



RISK DASHBOARD

DATA AS OF Q1 2018

Contents

1	Summary		3
2	Overview of the main risks and vulnerabilities in the EU banking sector		4
3	Heatmap		5
4	Risk Indicators (RIs)		
4.1	Solvency	Tier 1 capital ratio	6
		Total capital ratio	7
		CET1 ratio	8
		CET1 ratio (fully loaded)	9
4.2	Credit Risk and Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	10
		Coverage ratio for non-performing loans and advances	11
		Forbearance ratio for loans	12
		Ratio of non-performing exposures (NPE ratio)	13
4.3	Profitability	Return on equity	14
		Return on assets	15
		Cost to income ratio	16
		Net interest income to total operating income	17
		Net fee and commission income to total operating income	18
		Net trading income to total operating income	19
		Net interest income to interest bearing assets	20
4.4	Balance Sheet Structure and Liquidity	Loan-to-deposit ratio (for households and non-financial corporations)	21
		Leverage ratio (fully phased-in definition of Tier 1)	22
		Leverage Ratio (transitional definition of Tier 1 capital)	23
		Debt to equity ratio	22
		Asset encumbrance ratio	23
		Liquidity coverage ratio (%)	24
5	Annex 1: Statistical Annex	Asset composition and volumes	26
		Liability composition and volumes	27
		Risk-weighted asset composition and break-down of asset quality data	28
		Exposures to Real Estate activities and Construction	29
		Profitability analysis	30
6	Annex 2: Methodological note on the RIs heatmap		31
7	Annex 3: The RI and Annex database		32

Summary

European banks' capital ratios remained high, albeit with a slight decrease in the first quarter of 2018. The CET1 ratio decreased by 50 bps, from 14.9% in Q4 2017 to 14.4% in Q1 2018, mainly driven by a decrease in CET1 capital ("retained earnings"), also linked to the adoption of the new accounting framework (IFRS9). CET1 ratios remained at the level above 11% for almost all institutions in the sample. In comparison to the previous quarter, the fully loaded CET1 ratio decreased by 40 bps to 14.2%.

EU banks continued to improve the overall quality of their loans' portfolio. In Q1 2018, the average ratio of non-performing loans (NPLs) to total loans continued its downward trend, reaching its lowest level (3.9%) since the NPL definition was harmonised across European countries. This result is explained by an increase in the outstanding volume of loans granted and a decrease in the overall amount of NPLs by almost 1/3 in 3 years, from over EUR 1.12 trillion to EUR 779.2 billion. This decreasing trend was observed across all banks-size classes, in particular, smaller banks. Widespread dispersion among the EU countries (with ratios ranging from 0.8% to 45.3%) can still be observed along with the still high amount of NPLs in banks' balance sheet in some countries. The coverage ratio for NPLs showed an improvement with an increase of 1.7 p.p. to 46.3% in Q1 2018.

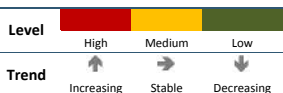
Profitability remains a concern for the EU banking sector. Compared to the previous quarter the average return on equity (ROE) increased from 6.0% (Q4 2017) to 6.8% in Q1 2018, which was connected to the usual seasonality per year-end. On a year-on-year comparison, the average ROE slightly decreased by 50 bps. The heatmap shows recent ROE's improvement, with the asset share of banks with a ROE above 6% increasing from 57.0% in Q1 2017 to 63.3% in Q1 2018. The dispersion among countries narrowed with the ROE staying positive for all of the countries and ranging from 0.7% to 19.1%. 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 remained broadly stable reaching 118.5% in Q1 2018 with an increase of 100 bps from previous quarter, mainly driven by a decrease in deposits. In Q1 2018 the leverage ratio (fully phased-in) decreased to the level of 5.1% compared to 5.4% in Q4 2017. Debt to equity ratio increased to 14.1, inverting the decreasing trend experienced since 2016. Asset encumbrance ratio noted a slight increase by 80 bps in Q1 2018 to of 28.7%. The average liquidity coverage ratio (LCR) slightly decreased to 147.0%, remaining well above the liquidity coverage requirement of 100% set for 2018.

*) 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	Risk from rising credit costs in case of rising interest rates and of a slowdown of economic growth	High	→	High	→	Increased downside risks to economic growth, revival of protectionism and elevated political risk might lead to growing cost of risk, potentially amplified by rising interest rates. The recent loan growth resulting from some banks' strategy to aggressively expand their lending capacity, not least accompanied by aggressive pricing, might entail adverse effects in the case of credit quality worsening. The high level of household and NFC indebtedness remain a serious concern in some countries. Elevated market and political risks might negatively affect strategies to further reduce the stock of NPLs, with investors being reluctant to buy on NPL secondary markets, and might have further negative implications for asset quality.
	Market risk	Potentially elevated volatility, market liquidity, potential repricing	High	→	High	↑	Amid macroeconomic, political and geopolitical uncertainties, rising protectionism, and prospects of normalising monetary policy stances, volatility risk for financial markets has increased. A sudden repricing of risk premia and heightened volatility could severely affect yields and spreads, in particular of riskier assets, and lead to potential liquidity constraints.
	Operational risk	Stable working ICT systems, cyber attacks, cost pressure as hindrance to build up sound ICT systems	High	→	High	→	Incidents related to operational risk in recent months have demonstrated that IT and communication technology (ICT) pose a significant risk. ICT related failures and flaws can cause material disruption to banks operations and / or potentially to the whole banking sector. Banks should be particularly vigilant in case of system migrations. Cyber risks might have similar impacts. Building-up ICT resilience is essential and goes together with sound IT systems and IT risk management. However, cost pressure and operational challenges constrain banks' respective initiatives.
Pillar 2	Concentration risk, IRRBB and other	Uncertainties related to monetary policy normalisation and rising interest rates	Medium	↑	Medium	↑	Lingering uncertainties about the path of monetary policy normalisation and rising interest rates might lead to increased interest rate risk in the medium term. In addition, the build-up of potential concentration in certain asset classes, e.g. real estate and SME financing, needs to be carefully monitored.
	Reputational and legal	Unabated risks from misconduct and reputational concerns	Medium	→	Medium	→	Still pending litigation issues, including potential civil lawsuits and AML related cases, may continuously affect consumer confidence and banks' profitability. Related costs remain at elevated levels. ICT failures negatively affect banks' reputation.
	Profitability risk	Profitability driven by unsustainable components, economic and political uncertainty, cost base	High	↓	High	→	Banks have not yet increased the share of the sustainable components in their income. Amid a less accommodative macroeconomic and financial markets environment, challenges to improve profitability might persist and lead to higher cost of risk. Banks' interest margins might stay contracted for a longer period amid partially postponed rate rises. The recently observed widening of credit spreads has moreover increased cost of equity. At the same time, operating costs are again increasing.
Liquidity & Funding	Access to funding and maturity distribution	Slight deterioration in access to funding at reasonable costs, increase in funding costs	Medium	→	Medium	→	Elevated economic and political uncertainties and heightened volatility might hamper funding conditions and the capacity of banks to attain their loss-absorbing capacity at reasonable costs, in particular for banks with higher risk perceptions. A further repricing of risk premia could lead to a deterioration in access to funding. Even though spreads are still at low levels in historical comparison, they have widened from historic low levels for the time being and have led to increased funding costs.
	Funding structure	Potential challenges to attain MREL, replacement of long-term central bank funding	Medium	→	Medium	↑	Implications of monetary policy normalisation on EU banks' balance sheets remain uncertain. Growing economic and political risks might negatively affect banks' access to funding markets and pricing. Banks might need to adjust their issuance plans, which might affect the required build-up of loss absorbing capacity. Also, the further replacement of central bank funding attained, including large volumes of long-term central bank funding falling due, might pose some challenges. These trends might also lead to increasing competition to attract investors at reasonable costs.
Environment	Regulatory and legal environment	CRR/CRD amendments, MREL requirements, Brexit, replacement of Euribor/Libor	Medium	↓	Medium	↓	Even though the regulatory outlook has clarified, open issues remain, including specifics around the finalisation of CRR / CRD amendments, MREL requirements and legal uncertainty surrounding Brexit. The process of defining and implementing new benchmark rates, i.e. the replacement of Euribor and Libor rates, may also pose some challenges.
	Fragmentation	Funding costs, asset quality	Medium	→	Medium	→	The resurgence of market volatility has demonstrated differing implications on banks domiciled in peripheral vs. core countries, also depending on their size and geographical diversification. These trends in particular affected banks' funding costs. Also, asset quality remains broadly dispersed. Moreover, a regulatory level playing field needs to be monitored in the context of Brexit.
	Sovereign risk	Political risk, debt sustainability	High	→	High	→	The recent market volatility ensued after the heightened political risk has led to renewed concerns about the link between banks and the sovereign they are domiciled in, and about a feedback loop between the sovereign and financial sector. Sovereigns' debt levels and debt sustainability remains a serious concern in a context of elevated political risk and the process of monetary policy normalisation.



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.

RIs heatmap

RI	Threshold	Traffic light	Current vs previous quarters for the worst bucket	Sample of banks*																											
				154		155		154		154		153		157		157		156		158		153		151		151		152		149	
				201412	201503	201506	201509	201512	201603	201606	201609	201612	201703	201706	201709	201712	201803														
Solvency	1	Tier 1 capital ratio	[12% - 15%]	> 15%	●	21.8%	14.4%	16.6%	27.2%	30.2%	28.8%	29.7%	39.6%	55.5%	49.3%	50.6%	59.4%	67.0%	56.8%												
				< 12%	●	48.1%	57.6%	62.9%	51.8%	61.9%	63.4%	62.3%	52.5%	35.5%	43.9%	39.6%	38.2%	32.0%	42.4%												
				< 12%	●	30.1%	28.0%	20.5%	21.0%	7.9%	7.9%	8.0%	7.9%	9.0%	6.8%	9.8%	2.3%	1.0%	0.9%												
Solvency	3	CET1 ratio	[11% - 14%]	> 14%	●	19.7%	12.0%	19.3%	12.9%	22.4%	22.0%	22.8%	27.5%	34.3%	41.1%	40.0%	46.3%	52.7%	40.2%												
				< 11%	●	39.3%	49.9%	67.0%	74.2%	73.2%	73.7%	72.6%	68.1%	61.2%	55.7%	51.9%	53.1%	47.0%	59.6%												
				< 11%	●	41.0%	38.1%	13.7%	12.9%	4.4%	4.3%	4.6%	4.5%	4.6%	3.2%	8.0%	0.5%	0.3%	0.3%												
Credit Risk & Asset Quality	93	Ratio of non-performing loans and advances (NPL ratio)	[3% - 8%]	< 3%	●	34.4%	36.7%	38.8%	39.2%	36.0%	37.7%	42.9%	42.2%	39.5%	40.1%	44.7%	51.5%	60.6%	53.4%												
				> 8%	●	42.6%	46.4%	45.5%	45.3%	50.1%	48.7%	44.0%	44.5%	47.2%	46.3%	42.8%	36.1%	28.4%	39.2%												
				> 8%	●	23.0%	16.9%	15.7%	15.5%	13.9%	13.5%	13.1%	13.3%	13.2%	13.6%	12.5%	12.4%	11.1%	7.5%												
	235	Coverage ratio of non-performing loans and advances	[40% - 55%]	> 55%	●	9.3%	9.8%	9.7%	10.5%	10.1%	10.5%	10.7%	10.9%	16.9%	9.8%	11.2%	12.9%	9.3%	17.7%												
				< 40%	●	56.0%	55.9%	58.8%	56.9%	49.9%	48.3%	50.3%	48.9%	43.6%	52.1%	50.4%	48.5%	51.6%	40.3%												
				< 40%	●	34.7%	34.4%	31.4%	32.6%	39.9%	41.2%	39.0%	40.2%	39.5%	38.1%	38.4%	38.6%	39.1%	42.0%												
239	Forbearance ratio for loans and advances	[1.5% - 4%]	< 1.5%	●	29.4%	29.3%	36.4%	37.3%	41.8%	41.4%	42.7%	50.6%	51.6%	54.0%	52.4%	52.4%	59.5%	56.9%													
			> 4%	●	40.0%	41.3%	33.7%	36.5%	36.0%	37.0%	36.1%	24.4%	20.9%	24.6%	27.1%	27.2%	23.3%	25.8%													
			> 4%	●	30.6%	29.5%	29.9%	26.2%	22.2%	21.6%	21.2%	25.0%	27.6%	21.5%	20.4%	20.4%	17.2%	17.3%													
Profitability	22	Return on equity	[6% - 10%]	> 10%	●	5.0%	18.7%	25.2%	23.9%	6.4%	3.1%	6.0%	6.6%	5.3%	11.6%	11.9%	15.1%	12.4%	12.6%												
				< 6%	●	29.1%	33.1%	45.6%	34.9%	44.5%	42.3%	49.5%	36.9%	40.5%	45.4%	47.7%	48.1%	34.3%	50.7%												
				< 6%	●	65.9%	48.3%	29.2%	41.2%	49.1%	54.7%	44.5%	56.5%	54.2%	43.0%	40.5%	36.8%	53.3%	36.7%												
24	Cost to income ratio	[50% - 60%]	< 50%	●	10.2%	10.6%	13.0%	13.8%	11.8%	12.1%	9.9%	9.4%	10.7%	13.8%	14.6%	13.6%	10.2%	9.5%													
			> 60%	●	13.5%	33.7%	34.1%	35.5%	17.6%	16.9%	26.3%	23.9%	13.6%	9.1%	17.0%	18.5%	16.9%	18.0%													
			> 60%	●	76.3%	55.7%	52.9%	50.7%	70.5%	70.9%	63.9%	66.8%	75.7%	77.2%	68.4%	67.9%	72.9%	72.4%													
Balance Sheet Structure	87	Loan-to-deposit ratio for households and non-financial corporations	[100% - 150%]	< 100%	●	28.4%	29.2%	27.4%	22.8%	29.7%	26.9%	28.4%	29.5%	29.5%	31.6%	35.4%	35.2%	35.6%	36.4%												
				> 150%	●	58.3%	58.0%	59.5%	64.4%	56.9%	59.5%	58.2%	56.5%	55.6%	55.2%	51.3%	51.7%	51.4%	50.3%												
				> 150%	●	13.3%	12.8%	13.1%	12.8%	13.5%	13.5%	13.5%	14.0%	14.9%	13.3%	13.3%	13.1%	13.0%	13.3%												
45	Debt to equity ratio	[12x - 15x]	< 12x	●	10.5%	10.0%	7.2%	10.3%	12.6%	9.5%	11.0%	16.3%	16.4%	18.3%	27.0%	24.0%	26.7%	10.3%													
			> 15x	●	26.4%	32.8%	40.7%	37.2%	37.0%	35.8%	32.9%	32.5%	26.8%	32.7%	25.4%	29.0%	29.1%	42.2%													
			> 15x	●	63.1%	57.2%	52.1%	52.5%	50.5%	54.7%	56.1%	51.2%	56.8%	49.0%	47.5%	47.0%	44.2%	47.5%													

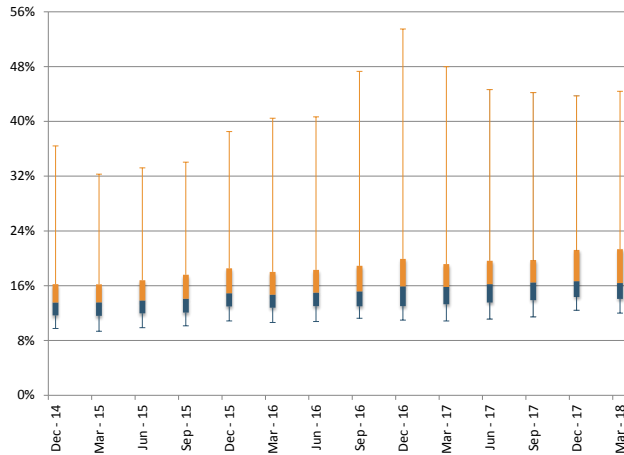
Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".

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

Solvency

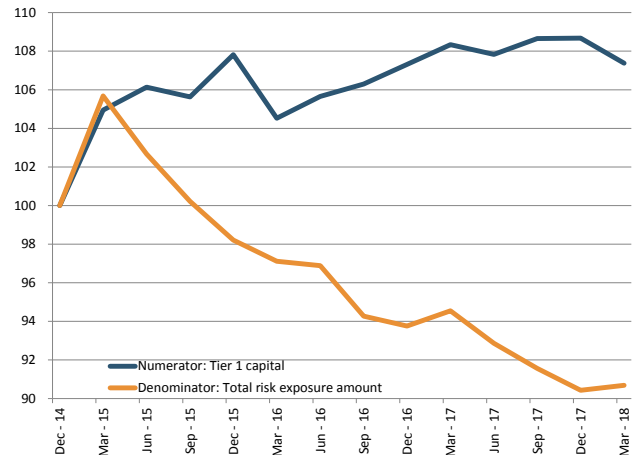
1 - Tier 1 capital ratio

Dispersion



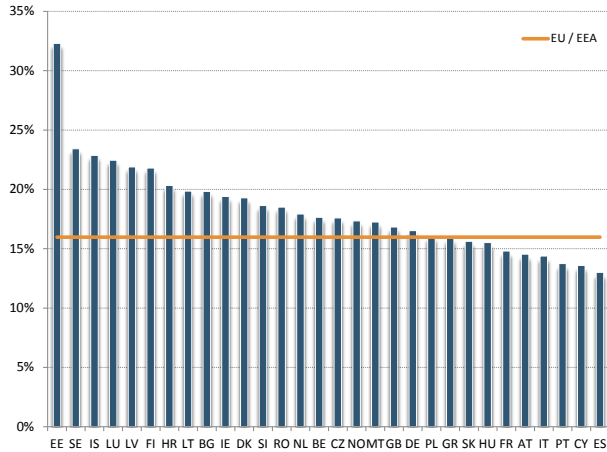
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



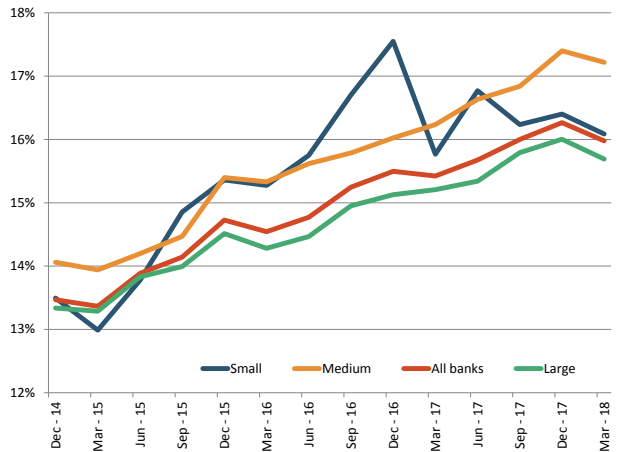
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



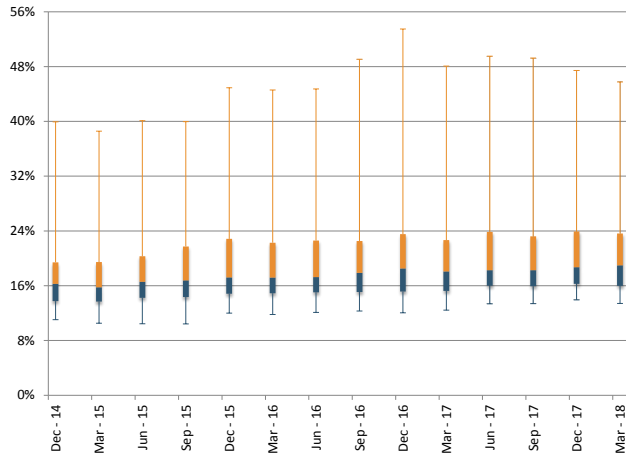
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.5%	16.2%
Mar - 15	13.4%	11.6%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.8%	16.8%
Sep - 15	14.1%	12.1%	14.1%	17.6%
Dec - 15	14.7%	13.0%	14.9%	18.5%
Mar - 16	14.5%	12.8%	14.7%	18.0%
Jun - 16	14.8%	13.0%	15.0%	18.3%
Sep - 16	15.2%	13.0%	15.2%	18.9%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Mar - 17	15.4%	13.3%	15.8%	19.2%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Sep - 17	16.0%	13.9%	16.5%	19.8%
Dec - 17	16.3%	14.4%	16.7%	21.2%
Mar - 18	16.0%	14.1%	16.4%	21.3%

Solvency

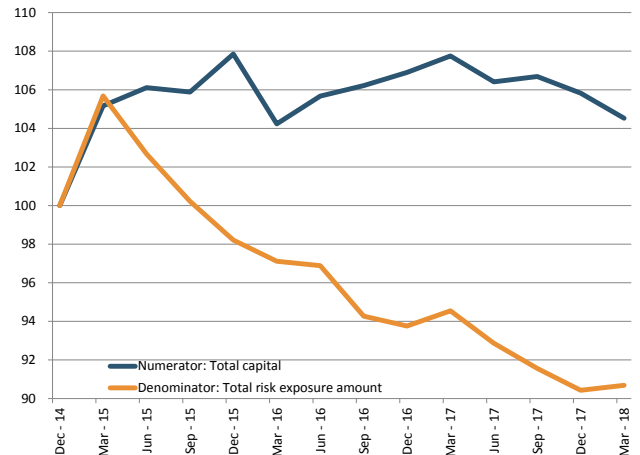
2 - Total capital ratio

Dispersion



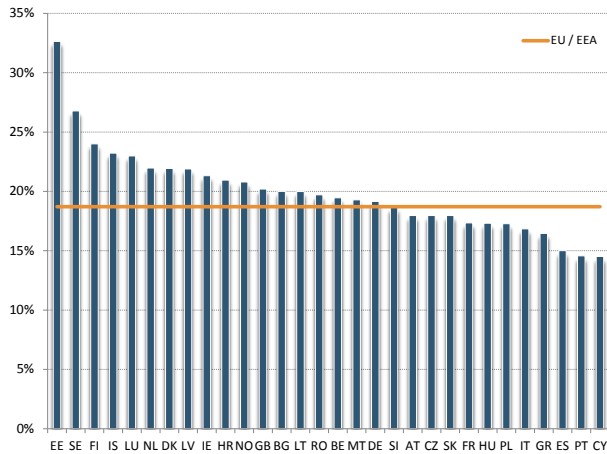
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



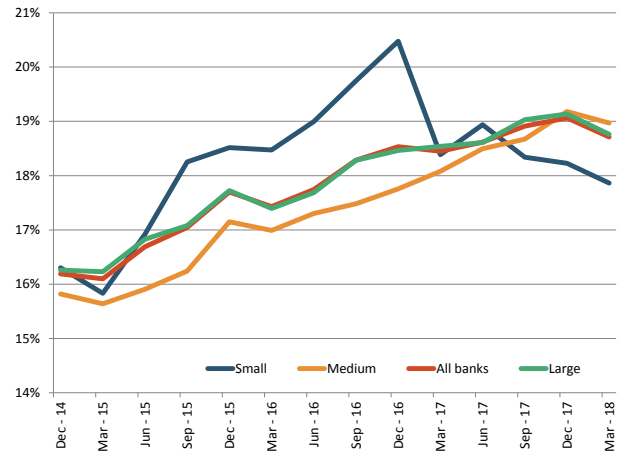
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



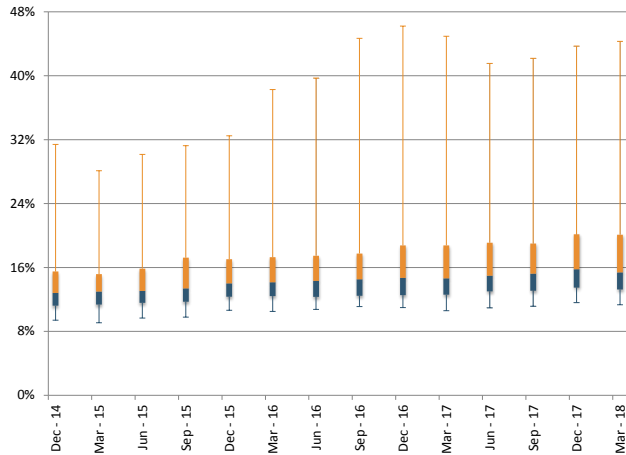
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018. Non-FINREP banks are assigned to the bucket of small banks.

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

Solvency

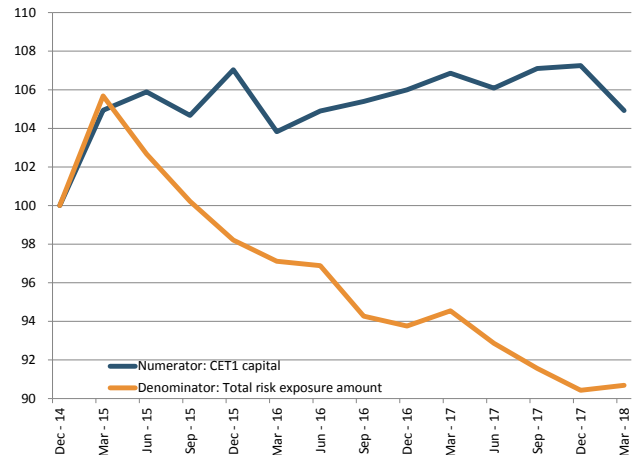
3 - CET1 ratio

Dispersion



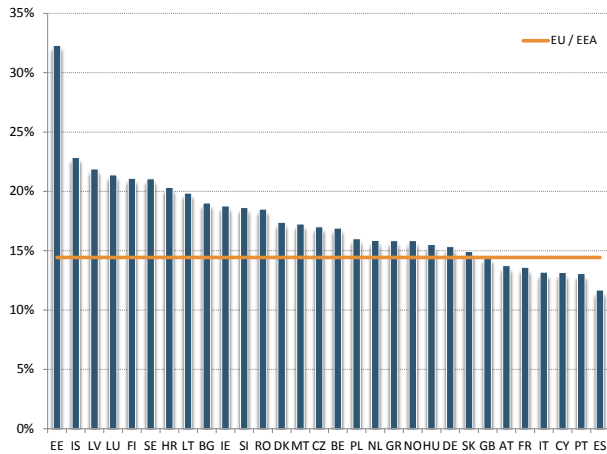
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



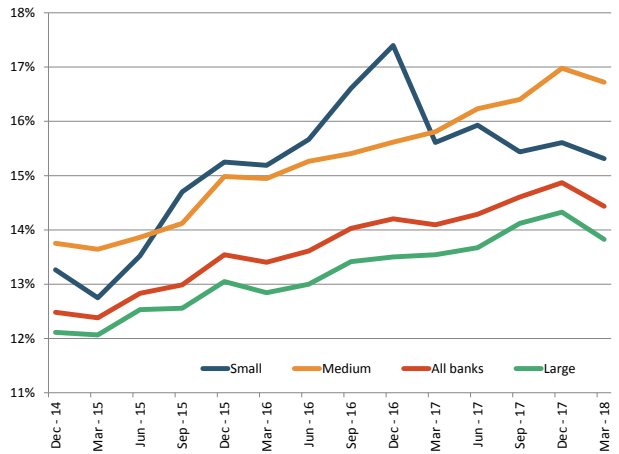
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



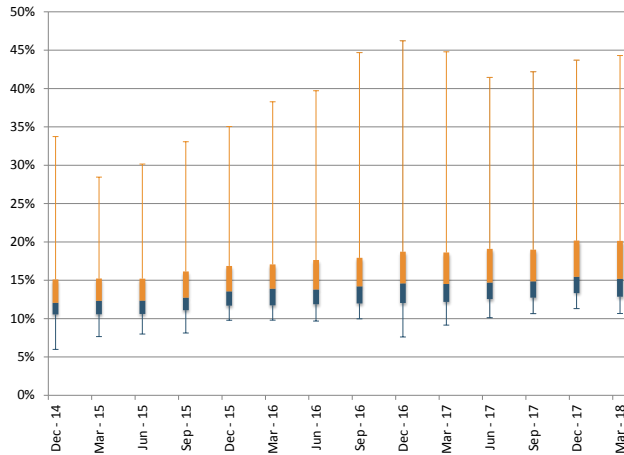
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018. Non-FINREP banks are assigned to the bucket of small banks.

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%	13.1%	15.2%	19.0%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Mar - 18	14.4%	13.3%	15.4%	20.1%

Solvency

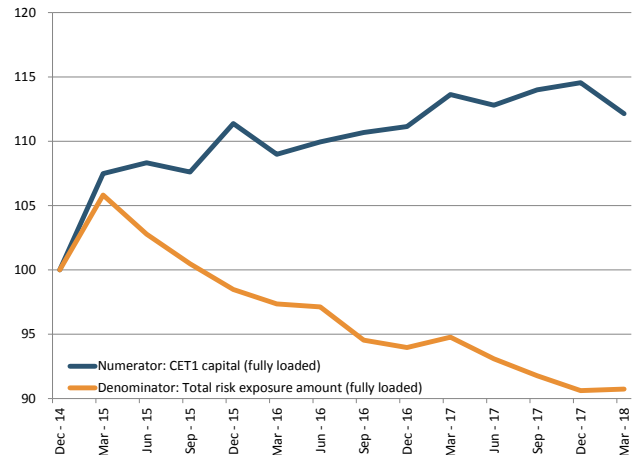
4 - CET1 ratio (fully loaded)

Dispersion



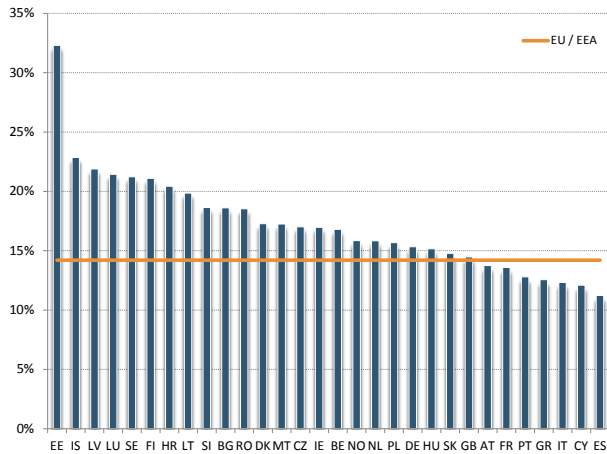
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



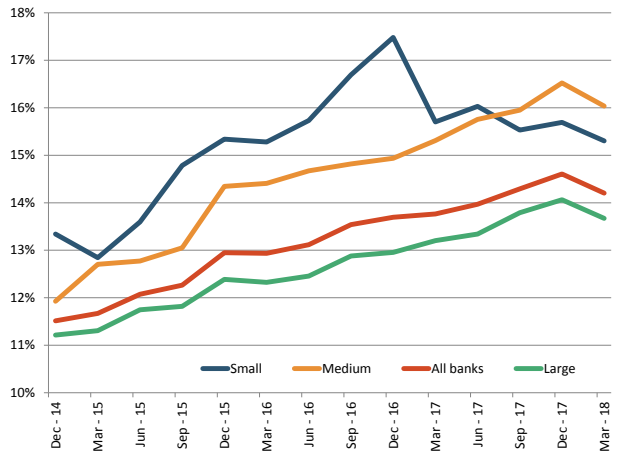
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



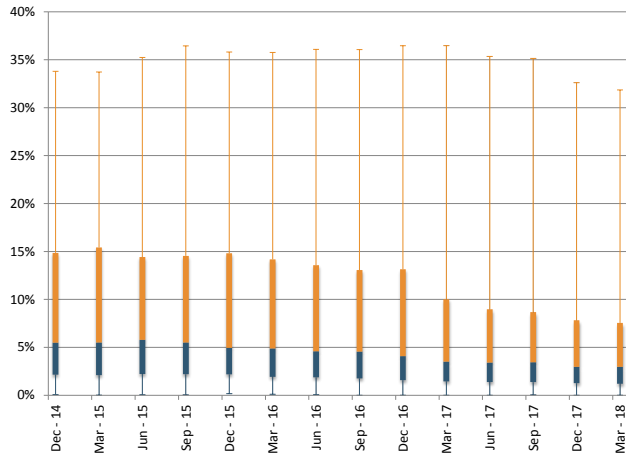
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018. Non-FINREP banks are assigned to the bucket of small banks.

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%	12.7%	14.8%	19.0%
Dec - 17	14.6%	13.3%	15.4%	20.2%
Mar - 18	14.2%	12.9%	15.2%	20.1%

Credit Risk and Asset Quality

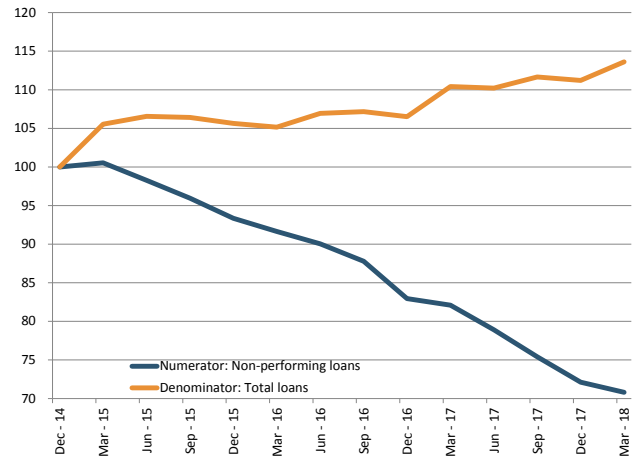
5 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



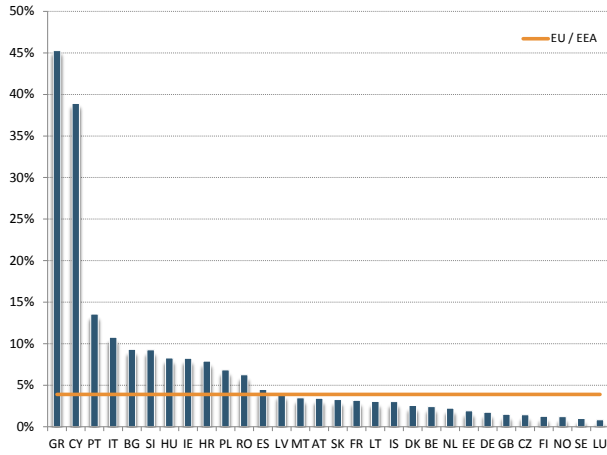
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



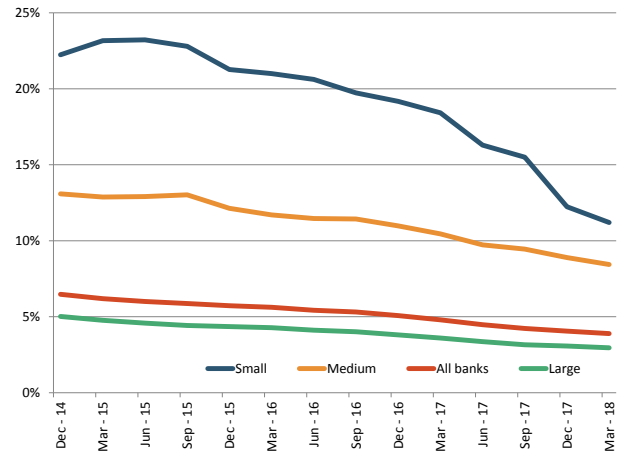
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



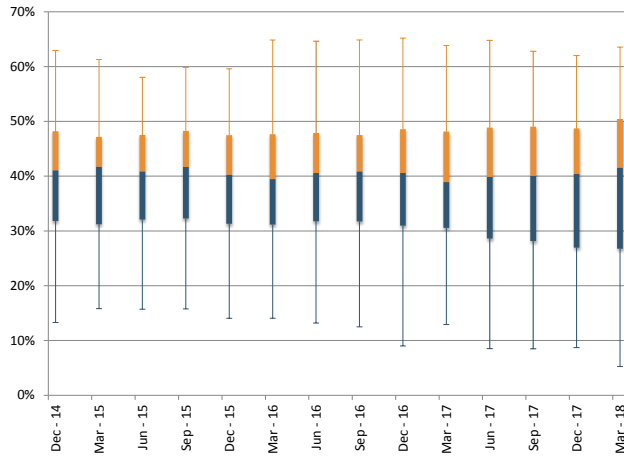
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.1%	5.5%	14.9%
Mar - 15	6.2%	2.1%	5.5%	15.4%
Jun - 15	6.0%	2.2%	5.8%	14.4%
Sep - 15	5.9%	2.2%	5.5%	14.5%
Dec - 15	5.7%	2.2%	5.0%	14.8%
Mar - 16	5.6%	1.9%	4.9%	14.2%
Jun - 16	5.4%	1.9%	4.6%	13.6%
Sep - 16	5.3%	1.8%	4.6%	13.1%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Mar - 17	4.8%	1.5%	3.5%	10.0%
Jun - 17	4.5%	1.4%	3.4%	9.0%
Sep - 17	4.2%	1.4%	3.4%	8.7%
Dec - 17	4.1%	1.3%	3.0%	7.8%
Mar - 18	3.9%	1.2%	3.0%	7.6%

Credit Risk and Asset Quality

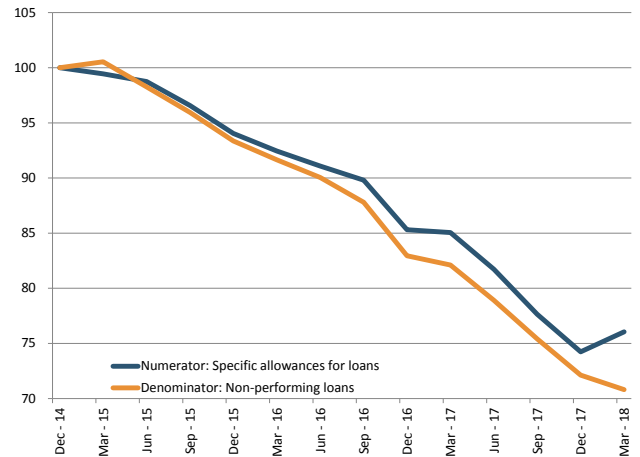
6 - Coverage ratio of non-performing loans and advances

Dispersion



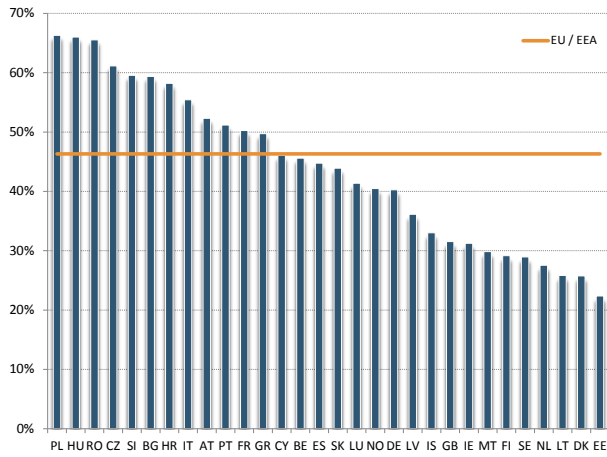
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



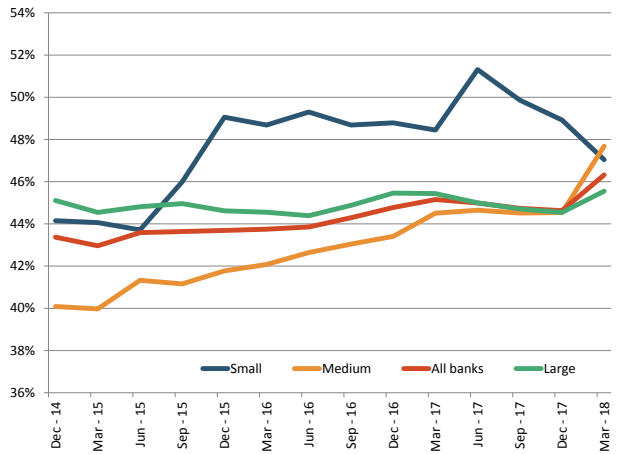
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



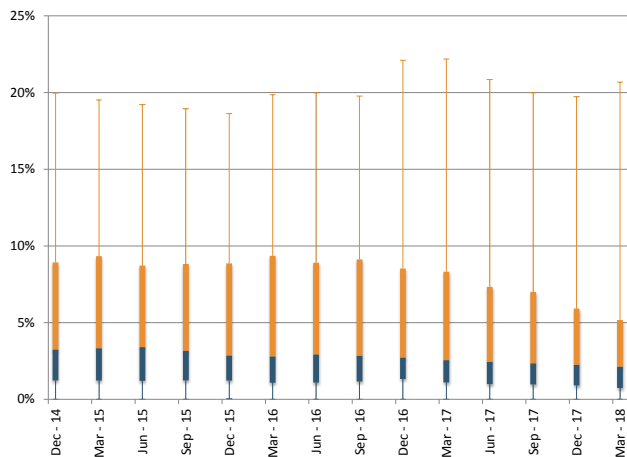
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.8%	41.1%	48.2%
Mar - 15	43.0%	31.2%	41.7%	47.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Sep - 15	43.6%	32.3%	41.7%	48.3%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Mar - 16	43.7%	31.2%	39.5%	47.6%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Sep - 16	44.3%	31.7%	40.9%	47.5%
Dec - 16	44.8%	31.0%	40.6%	48.6%
Mar - 17	45.2%	30.6%	38.9%	48.2%
Jun - 17	45.0%	28.6%	39.9%	48.9%
Sep - 17	44.7%	28.2%	40.1%	49.0%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Mar - 18	46.3%	26.8%	41.6%	50.4%

Credit Risk and Asset Quality

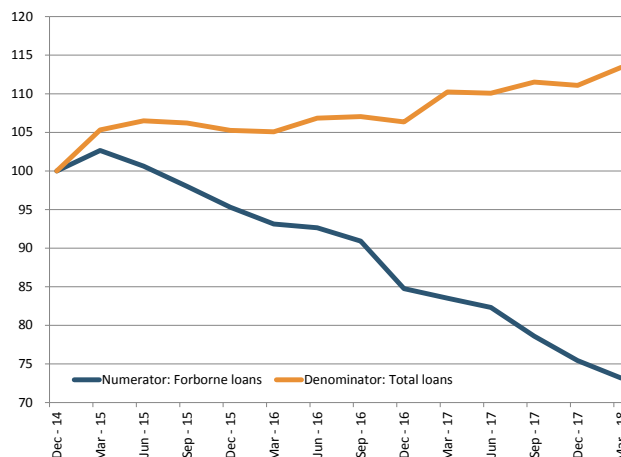
7 - Forbearance ratio for loans and advances

Dispersion



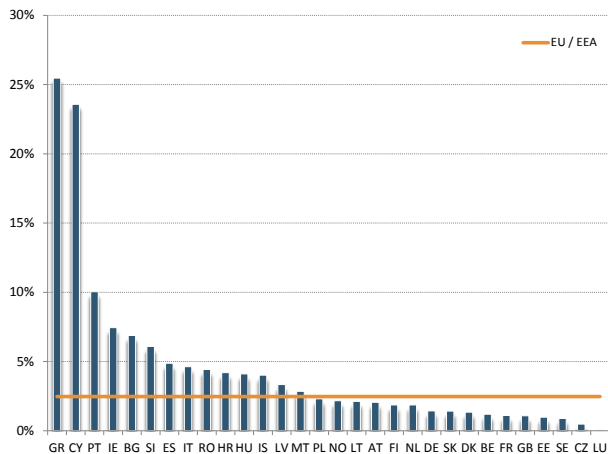
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



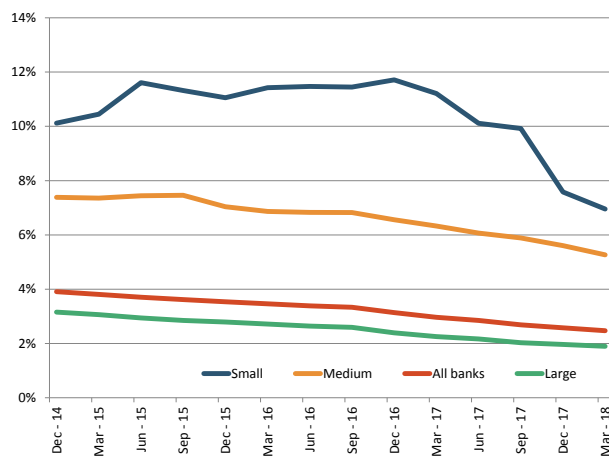
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



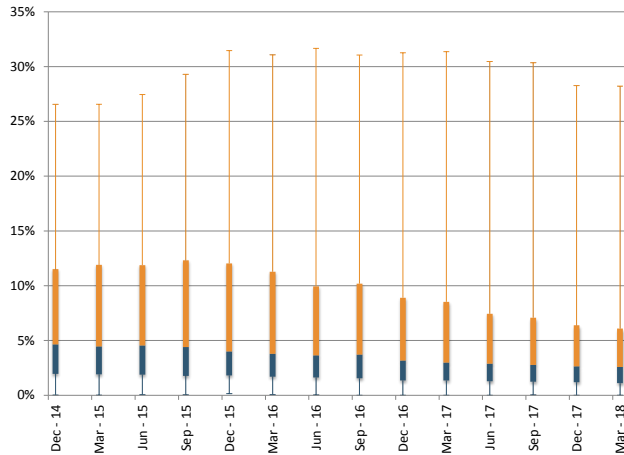
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

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

Credit Risk and Asset Quality

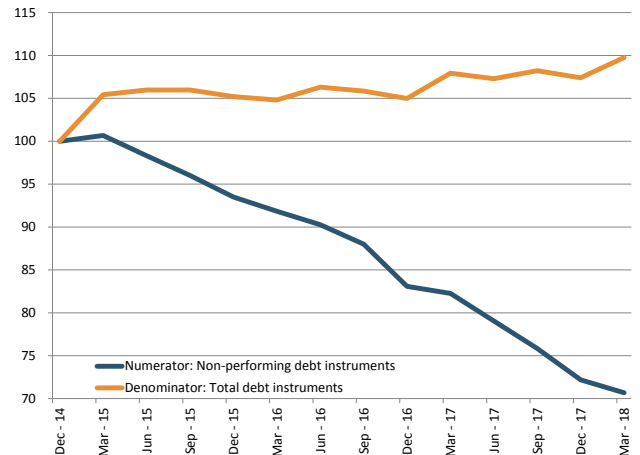
8 - Ratio of non-performing exposures (NPE ratio)

Dispersion



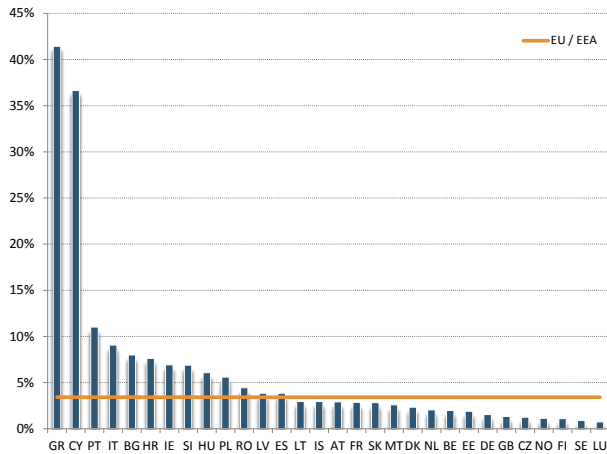
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



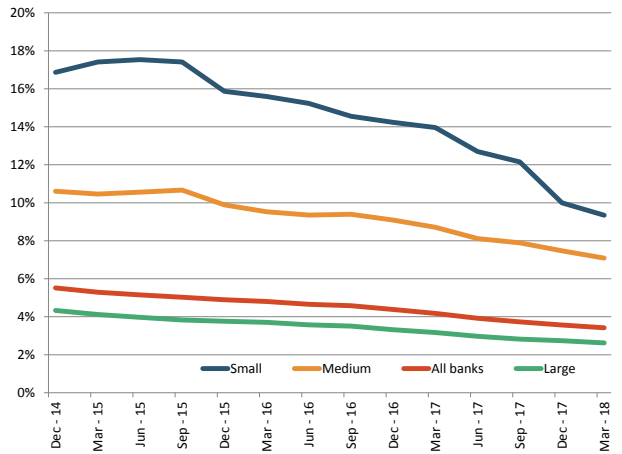
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



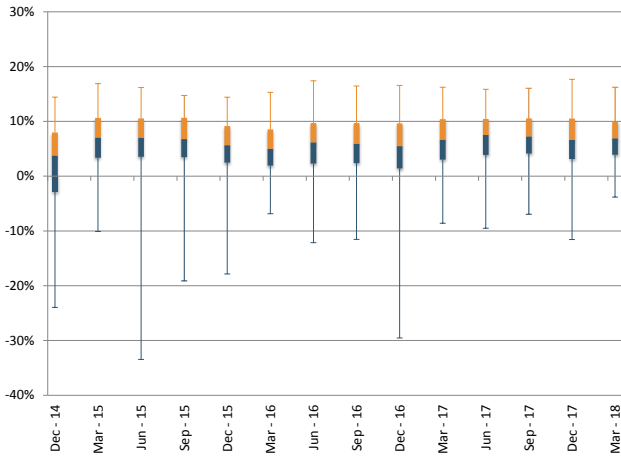
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Mar - 15	5.3%	1.9%	4.5%	11.9%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Sep - 15	5.0%	1.8%	4.4%	12.3%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Mar - 16	4.8%	1.7%	3.8%	11.3%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Sep - 16	4.6%	1.6%	3.7%	10.2%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Mar - 17	4.2%	1.4%	3.0%	8.5%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Sep - 17	3.7%	1.2%	2.8%	7.1%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Mar - 18	3.4%	1.1%	2.6%	6.1%

Profitability

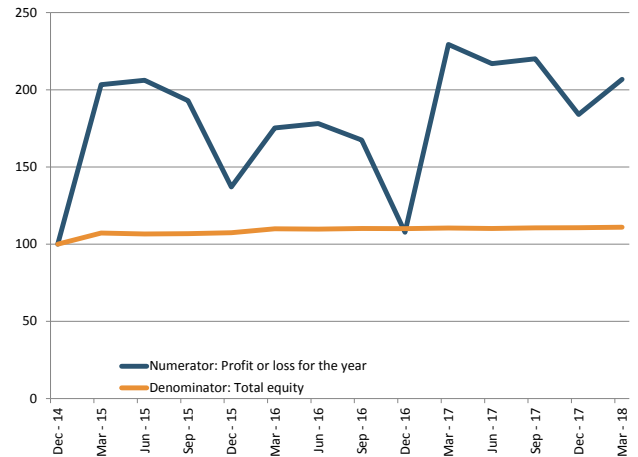
9 - Return on equity

Dispersion



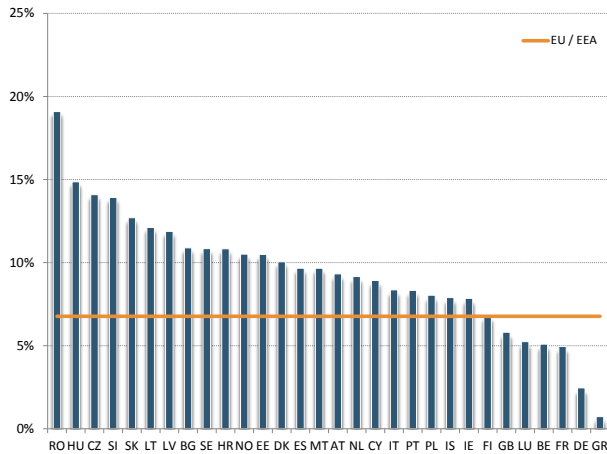
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



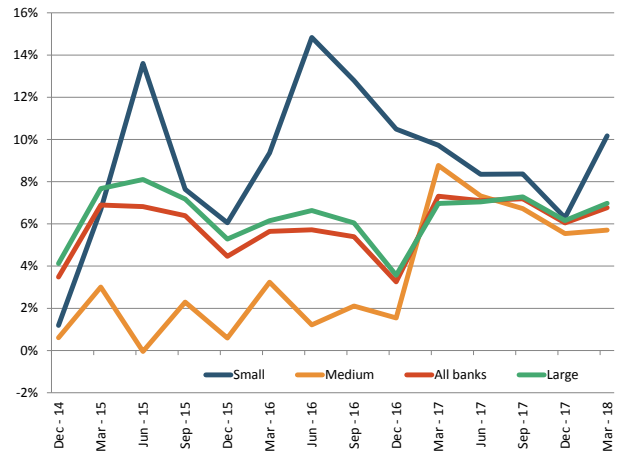
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



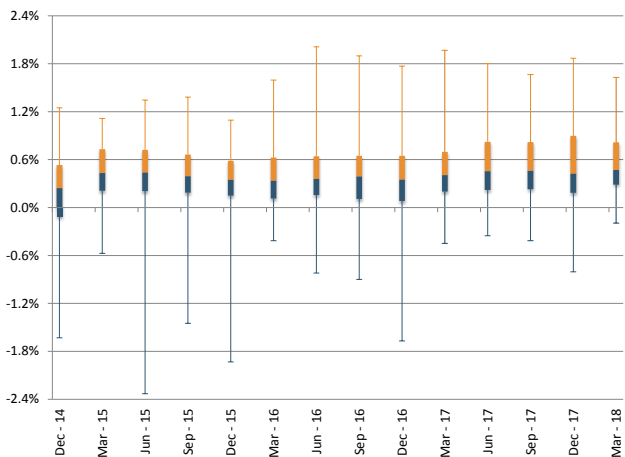
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Mar - 15	6.9%	3.4%	7.1%	10.6%
Jun - 15	6.8%	3.5%	7.0%	10.5%
Sep - 15	6.4%	3.5%	6.8%	10.7%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Mar - 16	5.6%	1.9%	5.0%	8.5%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Sep - 16	5.4%	2.4%	5.9%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Mar - 17	7.3%	3.0%	6.7%	10.4%
Jun - 17	7.1%	3.9%	7.5%	10.4%
Sep - 17	7.2%	4.1%	7.2%	10.5%
Dec - 17	6.0%	3.1%	6.6%	10.5%
Mar - 18	6.8%	3.9%	6.9%	10.0%

Profitability

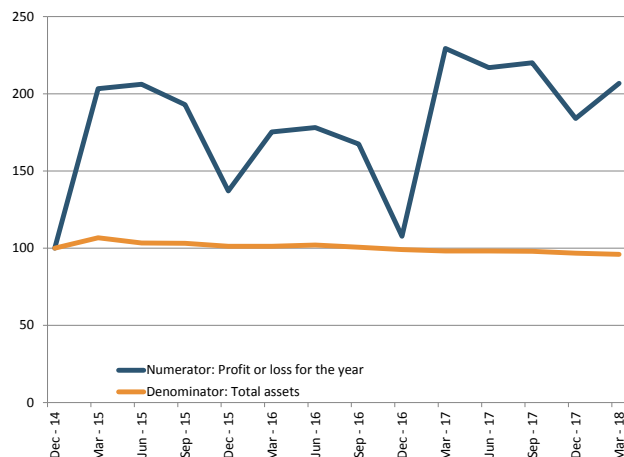
10 - Return on assets

Dispersion



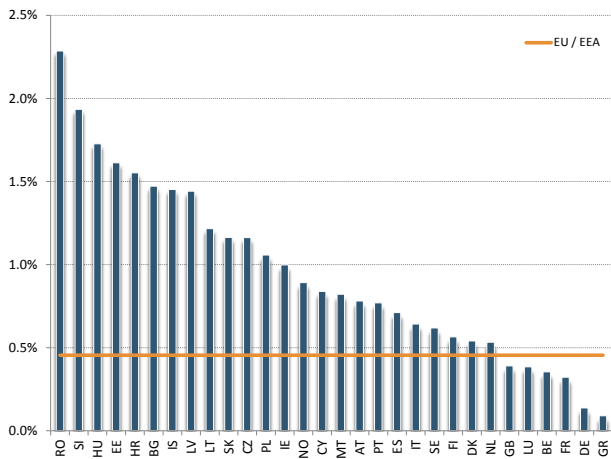
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



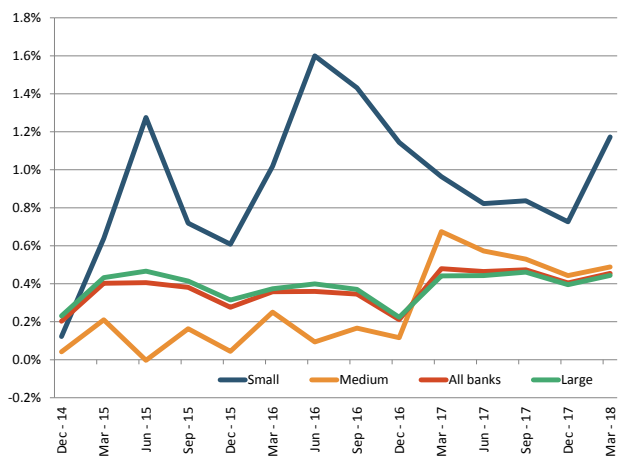
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



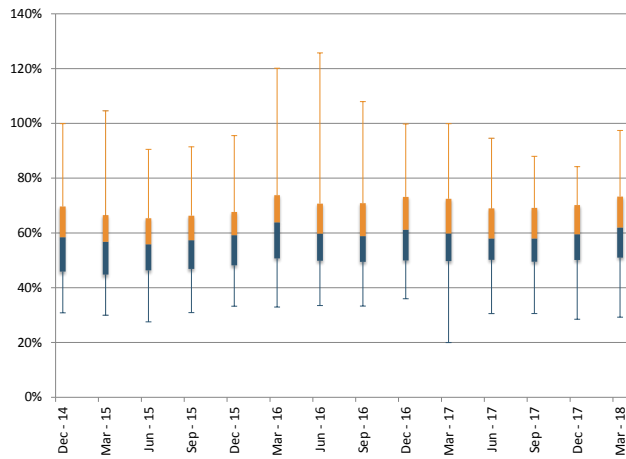
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.11%	0.24%	0.53%
Mar - 15	0.40%	0.21%	0.43%	0.73%
Jun - 15	0.41%	0.21%	0.44%	0.72%
Sep - 15	0.38%	0.19%	0.39%	0.66%
Dec - 15	0.28%	0.15%	0.35%	0.59%
Mar - 16	0.36%	0.11%	0.34%	0.63%
Jun - 16	0.36%	0.16%	0.36%	0.64%
Sep - 16	0.35%	0.11%	0.39%	0.65%
Dec - 16	0.21%	0.08%	0.35%	0.65%
Mar - 17	0.48%	0.20%	0.41%	0.70%
Jun - 17	0.46%	0.22%	0.46%	0.82%
Sep - 17	0.47%	0.23%	0.46%	0.82%
Dec - 17	0.40%	0.18%	0.43%	0.90%
Mar - 18	0.45%	0.29%	0.47%	0.82%

Profitability

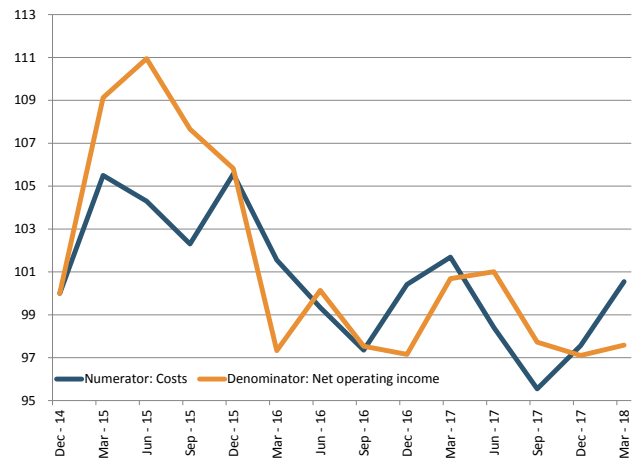
11 - Cost to income ratio

Dispersion



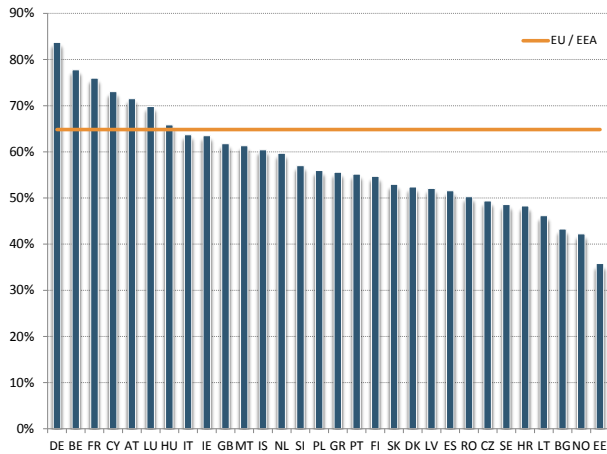
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



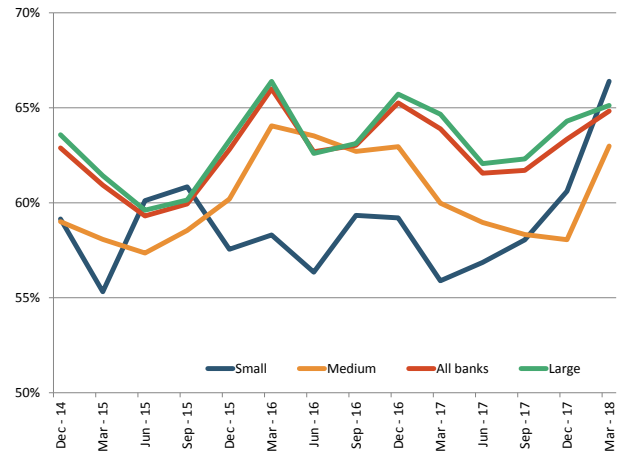
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



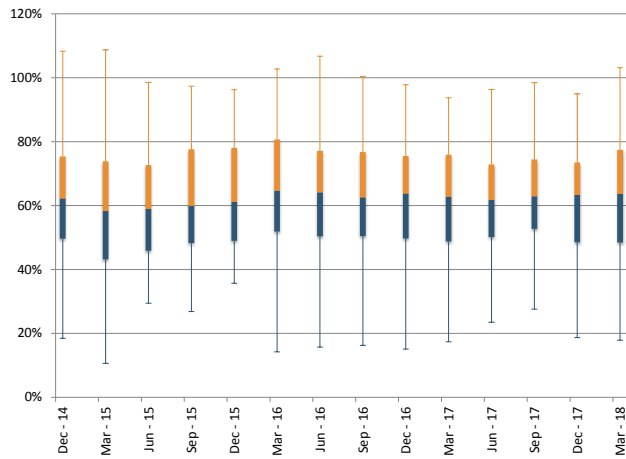
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Mar - 15	60.9%	44.8%	56.8%	66.5%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Sep - 15	59.9%	46.9%	57.3%	66.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Mar - 16	66.0%	50.7%	63.9%	73.8%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Sep - 16	63.0%	49.5%	58.9%	70.8%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Mar - 17	63.9%	49.7%	59.8%	72.5%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Sep - 17	61.7%	49.5%	58.0%	69.1%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Mar - 18	64.8%	51.0%	62.0%	73.3%

Profitability

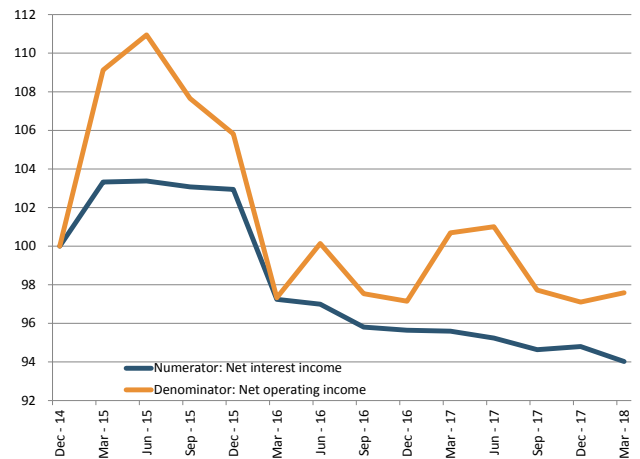
12 - Net interest income to total operating income

Dispersion



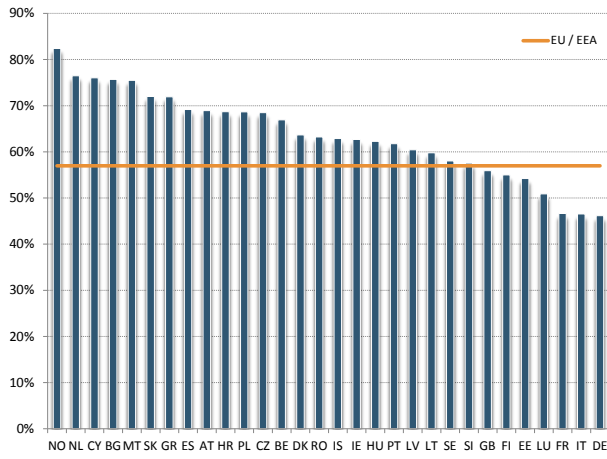
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



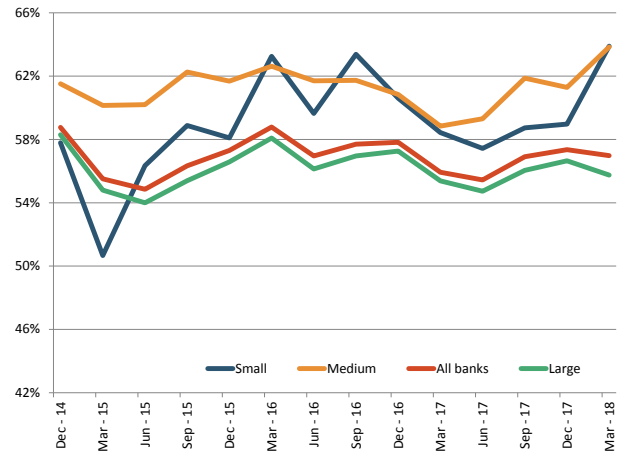
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



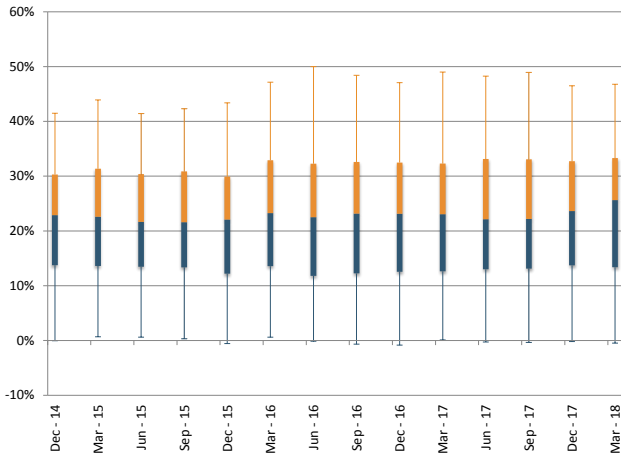
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Mar - 15	55.5%	43.2%	58.3%	73.8%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Sep - 15	56.3%	48.3%	59.9%	77.6%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Mar - 16	58.8%	51.9%	64.7%	80.7%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Sep - 16	57.7%	50.4%	62.6%	76.8%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Mar - 17	55.9%	48.7%	62.7%	75.9%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Sep - 17	56.9%	52.7%	62.9%	74.5%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Mar - 18	57.0%	48.4%	63.6%	77.4%

Profitability

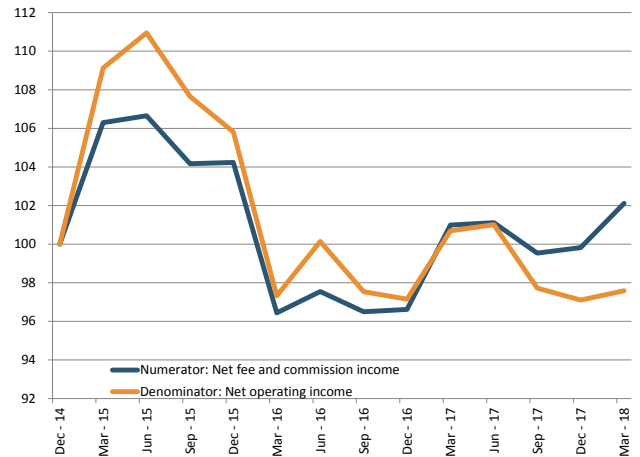
13 - Net fee and commission income to total operating income

Dispersion



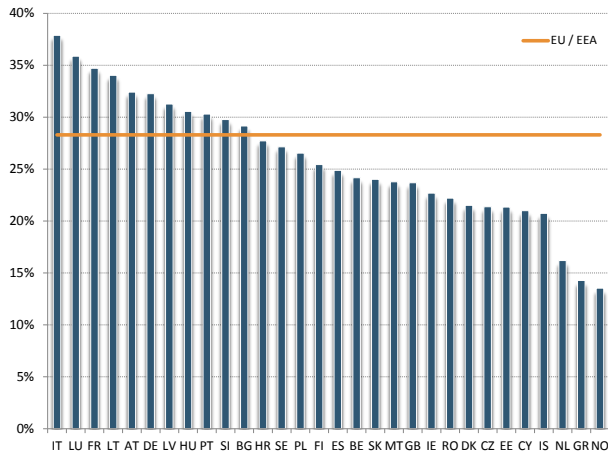
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



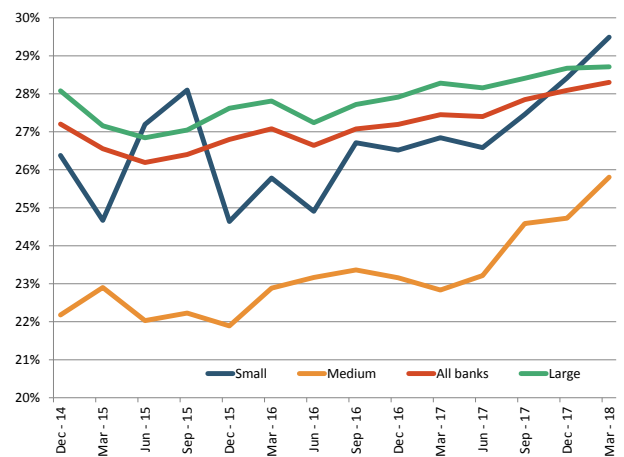
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



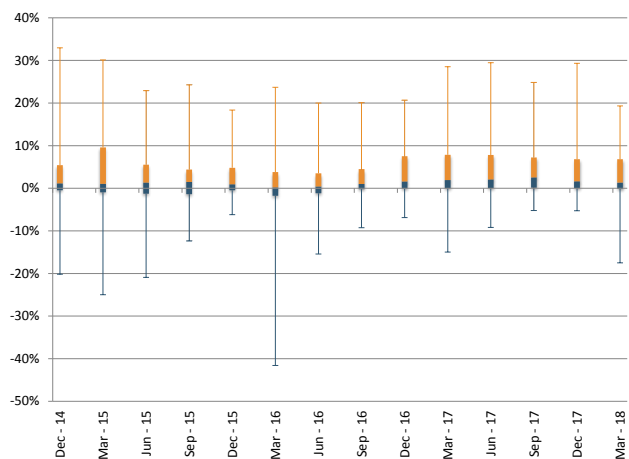
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Mar - 15	26.6%	13.6%	22.6%	31.4%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Sep - 15	26.4%	13.3%	21.6%	30.9%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Mar - 16	27.1%	13.6%	23.3%	32.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Sep - 16	27.1%	12.3%	23.2%	32.6%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Mar - 17	27.5%	12.6%	23.1%	32.3%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Sep - 17	27.8%	13.1%	22.2%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Mar - 18	28.3%	13.4%	25.6%	33.3%

Profitability

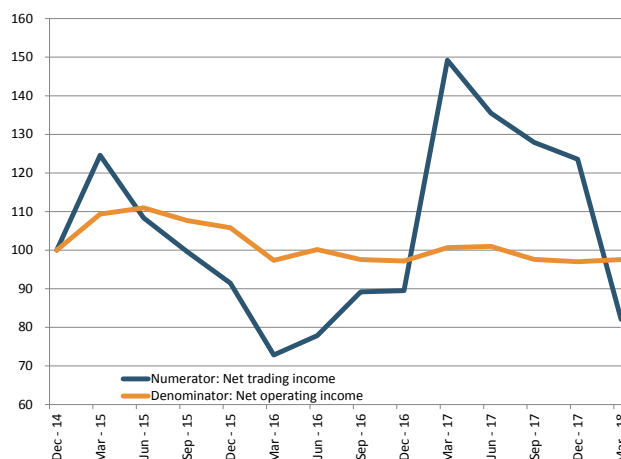
14 - Net trading income to total operating income

Dispersion



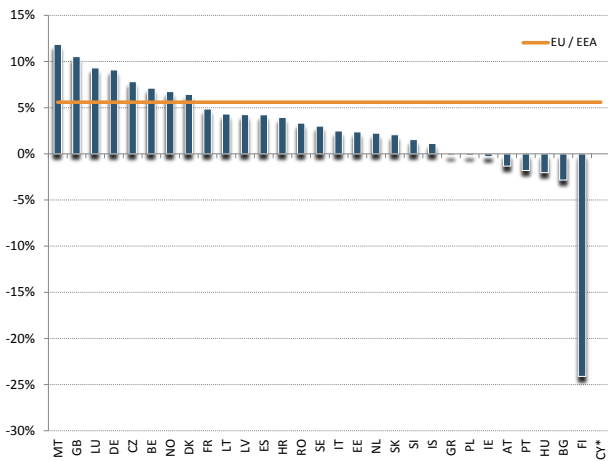
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



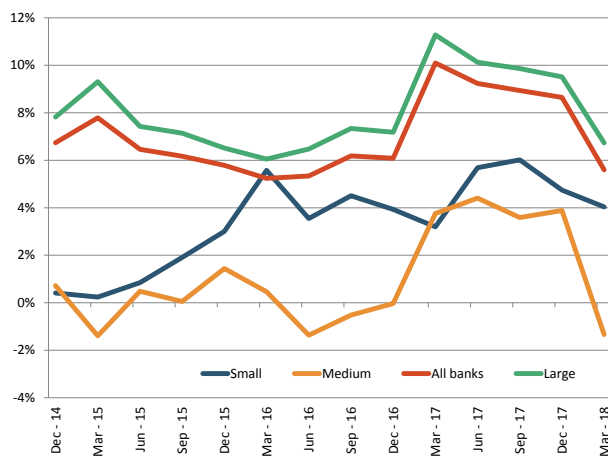
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



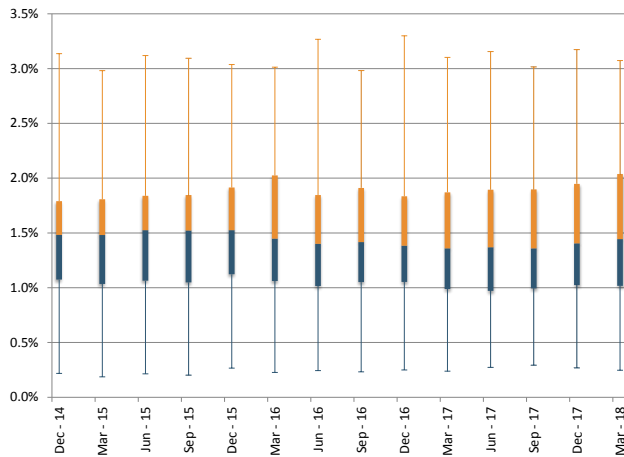
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

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%	-0.5%	0.9%	4.8%
Mar - 16	5.2%	-1.8%	0.2%	3.8%
Jun - 16	5.3%	-1.2%	0.4%	3.5%
Sep - 16	6.2%	-0.2%	1.0%	4.5%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Mar - 17	10.1%	0.0%	1.9%	7.9%
Jun - 17	9.2%	0.1%	2.1%	7.8%
Sep - 17	8.9%	0.1%	2.5%	7.2%
Dec - 17	8.6%	0.0%	1.6%	6.8%
Mar - 18	5.6%	-0.2%	1.3%	6.8%

Profitability

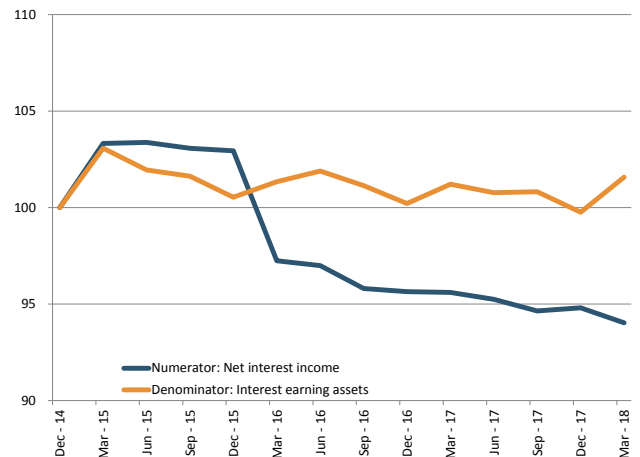
15 - Net interest margin

Dispersion



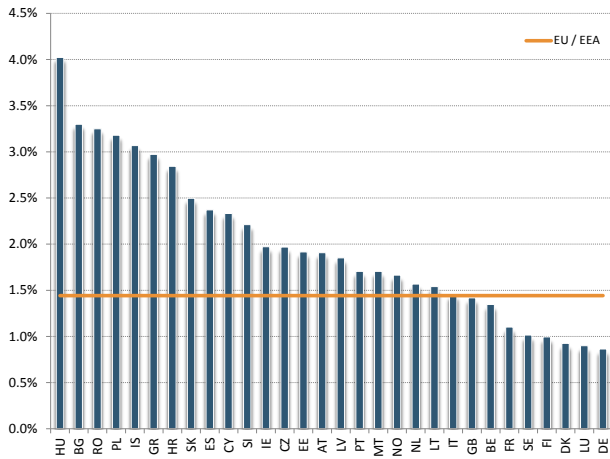
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



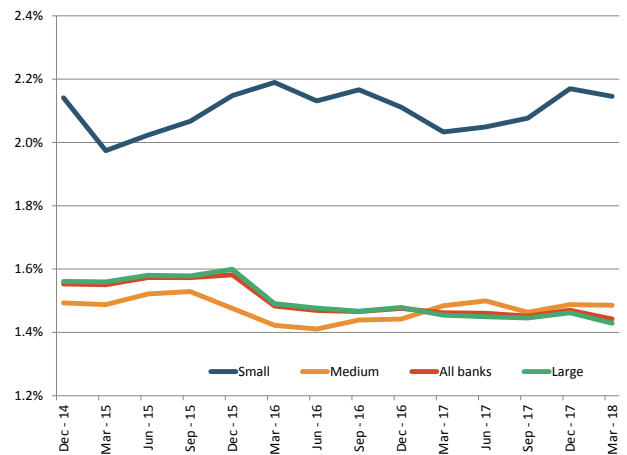
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



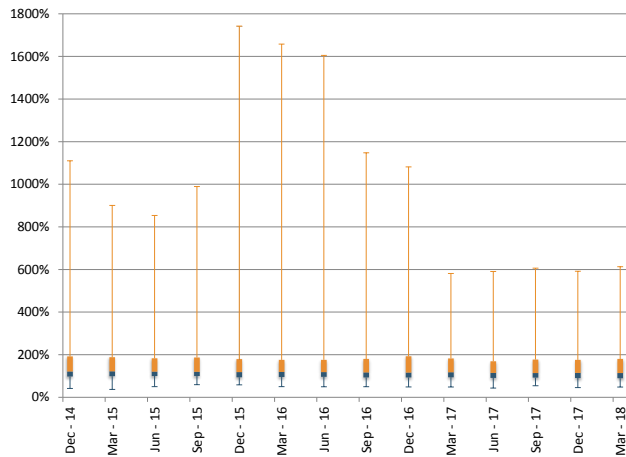
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

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

Balance Sheet Structure and Liquidity

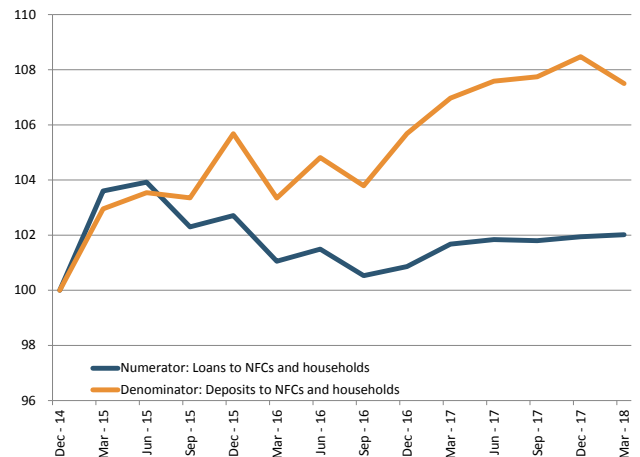
16 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



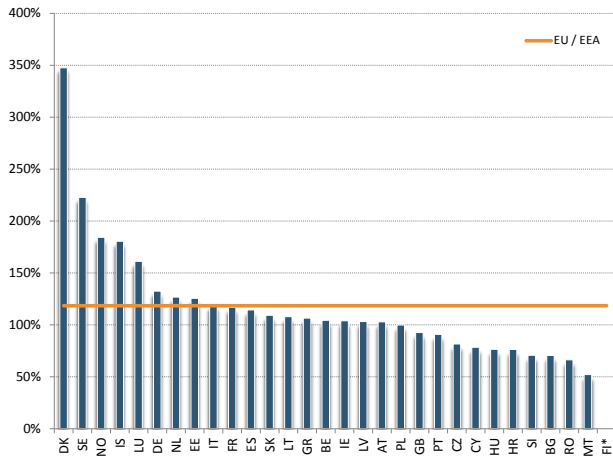
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



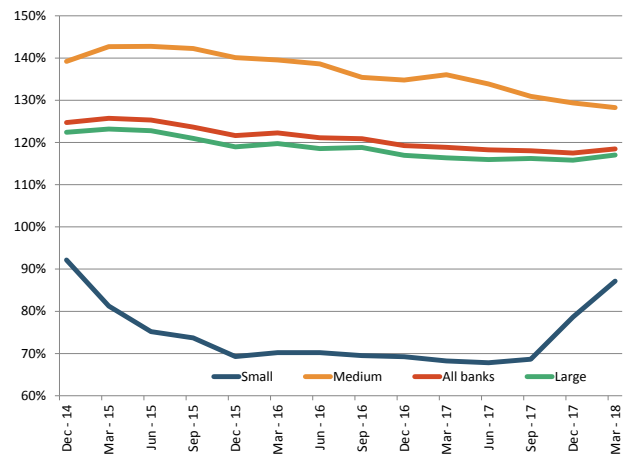
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



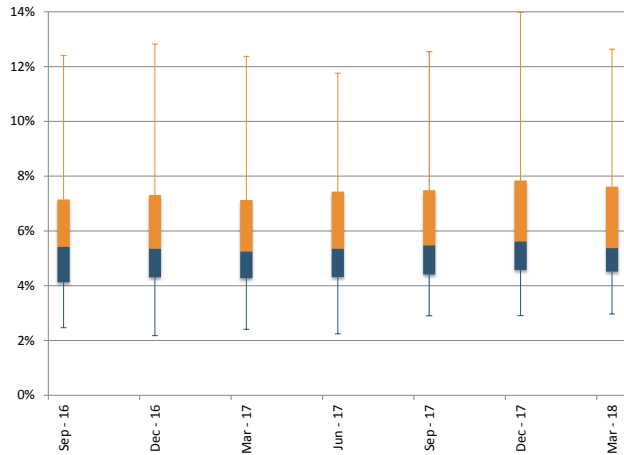
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	97.5%	121.1%	191.8%
Mar - 15	125.7%	99.1%	122.2%	188.0%
Jun - 15	125.3%	100.1%	120.6%	183.0%
Sep - 15	123.6%	99.7%	120.0%	187.0%
Dec - 15	121.6%	94.0%	118.3%	179.4%
Mar - 16	122.3%	95.7%	119.3%	175.6%
Jun - 16	121.1%	96.4%	117.9%	176.0%
Sep - 16	120.9%	93.2%	116.9%	179.8%
Dec - 16	119.3%	93.5%	116.1%	192.5%
Mar - 17	118.9%	94.2%	117.7%	182.7%
Jun - 17	118.2%	91.3%	115.0%	169.3%
Sep - 17	118.0%	92.6%	113.6%	177.3%
Dec - 17	117.5%	90.7%	114.5%	175.7%
Mar - 18	118.5%	89.7%	113.7%	179.9%

Balance Sheet Structure and Liquidity

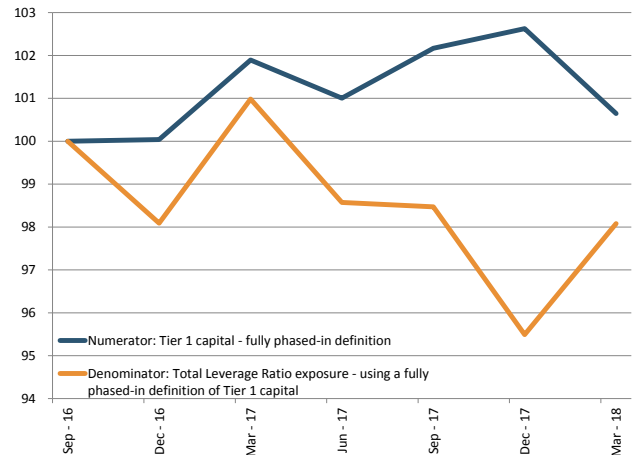
17 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



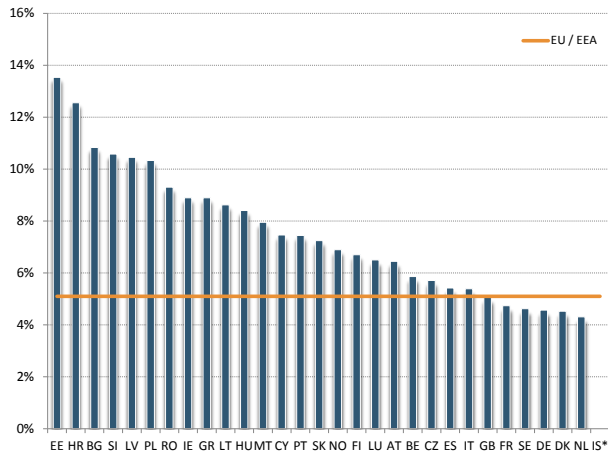
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



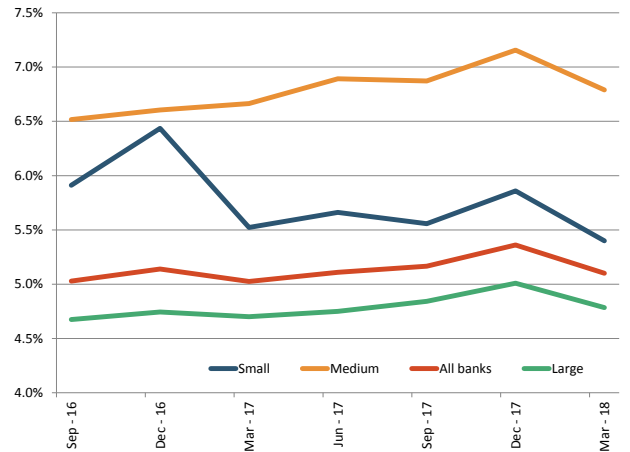
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



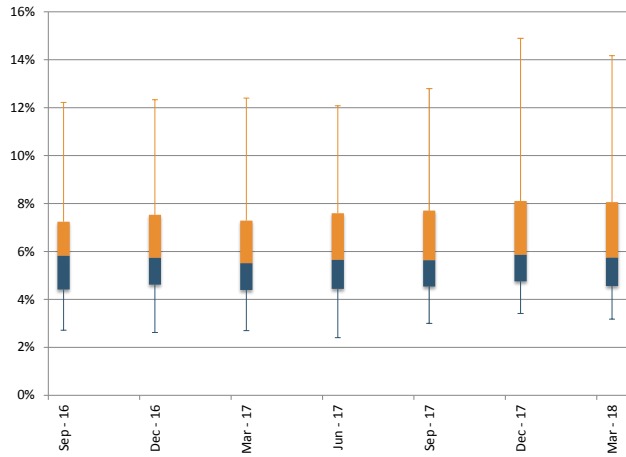
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

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%	5.5%	7.5%
Dec - 17	5.4%	4.6%	5.6%	7.8%
Mar - 18	5.1%	4.5%	5.4%	7.6%

Balance Sheet Structure and Liquidity

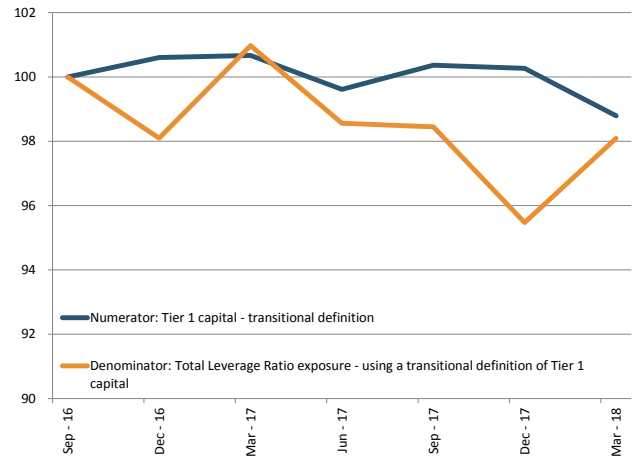
18 - Leverage Ratio (transitional definition of Tier 1 capital)

Dispersion



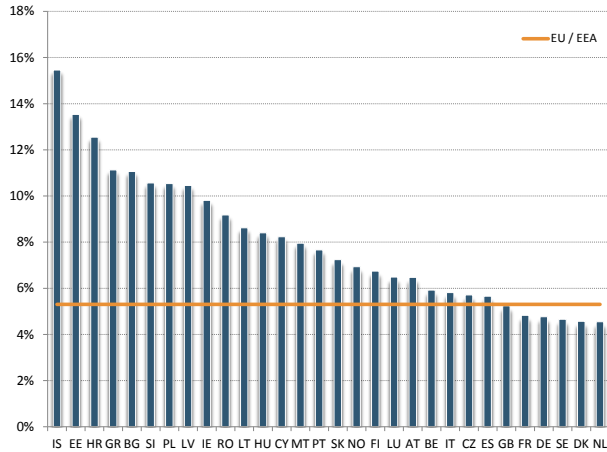
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



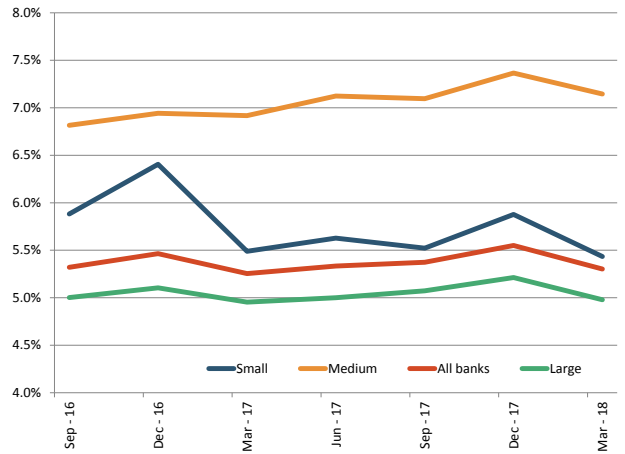
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



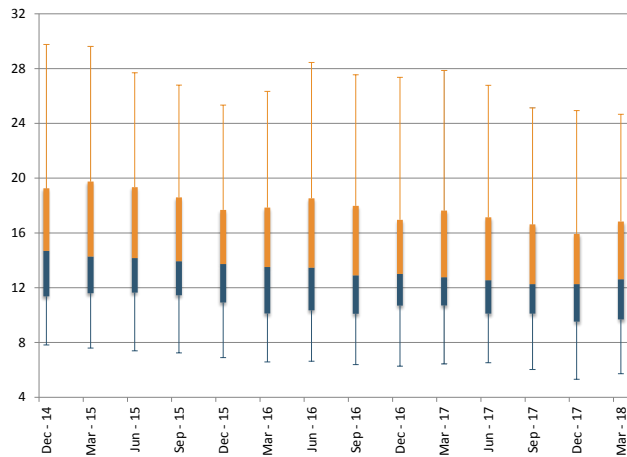
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

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

Balance Sheet Structure and Liquidity

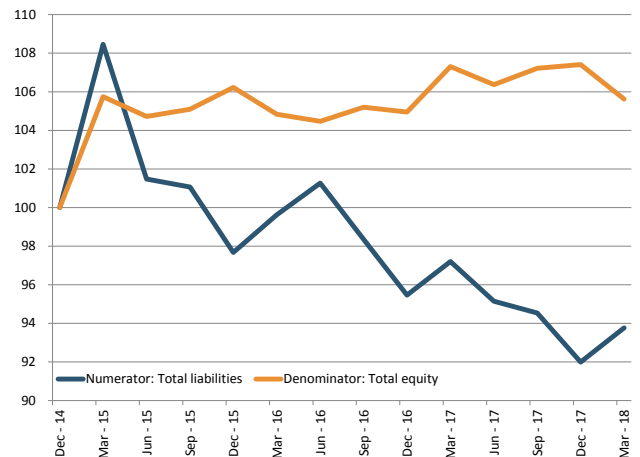
19 - Debt to equity ratio

Dispersion



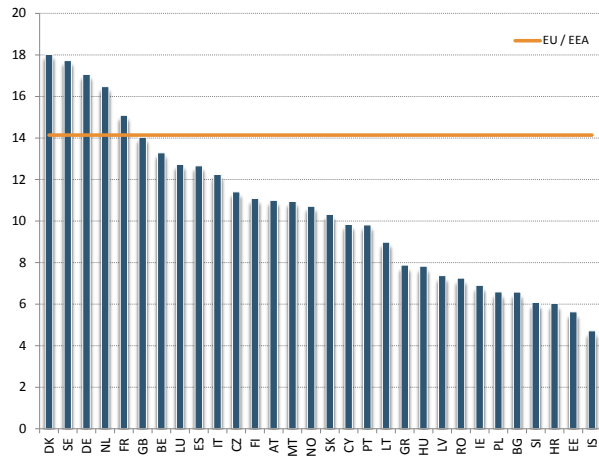
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



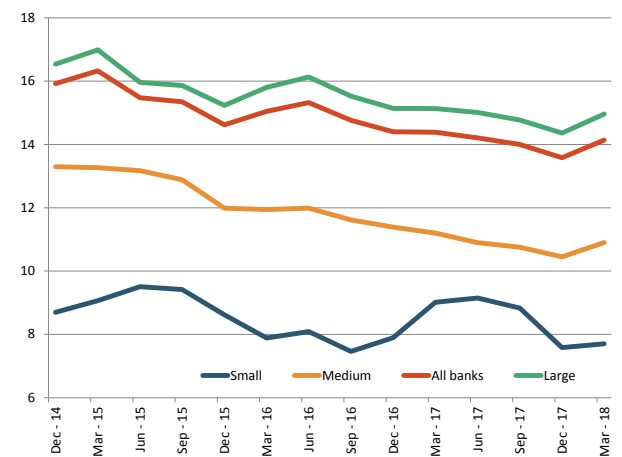
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



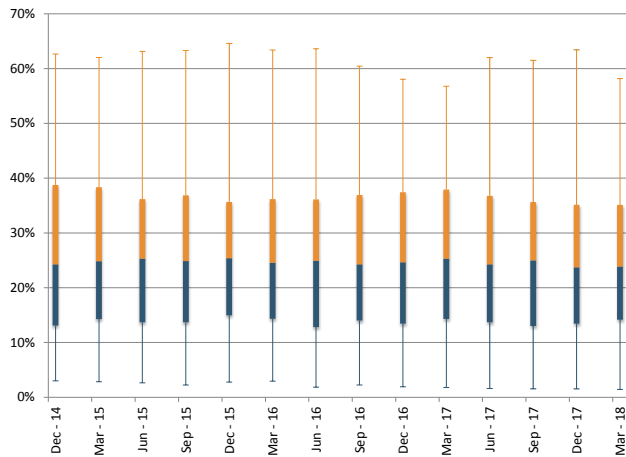
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018.

Period	Weighted average	25th	50th	75th
Dec - 14	15.92	11.38	14.69	19.26
Mar - 15	16.32	11.60	14.27	19.75
Jun - 15	15.47	11.65	14.16	19.35
Sep - 15	15.34	11.45	13.94	18.60
Dec - 15	14.62	10.92	13.73	17.68
Mar - 16	15.05	10.12	13.52	17.85
Jun - 16	15.32	10.35	13.47	18.53
Sep - 16	14.76	10.10	12.90	17.98
Dec - 16	14.40	10.69	13.01	16.96
Mar - 17	14.38	10.70	12.76	17.64
Jun - 17	14.21	10.11	12.55	17.14
Sep - 17	14.00	10.11	12.27	16.63
Dec - 17	13.58	9.53	12.26	15.93
Mar - 18	14.14	9.68	12.62	16.84

Balance Sheet Structure and Liquidity

20 - Asset encumbrance ratio

Dispersion



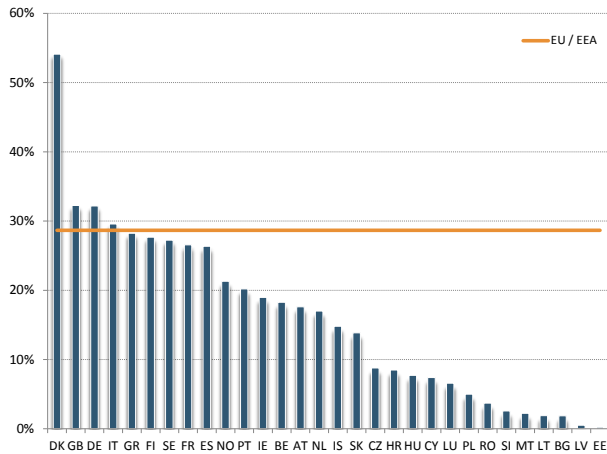
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



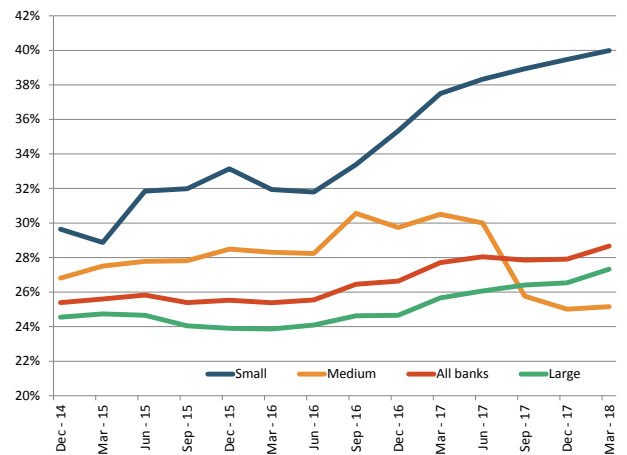
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2018)



Weighted Averages by country.

RI by size class



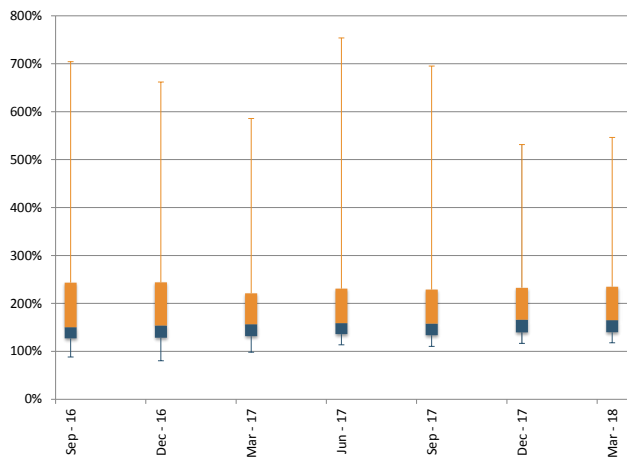
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2018. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.1%	24.3%	38.8%
Mar - 15	25.6%	14.3%	24.8%	38.4%
Jun - 15	25.8%	13.7%	25.3%	36.2%
Sep - 15	25.4%	13.7%	24.9%	36.9%
Dec - 15	25.5%	15.0%	25.4%	35.7%
Mar - 16	25.4%	14.3%	24.6%	36.2%
Jun - 16	25.5%	12.8%	24.9%	36.1%
Sep - 16	26.5%	14.0%	24.3%	36.9%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Mar - 17	27.7%	14.3%	25.3%	37.9%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Sep - 17	27.9%	13.0%	25.0%	35.6%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Mar - 18	28.7%	14.2%	23.9%	35.1%

Balance Sheet Structure and Liquidity

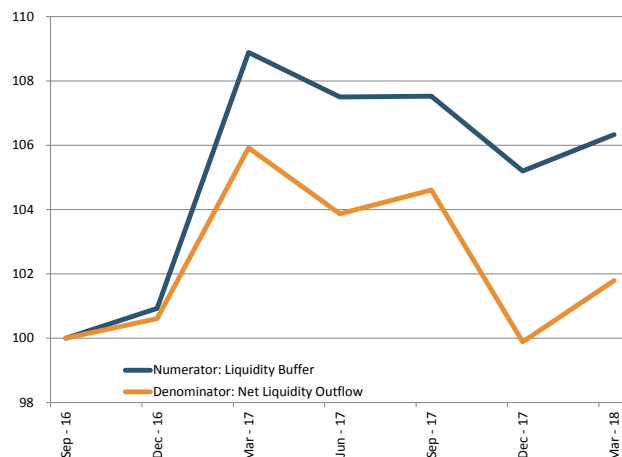
21 - Liquidity coverage ratio (%)

Dispersion



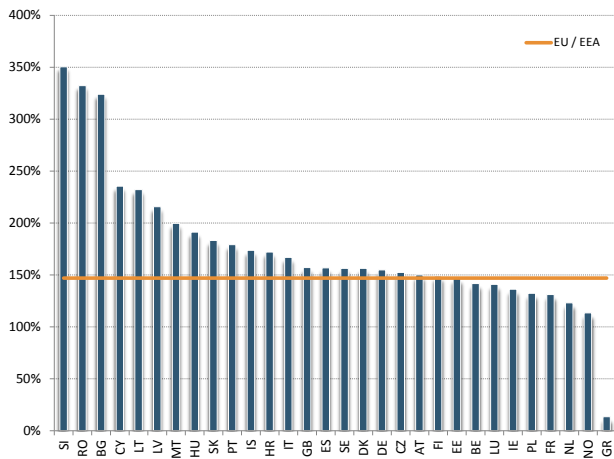
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



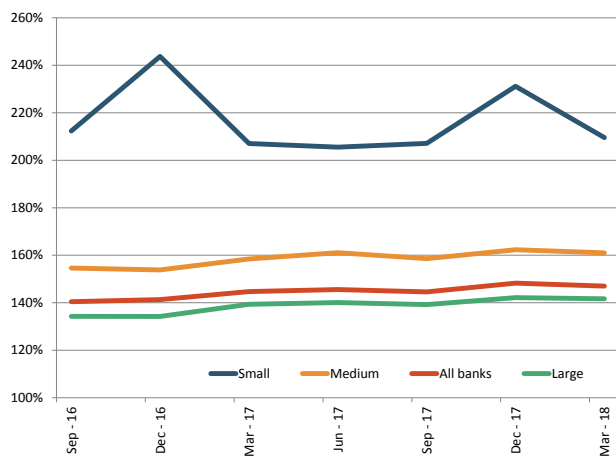
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Mar. 2018)



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 Mar. 2018.

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%	230.8%
Sep - 17	144.6%	133.7%	158.0%	228.8%
Dec - 17	148.3%	139.7%	166.0%	232.7%
Mar - 18	147.0%	139.8%	165.0%	234.8%



STATISTICAL ANNEX

EBA

EUROPEAN
BANKING
AUTHORITY

Statistical Annex

Liability composition and volumes

Liabilities composition																
% of total liabilities	Debt securities issued				Deposits from credit institutions				Customer deposits ⁽¹⁾				Other liabilities ⁽²⁾			
	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18
AT	14.0%	13.4%	13.4%	12.5%	13.3%	13.3%	11.4%	11.7%	64.1%	64.5%	67.0%	68.1%	8.7%	8.7%	8.2%	7.7%
BE	19.9%	20.1%	20.6%	18.7%	14.2%	13.8%	11.6%	13.7%	50.8%	51.4%	53.4%	53.5%	15.1%	14.8%	14.4%	14.1%
BG	0.6%	0.6%	0.6%	0.6%	5.2%	5.0%	3.6%	4.0%	91.4%	92.6%	93.8%	92.8%	2.9%	1.9%	2.0%	2.6%
CY	1.1%	1.1%	1.1%	1.1%	1.5%	1.7%	1.8%	1.7%	93.2%	93.3%	92.7%	92.1%	4.2%	4.0%	4.3%	5.1%
CZ	9.7%	9.2%	10.9%	8.7%	14.4%	15.5%	13.2%	14.6%	71.6%	71.4%	71.9%	72.8%	4.3%	3.8%	4.0%	3.9%
DE	19.9%	19.9%	20.4%	19.7%	13.8%	14.1%	13.4%	13.8%	41.0%	41.3%	42.8%	43.0%	25.3%	24.7%	23.4%	23.5%
DK	54.1%	55.0%	55.2%	54.5%	3.1%	2.7%	2.6%	3.3%	26.9%	27.0%	27.2%	27.5%	16.0%	15.3%	15.0%	14.7%
EE	0.2%	0.2%	0.5%	0.6%	7.4%	8.1%	15.2%	14.6%	90.5%	89.7%	81.9%	81.9%	1.8%	2.0%	2.4%	2.8%
ES	12.9%	12.7%	12.6%	12.8%	7.8%	7.3%	7.5%	7.7%	61.9%	62.8%	62.4%	62.0%	17.4%	17.2%	17.5%	17.5%
FI	36.1%	35.3%	33.9%	39.9%	1.9%	1.5%	1.4%	0.9%	48.3%	50.0%	49.9%	46.8%	13.7%	13.2%	14.8%	12.3%
FR	18.4%	17.8%	18.7%	17.7%	5.9%	5.6%	4.9%	6.6%	52.1%	53.1%	54.2%	52.4%	23.6%	23.5%	22.1%	23.4%
GB	10.6%	10.4%	10.5%	10.6%	5.0%	5.1%	4.8%	4.5%	59.9%	60.2%	61.3%	60.7%	24.5%	24.3%	23.4%	24.2%
GR	0.4%	0.4%	1.3%	2.0%	7.4%	5.8%	5.3%	6.9%	63.2%	67.9%	70.7%	73.2%	28.9%	25.9%	22.7%	18.0%
HR	0.4%	0.1%	0.2%	0.2%	10.4%	7.9%	7.7%	9.3%	85.2%	88.3%	88.2%	86.6%	4.0%	3.7%	3.9%	3.9%
HU	3.0%	2.9%	2.9%	3.1%	6.4%	5.7%	5.0%	5.7%	82.4%	83.4%	85.1%	83.5%	8.2%	8.0%	7.0%	7.6%
IE	9.3%	9.5%	8.9%	8.8%	7.6%	6.8%	5.7%	5.6%	70.3%	71.9%	74.4%	72.6%	12.7%	11.8%	10.9%	12.9%
IS*	n.a.	n.a.	32.7%	34.0%	n.a.	n.a.	0.9%	1.0%	n.a.	n.a.	60.9%	59.2%	n.a.	n.a.	5.4%	5.8%
IT	16.9%	16.5%	15.2%	14.3%	6.7%	6.8%	6.7%	7.0%	55.2%	56.4%	58.2%	58.7%	21.3%	20.3%	20.0%	20.0%
LT	0.0%	0.0%	0.0%	0.0%	14.8%	14.1%	16.5%	13.4%	81.8%	82.4%	80.5%	82.9%	3.5%	3.4%	3.0%	3.7%
LU	26.3%	26.6%	25.0%	24.6%	18.5%	18.9%	19.0%	18.6%	46.3%	47.1%	39.1%	39.1%	8.9%	7.4%	16.9%	17.7%
LV	4.1%	4.4%	4.6%	0.0%	7.1%	7.9%	7.9%	14.8%	86.5%	85.3%	85.3%	82.5%	2.3%	2.4%	2.3%	2.7%
MT	2.2%	2.2%	2.3%	2.3%	1.5%	1.2%	0.8%	2.0%	94.1%	94.4%	94.1%	93.4%	2.2%	2.2%	2.8%	2.3%
NL	25.3%	24.9%	24.9%	25.2%	3.5%	3.9%	3.2%	4.0%	61.0%	61.4%	62.2%	61.5%	10.2%	9.8%	9.7%	9.3%
NO	38.1%	37.5%	39.1%	38.8%	6.9%	8.2%	7.7%	8.2%	45.7%	45.1%	45.5%	45.5%	9.2%	9.2%	7.8%	7.5%
PL	5.0%	6.2%	6.7%	7.3%	2.5%	2.6%	2.5%	2.4%	84.5%	84.7%	85.5%	85.1%	8.0%	6.5%	5.2%	5.2%
PT	6.1%	5.9%	5.2%	5.3%	4.7%	4.5%	3.9%	5.3%	75.9%	76.1%	77.9%	76.4%	13.3%	13.4%	13.0%	13.0%
RO	0.4%	0.4%	0.4%	0.4%	7.8%	7.8%	6.9%	7.2%	88.3%	88.4%	89.1%	88.6%	3.5%	3.4%	3.7%	3.9%
SE	43.0%	43.6%	46.1%	42.5%	5.9%	4.9%	3.9%	6.7%	37.8%	39.0%	38.6%	37.3%	13.2%	12.6%	11.4%	13.5%
SI	1.5%	0.1%	0.1%	0.1%	4.8%	4.7%	4.4%	4.5%	88.2%	90.0%	90.6%	90.1%	5.5%	5.1%	4.9%	5.3%
SK	11.1%	11.5%	11.6%	10.8%	3.3%	3.5%	3.7%	3.1%	82.8%	82.3%	82.0%	82.9%	2.8%	2.7%	2.7%	3.2%
EU / EEA	18.8%	18.6%	18.8%	18.3%	7.1%	6.9%	6.4%	7.1%	53.7%	54.4%	55.5%	54.8%	20.5%	20.0%	19.3%	19.8%

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

(2) Also includes deposits from central banks.

Total Liabilities				
Volumes; bln EUR	Jun-17	Sep-17	Dec-17	Mar-18
AT	561.2	564.1	555.5	543.1
BE	963.4	946.7	906.5	934.1
BG	17.9	18.2	18.3	18.3
CY	37.7	38.1	38.6	37.2
CZ	131.5	137.5	133.4	143.9
DE	3 892.5	3 796.8	3 657.7	3 742.1
DK	680.0	675.6	679.9	679.8
EE	13.6	14.0	18.2	18.1
ES	3 024.8	3 006.3	2 995.7	2 986.6
FI	163.3	162.6	164.4	149.4
FR	6 524.7	6 533.2	6 260.9	5 866.6
GB	6 029.2	5 953.6	5 857.9	5 962.0
GR	234.0	220.1	216.8	213.2
HR	31.2	33.9	34.0	34.3
HU	50.8	51.9	53.9	54.6
IE	255.8	251.7	244.2	226.8
IS*	n.a.	n.a.	21.7	23.3
IT	2 023.4	2 045.9	2 045.1	2 030.9
LT	16.8	17.1	20.1	19.2
LU	195.0	186.9	184.7	188.7
LV	11.1	11.0	11.3	12.0
MT	18.3	18.2	18.1	18.2
NL	1 974.8	1 994.2	1 919.9	1 988.6
NO	276.1	284.5	267.4	269.7
PL	124.5	122.9	131.6	130.6
PT	254.6	252.8	252.3	295.7
RO	33.3	33.3	35.1	35.4
SE	1 416.5	1 405.4	1 266.3	1 322.3
SI	20.0	20.0	20.3	20.3
SK	38.2	39.0	39.7	40.4
EU / EEA	27 963.1	27 790.0	27 050.9	26 921.8

Share of secured funding				
% of debt securities issued	Jun-17	Sep-17	Dec-17	Mar-18
AT	34.7%	35.6%	35.2%	35.2%
BE	22.7%	22.6%	21.7%	28.8%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	12.0%	11.0%	4.4%	4.5%
DE	25.0%	25.0%	25.1%	24.0%
DK	87.6%	88.2%	88.9%	89.7%
EE	0.0%	0.0%	0.0%	0.0%
ES	45.6%	46.0%	44.9%	41.4%
FI	21.9%	22.3%	19.4%	19.8%
FR	23.4%	23.6%	23.6%	25.0%
GB	16.3%	16.2%	15.8%	15.2%
GR	139.0%	140.2%	85.2%	67.1%
HR	0.0%	0.0%	0.0%	0.0%
HU	52.5%	53.4%	55.2%	60.4%
IE	68.8%	66.5%	63.2%	63.1%
IS*	n.a.	n.a.	63.7%	61.0%
IT	26.0%	26.6%	26.1%	26.8%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	0.0%	0.0%
NL	19.0%	18.5%	19.1%	18.7%
NO	55.6%	53.7%	54.7%	64.6%
PL	41.6%	40.0%	36.7%	38.7%
PT	43.6%	42.5%	54.7%	59.5%
RO	0.0%	0.0%	0.0%	0.0%
SE	48.3%	48.8%	50.7%	52.3%
SI	0.0%	0.0%	0.0%	0.0%
SK	94.3%	93.8%	93.7%	92.8%
EU / EEA	32.6%	32.8%	33.1%	33.6%

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

*Data available from Q4 2017 onwards

Statistical Annex

Exposures to Real Estate activities and Construction

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

By country of counterparty	Total exposures to Real Estate activities (NACE L)								Non-performing exposures to Real Estate activities (NACE L)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18
AT	33.1	33.8	34.3	32.3	29.8%	30.6%	30.6%	30.9%	0.7	0.7	0.6	0.5	2.0%	1.9%	1.9%	1.7%
BE	22.3	23.2	23.9	24.9	14.8%	15.7%	15.9%	15.4%	0.9	0.9	0.9	1.0	4.0%	3.8%	3.6%	3.9%
BG	1.9	1.8	1.6	1.7	11.3%	11.1%	10.0%	10.2%	0.8	0.8	0.7	0.7	43.6%	42.8%	42.3%	40.3%
CY	4.6	4.2	3.7	3.7	17.9%	16.9%	15.8%	15.8%	1.7	1.6	1.6	1.4	37.2%	36.8%	43.3%	39.3%
CZ	12.4	13.1	12.3	12.7	26.3%	25.9%	24.3%	24.5%	0.2	0.2	0.2	0.1	1.9%	1.6%	1.4%	1.0%
DE	177.3	179.0	178.2	170.9	31.5%	32.7%	32.6%	30.5%	2.2	1.9	1.6	1.6	1.2%	1.1%	0.9%	0.9%
DK	59.6	59.3	60.0	60.9	49.4%	49.5%	49.7%	48.1%	2.1	1.9	2.0	2.4	3.6%	3.3%	3.3%	3.9%
EE	2.6	2.6	3.0	3.1	32.3%	31.3%	30.6%	31.0%	0.0	0.0	0.0	0.1	1.6%	1.8%	1.5%	1.7%
ES	31.1	43.5	44.5	44.5	11.9%	12.7%	13.0%	13.3%	6.2	6.6	6.2	5.9	20.0%	15.1%	13.9%	13.2%
FI	41.2	41.5	40.1	39.9	46.5%	46.7%	45.4%	44.2%	0.2	0.2	0.2	0.2	0.5%	0.5%	0.4%	0.6%
FR	213.6	252.1	252.0	195.6	31.2%	31.9%	31.5%	30.5%	6.6	8.3	8.0	6.0	3.1%	3.3%	3.2%	3.1%
GB	114.7	111.7	113.9	120.3	22.6%	22.0%	22.7%	23.1%	4.0	3.8	2.7	2.6	3.5%	3.4%	2.3%	2.2%
GR	5.4	5.4	5.5	5.5	5.6%	5.7%	5.8%	6.0%	3.0	3.1	3.1	3.1	56.9%	57.6%	56.4%	56.1%
HR	1.5	1.5	1.3	1.3	10.3%	10.5%	9.6%	9.2%	0.6	0.6	0.4	0.3	39.9%	38.1%	29.9%	25.7%
HU	3.9	3.9	3.9	3.8	20.2%	20.3%	20.1%	19.8%	0.5	0.4	0.3	0.3	11.6%	9.0%	8.2%	6.7%
IE	16.6	16.3	15.3	15.2	23.6%	23.5%	22.0%	22.3%	6.2	5.9	4.6	4.1	37.5%	36.1%	30.2%	27.0%
IS*	n.a.	n.a.	2.9	3.0	n.a.	n.a.	26.4%	25.8%	n.a.	n.a.	0.1	0.1	n.a.	n.a.	2.5%	2.8%
IT	60.4	60.7	59.8	58.7	13.8%	13.7%	13.3%	13.2%	21.1	21.0	20.3	19.6	35.0%	34.6%	34.0%	33.3%
LT	1.6	1.7	2.1	2.1	24.3%	23.9%	23.6%	23.4%	0.0	0.0	0.1	0.1	1.0%	2.4%	6.4%	5.9%
LU	31.5	31.8	31.1	31.2	35.9%	34.3%	37.9%	37.5%	0.4	0.3	0.3	0.3	1.2%	1.0%	1.0%	1.0%
LV	1.4	1.5	1.9	1.5	27.5%	28.4%	27.4%	24.1%	0.0	0.1	0.2	0.2	3.0%	3.4%	11.1%	13.9%
MT	0.5	0.5	0.5	0.6	6.4%	6.6%	6.5%	9.3%	0.1	0.1	0.1	0.0	11.6%	10.7%	11.1%	7.2%
NL	98.0	98.9	97.4	96.9	30.2%	30.6%	31.1%	30.1%	4.0	3.6	3.6	3.3	4.1%	3.7%	3.7%	3.5%
NO	44.2	45.5	43.1	44.5	38.3%	38.9%	38.1%	38.5%	0.3	0.4	0.4	0.3	0.7%	0.8%	0.9%	0.7%
PL	12.9	13.8	13.6	13.1	19.1%	20.1%	19.1%	18.3%	0.6	0.6	0.6	0.5	5.0%	4.4%	4.1%	4.1%
PT	7.6	8.2	8.4	7.9	10.9%	10.7%	11.1%	10.7%	3.1	3.1	2.8	2.6	41.0%	37.5%	33.4%	33.4%
RO	3.4	3.2	3.0	2.9	14.7%	13.8%	13.6%	13.1%	1.0	0.9	0.7	0.7	28.4%	27.5%	21.8%	23.2%
SE	131.8	135.2	133.5	130.8	60.0%	60.6%	60.3%	60.0%	0.2	0.1	0.1	0.1	0.2%	0.1%	0.1%	0.1%
SI	0.7	0.7	0.6	0.5	6.9%	7.0%	6.6%	5.9%	0.2	0.2	0.2	0.1	31.2%	28.4%	30.0%	22.5%
SK	3.6	3.6	3.8	3.7	17.3%	17.2%	17.9%	17.1%	0.3	0.3	0.3	0.3	8.7%	8.6%	7.3%	7.6%
EU / EEA	1 139.2	1 198.1	1 195.2	1 133.7	27.3%	27.4%	27.3%	26.7%	67.5	67.5	62.8	58.6	5.9%	5.6%	5.3%	5.2%
Memo item: Non-EU / EEA countries	199.4	196.2	200.2	200.1	13.0%	13.1%	13.5%	13.6%	3.7	3.4	3.3	3.5	1.9%	1.7%	1.7%	1.7%

Volumes bln EUR; %

By country of counterparty	Total exposures to Construction (NACE F)								Non-performing exposures to Construction (NACE F)							
	Gross carrying amount				As % of Total of exposures to Non-				Gross carrying amount				NPL ratio			
	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18
AT	13.9	13.8	13.7	11.8	12.5%	12.5%	12.2%	11.3%	0.6	0.6	0.5	0.5	4.4%	4.1%	3.9%	4.3%
BE	15.7	15.8	15.5	16.6	10.4%	10.7%	10.3%	10.3%	0.8	0.7	0.7	0.7	4.8%	4.4%	4.7%	4.0%
BG	1.3	1.3	1.2	1.2	8.1%	7.8%	7.5%	7.4%	0.5	0.5	0.4	0.4	35.3%	34.7%	32.3%	33.0%
CY	4.8	4.7	4.5	4.3	18.6%	18.8%	19.2%	18.7%	3.6	3.5	3.4	3.2	75.1%	73.8%	76.3%	74.9%
CZ	1.9	2.0	2.0	1.9	4.1%	4.0%	3.9%	3.7%	0.2	0.2	0.2	0.1	9.5%	8.8%	7.7%	7.1%
DE	16.7	15.1	14.7	23.6	3.0%	2.8%	2.7%	4.2%	0.8	0.7	0.7	0.7	4.6%	4.5%	4.8%	3.1%
DK	2.9	3.0	3.0	3.1	2.4%	2.5%	2.5%	2.4%	0.2	0.2	0.2	0.2	5.9%	5.2%	5.4%	5.7%
EE	0.2	0.2	0.3	0.3	2.6%	2.7%	3.3%	2.9%	0.0	0.0	0.0	0.0	1.2%	0.9%	3.8%	7.6%
ES	41.7	49.3	46.4	39.7	15.9%	14.4%	13.5%	11.8%	18.8	13.3	11.5	8.3	45.1%	26.9%	24.8%	21.0%
FI	3.1	2.9	3.6	3.8	3.5%	3.2%	4.0%	4.2%	0.1	0.1	0.1	0.1	4.1%	4.2%	3.4%	3.5%
FR	30.4	34.0	34.2	25.2	4.4%	4.3%	4.3%	3.9%	2.6	2.6	2.6	1.9	8.7%	7.6%	7.7%	7.4%
GB	39.7	40.5	37.9	37.9	7.8%	8.0%	7.5%	7.3%	1.4	2.1	2.9	2.5	3.6%	5.1%	7.6%	6.5%
GR	9.8	9.6	9.4	9.2	10.3%	10.1%	10.0%	10.0%	6.8	6.5	6.4	6.2	69.1%	68.3%	67.9%	67.1%
HR	1.6	1.6	1.5	1.4	11.4%	11.1%	10.9%	10.5%	0.6	0.6	0.5	0.4	39.1%	36.0%	32.5%	30.2%
HU	1.1	1.1	1.1	1.0	5.7%	5.5%	5.5%	5.3%	0.1	0.1	0.1	0.0	13.4%	12.7%	11.1%	4.7%
IE	2.3	2.4	2.4	2.4	3.3%	3.4%	3.4%	3.5%	0.9	0.9	0.7	0.7	38.8%	37.9%	30.4%	28.7%
IS*	n.a.	n.a.	1.0	1.1	n.a.	n.a.	9.3%	9.3%	n.a.	n.a.	0.0	0.0	n.a.	n.a.	3.9%	3.6%
IT	47.1	47.6	46.4	45.3	10.8%	10.8%	10.3%	10.2%	22.5	22.3	21.8	21.2	47.6%	46.8%	47.0%	46.7%
LT	0.2	0.2	0.3	0.3	3.4%	2.6%	2.8%	2.8%	0.0	0.0	0.0	0.0	16.2%	10.6%	14.6%	14.9%
LU	1.9	1.9	1.3	1.2	2.1%	2.1%	1.5%	1.4%	0.1	0.1	0.1	0.1	7.3%	6.9%	7.7%	9.9%
LV	0.2	0.2	0.2	0.2	3.1%	3.2%	3.0%	3.2%	0.0	0.0	0.0	0.0	1.3%	2.3%	9.9%	9.8%
MT	0.3	0.3	0.3	0.3	4.0%	4.0%	4.1%	4.1%	0.1	0.1	0.1	0.1	41.2%	41.5%	42.3%	40.5%
NL	12.0	12.0	11.1	11.2	3.7%	3.7%	3.5%	3.5%	1.5	1.4	1.3	1.1	12.4%	11.7%	11.3%	10.2%
NO	11.1	11.4	10.9	11.4	9.6%	9.7%	9.7%	9.8%	0.1	0.1	0.1	0.1	1.3%	1.2%	1.1%	0.9%
PL	3.8	3.8	3.8	3.6	5.7%	5.5%	5.3%	5.0%	0.4	0.4	0.4	0.4	11.3%	11.4%	11.3%	12.4%
PT	10.5	10.6	10.5	10.2	15.0%	13.9%	13.7%	13.8%	5.3	5.1	4.7	4.6	50.8%	48.3%	44.5%	44.9%
RO	2.3	2.4	2.0	2.0	9.9%	10.4%	9.1%	9.3%	0.8	0.8	0.5	0.5	34.2%	31.2%	24.7%	24.3%
SE	6.1	6.3	6.1	6.0	2.8%	2.8%	2.8%	2.8%	0.0	0.0	0.0	0.1	0.7%	0.7%	0.7%	2.2%
SI	0.4	0.4	0.4	0.4	4.4%	4.8%	4.6%	4.8%	0.2	0.2	0.2	0.2	46.9%	41.7%	37.1%	34.7%
SK	1.0	1.0	0.9	0.9	4.7%	4.8%	4.2%	4.3%	0.1	0.1	0.1	0.1	9.4%	9.3%	9.5%	8.3%
EU / EEA	284.2	295.2	286.2	277.7	6.8%	6.8%	6.5%	6.5%	69.3	63.1	60.3	54.7	24.4%	21.4%	21.1%	19.7%
Memo item: Non-EU / EEA countries	62.9	63.0	59.0	51.2	4.1%	4.2%	4.0%	3.5%	4.7	4.5	4.2	4.6	7.4%	7.1%	7.2%	9.0%

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 *Data available from Q1 2018 onwards

Statistical Annex

Profitability analysis

%	Decomposition of the RoE																			
	RoE (Return on Equity)				NoP / Assets (asset yield contribution)				Assets / Equity (leverage contribution)				EbT / NoP (operating contribution)				NP / EbT ⁽¹⁾ (tax effect on the capital yield)			
	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18	Jun-17	Sep-17	Dec-17	Mar-18
AT	9.9%	10.2%	9.9%	9.3%	2.7%	2.6%	2.7%	2.6%	12.46	12.19	12.04	11.94	35.8%	37.7%	36.5%	37.2%	83.3%	84.2%	85.3%	80.8%
BE	9.0%	8.5%	8.1%	5.1%	1.8%	1.8%	1.8%	1.8%	16.05	15.81	15.34	14.38	41.1%	40.6%	40.8%	26.8%	77.0%	74.5%	71.3%	75.2%
BG	14.3%	14.5%	14.3%	10.9%	4.6%	4.7%	4.7%	4.1%	7.69	7.59	7.45	7.40	44.5%	44.9%	45.2%	37.0%	89.8%	89.8%	90.0%	97.1%
CY	-27.6%	-20.1%	-16.5%	8.9%	3.4%	3.3%	3.3%	2.8%	9.62	9.68	9.76	10.64	-74.9%	-56.2%	-46.8%	31.5%	87.5%	88.0%	90.1%	95.7%
CZ	16.4%	16.1%	15.6%	14.1%	3.2%	3.1%	3.2%	2.8%	11.19	11.30	10.93	12.12	55.7%	55.9%	53.9%	51.4%	82.5%	82.5%	82.8%	81.4%
DE	3.0%	3.3%	1.4%	2.5%	1.6%	1.5%	1.5%	1.5%	18.39	18.43	18.18	17.86	16.0%	18.1%	11.6%	14.8%	62.4%	66.2%	44.4%	60.5%
DK	12.9%	12.3%	11.7%	10.1%	1.1%	1.1%	1.1%	1.3%	25.56	25.24	25.15	18.61	57.1%	56.2%	55.1%	51.0%	78.8%	79.2%	79.9%	79.9%
EE	11.1%	10.1%	9.1%	10.5%	3.1%	3.0%	2.6%	3.5%	5.92	5.93	6.30	6.50	68.3%	65.2%	63.4%	61.4%	88.6%	85.2%	86.2%	75.4%
ES	8.3%	7.7%	7.1%	9.7%	3.0%	3.0%	3.0%	2.9%	13.28	13.21	13.26	13.58	29.2%	27.3%	24.7%	34.0%	72.0%	72.4%	73.0%	71.3%
FI	9.8%	8.7%	9.4%	6.8%	1.8%	1.8%	1.9%	1.7%	12.54	12.40	12.34	12.05	49.7%	47.9%	48.4%	42.4%	84.9%	83.5%	85.1%	79.0%
FR	7.2%	7.2%	6.4%	5.6%	2.1%	2.0%	2.1%	2.1%	15.94	15.87	15.50	15.76	29.0%	30.3%	27.8%	23.7%	73.1%	73.5%	71.8%	71.3%
GB	5.1%	5.6%	3.9%	5.8%	2.0%	2.0%	2.0%	2.0%	14.33	14.26	14.25	14.88	30.2%	30.7%	25.1%	27.3%	58.7%	64.3%	55.8%	71.0%
GR	-0.4%	-0.3%	-1.4%	0.7%	3.0%	3.1%	3.1%	3.3%	8.19	8.06	7.99	8.08	5.0%	4.5%	-12.0%	2.6%	-28.0%	-25.2%	152.9%	105.9%
HR	5.0%	6.7%	6.9%	10.8%	4.5%	4.5%	4.5%	4.0%	6.78	6.90	6.82	6.97	20.4%	27.1%	27.8%	46.6%	81.7%	79.7%	79.8%	83.7%
HU	17.7%	18.1%	17.6%	14.9%	6.3%	6.2%	6.0%	6.1%	8.56	8.46	8.44	8.61	37.4%	39.3%	39.8%	33.0%	87.1%	87.9%	87.2%	86.2%
IE	7.7%	8.0%	7.1%	7.8%	2.8%	2.8%	2.9%	2.9%	8.59	8.49	8.36	7.86	38.4%	40.0%	35.2%	40.8%	83.2%	83.5%	84.3%	85.9%
IS*	n.a.	n.a.	7.3%	7.9%	n.a.	n.a.	4.5%	4.6%	n.a.	n.a.	5.17	5.44	n.a.	n.a.	42.5%	41.1%	n.a.	n.a.	73.1%	76.5%
IT	11.3%	11.1%	9.0%	8.4%	3.1%	2.9%	2.8%	2.8%	14.51	14.09	13.93	13.01	22.3%	21.2%	17.0%	28.0%	113.6%	128.2%	133.8%	82.9%
LT	12.2%	8.2%	9.2%	12.1%	2.6%	2.5%	2.5%	2.5%	9.67	9.18	9.75	9.96	56.8%	43.9%	46.1%	54.2%	86.4%	81.5%	82.8%	88.2%
LU	7.8%	7.0%	6.9%	5.2%	1.8%	1.8%	1.5%	1.5%	14.15	13.78	13.59	13.62	37.3%	35.0%	35.1%	29.2%	81.4%	79.8%	94.2%	90.1%
LV	13.0%	13.1%	13.3%	11.9%	3.2%	3.2%	3.2%	3.0%	8.73	8.57	8.57	8.24	53.3%	53.8%	53.7%	48.7%	87.7%	87.6%	89.7%	98.2%
MT	10.7%	12.3%	11.4%	9.7%	2.4%	2.8%	2.6%	2.2%	13.97	13.77	12.68	11.76	44.9%	46.6%	45.9%	54.9%	71.4%	69.3%	74.0%	68.3%
NL	10.3%	10.4%	9.4%	9.2%	1.9%	1.9%	1.9%	1.9%	17.78	17.77	17.41	17.19	40.8%	42.3%	39.3%	36.9%	74.2%	73.3%	71.4%	76.2%
NO	9.1%	9.6%	9.7%	10.5%	1.8%	1.9%	1.9%	1.9%	12.39	12.36	12.05	11.80	51.9%	53.2%	52.8%	59.4%	77.2%	77.3%	79.9%	79.4%
PL	9.2%	9.5%	10.3%	8.0%	4.4%	4.5%	4.5%	4.4%	7.83	7.74	7.76	7.60	35.9%	37.2%	39.1%	33.5%	73.7%	74.6%	75.6%	71.5%
PT	-2.1%	-0.3%	-3.8%	8.3%	2.3%	2.3%	2.7%	2.4%	12.47	12.33	12.20	10.82	-0.2%	5.8%	-1.1%	41.8%	-4672.5%	-19.3%	-848.7%	76.0%
RO	15.4%	15.6%	15.5%	19.1%	5.1%	5.1%	4.9%	5.0%	8.54	8.43	8.59	8.35	44.4%	44.7%	44.4%	54.2%	79.0%	81.0%	82.5%	84.6%
SE	12.3%	11.7%	11.2%	10.8%	1.6%	1.6%	1.6%	1.6%	18.15	17.84	16.85	17.53	54.2%	52.8%	51.1%	50.1%	79.0%	78.6%	79.1%	77.5%
SI	12.2%	12.6%	11.1%	13.9%	3.5%	3.5%	3.5%	3.7%	7.53	7.42	7.41	7.20	50.0%	50.7%	43.6%	56.8%	92.1%	94.7%	98.0%	92.3%
SK	12.6%	12.1%	11.3%	12.7%	3.5%	3.5%	3.5%	3.4%	10.33	10.27	10.23	10.92	44.3%	43.4%	40.9%	44.3%	77.5%	77.8%	77.8%	77.6%
EU / EEA	7.1%	7.2%	6.0%	6.8%	2.2%	2.1%	2.1%	2.1%	15.30	15.19	14.96	14.89	29.4%	29.9%	26.3%	28.9%	73.4%	75.6%	73.1%	73.9%

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

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

*Data available from Q4 2017 onwards

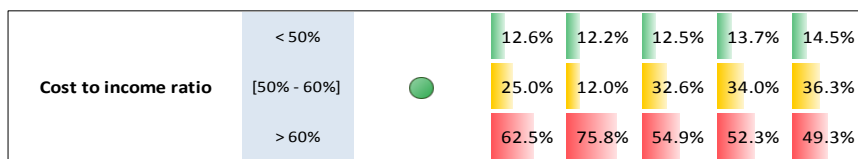
Methodological note on the Risk Indicators' (RIs) heatmap

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	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	020	010	C 02.00	010	010						
4	SVC_29	CET 1 ratio (fully phased-in definition)	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	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 191, 221	060	F 18.00	070, 191, 221	010						
6	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 191, 221	150	F 18.00	070, 191, 221	060						
7	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBL)	Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)	F 19.00	070, 191, 221	010	F 18.00	070, 191, 221	010						
8	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	330	060	F 18.00	330	010						
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 net operating income	Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C)	F 02.00	010	010	F 02.00	090	010	F 02.00	355	010			
13	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	200	010	F 02.00	210	010	F 02.00	355	010			
14	PFT_29	Net gains on financial assets and liabilities held for trading to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	280, 285	010	F 02.00	355	010						
15	PFT_41	Net interest margin (numerator annualised, denominator as average)**	Interest income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	010	010	F 02.00	090	010	F 01.01	010, 080, 090, 094, 095, 120, 130, 173, 174, 177, 178, 232, 233, 236, 237, 098, 099, 143, 144, 181	010			
16	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	080	050, 060	F 04.01	170, 180	010	F 08.01	260, 310	010, 020, 030, 034, 035			
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 to the latest version of either FINREP tables ("F") or COREP tables ("C") (<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting>). For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methodological Guide available here (<http://www.eba.europa.eu/risk-analysis-and-data/risk-indicators-guide>).

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

*** 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, 097, 110, 142, 172, 176, 235, 390	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 094, 098, 120, 173, 143, 177, 182, 232, 236	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 099, 130, 174, 178, 183, 233, 237	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010
Other assets	RDB_6	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
Financial assets held for trading to total assets	LIQ_13	Ratio	Financial assets held for trading (A) / Total assets (B)	F 01.01	050, 091	010	F 01.01	380	010
Share of fair value level for assets - Level 3***	AQT_22.3	Ratio	[level of FV hierarchy for assets] (A) / [sum of levels 1 to 3 for assets] (B)	F 14.00	010, 056, 060, 101, 140	030	F 14.00	010, 056, 060, 101, 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 to total liabilities	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 065, 090, 130, 143	010	F 01.02	300	010
Deposits from credit institutions to total liabilities	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits to total liabilities	FND_18	Ratio	Total deposits other than from credit institutions (A) / Total liabilities (B)	F 08.01	110, 210, 260, 310	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 (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B)	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	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	040	010	C 02.00	010	010
Securitisation risk exposure amounts of total credit risk exposure amounts	SCV_6	Ratio	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	220, 430	010	C 02.00	040	010
Market risk exposure of total risk exposure amounts	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	520	010	C 02.00	010	010
Operational risk exposure of total risk exposure amounts	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	590	010	C 02.00	010	010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Non-performing loans	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	070, 191, 221	060	n/a	n/a	n/a
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	070, 191, 221	010	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 191, 221	060	F 18.00	070, 191, 221	010
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 191, 221	150	F 18.00	070, 191, 221	060
Proportion of exposures to NACE F (Construction)	AQT_70.6	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	060	010	F 20.07.1	190	010
Non-performing exposures to NACE F (Construction)	AQT_71.6	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	060	012	F 20.07.1	060	010
Proportion of exposures to NACE L (Real Estate Activities)	AQT_70.11	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	110	010	F 20.07.1	190	010
Non-performing exposures to NACE L (Real Estate Activities)	AQT_71.11	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	110	012	F 20.07.1	110	010
NoP / Asset (asset yield contribution)	PFT_17	Ratio	Total net operating income (A) / Total Assets (B)	F 02.00	355	010	F 01.01	380	010
(numerator annualised, denominator as average)**									
Asset / Equity (leverage contribution)	PFT_18	Ratio	Total Assets (A) / Total equity (B)	F 01.01	380	010	F 01.03	300	010
(numerator and denominator both as average)**									
Ebt / NoP	PFT_19	Ratio	[Earnings before income tax = Profit or (-) loss before tax from continuing operations (A)]/[Net operating profit = Total operating income net (B)]	F 02.00	610	010	F 02.00	355	010
(Non operating contribution)									
NP / Ebt	PFT_20	Ratio	[Net Profit = Profit or loss for the year (B)]/[Earnings before Income Tax = Profit or (-) loss before tax from continuing operations (A)]	F 02.00	670	010	F 02.00	610	010
(tax effect on the capital yield)									

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

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

*** Applicable only to IFRS reporting banks

European Banking Authority

Department Economic Analysis and Statistics (EAS)

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

statistics@eba.europa.eu