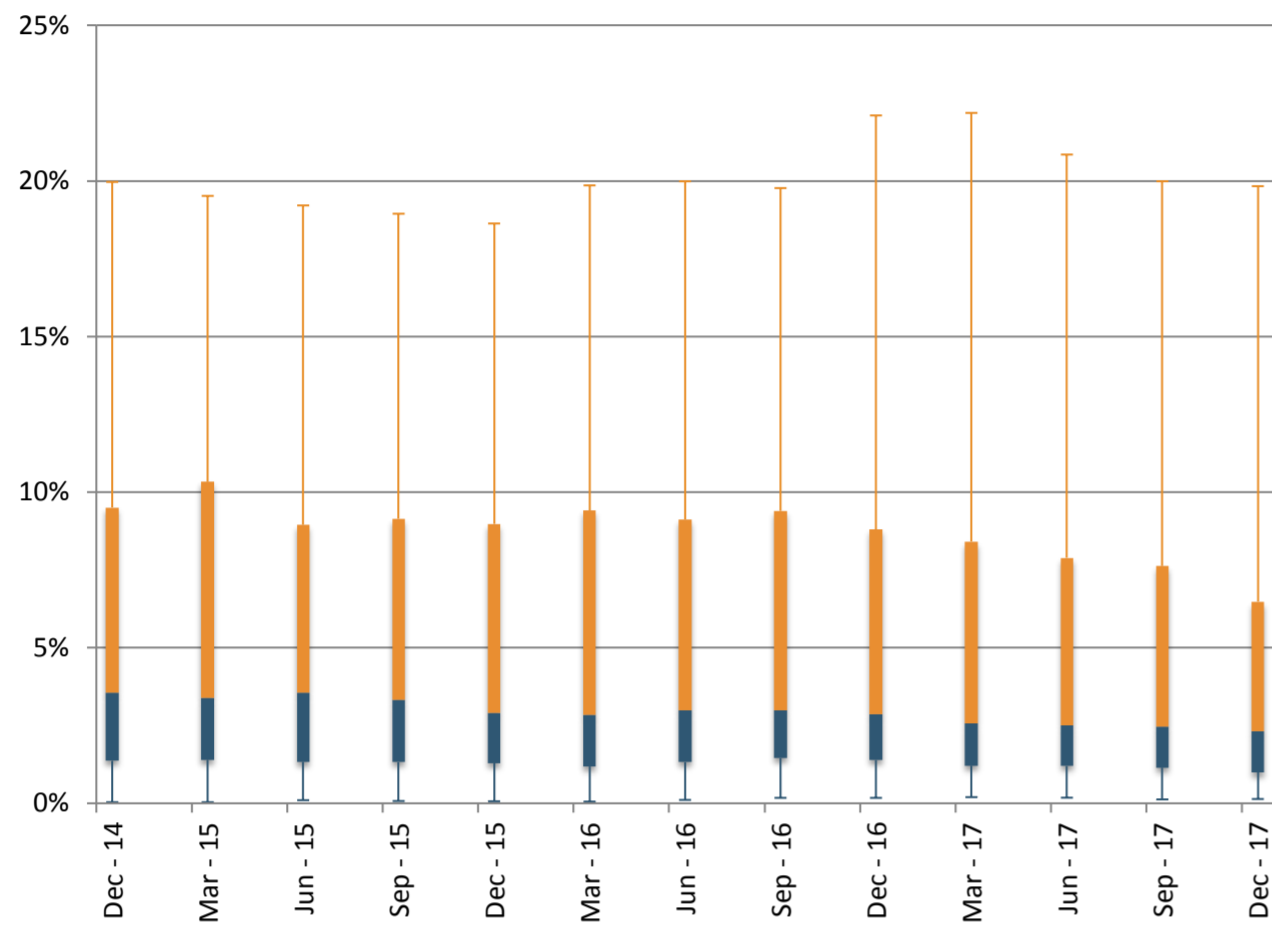
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.8%	41.1%	48.2%
Mar - 15	43.0%	31.2%	41.7%	47.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Sep - 15	43.6%	32.3%	41.7%	48.3%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Mar - 16	43.7%	31.2%	39.5%	47.6%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Sep - 16	44.3%	31.7%	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	44.5%	26.9%	40.2%	48.7%

## Credit Risk and Asset Quality

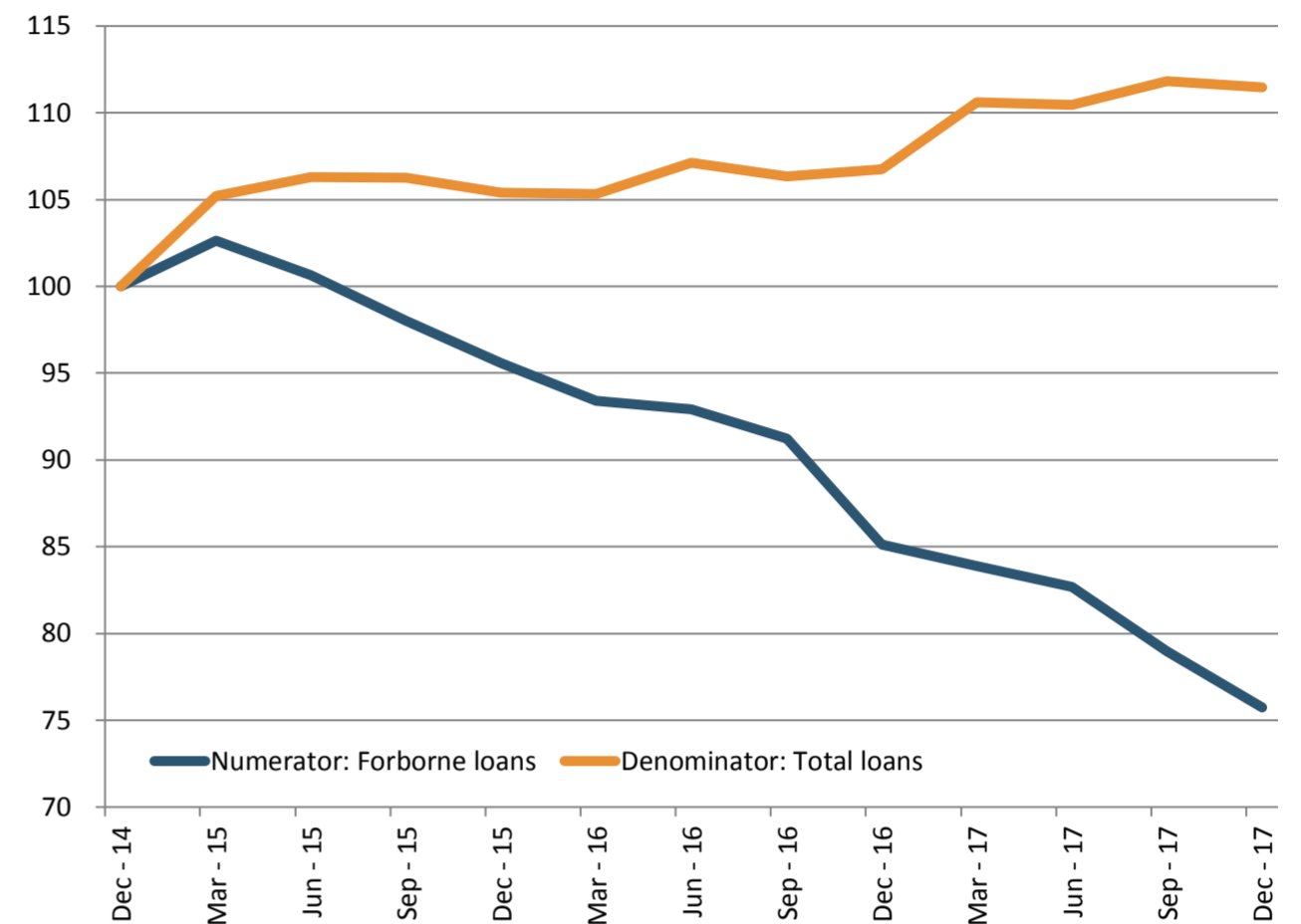
### 7 - Forbearance ratio for loans and advances

#### Dispersion



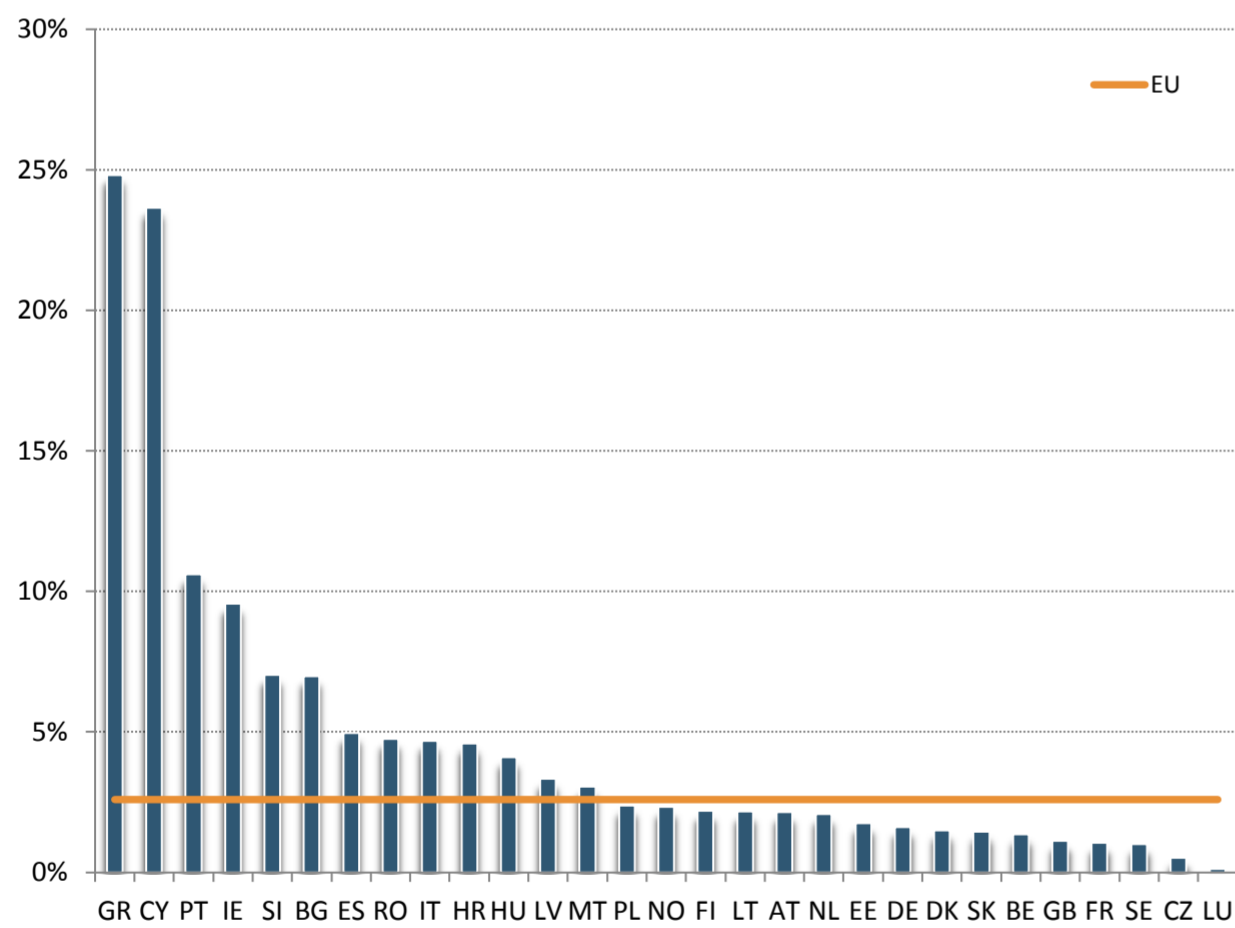
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



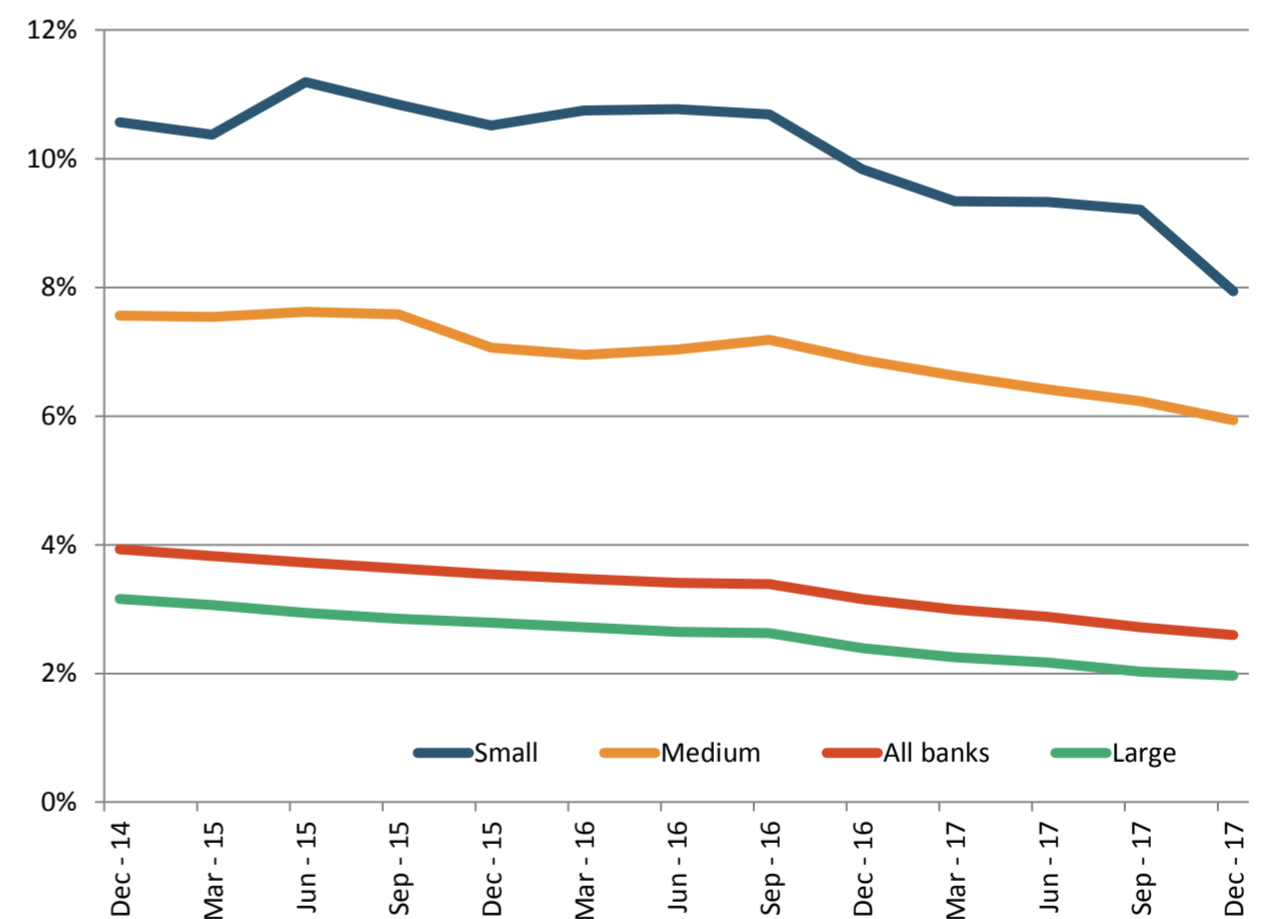
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

#### RI by size class



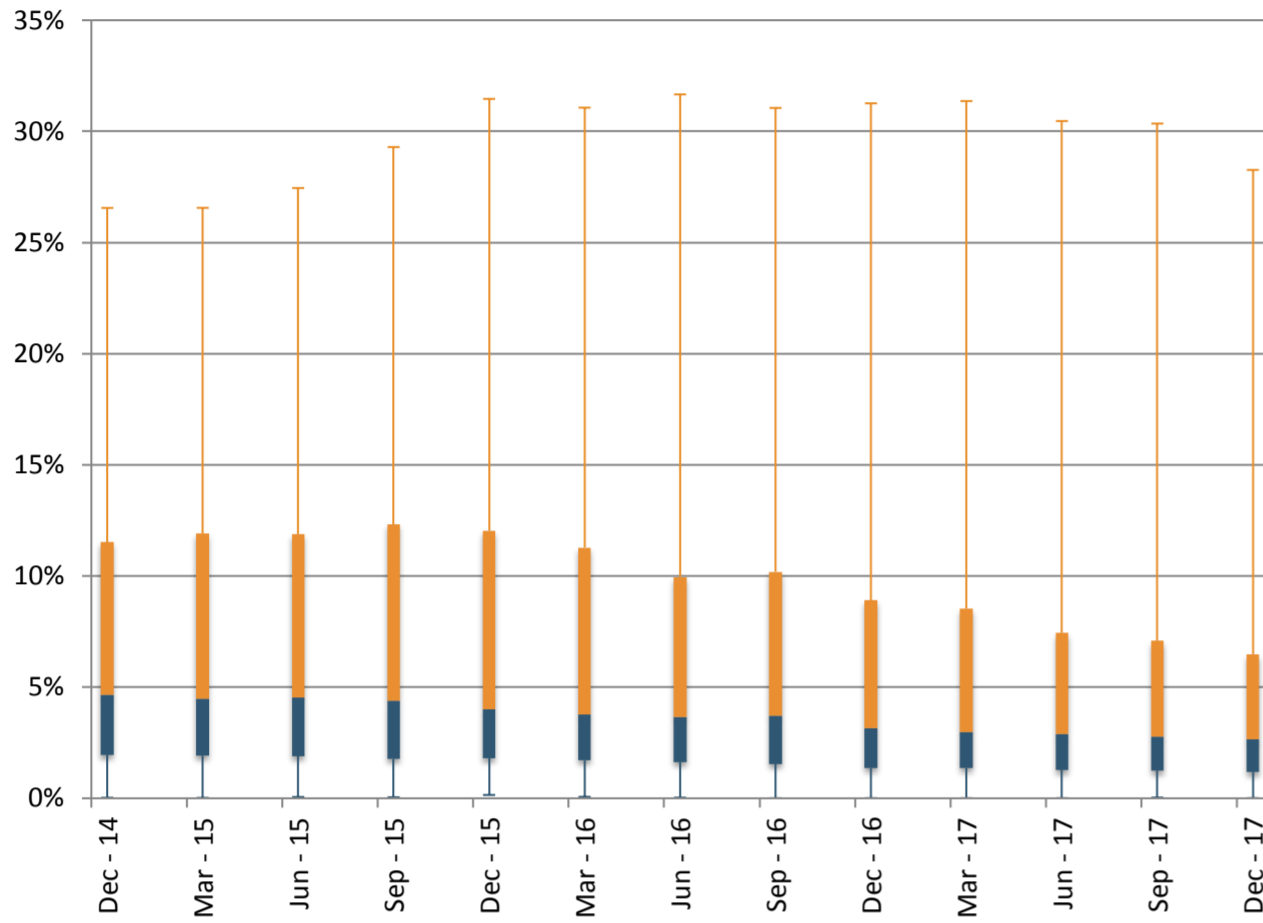
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.4%	3.5%	9.5%
Mar - 15	3.8%	1.4%	3.4%	10.3%
Jun - 15	3.7%	1.3%	3.5%	8.9%
Sep - 15	3.6%	1.3%	3.3%	9.1%
Dec - 15	3.5%	1.3%	2.9%	9.0%
Mar - 16	3.5%	1.2%	2.9%	9.4%
Jun - 16	3.4%	1.3%	3.0%	9.1%
Sep - 16	3.4%	1.5%	3.0%	9.4%
Dec - 16	3.2%	1.4%	2.9%	8.8%
Mar - 17	3.0%	1.2%	2.6%	8.4%
Jun - 17	2.9%	1.2%	2.5%	7.9%
Sep - 17	2.7%	1.1%	2.5%	7.6%
Dec - 17	2.6%	1.0%	2.3%	6.5%

## Credit Risk and Asset Quality

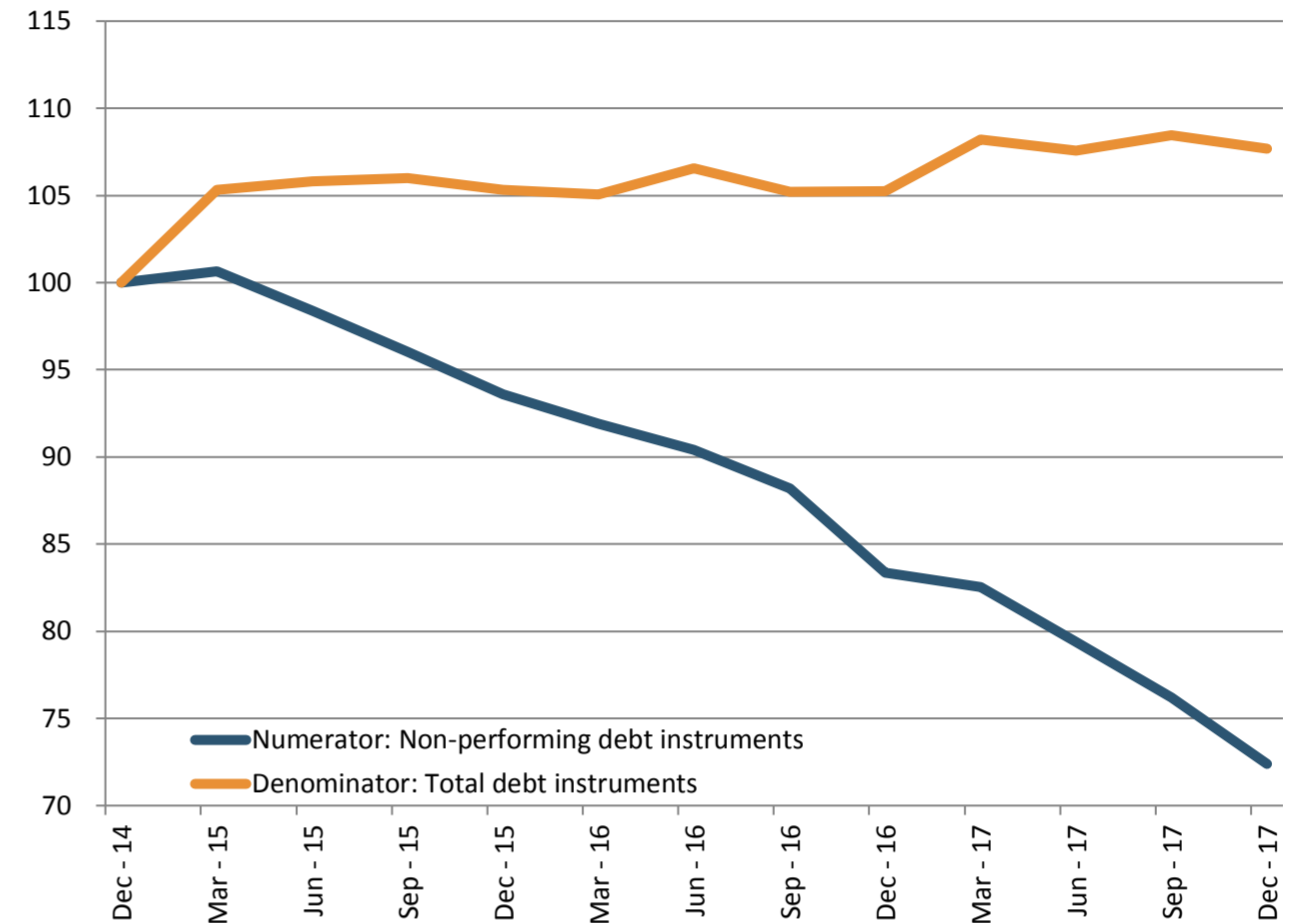
### 8 - Ratio of non-performing exposures (NPE ratio)

Dispersion



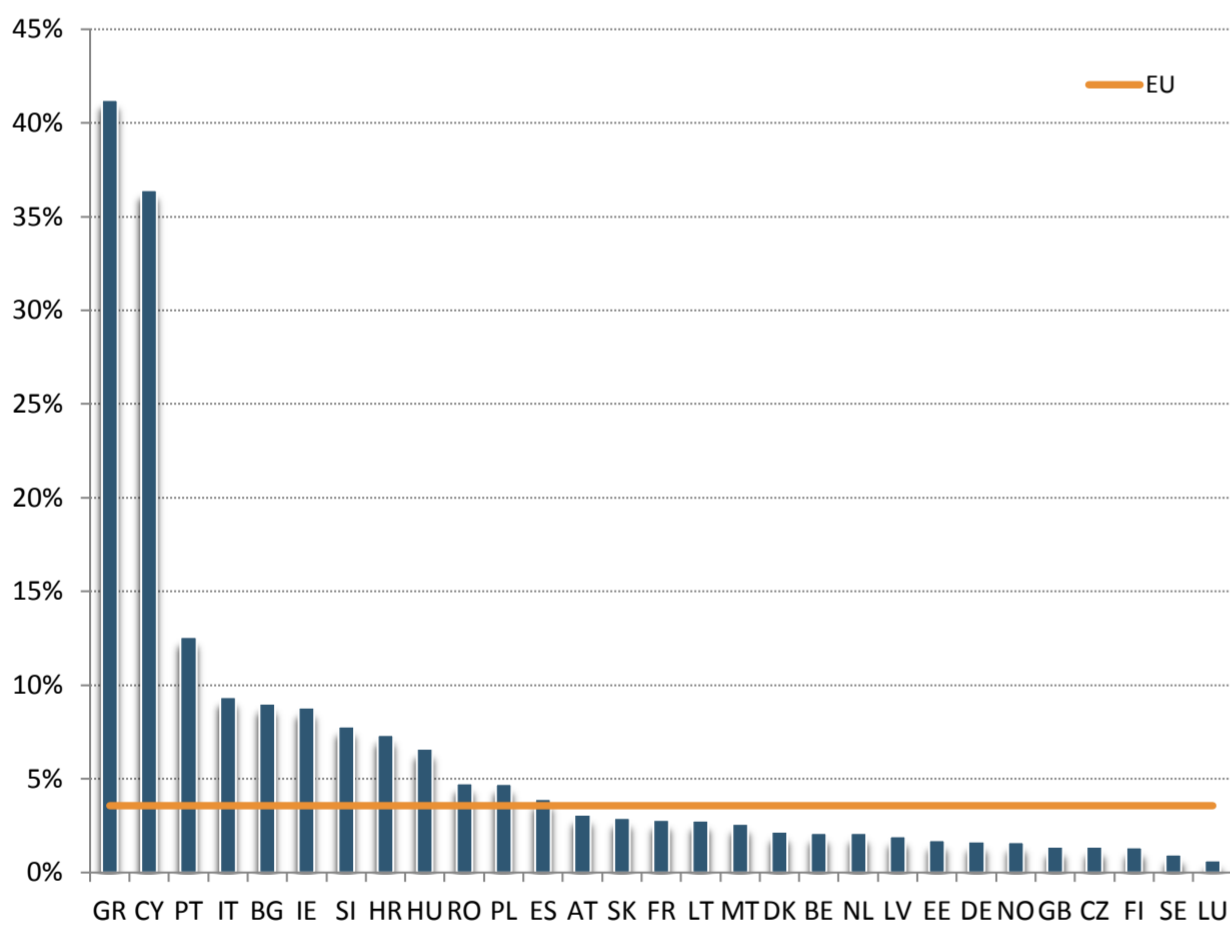
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



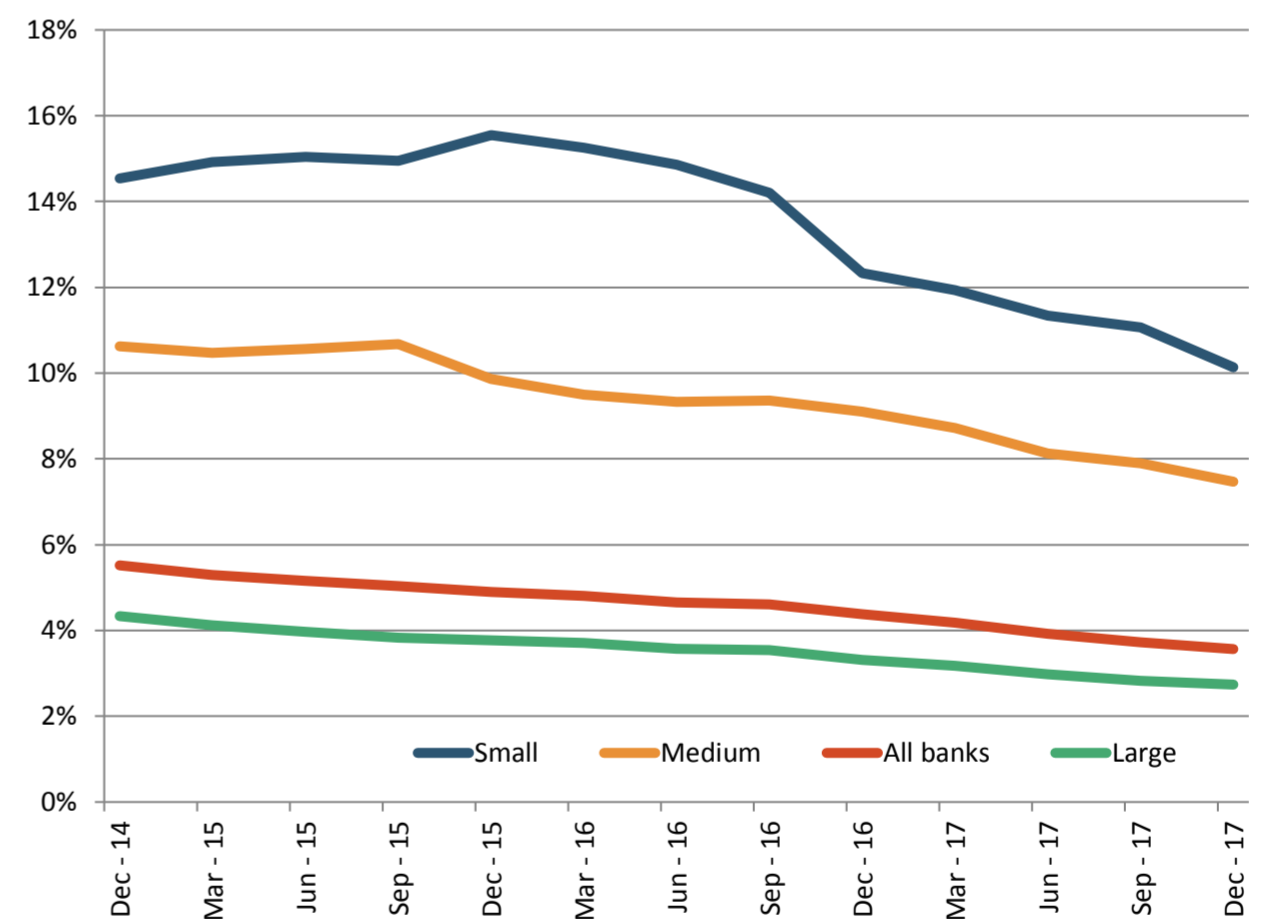
Total numerator and denominator.  
Dec 2014 =100.

Country dispersion (as of Dec. 2017)



Weighted Averages by country.

RI by size class



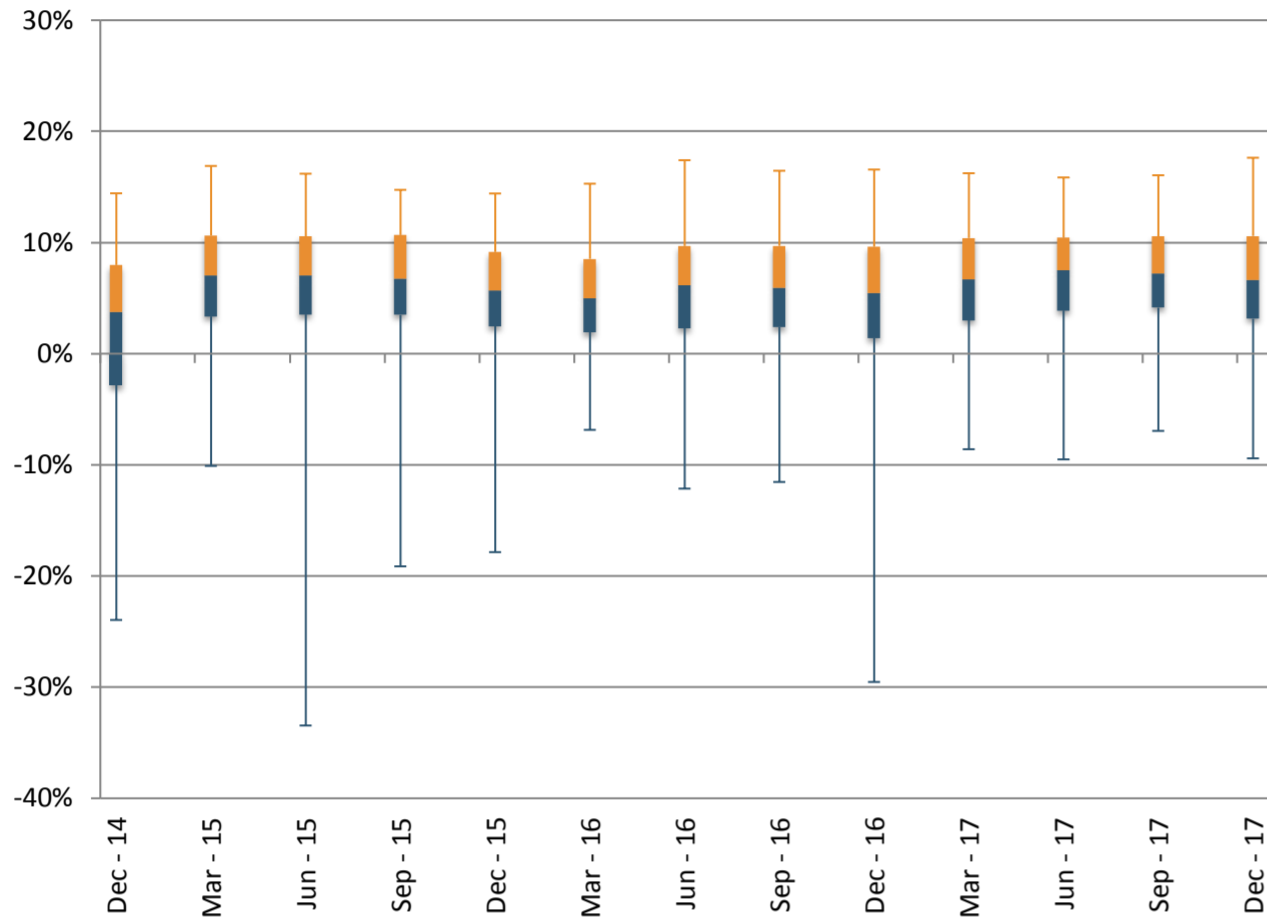
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Mar - 15	5.3%	1.9%	4.5%	11.9%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Sep - 15	5.0%	1.8%	4.4%	12.3%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Mar - 16	4.8%	1.7%	3.8%	11.3%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Sep - 16	4.6%	1.6%	3.7%	10.2%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Mar - 17	4.2%	1.4%	3.0%	8.5%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Sep - 17	3.7%	1.2%	2.8%	7.1%
Dec - 17	3.6%	1.2%	2.7%	6.5%

# Profitability

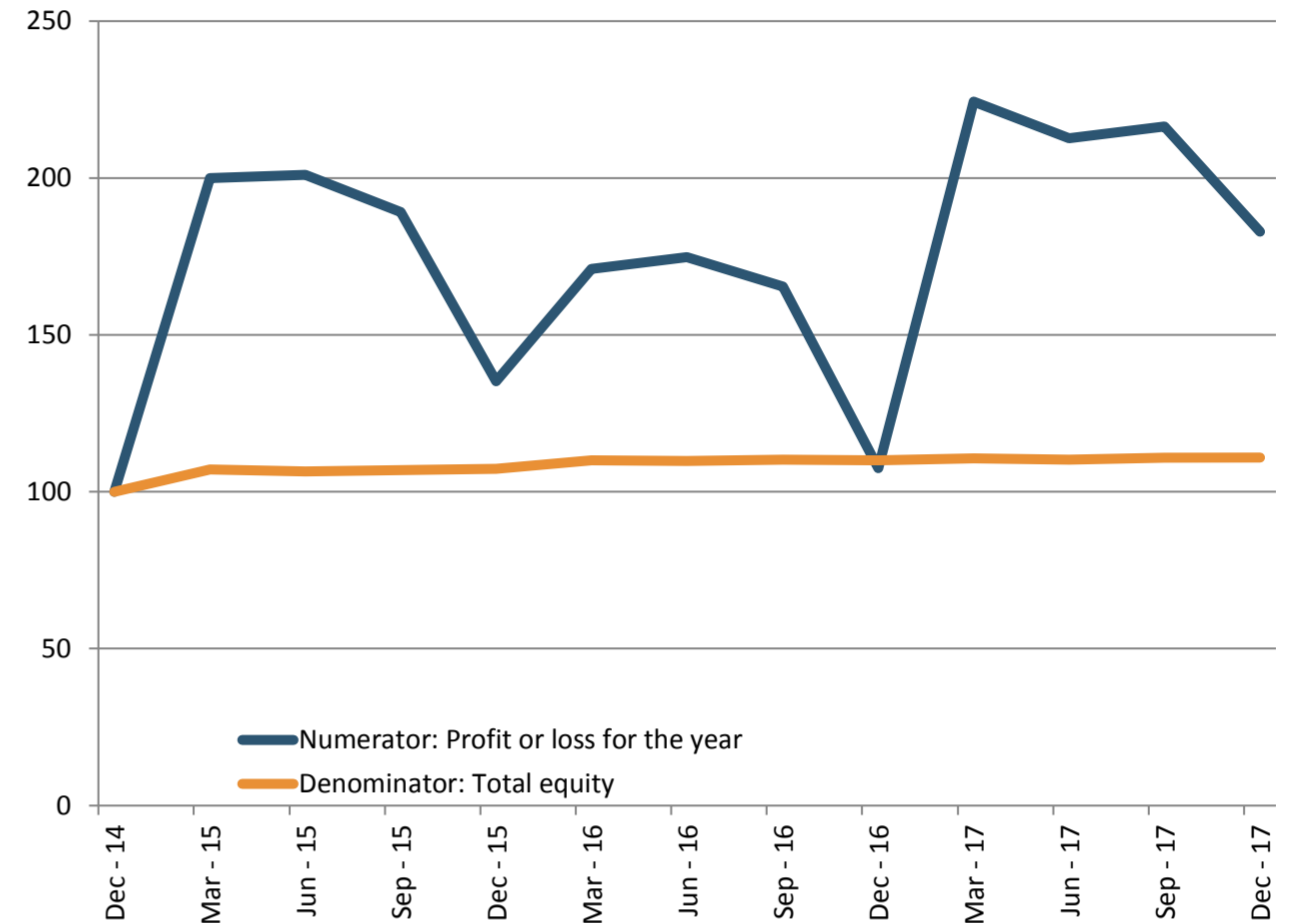
## 9 - Return on equity

### Dispersion



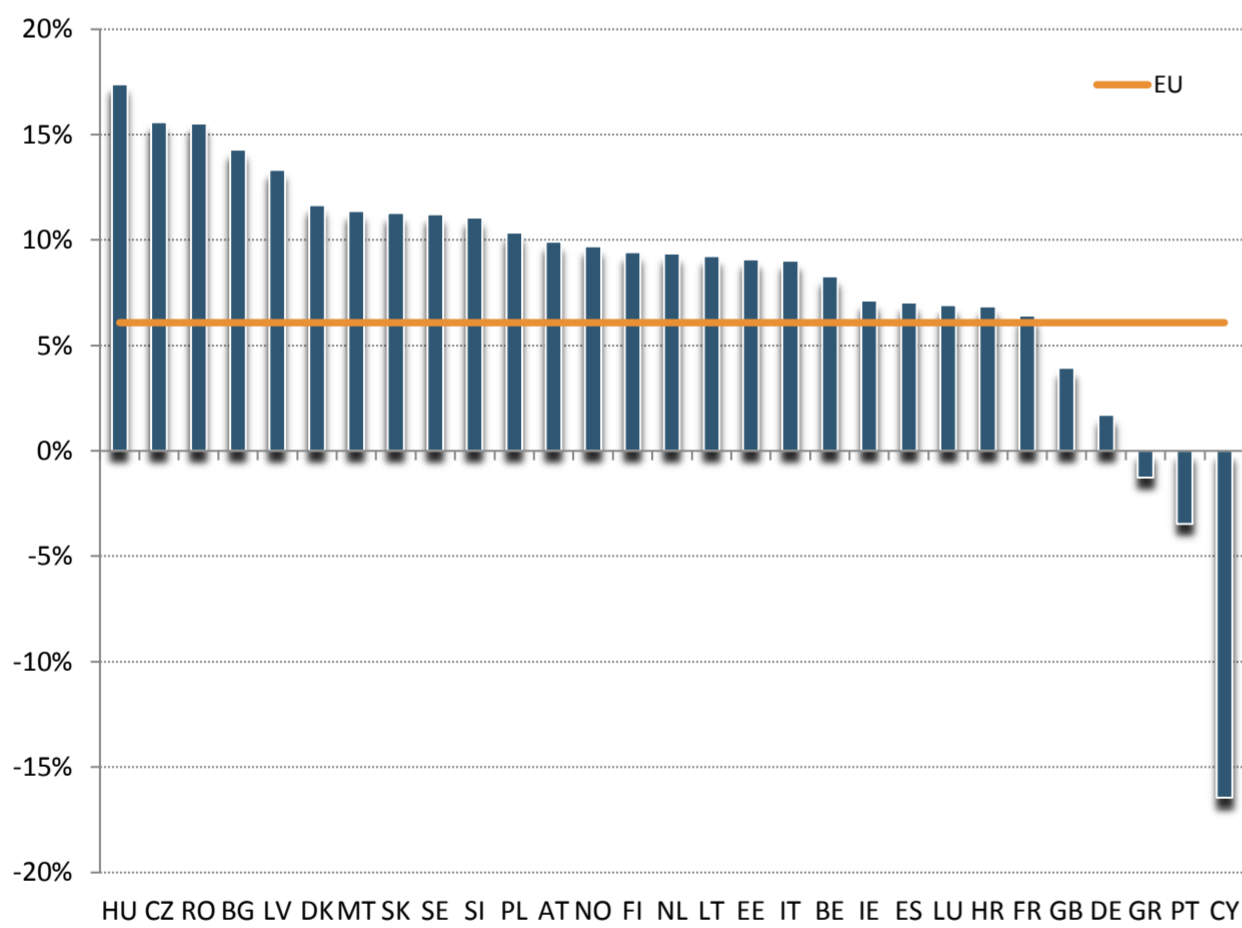
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



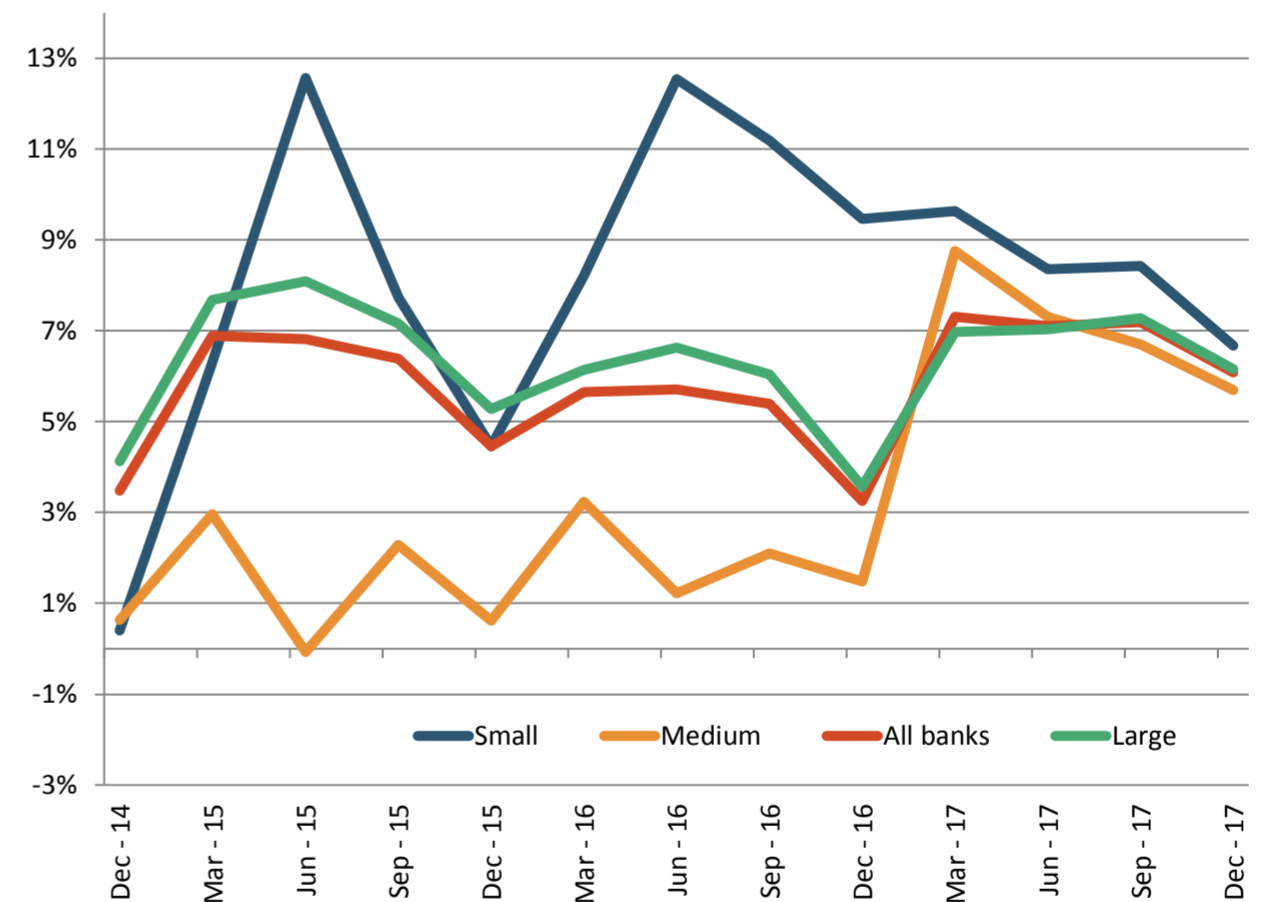
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

### RI by size class



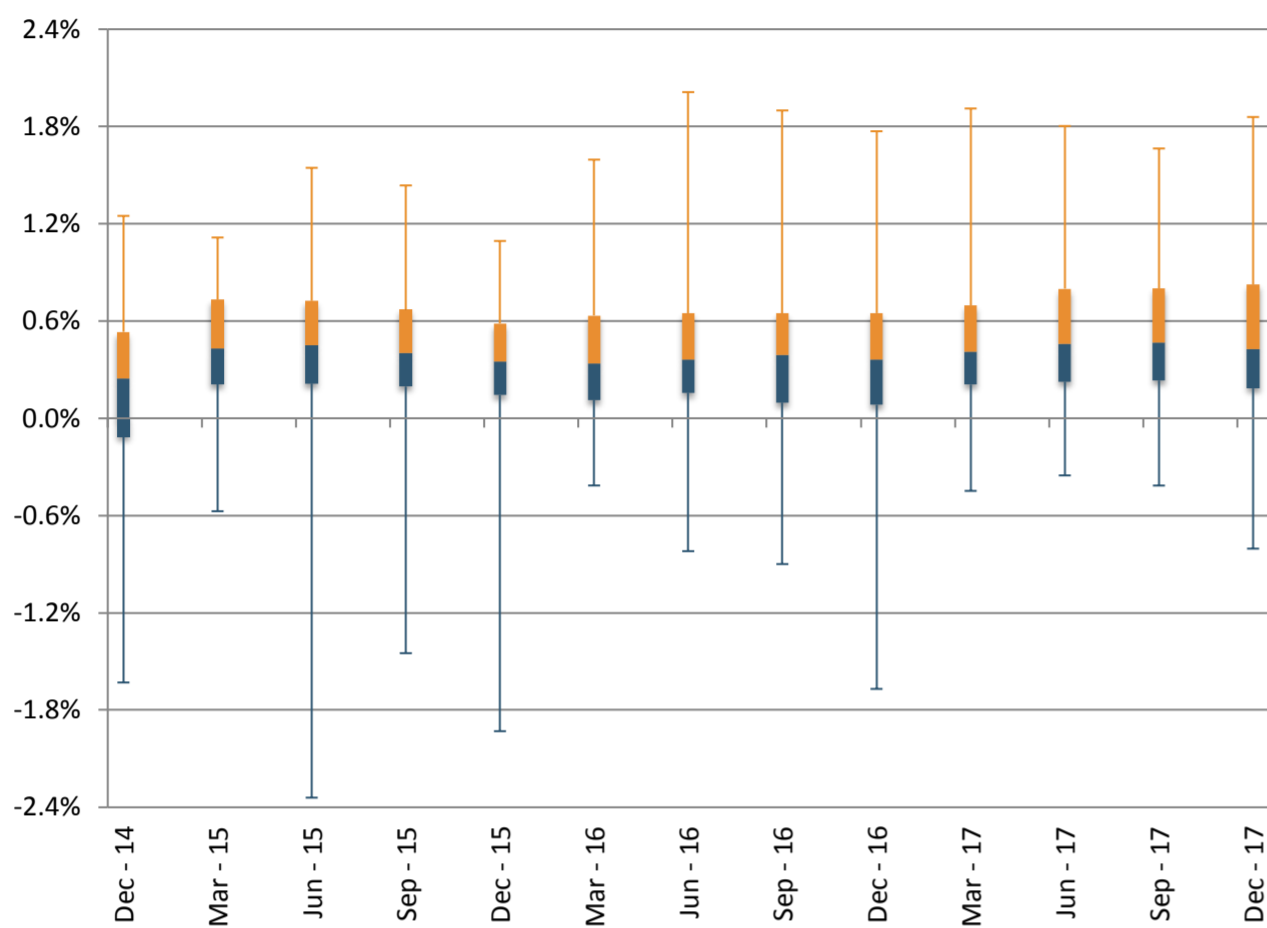
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Mar - 15	6.9%	3.4%	7.1%	10.6%
Jun - 15	6.8%	3.5%	7.0%	10.5%
Sep - 15	6.4%	3.5%	6.8%	10.7%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Mar - 16	5.6%	1.9%	5.0%	8.5%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Sep - 16	5.4%	2.4%	5.9%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Mar - 17	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	6.1%	3.1%	6.6%	10.6%

# Profitability

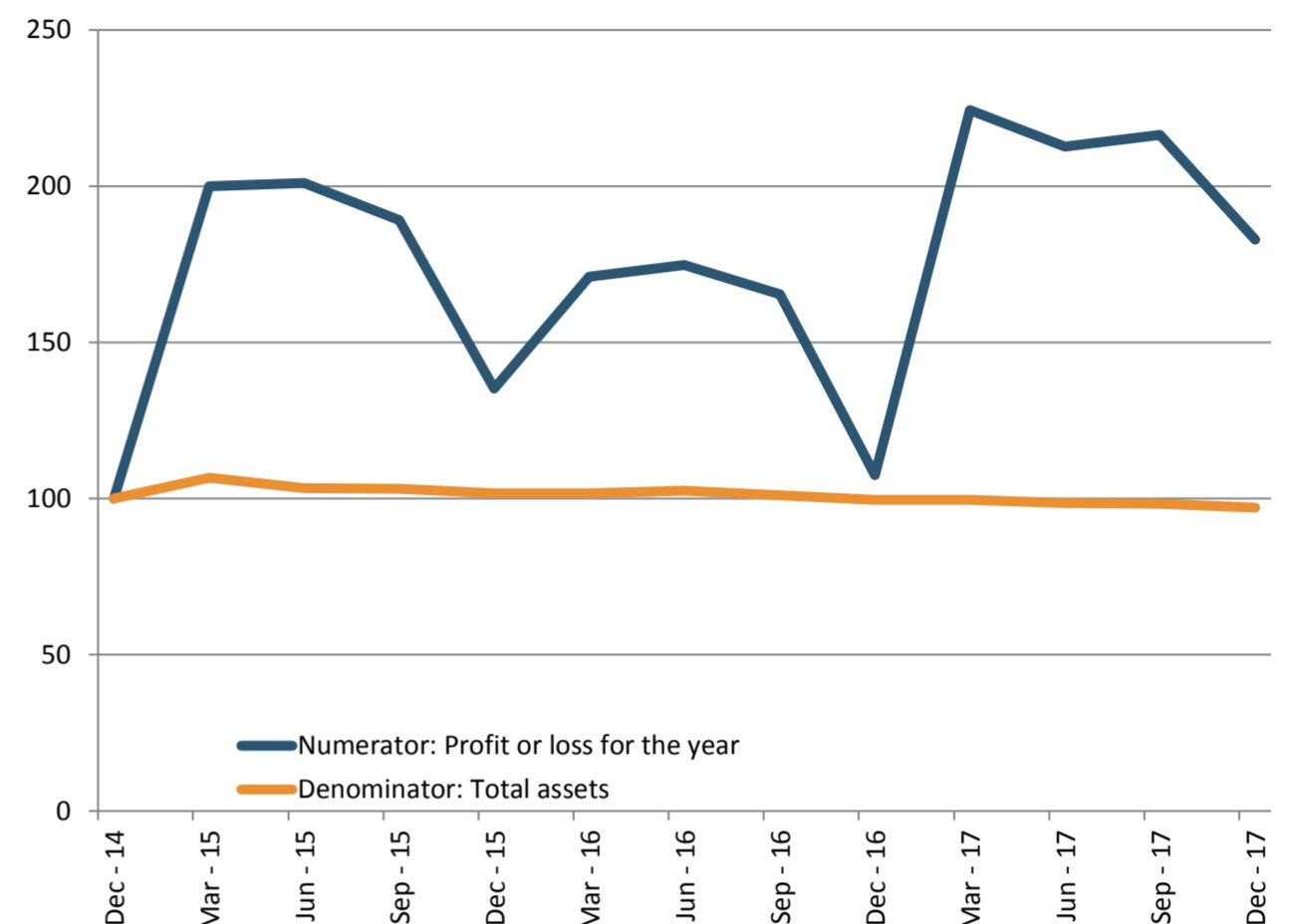
## 10 - Return on assets

### Dispersion



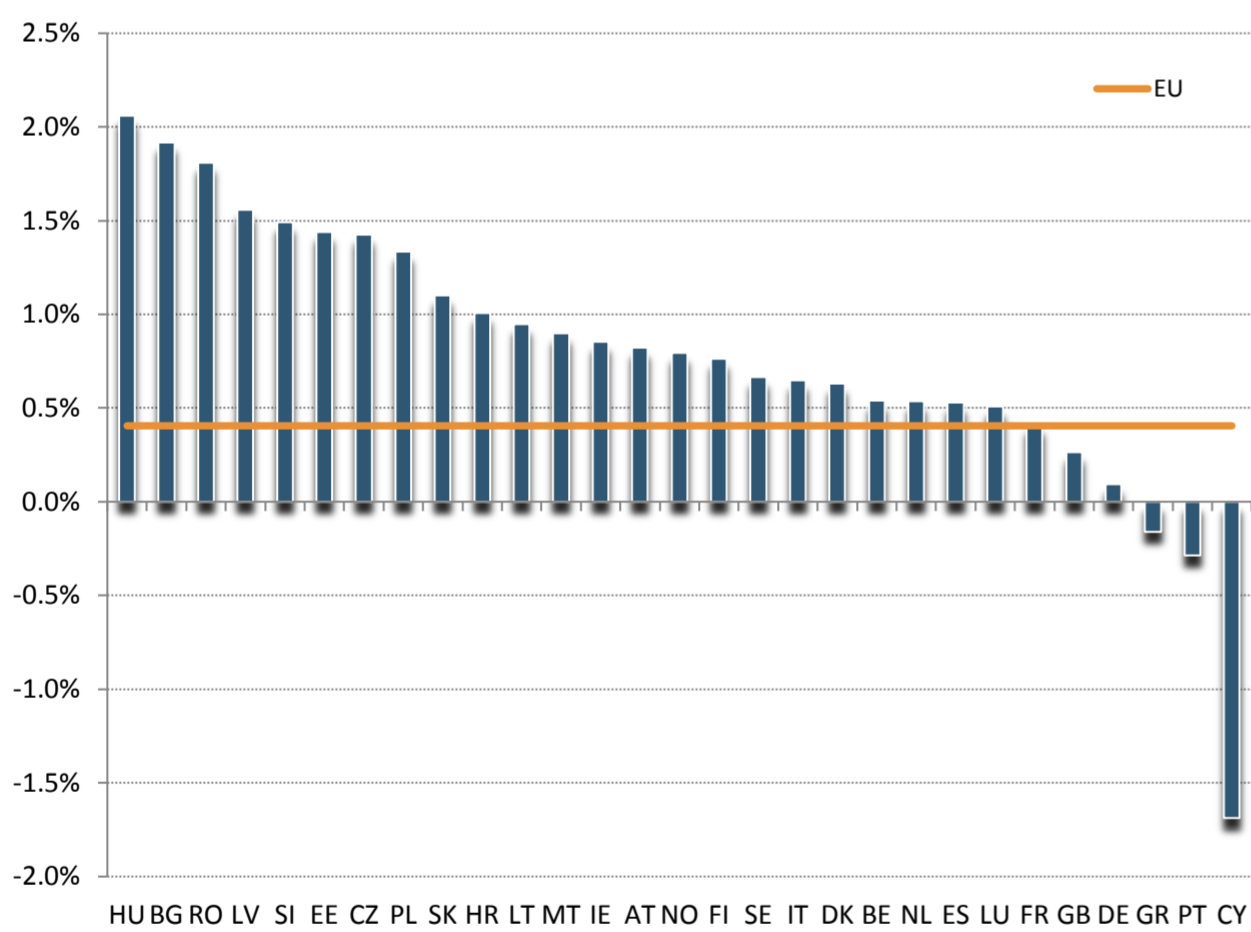
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



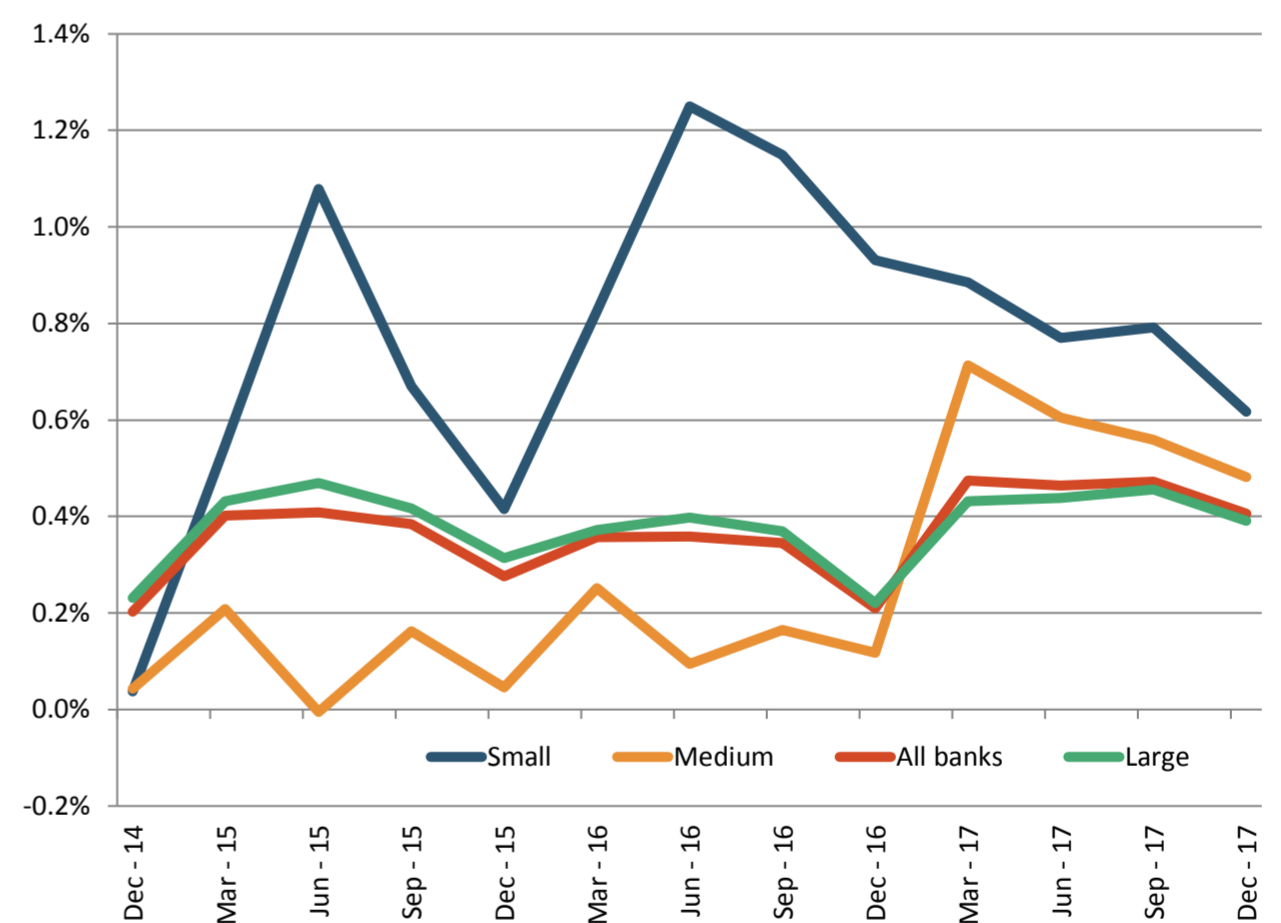
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

### RI by size class



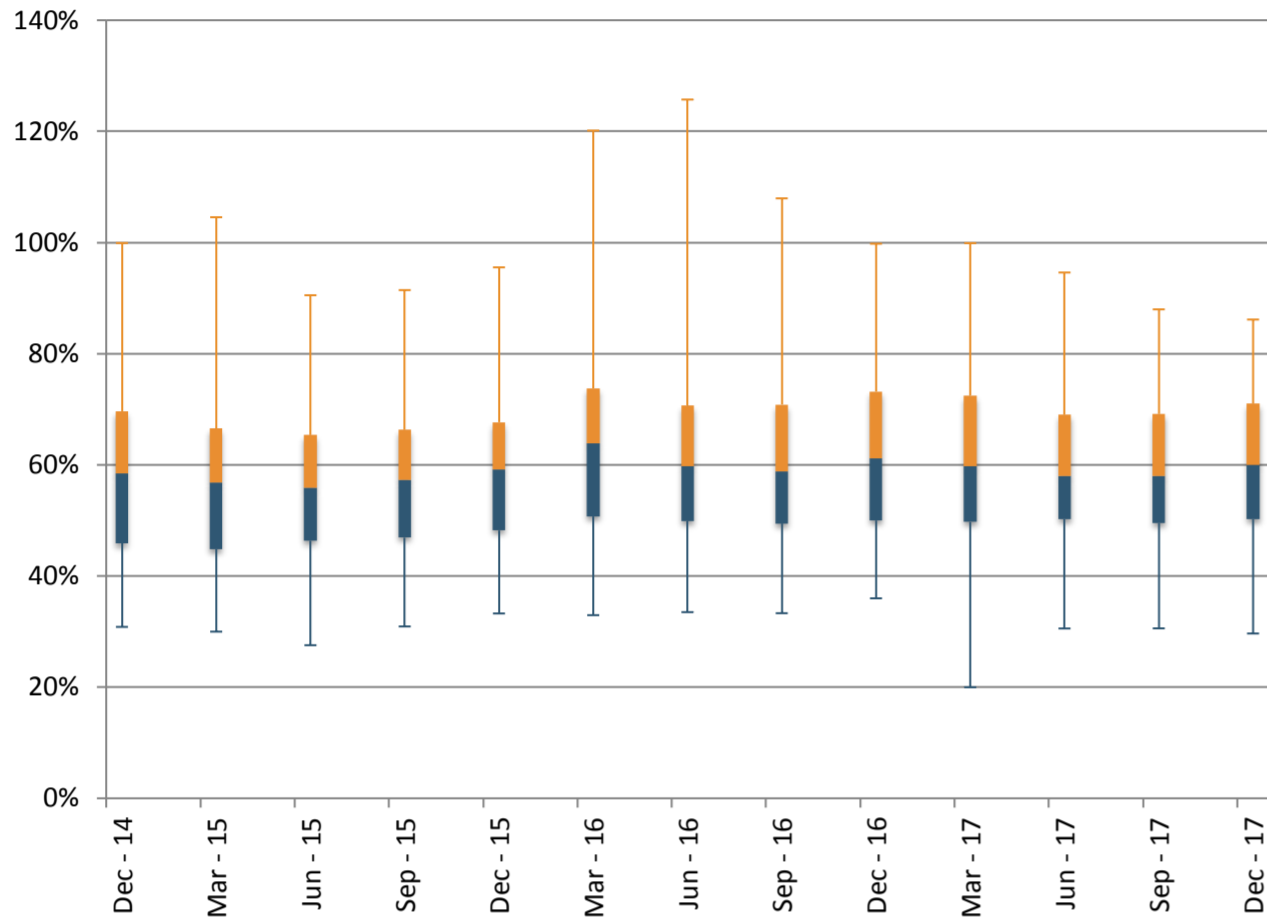
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.11%	0.24%	0.53%
Mar - 15	0.40%	0.21%	0.43%	0.73%
Jun - 15	0.41%	0.21%	0.45%	0.72%
Sep - 15	0.38%	0.20%	0.40%	0.67%
Dec - 15	0.28%	0.14%	0.35%	0.59%
Mar - 16	0.36%	0.11%	0.34%	0.63%
Jun - 16	0.36%	0.16%	0.36%	0.65%
Sep - 16	0.34%	0.10%	0.39%	0.65%
Dec - 16	0.21%	0.08%	0.36%	0.65%
Mar - 17	0.47%	0.21%	0.41%	0.70%
Jun - 17	0.46%	0.23%	0.46%	0.80%
Sep - 17	0.47%	0.23%	0.47%	0.80%
Dec - 17	0.41%	0.18%	0.43%	0.82%

# Profitability

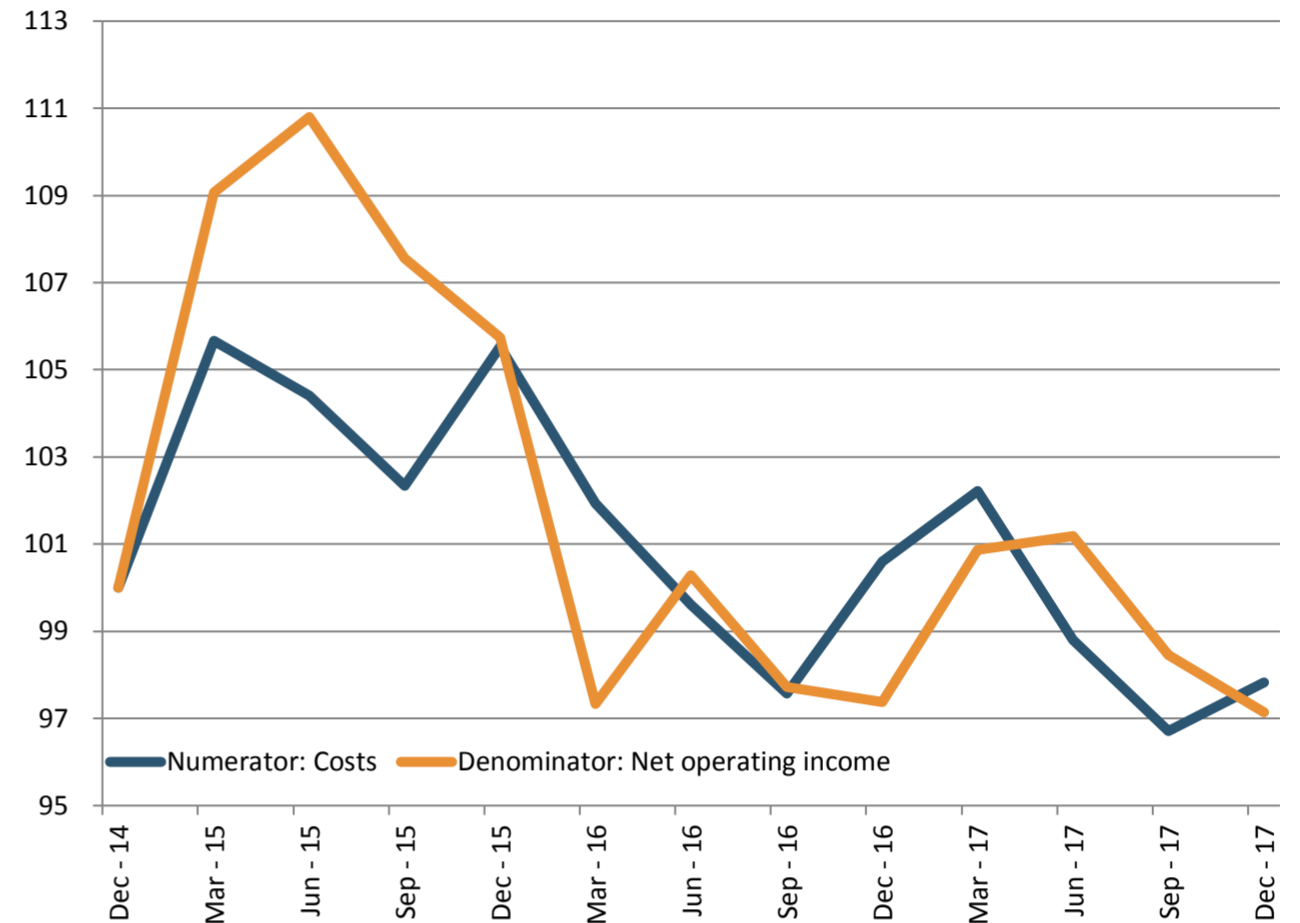
## 11 - Cost to income ratio

### Dispersion



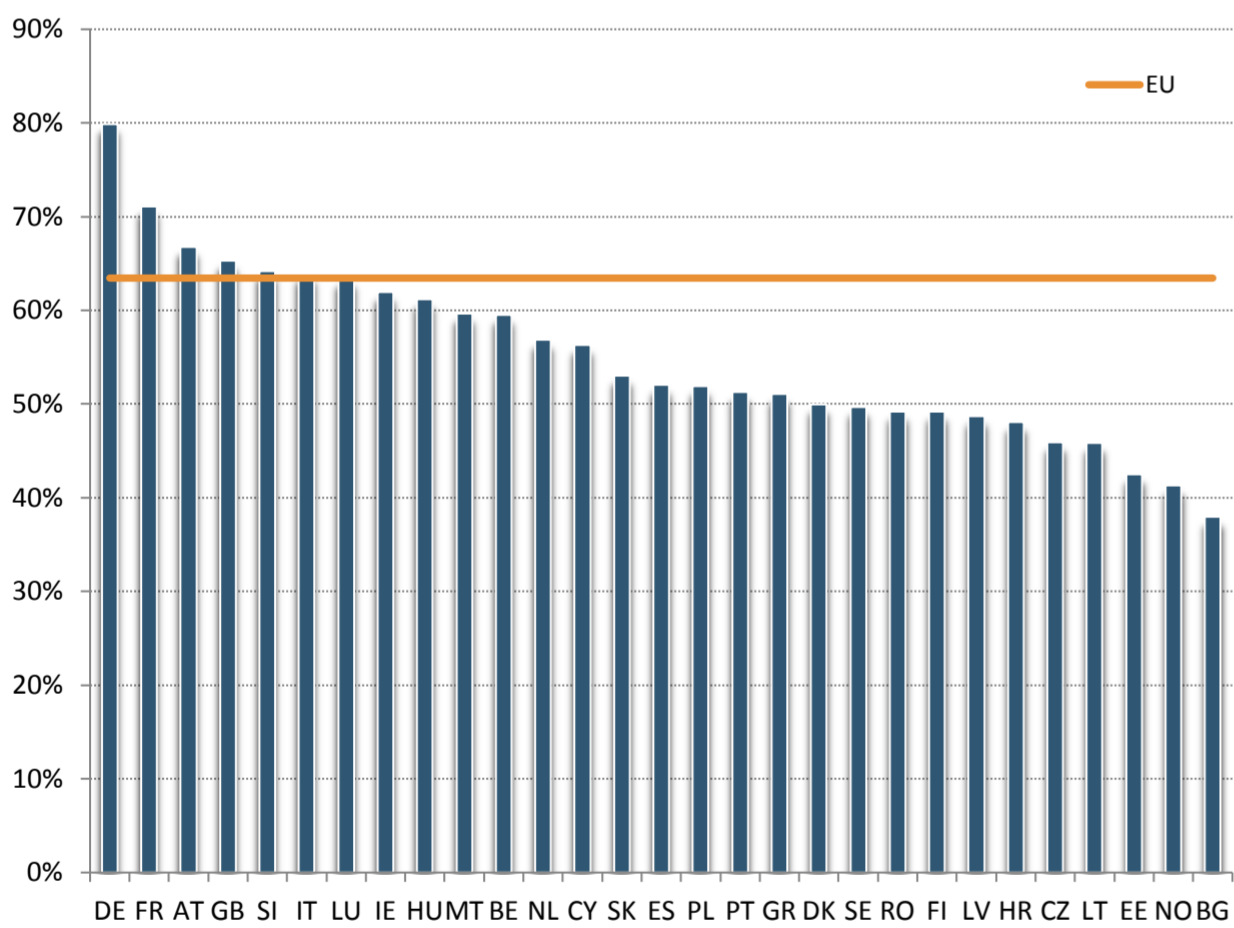
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



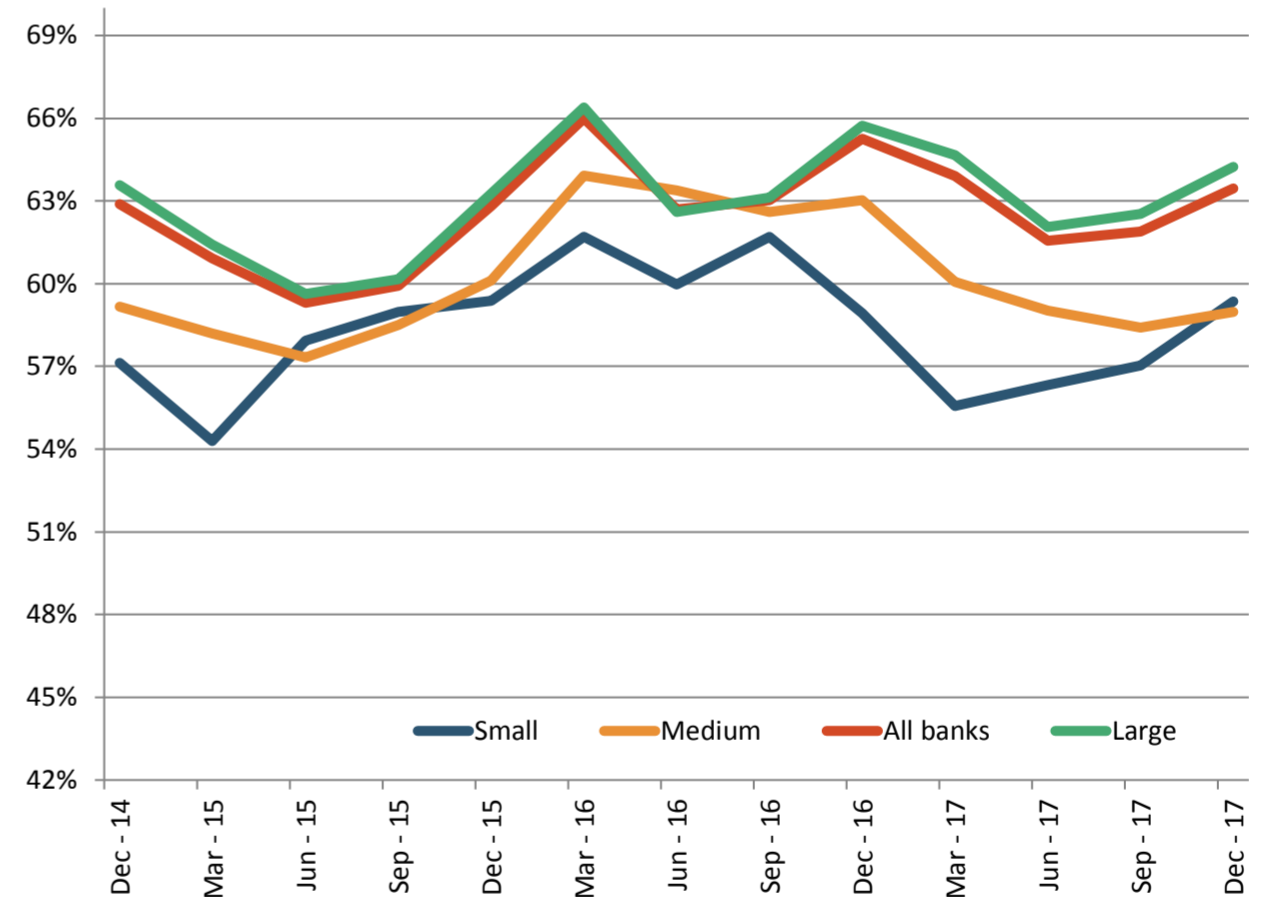
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

### RI by size class



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

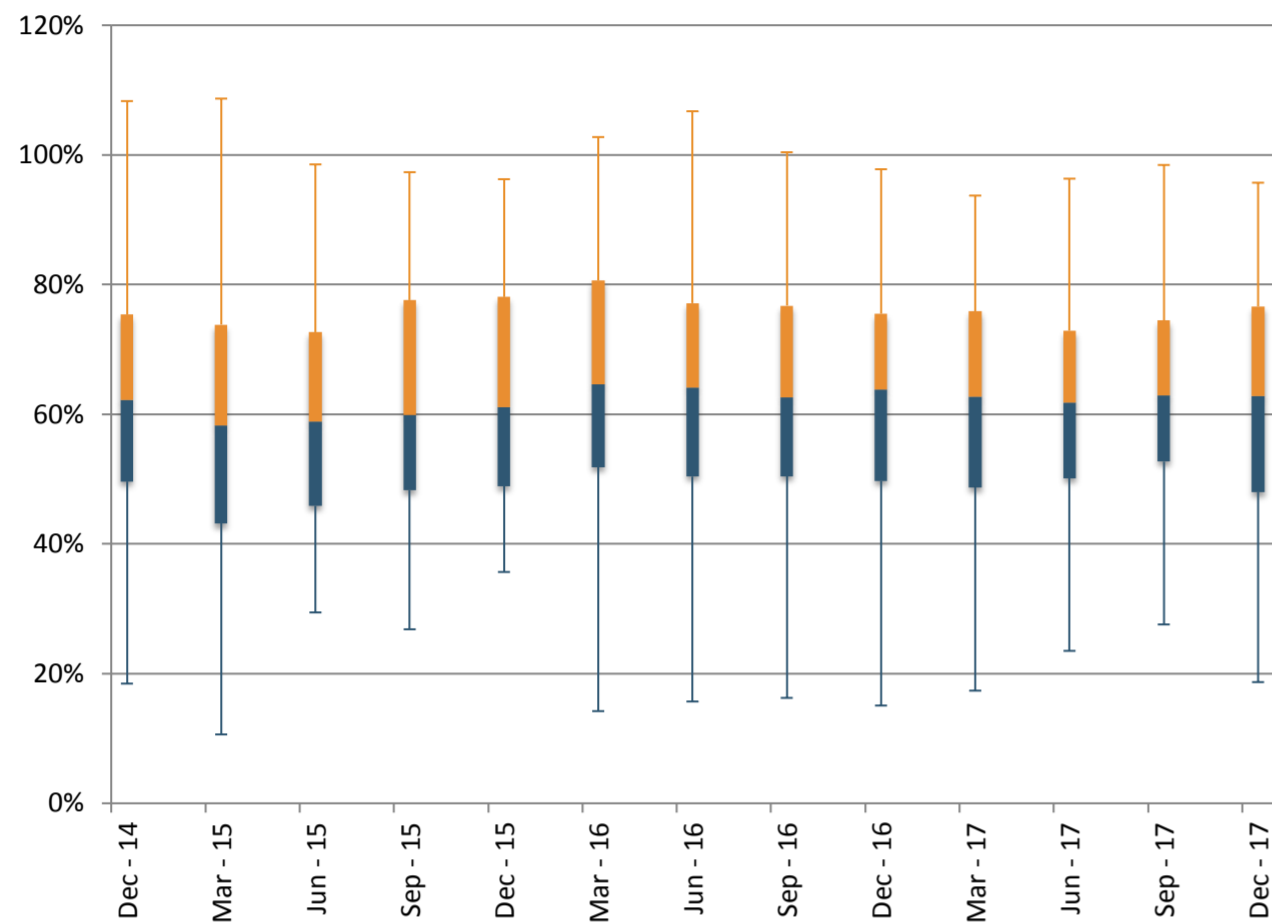
Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Mar - 15	60.9%	44.8%	56.8%	66.5%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Sep - 15	59.9%	46.9%	57.3%	66.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Mar - 16	66.0%	50.7%	63.9%	73.8%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Sep - 16	63.0%	49.5%	58.9%	70.8%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Mar - 17	63.9%	49.7%	59.8%	72.5%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Sep - 17	61.9%	49.5%	58.0%	69.1%
Dec - 17	63.4%	50.2%	60.0%	71.0%



## Profitability

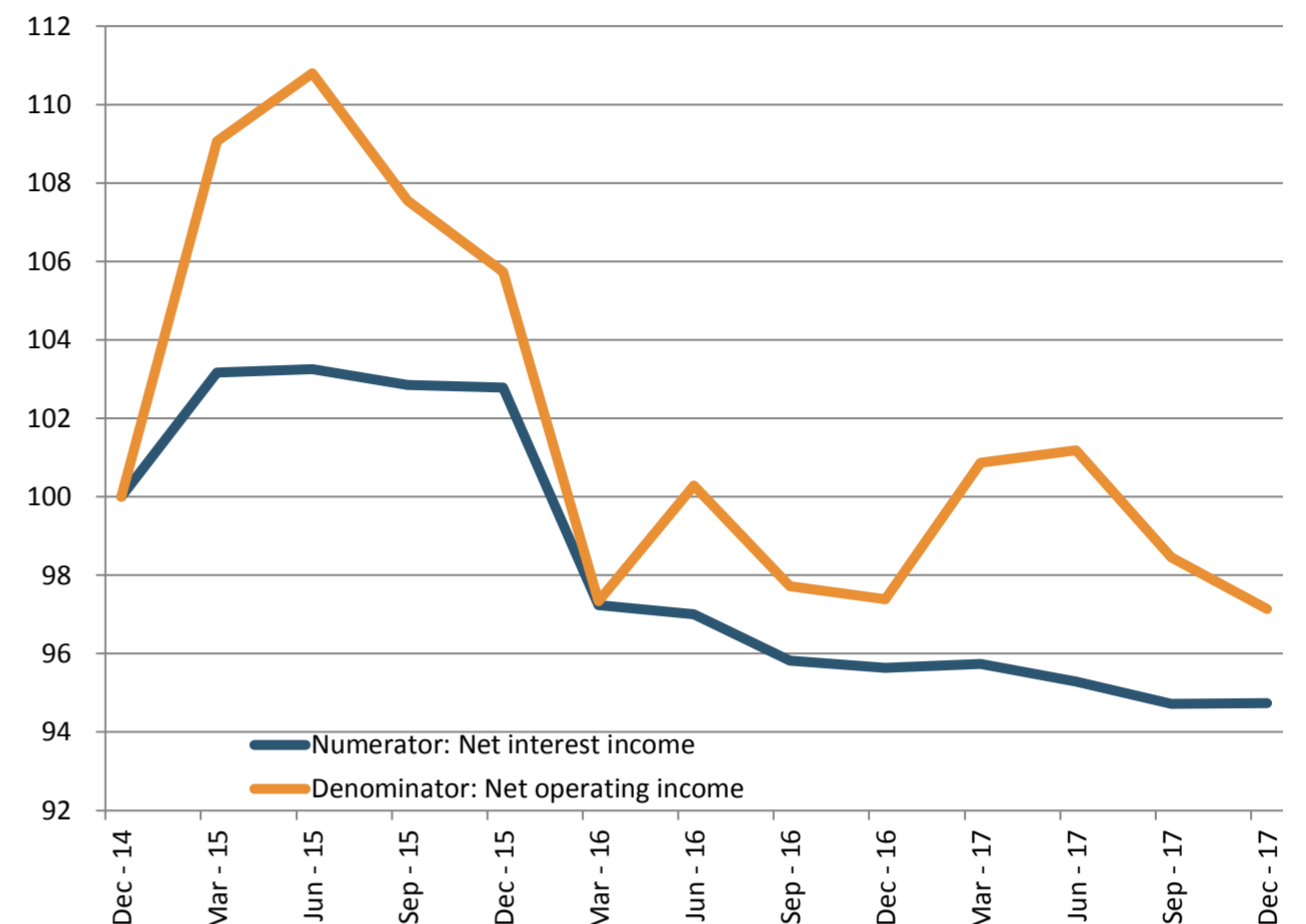
### 12 - Net interest income to total operating income

#### Dispersion



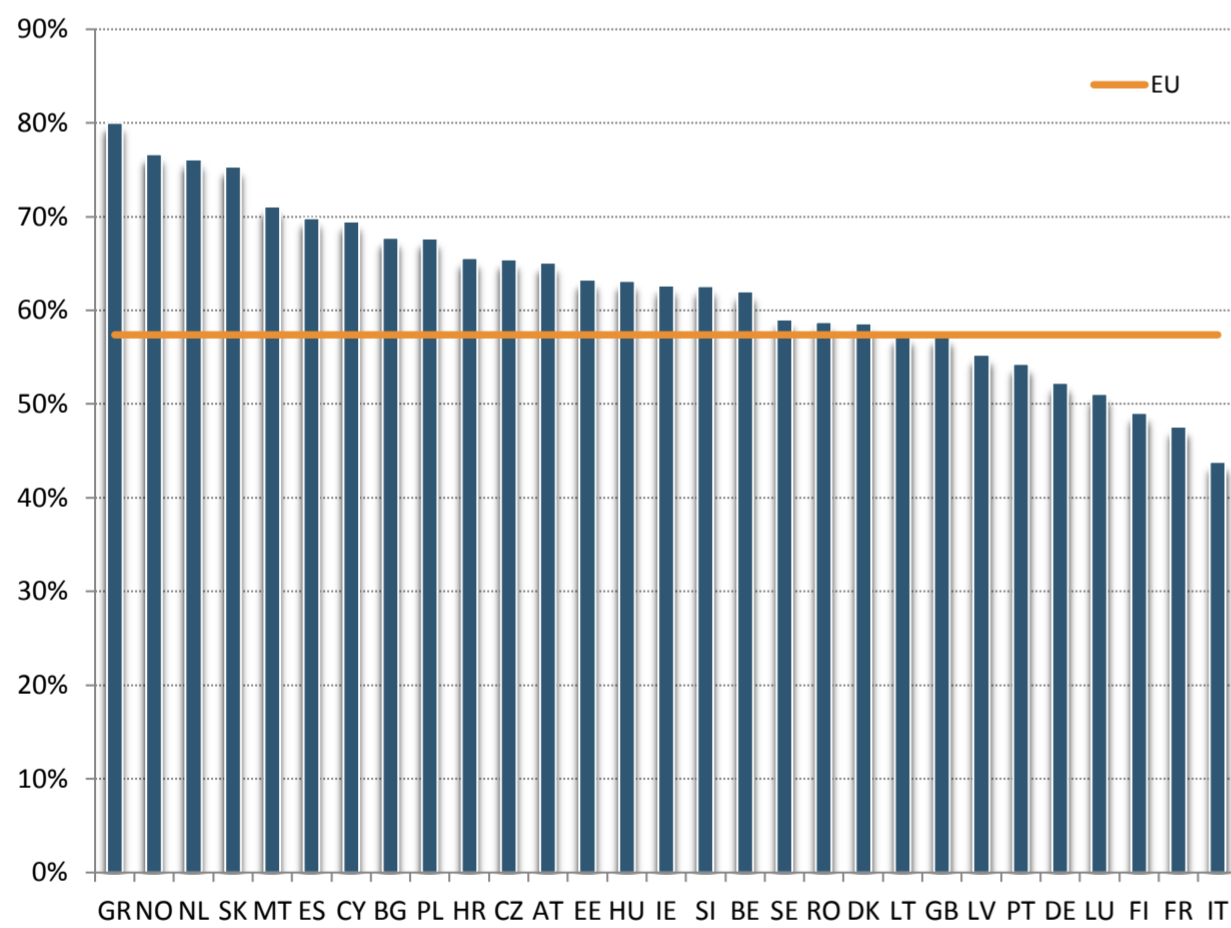
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



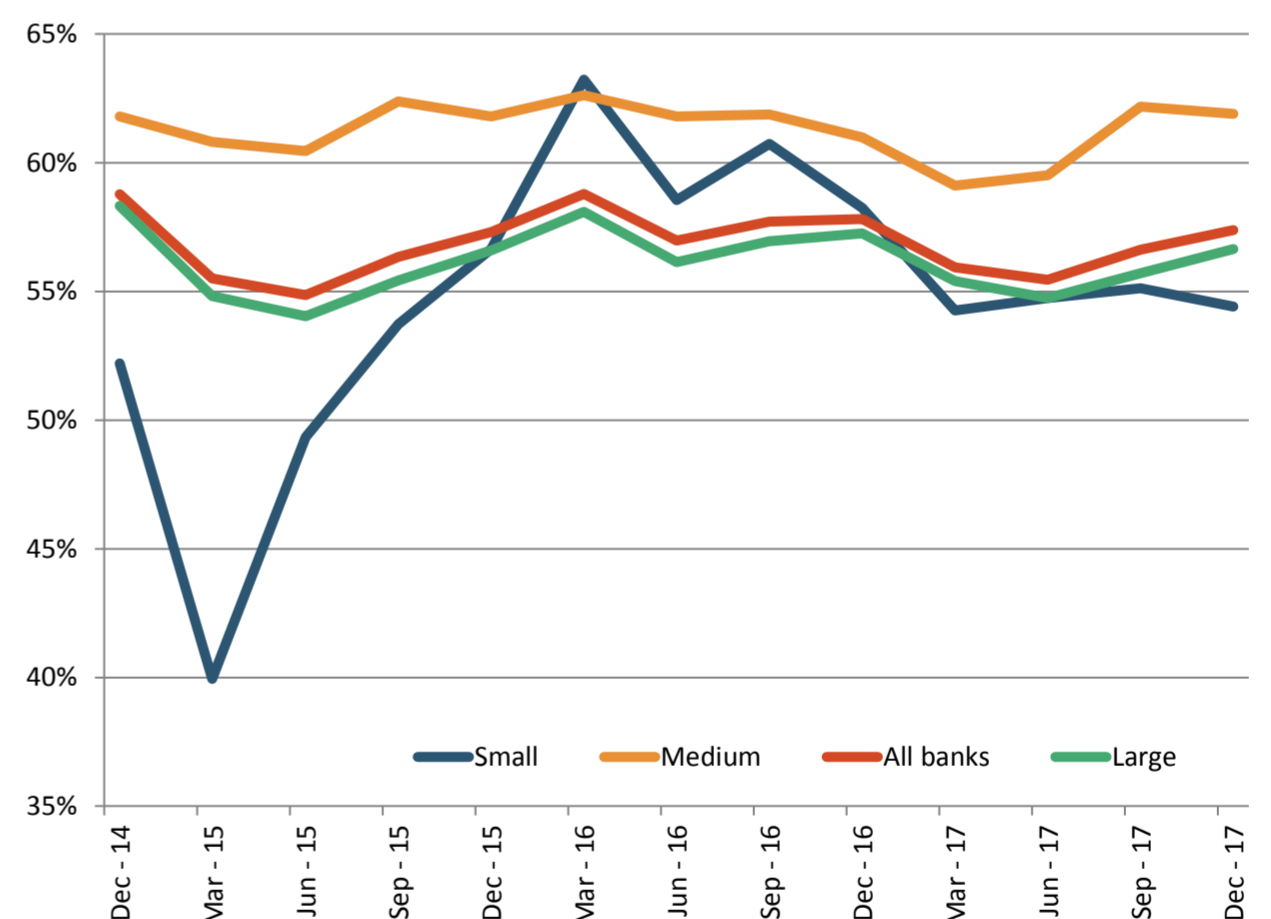
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

#### RI by size class



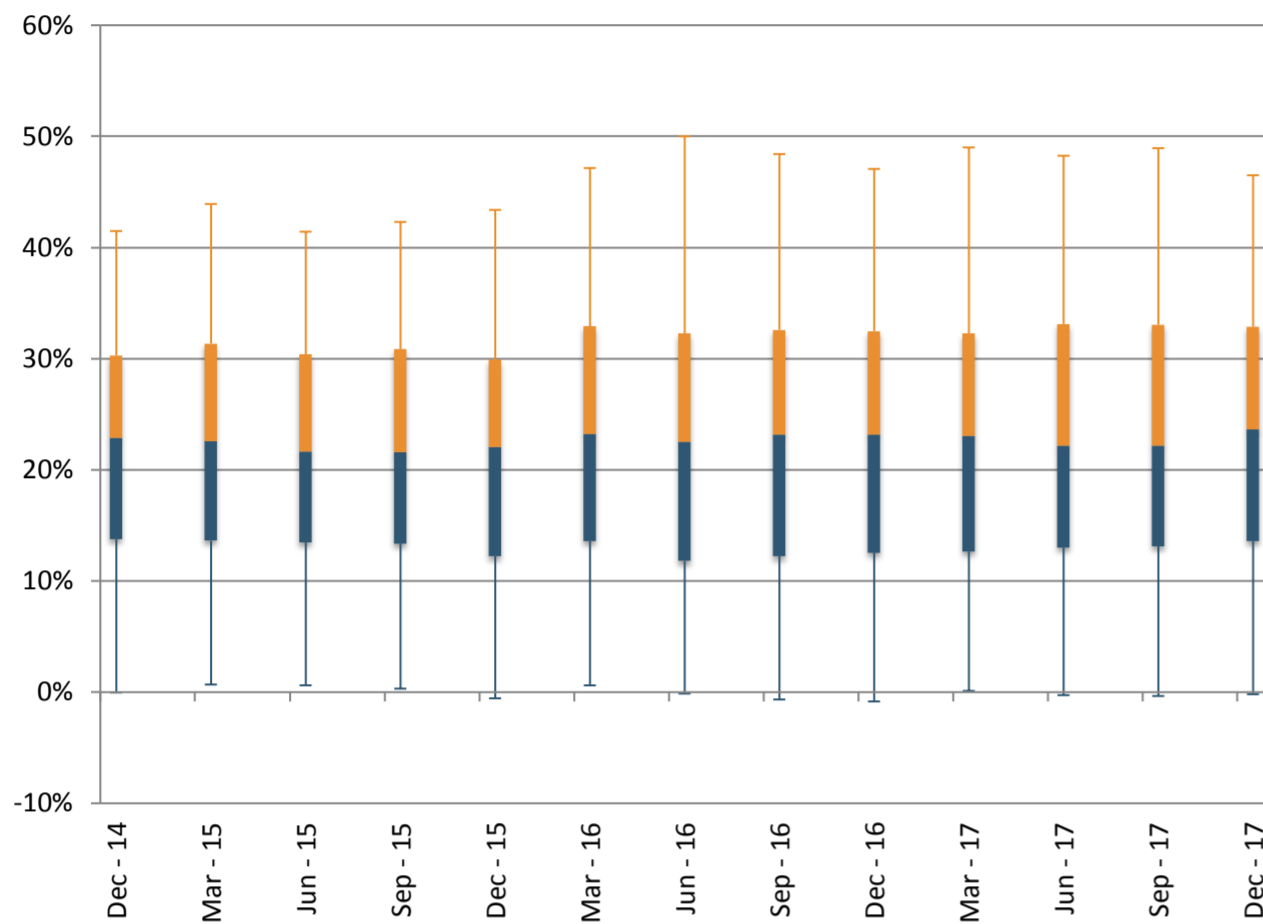
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Mar - 15	55.5%	43.2%	58.3%	73.8%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Sep - 15	56.3%	48.3%	59.9%	77.6%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Mar - 16	58.8%	51.9%	64.7%	80.7%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Sep - 16	57.7%	50.4%	62.6%	76.8%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Mar - 17	55.9%	48.7%	62.7%	75.9%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Sep - 17	56.6%	52.7%	62.9%	74.5%
Dec - 17	57.4%	48.0%	62.8%	76.6%

## Profitability

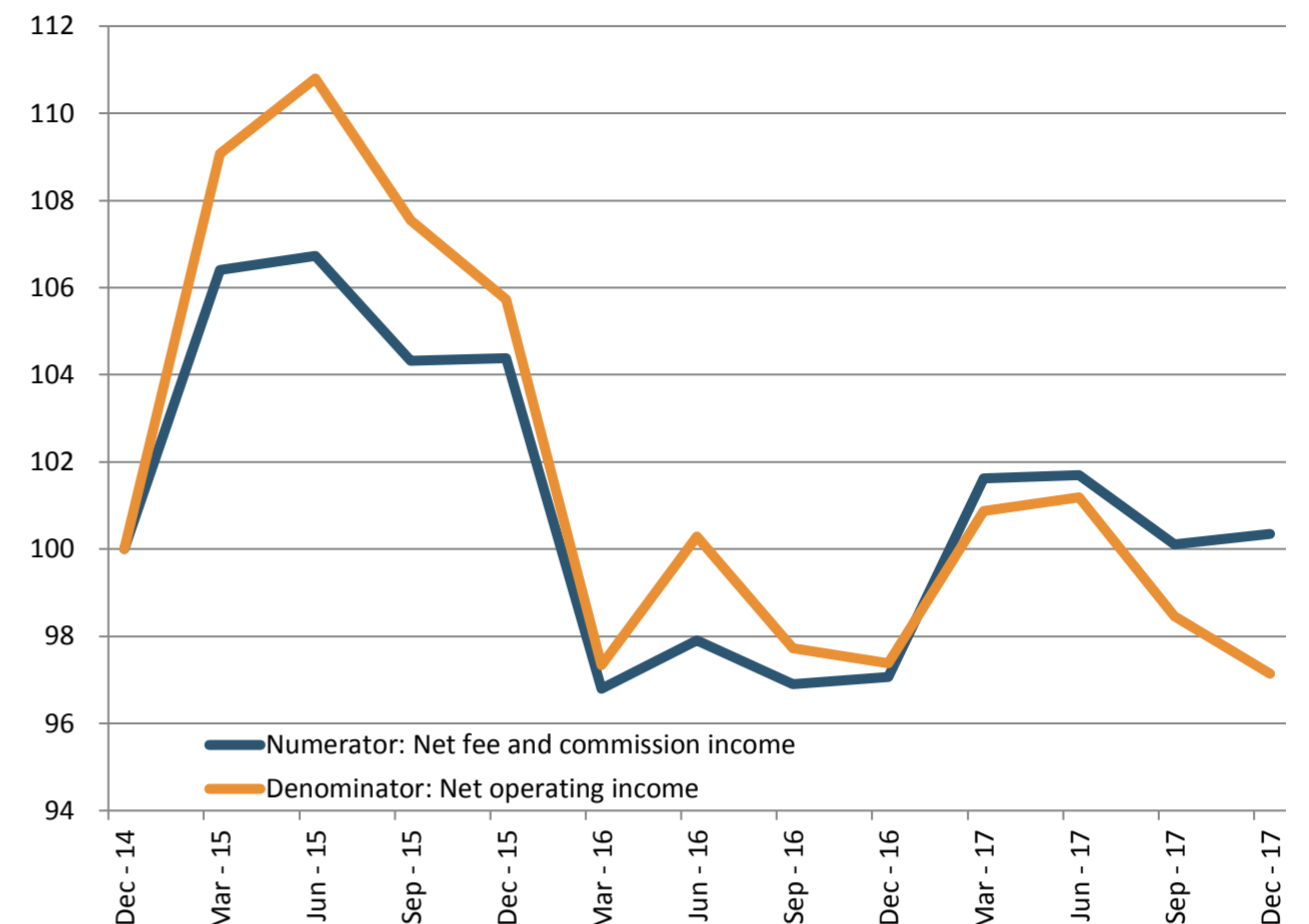
### 13 - Net fee and commission income to total operating income

#### Dispersion



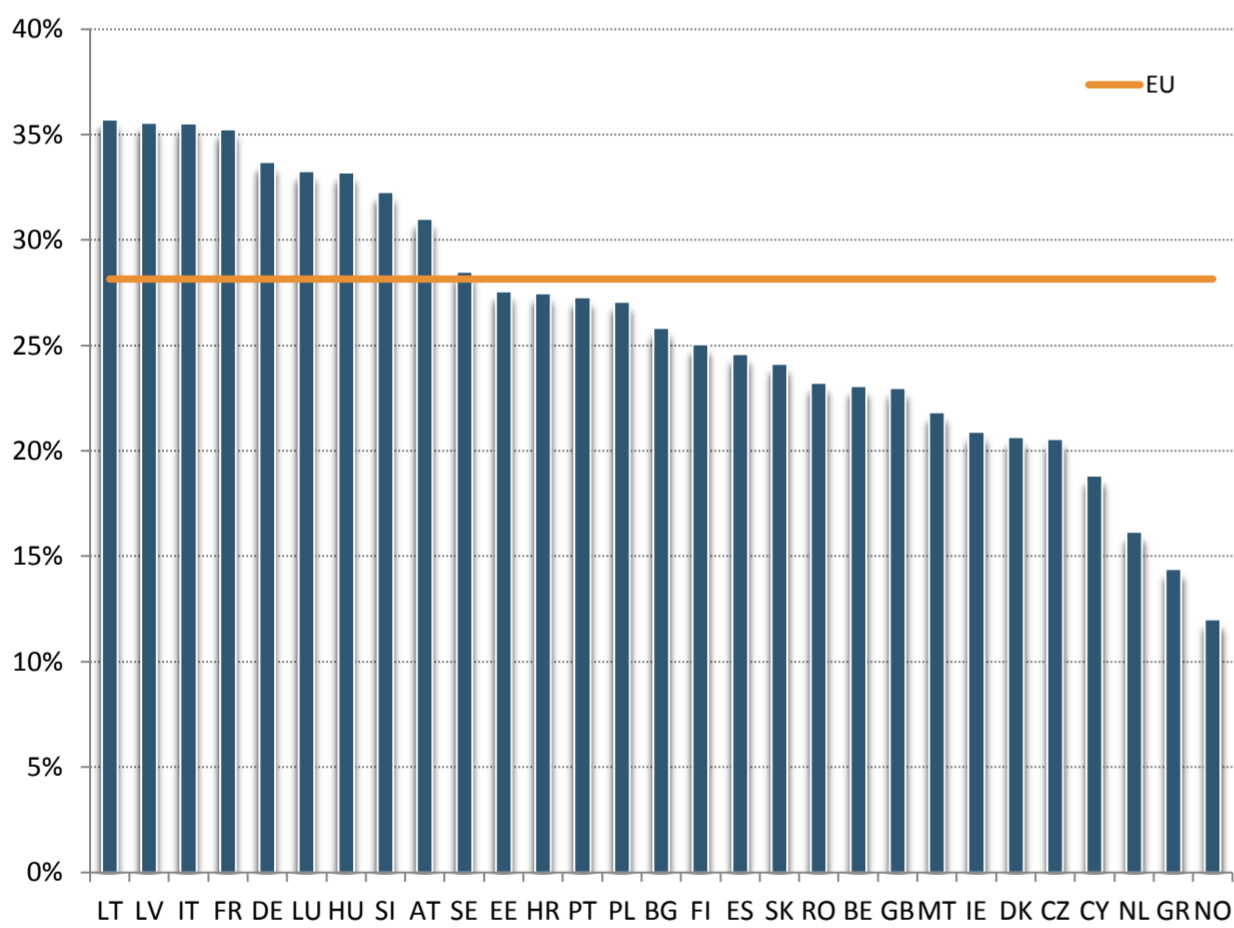
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



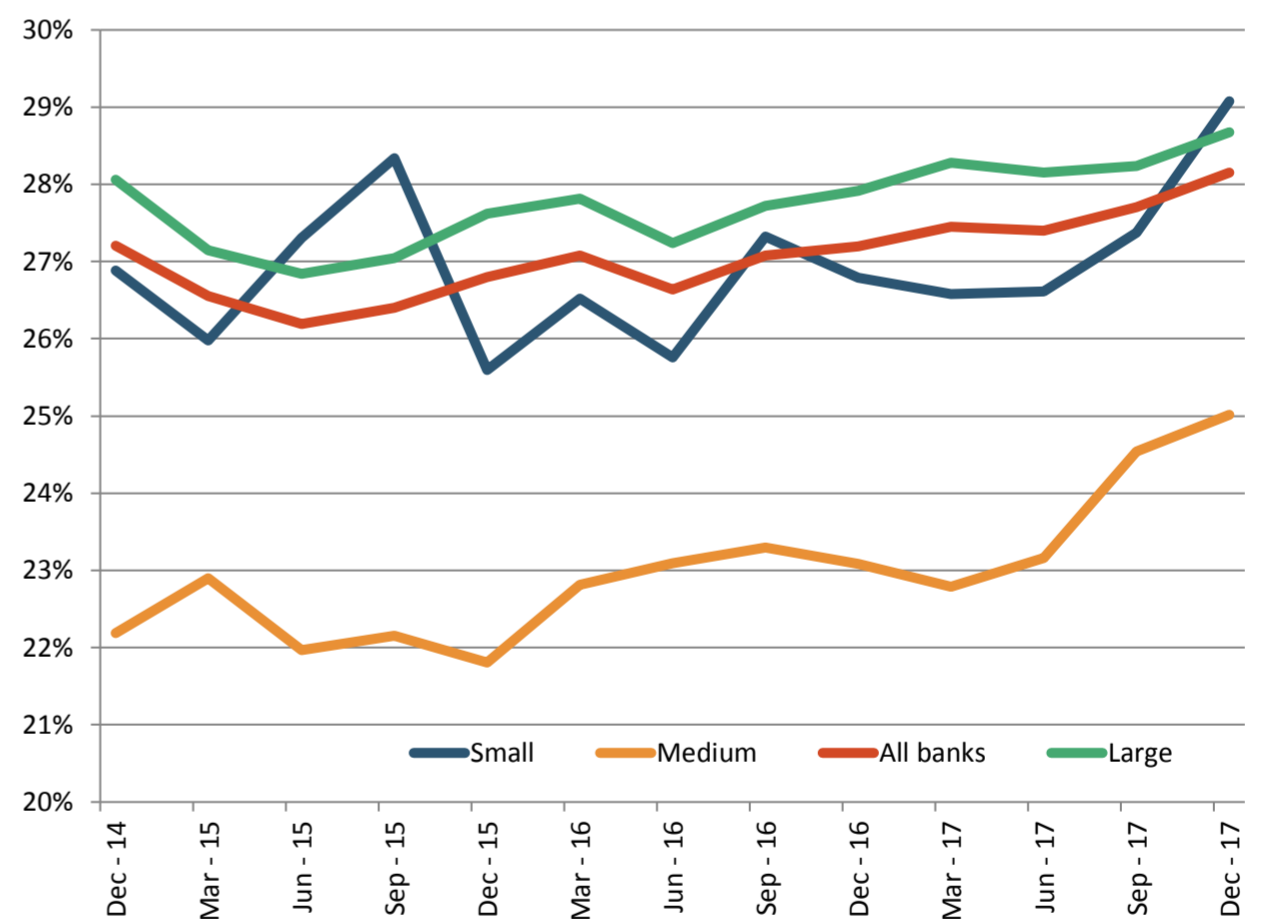
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

#### RI by size class



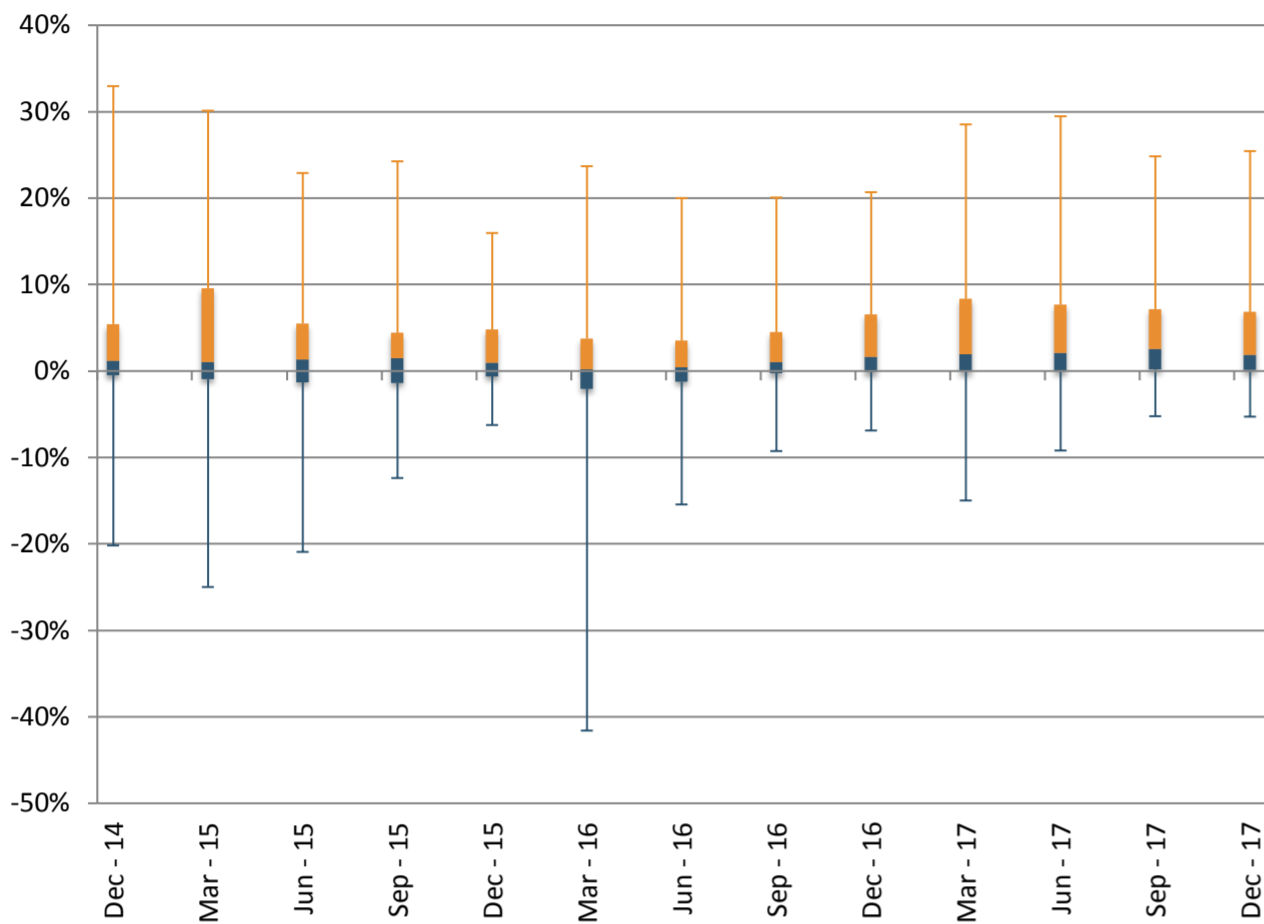
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Mar - 15	26.6%	13.6%	22.6%	31.4%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Sep - 15	26.4%	13.3%	21.6%	30.9%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Mar - 16	27.1%	13.6%	23.3%	32.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Sep - 16	27.1%	12.3%	23.2%	32.6%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Mar - 17	27.5%	12.6%	23.1%	32.3%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Sep - 17	27.7%	13.1%	22.2%	33.1%
Dec - 17	28.2%	13.6%	23.6%	32.9%

# Profitability

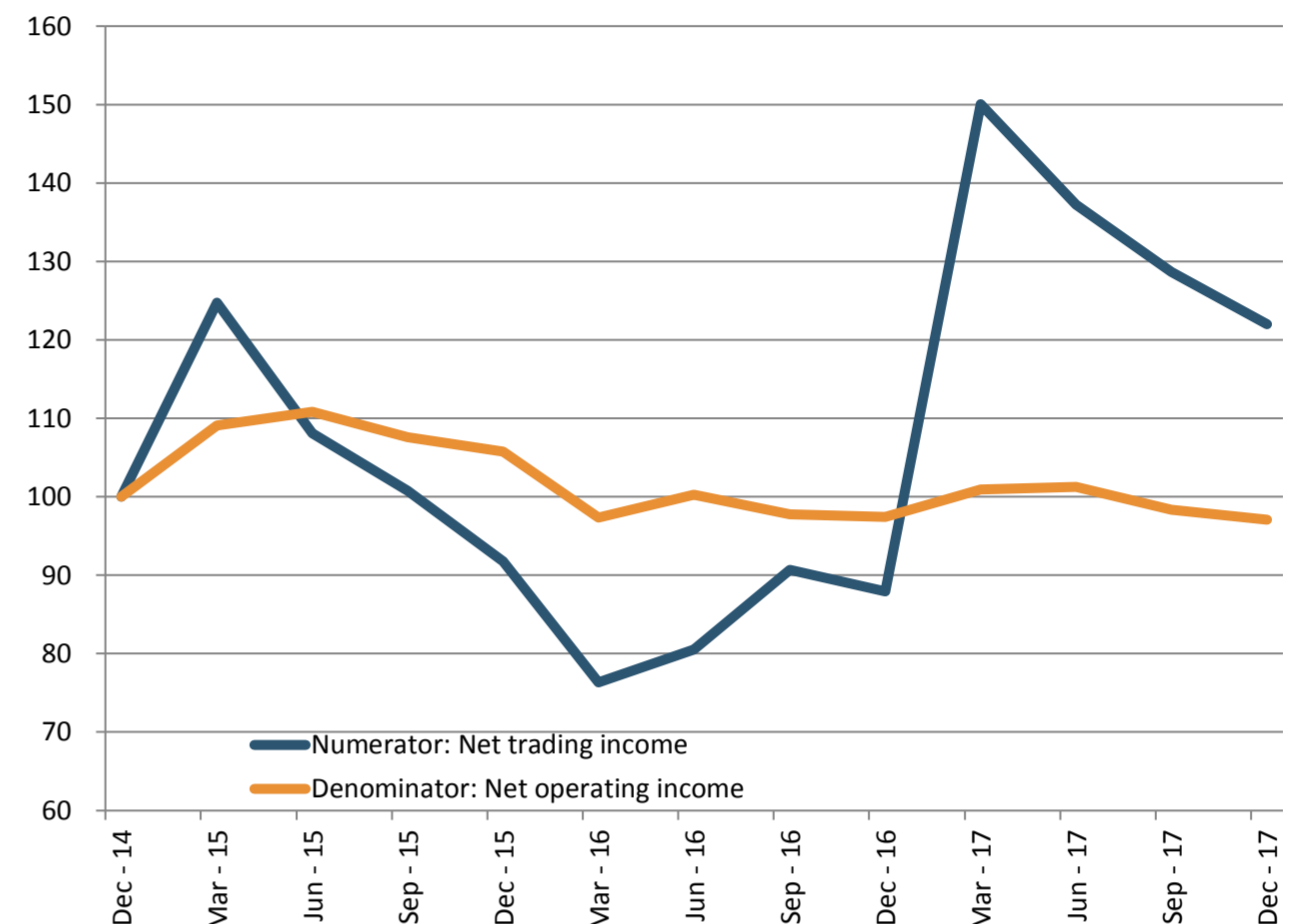
## 14 - Net trading income to total operating income

### Dispersion



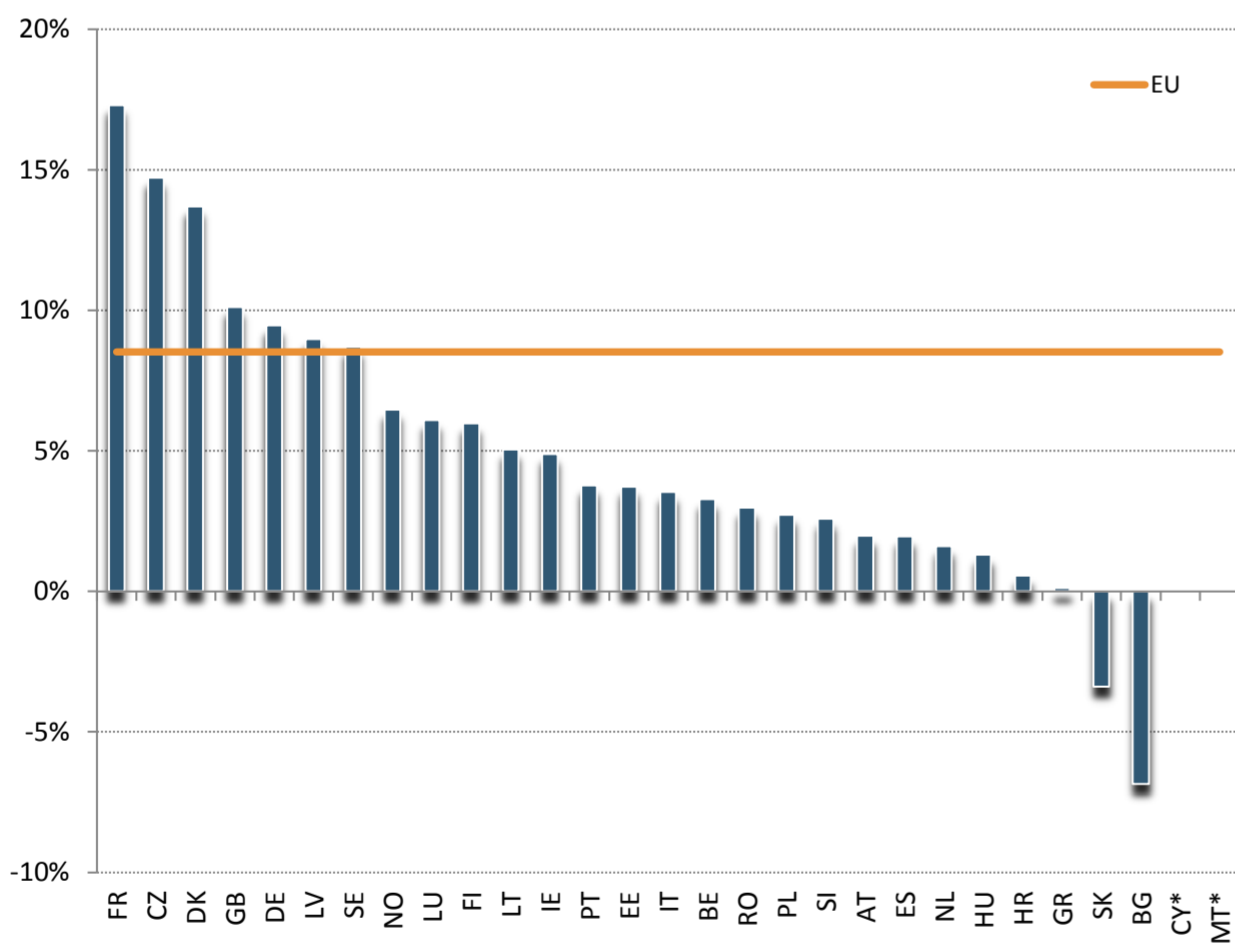
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



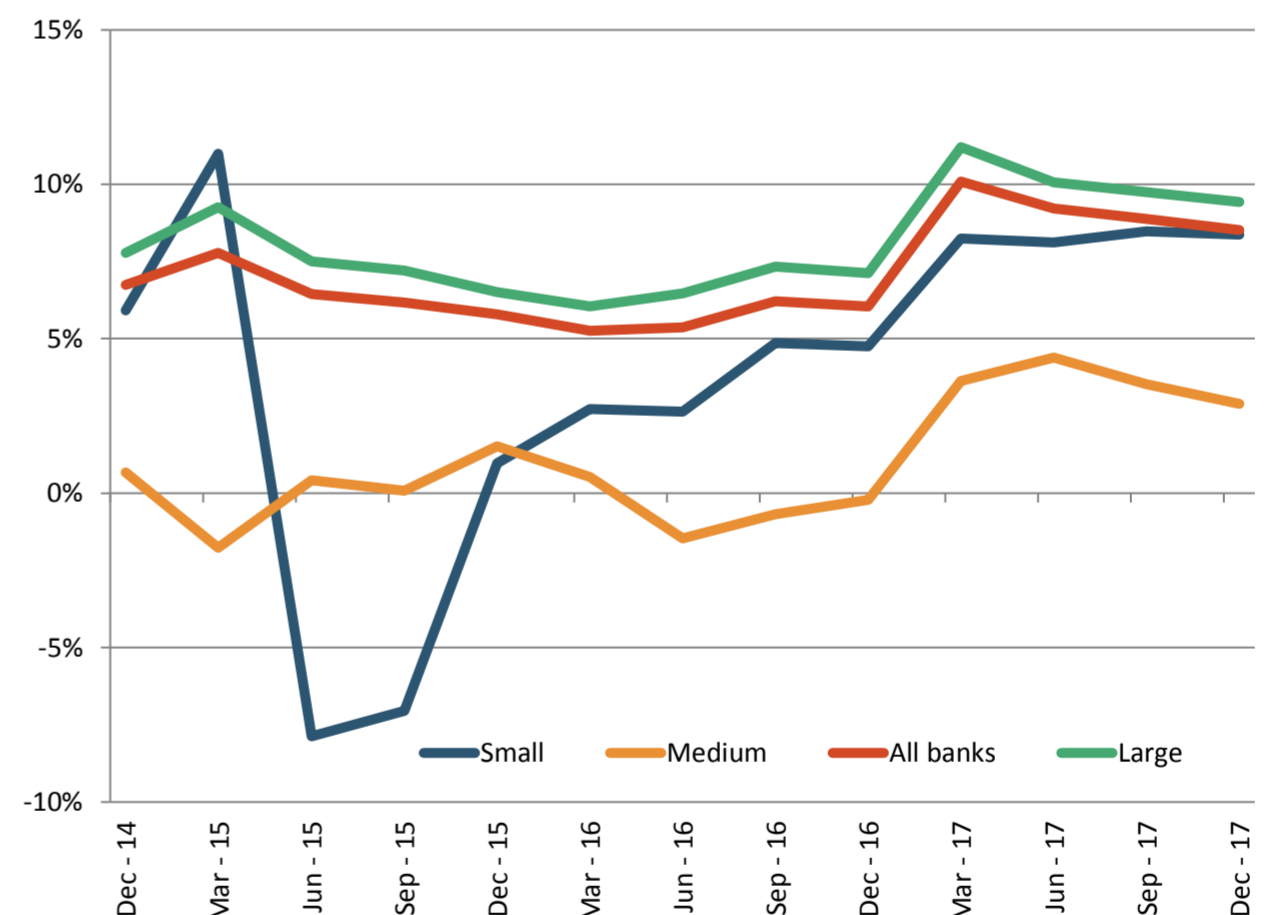
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

### RI by size class



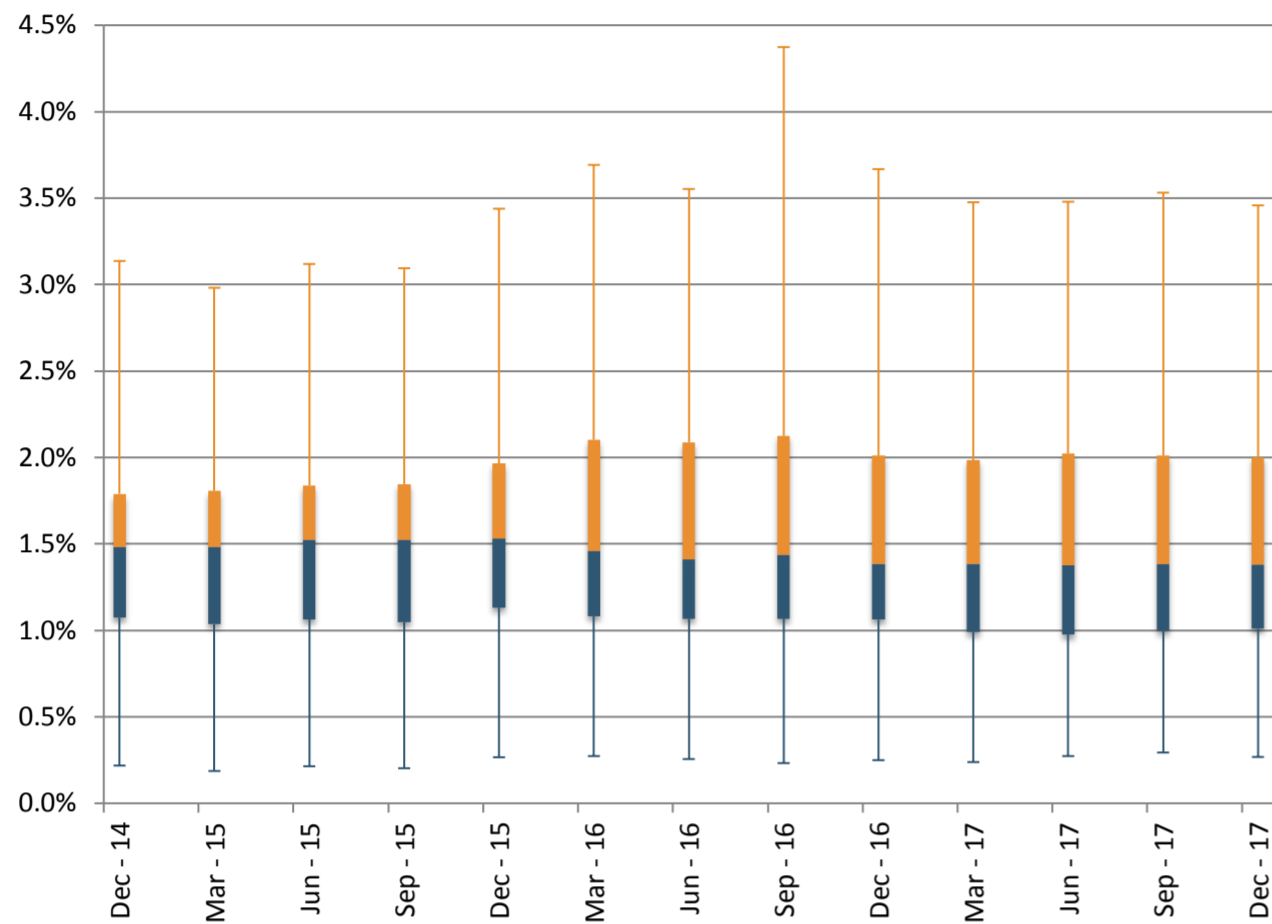
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Mar - 15	7.8%	-1.0%	1.0%	9.6%
Jun - 15	6.5%	-1.3%	1.3%	5.5%
Sep - 15	6.2%	-1.4%	1.5%	4.4%
Dec - 15	5.8%	-0.6%	0.9%	4.8%
Mar - 16	5.3%	-2.0%	0.2%	3.8%
Jun - 16	5.4%	-1.2%	0.4%	3.5%
Sep - 16	6.2%	-0.3%	1.0%	4.5%
Dec - 16	6.1%	-0.1%	1.7%	6.6%
Mar - 17	10.1%	0.0%	1.9%	8.4%
Jun - 17	9.2%	0.1%	2.1%	7.7%
Sep - 17	8.9%	0.2%	2.5%	7.2%
Dec - 17	8.5%	0.1%	1.8%	6.8%

# Profitability

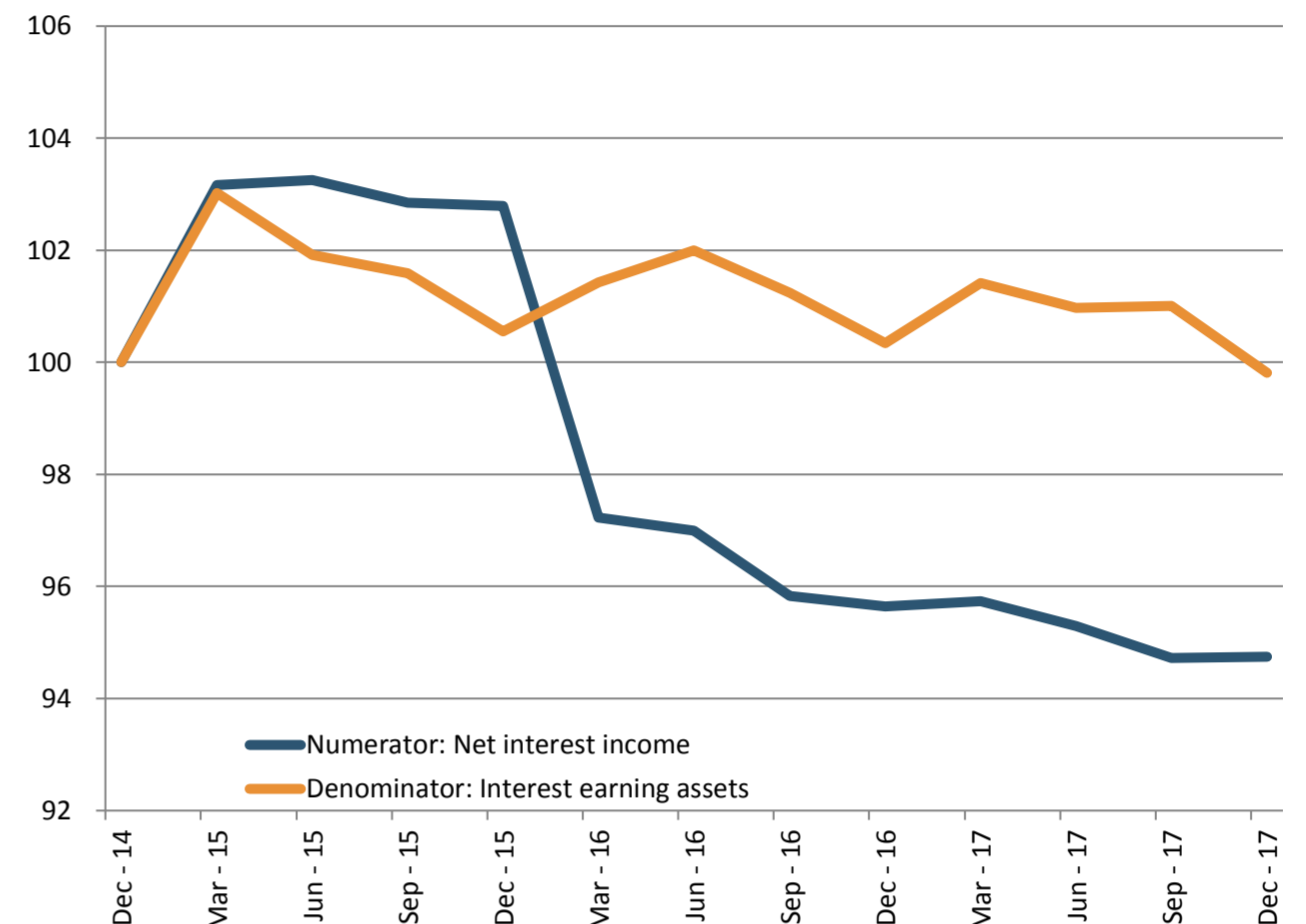
## 15 - Net interest income to interest bearing assets

### Dispersion



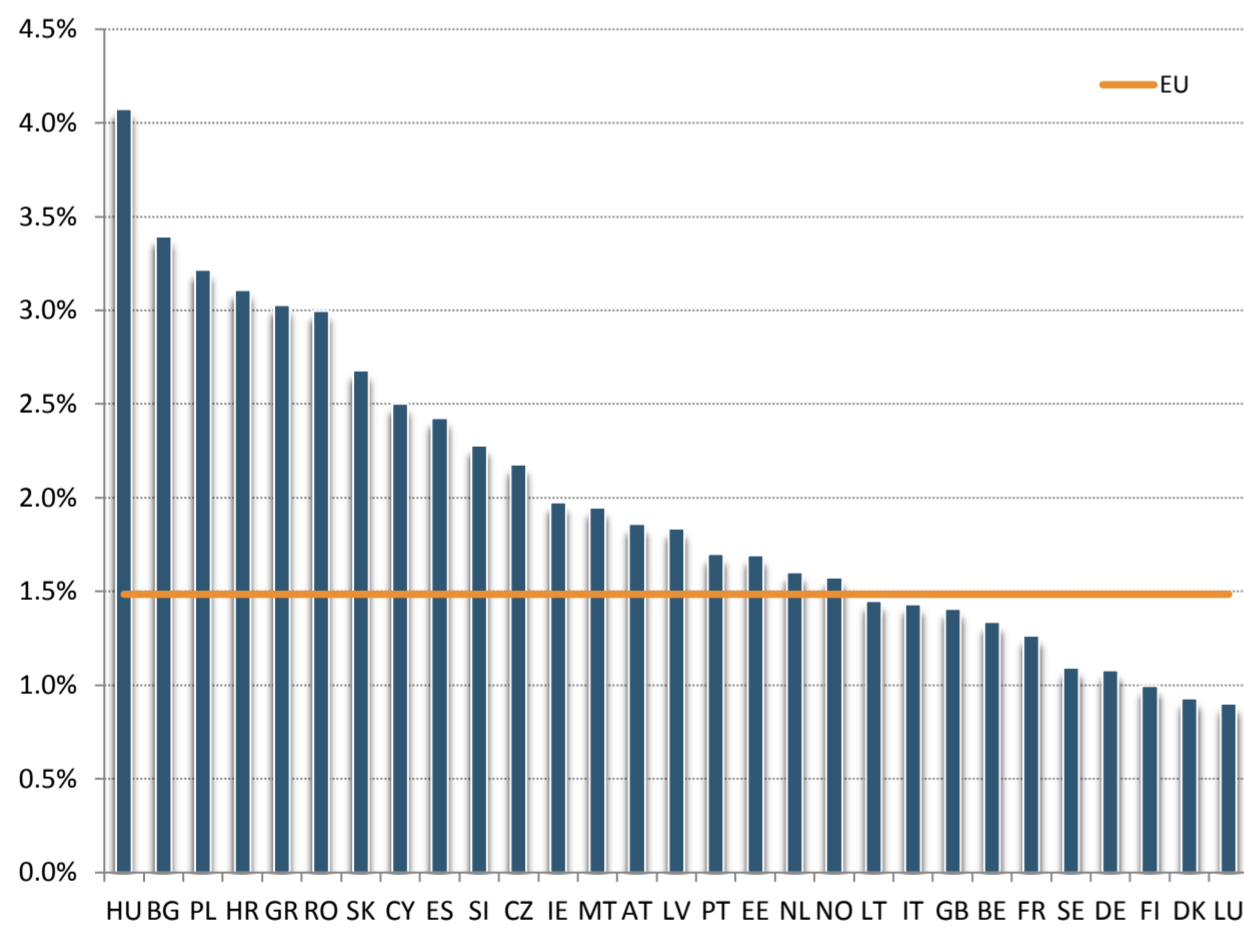
5th and 95th pct, interquartile range and median.

### Numerator and denominator: trends



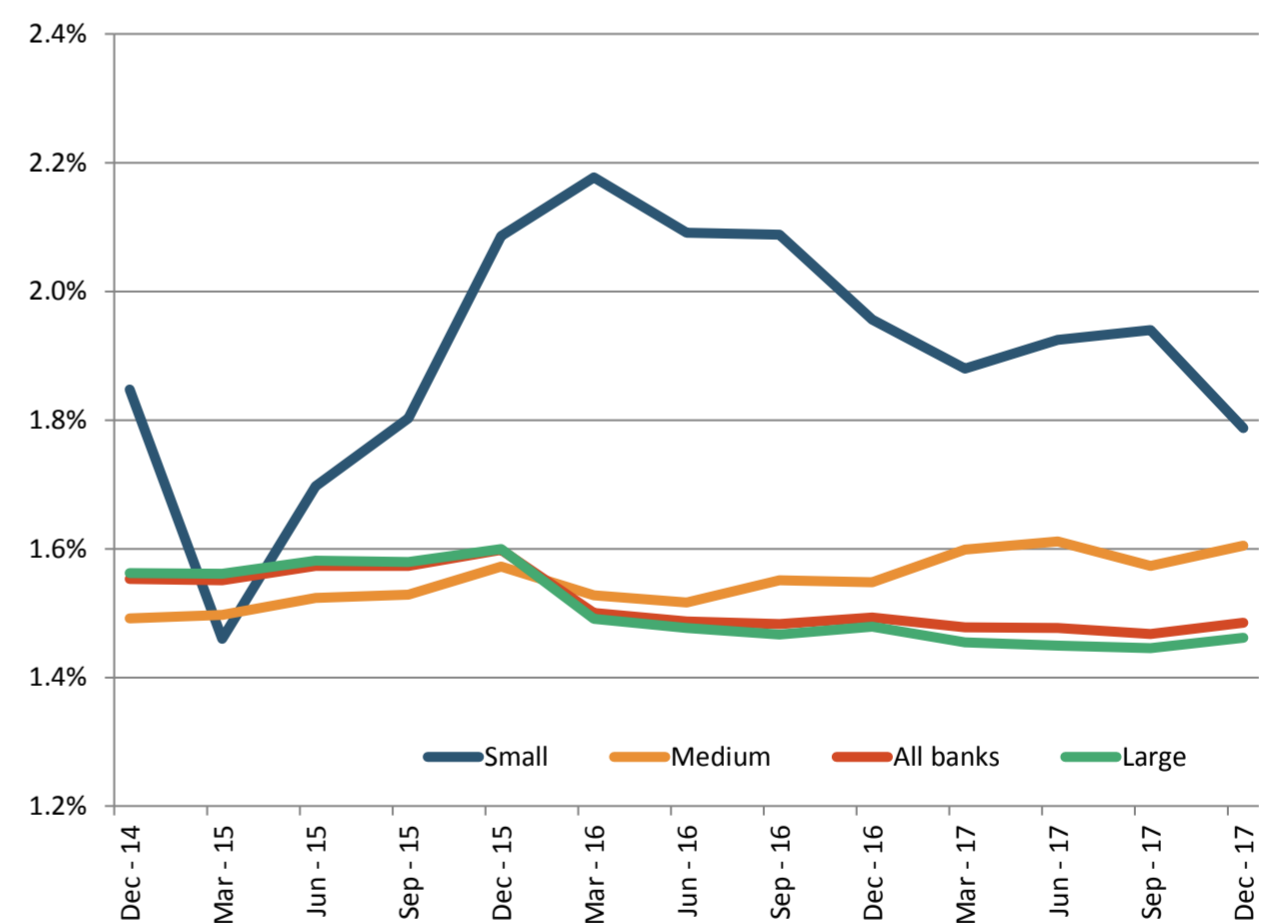
Total numerator and denominator.  
Dec 2014 =100.

### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

### RI by size class



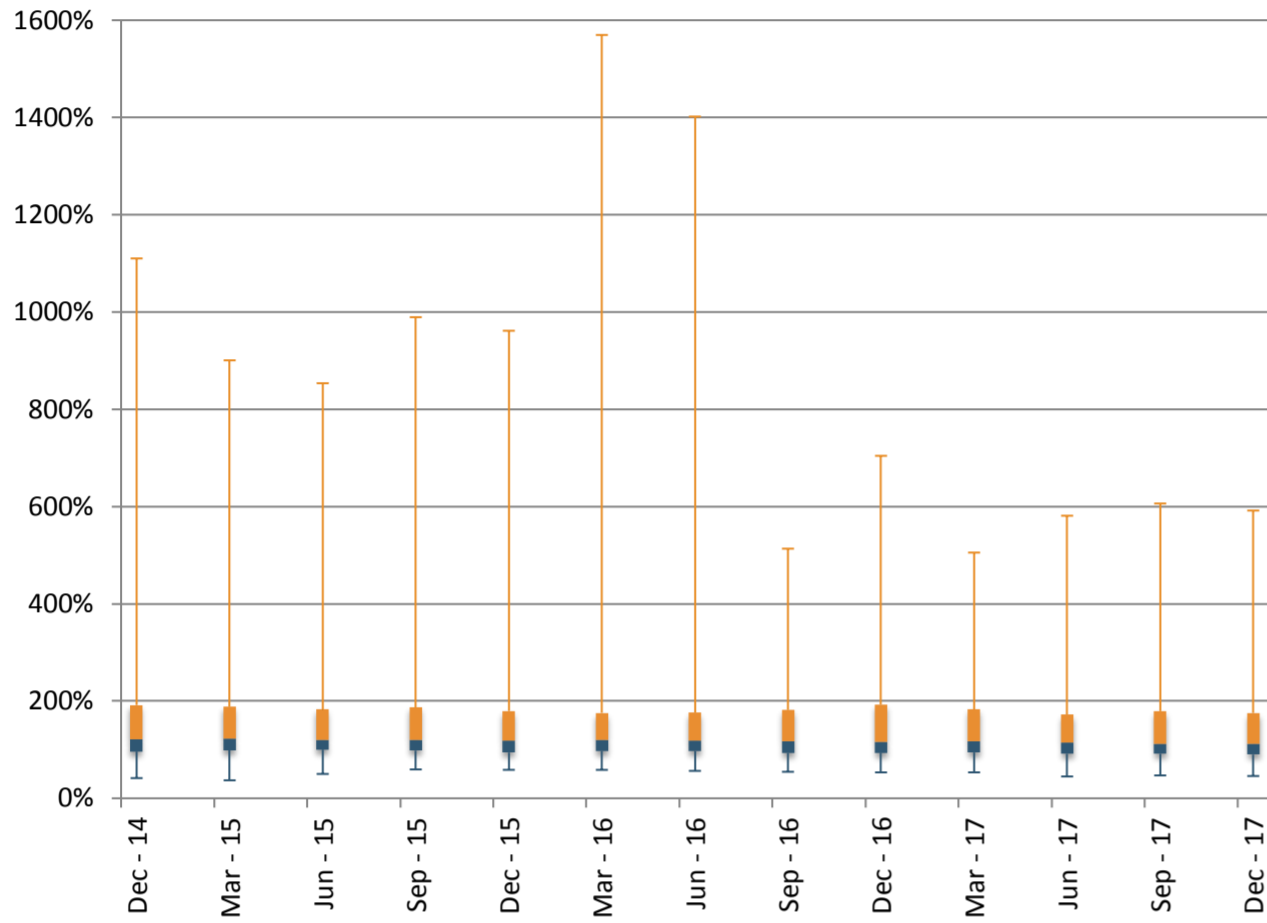
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Mar - 15	1.55%	1.03%	1.48%	1.81%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Sep - 15	1.57%	1.05%	1.52%	1.85%
Dec - 15	1.60%	1.13%	1.53%	1.96%
Mar - 16	1.50%	1.08%	1.46%	2.10%
Jun - 16	1.49%	1.07%	1.41%	2.09%
Sep - 16	1.48%	1.07%	1.44%	2.13%
Dec - 16	1.49%	1.06%	1.38%	2.01%
Mar - 17	1.48%	0.99%	1.38%	1.98%
Jun - 17	1.48%	0.98%	1.38%	2.02%
Sep - 17	1.47%	1.00%	1.38%	2.01%
Dec - 17	1.48%	1.01%	1.38%	2.00%

## Balance Sheet Structure and Liquidity

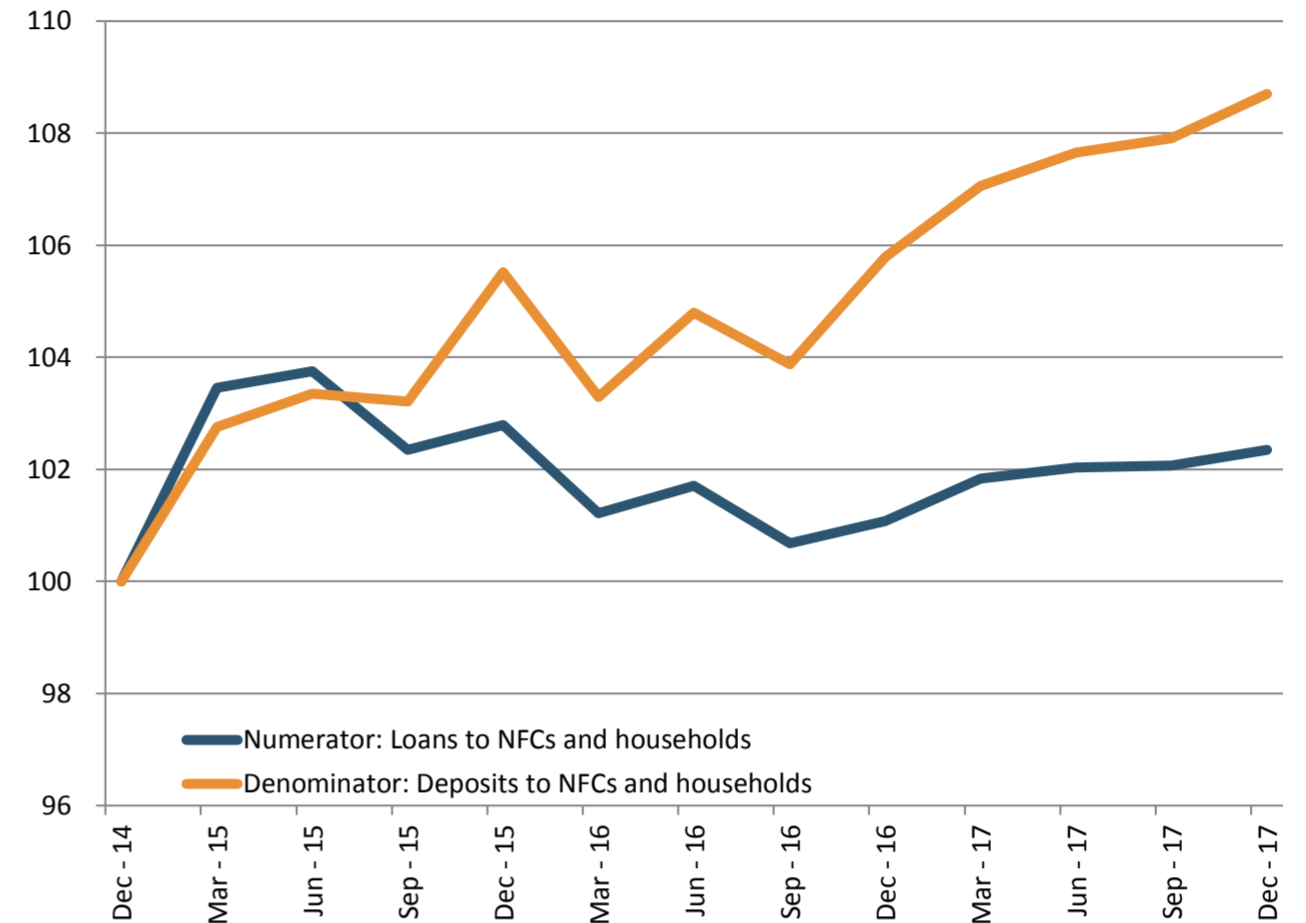
### 16 - Loan-to-deposit ratio for households and non-financial corporations

#### Dispersion



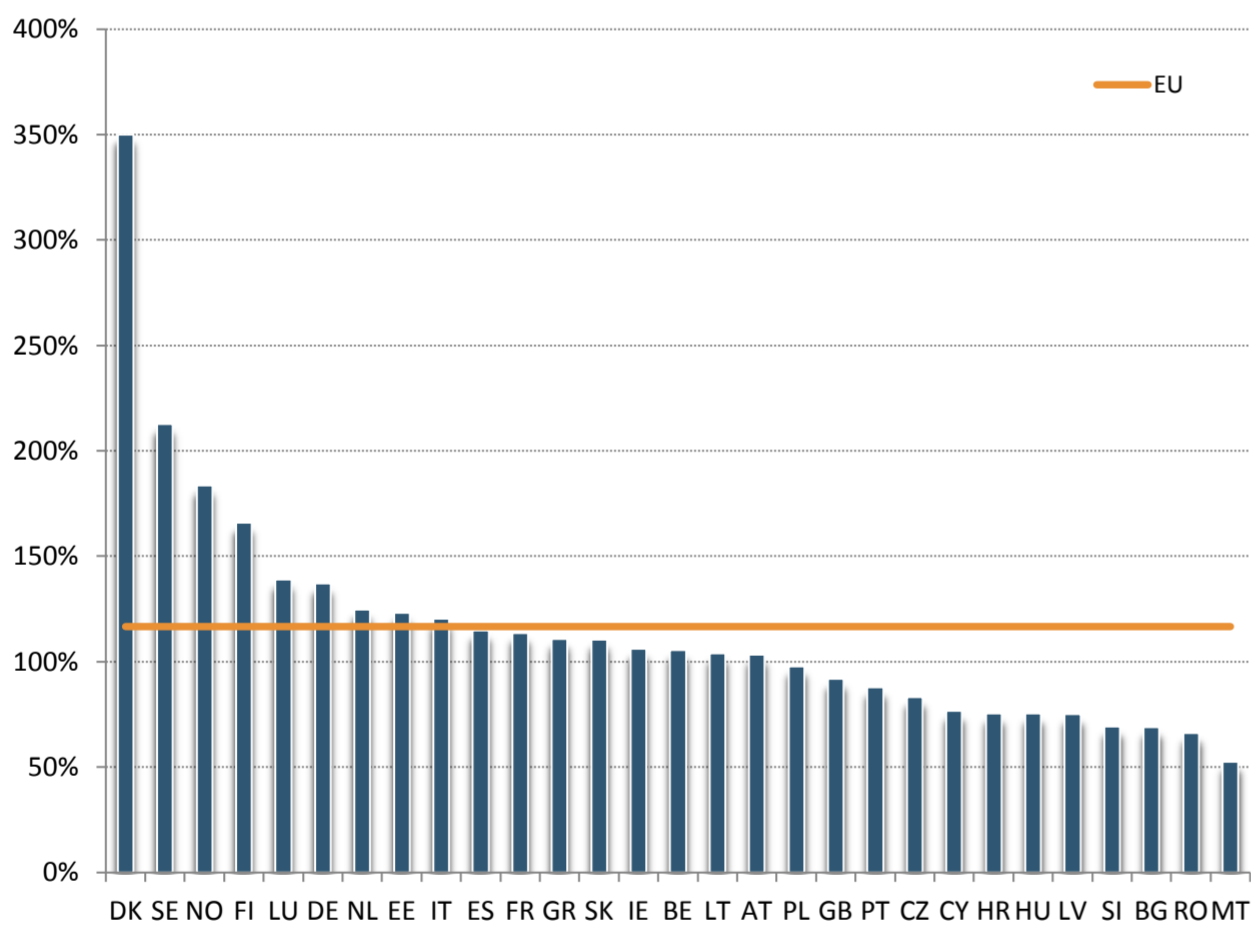
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



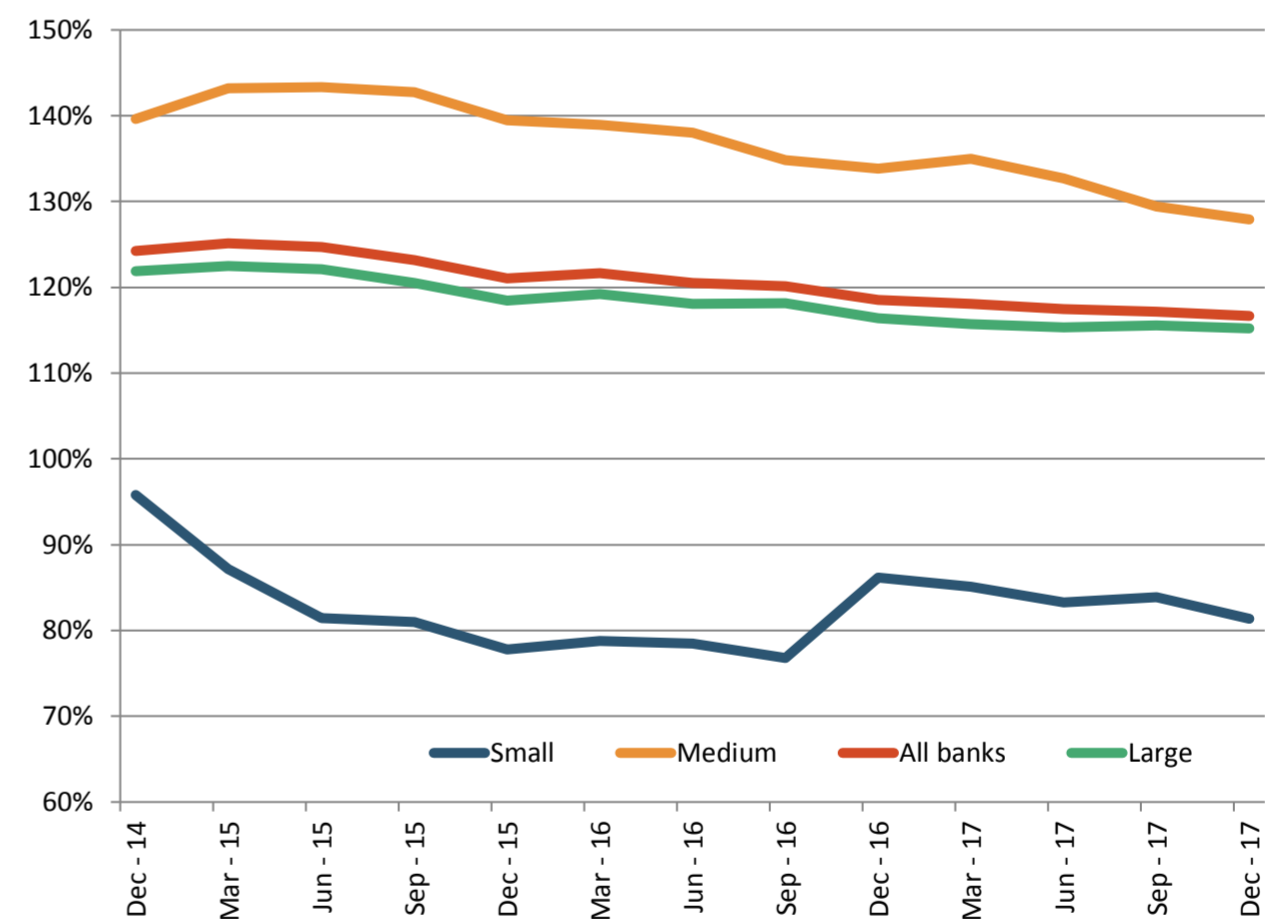
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

#### RI by size class



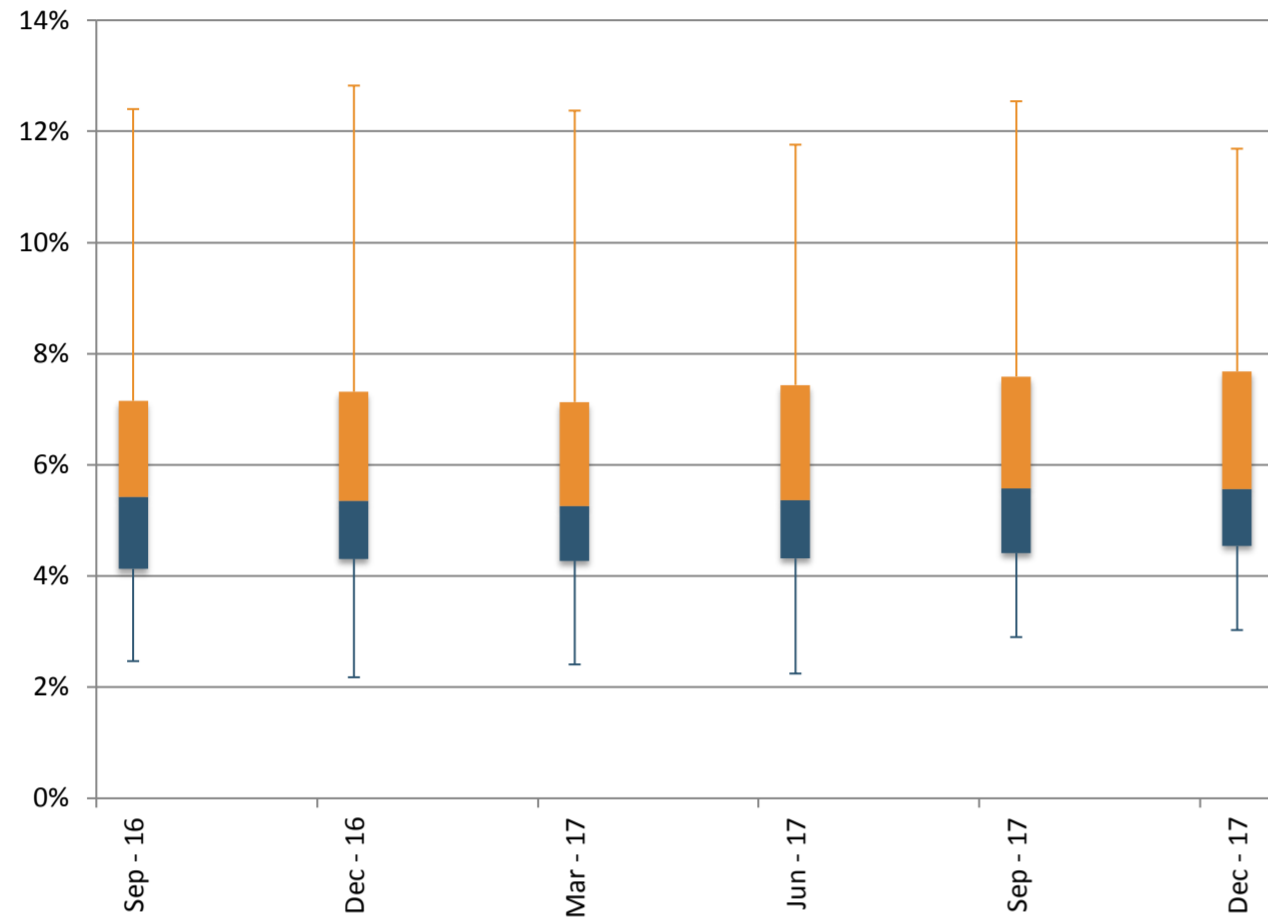
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	124.3%	96.2%	121.1%	191.8%
Mar - 15	125.1%	98.7%	122.2%	188.0%
Jun - 15	124.7%	100.1%	120.6%	182.6%
Sep - 15	123.2%	98.0%	120.0%	187.0%
Dec - 15	121.0%	94.0%	118.3%	179.4%
Mar - 16	121.7%	97.4%	119.6%	175.6%
Jun - 16	120.5%	96.9%	118.2%	176.0%
Sep - 16	120.1%	93.3%	117.0%	181.5%
Dec - 16	118.6%	93.8%	116.0%	192.4%
Mar - 17	118.1%	94.2%	117.7%	182.6%
Jun - 17	117.5%	91.6%	114.7%	172.0%
Sep - 17	117.2%	91.6%	112.3%	179.2%
Dec - 17	116.7%	89.9%	112.5%	175.4%

## Balance Sheet Structure and Liquidity

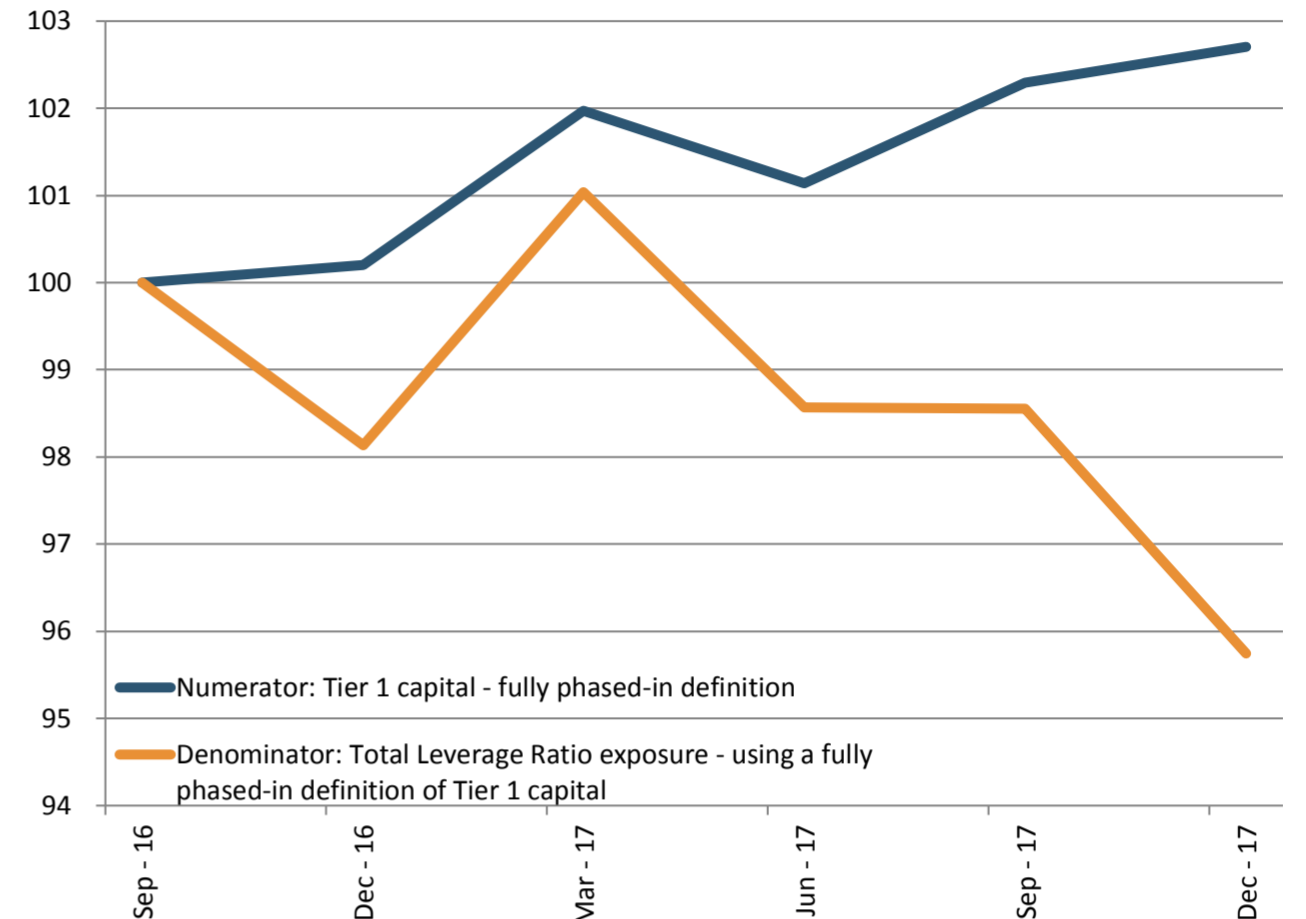
### 17 - Leverage ratio (fully phased-in definition of Tier 1)

#### Dispersion



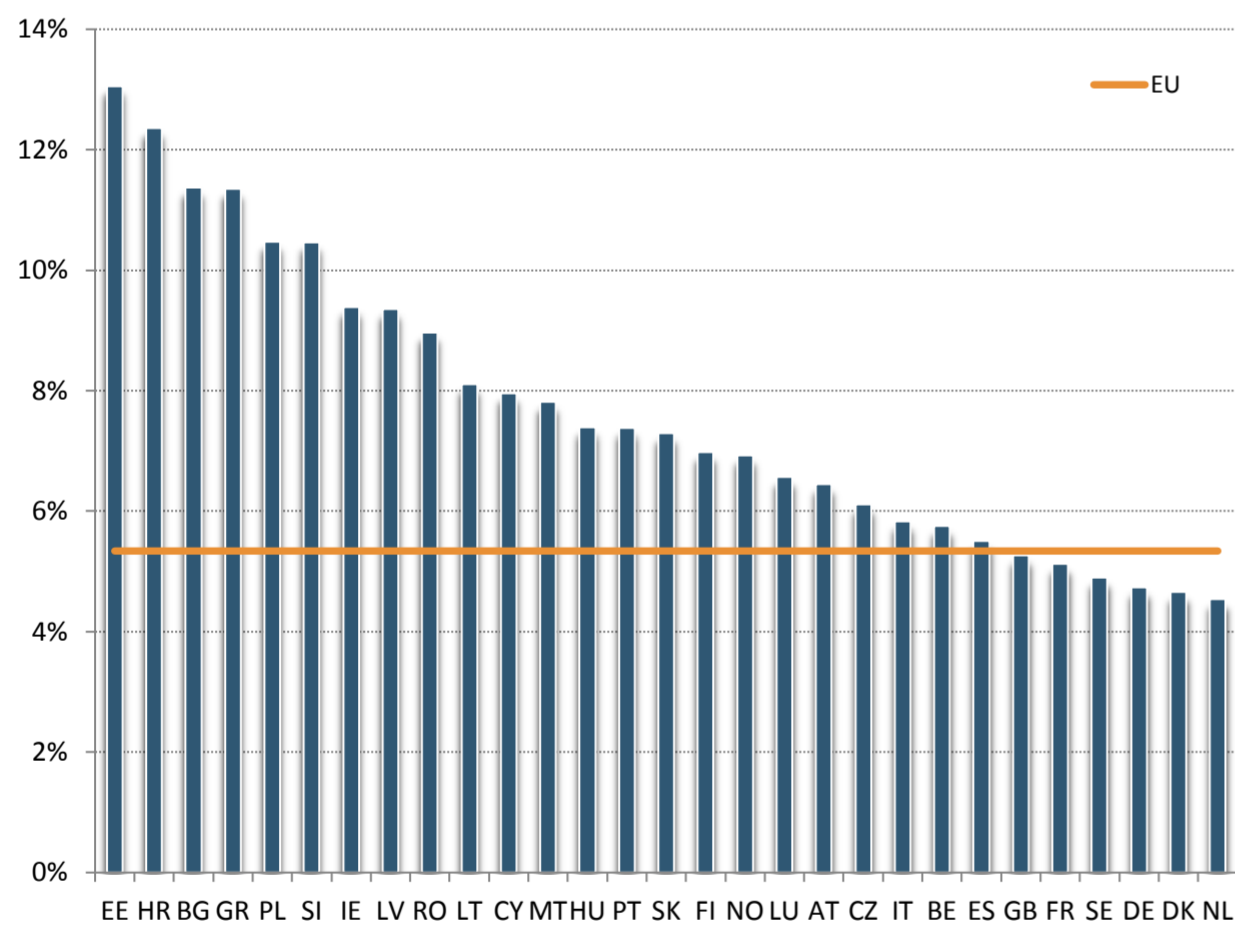
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



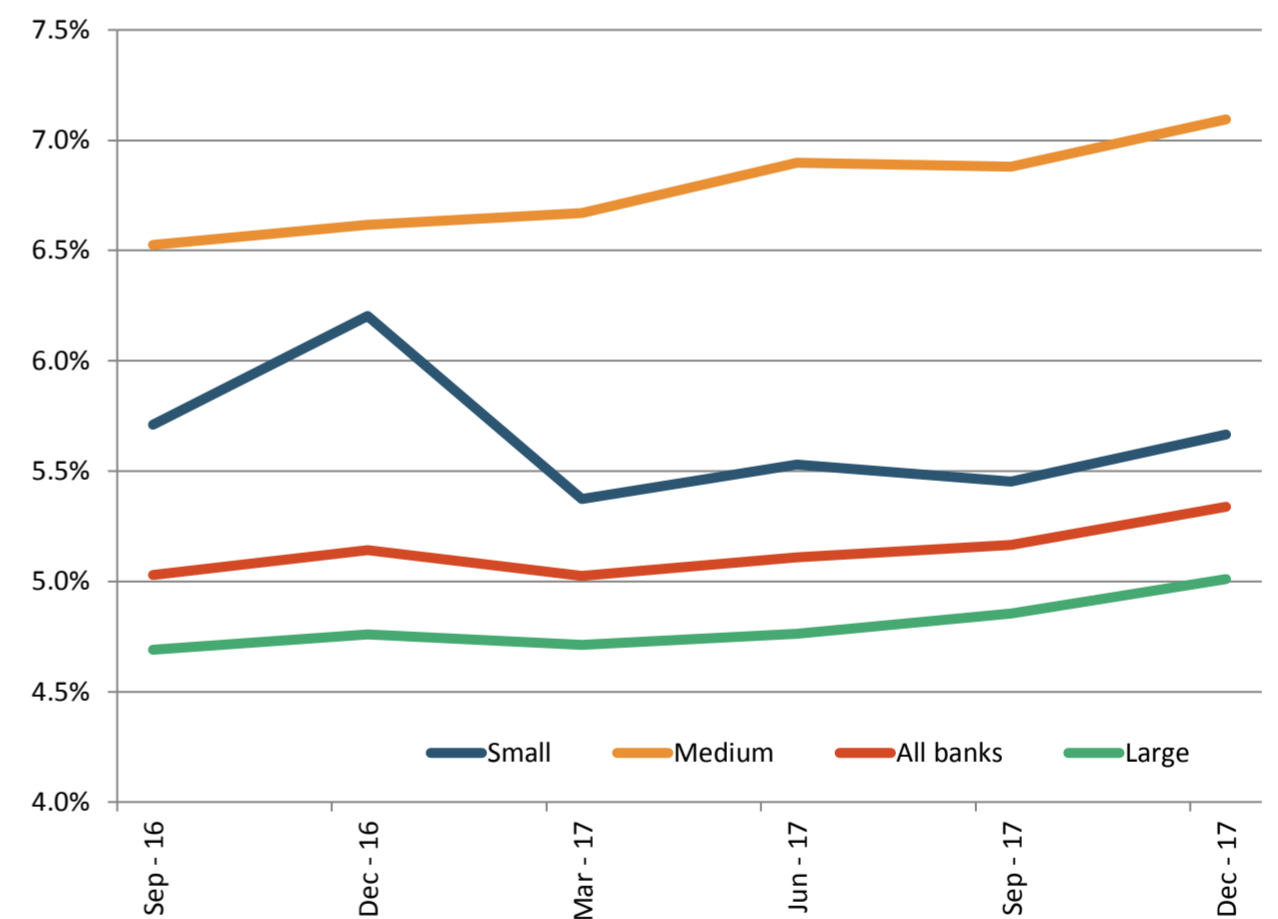
Total numerator and denominator.  
Sep 2016 =100.

#### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

#### RI by size class



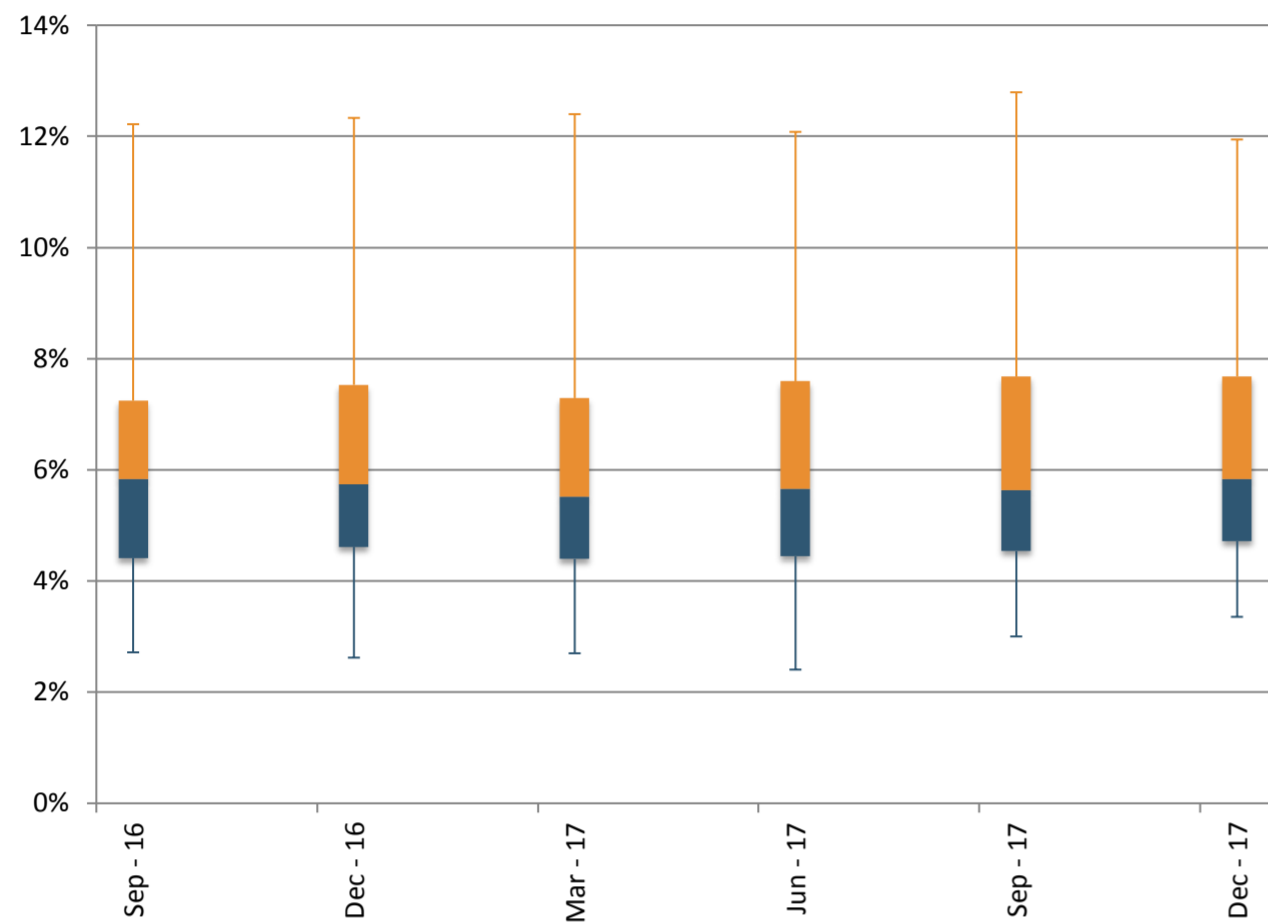
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Sep - 16	5.0%	4.1%	5.4%	7.2%
Dec - 16	5.1%	4.3%	5.4%	7.3%
Mar - 17	5.0%	4.3%	5.3%	7.1%
Jun - 17	5.1%	4.3%	5.4%	7.4%
Sep - 17	5.2%	4.4%	5.6%	7.6%
Dec - 17	5.3%	4.5%	5.6%	7.7%

## Balance Sheet Structure and Liquidity

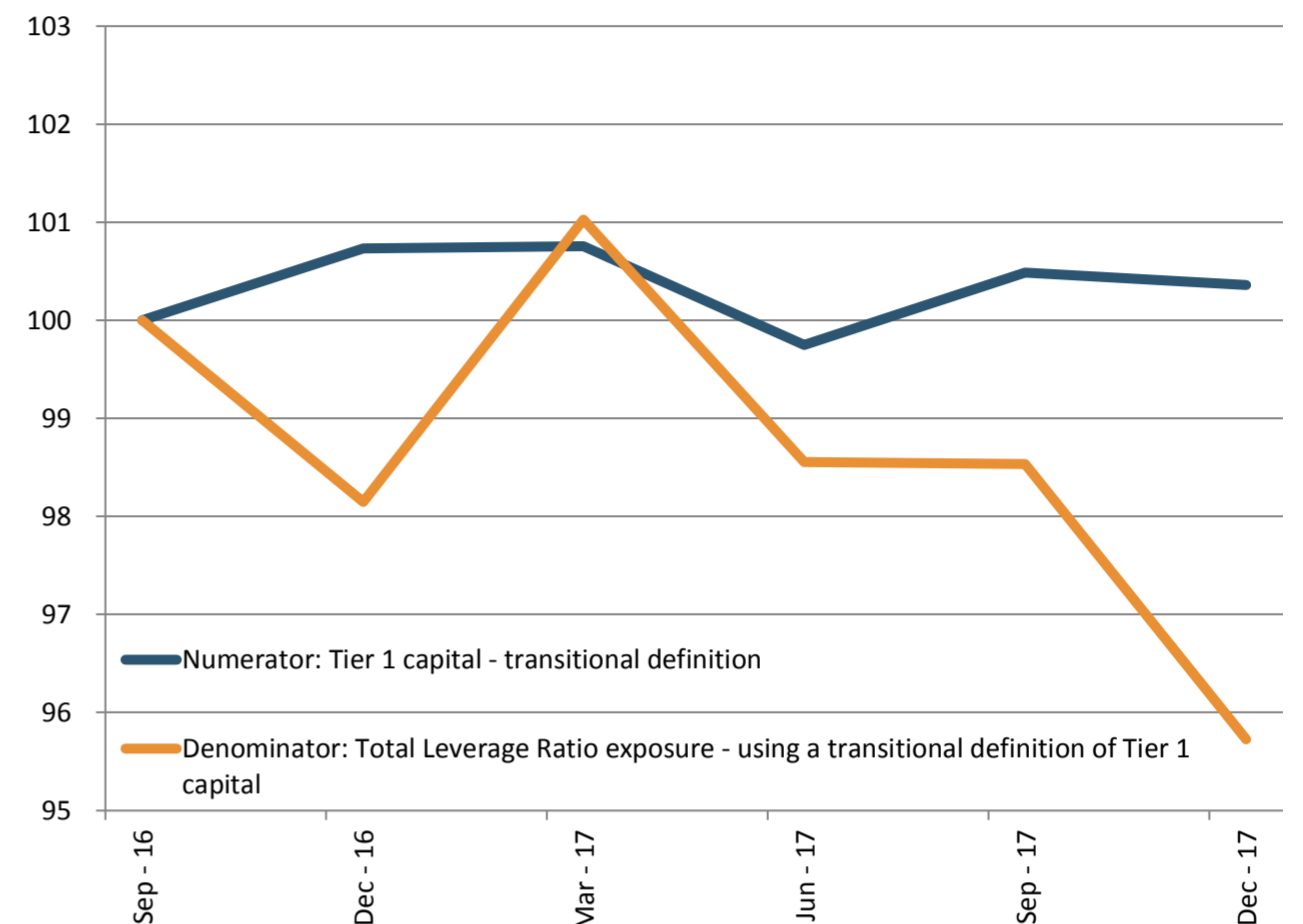
### 18 - Leverage Ratio (transitional definition of Tier 1 capital)

#### Dispersion



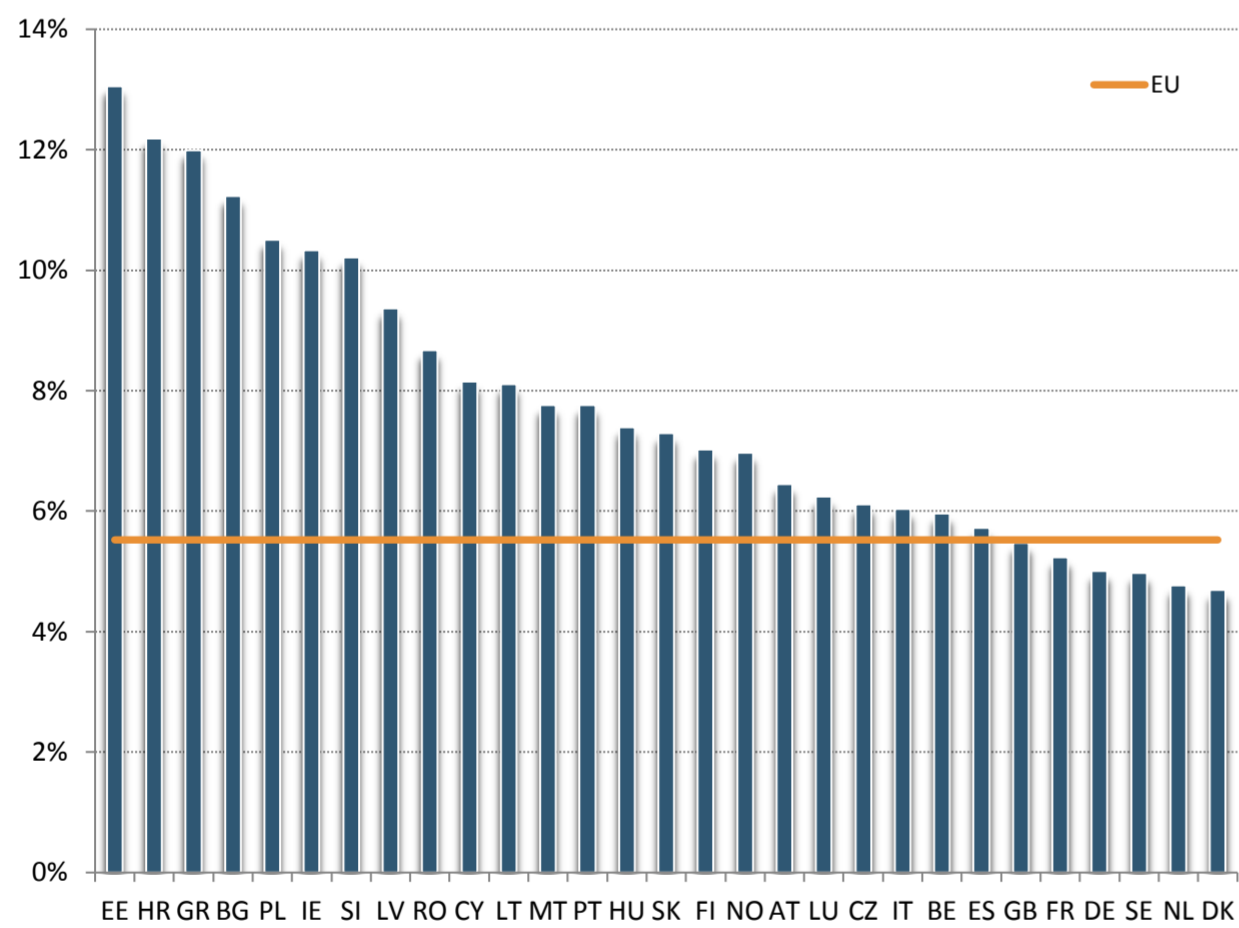
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



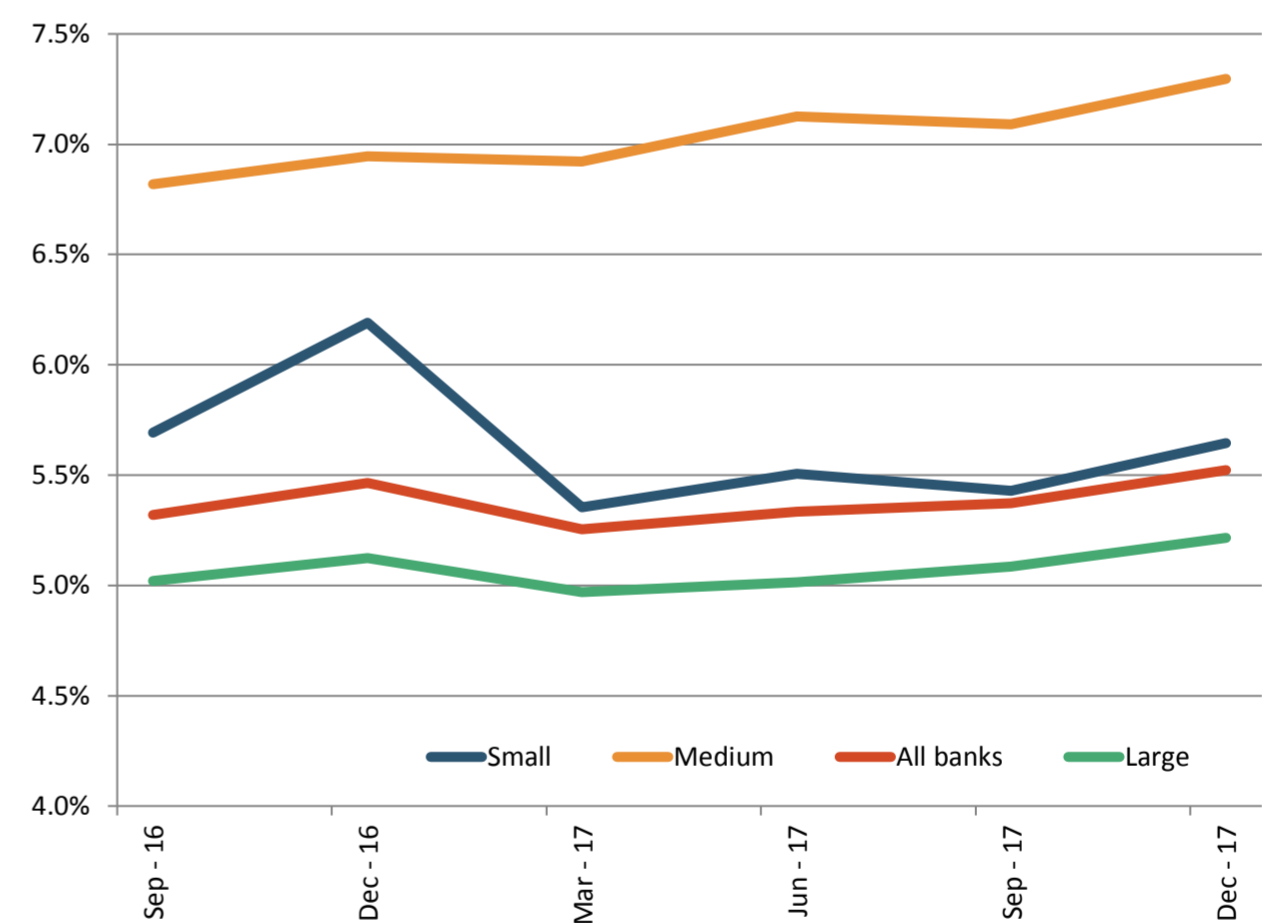
Total numerator and denominator.  
Sep 2016 =100.

#### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

#### RI by size class



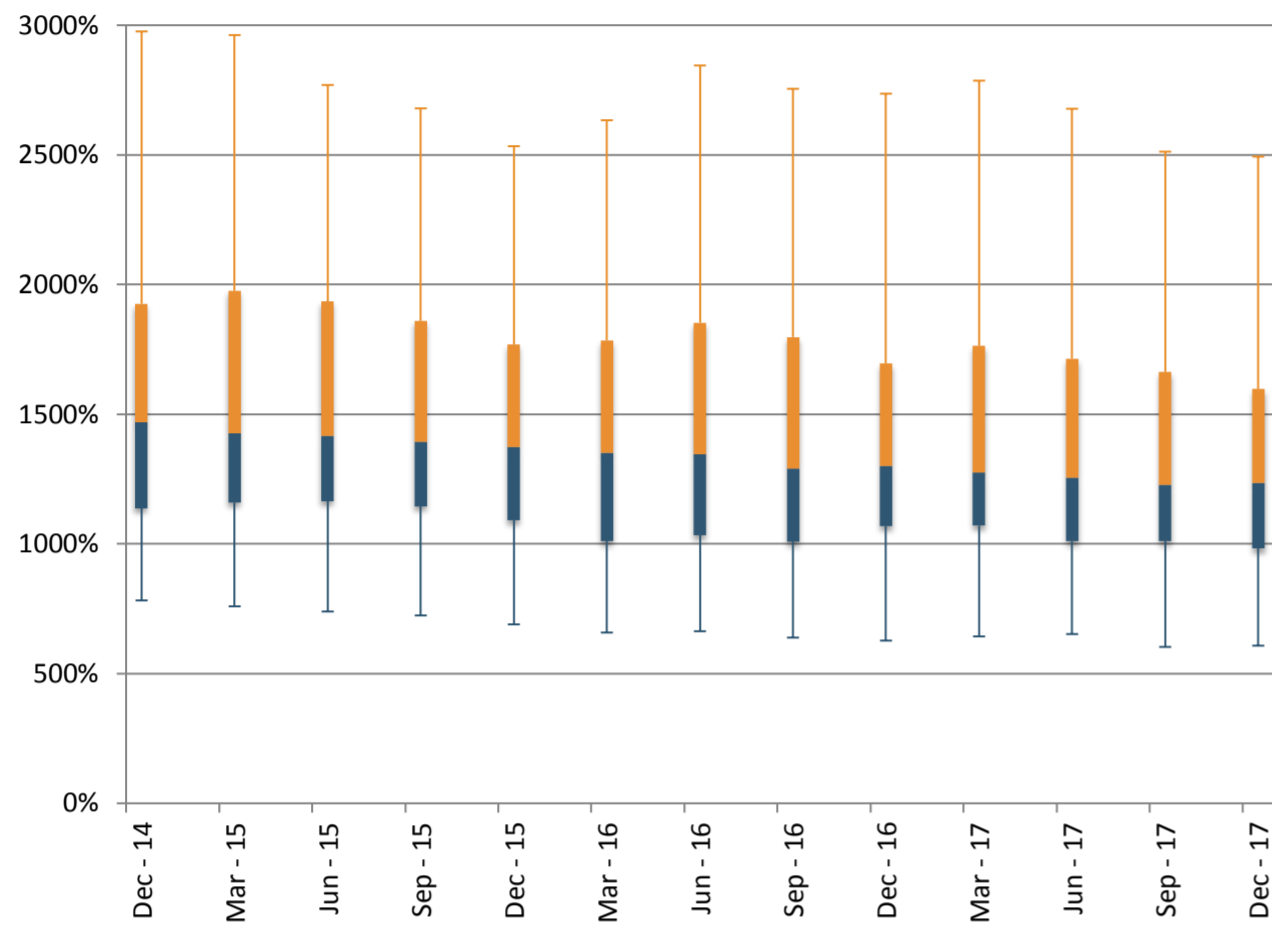
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017.

Period	Weighted average	25th	50th	75th
Sep - 16	5.3%	4.4%	5.8%	7.2%
Dec - 16	5.5%	4.6%	5.7%	7.5%
Mar - 17	5.3%	4.4%	5.5%	7.3%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Sep - 17	5.4%	4.5%	5.6%	7.7%
Dec - 17	5.5%	4.7%	5.8%	7.7%

## Balance Sheet Structure and Liquidity

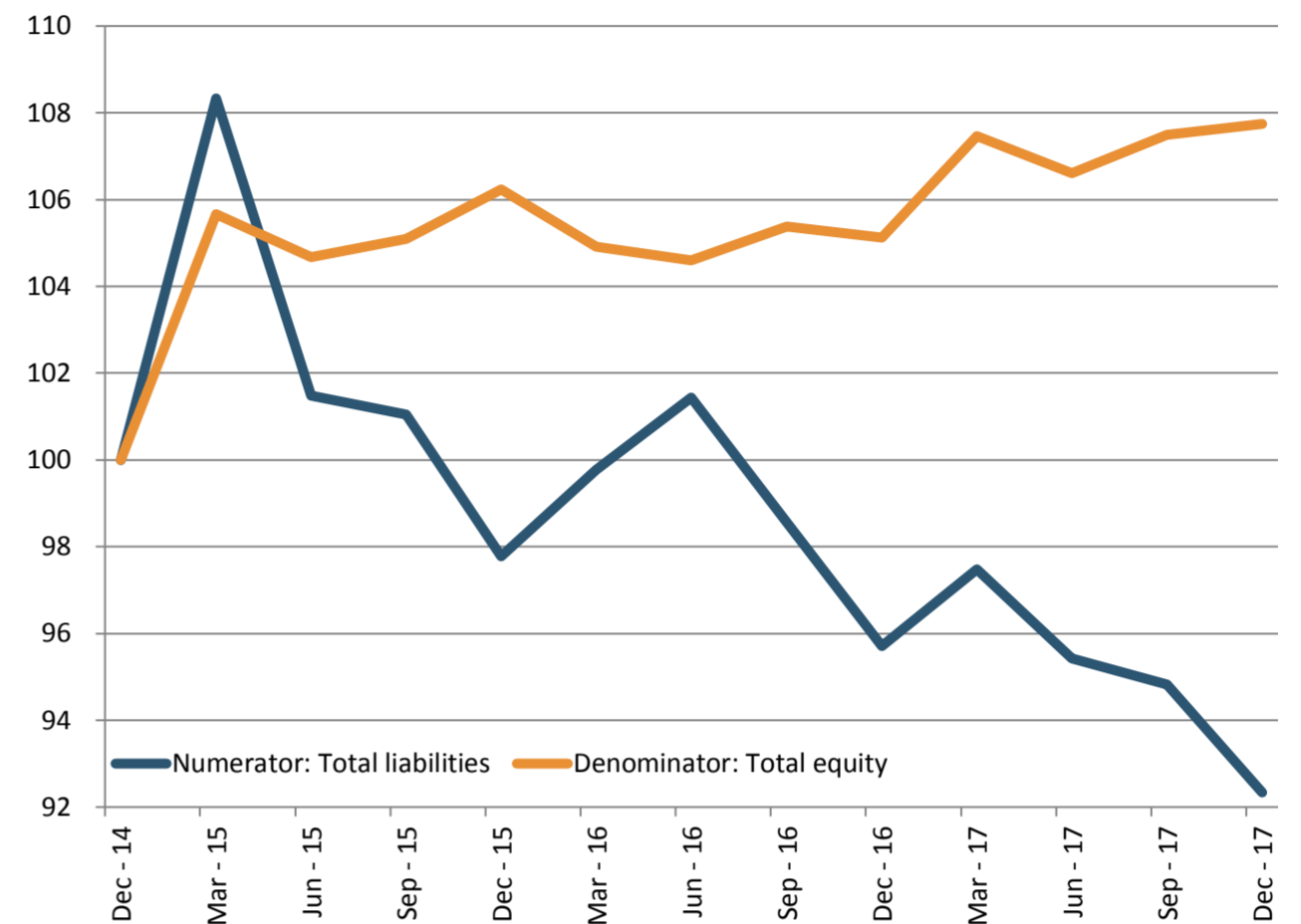
### 19 - Debt to equity ratio

#### Dispersion



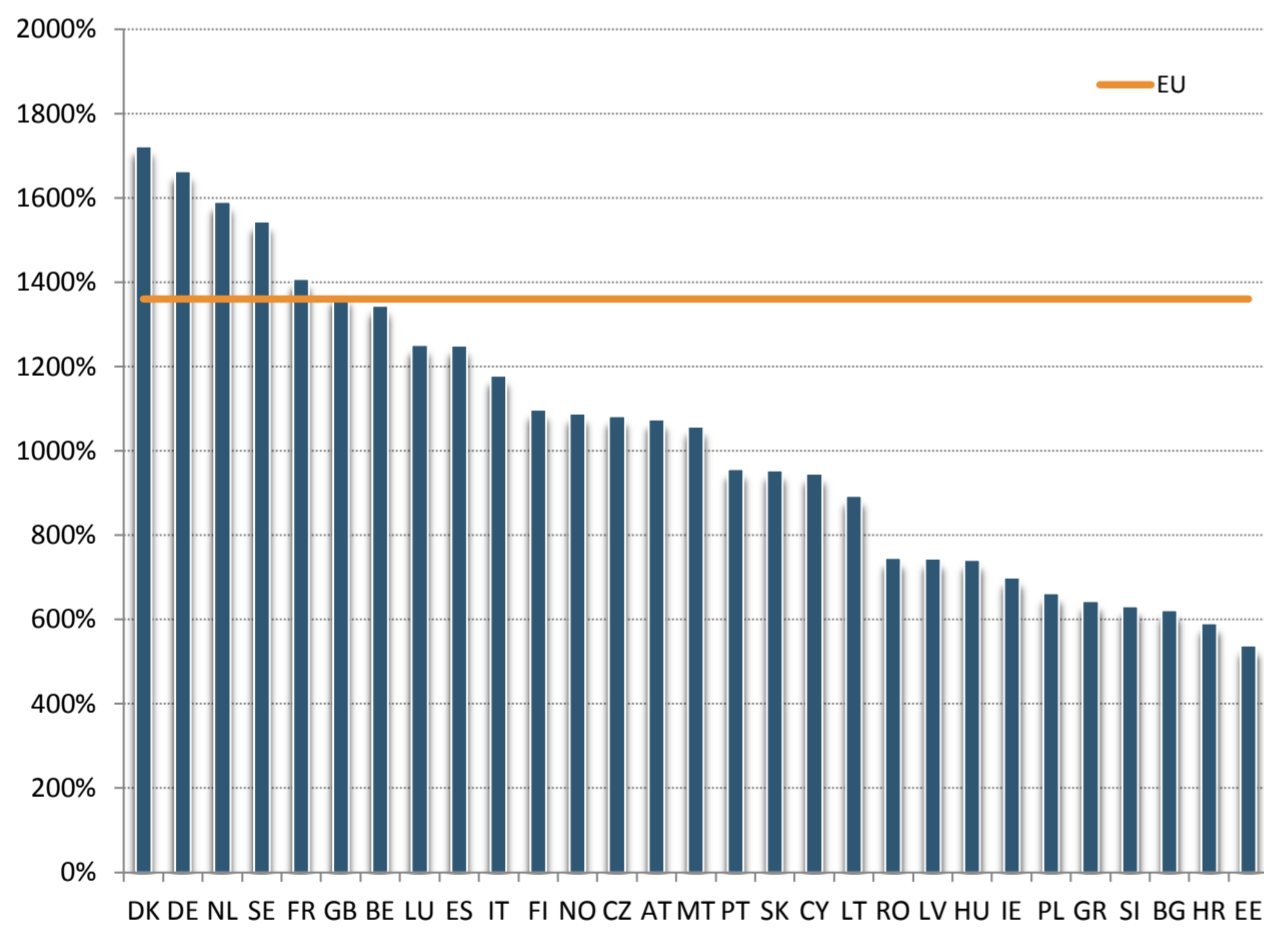
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



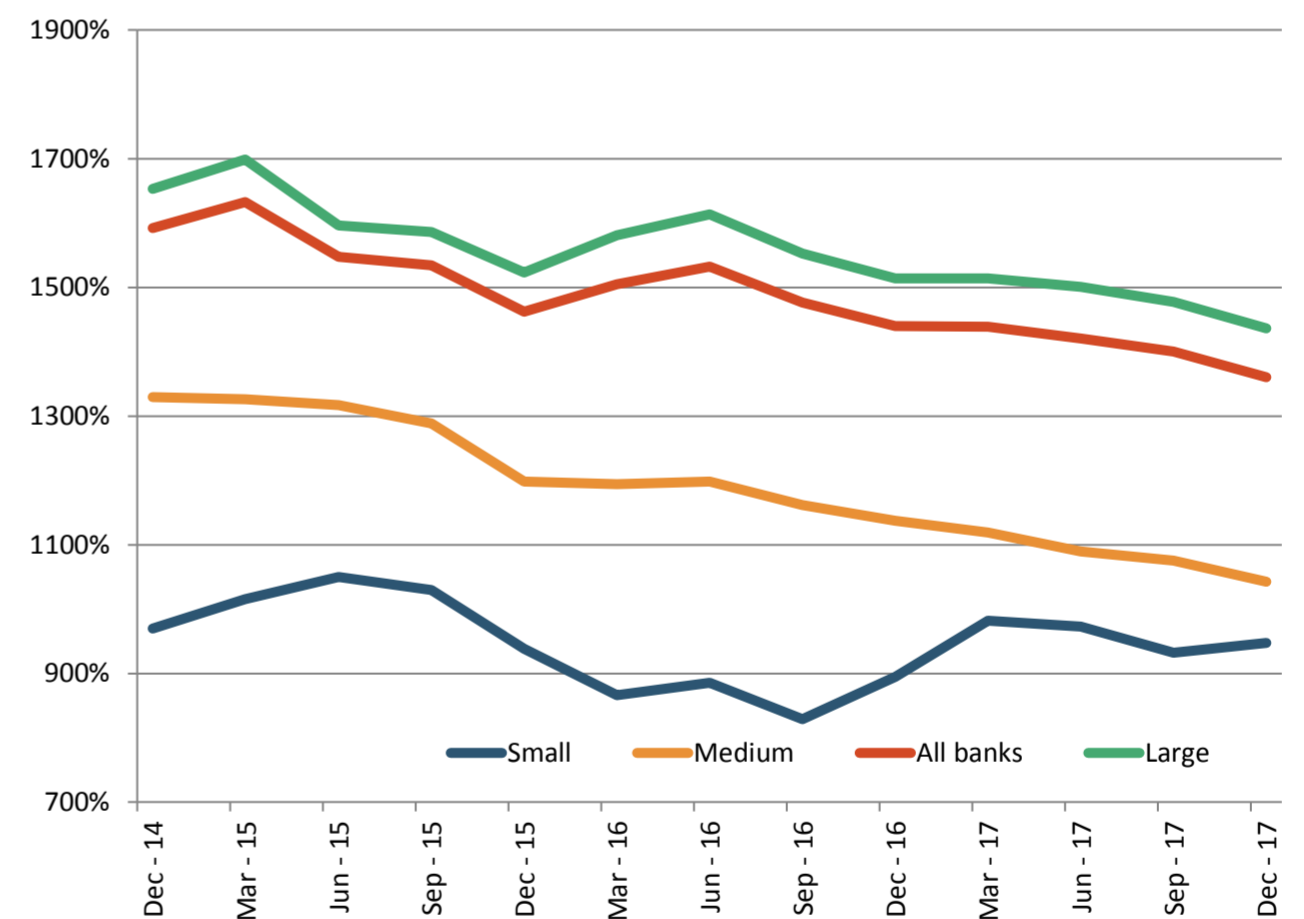
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

#### RI by size class



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

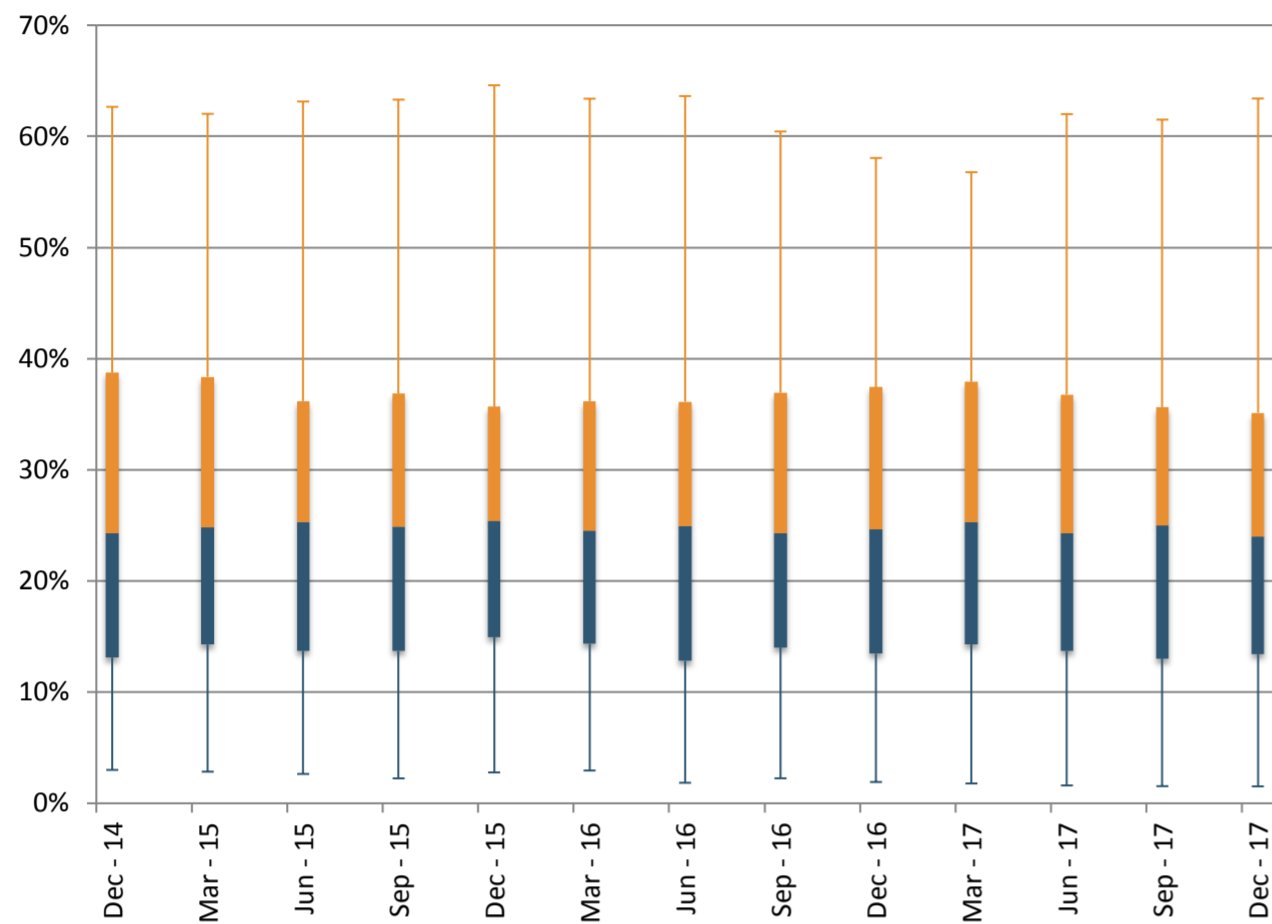
Period	Weighted average	25th	50th	75th
Dec - 14	1592.0%	1137.5%	1469.1%	1925.6%
Mar - 15	1632.5%	1159.9%	1427.4%	1975.5%
Jun - 15	1547.4%	1165.1%	1416.2%	1934.6%
Sep - 15	1534.5%	1145.2%	1393.7%	1859.6%
Dec - 15	1462.1%	1091.9%	1373.0%	1768.5%
Mar - 16	1504.7%	1012.1%	1351.6%	1784.8%
Jun - 16	1532.0%	1034.7%	1346.9%	1852.9%
Sep - 16	1476.2%	1009.6%	1290.3%	1797.7%
Dec - 16	1440.2%	1069.0%	1301.4%	1696.3%
Mar - 17	1438.4%	1070.5%	1276.4%	1763.6%
Jun - 17	1420.7%	1011.1%	1255.2%	1714.1%
Sep - 17	1399.7%	1010.8%	1226.7%	1663.2%
Dec - 17	1360.2%	983.9%	1235.2%	1597.3%



## Balance Sheet Structure and Liquidity

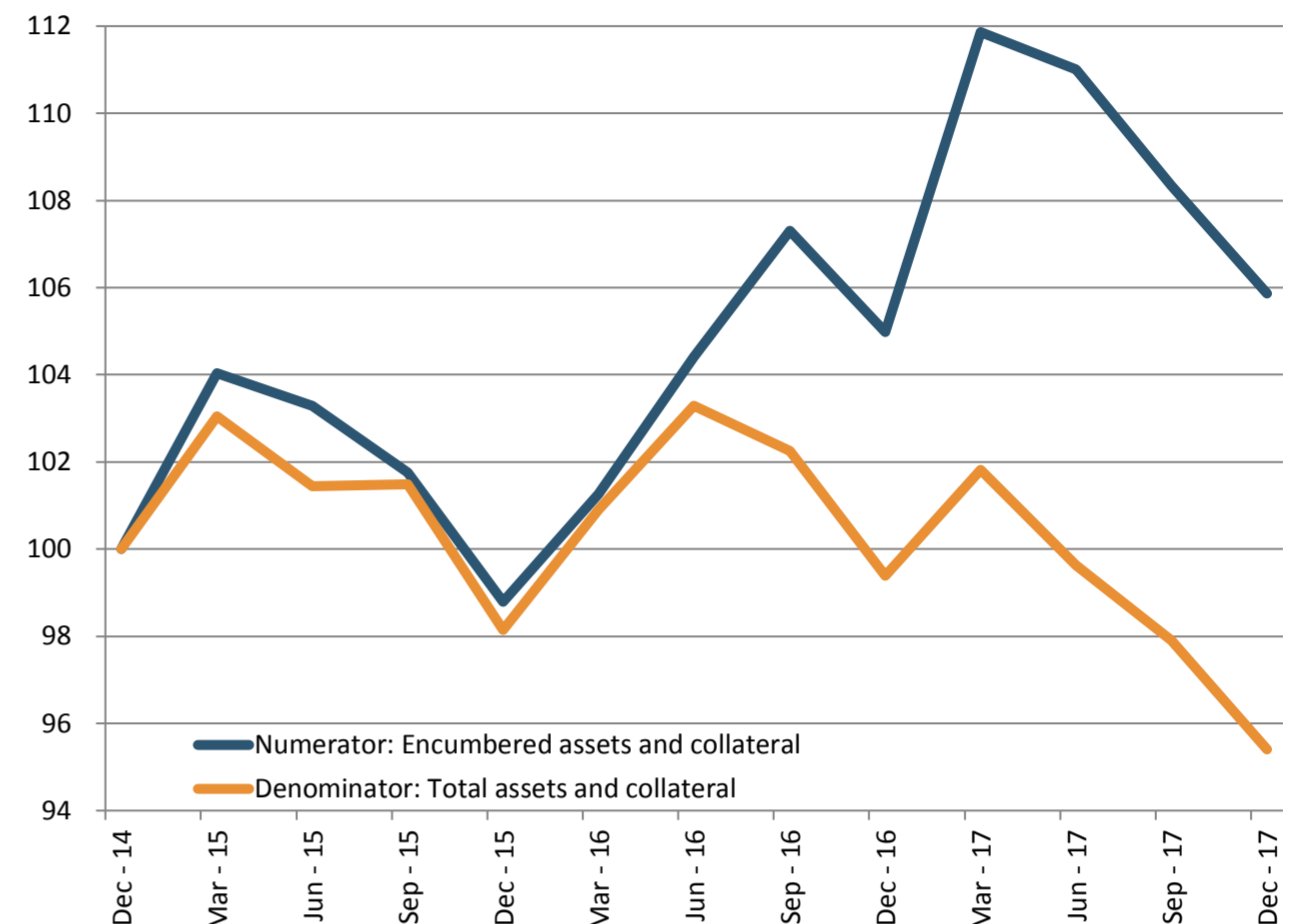
### 20 - Asset encumbrance ratio

#### Dispersion



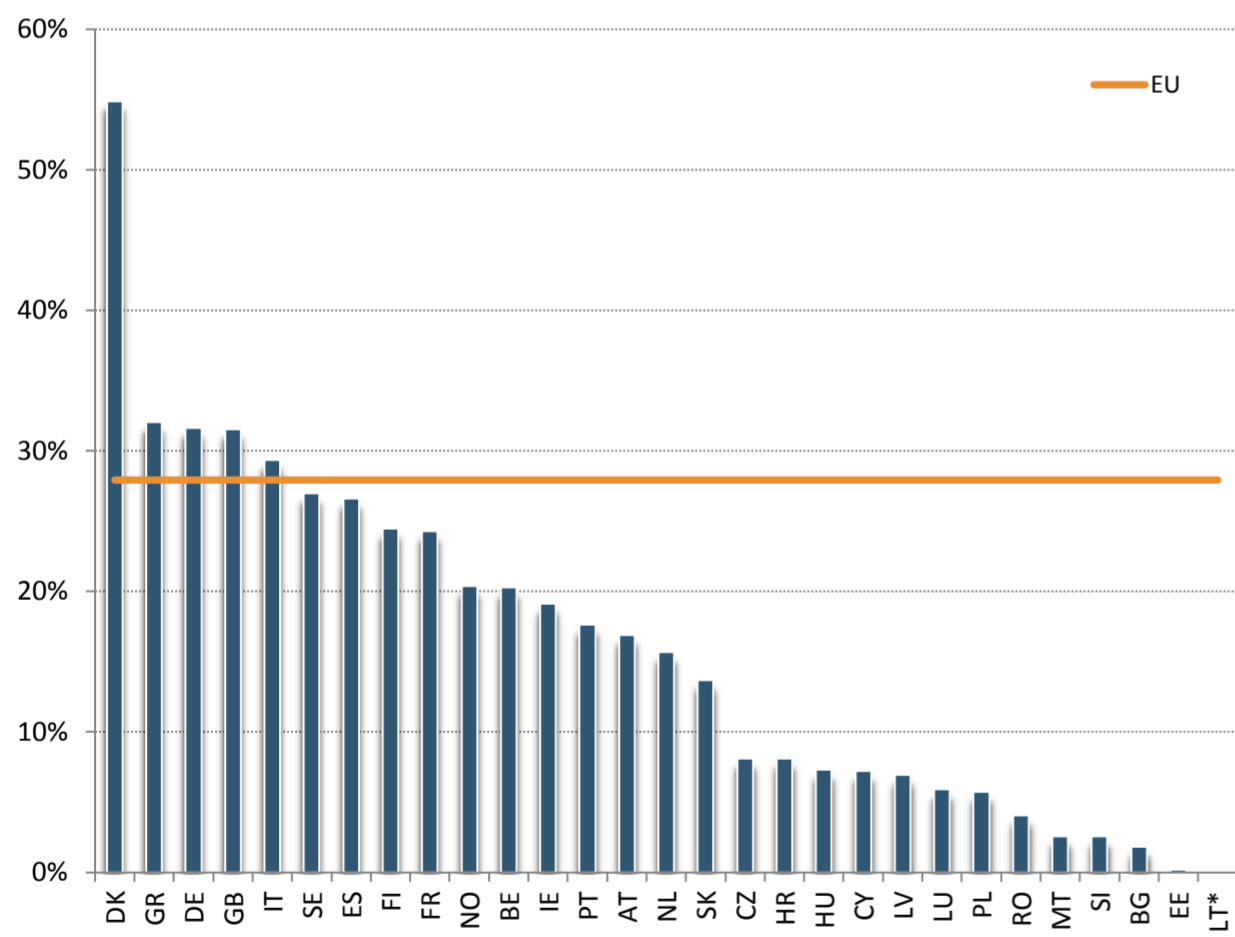
5th and 95th pct, interquartile range and median.

#### Numerator and denominator: trends



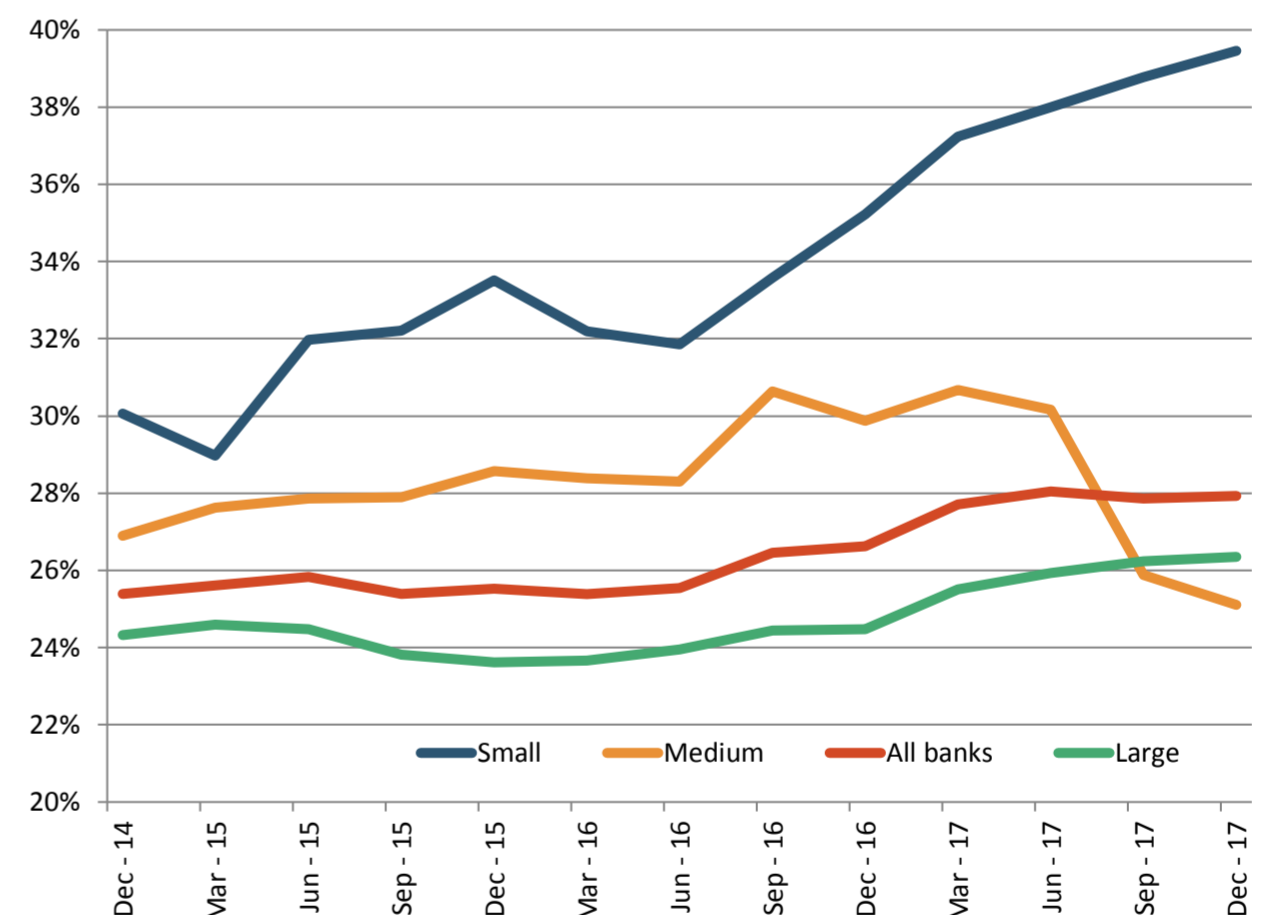
Total numerator and denominator.  
Dec 2014 =100.

#### Country dispersion (as of Dec. 2017)



Weighted Averages by country.

#### RI by size class



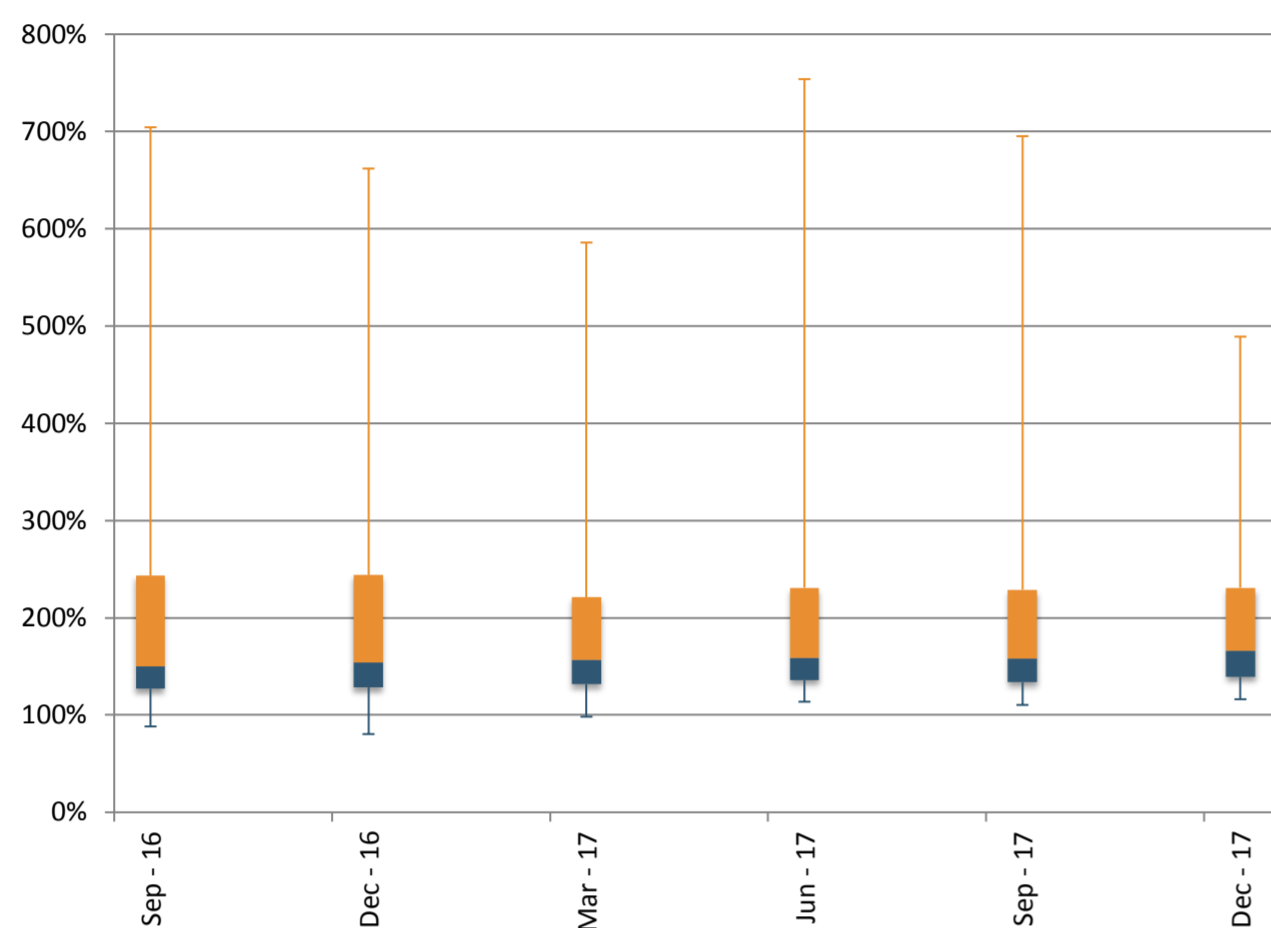
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2017. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.1%	24.3%	38.8%
Mar - 15	25.6%	14.3%	24.8%	38.4%
Jun - 15	25.8%	13.7%	25.3%	36.2%
Sep - 15	25.4%	13.7%	24.9%	36.9%
Dec - 15	25.5%	15.0%	25.4%	35.7%
Mar - 16	25.4%	14.3%	24.6%	36.2%
Jun - 16	25.5%	12.8%	24.9%	36.1%
Sep - 16	26.5%	14.0%	24.3%	36.9%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Mar - 17	27.7%	14.3%	25.3%	37.9%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Sep - 17	27.9%	13.0%	25.0%	35.6%
Dec - 17	27.9%	13.4%	24.0%	35.1%

## Balance Sheet Structure and Liquidity

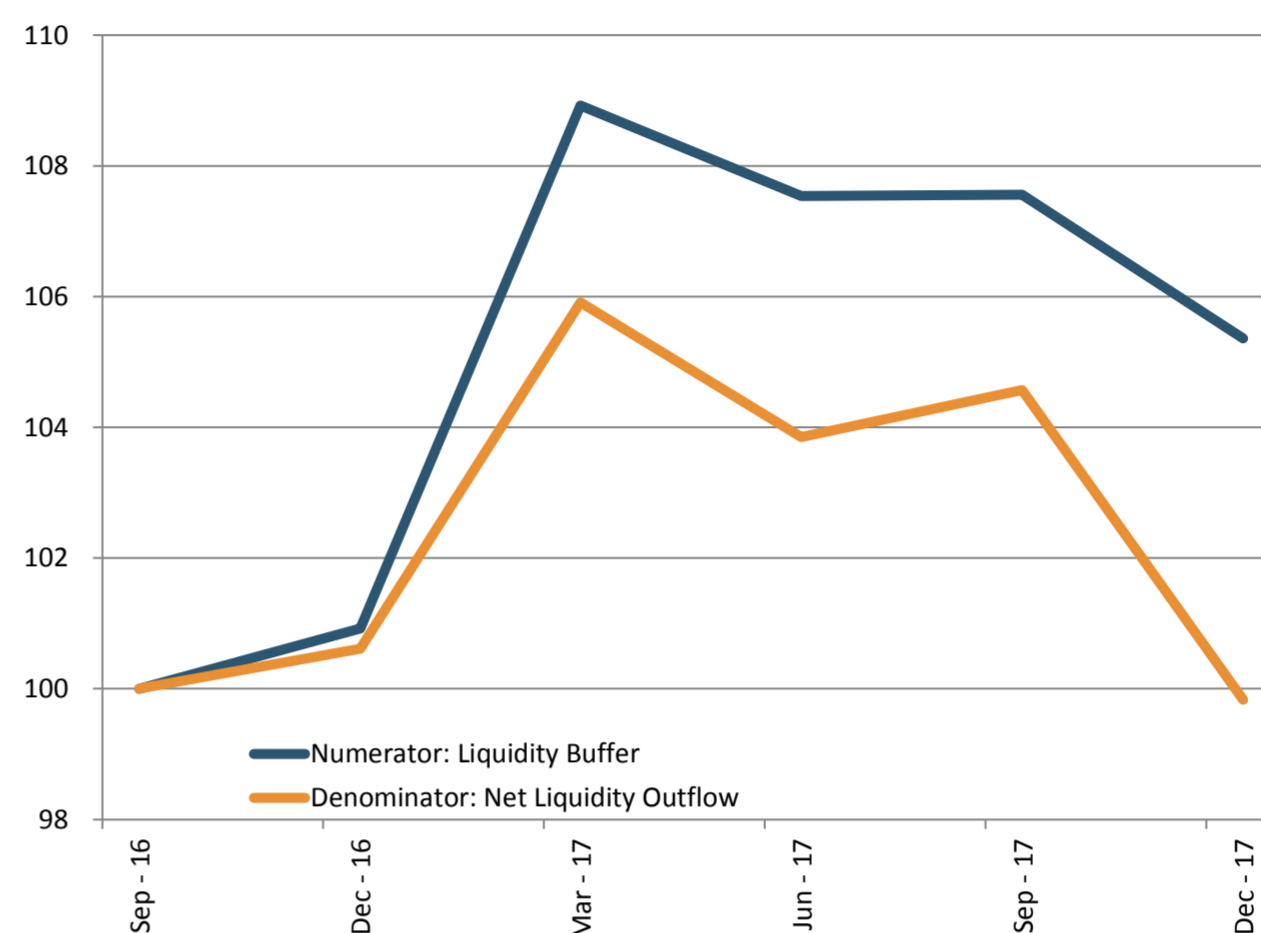
### 21 - Liquidity coverage ratio (%)

Dispersion



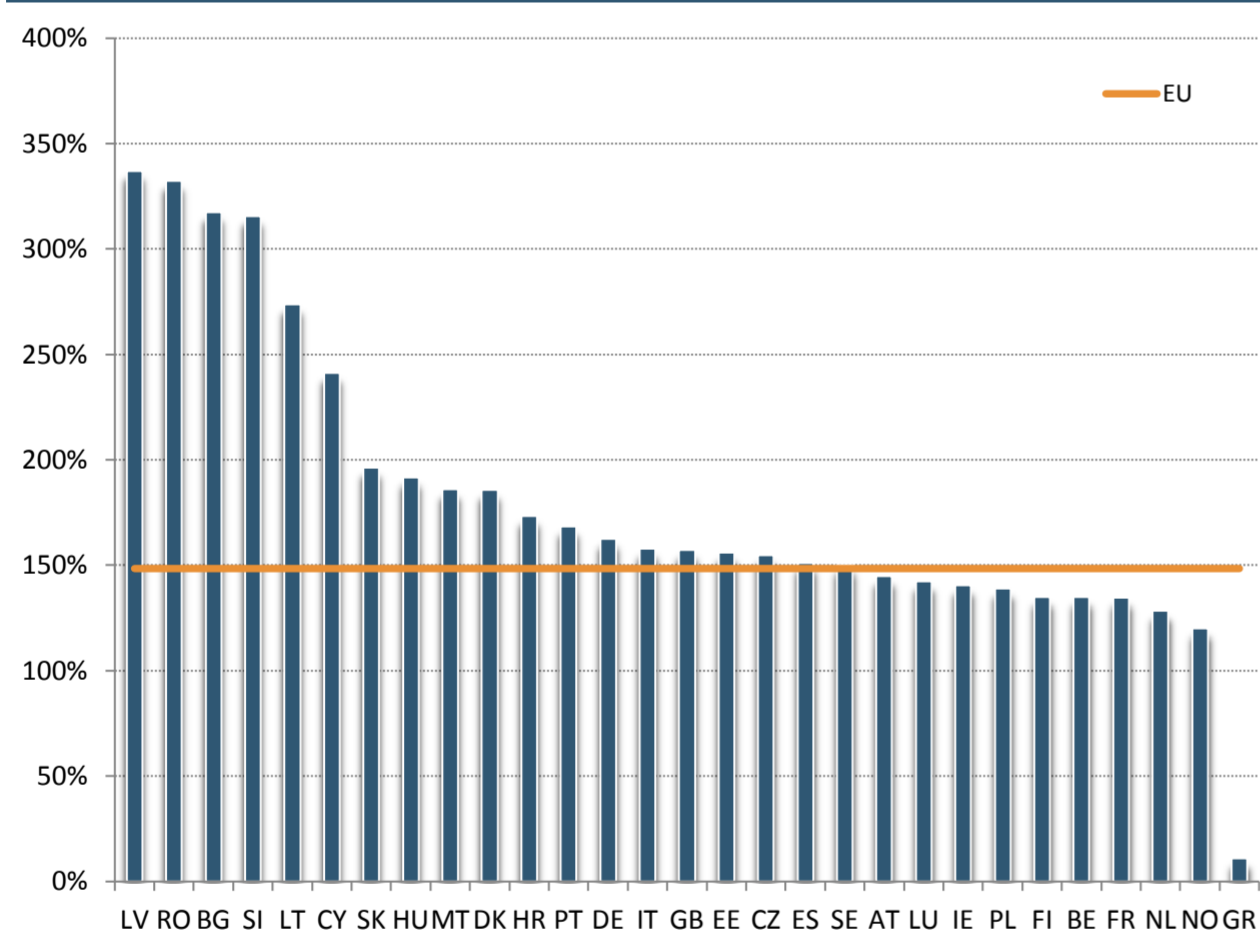
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



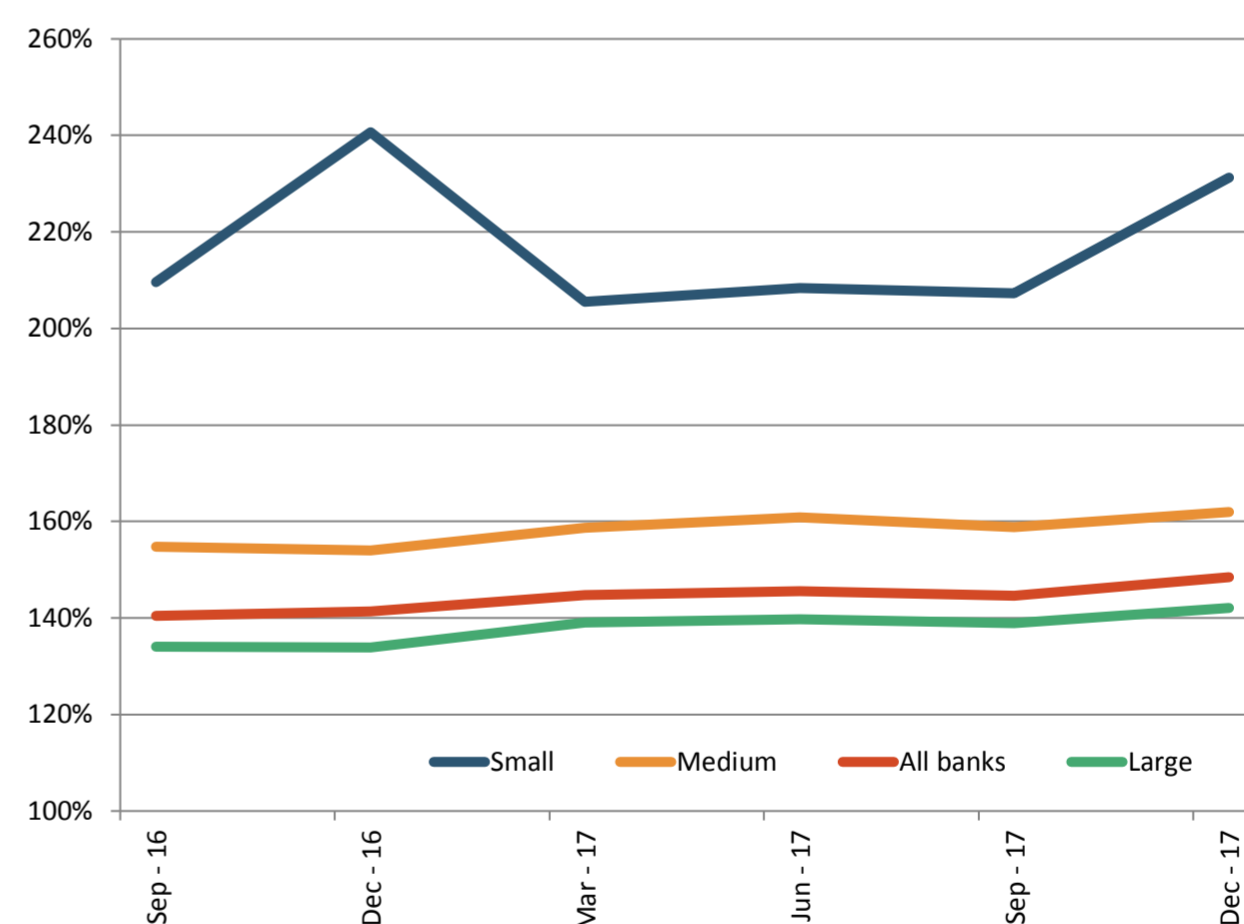
Total numerator and denominator.  
Sep 2016 = 100.

Country dispersion (as of Dec. 2017)



Weighted Averages by country.

RI by size class



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

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	145.6%	135.8%	159.0%	230.9%
Sep - 17	144.6%	133.7%	158.0%	228.8%
Dec - 17	148.5%	139.2%	166.0%	230.8%



***STATISTICAL ANNEX***

## Statistical Annex

### Asset composition and volumes

Asset composition																								
% of total assets																								
	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17
AT	10.3%	11.1%	10.0%	9.4%	0.6%	0.5%	0.6%	0.6%	16.7%	16.5%	15.9%	15.9%	65.8%	65.3%	67.2%	67.8%	2.7%	2.6%	2.5%	2.3%	3.9%	4.0%	3.9%	4.0%
BE	8.9%	11.1%	11.3%	8.1%	0.4%	0.4%	0.4%	0.4%	19.7%	18.9%	18.5%	18.0%	55.9%	55.3%	55.7%	59.3%	6.2%	5.7%	5.6%	5.5%	8.8%	8.6%	8.5%	8.8%
BG	21.5%	17.2%	18.6%	17.5%	0.1%	0.1%	0.1%	0.1%	12.6%	13.4%	12.5%	14.8%	60.1%	63.2%	63.0%	61.8%	0.3%	0.2%	0.3%	0.2%	5.4%	5.9%	5.6%	5.5%
CY	18.8%	19.9%	21.5%	23.2%	0.2%	0.2%	0.2%	0.1%	6.5%	6.9%	7.0%	6.8%	66.2%	64.4%	61.8%	61.0%	0.0%	0.0%	0.1%	0.0%	8.3%	8.6%	9.4%	8.7%
CZ	12.9%	18.4%	14.8%	10.2%	0.1%	0.1%	0.1%	0.1%	14.6%	14.2%	13.3%	13.1%	68.9%	64.0%	68.7%	73.3%	1.8%	1.8%	1.6%	1.7%	1.6%	1.6%	1.5%	1.6%
DE	9.9%	11.2%	11.4%	11.7%	2.9%	2.9%	2.9%	3.1%	14.3%	14.0%	13.9%	14.0%	54.2%	53.7%	54.3%	55.0%	14.1%	13.4%	12.9%	12.8%	4.5%	4.9%	4.5%	3.4%
DK	5.6%	6.4%	6.0%	6.6%	0.6%	0.5%	0.5%	0.7%	13.5%	13.4%	13.3%	13.0%	71.7%	71.1%	71.9%	71.6%	6.2%	6.4%	6.0%	5.8%	2.3%	2.2%	2.3%	2.3%
ES	4.4%	5.0%	6.2%	7.0%	1.2%	1.3%	1.2%	1.3%	14.8%	14.6%	14.7%	13.8%	65.8%	65.9%	65.2%	64.7%	4.6%	4.4%	4.2%	4.2%	9.2%	8.9%	8.4%	8.9%
FI	10.3%	9.4%	9.2%	12.2%	0.1%	0.1%	0.1%	0.1%	12.3%	12.5%	12.2%	12.4%	68.1%	70.2%	71.3%	68.6%	5.6%	4.5%	4.0%	3.5%	3.5%	3.4%	3.3%	3.3%
FR	8.6%	8.9%	8.4%	8.6%	3.6%	3.6%	3.7%	3.2%	11.0%	10.8%	10.6%	10.1%	58.5%	59.1%	60.0%	61.5%	10.4%	10.0%	9.6%	9.2%	7.9%	7.6%	7.7%	7.4%
GB	8.6%	9.4%	9.8%	10.4%	3.0%	3.3%	3.3%	3.8%	13.4%	13.4%	13.3%	13.0%	54.9%	55.6%	56.0%	55.8%	15.0%	14.5%	13.7%	13.5%	5.0%	3.8%	3.9%	3.6%
GR	3.2%	3.2%	3.4%	3.5%	0.3%	0.3%	0.3%	0.3%	15.8%	14.4%	10.6%	8.7%	63.1%	64.3%	66.6%	67.3%	2.4%	2.4%	2.5%	2.7%	15.2%	15.4%	16.5%	17.5%
HR	10.5%	11.3%	10.8%	13.4%	0.3%	0.3%	0.3%	0.3%	10.7%	10.8%	10.6%	10.6%	74.5%	73.6%	74.7%	72.0%	0.8%	0.5%	0.4%	0.3%	3.2%	3.5%	3.2%	3.3%
HU	8.9%	8.2%	9.1%	9.5%	1.0%	0.5%	0.4%	0.4%	25.7%	26.6%	26.7%	27.1%	58.3%	58.9%	58.0%	57.1%	1.3%	1.3%	1.4%	1.4%	4.8%	4.6%	4.4%	4.4%
IE	9.2%	8.9%	9.1%	10.1%	0.2%	0.3%	0.3%	0.3%	15.9%	16.0%	15.9%	14.9%	64.1%	64.7%	65.5%	66.1%	5.2%	4.9%	4.5%	4.1%	5.3%	5.2%	4.7%	4.5%
IT	2.1%	2.9%	2.8%	3.7%	1.6%	1.6%	1.5%	1.6%	17.7%	17.2%	17.3%	16.5%	66.6%	68.0%	68.1%	68.4%	4.1%	4.0%	3.8%	3.5%	7.8%	6.4%	6.5%	6.2%
LT	21.2%	20.6%	24.4%	24.5%	0.0%	0.0%	0.3%	0.0%	3.4%	3.3%	2.7%	2.6%	73.4%	74.2%	71.1%	71.7%	0.7%	0.6%	0.4%	0.3%	1.3%	1.3%	1.2%	1.0%
LU	13.1%	12.8%	11.9%	10.3%	0.5%	0.5%	0.5%	0.5%	11.9%	13.9%	14.1%	10.1%	66.8%	64.7%	66.0%	62.6%	5.4%	5.7%	4.2%	2.3%	2.3%	2.4%	3.2%	14.1%
LV	22.9%	23.8%	22.6%	24.2%	0.2%	0.2%	0.2%	0.3%	19.1%	17.1%	17.7%	18.4%	55.8%	56.9%	57.5%	55.1%	0.4%	0.3%	0.3%	0.2%	1.6%	1.6%	1.7%	1.7%
NL	8.4%	6.3%	7.4%	6.4%	0.8%	0.9%	0.9%	1.0%	9.4%	9.4%	9.0%	9.0%	73.4%	76.0%	75.8%	76.9%	4.4%	4.3%	3.8%	3.8%	3.6%	3.2%	3.1%	3.0%
NO	12.7%	9.8%	11.5%	6.0%	0.3%	0.3%	0.3%	0.4%	9.9%	9.6%	9.1%	11.8%	68.7%	71.6%	70.0%	75.4%	5.3%	5.5%	5.0%	5.3%	3.0%	3.2%	4.0%	1.1%
PL	4.6%	4.8%	5.3%	5.0%	0.3%	0.3%	0.3%	0.2%	20.9%	20.6%	19.5%	21.8%	69.4%	69.8%	70.3%	68.4%	1.2%	0.9%	1.0%	0.9%	3.7%	3.7%	3.7%	3.6%
PT	3.7%	3.7%	4.3%	5.5%	3.0%	2.8%	2.7%	2.7%	19.1%	20.1%	19.9%	19.5%	63.3%	62.6%	62.1%	61.8%	1.2%	1.1%	1.1%	1.1%	9.7%	9.7%	9.9%	9.5%
RO	13.6%	13.3%	11.9%	15.9%	0.2%	0.2%	0.3%	0.2%	29.0%	28.4%	28.4%	26.9%	54.0%	55.1%	56.5%	54.2%	0.2%	0.2%	0.1%	0.1%	3.0%	2.9%	2.8%	2.7%
SE	12.2%	12.2%	11.7%	8.2%	1.4%	1.2%	1.2%	1.1%	11.2%	10.7%	11.0%	10.7%	65.9%	67.0%	67.8%	72.1%	5.9%	5.7%	5.1%	5.4%	3.5%	3.2%	3.1%	2.6%
SK	6.3%	6.7%	2.9%	6.0%	0.1%	0.1%	0.2%	0.2%	16.9%	15.1%	14.6%	13.6%	74.3%	75.7%	80.1%	77.9%	0.3%	0.4%	0.3%	0.3%	2.0%	2.0%	1.9%	2.0%
EE	23.8%	21.6%	22.0%	22.3%	0.1%	0.1%	0.1%	0.1%	2.4%	2.2%	2.2%	1.6%	72.4%	74.5%	74.3%	74.8%	0.3%	0.2%	0.2%	0.2%	1.1%	1.3%	1.1%	1.0%
SI	13.6%	11.9%	10.6%	11.2%	0.8%	0.8%	0.8%	0.7%	25.7%	26.8%	27.3%	25.9%	56.7%	57.2%	57.9%	59.1%	0.2%	0.2%	0.2%	0.2%	3.1%	3.1%	3.2%	3.0%
MT	3.7%	3.9%	3.5%	4.4%	0.4%	0.4%	0.4%	0.4%	30.0%	28.8%	27.3%	25.6%	63.0%	63.9%	66.0%	66.8%	0.1%	0.1%	0.1%	0.1%	2.8%	2.9%	2.8%	2.9%
EU	8.0%	8.5%	8.6%	8.7%	2.4%	2.4%	2.4%	2.4%	13.4%	13.2%	13.1%	12.8%	60.5%	61.1%	61.6%	62.3%	9.5%	9.1%	8.6%	8.4%	6.2%	5.8%	5.7%	5.5%

Assets												
Volumes bln EUR; %												
	Total Assets				Share of financial assets held for trading				Share of fair value level 3 to total fair valued assets			
	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17
AT	617.4	610.9	615.5	607.3	2.9%	2.7%	2.6%	2.4%	7.5%	5.9%	6.5%	6.0%
BE	1 018.7	1 028.4	1 012.6	973.9	6.1%	5.7%	5.5%	5.2%	9.1%	8.8%	9.1%	9.1%
BG	21.4	20.6	21.0	21.2	0.9%	1.0%	1.0%	1.0%	0.6%	0.5%	0.7%	0.6%
CY	42.5	41.8	42.1	42.7	0.0%	0.0%	0.0%	0.0%	1.1%	1.0%	1.0%	1.2%
CZ	142.2	143.0	149.3	145.7	4.5%	2.7%	1.7%	1.3%	3.3%	4.8%	5.5%	6.2%
DE	4 184.1	4 120.3	4 018.2	3 879.9	20.3%	19.4%	18.9%	19.0%	3.4%	3.1%	3.1%	3.1%
DK	713.5	718.1	714.6	719.4	14.3%	13.9%	13.8%	13.7%	0.4%	0.4%	0.5%	0.4%
ES	3 331.8	3 267.0	3 249.5	3 235.3	7.7%	7.1%	6.9%	6.8%	1.1%	1.0%	1.0%	1.0%
FI	181.5	177.7	177.3	179.4	4.7%	4.5%	4.2%	4.5%	2.5%	4.1%	2.3%	2.2%
FR	7 116.4	6 961.6	6 974.5	6 705.6	21.8%	21.0%	21.5%	18.5%	2.5%	2.5%	2.5%	2.9%
GB	6 766.4	6 464.2	6 387.8	6 284.6	24.1%	24.1%	23.4%	22.9%	2.3%	2.2%	2.2%	2.0%
GR	279.5	268.1	253.6	250.5	3.1%	2.8%	2.8%	3.4%	1.6%	1.7%	1.8%	1.5%
HR	36.1	36.6	39.4	39.7	1.1%	0.8%	0.6%	0.6%	2.4%	2.3%	2.1%	2.0%
HU	55.3	57.4	58.8	61.1	2.9%	2.4%	2.8%	2.9%	0.4%	0.4%	0.4%	0.4%
IE	298.8	290.1	286.3	279.1	4.5%	4.3%	3.9%	3.7%	3.2%	2.9%	3.0%	2.9%
IT	2 289.0	2 182.0	2 215.5	2 218.7	7.1%	6.8%	6.8%	6.3%	2.2%	2.3%	2.4%	2.3%
LT	18.7	18.7	19.3	22.4	1.6%	1.3%	0.6%	0.6%	1.1%	1.2%	7.8%	1.1%
LU	255.9	209.3	201.4	199.5	5.8%	5.8%	4.4%	2.4%	0.7%	0.6%	0.7%	0.7%
LV	12.6	12.5	12.5	12.8	1.8%	1.7%	1.6%	1.6%	0.4%	0.5%	0.5%	0.6%
NL	2 178.2	2 093.7	2 114.2	2 040.6	8.2%	8.7%	8.4%	7.5%	2.1%	2.1%	2.0%	2.1%
NO	327.2	299.9	309.3	292.0	16.5%	15.0%	14.4%	19.1%	11.0%	11.7%	11.5%	9.0%
PL	142.4	143.0	141.6	151.5	1.7%	2.1%	1.4%	1.4%	4.1%	3.7%	3.1%	1.4%
PT	281.2	280.0	278.5	278.6	3.7%	3.5%	3.3%	3.0%	20.8%	19.6%	17.7%	18.0%
RO	37.5	37.8	38.0	39.9	1.4%	0.8%	0.8%	0.4%	1.1%	0.6%	0.3%	0.4%
SE	1 531.2	1 495.0	1 486.1	1 348.4	14.8%	13.8%	12.8%	11.9%	1.1%	0.8%	0.9%	0.9%
SK	41.3	42.1	43.0	43.8	0.4%	0.4%	0.3%	0.3%	1.5%	2.4%	1.1%	1.3%
EE*	16.5	16.4	16.8	21.5	1.8%	1.7%	1.6%	1.0%	0.6%	0.7%	0.7%	0.9%
SI	23.3	23.0	23.2	23.5	0.4%	0.6%	0.5%	0.4%	0.3%	0.3%	0.3%	0.3%
MT	19.5	19.7	19.6	19.8	0.1%	0.1%	0.1%	0.1%	0.3%	0.3%	0.6%	0.6%
EU	30 746.7	29 931.4	29 775.5	29 018.3	16.4%	15.9%	15.7%	14.7%	2.7%	2.5%	2.6%	2.6%

Loans and advances <sup>(1)</sup>				
Volumes; bln EUR				
	Mar-17	Jun-17	Sep-17	Dec-17
AT	406.2	399.1	413.6	411.9
BE	569.7	568.6	563.6	577.5
BG	12.9	13.0	13.2	13.1
CY	28.1	26.9	26.1	26.0
CZ	98.0	91.5	102.5	106.8
DE	2 266.9	2 211.4	2 182.2	2 133.2
DK	511.2	510.6	513.8	515.4
ES	2 191.5	2 152.5	2 120.1	2 092.4
FI	123.6	124.7	126.3	123.0
FR	4 160.7	4 112.4	4 181.6	4 122.3
GB	3 716.5	3 595.5	3 577.4	3 504.7
GR	176.5	172.3	168.9	168.6
HR	26.9	26.9	29.5	28.6
HU	32.2	33.8	34.1	34.9
IE	191.7	187.8	187.5	184.6
IT	1 525.4	1 484.0	1 509.4	1 518.4
LT	13.7	13.9	13.7	16.0
LU	170.9	135.3	132.9	124.9
LV	7.0	7.1	7.2	7.1
NL	1 599.3	1 590.4	1 602.6	1 568.4
NO	224.9	214.8	216.5	220.3
PL	98.8	99.9	99.5	103.7
PT	178.1	175.2	173.0	172.2
RO	20.3	20.8	21.4	21.6
SE	1 008.6	1 001.5	1 007.5	971.9
SK	30.7	31.9	34.4	34.1
EE*	12.0	12.2	12.5	16.1
SI	13.2	13.2	13.4	13.9
MT</				

## 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-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17
AT	14.1%	14.0%	13.4%	13.4%	14.0%	13.3%	13.3%	11.4%	63.1%	64.1%	64.5%	67.0%	8.7%	8.7%	8.7%	8.2%
BE	20.6%	19.9%	20.1%	20.6%	13.3%	14.2%	13.8%	11.6%	50.0%	50.8%	51.4%	53.4%	16.2%	15.1%	14.8%	14.4%
BG	0.6%	0.6%	0.6%	0.6%	6.3%	5.2%	5.0%	3.6%	90.2%	91.4%	92.6%	93.8%	2.8%	2.9%	1.9%	2.0%
CY	1.0%	1.1%	1.1%	1.1%	1.5%	1.5%	1.7%	1.8%	93.5%	93.2%	93.3%	92.7%	4.0%	4.2%	4.0%	4.3%
CZ	9.2%	9.7%	9.2%	10.9%	16.1%	14.4%	15.5%	13.2%	70.6%	71.6%	71.4%	71.9%	4.1%	4.3%	3.8%	4.0%
DE	20.3%	19.9%	19.9%	20.4%	14.1%	13.8%	14.1%	13.5%	40.0%	41.0%	41.3%	42.8%	25.6%	25.3%	24.7%	23.3%
DK	55.1%	54.1%	55.0%	55.2%	3.4%	3.1%	2.7%	2.6%	25.6%	26.9%	27.0%	27.2%	15.9%	16.0%	15.3%	15.0%
ES	13.1%	12.9%	12.7%	12.6%	7.9%	7.8%	7.3%	7.4%	61.5%	61.9%	62.8%	62.5%	17.5%	17.4%	17.2%	17.5%
FI	36.6%	36.1%	35.3%	33.9%	2.9%	1.9%	1.5%	1.4%	45.7%	48.3%	50.0%	49.9%	14.9%	13.7%	13.2%	14.8%
FR	18.3%	18.4%	17.8%	18.7%	6.0%	5.9%	5.6%	4.9%	51.3%	52.1%	53.1%	54.2%	24.4%	23.6%	23.5%	22.1%
GB	10.5%	10.6%	10.4%	10.5%	5.2%	5.0%	5.1%	4.8%	58.6%	59.9%	60.2%	61.3%	25.7%	24.5%	24.3%	23.4%
GR	0.5%	0.4%	0.4%	1.3%	8.3%	7.4%	5.8%	5.3%	60.6%	63.2%	67.9%	70.7%	30.6%	28.9%	25.9%	22.7%
HR	0.4%	0.4%	0.1%	0.2%	11.2%	10.4%	7.9%	7.7%	84.6%	85.2%	88.3%	88.2%	3.8%	4.0%	3.7%	3.9%
HU	3.1%	3.0%	2.9%	2.9%	6.7%	6.4%	5.7%	5.0%	80.4%	82.4%	83.4%	85.1%	9.8%	8.2%	8.0%	7.0%
IE	10.8%	9.3%	9.5%	8.9%	7.8%	7.6%	6.8%	5.7%	67.8%	70.3%	71.9%	74.4%	13.5%	12.7%	11.8%	10.9%
IT	16.9%	16.9%	16.5%	15.2%	7.1%	6.7%	6.8%	6.7%	53.7%	55.2%	56.4%	58.2%	22.3%	21.3%	20.3%	20.0%
LT	0.0%	0.0%	0.0%	0.0%	14.4%	14.8%	14.1%	16.5%	81.2%	81.8%	82.4%	80.5%	4.3%	3.5%	3.4%	3.0%
LU	21.7%	26.3%	26.6%	25.0%	28.8%	18.5%	18.9%	19.0%	40.6%	46.3%	47.1%	39.1%	9.0%	8.9%	7.4%	16.9%
LV	4.6%	4.1%	4.4%	4.6%	7.0%	7.1%	7.9%	7.9%	86.1%	86.5%	85.3%	85.3%	2.3%	2.3%	2.4%	2.3%
NL	26.4%	25.3%	24.9%	24.9%	3.8%	3.5%	3.9%	3.2%	59.1%	61.0%	61.4%	62.2%	10.7%	10.2%	9.8%	9.7%
NO	38.9%	38.1%	37.5%	39.1%	8.1%	6.9%	8.2%	7.7%	43.6%	45.7%	45.1%	45.5%	9.4%	9.2%	9.2%	7.8%
PL	4.9%	5.0%	6.2%	6.7%	6.0%	2.5%	2.6%	2.5%	84.4%	84.5%	84.7%	85.5%	4.6%	8.0%	6.5%	5.2%
PT	6.3%	6.1%	5.9%	5.1%	5.0%	4.7%	4.5%	3.9%	75.2%	75.9%	76.1%	77.9%	13.5%	13.3%	13.4%	13.1%
RO	0.4%	0.4%	0.4%	0.4%	8.8%	7.8%	7.8%	6.9%	87.7%	88.3%	88.4%	89.1%	3.2%	3.5%	3.4%	3.7%
SE	44.0%	43.0%	43.6%	46.1%	5.4%	5.9%	4.9%	3.9%	37.0%	37.8%	39.0%	38.6%	13.5%	13.2%	12.6%	11.4%
SK	10.7%	11.1%	11.5%	11.6%	3.6%	3.3%	3.5%	3.7%	82.9%	82.8%	82.3%	82.0%	2.8%	2.8%	2.7%	2.7%
EE	0.2%	0.2%	0.2%	0.5%	8.6%	7.4%	8.1%	15.2%	88.6%	90.5%	89.7%	81.9%	2.6%	1.8%	2.0%	2.4%
SI	1.5%	1.5%	0.1%	0.1%	5.0%	4.8%	4.7%	4.4%	88.4%	88.2%	90.0%	90.6%	5.1%	5.5%	5.1%	4.9%
MT	2.2%	2.2%	2.2%	2.3%	2.0%	1.5%	1.2%	1.0%	93.8%	94.1%	94.4%	94.2%	2.0%	2.2%	2.2%	2.5%
EU	19.0%	18.8%	18.6%	18.8%	7.2%	7.1%	6.9%	6.4%	52.6%	53.7%	54.4%	55.5%	21.2%	20.5%	20.0%	19.3%

(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; bln EUR	Mar-17	Jun-17	Sep-17	Dec-17
AT	568.9	561.2	564.1	555.5
BE	955.4	963.4	946.7	906.5
BG	18.7	17.9	18.2	18.3
CY	37.8	37.7	38.1	38.6
CZ	130.2	131.5	137.5	133.4
DE	3 961.5	3 892.5	3 796.8	3 659.9
DK	676.1	680.0	675.6	679.9
ES	3 075.3	3 024.8	3 006.3	2 995.7
FI	167.4	163.3	162.6	164.4
FR	6 676.5	6 524.7	6 533.2	6 260.9
GB	6 312.0	6 029.2	5 953.6	5 857.5
GR	245.5	234.0	220.1	216.8
HR	30.6	31.2	33.9	34.0
HU	48.8	50.8	51.9	53.9
IE	264.3	255.8	251.7	244.1
IT	2 125.8	2 023.4	2 045.9	2 045.1
LT	16.8	16.8	17.1	20.1
LU	234.7	195.0	186.9	184.7
LV	11.2	11.1	11.0	11.3
NL	2 056.6	1 974.8	1 994.2	1 919.9
NO	302.3	276.1	284.5	267.4
PL	123.7	124.5	122.9	131.6
PT	256.4	254.6	252.8	252.3
RO	33.1	33.3	33.3	35.1
SE	1 453.7	1 416.5	1 405.4	1 266.3
SK	37.2	38.2	39.0	39.7
EE	13.8	13.6	14.0	18.2
SI	20.1	20.0	20.0	20.3
MT	18.1	18.3	18.2	18.1
EU	28 748.1	27 963.1	27 790.0	27 031.0

Share of secured funding				
% of debt securities issued	Mar-17	Jun-17	Sep-17	Dec-17
AT	33.9%	34.7%	35.6%	35.2%
BE	22.9%	22.7%	22.6%	21.7%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	12.3%	12.0%	11.0%	4.4%
DE	25.1%	25.0%	25.0%	25.1%
DK	86.7%	87.6%	88.2%	88.9%
ES	46.0%	45.6%	46.0%	44.9%
FI	21.6%	21.9%	22.3%	19.4%
FR	22.6%	23.4%	23.6%	23.6%
GB	16.1%	16.3%	16.2%	15.8%
GR	130.5%	139.0%	140.2%	85.2%
HR	0.0%	0.0%	0.0%	0.0%
HU	48.4%	52.5%	53.4%	55.2%
IE	71.9%	68.8%	66.5%	63.2%
IT	25.9%	26.0%	26.6%	26.1%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
NL	16.9%	19.0%	18.5%	19.1%
NO	52.1%	55.6%	53.7%	54.7%
PL	34.2%	41.6%	40.0%	36.7%
PT	43.9%	43.6%	42.5%	54.2%
RO	0.0%	0.0%	0.0%	0.0%
SE	47.8%	48.3%	48.8%	50.7%
SK	93.9%	94.3%	93.8%	93.7%
EE	0.0%	0.0%	0.0%	0.0%
SI	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	0.0%	0.0%
EU	31.9%	32.6%	32.8%	33.1%

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

RWA composition																				
% of total RWA																				
Credit risk capital requirements (excl. securitisation)					Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17
AT	83.9%	83.1%	83.0%	84.1%	0.2%	0.3%	0.2%	0.2%	2.9%	2.7%	2.5%	2.5%	12.3%	12.5%	12.9%	11.9%	0.6%	1.4%	1.3%	1.3%
BE	83.8%	83.8%	83.9%	84.3%	1.1%	1.0%	1.0%	0.6%	2.3%	2.6%	2.4%	2.4%	8.3%	8.4%	8.5%	8.6%	4.5%	4.3%	4.2%	4.1%
BG	89.9%	90.1%	89.7%	90.3%	0.0%	0.0%	0.0%	0.0%	0.6%	0.6%	0.7%	0.5%	9.6%	9.4%	9.6%	9.2%	0.0%	0.0%	0.0%	0.0%
CY	88.4%	87.7%	87.6%	88.4%	0.0%	0.0%	0.0%	0.0%	0.5%	0.7%	0.6%	0.5%	10.9%	11.4%	11.5%	10.9%	0.2%	0.2%	0.2%	0.2%
CZ	81.7%	81.6%	81.8%	81.1%	0.0%	0.0%	0.0%	0.0%	4.0%	4.4%	3.8%	4.8%	13.1%	13.3%	13.7%	13.4%	1.1%	0.7%	0.7%	0.7%
DE	74.8%	75.4%	74.4%	75.4%	3.3%	2.8%	3.0%	3.1%	6.5%	6.5%	6.4%	6.0%	13.2%	13.4%	14.2%	13.7%	2.2%	1.9%	2.0%	1.9%
DK	83.1%	83.7%	84.1%	83.9%	0.1%	0.1%	0.0%	0.1%	7.3%	6.7%	6.3%	6.4%	8.8%	9.0%	9.1%	9.1%	0.7%	0.7%	0.5%	0.5%
ES	86.8%	86.8%	87.1%	86.7%	0.4%	0.5%	0.4%	0.5%	3.4%	3.5%	3.1%	3.0%	9.0%	8.8%	9.0%	9.4%	0.5%	0.5%	0.4%	0.4%
FI	81.0%	80.6%	80.6%	81.6%	0.1%	0.1%	0.1%	0.1%	2.7%	3.4%	3.4%	2.1%	8.5%	8.5%	8.5%	8.6%	7.6%	7.5%	7.4%	7.7%
FR	85.3%	85.4%	85.4%	85.6%	1.0%	1.0%	1.0%	0.8%	3.0%	2.8%	2.8%	2.7%	9.8%	10.0%	10.1%	10.2%	1.0%	0.8%	0.7%	0.8%
GB	67.7%	68.0%	68.2%	68.6%	1.3%	1.3%	1.3%	1.2%	13.4%	14.0%	14.4%	14.4%	10.5%	10.7%	10.6%	10.5%	7.1%	5.9%	5.6%	5.3%
GR	89.0%	88.9%	89.1%	89.1%	0.1%	0.1%	0.1%	0.1%	3.5%	3.4%	3.2%	3.0%	7.3%	7.4%	7.5%	7.7%	0.2%	0.2%	0.2%	0.2%
HR	87.7%	88.0%	88.1%	88.6%	0.0%	0.0%	0.0%	0.0%	2.1%	2.1%	1.9%	1.5%	10.2%	9.8%	10.0%	9.9%	0.1%	0.1%	0.1%	0.0%
HU	82.4%	82.6%	82.8%	81.9%	0.0%	0.0%	0.0%	0.0%	3.7%	3.6%	3.7%	5.1%	13.6%	13.6%	13.3%	12.8%	0.2%	0.2%	0.2%	0.2%
IE	88.4%	87.9%	87.3%	87.9%	0.3%	0.3%	0.3%	0.4%	1.0%	1.2%	1.7%	1.4%	8.4%	8.6%	8.6%	8.8%	1.9%	2.0%	2.1%	1.6%
IT	85.7%	85.7%	85.7%	86.1%	0.8%	0.7%	0.7%	0.7%	4.2%	4.2%	4.0%	4.2%	8.6%	8.7%	9.0%	8.4%	0.6%	0.6%	0.6%	0.7%
LT	90.0%	89.9%	90.0%	90.8%	0.0%	0.0%	0.0%	0.0%	1.6%	1.7%	1.6%	1.3%	8.4%	8.4%	8.4%	7.8%	0.0%	0.0%	0.1%	0.1%
LU	88.1%	88.0%	88.2%	88.1%	0.4%	0.4%	0.4%	0.3%	0.7%	0.8%	0.8%	0.7%	8.8%	8.7%	8.7%	8.9%	2.0%	2.2%	1.9%	1.9%
LV	86.8%	86.7%	86.8%	85.8%	0.0%	0.0%	0.0%	0.0%	1.3%	1.4%	1.3%	2.2%	11.8%	11.9%	11.9%	12.0%	0.0%	0.0%	0.0%	0.0%
NL	82.5%	82.6%	82.4%	82.8%	0.7%	0.8%	0.7%	0.6%	2.3%	2.1%	1.9%	1.7%	13.4%	13.4%	14.0%	13.9%	1.2%	1.1%	1.1%	1.0%
NO	80.0%	86.7%	85.1%	85.8%	0.9%	0.8%	0.7%	0.6%	1.1%	0.9%	1.0%	1.2%	7.7%	7.6%	7.8%	8.4%	10.3%	3.9%	5.4%	3.9%
PL	90.6%	91.3%	91.4%	91.6%	0.0%	0.0%	0.0%	0.0%	2.4%	2.0%	1.9%	1.8%	6.5%	6.4%	6.3%	6.2%	0.4%	0.4%	0.3%	0.4%
PT	88.4%	88.0%	87.8%	87.3%	1.2%	1.1%	1.1%	1.0%	2.5%	2.5%	2.5%	2.5%	6.5%	6.7%	6.7%	7.0%	1.4%	1.7%	1.8%	2.2%
RO	76.4%	76.8%	76.5%	77.1%	0.0%	0.0%	0.0%	0.0%	6.9%	5.9%	5.9%	5.9%	16.5%	17.2%	17.5%	17.0%	0.2%	0.1%	0.1%	0.1%
SE	80.9%	81.2%	81.7%	81.2%	0.3%	0.3%	0.3%	0.3%	3.4%	3.3%	3.3%	3.2%	11.8%	11.9%	11.9%	12.1%	3.5%	3.2%	2.8%	3.1%
SK	83.9%	82.7%	83.9%	85.5%	0.0%	0.0%	0.0%	0.0%	2.9%	4.1%	2.4%	1.7%	12.2%	12.1%	12.7%	11.9%	0.9%	1.1%	1.0%	1.0%
EE	89.9%	90.1%	90.2%	90.5%	0.0%	0.0%	0.0%	0.0%	0.4%	0.3%	0.5%	0.3%	9.6%	9.6%	9.3%	9.1%	0.0%	0.0%	0.0%	0.0%
SI	87.1%	87.1%	87.3%	85.1%	0.0%	0.0%	0.0%	0.0%	1.0%	1.2%	0.9%	3.8%	11.9%	11.7%	11.8%	11.1%	0.0%	0.0%	0.0%	0.0%
MT	90.9%	90.8%	91.0%	91.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.0%	8.9%	9.0%	8.8%	8.9%	0.1%	0.2%	0.1%	0.1%
EU	79.4%	79.8%	79.7%	80.1%	1.1%	1.1%	1.1%	1.0%	6.3%	6.3%	6.3%	6.1%	10.3%	10.4%	10.6%	10.5%	2.9%	2.4%	2.3%	2.2%

Volumes bln EUR; %	Non-performing loans <sup>(1)</sup>				Loans and advances <sup>(1)</sup>				Non-performing loans ratio				Coverage ratio of Non-performing loans			
	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17
AT	21.6	20.4	19.0	17.3	472.0	471.8	479.2	470.7	4.6%	4.3%	4.0%	3.7%	56.3%	55.2%	54.7%	52.7%
BE	19.3	19.0	18.6	17.4	664.9	686.2	682.1	659.8	2.9%	2.8%	2.7%	2.6%	44.3%	44.9%	44.8%	43.0%
BG	2.3	2.2	2.1	1.8	18.5	17.5	18.1	17.5	12.4%	12.4%	11.7%	10.6%	58.3%	58.2%	58.1%	54.5%
CY	19.3	18.6	17.6	16.8	44.0	43.5	43.4	43.4	43.8%	42.7%	40.6%	38.9%	41.3%	45.4%	45.5%	45.0%
CZ	2.1	2.0	1.9	1.9	111.9	116.0	123.9	121.3	1.8%	1.7%	1.6%	1.6%	61.9%	62.7%	62.0%	62.5%
DE	63.4	59.2	54.4	49.6	2 662.8	2 656.4	2 625.5	2 573.3	2.4%	2.2%	2.1%	1.9%	37.8%	40.7%	39.8%	39.3%
DK	15.0	13.8	12.9	13.0	510.7	512.0	514.8	550.8	2.9%	2.7%	2.5%	2.4%	28.7%	29.0%	30.5%	28.9%
ES	131.8	127.3	111.8	106.2	2 379.5	2 354.6	2 353.0	2 347.0	5.5%	5.4%	4.8%	4.5%	43.6%	44.7%	41.9%	41.9%
FI	2.3	2.4	2.3	2.2	143.0	141.9	143.2	145.4	1.6%	1.7%	1.6%	1.5%	28.9%	26.4%	25.6%	27.3%
FR	145.8	141.0	137.8	135.5	4 139.8	4 137.6	4 353.1	4 396.2	3.5%	3.4%	3.2%	3.1%	51.3%	50.8%	51.1%	51.0%
GB	70.9	65.2	63.4	60.4	4 002.0	3 944.5	3 949.4	3 935.4	1.8%	1.7%	1.6%	1.5%	30.5%	31.4%	32.4%	32.0%
GR	110.3	108.1	106.3	100.8	238.6	232.2	228.1	224.4	46.2%	46.5%	46.6%	44.9%	48.2%	47.5%	47.5%	46.9%
HR	3.2	3.0	3.1	2.6	30.9	30.8	34.5	34.9	10.4%	9.8%	8.9%	7.5%	63.0%	57.7%	57.9%	58.9%
HU	4.6	4.4	4.2	3.8	39.5	40.6	41.3	42.3	11.7%	10.8%	10.1%	8.9%	65.4%	64.6%	64.0%	61.7%
IE	26.4	26.3	25.3	22.9	228.9	222.8	222.3	219.5	11.5%	11.8%	11.4%	10.4%	34.6%	32.4%	32.2%	29.4%
IT	249.3	199.7	196.0	186.7	1 685.9	1 633.0	1 654.0	1 677.6	14.8%	12.2%	11.8%	11.1%	50.6%	49.9%	50.1%	50.6%
LT	0.6	0.6	0.6	0.6	17.5	17.6	18.3	21.3	3.7%	3.3%	3.1%	2.8%	31.0%	30.9%	30.2%	29.2%
LU	2.1	1.9	1.8	1.0	198.0	163.2	152.1	144.7	1.1%	1.1%	1.2%	0.7%	41.6%	39.5%	40.4%	43.9%
LV	0.3	0.3	0.3	0.2	9.9	10.1	10.0	10.1	2.9%	2.7%	2.6%	2.3%	30.1%	29.1%	29.5%	32.4%
NL	41.0	41.2	40.1	38.3	1 718.8	1 650.7	1 685.0	1 639.9	2.4%	2.5%	2.4%	2.3%	34.7%	33.0%	32.1%	29.1%
NO	3.6	3.6	3.3	3.5	202.7	197.2	200.6	198.0	1.8%	1.8%	1.6%	1.8%	29.6%	27.4%	32.5%	32.8%
PL	6.7	6.5	6.6	6.5	107.8	108.9	109.4	113.3	6.2%	6.0%	6.0%	5.8%	59.5%	60.5%	59.8%	59.3%
PT	37.3	35.0	33.0	30.7	202.0	199.5	197.4	201.4	18.5%	17.6%	16.7%	15.2%	44.4%	44.9%	45.3%	48.6%
RO	2.5	2.3	2.2	1.8	25.8	26.2	26.1	27.8	9.9%	8.9%	8.4%	6.5%	66.7%	68.3%	68.8%	67.6%
SE	9.3	10.3	10.3	10.6	1 112.9	1 097.4	1 107.8	1 034.4	0.8%	0.9%	0.9%	1.0%	32.1%	28.7%	29.2%	29.5%
SK	1.4	1.3	1.3	1.3	33.7	35.1	36.1	37.1	4.1%	3.8%	3.6%	3.4%	55.9%	56.8%	59.8%	59.8%
EE	0.2	0.2	0.2	0.4	15.5	15.2	16.2	20.7	1.3%	1.3%	1.3%	1.7%	31.6%	26.1%	23.8%	23.4%
SI	2.4	2.3	2.2	1.8	17.7	17.2	17.1	17.5	13.5%	13.3%	12.6%	10.5%	63.7%	64.8%	65.1%	62.9%
MT	0.6	0.5	0.5	0.5	16.7	13.5	13.8	14.2	3.3%	3.9%	3.6%	3.5%	34.8%	36.3%	37.1%	35.7%
EU	967.0	893.3	854.4	813.1	20 141.4	19 942.7	20 200.0	20 081.9	5.4%	4.5%	4.2%	4.0%	45.2%	45.0%	44.7%	44.5%

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

(1) 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 the 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-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17
AT	30.9	33.1	33.8	34.2	29.8%	29.8%	30.6%	30.6%	0.7	0.7	0.7	0.6	2.2%	2.0%	1.9%	1.9%
BE	22.1	22.3	23.2	23.9	14.5%	14.8%	15.7%	15.9%	1.0	0.9	0.9	0.9	4.4%	4.0%	3.8%	3.6%
BG	1.6	1.9	1.8	1.6	11.7%	11.3%	11.1%	10.0%	0.7	0.8	0.8	0.7	42.1%	43.6%	42.8%	42.3%
CY	4.8	4.6	4.2	3.7	17.6%	17.9%	16.9%	15.8%	1.8	1.7	1.6	1.6	37.4%	37.2%	36.8%	43.3%
CZ	11.1	12.4	13.1	12.3	26.9%	26.3%	25.9%	24.3%	0.3	0.2	0.2	0.2	3.0%	1.9%	1.6%	1.4%
DE	176.4	177.3	179.0	178.2	31.9%	31.5%	32.7%	32.6%	2.5	2.2	1.9	1.6	1.4%	1.2%	1.1%	0.9%
DK	61.2	59.6	59.3	60.0	50.3%	49.4%	49.5%	49.7%	2.3	2.1	1.9	2.0	3.8%	3.6%	3.3%	3.3%
ES	26.8	31.1	43.6	37.8	12.5%	11.9%	12.8%	11.0%	4.5	6.2	6.6	6.2	16.8%	20.0%	15.1%	16.3%
FI	40.4	41.2	41.5	40.1	46.1%	46.5%	46.7%	45.4%	0.2	0.2	0.2	0.2	0.5%	0.5%	0.5%	0.4%
FR	211.5	213.6	252.1	252.2	30.9%	31.2%	31.9%	31.5%	7.3	6.6	8.3	8.0	3.4%	3.1%	3.3%	3.2%
GB	119.7	114.7	111.7	113.9	23.0%	22.6%	22.0%	22.7%	4.3	4.0	3.8	2.7	3.6%	3.5%	3.4%	2.3%
GR	5.3	5.4	5.4	5.5	5.5%	5.6%	5.7%	5.8%	3.1	3.0	3.1	3.1	57.6%	56.9%	57.6%	56.2%
HR	1.3	1.5	1.5	1.3	11.0%	10.3%	10.5%	9.6%	0.5	0.6	0.6	0.4	36.6%	39.9%	38.1%	29.9%
HU	3.4	3.9	3.9	3.9	19.8%	20.2%	20.3%	20.1%	0.5	0.5	0.4	0.3	13.5%	11.6%	9.0%	8.2%
IE	17.0	16.6	16.3	15.3	24.1%	23.6%	23.5%	22.0%	6.6	6.2	5.9	4.6	39.0%	37.5%	36.1%	30.2%
IT	62.5	60.4	60.7	59.8	14.3%	13.8%	13.7%	13.3%	22.0	21.1	21.0	20.3	35.1%	35.0%	34.6%	34.0%
LT	1.4	1.6	1.7	2.1	21.8%	24.3%	24.0%	23.7%	0.0	0.0	0.0	0.1	1.3%	1.0%	2.4%	6.4%
LU	30.6	31.5	31.8	31.1	37.5%	35.9%	34.3%	37.9%	0.4	0.4	0.3	0.3	1.4%	1.2%	1.0%	1.0%
LV	1.2	1.4	1.5	1.9	27.8%	27.5%	28.4%	27.4%	0.0	0.0	0.1	0.2	3.7%	3.0%	3.4%	11.1%
NL	97.5	98.0	98.9	97.6	30.0%	30.2%	30.6%	31.2%	4.1	4.0	3.6	3.6	4.2%	4.1%	3.7%	3.7%
NO	45.3	44.2	45.5	43.1	38.6%	38.3%	38.9%	38.1%	0.3	0.3	0.4	0.4	0.7%	0.7%	0.8%	0.9%
PL	12.4	12.9	13.8	13.6	19.7%	19.1%	20.1%	19.1%	0.7	0.6	0.6	0.6	5.9%	5.0%	4.4%	4.1%
PT	7.5	7.6	8.2	8.4	11.3%	10.9%	10.7%	11.1%	3.4	3.1	3.1	2.8	45.4%	41.0%	37.5%	33.4%
RO	3.2	3.4	3.2	3.0	14.9%	14.7%	13.8%	13.6%	1.1	1.0	0.9	0.7	34.5%	28.4%	27.5%	21.8%
SE	132.1	131.8	135.2	133.5	61.3%	60.0%	60.6%	60.3%	0.3	0.2	0.1	0.1	0.2%	0.2%	0.1%	0.1%
SK	2.5	3.6	3.6	3.8	16.0%	17.3%	17.2%	17.9%	0.3	0.3	0.3	0.3	11.7%	8.7%	8.6%	7.3%
EE	2.1	2.6	2.6	3.0	28.9%	32.3%	31.3%	30.6%	0.0	0.0	0.0	0.0	2.0%	1.6%	1.8%	1.5%
SI	0.7	0.7	0.7	0.6	7.2%	6.9%	7.0%	6.6%	0.2	0.2	0.2	0.2	33.2%	31.2%	28.4%	30.0%
MT	0.5	0.5	0.5	0.5	6.0%	6.4%	6.6%	6.5%	0.0	0.1	0.1	0.1	10.0%	11.6%	10.7%	11.1%
EU	1 133.0	1 139.2	1 198.2	1 185.9	27.7%	27.3%	27.4%	27.2%	69.2	67.5	67.5	62.7	6.1%	5.9%	5.6%	5.3%
Memo item: Non-EU countries	206.1	199.4	196.2	200.3	13.0%	13.0%	13.1%	13.5%	3.9	3.7	3.4	3.3	1.9%	1.9%	1.7%	1.7%

Volumes bln EUR; %

By country of the 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-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17
AT	13.4	13.9	13.8	13.7	12.9%	12.5%	12.5%	12.2%	0.6	0.6	0.6	0.5	4.6%	4.4%	4.1%	3.9%
BE	15.3	15.7	15.8	15.5	10.0%	10.4%	10.7%	10.3%	0.7	0.8	0.7	0.7	4.7%	4.8%	4.4%	4.7%
BG	1.1	1.3	1.3	1.2	8.1%	8.1%	7.8%	7.5%	0.5	0.5	0.5	0.4	42.5%	35.3%	34.7%	32.3%
CY	5.1	4.8	4.7	4.5	18.8%	18.6%	18.8%	19.2%	3.8	3.6	3.5	3.4	74.4%	75.1%	73.8%	76.3%
CZ	1.6	1.9	2.0	2.0	3.9%	4.1%	4.0%	3.9%	0.1	0.2	0.2	0.2	9.2%	9.5%	8.8%	7.7%
DE	16.3	16.7	15.1	14.7	3.0%	3.0%	2.8%	2.7%	0.8	0.8	0.7	0.7	4.9%	4.6%	4.5%	4.8%
DK	2.9	2.9	3.0	3.0	2.4%	2.4%	2.5%	2.5%	0.2	0.2	0.2	0.2	5.9%	5.9%	5.2%	5.4%
ES	31.4	41.7	49.4	46.4	14.6%	15.9%	14.4%	13.5%	11.5	18.8	13.3	11.5	36.6%	45.1%	26.8%	24.8%
FI	2.9	3.1	2.9	3.6	3.3%	3.5%	3.2%	4.0%	0.1	0.1	0.1	0.1	4.0%	4.1%	4.2%	3.4%
FR	29.7	30.4	34.0	34.2	4.3%	4.4%	4.3%	4.3%	2.3	2.6	2.6	2.6	7.9%	8.7%	7.6%	7.7%
GB	41.8	39.7	40.5	37.9	8.0%	7.8%	8.0%	7.5%	2.3	1.4	2.1	2.9	5.5%	3.6%	5.1%	7.6%
GR	10.1	9.8	9.6	9.4	10.4%	10.3%	10.1%	10.0%	7.1	6.8	6.5	6.4	70.2%	69.1%	68.3%	67.8%
HR	1.4	1.6	1.6	1.5	12.0%	11.4%	11.1%	10.9%	0.6	0.6	0.6	0.5	39.8%	39.1%	36.0%	32.5%
HU	1.0	1.1	1.1	1.1	5.8%	5.7%	5.5%	5.5%	0.1	0.1	0.1	0.1	7.6%	13.4%	12.7%	11.2%
IE	2.3	2.3	2.4	2.4	3.2%	3.3%	3.4%	3.4%	1.0	0.9	0.9	0.7	43.0%	38.8%	37.9%	30.4%
IT	48.0	47.1	47.6	46.4	11.0%	10.8%	10.8%	10.3%	23.2	22.5	22.3	21.8	48.3%	47.6%	46.8%	47.0%
LT	0.2	0.2	0.2	0.3	3.6%	3.4%	2.6%	2.8%	0.0	0.0	0.0	0.0	19.0%	16.2%	10.6%	14.6%
LU	2.0	1.9	1.9	1.3	2.5%	2.1%	2.1%	1.5%	0.2	0.1	0.1	0.1	9.5%	7.3%	6.9%	7.7%
LV	0.1	0.2	0.2	0.2	1.1%	3.1%	3.2%	3.0%	0.0	0.0	0.0	0.0	7.8%	1.3%	2.3%	9.9%
NL	12.7	12.0	12.0	11.1	3.9%	3.7%	3.7%	3.5%	1.6	1.5	1.4	1.3	12.7%	12.4%	11.7%	11.3%
NO	11.1	11.1	11.4	10.9	9.5%	9.6%	9.7%	9.7%	0.2	0.1	0.1	0.1	1.7%	1.3%	1.2%	1.1%
PL	3.3	3.8	3.8	3.8	5.3%	5.7%	5.5%	5.3%	0.4	0.4	0.4	0.4	11.3%	11.3%	11.4%	11.3%
PT	10.5	10.5	10.6	10.5	15.8%	15.0%	13.9%	13.7%	5.4	5.3	5.2	4.7	51.8%	50.8%	48.8%	44.5%
RO	2.5	2.3	2.4	2.0	11.9%	9.9%	10.4%	9.1%	0.9	0.8	0.8	0.5	33.9%	34.2%	31.2%	24.7%
SE	6.2	6.1	6.3	6.1	2.9%	2.8%	2.8%	2.8%	0.0	0.0	0.0	0.0	0.8%	0.7%	0.7%	0.7%
SK	0.5	1.0	1.0	0.9	3.4%	4.7%	4.8%	4.2%	0.1	0.1	0.1	0.1	14.6%	9.4%	9.3%	9.5%
EE	0.2	0.2	0.2	0.3	2.7%	2.6%	2.7%	3.3%	0.0	0.0	0.0	0.0	1.4%	1.2%	0.9%	3.8%
SI	0.4	0.4	0.4	0.4	4.3%	4.4%	4.8%	4.6%	0.2	0.2	0.2	0.2	50.6%	46.9%	41.7%	37.1%
MT	0.3	0.3	0.3	0.3	4.0%	4.0%	4.0%	4.1%	0.1	0.1	0.1	0.1	42.0%	41.2%	41.5%	42.3%
EU	274.6	284.2	295.2	285.2	6.7%	6.8%	6.8%	6.5%	64.0	69.3	63.2	60.3	23.3%	24.4%	21.4%	21.1%
Memo item: Non-EU countries	63.6	62.9	63.0	59.0	4.0%	4.1%	4.2%	4.0%	4.7	4.7	4.5	4.2	7.3%	7.4%	7.1%	7.2%

Volumes bln 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

	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-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17	Mar-17	Jun-17	Sep-17	Dec-17
AT	8.0%	9.9%	10.2%	9.9%	2.6%	2.7%	2.6%	2.7%	12.70	12.46	12.19	12.04	29.5%	35.8%	37.7%	36.4%	81.9%	83.3%	84.2%	85.3%
BE	6.8%	9.0%	8.5%	8.3%	1.7%	1.8%	1.8%	1.8%	16.19	16.05	15.81	15.32	29.5%	41.1%	40.6%	41.7%	81.2%	77.0%	74.5%	71.9%
BG	12.5%	14.3%	14.5%	14.3%	4.2%	4.6%	4.7%	4.7%	7.82	7.69	7.59	7.45	42.8%	44.5%	44.9%	45.2%	89.8%	89.8%	89.8%	90.0%
CY	-1.3%	-27.6%	-20.1%	-16.5%	3.3%	3.4%	3.3%	3.3%	9.14	9.62	9.68	9.76	-2.8%	-74.9%	-56.2%	-46.8%	46.3%	87.5%	88.0%	90.1%
CZ	15.5%	16.4%	16.1%	15.6%	3.1%	3.2%	3.1%	3.2%	10.94	11.19	11.30	10.93	54.2%	55.7%	55.9%	53.9%	83.4%	82.5%	82.5%	82.8%
DE	3.9%	3.0%	3.3%	1.7%	1.6%	1.6%	1.5%	1.5%	18.74	18.38	18.42	18.16	17.6%	16.0%	18.1%	13.1%	72.2%	62.4%	66.2%	49.3%
DK	13.4%	12.9%	12.3%	11.7%	1.6%	1.5%	1.5%	1.4%	18.91	18.78	18.54	18.49	57.5%	57.1%	56.2%	55.1%	78.6%	78.8%	79.2%	79.9%
ES	7.9%	8.3%	7.7%	7.0%	3.0%	3.0%	3.0%	3.0%	13.04	13.28	13.21	13.30	28.3%	29.2%	27.3%	24.6%	72.5%	72.0%	72.4%	73.0%
FI	13.1%	9.8%	8.7%	9.4%	2.1%	1.8%	1.8%	1.9%	12.82	12.54	12.40	12.34	57.3%	49.7%	47.9%	48.4%	87.2%	84.9%	83.5%	85.1%
FR	6.3%	7.2%	7.2%	6.4%	2.2%	2.1%	2.1%	2.1%	16.06	15.94	15.87	15.50	25.4%	29.0%	29.6%	27.7%	71.3%	73.1%	73.5%	71.8%
GB	5.9%	5.1%	5.6%	3.9%	2.0%	1.9%	1.9%	1.9%	14.99	14.97	14.90	14.90	31.5%	30.2%	30.7%	25.2%	64.2%	58.7%	64.3%	55.8%
GR	1.3%	-0.4%	-0.3%	-1.3%	3.0%	3.0%	3.1%	3.1%	8.37	8.19	8.06	7.99	6.3%	5.0%	4.5%	-9.2%	81.4%	-28.0%	-25.2%	143.6%
HR	4.0%	5.0%	6.7%	6.9%	4.3%	4.5%	4.5%	4.5%	6.64	6.78	6.90	6.82	16.8%	20.4%	27.1%	27.8%	83.0%	81.7%	79.7%	79.8%
HU	13.6%	17.7%	18.1%	17.4%	6.4%	6.3%	6.2%	6.0%	8.51	8.56	8.46	8.45	28.4%	37.4%	39.3%	39.3%	88.7%	87.1%	87.9%	86.9%
IE	6.5%	7.7%	8.0%	7.1%	2.7%	2.8%	2.8%	2.9%	8.69	8.59	8.49	8.36	33.1%	38.4%	40.0%	35.6%	82.9%	83.2%	83.5%	83.9%
IT	13.3%	11.3%	11.1%	9.0%	2.6%	3.1%	2.9%	2.8%	14.65	14.51	14.09	13.93	37.0%	22.3%	21.2%	17.0%	94.8%	113.6%	128.2%	133.7%
LT	12.3%	12.2%	8.2%	9.2%	2.5%	2.6%	2.5%	2.5%	9.81	9.67	9.18	9.75	57.6%	56.8%	43.9%	46.1%	85.8%	86.4%	81.5%	82.8%
LU	5.9%	7.8%	7.0%	6.9%	1.6%	1.8%	1.8%	1.5%	11.92	14.15	13.78	13.59	39.7%	37.3%	35.0%	35.1%	77.4%	81.4%	79.8%	94.2%
LV	14.5%	13.0%	13.1%	13.3%	3.2%	3.2%	3.2%	3.2%	8.68	8.73	8.57	8.57	58.9%	53.3%	53.8%	53.7%	88.4%	87.7%	87.6%	89.7%
NL	9.1%	10.3%	10.4%	9.4%	1.8%	1.9%	1.9%	1.9%	17.92	17.78	17.77	17.41	37.5%	40.8%	42.3%	39.3%	74.6%	74.2%	73.3%	71.4%
NO	8.8%	9.1%	9.6%	9.7%	1.7%	1.8%	1.9%	1.9%	12.83	12.54	12.50	12.19	50.9%	51.9%	53.2%	52.8%	77.2%	77.2%	77.3%	79.9%
PL	7.4%	9.2%	9.5%	10.4%	4.4%	4.4%	4.5%	4.5%	7.78	7.83	7.74	7.76	31.5%	35.9%	37.2%	39.1%	69.4%	73.7%	74.6%	75.6%
PT	-3.2%	-2.1%	-0.3%	-3.5%	2.0%	2.3%	2.3%	2.7%	12.64	12.47	12.33	12.17	-0.5%	-0.2%	5.8%	-0.9%	-2227.9%	-4672.5%	-19.3%	-945.8%
RO	15.6%	15.4%	15.6%	15.5%	4.8%	5.1%	5.1%	4.9%	8.54	8.54	8.43	8.59	45.1%	44.4%	44.7%	44.4%	83.8%	79.0%	81.0%	82.5%
SE	13.5%	12.3%	11.7%	11.2%	1.6%	1.6%	1.6%	1.6%	18.49	18.15	17.84	16.85	57.5%	54.2%	52.8%	51.1%	80.6%	79.0%	78.6%	79.1%
SK	11.0%	12.6%	12.1%	11.3%	3.4%	3.5%	3.5%	3.5%	10.00	10.33	10.27	10.23	41.0%	44.3%	43.4%	40.9%	78.0%	77.5%	77.8%	77.8%
EE	12.7%	11.1%	10.1%	9.1%	3.0%	3.1%	3.0%	2.6%	6.01	5.92	5.93	6.30	80.9%	68.3%	65.2%	63.4%	85.9%	88.6%	85.2%	86.2%
SI	14.0%	12.2%	12.6%	11.1%	3.8%	3.5%	3.5%	3.5%	7.42	7.53	7.42	7.41	54.6%	50.0%	50.7%	43.6%	92.3%	92.1%	94.7%	98.0%
MT	10.3%	10.7%	12.3%	11.4%	2.4%	2.4%	2.8%	2.6%	13.95	13.97	13.77	12.68	45.1%	44.9%	46.6%	45.9%	67.8%	71.4%	69.3%	74.0%
EU	7.3%	7.1%	7.2%	6.1%	2.1%	2.2%	2.1%	2.1%	15.41	15.31	15.20	15.01	30.0%	29.4%	29.8%	26.4%	74.5%	73.4%	75.6%	73.1%

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

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



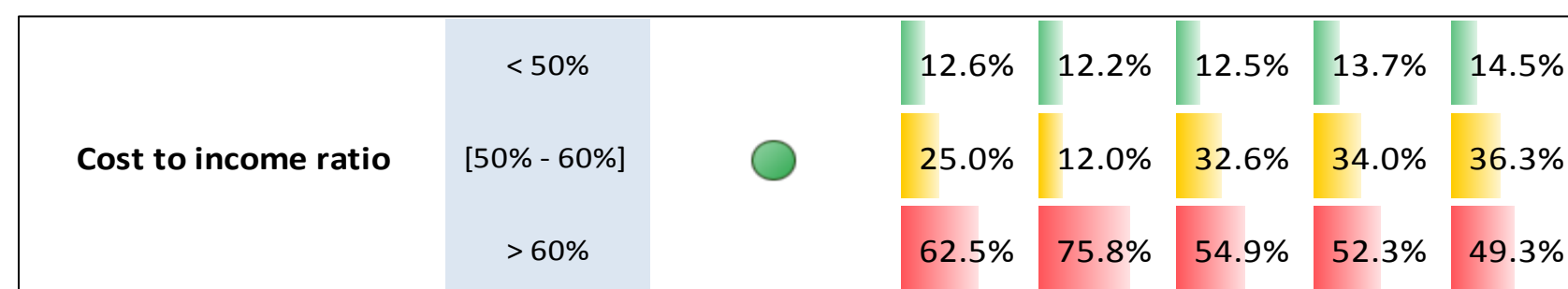
## Methodological note on the Risk Indicators' (RIs) heatmap

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

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

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

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



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

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

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

## Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A*			Data Point B*			Data Point C*					
				Template	Row	Column	Template	Row	Column	Template	Row	Column			
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	015	010	C 02.00	010	010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	010	010	C 02.00	010	010						
3	SVC_3	CET1 ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	020	010	C 02.00	010	010						
4	SVC_29	CET1 ratio (fully loaded)	Tier 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	{C 01.00(r020, c10) - C 05.01(r010, c010) - C 01.00(r440, c010) + MIN ([C 01.00(r530, c10) - C 01.00(r740, c10) - C 05.01(r010, c020) - C 01.00(r720, c10) + MIN ([C 01.00(r750, c10) - C 01.00(r970, c10) - C 05.01(r010, c030)], 0)], 0)] / ( {C 02.00;r010;c010} - {C 05.01;r010;c040} ) }											
5	AQT_3.2	Level of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 250	060	F 18.00	070, 250	010						
6	AQT_41.2	Coverage ratio of non-performing loans and advances	Specific allowances for loans (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 250	150	F 18.00	070, 250	060						
7	AQT_42.2	Forbearance ratio for loans and advances	Exposures with forbearance measures (A) / Total gross loans and advances (B)	F 19.00	070, 250	010	F 18.00	070, 250	010						
8	AQT_3.1	Ratio of non-performing exposures (NPE ratio)	Non-performing debt securities and loans and advances (A) / Total gross debt securities and loans and advances (B)	F 18.00	330	060	F 18.00	330	010						
9	PFT_21	Return on equity (numerator annualised, denominator as average)**	Profit or loss for the year (A) / Total equity (B)	F 02.00	670	010	F 01.03	300	010						
10	PFT_24	Return on assets (numerator annualised, denominator as average)**	Profit or loss for the year (A) / Total assets (B)	F 02.00	670	010	F 01.01	380	010						
11	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	360, 390	010	F 02.00	355	010						
12	PFT_25	Net interest income to total operating income	Net interest income (A) / Total net operating income (B)	F 02.00	010, 090	010	F 02.00	355	010						
13	PFT_26	Net fee and commission income to total operating income	Net fee and commission income (A) / Total net operating income (B)	F 02.00	200, 210	010	F 02.00	355	010						
14	PFT_29	Net trading income to total operating income	Net gains or losses on financial assets & liabilities held for trading (A) / Total net operating income (B)	F 02.00	280	010	F 02.00	355	010						
15	PFT_41	Net interest income to interest bearing assets (numerator annualised, denominator as average)**	Net interest income (A) / Interest earning assets (B)	F 02.00	010, 090	010	F 01.01	010, 080, 090, 120, 130, 160, 170, 180, 210	010						
16	FND_32	Loan-to-deposit ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A) / Total deposits to non-financial corporations and households (B)	F 05.00	080	050, 060	F 08.01	260, 310	010, 020, 030						
17	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	310	010	C 47.00	290	010						
18	SVC_13	Leverage ratio (transitional definition of Tier 1)	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	320	010	C 47.00	300	010						
19	FND_12	Debt to equity ratio	Total liabilities (A) / Total equity (B)	F 01.02	300	010	F 01.03	300	010						
20	FND_33	Asset encumbrance ratio	Total encumbered assets and collateral (A) / Total assets and collateral (B+C) ***	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040			
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	010	010	C 76.00	020	010						

\* The data points refer either to FINREP tables ("F") or COREP tables ("C") (<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting>).

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

### Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A*			Data Point B*		
				Template	Row	Column	Template	Row	Column
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	020, 030, 040	010	F 01.01	380	010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	070, 093, 110, 150, 172, 176, 235	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 094, 120, 160, 173, 177, 190, 220, 232, 236	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 130, 170, 174, 178, 200, 230, 233, 237	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010
Other assets	RDB_6	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370	010	F 01.01	380	010
Total Assets	RDB_1	Denominator	Total assets (B)	n/a	n/a	n/a	F 01.01	380	010
Share of financial assets held for trading	LIQ_13	Ratio	Financial assets held for trading (A) / Total assets (B)	F 01.01	050	010	F 01.01	380	010
Share of fair value level 3 to total fair valued assets	AQT_22.3	Ratio	[level of FV hierarchy for assets] (A) / [sum of levels 1 to 3 for assets] (B)	F 14.00	010, 060, 100, 140	030	F 14.00	010, 060, 100, 140	010, 020, 030
Total loans and advances	RDB_4	Numerator	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 130, 170, 174, 178, 200, 230, 233, 237	010	n/a	n/a	n/a
Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 090, 130, 65, 143	010	F 01.02	300	010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits	FND_18	Ratio	Total deposits other than from banks (A) / Total liabilities (B)	F 08.01	110, 210, 260, 310	010, 020, 030, 034, 035	F 01.02	300	010
Other liabilities	n/a	Ratio	Residual in total liabilities	n/a	n/a	n/a	n/a	n/a	n/a
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	300	010
			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds at cost and at fair value (A) / Total financial liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities at cost and at fair value (A) / Total financial liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
			Calculated as SCV_4 - SCV_6	n/a	n/a	n/a	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	Credit risk capital requirements (A) / Total capital requirements (B)	C 02.00	040	010	C 02.00	010	010
Securitisation capital requirements	SCV_6	Ratio	Securitisation capital requirements (A) / Total capital requirements (B)	C 02.00	220, 430	010	C 02.00	010	010
Market risk capital requirements	SCV_8	Ratio	Market risk capital requirements (A) / Total capital requirements (B)	C 02.00	520	010	C 02.00	010	010
Operational risk capital requirements	SCV_9	Ratio	Operational risk capital requirements (A) / Total capital requirements (B)	C 02.00	590	010	C 02.00	010	010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Non-performing loans	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	070, 250	060	n/a	n/a	n/a
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	070, 250	010	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 250	060	F 18.00	070, 250	010
Coverage ratio of NPLs	AQT_41.2	Ratio	Specific allowances for loans (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 250	150	F 18.00	070, 250	060
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	060	010	F 20.07	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	060	012	F 20.07	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	110	010	F 20.07	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	110	012	F 20.07	110	010
NoP / Asset (asset yield contribution) (numerator annualised, denominator as average)**	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) (numerator and denominator both as average)**	PFT_18	Ratio	Total Assets (A) / Total equity (B)	F 01.01	380	010	F 01.03	300	010
EbT / NoP (Non operating contribution)	PFT_19	Ratio	[Earnings before Tax = Profit or (-) loss before tax from continuing operations (A)] / [Net operating Profit = Total operating income net (B)]	F 02.00	610	010	F 02.00	355	010
NP / EbT (tax effect on the capital yield)	PFT_20	Ratio	1 - ((Earnings before Tax(B) - Net Profit (A)) / ABS [Earnings before Tax (B)])	F 02.00	670	010	F 02.00	610	010

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## **European Banking Authority**

Department Oversight - Risk Analysis Unit

One Canada Square, Canary Wharf - London E14 5AA, United Kingdom

[risk.analysis@eba.europa.eu](mailto:risk.analysis@eba.europa.eu)