



RISK DASHBOARD
DATA AS OF Q4 2018

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Summary

European Banks' capital ratios remain high with a slight decrease when compared to Q4 2017. The CET1 (transitional) ratio was 14.7% (14.9% in the same period of 2017). The decrease in the ratio when comparing to Q4 2017 is driven by an increase in the total risk exposure amount. CET1 ratios remained above 11% for all countries in the sample. The fully loaded CET1 ratio also showed a decrease with a ratio of 14.4% in Q4 2018 compared to 14.6% in Q4 2017.

The quality of the EU banks' loan portfolio continues to improve since the start of the series in December 2014. In Q4 2018, the ratio of non-performing loans (NPLs) to total loans kept the downward trend and reached a value of 3.2%, showing its lowest level since the NPL definition was harmonised across the EU/EEA. The NPL decline is attributed both to the upward trend of total loans granted and to the steady decline in the amount of non-performing loans (658 EUR billion in Q4 2018). This trend is observed for all bank-size classes. However, dispersion across EU/EEA countries has remained high (ratios between 0.45% and 41.2%). Coverage ratio was 45.1% in Q4 of 2018, compared to 44.6% in Q4 of 2017.

Profitability showed only a small sign of improvement. The RoE Q4 2018 increased to 6.5% when compared to 6.0% in Q4 2017. The heatmap shows that the share of total assets held by banks with RoE above 6% was 61.6%, which is an improvement compared to 46.7% in 2017. The RoE's dispersion narrowed in 2018, with the difference between the upper quartile (9.5%) and the lower quartile (3.5%) at 6% compared to 7.4% in Q4 2017.

Leverage ratio remains stable. The leverage ratio (fully phased-in) in Q4 2018 stood at 5.3%, a marginal decrease from 5.4% in Q4 2017. In the last quarter of 2018, the loan to deposit ratio slightly decreased to 117.1%, compared to 117.4% in the same quarter of 2017. The asset encumbrance ratio in the last quarter of 2018 was 28%, stable compared to the same period in 2017. The liquidity coverage ratio (LCR) continued its upward trend reaching 152% in Q4 2018, which is the highest value in the series and well above the 100% requirement.

*) 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 | | | |
| Capital | Pillar 1 | Credit risk | Political risks, economic growth slowdown, expansion of new lending at not adequate pricing | High | Decreasing | Medium | Stable | Asset quality continues to improve. Despite increased economic and political uncertainty, banks made further progress in reducing stocks of legacy NPLs. However, economic growth slowdown, political risk, including the Brexit process, and protectionism may adversely impact credit quality and slow activity in the secondary market for NPLs. As new lending expands, lending standards might tend to ease amid competition and related costs of risk might not be properly covered. In particular, exposures to the real estate sector, to emerging market economies and leveraged lending need careful management. |
| | | Market risk | Political risk, potential repricing of risk premia, market liquidity | High | Increasing | High | Stable | Although volatility has receded in the past few months, reassessments of risk perceptions towards financial market segments or (geo)political events may again trigger a new market turmoil. This might also aggravate existing risks related to a sudden drying up of market liquidity and asset repricing. |
| | Pillar 2 | Operational risk | Cyber risks, banking market's infrastructure, cost reduction programmes | High | Stable | High | Stable | Cyber attacks remain a key risk for institutions and for the banking market infrastructure, e.g. payment and trading systems. Operational risk may be heightened during Brexit, and also increase while banks strive to reduce costs. Increasing reliance on outsourcing to third-party providers may pose additional security and governance challenges. |
| | | Concentration risk, IRRBB and other | Exposures concentrated in certain asset classes or countries, path of monetary policy normalisation | Medium | Stable | Medium | Stable | A potential build-up of concentration risk in real estate, consumer and SME finance, EME and sovereign exposures needs to be carefully monitored. Monetary policy normalisation expectations have been delayed, and uncertainties about the medium-term prospects of interest rate increases require a careful management of interest rate risk. |
| | | Reputational and legal | Unabated risks from misconduct and reputational concerns | Medium | Increasing | Medium | Increasing | Reputational and legal risks are continuously high. Anti money laundering (AML) and tax related conduct risks have recently raised significant concerns. Identified cases and other similar issues have shown to incur substantial misconduct costs and negative reputational impact. Heightened political risk may add to reputational and legal vulnerability. |
| | | Profitability risk | Increasing competition, negative impact from changes in the funding mix, economic growth deceleration | High | Stable | High | Stable | Bank profitability is currently not improving and remains below long-term sustainable levels. Banks' core revenues face challenges from competition, both among banks and from non-bank lending and FinTech firms. Expenses are under pressure from increased funding costs, IT investments and sticky administrative expenditures. A slowdown of economic growth might further impact banks' profitability through different channels, e.g. higher cost of risk and lower revenues. |
| Liquidity & Funding | Access to funding and maturity distribution | Vulnerability due to volatility and risk of repricing of risk premia, potentially further rising funding costs | Medium | Increasing | Medium | Stable | Banks have demonstrated their ability to access markets in Q1. However, as the period of elevated volatility and challenging primary market conditions at the end of 2018 has shown, banks need to be prepared to bridge such periods. Banks with heightened risk perceptions and less frequent capital market funding could face additional challenges to access wholesale funding at reasonable costs. However, the new TLTRO3 programme might alleviate such challenges for Euro area banks. | |
| | Funding structure | MREL issuances, FX funding | Medium | Increasing | Medium | Stable | Despite elevated pricing and following a period of low primary market activity, banks have issued different instruments across the whole capital structure (unsecured debt, subordinated debt, etc.). However, they have partially issued at significantly higher pricing than in recent years and will need to demonstrate that pricing is sustainable. The phasing out of central bank asset purchases and the need to meet MREL requirements pose additional challenges. The postponement in the monetary policy normalisation together with the recent introduction of the ECB TLTRO3 programme might however partially mitigate the effects. Banks concerned also need to balance their FX funding, which may become particularly relevant in an environment of financial market volatility. | |
| Environment | Regulatory and legal environment | Regulatory and supervisory measures, level playing field, Brexit, replacement of Euribor/Libor | Medium | Decreasing | Medium | Stable | Legal and related regulatory uncertainty surrounding Brexit is posing near-term uncertainty and challenges for banks concerned. Regulatory and supervisory measures such as the first time application of IFRS 16 or reviews of internal models might have significant one-off effects on capital ratios. Questions concerning a regulatory level playing field among OECD countries also persist. The process of implementing new benchmark rates, i.e. the replacement of Euribor and Libor rates, may also become challenging in the medium term. | |
| | Fragmentation | Funding costs and access, asset quality, global competitiveness | Medium | Stable | Medium | Stable | Asset quality and funding costs remain broadly dispersed across the EU. Diverging economic growth prospects across member states might negatively affect banks' profitability, asset quality and access to market funding across the whole capital structure. The gap of these parameters might additionally widen between smaller and bigger institutions amid a deteriorating economic outlook. Large EU banks risk to increasingly lag behind their global peers which appear to better benefit from economies of scale in their scope of activities and profitability. | |
| | Sovereign risk | Banks' sovereign exposure, political risk | High | Stable | High | Stable | Sovereign risk related exposures are material, and often including sovereign exposures from the country they are domiciled in. Sudden spread widening can significantly affect banks' profitability and capital ratios. Sovereigns' debt levels and debt sustainability moreover remain a serious concern in a context of political risk. | |

Level 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.

Trend Increasing Stable Decreasing

RIs heatmap

| RI | Threshold | Traffic light Current vs previous quarters for the worst bucket | Sample of banks* | | | | | | | | | | | | | | | | |
|--|---|--|------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | | | 201412 | 201503 | 201506 | 201509 | 201512 | 201603 | 201606 | 201609 | 201612 | 201703 | 201706 | 201709 | 201712 | 201803 | 201806 | 201809 | 201812 |
| Solvency | Tier 1 capital ratio | > 15% | 21.8% | 14.4% | 16.6% | 27.2% | 30.2% | 28.8% | 29.7% | 39.6% | 55.5% | 49.3% | 50.5% | 59.4% | 67.0% | 57.9% | 55.3% | 59.9% | 64.6% |
| | | [12% - 15%] | 48.1% | 57.6% | 62.9% | 51.8% | 61.9% | 63.4% | 62.3% | 52.5% | 35.5% | 43.9% | 39.7% | 38.2% | 32.0% | 41.2% | 43.5% | 38.8% | 34.1% |
| | | < 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% | 1.3% | 1.3% | 1.3% |
| | CET1 ratio | > 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% | 41.7% | 47.3% | 46.9% | 42.0% |
| | | [11% - 14%] | 39.3% | 49.9% | 67.0% | 74.2% | 73.2% | 73.7% | 72.6% | 68.1% | 61.2% | 55.7% | 52.0% | 53.1% | 47.0% | 58.0% | 47.0% | 52.6% | 57.3% |
| | | < 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% | 5.8% | 0.5% | 0.7% |
| Credit Risk & Asset Quality | Ratio of non-performing loans and advances (NPL ratio) | < 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% | 60.8% | 60.9% | 62.0% | 67.4% |
| | | [3% - 8%] | 42.6% | 46.4% | 45.5% | 45.3% | 50.1% | 48.7% | 44.0% | 44.5% | 47.2% | 46.3% | 42.7% | 36.1% | 28.4% | 32.0% | 32.8% | 34.2% | 29.5% |
| | | > 8% | 23.0% | 16.9% | 15.7% | 15.5% | 13.9% | 13.5% | 13.1% | 13.3% | 13.2% | 13.6% | 12.6% | 12.4% | 11.1% | 7.3% | 6.4% | 3.8% | 3.2% |
| | 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% | 16.9% | 9.8% | 11.2% | 12.9% | 9.3% | 25.7% | 20.4% | 20.2% | 15.1% |
| | | [40% - 55%] | 56.0% | 55.9% | 58.8% | 56.9% | 49.9% | 48.3% | 50.3% | 48.9% | 43.6% | 52.1% | 50.5% | 48.5% | 51.6% | 33.5% | 36.9% | 36.4% | 51.2% |
| | | < 40% | 34.7% | 34.4% | 31.4% | 32.6% | 39.9% | 41.2% | 39.0% | 40.2% | 39.5% | 38.1% | 38.3% | 38.6% | 39.1% | 40.8% | 42.7% | 43.4% | 33.7% |
| Forbearance ratio for loans and advances | < 1.5% | 29.4% | 29.3% | 36.4% | 37.3% | 41.8% | 41.4% | 42.7% | 50.6% | 51.6% | 54.0% | 52.3% | 52.4% | 59.5% | 58.1% | 62.2% | 65.0% | 66.3% | |
| | [1.5% - 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% | 23.2% | 25.1% | 21.8% | 24.8% | 26.1% | |
| | > 4% | 30.6% | 29.5% | 29.9% | 26.2% | 22.2% | 21.6% | 21.2% | 25.0% | 27.6% | 21.5% | 20.6% | 20.4% | 17.3% | 16.8% | 16.0% | 10.2% | 7.5% | |
| Profitability | Return on equity | > 10% | 5.0% | 18.7% | 25.2% | 23.9% | 6.4% | 3.1% | 6.0% | 6.6% | 5.3% | 11.6% | 12.0% | 15.1% | 12.4% | 12.2% | 13.2% | 9.6% | 6.4% |
| | | [6% - 10%] | 29.1% | 33.1% | 45.6% | 34.9% | 44.5% | 42.3% | 49.5% | 36.9% | 40.5% | 45.4% | 47.6% | 48.1% | 34.3% | 52.0% | 53.8% | 53.2% | 55.2% |
| | < 6% | 65.9% | 48.3% | 29.2% | 41.2% | 49.1% | 54.7% | 44.5% | 56.5% | 54.2% | 43.0% | 40.4% | 36.8% | 53.3% | 35.7% | 33.0% | 37.2% | 38.4% | |
| | Cost to income ratio | < 50% | 10.2% | 10.6% | 13.0% | 13.8% | 11.8% | 12.1% | 9.9% | 9.4% | 10.7% | 13.8% | 14.8% | 13.6% | 10.2% | 9.3% | 9.4% | 9.5% | 10.0% |
| [50% - 60%] | | 13.5% | 33.7% | 34.1% | 35.5% | 17.6% | 16.9% | 26.3% | 23.9% | 13.6% | 9.1% | 16.9% | 18.5% | 16.9% | 17.5% | 18.7% | 15.7% | 16.4% | |
| > 60% | | 76.3% | 55.7% | 52.9% | 50.7% | 70.5% | 70.9% | 63.9% | 66.8% | 75.7% | 77.2% | 68.3% | 67.9% | 72.9% | 73.2% | 71.9% | 74.8% | 73.7% | |
| Balance Sheet Structure | Loan-to-deposit ratio for households and non-financial corporations | < 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% | 35.7% | 35.4% | 35.1% | 34.7% | 34.6% |
| | | [100% - 150%] | 58.3% | 58.0% | 59.5% | 64.4% | 56.9% | 59.5% | 58.2% | 56.5% | 55.6% | 55.2% | 51.5% | 51.8% | 51.5% | 51.7% | 52.0% | 52.5% | 50.9% |
| | | > 150% | 13.3% | 12.8% | 13.1% | 12.8% | 13.5% | 13.5% | 13.5% | 14.0% | 14.9% | 13.2% | 13.2% | 13.0% | 12.9% | 12.9% | 12.8% | 12.8% | 14.5% |
| | Debt to equity ratio | < 12x | 10.5% | 10.0% | 7.2% | 10.3% | 12.6% | 9.5% | 11.0% | 16.3% | 16.4% | 18.3% | 27.2% | 24.0% | 26.7% | 12.7% | 14.6% | 15.2% | 18.2% |
| [12x - 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% | 41.0% | 39.8% | 39.1% | 37.7% | |
| > 15x | | 63.1% | 57.2% | 52.1% | 52.5% | 50.5% | 54.7% | 56.1% | 51.2% | 56.8% | 49.0% | 47.4% | 47.0% | 44.2% | 46.2% | 45.6% | 45.7% | 44.1% | |

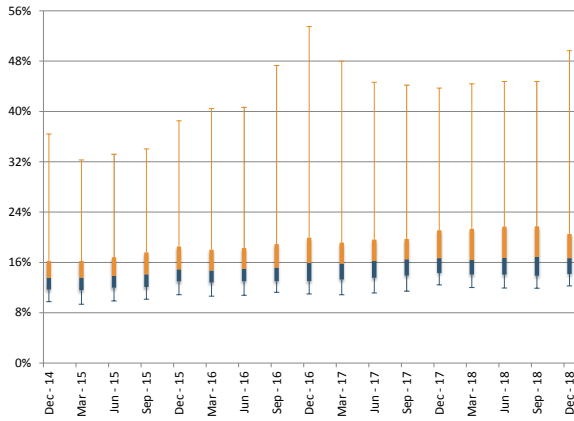
Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".

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

Solvency

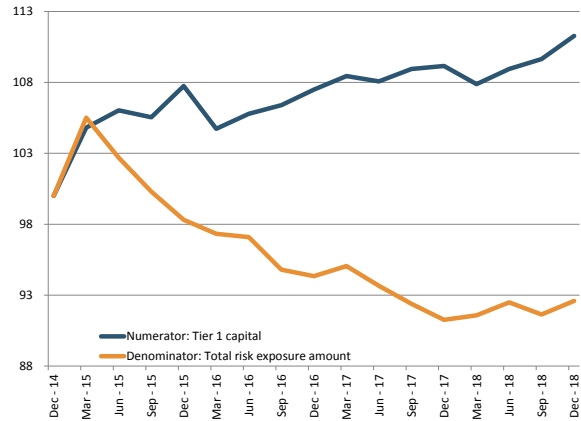
1 - Tier 1 capital ratio

Dispersion



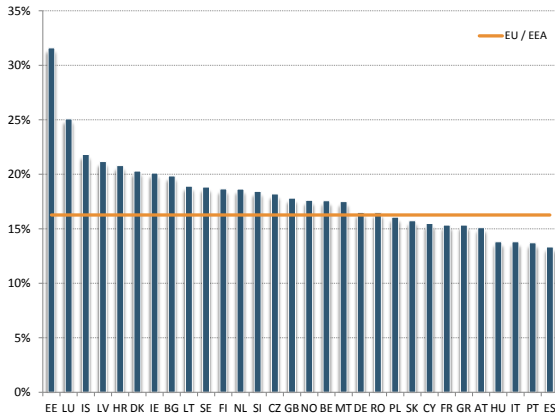
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



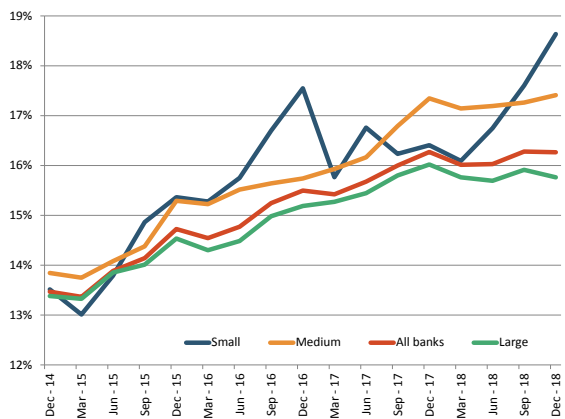
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country.

RI by size class



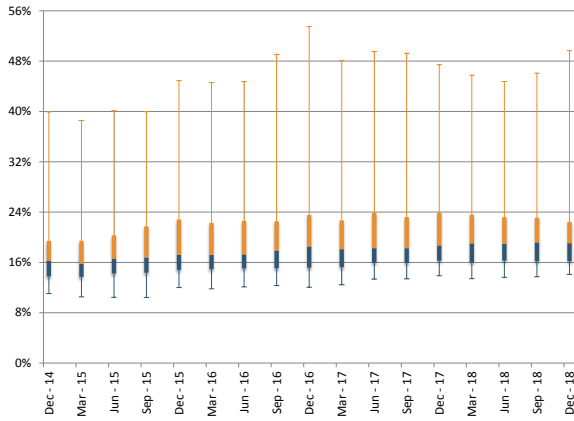
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018. Non-FINREP banks are assigned to the bucket of small banks.

| 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% | 14.3% | 16.7% | 21.1% |
| Mar - 18 | 16.0% | 14.1% | 16.4% | 21.3% |
| Jun - 18 | 16.0% | 14.1% | 16.7% | 21.7% |
| Sep - 18 | 16.3% | 13.9% | 16.9% | 21.7% |
| Dec - 18 | 16.3% | 14.2% | 16.7% | 20.5% |

Solvency

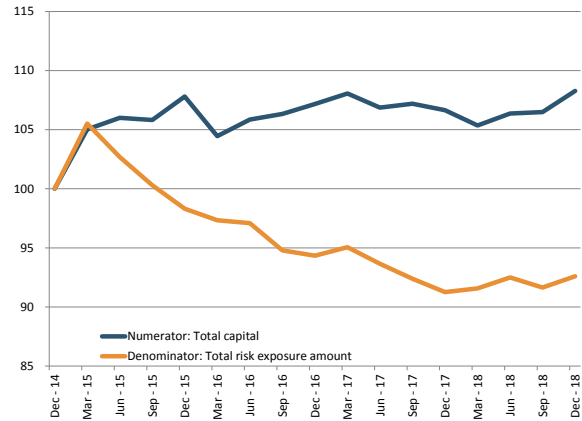
2 - Total capital ratio

Dispersion



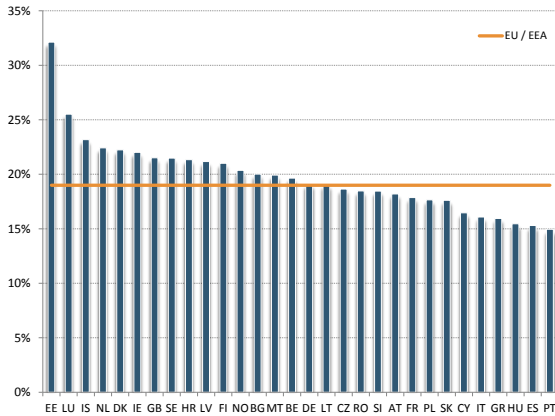
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



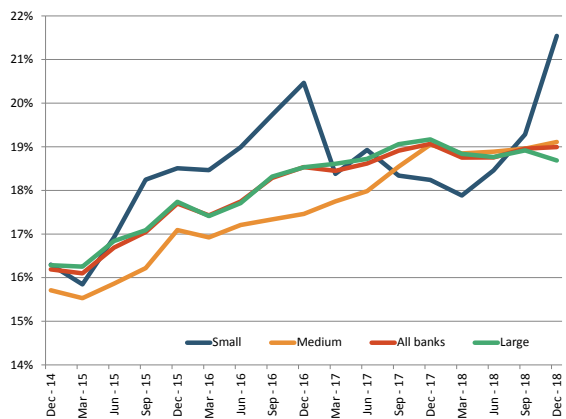
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country.

RI by size class



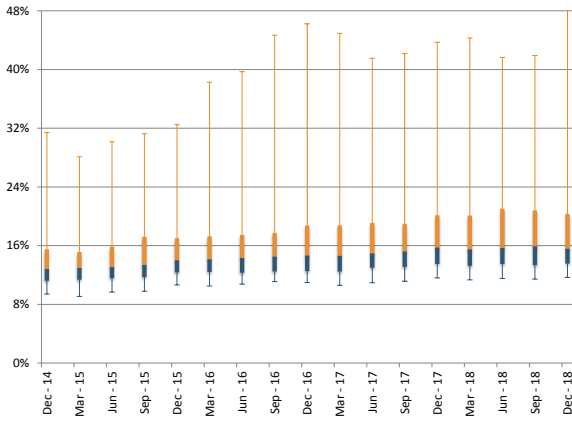
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018. Non-FINREP banks are assigned to the bucket of small banks.

| 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 | 18.4% | 15.3% | 18.1% | 22.7% |
| Jun - 17 | 18.6% | 16.0% | 18.3% | 23.9% |
| Sep - 17 | 18.9% | 15.9% | 18.3% | 23.2% |
| Dec - 17 | 19.1% | 16.3% | 18.7% | 23.9% |
| Mar - 18 | 18.8% | 16.0% | 19.0% | 23.6% |
| Jun - 18 | 18.8% | 16.3% | 19.0% | 23.2% |
| Sep - 18 | 19.0% | 16.2% | 19.2% | 23.1% |
| Dec - 18 | 19.0% | 16.2% | 19.1% | 22.4% |

Solvency

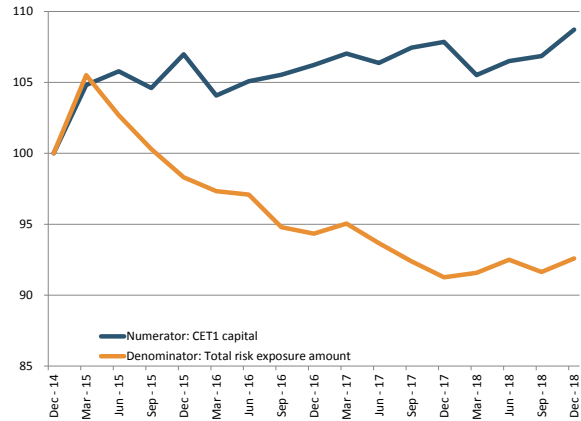
3 - CET1 ratio

Dispersion



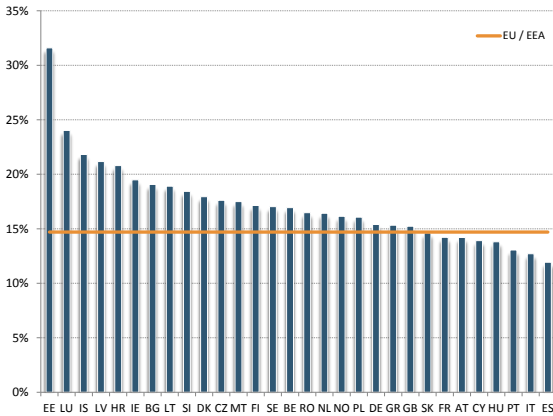
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



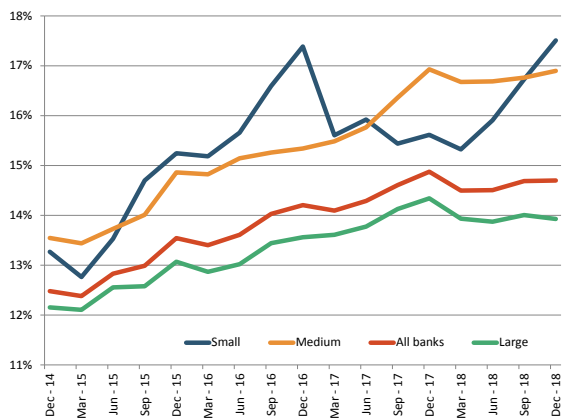
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country.

RI by size class



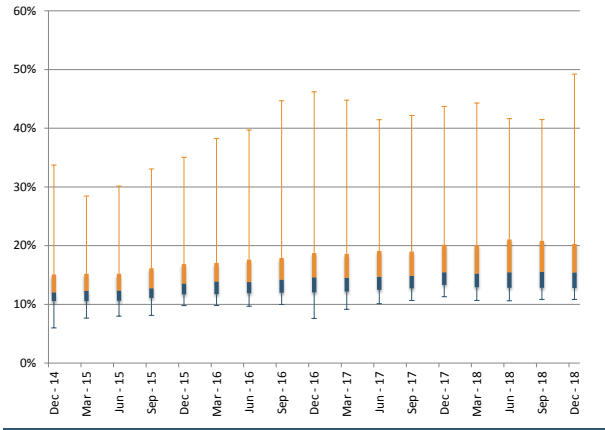
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018. Non-FINREP banks are assigned to the bucket of small banks.

| 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% | 12.5% | 14.6% | 18.8% |
| Jun - 17 | 14.3% | 13.0% | 15.0% | 19.1% |
| Sep - 17 | 14.6% | 13.1% | 15.2% | 19.0% |
| Dec - 17 | 14.9% | 13.5% | 15.8% | 20.1% |
| Mar - 18 | 14.5% | 13.3% | 15.5% | 20.1% |
| Jun - 18 | 14.5% | 13.5% | 15.7% | 21.0% |
| Sep - 18 | 14.7% | 13.3% | 15.9% | 20.8% |
| Dec - 18 | 14.7% | 13.5% | 15.6% | 20.3% |

Solvency

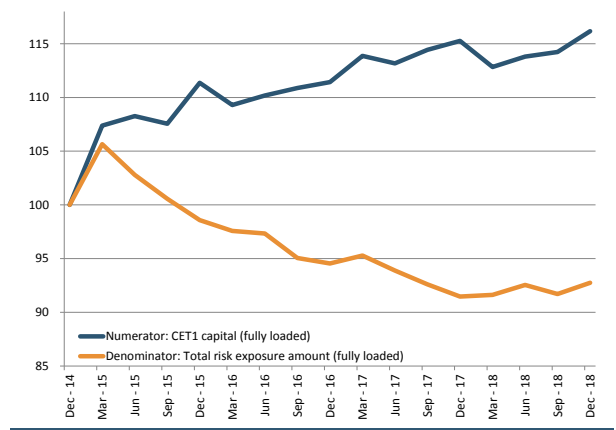
4 - CET1 ratio (fully loaded)

Dispersion



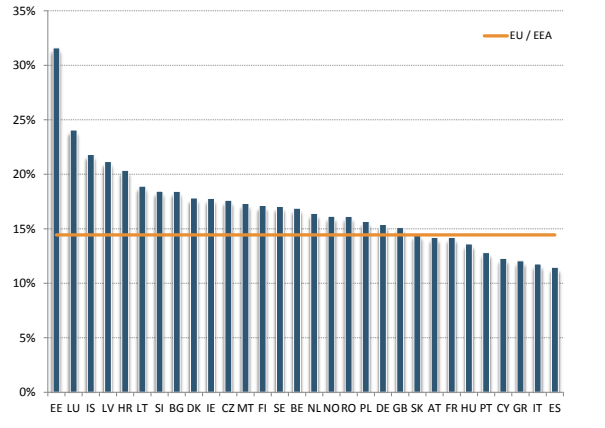
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



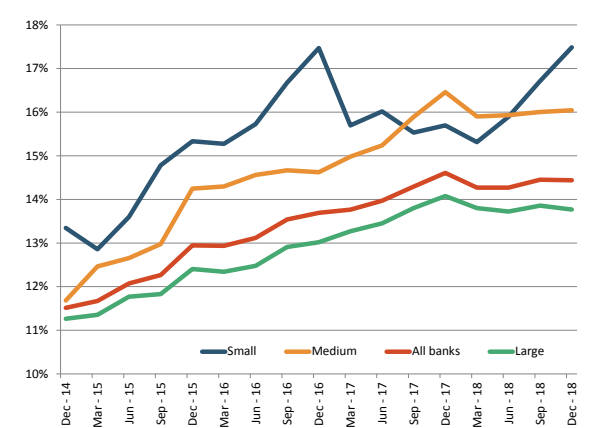
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country.

RI by size class



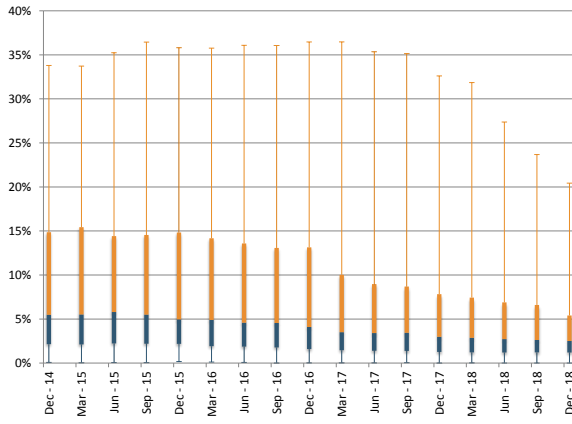
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018. Non-FINREP banks are assigned to the bucket of small banks.

| 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% | 12.5% | 14.7% | 19.1% |
| Sep - 17 | 14.3% | 12.7% | 14.8% | 19.0% |
| Dec - 17 | 14.6% | 13.3% | 15.5% | 20.1% |
| Mar - 18 | 14.3% | 12.9% | 15.2% | 20.1% |
| Jun - 18 | 14.3% | 12.8% | 15.5% | 21.0% |
| Sep - 18 | 14.5% | 12.8% | 15.5% | 20.8% |
| Dec - 18 | 14.4% | 12.8% | 15.4% | 20.3% |

Credit Risk and Asset Quality

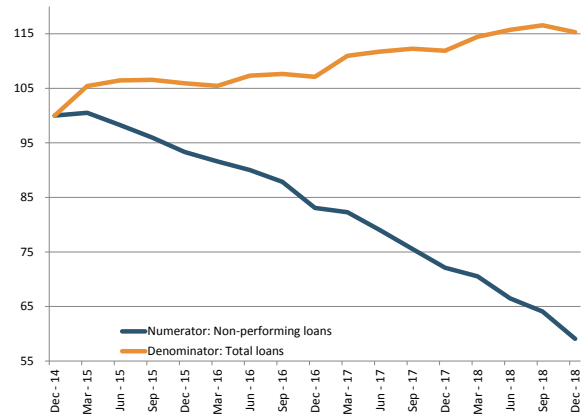
5 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



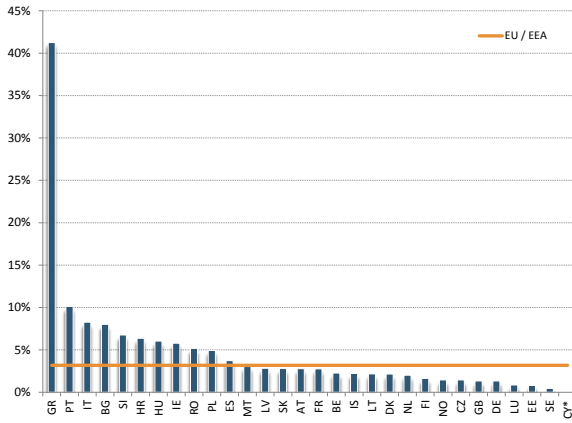
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



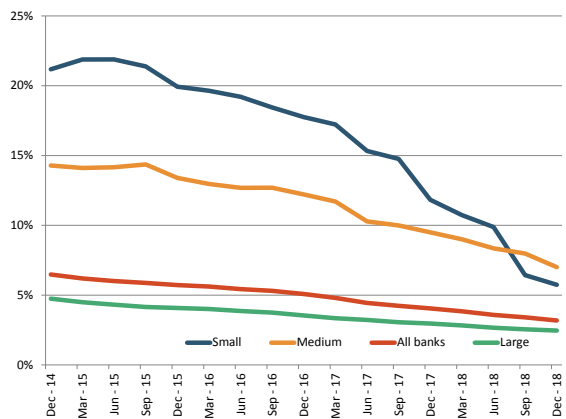
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



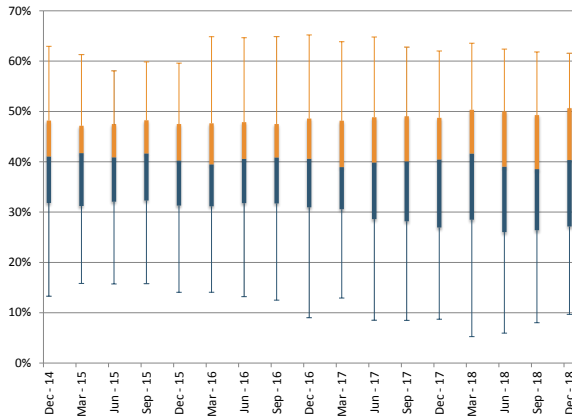
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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 | 4.4% | 1.4% | 3.4% | 9.0% |
| Sep - 17 | 4.2% | 1.4% | 3.4% | 8.7% |
| Dec - 17 | 4.1% | 1.3% | 3.0% | 7.8% |
| Mar - 18 | 3.8% | 1.2% | 2.9% | 7.4% |
| Jun - 18 | 3.6% | 1.2% | 2.7% | 6.9% |
| Sep - 18 | 3.4% | 1.2% | 2.6% | 6.6% |
| Dec - 18 | 3.2% | 1.2% | 2.5% | 5.4% |

Credit Risk and Asset Quality

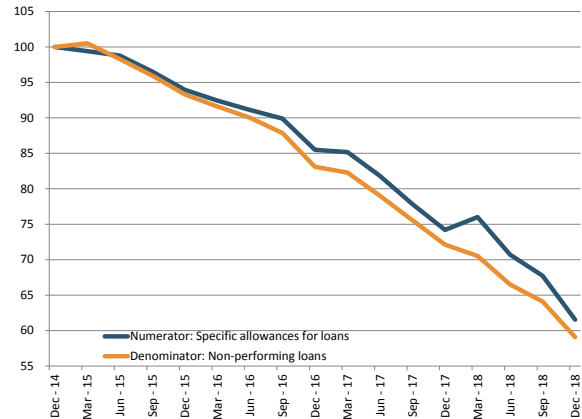
6 - Coverage ratio of non-performing loans and advances

Dispersion



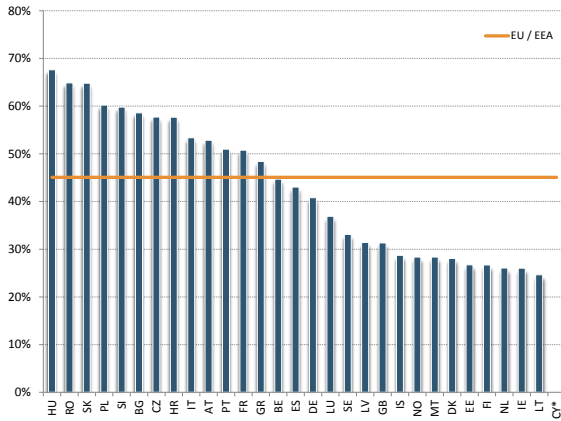
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



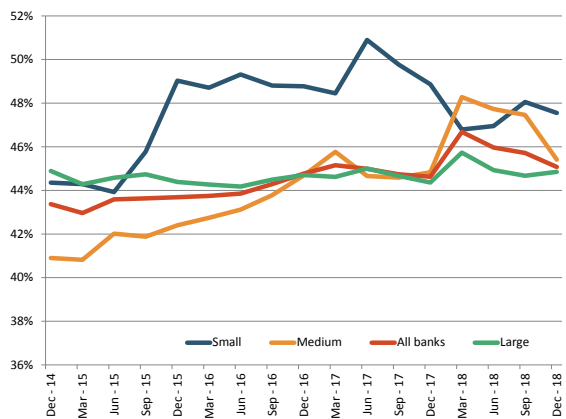
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



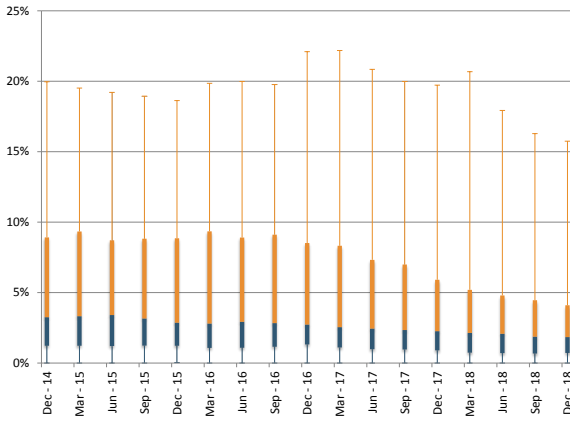
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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 | 46.7% | 28.5% | 41.6% | 50.3% |
| Jun - 18 | 46.0% | 26.0% | 39.0% | 50.0% |
| Sep - 18 | 45.7% | 26.4% | 38.5% | 49.3% |
| Dec - 18 | 45.1% | 27.1% | 40.3% | 50.7% |

Credit Risk and Asset Quality

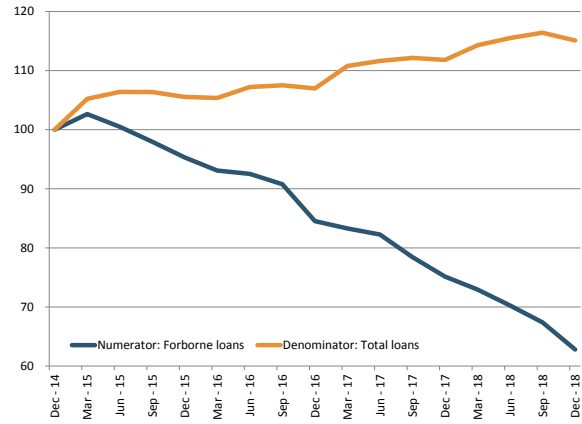
7 - Forbearance ratio for loans and advances

Dispersion



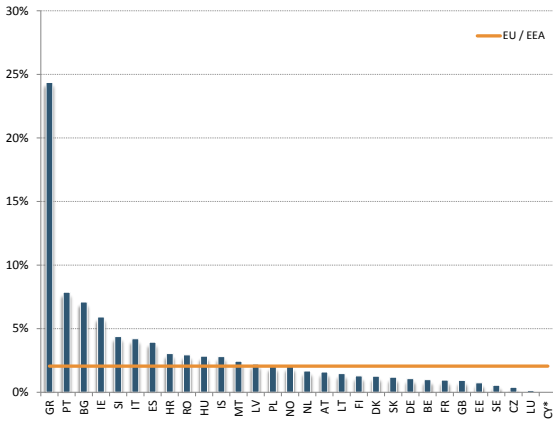
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



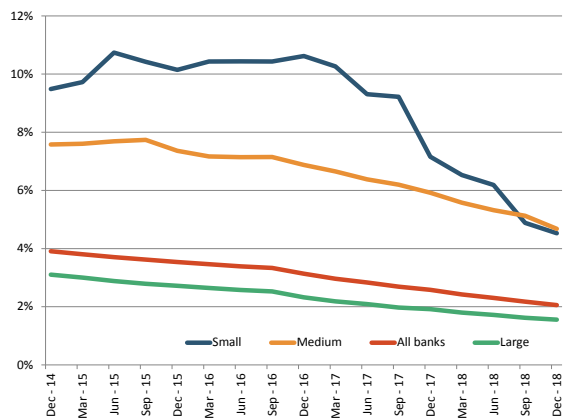
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



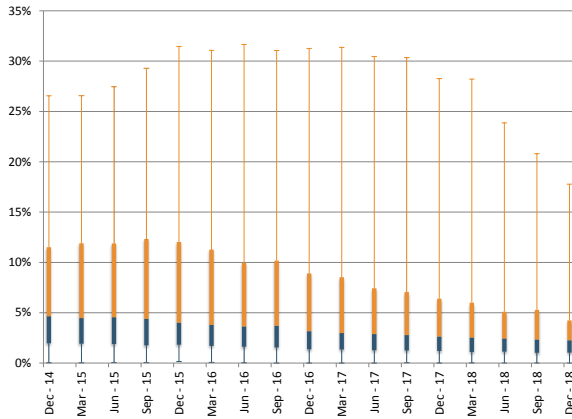
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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 | 2.8% | 1.0% | 2.4% | 7.3% |
| Sep - 17 | 2.7% | 1.0% | 2.3% | 7.0% |
| Dec - 17 | 2.6% | 0.9% | 2.3% | 5.9% |
| Mar - 18 | 2.4% | 0.7% | 2.1% | 5.2% |
| Jun - 18 | 2.3% | 0.7% | 2.1% | 4.8% |
| Sep - 18 | 2.2% | 0.7% | 1.9% | 4.5% |
| Dec - 18 | 2.1% | 0.7% | 1.8% | 4.1% |

Credit Risk and Asset Quality

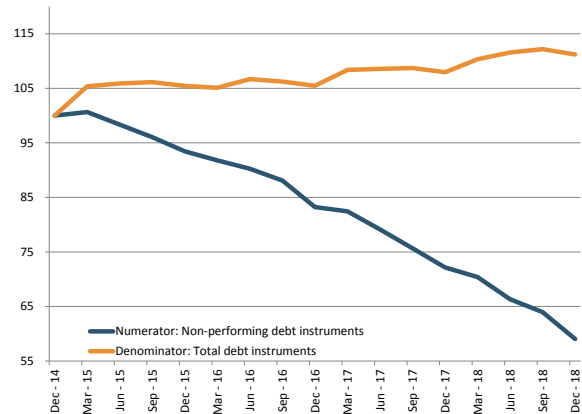
8 - Ratio of non-performing exposures (NPE ratio)

Dispersion



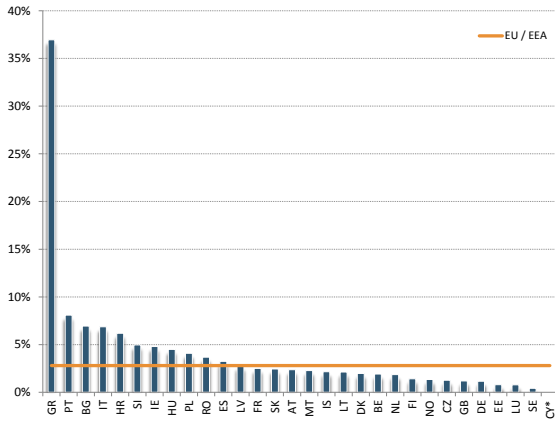
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



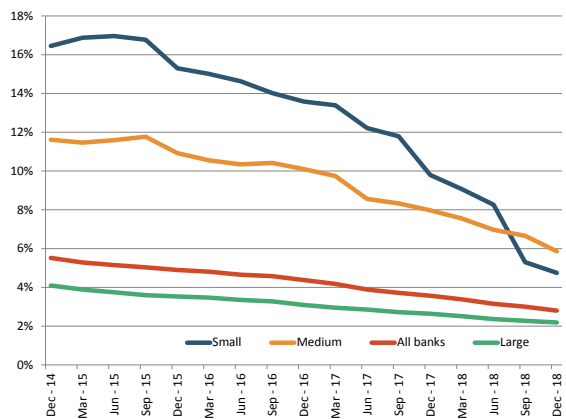
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



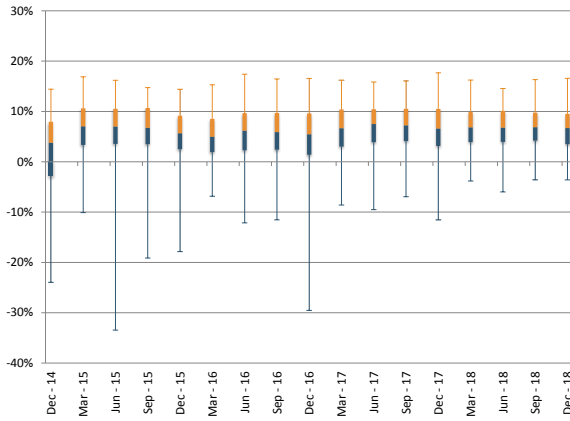
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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% | 2.5% | 6.0% |
| Jun - 18 | 3.2% | 1.1% | 2.4% | 5.1% |
| Sep - 18 | 3.0% | 1.0% | 2.3% | 5.3% |
| Dec - 18 | 2.8% | 1.0% | 2.3% | 4.2% |

Profitability

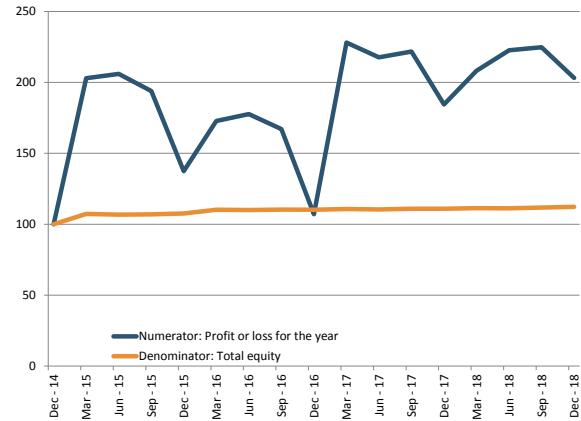
9 - Return on equity

Dispersion



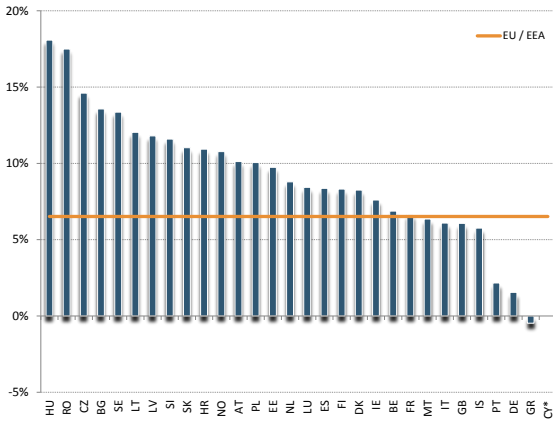
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



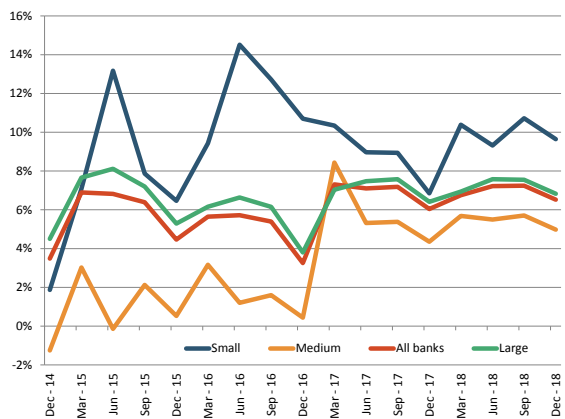
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



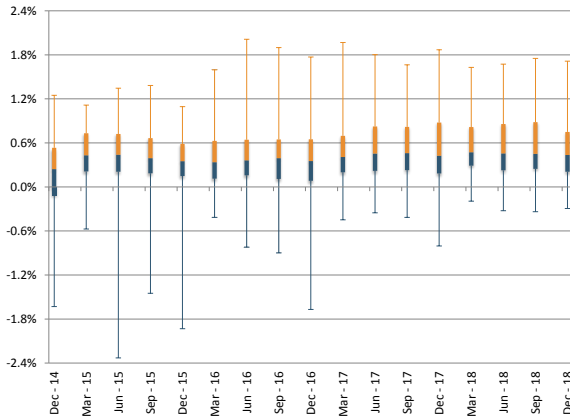
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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% | 6.8% | 9.9% |
| Jun - 18 | 7.2% | 3.9% | 6.8% | 10.1% |
| Sep - 18 | 7.2% | 4.2% | 6.9% | 9.8% |
| Dec - 18 | 6.5% | 3.5% | 6.7% | 9.5% |

Profitability

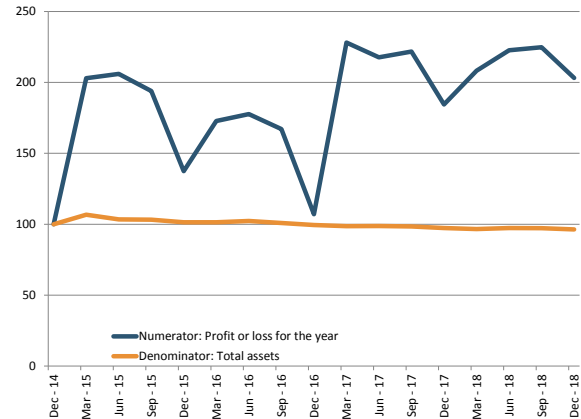
10 - Return on assets

Dispersion



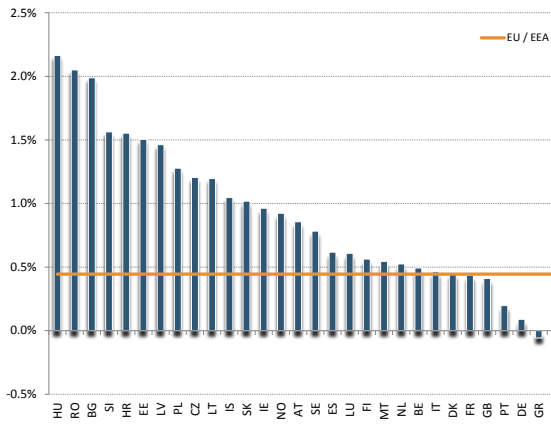
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



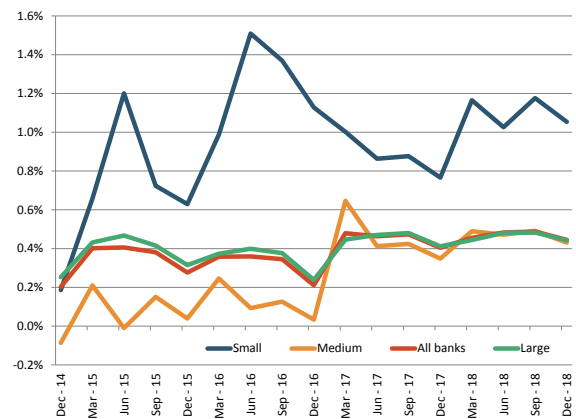
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



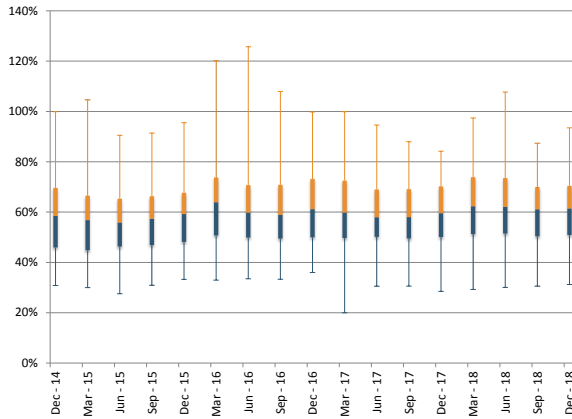
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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% | 0.88% |
| Mar - 18 | 0.46% | 0.29% | 0.47% | 0.82% |
| Jun - 18 | 0.48% | 0.23% | 0.46% | 0.86% |
| Sep - 18 | 0.49% | 0.25% | 0.45% | 0.88% |
| Dec - 18 | 0.44% | 0.21% | 0.44% | 0.75% |

Profitability

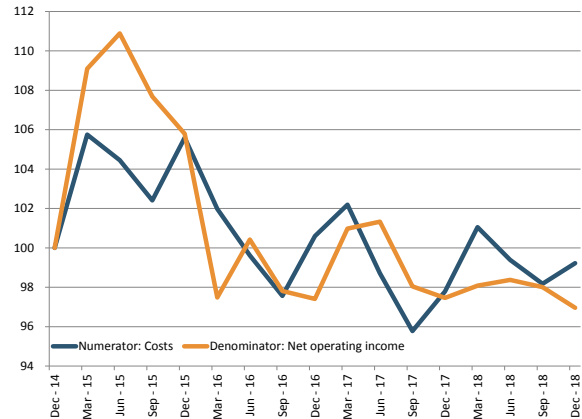
11 - Cost to income ratio

Dispersion



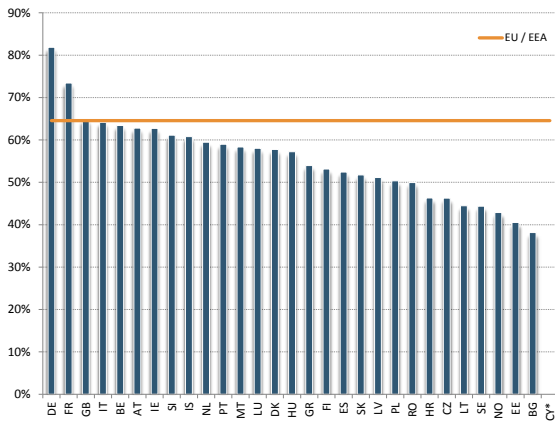
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



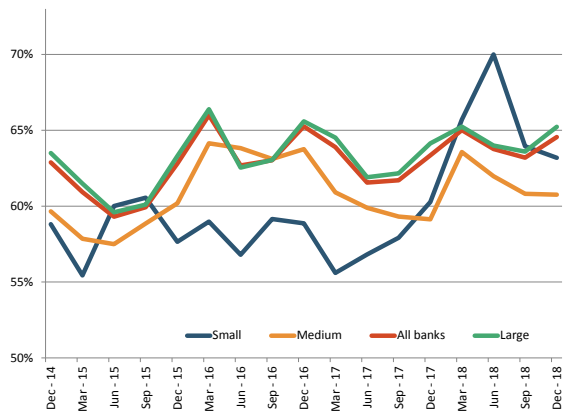
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



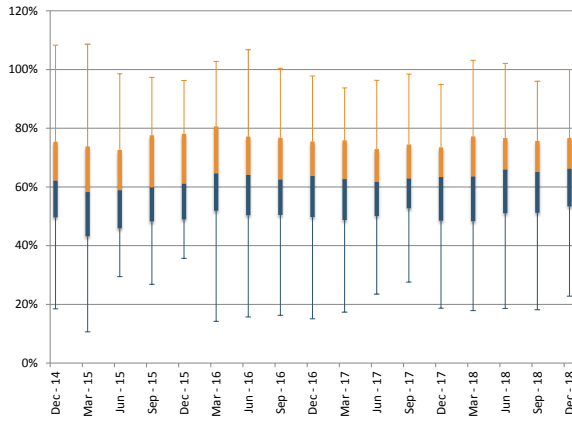
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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 | 65.0% | 51.3% | 62.3% | 73.9% |
| Jun - 18 | 63.8% | 51.5% | 62.1% | 73.5% |
| Sep - 18 | 63.2% | 50.4% | 61.1% | 70.0% |
| Dec - 18 | 64.6% | 50.9% | 61.5% | 70.5% |

Profitability

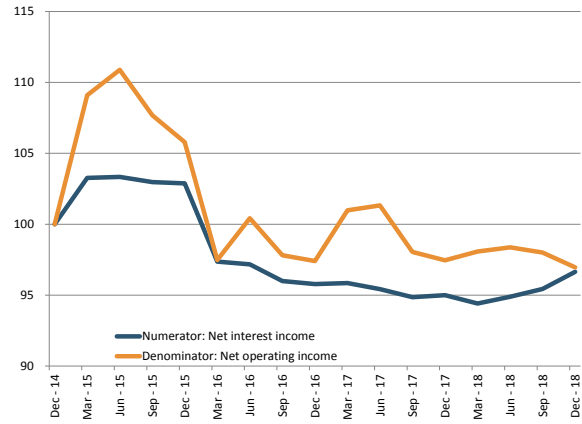
12 - Net interest income to total operating income

Dispersion



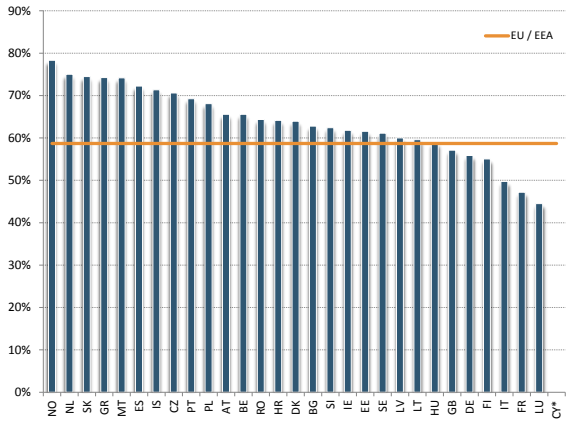
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



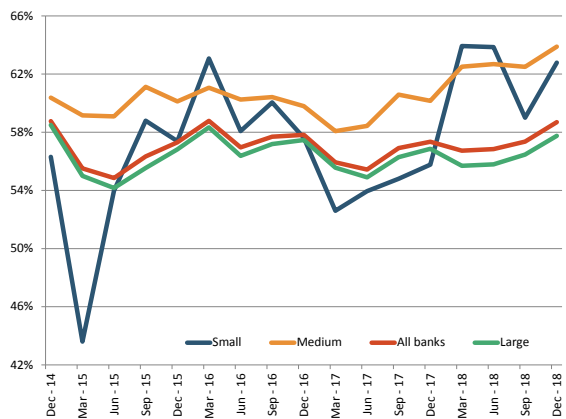
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



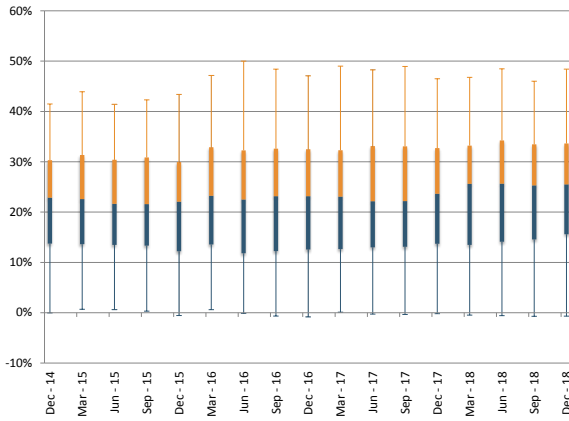
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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 | 56.7% | 48.4% | 63.6% | 77.2% |
| Jun - 18 | 56.8% | 51.1% | 66.0% | 76.7% |
| Sep - 18 | 57.4% | 51.2% | 65.2% | 75.7% |
| Dec - 18 | 58.7% | 53.4% | 66.3% | 76.6% |

Profitability

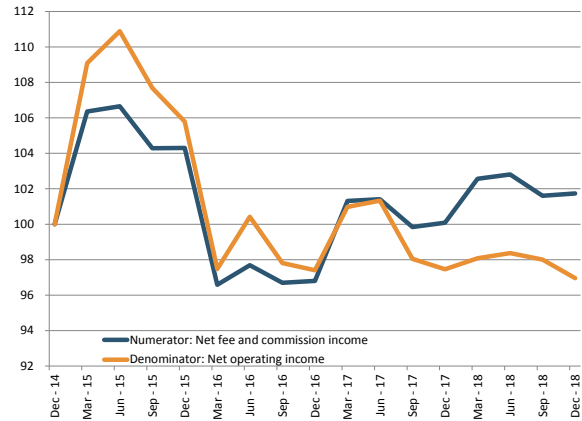
13 - Net fee and commission income to total operating income

Dispersion



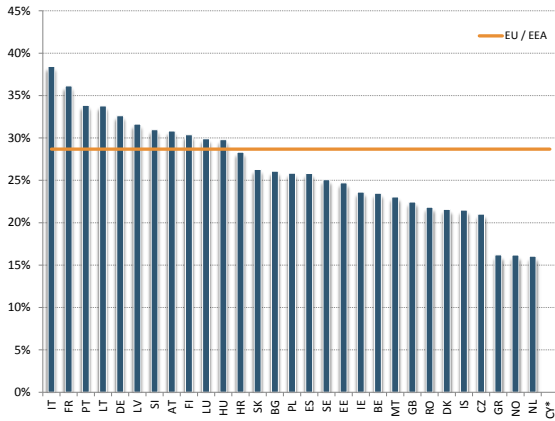
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



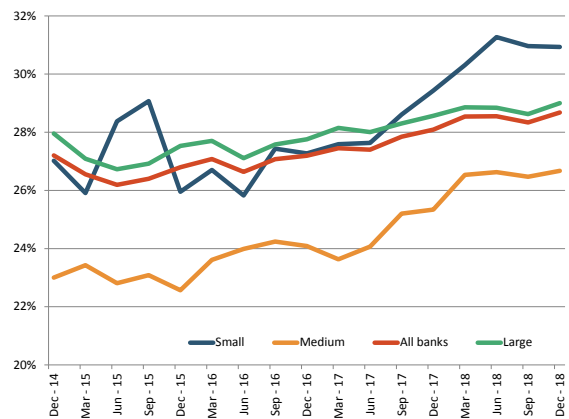
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



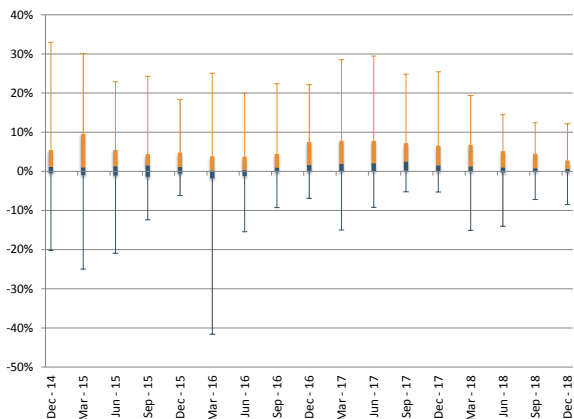
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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 | 28.5% | 13.5% | 25.6% | 33.2% |
| Jun - 18 | 28.6% | 14.1% | 25.7% | 34.2% |
| Sep - 18 | 28.3% | 14.6% | 25.3% | 33.5% |
| Dec - 18 | 28.7% | 15.6% | 25.5% | 33.6% |

Profitability

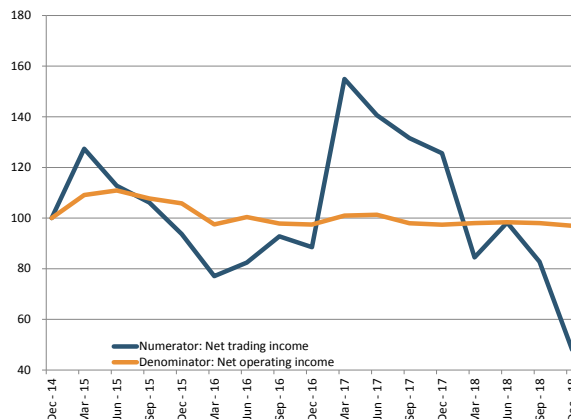
14 - Net trading income to total operating income

Dispersion



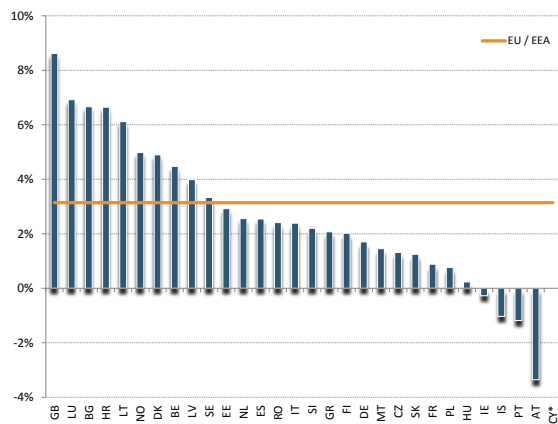
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



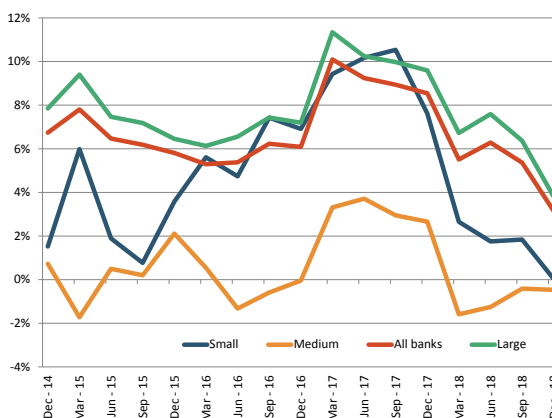
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



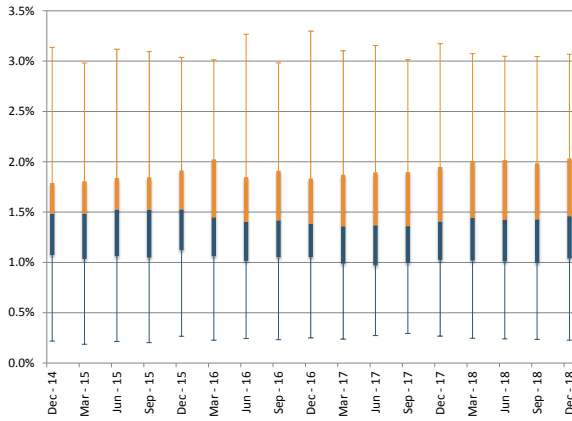
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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% | -1.1% | 1.3% | 5.5% |
| Sep - 15 | 6.2% | -1.4% | 1.5% | 4.4% |
| Dec - 15 | 5.8% | -0.6% | 1.1% | 4.8% |
| Mar - 16 | 5.3% | -1.8% | 0.2% | 3.9% |
| Jun - 16 | 5.4% | -1.2% | 0.4% | 3.8% |
| Sep - 16 | 6.2% | -0.2% | 1.0% | 4.5% |
| Dec - 16 | 6.1% | -0.1% | 1.6% | 7.5% |
| Mar - 17 | 10.1% | 0.0% | 1.9% | 7.9% |
| Jun - 17 | 9.2% | 0.1% | 2.1% | 7.8% |
| Sep - 17 | 8.9% | 0.1% | 2.5% | 7.2% |
| Dec - 17 | 8.5% | 0.0% | 1.5% | 6.6% |
| Mar - 18 | 5.5% | -0.1% | 1.3% | 6.8% |
| Jun - 18 | 6.3% | -0.3% | 1.0% | 5.2% |
| Sep - 18 | 5.4% | -0.1% | 0.8% | 4.5% |
| Dec - 18 | 3.1% | -0.2% | 0.6% | 2.8% |

Profitability

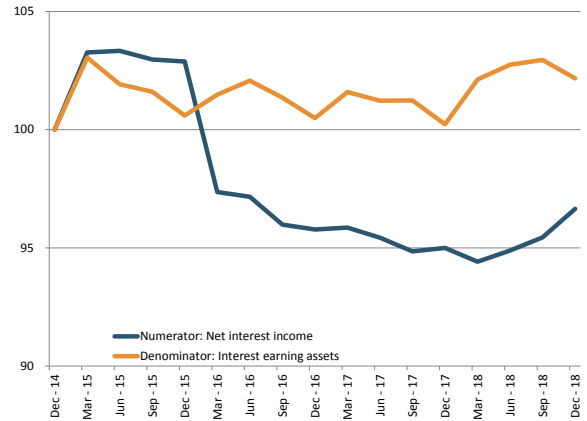
15 - Net interest margin

Dispersion



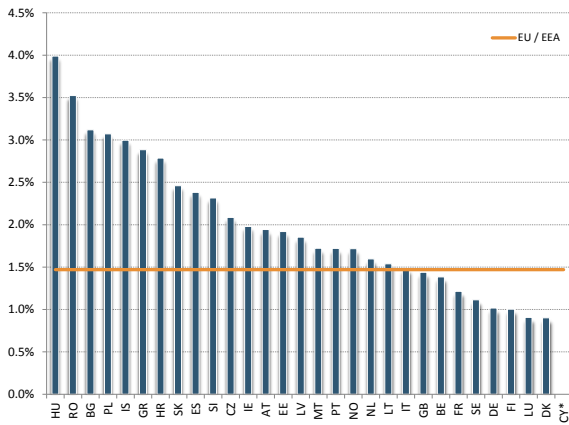
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



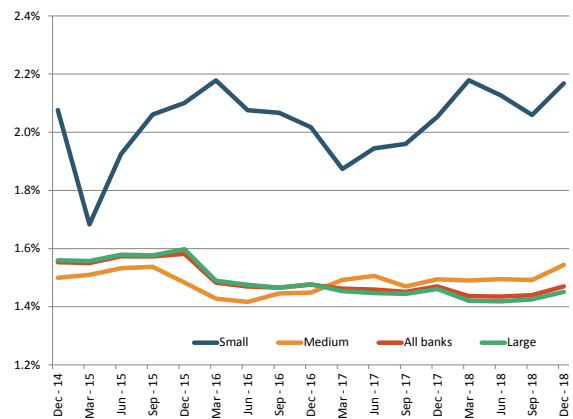
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



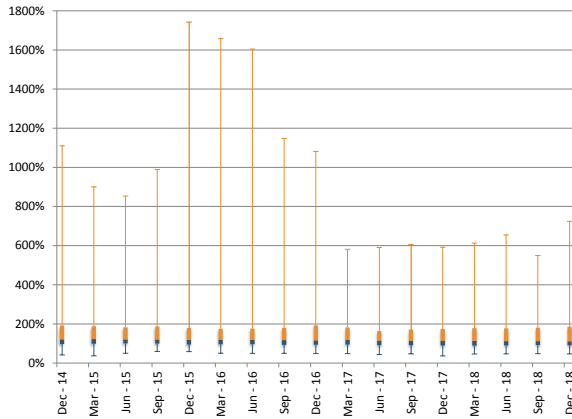
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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% | 2.01% |
| Jun - 18 | 1.43% | 1.01% | 1.42% | 2.02% |
| Sep - 18 | 1.44% | 1.00% | 1.43% | 1.99% |
| Dec - 18 | 1.47% | 1.04% | 1.46% | 2.03% |

Balance Sheet Structure and Liquidity

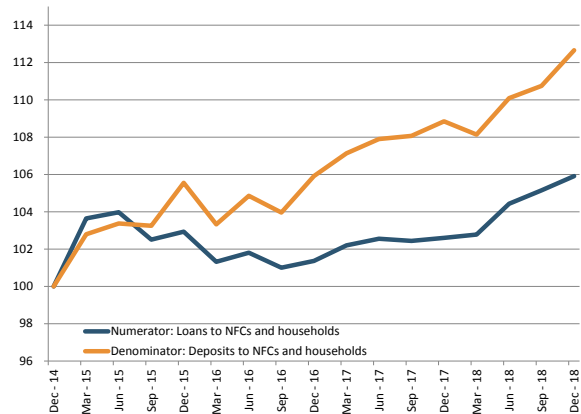
16 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



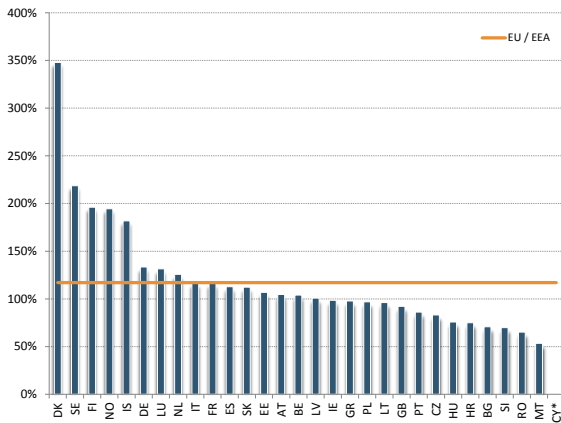
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



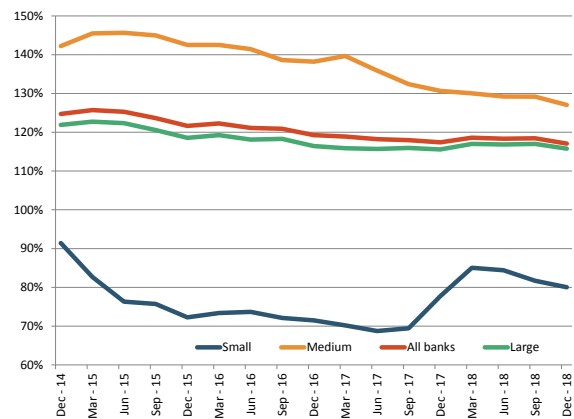
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



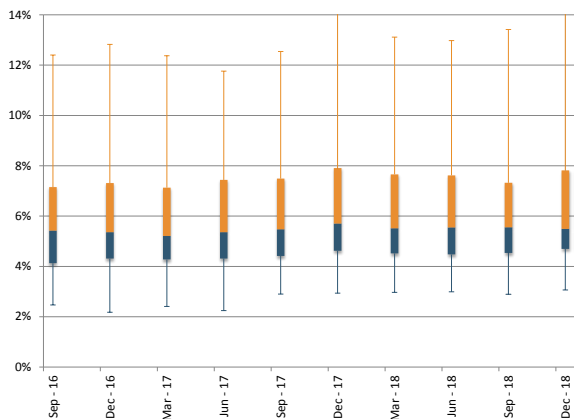
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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% | 181.7% |
| Jun - 17 | 118.2% | 91.2% | 114.9% | 163.9% |
| Sep - 17 | 118.0% | 91.6% | 112.9% | 171.4% |
| Dec - 17 | 117.4% | 89.9% | 113.8% | 173.7% |
| Mar - 18 | 118.6% | 89.3% | 113.3% | 178.4% |
| Jun - 18 | 118.3% | 90.0% | 112.2% | 177.9% |
| Sep - 18 | 118.4% | 92.2% | 112.0% | 181.6% |
| Dec - 18 | 117.1% | 90.9% | 111.2% | 186.1% |

Balance Sheet Structure and Liquidity

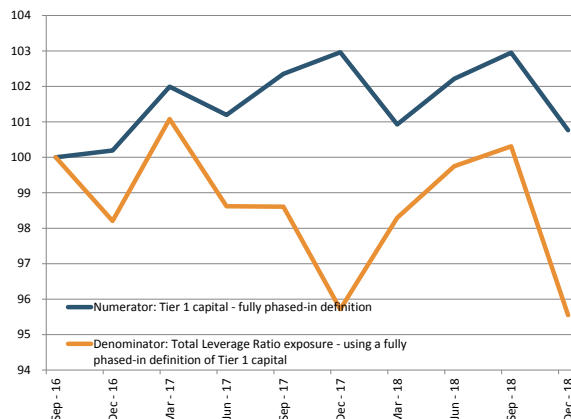
17 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



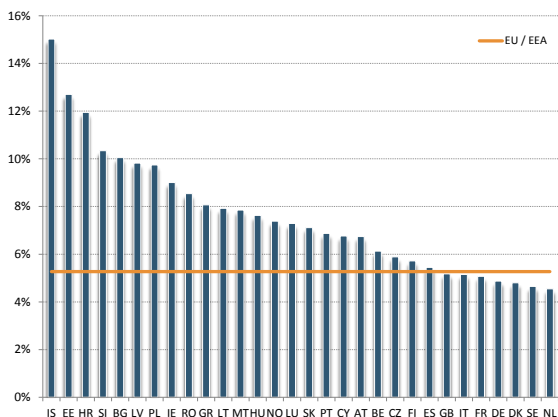
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



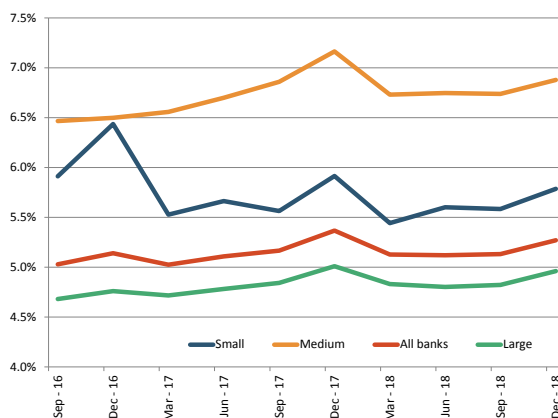
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country.

RI by size class



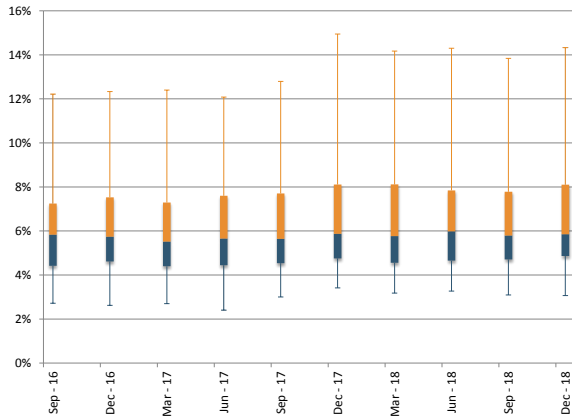
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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% | 5.2% | 7.1% |
| Jun - 17 | 5.1% | 4.3% | 5.4% | 7.4% |
| Sep - 17 | 5.2% | 4.4% | 5.5% | 7.5% |
| Dec - 17 | 5.4% | 4.6% | 5.7% | 7.9% |
| Mar - 18 | 5.1% | 4.5% | 5.5% | 7.7% |
| Jun - 18 | 5.1% | 4.5% | 5.5% | 7.6% |
| Sep - 18 | 5.1% | 4.5% | 5.6% | 7.3% |
| Dec - 18 | 5.3% | 4.7% | 5.5% | 7.8% |

Balance Sheet Structure and Liquidity

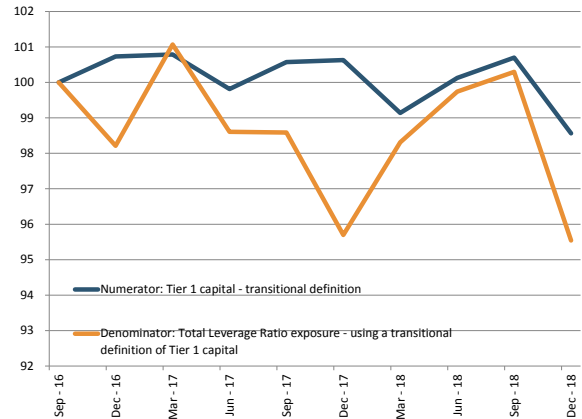
18 - Leverage Ratio (transitional definition of Tier 1 capital)

Dispersion



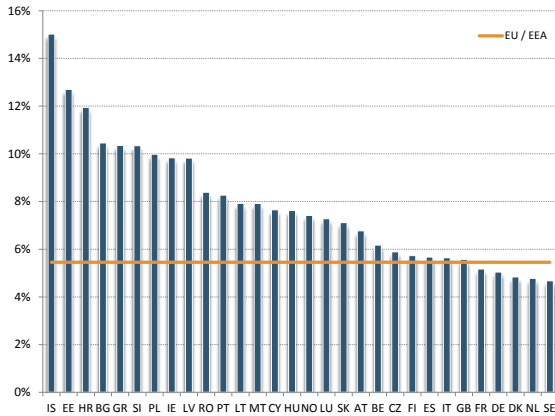
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



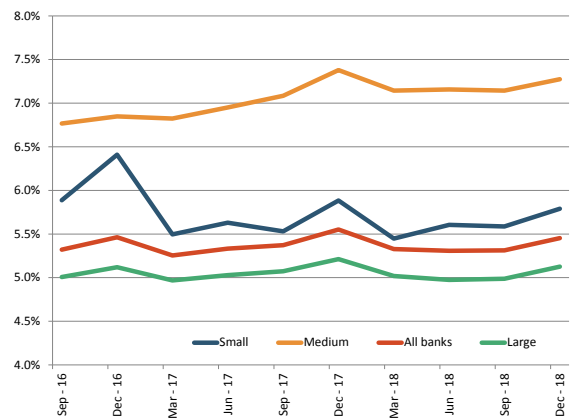
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country.

RI by size class



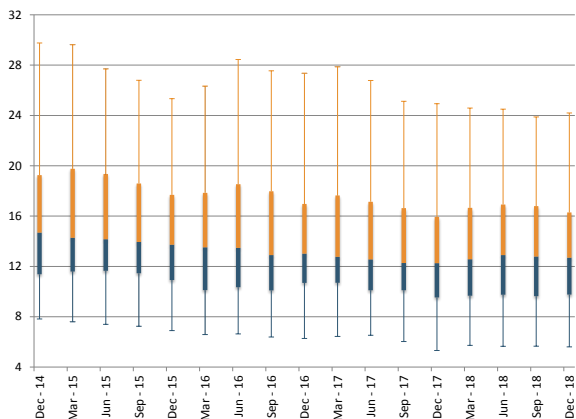
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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% | 5.8% | 8.1% |
| Jun - 18 | 5.3% | 4.7% | 6.0% | 7.8% |
| Sep - 18 | 5.3% | 4.7% | 5.8% | 7.8% |
| Dec - 18 | 5.5% | 4.9% | 5.9% | 8.1% |

Balance Sheet Structure and Liquidity

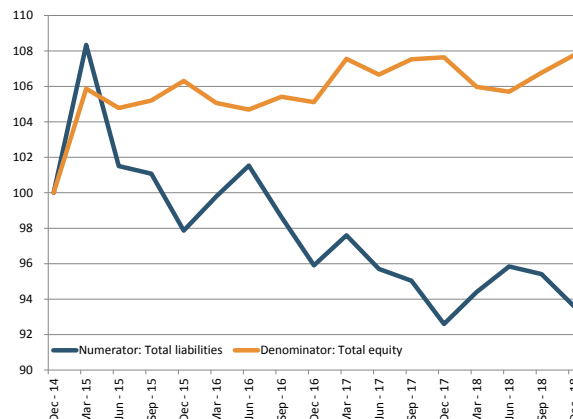
19 - Debt to equity ratio

Dispersion



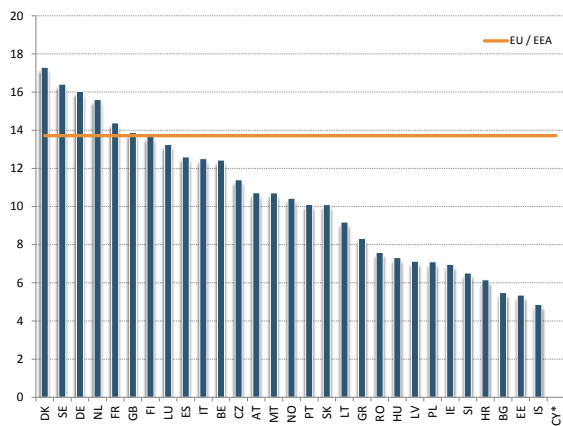
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



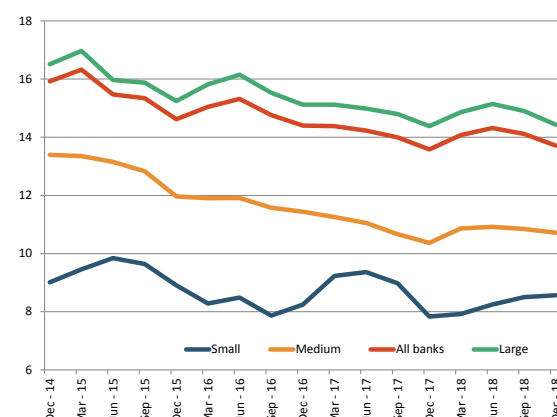
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



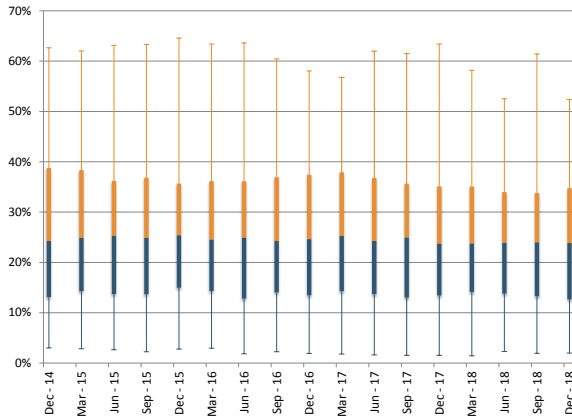
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018.

| 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 | 14.23 | 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 | 14.08 | 9.67 | 12.57 | 16.65 |
| Jun - 18 | 14.32 | 9.75 | 12.91 | 16.92 |
| Sep - 18 | 14.12 | 9.63 | 12.79 | 16.79 |
| Dec - 18 | 13.71 | 9.76 | 12.69 | 16.28 |

Balance Sheet Structure and Liquidity

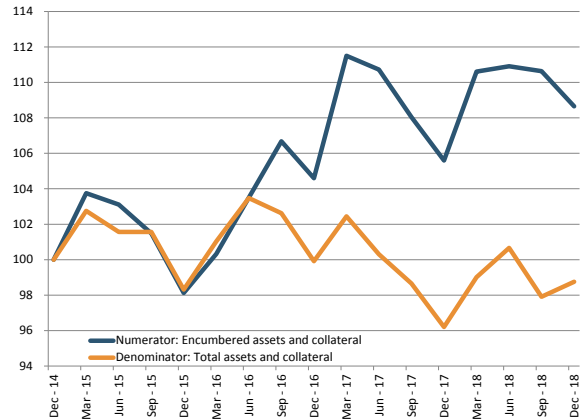
20 - Asset encumbrance ratio

Dispersion



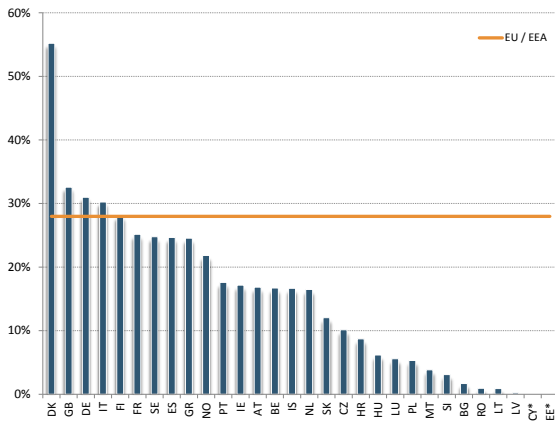
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



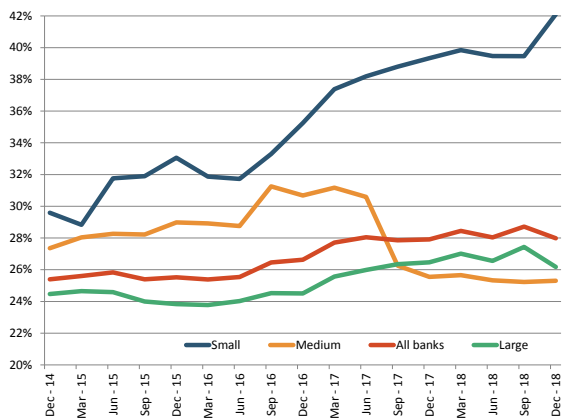
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2018)



Weighted Averages by country. * To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

RI by size class



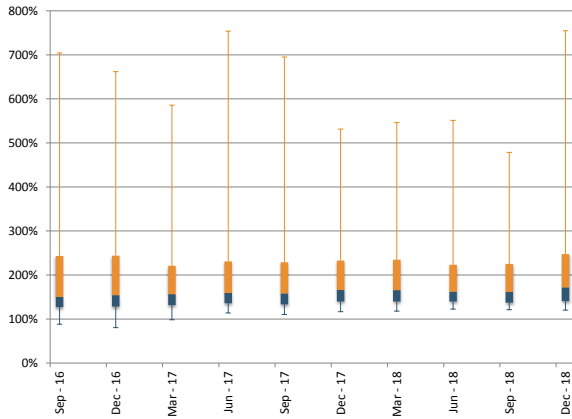
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2018. Non-FINREP banks are assigned to the bucket of small banks.

| 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 | 28.4% | 14.2% | 23.8% | 35.1% |
| Jun - 18 | 28.0% | 13.8% | 23.9% | 34.0% |
| Sep - 18 | 28.7% | 13.3% | 24.0% | 33.8% |
| Dec - 18 | 28.0% | 12.7% | 23.8% | 34.8% |

Balance Sheet Structure and Liquidity

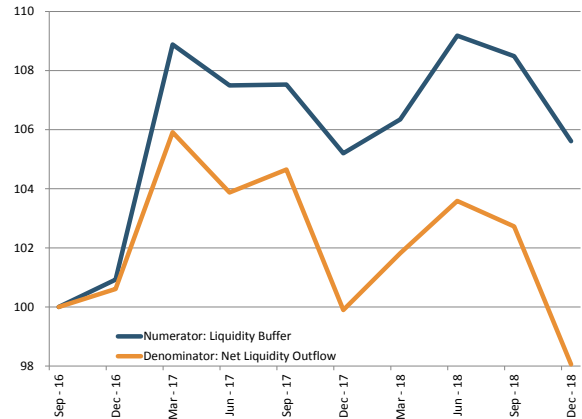
21 - Liquidity coverage ratio (%)

Dispersion



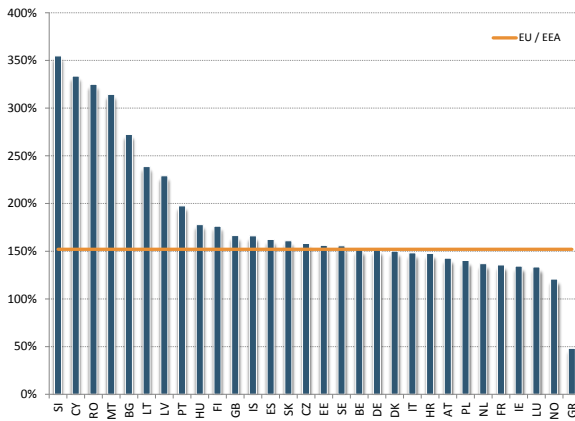
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



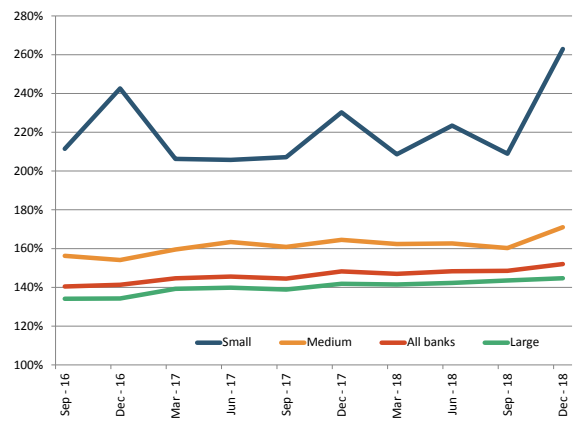
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Dec. 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 Dec. 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 | 145.5% | 135.8% | 159.0% | 230.8% |
| Sep - 17 | 144.5% | 133.3% | 158.0% | 228.8% |
| Dec - 17 | 148.2% | 139.7% | 166.0% | 232.7% |
| Mar - 18 | 147.0% | 139.8% | 165.6% | 234.8% |
| Jun - 18 | 148.3% | 139.8% | 162.0% | 223.2% |
| Sep - 18 | 148.5% | 137.1% | 161.4% | 225.2% |
| Dec - 18 | 152.0% | 140.4% | 172.0% | 247.5% |



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-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 |
| AT | 10.6% | 9.1% | 8.5% | 9.2% | 0.4% | 0.4% | 0.4% | 0.3% | 15.3% | 14.9% | 15.1% | 14.9% | 68.3% | 69.0% | 69.6% | 70.4% | 2.0% | 2.0% | 1.8% | 1.8% | 3.4% | 4.6% | 4.6% | 3.4% |
| BE | 11.3% | 11.3% | 11.8% | 6.1% | 0.4% | 0.4% | 0.5% | 0.5% | 17.5% | 16.9% | 16.7% | 17.0% | 60.5% | 60.8% | 60.7% | 63.8% | 4.6% | 4.7% | 4.4% | 4.1% | 5.6% | 5.9% | 5.9% | 8.6% |
| BG | 14.6% | 16.4% | 15.0% | 16.9% | 0.1% | 0.2% | 0.2% | 0.1% | 14.4% | 14.3% | 13.9% | 13.1% | 65.1% | 63.2% | 65.4% | 64.8% | 0.2% | 0.3% | 0.2% | 0.2% | 5.5% | 5.7% | 5.3% | 4.8% |
| CY* | 20.5% | 20.1% | n.a. | n.a. | 0.1% | 0.1% | n.a. | n.a. | 6.3% | 11.7% | n.a. | n.a. | 63.6% | 56.2% | n.a. | n.a. | 0.0% | 0.0% | n.a. | n.a. | 9.5% | 11.9% | n.a. | n.a. |
| CZ | 5.1% | 4.7% | 1.5% | 3.4% | 0.1% | 0.1% | 0.1% | 0.1% | 12.9% | 13.0% | 12.5% | 12.9% | 78.9% | 79.1% | 82.8% | 80.5% | 1.5% | 1.6% | 1.7% | 1.7% | 1.6% | 1.4% | 1.3% | 1.5% |
| DE | 12.5% | 12.6% | 12.0% | 11.2% | 2.4% | 2.4% | 2.3% | 1.8% | 14.0% | 13.6% | 13.8% | 14.3% | 56.8% | 56.7% | 57.7% | 57.8% | 11.7% | 12.0% | 11.3% | 11.6% | 2.7% | 2.7% | 2.9% | 3.3% |
| DK | 6.1% | 4.5% | 4.8% | 2.4% | 0.5% | 0.5% | 0.4% | 0.4% | 12.4% | 12.8% | 12.4% | 12.1% | 72.9% | 73.3% | 74.7% | 77.0% | 5.7% | 6.5% | 5.2% | 5.6% | 2.4% | 2.4% | 2.4% | 2.3% |
| EE | 20.2% | 21.3% | 21.3% | 23.0% | 0.1% | 0.1% | 0.1% | 0.1% | 1.7% | 1.5% | 1.5% | 1.6% | 76.8% | 75.7% | 75.9% | 74.1% | 0.2% | 0.2% | 0.2% | 0.1% | 1.1% | 1.1% | 1.0% | 1.1% |
| ES | 6.3% | 6.5% | 6.8% | 7.4% | 1.2% | 1.2% | 1.2% | 0.9% | 14.5% | 14.0% | 13.9% | 13.9% | 65.0% | 65.5% | 65.8% | 65.9% | 4.1% | 4.2% | 4.1% | 4.0% | 8.9% | 8.7% | 8.1% | 7.9% |
| FI | 10.5% | 12.3% | 10.0% | 9.4% | 0.1% | 0.1% | 0.1% | 0.4% | 12.3% | 11.7% | 12.0% | 13.7% | 70.4% | 69.2% | 71.6% | 65.7% | 3.1% | 3.3% | 3.0% | 6.2% | 3.5% | 3.4% | 3.4% | 4.6% |
| FR | 8.2% | 7.9% | 8.0% | 7.7% | 3.1% | 3.0% | 3.2% | 2.2% | 11.0% | 10.6% | 10.5% | 10.1% | 62.1% | 62.7% | 63.3% | 64.5% | 8.6% | 8.6% | 8.1% | 8.4% | 7.0% | 7.2% | 6.8% | 7.2% |
| GB | 9.9% | 10.3% | 10.1% | 9.9% | 3.1% | 2.8% | 3.1% | 2.5% | 13.7% | 13.6% | 13.7% | 13.9% | 56.2% | 55.8% | 56.4% | 57.0% | 12.6% | 13.1% | 12.4% | 12.5% | 4.3% | 4.4% | 4.3% | 4.1% |
| GR | 4.7% | 4.8% | 5.5% | 6.1% | 0.3% | 0.3% | 0.3% | 0.3% | 9.1% | 9.3% | 10.1% | 10.5% | 65.0% | 64.6% | 63.4% | 62.4% | 2.6% | 2.8% | 2.7% | 2.8% | 18.3% | 18.2% | 18.0% | 17.9% |
| HR | 14.1% | 13.1% | 12.6% | 14.3% | 0.3% | 0.3% | 0.3% | 0.2% | 11.3% | 10.9% | 10.8% | 10.5% | 71.0% | 72.3% | 73.2% | 72.0% | 0.3% | 0.4% | 0.3% | 0.4% | 3.0% | 3.0% | 2.8% | 2.6% |
| HU | 10.6% | 9.7% | 8.3% | 10.5% | 0.5% | 0.5% | 0.5% | 0.4% | 27.1% | 24.8% | 25.1% | 24.9% | 56.2% | 58.9% | 60.0% | 58.5% | 1.2% | 1.9% | 1.8% | 1.4% | 4.4% | 4.3% | 4.3% | 4.4% |
| IE | 11.4% | 11.0% | 10.7% | 10.9% | 0.3% | 0.3% | 0.3% | 0.3% | 15.3% | 15.6% | 16.2% | 16.0% | 64.0% | 63.8% | 64.6% | 64.5% | 4.0% | 3.8% | 3.5% | 3.5% | 5.0% | 5.4% | 4.5% | 4.7% |
| IS | 12.9% | 12.9% | 12.4% | 10.9% | 2.1% | 2.1% | 1.9% | 1.8% | 6.2% | 5.8% | 6.1% | 6.3% | 75.7% | 76.5% | 76.4% | 77.6% | 0.4% | 0.3% | 0.3% | 0.4% | 2.7% | 2.5% | 2.9% | 3.1% |
| IT | 3.3% | 4.4% | 4.9% | 4.9% | 1.5% | 1.5% | 1.4% | 1.2% | 16.8% | 18.0% | 18.0% | 17.3% | 68.7% | 66.4% | 66.2% | 66.8% | 3.4% | 3.6% | 3.4% | 3.5% | 6.3% | 6.1% | 6.1% | 6.3% |
| LT | 21.0% | 20.6% | 22.5% | 26.7% | 0.0% | 0.0% | 0.0% | 0.0% | 2.8% | 2.4% | 2.3% | 2.3% | 74.9% | 75.7% | 73.8% | 69.9% | 0.2% | 0.4% | 0.3% | 0.3% | 1.1% | 0.9% | 0.9% | 0.8% |
| LU | 12.4% | 14.9% | 16.3% | 11.9% | 0.6% | 0.3% | 0.5% | 0.5% | 8.7% | 8.0% | 9.2% | 9.1% | 61.1% | 60.2% | 68.6% | 73.4% | 3.0% | 2.2% | 2.7% | 2.9% | 14.2% | 14.4% | 2.6% | 2.2% |
| LV | 26.7% | 26.6% | 23.8% | 26.5% | 0.2% | 0.3% | 0.1% | 0.1% | 5.8% | 4.5% | 2.7% | 2.7% | 65.1% | 66.1% | 71.7% | 69.0% | 0.2% | 0.4% | 0.5% | 0.5% | 2.0% | 2.0% | 1.2% | 1.2% |
| MT | 4.0% | 3.1% | 3.1% | 3.2% | 0.3% | 0.3% | 0.3% | 0.3% | 25.3% | 26.4% | 25.5% | 24.5% | 67.9% | 67.2% | 68.1% | 68.9% | 0.1% | 0.1% | 0.1% | 0.1% | 2.4% | 2.9% | 3.0% | 3.0% |
| NL | 7.7% | 7.2% | 8.6% | 8.0% | 0.9% | 0.9% | 0.8% | 0.7% | 8.6% | 8.4% | 7.9% | 8.1% | 76.4% | 77.1% | 76.8% | 77.2% | 3.3% | 3.5% | 3.1% | 3.0% | 3.1% | 3.0% | 2.8% | 2.9% |
| NO | 10.7% | 13.5% | 11.0% | 4.7% | 0.3% | 0.4% | 0.5% | 0.4% | 9.7% | 9.7% | 10.4% | 11.3% | 73.6% | 70.9% | 70.8% | 75.2% | 4.5% | 4.3% | 4.0% | 5.0% | 1.2% | 1.3% | 3.3% | 3.5% |
| PL | 5.6% | 4.5% | 5.6% | 7.4% | 0.3% | 0.3% | 0.3% | 0.2% | 20.9% | 21.7% | 21.0% | 20.7% | 68.7% | 68.9% | 68.7% | 67.5% | 0.8% | 0.9% | 0.6% | 0.8% | 3.7% | 3.7% | 3.7% | 3.5% |
| PT | 4.0% | 5.7% | 5.4% | 5.6% | 2.1% | 1.8% | 1.8% | 1.9% | 20.6% | 21.1% | 21.4% | 21.9% | 63.3% | 61.9% | 62.1% | 62.2% | 1.3% | 1.2% | 1.1% | 1.1% | 8.7% | 8.4% | 8.1% | 7.6% |
| RO | 14.4% | 13.7% | 13.5% | 14.5% | 0.3% | 0.2% | 0.2% | 0.2% | 28.5% | 27.8% | 28.0% | 28.0% | 53.9% | 55.6% | 55.6% | 54.6% | 0.1% | 0.1% | 0.1% | 0.1% | 2.8% | 2.6% | 2.6% | 2.6% |
| SE | 9.5% | 10.4% | 10.1% | 8.8% | 1.0% | 0.8% | 0.8% | 0.7% | 10.7% | 11.3% | 11.0% | 7.5% | 70.9% | 69.1% | 71.0% | 78.9% | 5.1% | 5.3% | 4.4% | 2.8% | 2.7% | 3.1% | 2.8% | 1.3% |
| SI | 11.2% | 10.6% | 11.0% | 11.8% | 0.7% | 0.7% | 0.7% | 0.7% | 25.5% | 26.1% | 26.2% | 26.1% | 59.5% | 59.5% | 59.2% | 58.4% | 0.2% | 0.2% | 0.1% | 0.2% | 3.0% | 2.9% | 2.8% | 2.7% |
| SK | 5.5% | 3.1% | 1.8% | 4.7% | 0.2% | 0.2% | 0.2% | 0.2% | 13.9% | 13.8% | 13.9% | 12.5% | 78.1% | 80.6% | 81.9% | 80.3% | 0.3% | 0.4% | 0.3% | 0.3% | 2.1% | 1.9% | 1.9% | 1.9% |
| EU / EEA | 8.8% | 8.9% | 8.9% | 8.5% | 2.2% | 2.0% | 2.1% | 1.6% | 13.1% | 13.0% | 13.0% | 12.9% | 62.8% | 62.7% | 63.3% | 63.9% | 7.8% | 8.0% | 7.6% | 7.7% | 5.3% | 5.4% | 5.2% | 5.3% |

| 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-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 |
| AT | 592.5 | 594.6 | 601.8 | 599.4 | 2.5% | 2.4% | 2.1% | 2.0% | 9.1% | 8.3% | 8.6% | 8.2% |
| BE | 1,004.4 | 1,005.4 | 993.7 | 947.4 | 4.5% | 4.5% | 4.5% | 4.5% | 17.0% | 12.1% | 11.4% | 11.9% |
| BG | 21.1 | 21.2 | 21.9 | 22.8 | 0.8% | 0.5% | 0.6% | 0.5% | 0.8% | 0.8% | 0.7% | 0.7% |
| CY* | 41.0 | 43.3 | n.a. | n.a. | 0.0% | 0.0% | n.a. | n.a. | 16.0% | 16.4% | n.a. | n.a. |
| CZ | 156.5 | 155.7 | 161.0 | 153.1 | 1.8% | 1.8% | 2.1% | 1.4% | 5.6% | 5.9% | 5.8% | 6.4% |
| DE | 3,961.3 | 3,933.8 | 3,888.1 | 3,769.0 | 17.7% | 17.7% | 17.1% | 17.0% | 5.8% | 5.5% | 5.6% | 6.0% |
| DK | 717.5 | 722.7 | 718.5 | 709.5 | 10.8% | 11.8% | 10.2% | 10.0% | 8.2% | 8.3% | 9.8% | 9.6% |
| EE | 21.3 | 22.1 | 22.3 | 18.9 | 0.2% | 0.2% | 0.2% | 0.1% | 0.7% | 1.0% | 1.6% | 1.5% |
| ES | 3,222.5 | 3,233.9 | 3,210.9 | 3,237.8 | 7.7% | 7.3% | 6.8% | 6.7% | 1.3% | 1.5% | 1.9% | 2.1% |
| FI | 162.9 | 168.0 | 166.3 | 682.8 | 2.7% | 2.8% | 2.5% | 11.6% | 2.9% | 4.3% | 2.5% | 1.2% |
| FR | 6,925.5 | 7,117.4 | 7,136.2 | 6,987.0 | 21.7% | 22.2% | 22.0% | 19.6% | 3.0% | 3.0% | 2.9% | 3.7% |
| GB | 6,386.7 | 6,535.8 | 6,527.2 | 6,454.4 | 22.5% | 21.9% | 21.2% | 20.4% | 2.1% | 2.1% | 2.1% | 2.2% |
| GR | 240.3 | 235.3 | 237.3 | 243.4 | 3.4% | 3.8% | 3.6% | 3.4% | 4.0% | 4.1% | 3.5% | 3.2% |
| HR | 40.0 | 41.0 | 41.8 | 43.2 | 0.6% | 0.6% | 0.6% | 0.7% | 3.5% | 3.3% | 2.7% | 2.7% |
| HU | 61.6 | 62.2 | 63.4 | 65.1 | 2.4% | 2.7% | 1.9% | 1.4% | 1.2% | 1.3% | 1.3% | 1.2% |
| IE | 259.6 | 263.3 | 260.6 | 267.6 | 3.9% | 3.9% | 3.3% | 3.3% | 4.5% | 6.0% | 4.2% | 4.1% |
| IS | 28.2 | 28.7 | 28.7 | 27.2 | 5.0% | 4.7% | 5.1% | 5.1% | 8.3% | 11.0% | 10.1% | 9.3% |
| IT | 2,196.8 | 2,210.0 | 2,214.5 | 2,196.0 | 6.6% | 6.9% | 6.7% | 5.8% | 3.3% | 3.3% | 3.3% | 3.7% |
| LT | 21.3 | 22.0 | 22.7 | 24.0 | 0.5% | 0.6% | 0.6% | 0.5% | 1.1% | 1.4% | 1.9% | 1.7% |
| LU | 203.5 | 215.4 | 187.8 | 186.9 | 3.0% | 2.2% | 2.9% | 3.1% | 41.7% | 42.1% | 31.3% | 41.9% |
| LV | 16.2 | 15.7 | 13.5 | 14.2 | 0.4% | 0.8% | 0.6% | 0.6% | 2.7% | 7.1% | 7.3% | 2.1% |
| MT | 19.9 | 19.8 | 20.1 | 20.2 | 0.1% | 0.1% | 0.1% | 0.1% | 0.3% | 0.7% | 0.8% | 0.8% |
| NL | 2,109.3 | 2,113.5 | 2,129.4 | 2,057.6 | 4.6% | 4.7% | 4.3% | 3.9% | 3.9% | 3.2% | 3.0% | 3.5% |
| NO | 294.9 | 319.1 | 307.3 | 285.4 | 7.8% | 7.9% | 7.4% | 8.2% | 22.7% | 22.2% | 22.7% | 21.8% |
| PL | 150.4 | 148.3 | 155.4 | 167.2 | 1.8% | 1.8% | 2.2% | 2.0% | 8.3% | 7.8% | 9.0% | 11.3% |
| PT | 325.8 | 332.3 | 330.5 | 327.8 | 3.2% | 2.9% | 3.1% | 2.9% | 17.3% | 16.2% | 16.3% | 15.5% |
| RO | 40.3 | 42.8 | 43.6 | 44.0 | 0.5% | 1.2% | 1.3% | 1.2% | 0.5% | 0.5% | 0.5% | 0.5% |
| SE | 1,396.9 | 1,438.7 | 1,424.2 | 821.5 | 11.4% | 10.9% | 10.6% | 5.3% | 5.1% | 0.8% | 0.9% | 0.6% |
| SI | 23.7 | 23.7 | 24.0 | 24.1 | 0.3% | 0.3% | 0.3% | 0.3% | 1.6% | 1.6% | 1.6% | 2.4% |
| SK | 44.3 | 45.2 | 46.0 | 47.3 | 0.3% | 0.5% | 0.3% | 0.2% | 2.3% | 6.9% | 7.0% | 5.8% |
| EU / EEA | 29,498.5 | 29,918.8 | 29,808.4 | 29,268.6 | 15.0% | 15.0% | 14.6% | 13.6% | 4.0% | 3.7% | 3.8% | 4.1% |

| Loans and advances ⁽¹⁾ | | | | |
|-----------------------------------|---------|---------|---------|---------|
| Volumes; bln EUR | | | | |
| | Mar-18 | Jun-18 | Sep-18 | Dec-18 |
| AT | 404.7 | 410.5 | 419.2 | 421.7 |
| BE | 607.5 | 611.4 | 603.5 | 604.8 |
| BG | 13.7 | 13.4 | 14.3 | 14.8 |
| CY* | 26.1 | 24.3 | n.a. | n.a. |
| CZ | 123.4 | 123.1 | 133.3 | 123.2 |
| DE | 2,248.1 | 2,231.4 | 2,242.4 | 2,179.1 |
| DK | 522.8 | 529.9 | 536.6 | 546.6 |
| EE | 16.4 | 16.7 | 17.0 | 14.0 |
| ES | 2,095.2 | 2,116.8 | 2,114.1 | 2,135.2 |
| FI | 114.8 | 113.3 | 119.0 | 448.9 |
| FR | 4,303.4 | 4,461.3 | 4,514.4 | 4,503.4 |
| GB | 3,592.3 | 3,643.8 | 3,682.1 | 3,676.3 |
| GR | 156.1 | 152.0 | 150.5 | 151.8 |
| HR | 28.4 | 29.7 | 30.6 | 31.1 |
| HU | 34.6 | 36.6 | 38.0 | 38.0 |
| IE | 166.1 | 168.0 | 168.5 | 172.7 |
| IS | 21.3 | 21.9 | 22.0 | 21.1 |
| IT | 1,509.3 | 1,467.6 | 1,466.1 | 1,466.6 |
| LT | 16.0 | 16.7 | 16.8 | 16.8 |
| LU | 124.3 | 129.6 | 128.9 | 137.2 |
| LV | 10.5 | 10.4 | 9.7 | 9.8 |
| MT | 13.5 | 13.3 | 13.7 | 13.9 |
| NL | 1,610.5 | | | |

Statistical Annex

Liability composition and volumes

| % of total liabilities | Liabilities composition | | | | | | | | | | | | | | | |
|------------------------|-------------------------|--------|--------|--------|-----------------------------------|--------|--------|--------|----------------------------------|--------|--------|--------|----------------------------------|--------|--------|--------|
| | Debt securities issued | | | | Deposits from credit institutions | | | | Customer deposits ⁽¹⁾ | | | | Other liabilities ⁽²⁾ | | | |
| | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 |
| AT | 12.5% | 12.7% | 12.5% | 12.7% | 11.7% | 11.4% | 11.3% | 10.9% | 68.1% | 66.9% | 67.2% | 69.1% | 7.7% | 9.0% | 9.1% | 7.3% |
| BE | 18.7% | 18.9% | 19.1% | 17.9% | 13.7% | 13.7% | 13.5% | 10.1% | 53.5% | 53.4% | 53.8% | 56.4% | 14.1% | 14.0% | 13.6% | 15.7% |
| BG | 0.6% | 0.6% | 0.5% | 0.6% | 4.0% | 4.1% | 3.4% | 2.4% | 92.8% | 93.7% | 94.5% | 95.2% | 2.6% | 1.6% | 1.5% | 1.8% |
| CY* | 1.1% | 1.1% | n.a. | n.a. | 1.8% | 1.9% | n.a. | n.a. | 91.9% | 92.6% | n.a. | n.a. | 5.1% | 4.4% | n.a. | n.a. |
| CZ | 8.7% | 9.0% | 9.3% | 11.2% | 14.6% | 15.5% | 15.4% | 12.9% | 72.8% | 71.9% | 71.6% | 72.5% | 3.9% | 3.6% | 3.7% | 3.5% |
| DE | 19.7% | 19.9% | 20.2% | 20.5% | 13.8% | 13.9% | 13.9% | 13.1% | 43.0% | 43.3% | 44.1% | 44.5% | 23.5% | 22.9% | 21.8% | 21.8% |
| DK | 54.5% | 54.1% | 54.7% | 54.9% | 3.3% | 2.6% | 2.4% | 2.3% | 27.5% | 27.1% | 27.5% | 27.7% | 14.7% | 16.2% | 15.4% | 15.2% |
| EE | 0.6% | 0.5% | 0.5% | 0.3% | 14.6% | 13.8% | 13.8% | 7.1% | 81.9% | 83.6% | 83.6% | 90.6% | 2.8% | 2.1% | 2.1% | 2.0% |
| ES | 12.8% | 12.7% | 13.1% | 13.4% | 7.7% | 7.3% | 7.3% | 6.9% | 62.0% | 62.9% | 63.0% | 63.1% | 17.5% | 17.1% | 16.7% | 16.6% |
| FI | 39.9% | 39.6% | 39.4% | 41.1% | 0.9% | 0.9% | 0.9% | 4.7% | 46.8% | 47.0% | 47.7% | 38.1% | 12.3% | 12.5% | 12.1% | 16.1% |
| FR | 18.2% | 18.3% | 18.6% | 18.9% | 6.6% | 5.7% | 5.4% | 5.0% | 53.3% | 54.2% | 54.7% | 55.1% | 21.9% | 21.8% | 21.3% | 21.0% |
| GB | 10.6% | 10.7% | 11.1% | 11.3% | 4.5% | 4.3% | 4.3% | 4.1% | 60.7% | 60.0% | 60.3% | 61.6% | 24.2% | 25.0% | 24.3% | 22.9% |
| GR | 2.0% | 2.4% | 2.3% | 2.4% | 6.9% | 7.9% | 8.7% | 9.7% | 73.2% | 75.8% | 77.0% | 76.4% | 18.0% | 13.9% | 12.0% | 11.4% |
| HR | 0.2% | 0.2% | 0.2% | 0.3% | 9.3% | 9.6% | 7.4% | 9.3% | 86.6% | 86.2% | 88.4% | 87.0% | 3.9% | 4.1% | 4.0% | 3.5% |
| HU | 3.1% | 3.2% | 3.6% | 4.1% | 5.7% | 7.4% | 6.7% | 4.7% | 83.5% | 82.0% | 82.7% | 84.5% | 7.6% | 7.3% | 7.0% | 6.6% |
| IE | 8.8% | 8.8% | 9.0% | 9.0% | 5.6% | 6.1% | 5.3% | 6.7% | 72.6% | 74.2% | 76.1% | 75.0% | 12.9% | 10.9% | 9.6% | 9.3% |
| IS | 34.0% | 34.4% | 33.9% | 34.5% | 1.0% | 1.0% | 1.3% | 1.1% | 59.2% | 59.1% | 58.7% | 58.7% | 5.8% | 5.5% | 6.2% | 5.7% |
| IT | 14.3% | 13.6% | 13.0% | 12.9% | 7.0% | 7.4% | 8.2% | 7.8% | 58.7% | 59.3% | 59.5% | 59.7% | 20.0% | 19.7% | 19.4% | 19.6% |
| LT | 0.0% | 0.0% | 0.0% | 0.0% | 13.4% | 13.3% | 11.7% | 8.9% | 82.9% | 84.3% | 85.8% | 88.9% | 3.7% | 2.4% | 2.4% | 2.2% |
| LU | 24.6% | 23.6% | 28.1% | 27.0% | 18.6% | 18.9% | 19.3% | 20.0% | 39.1% | 40.5% | 47.2% | 47.4% | 17.7% | 17.1% | 5.5% | 5.6% |
| LV | 2.9% | 3.1% | 0.0% | 0.0% | 12.6% | 11.3% | 14.2% | 14.3% | 82.0% | 83.4% | 83.2% | 83.6% | 2.5% | 2.3% | 2.6% | 2.2% |
| MT | 2.3% | 2.4% | 2.0% | 1.8% | 2.0% | 1.3% | 1.5% | 1.4% | 93.4% | 93.6% | 93.9% | 94.2% | 2.3% | 2.7% | 2.6% | 2.5% |
| NL | 25.2% | 25.4% | 25.7% | 25.7% | 4.0% | 3.5% | 3.8% | 3.2% | 61.5% | 61.7% | 61.4% | 62.8% | 9.3% | 9.3% | 9.0% | 8.4% |
| NO | 38.8% | 37.5% | 38.7% | 40.8% | 8.2% | 9.1% | 7.6% | 5.5% | 45.5% | 45.5% | 44.5% | 43.8% | 7.5% | 7.9% | 9.2% | 8.9% |
| PL | 7.3% | 7.9% | 8.3% | 8.0% | 2.4% | 2.4% | 2.0% | 1.9% | 85.1% | 84.1% | 84.6% | 85.3% | 5.2% | 5.6% | 5.1% | 4.8% |
| PT | 5.3% | 5.2% | 5.3% | 5.3% | 5.3% | 5.3% | 5.2% | 4.5% | 76.4% | 77.3% | 77.7% | 78.9% | 13.0% | 12.2% | 11.8% | 11.3% |
| RO | 0.4% | 1.0% | 1.0% | 0.9% | 7.2% | 6.1% | 5.9% | 5.0% | 88.6% | 89.1% | 88.3% | 91.1% | 3.9% | 3.8% | 4.8% | 2.9% |
| SE | 42.5% | 45.0% | 45.7% | 49.2% | 6.7% | 5.9% | 5.2% | 3.3% | 37.3% | 37.5% | 37.9% | 41.4% | 13.5% | 11.6% | 11.1% | 6.1% |
| SI | 0.1% | 0.1% | 0.1% | 0.1% | 4.5% | 4.4% | 4.0% | 3.9% | 90.1% | 90.5% | 91.0% | 91.5% | 5.3% | 5.1% | 4.9% | 4.6% |
| SK | 10.8% | 11.1% | 10.8% | 11.0% | 3.1% | 3.5% | 3.3% | 3.6% | 82.9% | 82.9% | 83.0% | 83.2% | 3.2% | 2.5% | 2.8% | 2.2% |
| EU / EEA | 18.4% | 18.6% | 18.8% | 18.9% | 7.1% | 6.7% | 6.7% | 6.2% | 55.0% | 55.3% | 55.7% | 56.5% | 19.5% | 19.4% | 18.8% | 18.4% |

(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-18 | Jun-18 | Sep-18 | Dec-18 | |
| AT | 543.2 | 545.4 | 551.4 | 548.3 | |
| BE | 934.1 | 934.4 | 922.1 | 876.9 | |
| BG | 18.3 | 18.5 | 19.0 | 19.3 | |
| CY* | 37.2 | 39.6 | n.a. | n.a. | |
| CZ | 143.9 | 144.4 | 149.2 | 140.8 | |
| DE | 3,742.1 | 3,713.7 | 3,666.7 | 3,547.8 | |
| DK | 679.8 | 684.4 | 680.1 | 670.5 | |
| EE | 18.1 | 18.8 | 19.0 | 15.9 | |
| ES | 2,986.6 | 2,999.9 | 2,976.0 | 2,999.8 | |
| FI | 149.4 | 154.3 | 152.3 | 163.6 | |
| FR | 6,484.4 | 6,674.1 | 6,687.3 | 6,532.9 | |
| GB | 5,962.0 | 6,111.0 | 6,096.2 | 6,011.3 | |
| GR | 213.2 | 208.8 | 211.0 | 217.3 | |
| HR | 34.3 | 35.3 | 35.9 | 37.2 | |
| HU | 54.6 | 55.2 | 55.9 | 57.3 | |
| IE | 226.8 | 230.2 | 227.2 | 234.0 | |
| IS | 23.3 | 23.7 | 24.0 | 22.6 | |
| IT | 2,030.9 | 2,050.4 | 2,054.9 | 2,033.5 | |
| LT | 19.2 | 19.8 | 20.4 | 21.6 | |
| LU | 188.7 | 201.2 | 174.8 | 173.8 | |
| LV | 14.2 | 13.7 | 11.8 | 12.5 | |
| MT | 18.2 | 18.1 | 18.4 | 18.5 | |
| NL | 1,988.6 | 1,992.7 | 2,007.7 | 1,933.7 | |
| NO | 269.7 | 294.6 | 281.8 | 260.5 | |
| PL | 130.6 | 129.5 | 135.6 | 146.6 | |
| PT | 295.7 | 302.2 | 300.2 | 298.3 | |
| RO | 35.4 | 38.1 | 38.7 | 38.9 | |
| SE | 1,322.3 | 1,362.0 | 1,344.6 | 774.3 | |
| SI | 20.3 | 20.4 | 20.6 | 20.9 | |
| SK | 40.4 | 41.3 | 41.8 | 43.0 | |
| EU / EEA | 27,541.8 | 27,965.5 | 27,836.5 | 27,270.1 | |

| Share of secured funding | | | | |
|-----------------------------|--------|--------|--------|--------|
| % of debt securities issued | Mar-18 | Jun-18 | Sep-18 | Dec-18 |
| AT | 35.7% | 37.9% | 36.0% | 36.1% |
| BE | 24.6% | 25.0% | 25.0% | 17.6% |
| BG | 0.0% | 0.0% | 0.0% | 0.0% |
| CY* | n.a. | n.a. | n.a. | n.a. |
| CZ | 4.5% | 3.8% | 3.7% | 4.3% |
| DE | 24.0% | 23.7% | 23.9% | 24.5% |
| DK | 89.7% | 89.7% | 90.1% | 92.7% |
| EE | 0.0% | 0.0% | 0.0% | 0.0% |
| ES | 41.4% | 41.3% | 41.0% | 40.4% |
| FI | 19.8% | 21.0% | 19.7% | 45.8% |
| FR | 24.0% | 24.8% | 23.2% | 23.9% |
| GB | 15.2% | 14.5% | 14.7% | 15.3% |
| GR | 67.1% | 73.8% | 73.7% | 76.2% |
| HR | 0.0% | 0.0% | 0.0% | 0.0% |
| HU | 60.4% | 63.7% | 64.6% | 69.3% |
| IE | 63.1% | 61.1% | 55.8% | 54.2% |
| IS | 61.0% | 72.7% | 59.8% | 58.7% |
| IT | 26.8% | 28.8% | 29.9% | 30.6% |
| LT | 0.0% | 0.0% | 0.0% | 0.0% |
| LU | 0.0% | 0.0% | 46.8% | 0.0% |
| LV | 0.0% | 0.0% | 0.0% | 0.0% |
| MT | 0.0% | 0.0% | 0.0% | 0.0% |
| NL | 18.7% | 19.6% | 19.2% | 20.4% |
| NO | 69.3% | 68.6% | 69.6% | 70.9% |
| PL | 38.7% | 37.3% | 36.4% | 36.7% |
| PT | 64.2% | 62.5% | 63.1% | 65.1% |
| RO | 0.0% | 0.0% | 0.0% | 0.0% |
| SE | 52.3% | 52.2% | 47.6% | 47.5% |
| SI | 0.0% | 0.0% | 0.0% | 0.0% |
| SK | 92.8% | 93.2% | 92.6% | 93.0% |
| EU / EEA | 33.1% | 33.5% | 32.5% | 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.

* To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

Statistical Annex

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

| % of total RWA | RWA composition | | | | | | | | | | | | | | | | | | | |
|----------------|--|--------|--------|--------|-------------------------------------|--------|--------|--------|----------------------------------|--------|--------|--------|---------------------------------------|--------|--------|--------|----------------------------|--------|--------|--------|
| | Credit risk capital requirements (excl. securitisation) | | | | Securitisation capital requirements | | | | Market risk capital requirements | | | | Operational risk capital requirements | | | | Other capital requirements | | | |
| | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 |
| AT | 84.0% | 84.2% | 83.8% | 84.5% | 0.2% | 0.2% | 0.2% | 0.3% | 2.6% | 2.7% | 2.9% | 2.7% | 11.9% | 11.6% | 11.5% | 10.6% | 1.3% | 1.3% | 1.6% | 2.0% |
| BE | 84.4% | 83.1% | 82.9% | 82.6% | 0.6% | 0.6% | 0.6% | 0.6% | 2.4% | 2.7% | 2.4% | 2.3% | 8.6% | 8.4% | 8.9% | 9.0% | 3.9% | 5.1% | 5.3% | 5.6% |
| BG | 90.3% | 91.3% | 91.5% | 90.8% | 0.0% | 0.0% | 0.0% | 0.0% | 0.7% | 0.4% | 0.5% | 0.5% | 8.9% | 8.3% | 8.0% | 8.7% | 0.0% | 0.0% | 0.0% | 0.0% |
| CY | 88.6% | 88.5% | 85.6% | 86.8% | 0.0% | 0.0% | 0.0% | 0.0% | 0.6% | 0.5% | 0.6% | 0.6% | 10.7% | 10.9% | 13.6% | 12.5% | 0.2% | 0.2% | 0.1% | 0.2% |
| CZ | 80.9% | 81.3% | 81.6% | 84.1% | 0.0% | 0.0% | 0.0% | 0.0% | 4.7% | 4.5% | 4.5% | 3.5% | 13.6% | 13.4% | 13.3% | 11.7% | 0.7% | 0.8% | 0.6% | 0.6% |
| DE | 75.2% | 75.3% | 75.8% | 75.7% | 3.2% | 3.1% | 2.9% | 2.4% | 6.2% | 5.9% | 6.0% | 6.7% | 13.5% | 13.5% | 13.4% | 13.4% | 1.9% | 2.1% | 2.0% | 1.8% |
| DK | 84.1% | 83.9% | 83.9% | 83.0% | 0.1% | 0.1% | 0.1% | 0.1% | 5.8% | 6.0% | 5.9% | 5.8% | 9.4% | 9.4% | 9.6% | 9.6% | 0.5% | 0.6% | 0.5% | 1.6% |
| EE | 90.3% | 90.4% | 90.3% | 89.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% | 0.3% | 0.3% | 0.3% | 9.4% | 9.2% | 9.3% | 9.3% | 0.0% | 0.0% | 0.0% | 0.4% |
| ES | 86.5% | 86.7% | 86.6% | 86.2% | 0.5% | 0.6% | 0.6% | 0.7% | 3.1% | 2.9% | 2.8% | 3.0% | 9.4% | 9.3% | 9.3% | 9.5% | 0.5% | 0.5% | 0.7% | 0.6% |
| FI | 78.9% | 79.6% | 79.3% | 77.3% | 0.1% | 0.1% | 0.1% | 1.0% | 2.4% | 2.2% | 2.3% | 3.4% | 8.6% | 8.4% | 8.3% | 10.0% | 10.0% | 9.7% | 10.0% | 8.3% |
| FR | 85.4% | 85.0% | 85.2% | 84.5% | 0.9% | 0.9% | 0.9% | 1.1% | 2.8% | 2.8% | 2.6% | 3.0% | 10.2% | 10.3% | 10.3% | 10.6% | 0.7% | 0.9% | 0.9% | 0.9% |
| GB | 68.4% | 68.9% | 68.9% | 68.9% | 1.6% | 1.3% | 1.3% | 1.4% | 15.2% | 14.7% | 14.2% | 14.3% | 10.3% | 10.4% | 10.6% | 11.0% | 4.5% | 4.7% | 4.9% | 4.4% |
| GR | 89.2% | 89.4% | 89.4% | 90.2% | 0.1% | 0.1% | 0.1% | 0.1% | 2.8% | 2.5% | 2.6% | 2.0% | 7.8% | 7.8% | 7.8% | 7.6% | 0.2% | 0.2% | 0.2% | 0.1% |
| HR | 89.3% | 89.5% | 89.1% | 89.6% | 0.0% | 0.0% | 0.0% | 0.0% | 1.3% | 1.1% | 1.9% | 1.5% | 9.4% | 9.3% | 8.9% | 8.8% | 0.0% | 0.1% | 0.0% | 0.0% |
| HU | 82.3% | 84.5% | 84.7% | 84.5% | 0.0% | 0.0% | 0.0% | 0.0% | 5.3% | 3.7% | 3.7% | 3.6% | 12.3% | 11.7% | 11.4% | 11.7% | 0.2% | 0.1% | 0.1% | 0.1% |
| IE | 87.4% | 88.0% | 88.4% | 88.3% | 0.4% | 0.4% | 0.5% | 0.5% | 1.8% | 1.4% | 1.5% | 1.6% | 8.9% | 9.0% | 9.0% | 9.0% | 1.5% | 1.2% | 0.6% | 0.6% |
| IS | 87.5% | 87.4% | 88.1% | 88.2% | 0.0% | 0.0% | 0.0% | 0.0% | 1.6% | 2.0% | 1.7% | 1.4% | 10.7% | 10.4% | 10.0% | 10.1% | 0.2% | 0.2% | 0.2% | 0.2% |
| IT | 85.7% | 85.5% | 85.5% | 84.9% | 1.0% | 1.2% | 1.0% | 1.3% | 4.1% | 4.3% | 4.4% | 4.1% | 8.6% | 8.4% | 8.4% | 8.1% | 0.7% | 0.6% | 0.7% | 1.5% |
| LT | 90.7% | 91.1% | 91.2% | 86.8% | 0.0% | 0.0% | 0.0% | 0.0% | 1.4% | 1.2% | 1.2% | 1.2% | 7.8% | 7.6% | 7.5% | 7.8% | 0.1% | 0.1% | 0.1% | 4.1% |
| LU | 86.4% | 86.3% | 86.4% | 86.4% | 2.2% | 2.1% | 2.1% | 2.2% | 0.8% | 0.7% | 0.8% | 0.7% | 8.7% | 8.9% | 8.6% | 8.7% | 1.9% | 2.0% | 2.0% | 2.0% |
| LV | 85.3% | 86.2% | 90.0% | 89.9% | 0.0% | 0.0% | 0.0% | 0.0% | 4.0% | 2.8% | 0.2% | 0.1% | 10.6% | 10.8% | 9.6% | 9.8% | 0.1% | 0.2% | 0.2% | 0.2% |
| MT | 91.2% | 91.3% | 91.6% | 91.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.0% | 8.6% | 8.6% | 8.3% | 8.2% | 0.2% | 0.1% | 0.1% | 0.2% |
| NL | 82.1% | 82.9% | 83.1% | 81.8% | 0.7% | 0.7% | 0.7% | 0.8% | 1.8% | 1.7% | 1.6% | 1.9% | 14.0% | 13.3% | 13.1% | 13.2% | 1.4% | 1.5% | 1.4% | 2.4% |
| NO | 84.2% | 84.7% | 84.9% | 84.9% | 0.2% | 0.0% | 0.0% | 0.0% | 1.0% | 0.8% | 0.9% | 1.0% | 8.5% | 8.3% | 8.3% | 7.9% | 6.2% | 6.2% | 5.8% | 6.2% |
| PL | 91.4% | 91.4% | 91.3% | 91.9% | 0.0% | 0.0% | 0.0% | 0.0% | 1.8% | 1.9% | 1.9% | 1.7% | 6.5% | 6.4% | 6.4% | 6.2% | 0.4% | 0.3% | 0.3% | 0.2% |
| PT | 87.4% | 87.2% | 87.2% | 88.4% | 0.8% | 0.7% | 0.7% | 0.2% | 2.6% | 2.7% | 2.6% | 2.2% | 7.5% | 7.5% | 7.6% | 7.9% | 1.7% | 1.9% | 2.0% | 1.3% |
| RO | 76.4% | 78.5% | 78.4% | 77.3% | 0.0% | 0.0% | 0.0% | 0.0% | 6.7% | 6.2% | 6.6% | 7.4% | 16.7% | 15.1% | 14.8% | 15.1% | 0.1% | 0.2% | 0.2% | 0.2% |
| SE | 82.1% | 81.7% | 81.7% | 82.3% | 0.4% | 0.4% | 0.4% | 0.1% | 3.2% | 3.7% | 3.6% | 2.5% | 12.1% | 11.9% | 12.0% | 8.3% | 2.2% | 2.3% | 2.3% | 26.8% |
| SI | 85.4% | 85.7% | 85.5% | 85.8% | 0.0% | 0.0% | 0.0% | 0.0% | 4.0% | 3.8% | 4.0% | 3.8% | 10.5% | 10.4% | 10.4% | 10.4% | 0.0% | 0.0% | 0.0% | 0.0% |
| SK | 85.4% | 86.2% | 87.6% | 89.6% | 0.0% | 0.0% | 0.0% | 0.0% | 2.2% | 2.2% | 1.4% | 1.3% | 11.4% | 10.7% | 10.7% | 8.7% | 1.0% | 1.0% | 0.4% | 0.5% |
| EU / EEA | 79.9% | 80.0% | 80.1% | 79.4% | 1.1% | 1.1% | 1.1% | 1.1% | 6.4% | 6.3% | 6.1% | 6.2% | 10.5% | 10.5% | 10.5% | 10.5% | 2.1% | 2.2% | 2.3% | 2.8% |

| Volumes bln EUR; % | Non-performing loans ⁽¹⁾ | | | | Loans and advances ⁽¹⁾ | | | | Non-performing loans ratio | | | |
|-----------------------|-------------------------------------|--------|--------|--------|-----------------------------------|----------|----------|----------|----------------------------|--------|--------|--------|
| | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 |
| AT | 16.1 | 14.8 | 14.5 | 13.2 | 468.8 | 464.7 | 469.4 | 475.0 | 3.4% | 3.2% | 3.1% | 2.8% |
| BE | 17.5 | 17.0 | 15.0 | 15.1 | 724.9 | 728.2 | 720.8 | 661.9 | 2.4% | 2.3% | 2.1% | 2.3% |
| BG | 1.6 | 1.6 | 1.6 | 1.5 | 17.6 | 17.7 | 18.3 | 19.2 | 9.3% | 9.3% | 8.7% | 8.0% |
| CY* | 16.3 | 13.2 | n.a. | n.a. | 41.8 | 38.8 | n.a. | n.a. | 38.9% | 34.1% | n.a. | n.a. |
| CZ | 1.9 | 1.8 | 1.9 | 1.9 | 130.8 | 130.2 | 135.1 | 128.1 | 1.4% | 1.4% | 1.4% | 1.4% |
| DE | 47.0 | 46.0 | 43.4 | 34.3 | 2,720.6 | 2,706.4 | 2,688.0 | 2,573.9 | 1.7% | 1.7% | 1.6% | 1.3% |
| DK | 14.5 | 12.7 | 12.9 | 12.2 | 569.8 | 565.5 | 574.2 | 566.8 | 2.6% | 2.2% | 2.3% | 2.2% |
| EE | 0.4 | 0.3 | 0.3 | 0.1 | 20.7 | 21.4 | 21.7 | 18.3 | 1.9% | 1.6% | 1.5% | 0.8% |
| ES | 103.0 | 98.9 | 95.4 | 88.8 | 2,298.7 | 2,333.2 | 2,349.8 | 2,376.2 | 4.5% | 4.2% | 4.1% | 3.7% |
| FI | 1.7 | 1.7 | 1.6 | 8.1 | 132.4 | 137.4 | 136.1 | 491.1 | 1.3% | 1.2% | 1.2% | 1.6% |
| FR | 133.0 | 132.6 | 130.2 | 125.7 | 4,389.1 | 4,469.5 | 4,532.4 | 4,560.5 | 3.0% | 3.0% | 2.9% | 2.8% |
| GB | 61.1 | 60.4 | 58.3 | 56.5 | 4,077.6 | 4,208.9 | 4,254.0 | 4,232.7 | 1.5% | 1.4% | 1.4% | 1.3% |
| GR | 98.7 | 94.6 | 90.0 | 86.2 | 218.1 | 211.1 | 207.7 | 209.0 | 45.3% | 44.8% | 43.4% | 41.2% |
| HR | 2.8 | 2.7 | 2.4 | 2.4 | 35.2 | 35.9 | 36.6 | 38.0 | 7.9% | 7.6% | 6.7% | 6.4% |
| HU | 3.6 | 3.4 | 3.1 | 2.8 | 42.9 | 44.2 | 44.7 | 45.8 | 8.3% | 7.6% | 6.9% | 6.0% |
| IE | 16.5 | 14.0 | 13.6 | 11.8 | 200.2 | 200.2 | 199.9 | 204.2 | 8.2% | 7.0% | 6.8% | 5.8% |
| IS | 0.8 | 0.6 | 0.6 | 0.5 | 25.2 | 25.8 | 25.7 | 24.2 | 3.0% | 2.5% | 2.3% | 2.2% |
| IT | 179.6 | 159.0 | 153.5 | 134.7 | 1,665.9 | 1,633.9 | 1,639.9 | 1,629.5 | 10.8% | 9.7% | 9.4% | 8.3% |
| LT | 0.6 | 0.6 | 0.5 | 0.5 | 20.3 | 21.0 | 21.7 | 22.9 | 3.0% | 2.7% | 2.5% | 2.2% |
| LU | 1.1 | 1.2 | 1.3 | 1.4 | 150.2 | 162.4 | 160.1 | 160.0 | 0.8% | 0.8% | 0.8% | 0.9% |
| LV | 0.6 | 0.5 | 0.4 | 0.4 | 14.9 | 14.7 | 12.9 | 13.6 | 3.7% | 3.3% | 3.2% | 2.8% |
| MT | 0.5 | 0.5 | 0.5 | 0.4 | 14.4 | 14.1 | 14.4 | 14.7 | 3.7% | 3.8% | 3.5% | 3.0% |
| NL | 39.5 | 38.2 | 36.6 | 35.3 | 1,767.4 | 1,773.6 | 1,809.3 | 1,748.4 | 2.2% | 2.2% | 2.0% | 2.0% |
| NO | 3.0 | 3.4 | 3.8 | 3.3 | 250.1 | 270.4 | 252.5 | 229.1 | 1.2% | 1.3% | 1.5% | 1.5% |
| PL | 7.9 | 6.3 | 6.3 | 6.3 | 115.7 | 111.5 | 118.2 | 127.2 | 6.8% | 5.6% | 5.3% | 4.9% |
| PT | 31.8 | 29.8 | 28.5 | 23.6 | 234.9 | 239.4 | 237.6 | 233.1 | 13.6% | 12.4% | 12.0% | 10.1% |
| RO | 1.7 | 1.7 | 1.8 | 1.5 | 27.4 | 29.0 | 29.2 | 29.5 | 6.3% | 6.0% | 6.0% | 5.2% |
| SE | 10.6 | 10.6 | 9.8 | 3.2 | 1,071.2 | 1,098.0 | 1,101.2 | 707.6 | 1.0% | 1.0% | 0.9% | 0.5% |
| SI | 1.6 | 1.5 | 1.4 | 1.2 | 17.4 | 17.3 | 17.4 | 17.3 | 9.3% | 8.5% | 7.9% | 6.8% |
| SK | 1.2 | 1.2 | 1.2 | 1.1 | 37.5 | 38.3 | 38.9 | 40.5 | 3.3% | 3.1% | 3.0% | 2.8% |
| EU / EEA | 790.7 | 746.3 | 714.1 | 658.0 | 20,585.7 | 20,822.6 | 20,944.6 | 20,686.7 | 3.8% | 3.6% | 3.4% | 3.2% |

| AT | Coverage ratio of non-performing loans | | | |
|----------|--|--------|--------|--------|
| | Mar-18 | Jun-18 | Sep-18 | Dec-18 |
| AT | 52.4% | 54.3% | 54.0% | 52.8% |
| BE | 45.6% | 46.1% | 45.8% | 44.7% |
| BG | 59.4% | 60.2% | 60.5% | 58.6% |
| CY* | 46.1% | 44.2% | n.a. | n.a. |
| CZ | 61.1% | 61.5% | 58.6% | 57.7% |
| DE | 41.0% | 40.0% | 40.9% | 40.8% |
| DK | 25.4% | 27.9% | 27.7% | 28.1% |
| EE | 22.4% | 24.5% | 26.0% | 26.7% |
| ES | 44.7% | 44.2% | 43.4% | 43.0% |
| FI | 29.2% | 24.1% | 24.4% | 26.7% |
| FR | 52.0% | 51.7% | 51.4% | 50.8% |
| GB | 31.6% | 31.4% | 31.2% | 31.3% |
| GR | 49.7% | 49.2% | 48.0% | 48.4% |
| HR | 58.2% | 58.9% | 58.5% | 57.7% |
| HU | 66.3% | 66.2% | 67.3% | 67.6% |
| IE | 31.3% | 30.4% | 30.3% | 26.0% |
| IS | 33.0% | 35.8% | 37.2% | 28.7% |
| IT | 55.4% | 54.4% | 54.5% | 53.4% |
| LT | 26.1% | 26.0% | 26.5% | 24.6% |
| LU | 45.2% | 42.6% | 40.6% | 36.9% |
| LV | 36.9% | 34.4% | 34.3% | 31.4% |
| MT | 29.2% | 29.1% | 29.1% | 28.3% |
| NL | 27.5% | 27.2% | 26.9% | 26.1% |
| NO | 40.5% | 25.5% | 25.8% | 28.4% |
| PL | 66.3% | 61.9% | 60.9% | 60.2% |
| PT | 51.2% | 51.8% | 52.3% | 51.0% |
| RO | 65.5% | 62.1% | 62.4% | 64.9% |
| SE | 29.0% | 27.1% | 27.4% | 33.1% |
| SI | 59.6% | 60.6% | 61.6% | 59.8% |
| SK | 61.4% | 63.3% | 64.5% | 64.8% |
| EU / EEA | 46.7% | 46.0% | 45.7% | 45.1% |

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) Gross carrying amounts, other than held for trading.

* To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

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 | | | |
| | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 |
| AT | 31.5 | 33.6 | 33.7 | 33.6 | 31.2% | 33.3% | 33.0% | 32.7% | 0.5 | 0.4 | 0.4 | 0.4 | 1.5% | 1.3% | 1.3% | 1.2% |
| BE | 25.1 | 26.1 | 26.6 | 26.4 | 15.4% | 15.4% | 16.0% | 15.7% | 1.0 | 1.0 | 1.0 | 0.9 | 3.9% | 3.8% | 3.6% | 3.6% |
| BG | 1.7 | 1.6 | 1.6 | 1.8 | 10.2% | 10.8% | 10.6% | 12.3% | 0.7 | 0.5 | 0.4 | 0.3 | 40.3% | 33.9% | 28.4% | 17.3% |
| CY* | 3.7 | 3.2 | 3.2 | n.a. | 15.9% | 15.1% | 15.6% | n.a. | 1.6 | 1.0 | 1.0 | n.a. | 42.5% | 31.2% | 32.9% | n.a. |
| CZ | 12.7 | 12.2 | 12.4 | 12.4 | 24.5% | 25.3% | 24.7% | 25.1% | 0.1 | 0.1 | 0.1 | 0.1 | 1.0% | 1.0% | 0.9% | 0.8% |
| DE | 171.1 | 172.8 | 175.1 | 176.5 | 30.2% | 29.5% | 29.8% | 30.7% | 1.6 | 1.5 | 1.5 | 1.2 | 0.9% | 0.9% | 0.8% | 0.7% |
| DK | 60.9 | 61.1 | 61.0 | 61.7 | 48.1% | 45.3% | 46.0% | 46.9% | 2.4 | 1.9 | 1.8 | 1.8 | 3.9% | 3.1% | 3.0% | 2.9% |
| EE | 3.1 | 3.1 | 3.1 | 3.0 | 31.0% | 30.2% | 31.6% | 31.1% | 0.1 | 0.0 | 0.0 | 0.0 | 1.7% | 0.8% | 0.6% | 0.6% |
| ES | 44.6 | 43.6 | 44.4 | 41.6 | 13.2% | 12.8% | 13.3% | 12.2% | 5.9 | 5.6 | 5.0 | 4.1 | 13.1% | 12.8% | 11.3% | 9.8% |
| FI | 39.9 | 42.6 | 43.9 | 45.0 | 44.2% | 45.6% | 46.9% | 47.1% | 0.2 | 0.2 | 0.3 | 0.3 | 0.6% | 0.6% | 0.6% | 0.6% |
| FR | 252.9 | 260.4 | 266.7 | 269.5 | 30.9% | 31.5% | 31.9% | 31.6% | 7.6 | 7.7 | 7.6 | 7.7 | 3.0% | 3.0% | 2.9% | 2.9% |
| GB | 120.3 | 119.6 | 120.5 | 125.6 | 23.0% | 22.7% | 22.7% | 24.6% | 2.6 | 3.3 | 2.2 | 1.9 | 2.2% | 2.8% | 1.8% | 1.5% |
| GR | 5.5 | 4.9 | 4.6 | 4.7 | 6.0% | 5.4% | 5.2% | 5.4% | 3.1 | 2.6 | 2.4 | 2.3 | 56.1% | 52.8% | 52.1% | 48.6% |
| HR | 1.3 | 1.4 | 1.3 | 1.3 | 9.2% | 10.5% | 9.9% | 10.1% | 0.3 | 0.4 | 0.4 | 0.3 | 25.7% | 26.7% | 26.7% | 21.9% |
| HU | 3.8 | 3.9 | 3.8 | 3.6 | 19.8% | 20.1% | 18.8% | 17.3% | 0.3 | 0.2 | 0.2 | 0.2 | 6.7% | 6.3% | 5.2% | 4.4% |
| IE | 15.2 | 14.7 | 14.2 | 13.4 | 22.1% | 21.1% | 20.1% | 18.6% | 4.1 | 3.3 | 2.8 | 2.5 | 27.0% | 22.7% | 19.8% | 18.6% |
| IS | 3.0 | 3.1 | 3.1 | 2.9 | 25.8% | 25.1% | 25.0% | 24.7% | 0.1 | 0.1 | 0.1 | 0.1 | 2.8% | 2.3% | 2.1% | 3.0% |
| IT | 58.7 | 56.0 | 54.8 | 62.7 | 13.2% | 12.8% | 12.6% | 12.7% | 19.6 | 16.8 | 16.5 | 18.1 | 33.3% | 30.0% | 30.1% | 28.9% |
| LT | 2.1 | 2.1 | 1.9 | 1.9 | 23.3% | 21.9% | 21.6% | 21.8% | 0.1 | 0.1 | 0.1 | 0.1 | 5.9% | 5.0% | 3.5% | 3.0% |
| LU | 31.7 | 33.0 | 33.5 | 33.5 | 37.4% | 36.3% | 35.2% | 33.8% | 0.3 | 0.3 | 0.3 | 0.3 | 1.0% | 0.9% | 0.9% | 0.8% |
| LV | 1.8 | 1.8 | 1.4 | 1.4 | 26.8% | 25.7% | 22.5% | 23.3% | 0.2 | 0.2 | 0.1 | 0.1 | 12.0% | 8.6% | 6.4% | 5.4% |
| MT | 0.6 | 0.6 | 0.6 | 0.6 | 9.1% | 8.4% | 8.7% | 8.6% | 0.0 | 0.1 | 0.0 | 0.0 | 7.3% | 9.3% | 7.3% | 7.0% |
| NL | 97.0 | 96.3 | 96.6 | 94.9 | 30.1% | 30.0% | 29.8% | 30.2% | 3.3 | 2.5 | 2.4 | 2.1 | 3.4% | 2.6% | 2.4% | 2.2% |
| NO | 44.5 | 45.1 | 45.8 | 44.3 | 38.5% | 37.9% | 38.5% | 38.6% | 0.3 | 0.3 | 0.3 | 0.3 | 0.7% | 0.7% | 0.7% | 0.6% |
| PL | 13.1 | 13.2 | 12.9 | 13.4 | 18.3% | 19.2% | 18.6% | 18.2% | 0.5 | 0.5 | 0.5 | 0.5 | 4.1% | 3.8% | 3.9% | 3.9% |
| PT | 7.9 | 8.0 | 8.0 | 7.9 | 10.7% | 10.9% | 11.0% | 11.2% | 2.6 | 2.4 | 2.2 | 1.7 | 33.4% | 29.7% | 27.3% | 20.9% |
| RO | 2.9 | 2.6 | 2.6 | 2.8 | 13.1% | 11.8% | 12.2% | 12.2% | 0.7 | 0.5 | 0.5 | 0.5 | 23.2% | 19.8% | 20.8% | 19.5% |
| SE | 130.8 | 130.0 | 132.6 | 134.6 | 59.9% | 59.4% | 59.1% | 60.9% | 0.1 | 0.2 | 0.1 | 0.1 | 0.1% | 0.1% | 0.1% | 0.1% |
| SI | 0.5 | 0.5 | 0.5 | 0.5 | 5.9% | 5.8% | 5.7% | 5.7% | 0.1 | 0.1 | 0.1 | 0.1 | 22.5% | 19.2% | 15.9% | 14.0% |
| SK | 3.7 | 3.7 | 3.7 | 3.9 | 17.1% | 17.2% | 17.1% | 17.4% | 0.3 | 0.2 | 0.2 | 0.2 | 7.6% | 6.5% | 6.4% | 4.7% |
| EU / EEA | 1,191.6 | 1,200.7 | 1,213.9 | 1,228.5 | 26.9% | 26.8% | 27.0% | 27.1% | 60.3 | 54.0 | 50.6 | 49.0 | 5.1% | 4.5% | 4.2% | 4.0% |
| Memo item: Non-EU / EEA countries | 201.9 | 209.9 | 218.1 | 216.9 | 13.7% | 13.5% | 13.9% | 13.8% | 3.4 | 3.5 | 3.3 | 3.0 | 1.7% | 1.7% | 1.5% | 1.4% |

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-financial corporations | | | | Gross carrying amount | | | | NPL ratio | | | |
| | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 |
| AT | 11.7 | 10.2 | 10.4 | 10.3 | 11.5% | 10.1% | 10.2% | 10.0% | 0.5 | 0.4 | 0.5 | 0.4 | 4.2% | 4.4% | 4.4% | 4.3% |
| BE | 16.7 | 18.1 | 18.0 | 18.0 | 10.2% | 10.7% | 10.8% | 10.7% | 0.7 | 0.7 | 0.7 | 0.6 | 4.1% | 3.7% | 3.6% | 3.6% |
| BG | 1.2 | 1.1 | 1.0 | 1.0 | 7.4% | 7.3% | 7.0% | 7.1% | 0.4 | 0.3 | 0.3 | 0.3 | 33.0% | 27.8% | 26.1% | 25.6% |
| CY* | 4.3 | 3.3 | 3.3 | n.a. | 18.6% | 15.5% | 16.1% | n.a. | 3.2 | 2.2 | 2.2 | n.a. | 74.9% | 68.2% | 66.9% | n.a. |
| CZ | 1.9 | 1.9 | 1.9 | 1.9 | 3.7% | 3.9% | 3.8% | 3.8% | 0.1 | 0.1 | 0.1 | 0.1 | 7.1% | 7.3% | 6.6% | 5.4% |
| DE | 23.8 | 29.1 | 29.3 | 24.3 | 4.2% | 5.0% | 4.2% | 4.2% | 0.7 | 0.7 | 0.7 | 0.6 | 3.0% | 2.4% | 2.4% | 2.7% |
| DK | 3.1 | 3.2 | 3.3 | 3.4 | 2.4% | 2.4% | 2.5% | 2.6% | 0.2 | 0.1 | 0.1 | 0.1 | 5.7% | 4.7% | 4.2% | 3.9% |
| EE | 0.3 | 0.3 | 0.3 | 0.3 | 2.9% | 2.8% | 2.7% | 2.6% | 0.0 | 0.0 | 0.0 | 0.0 | 7.6% | 7.4% | 5.1% | 2.2% |
| ES | 39.9 | 38.9 | 37.5 | 36.6 | 11.8% | 11.5% | 11.2% | 10.7% | 8.3 | 7.4 | 6.4 | 5.1 | 20.9% | 19.1% | 17.2% | 14.0% |
| FI | 3.8 | 4.3 | 4.1 | 4.1 | 4.2% | 4.6% | 4.4% | 4.3% | 0.1 | 0.1 | 0.1 | 0.1 | 3.5% | 2.9% | 3.2% | 3.0% |
| FR | 34.0 | 34.9 | 35.3 | 36.6 | 4.2% | 4.2% | 4.2% | 4.3% | 2.5 | 2.4 | 2.5 | 2.5 | 7.3% | 6.9% | 7.0% | 6.7% |
| GB | 38.0 | 37.5 | 31.8 | 29.6 | 7.3% | 7.1% | 6.0% | 5.8% | 2.5 | 2.0 | 2.2 | 1.8 | 6.5% | 5.3% | 6.8% | 6.1% |
| GR | 9.2 | 8.6 | 8.1 | 8.1 | 10.0% | 9.6% | 9.3% | 9.4% | 6.2 | 5.5 | 5.0 | 4.9 | 67.1% | 64.3% | 62.1% | 60.5% |
| HR | 1.4 | 1.2 | 1.3 | 1.3 | 10.5% | 8.8% | 9.3% | 9.5% | 0.4 | 0.3 | 0.3 | 0.3 | 30.2% | 28.7% | 24.7% | 21.9% |
| HU | 1.0 | 0.9 | 1.0 | 1.0 | 5.3% | 4.8% | 4.8% | 4.6% | 0.0 | 0.0 | 0.0 | 0.0 | 4.7% | 3.2% | 2.9% | 2.8% |
| IE | 2.4 | 2.2 | 2.7 | 2.0 | 3.5% | 3.2% | 3.8% | 2.8% | 0.7 | 0.5 | 0.5 | 0.4 | 28.7% | 24.1% | 19.5% | 21.9% |
| IS | 1.1 | 1.1 | 1.1 | 1.2 | 9.3% | 8.9% | 9.1% | 9.8% | 0.0 | 0.0 | 0.0 | 0.0 | 3.6% | 1.6% | 1.8% | 2.6% |
| IT | 45.3 | 40.7 | 40.3 | 46.5 | 10.2% | 9.3% | 9.2% | 9.4% | 21.2 | 17.0 | 16.9 | 19.3 | 46.7% | 41.8% | 41.9% | 41.6% |
| LT | 0.3 | 0.3 | 0.3 | 0.2 | 2.8% | 3.1% | 2.8% | 2.4% | 0.0 | 0.0 | 0.0 | 0.0 | 14.9% | 12.5% | 10.4% | 14.6% |
| LU | 1.3 | 1.4 | 1.5 | 1.6 | 1.5% | 1.5% | 1.6% | 1.6% | 0.1 | 0.1 | 0.1 | 0.1 | 9.3% | 8.6% | 7.6% | 4.3% |
| LV | 0.2 | 0.2 | 0.2 | 0.2 | 3.0% | 3.2% | 3.0% | 2.7% | 0.0 | 0.0 | 0.0 | 0.0 | 9.8% | 7.7% | 6.3% | 2.7% |
| MT | 0.3 | 0.3 | 0.3 | 0.3 | 4.0% | 3.9% | 4.2% | 4.2% | 0.1 | 0.1 | 0.1 | 0.1 | 42.2% | 40.7% | 32.0% | 34.0% |
| NL | 11.2 | 11.4 | 11.5 | 11.2 | 3.5% | 3.5% | 3.6% | 3.6% | 1.2 | 0.9 | 0.9 | 0.9 | 10.3% | 8.1% | 7.8% | 7.6% |
| NO | 11.4 | 12.1 | 11.9 | 11.2 | 9.8% | 10.1% | 10.0% | 9.7% | 0.1 | 0.1 | 0.2 | 0.1 | 0.9% | 0.9% | 1.4% | 1.1% |
| PL | 3.6 | 3.4 | 3.7 | 3.7 | 5.0% | 4.9% | 5.3% | 5.0% | 0.4 | 0.3 | 0.3 | 0.3 | 12.4% | 8.9% | 8.5% | 8.9% |
| PT | 10.2 | 10.0 | 9.9 | 8.4 | 13.8% | 13.7% | 13.5% | 12.0% | 4.6 | 4.2 | 4.0 | 2.9 | 45.3% | 42.3% | 41.0% | 34.8% |
| RO | 2.0 | 2.0 | 2.0 | 2.0 | 9.3% | 9.2% | 9.3% | 8.7% | 0.5 | 0.4 | 0.5 | 0.4 | 24.3% | 21.1% | 22.5% | 18.7% |
| SE | 6.0 | 5.9 | 6.0 | 5.8 | 2.8% | 2.7% | 2.7% | 2.6% | 0.1 | 0.0 | 0.1 | 0.1 | 1.4% | 0.8% | 1.5% | 1.1% |
| SI | 0.4 | 0.4 | 0.4 | 0.3 | 4.8% | 5.0% | 4.7% | 4.0% | 0.1 | 0.1 | 0.1 | 0.1 | 34.6% | 31.0% | 31.5% | 30.7% |
| SK | 0.9 | 1.0 | 1.0 | 1.0 | 4.3% | 4.9% | 4.8% | 4.5% | 0.1 | 0.1 | 0.1 | 0.1 | 8.3% | 6.7% | 6.5% | 7.5% |
| EU / EEA | 286.8 | 285.9 | 279.2 | 274.8 | 6.5% | 6.4% | 6.2% | 6.1% | 55.3 | 46.6 | 44.9 | 43.7 | 19.3% | 16.3% | 16.1% | 15.9% |
| Memo item: Non-EU / EEA countries | 50.9 | 52.6 | 50.8 | 52.4 | 3.4% | 3.4% | 3.2% | 3.3% | 4.1 | 4.1 | 4.1 | 4.0 | 8.0% | 7.8% | 8.1% | 7.6% |

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.

* To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

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) | | | |
|----------|---------------------------|--------|--------|--------|--|--------|--------|--------|--|--------|--------|--------|---------------------------------------|--------|--------|--------|--|---------|--------|---------|
| | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 | Mar-18 | Jun-18 | Sep-18 | Dec-18 |
| AT | 9.3% | 10.4% | 10.7% | 10.1% | 2.6% | 2.7% | 2.8% | 2.8% | 11.96 | 11.99 | 11.92 | 11.80 | 37.1% | 38.8% | 39.7% | 36.6% | 80.8% | 82.4% | 82.3% | 84.0% |
| BE | 5.1% | 6.3% | 7.0% | 6.9% | 1.8% | 1.8% | 1.8% | 1.8% | 14.38 | 14.31 | 14.17 | 13.94 | 26.8% | 34.1% | 37.4% | 36.0% | 75.2% | 73.7% | 74.6% | 75.2% |
| BG | 10.9% | 13.4% | 14.0% | 13.6% | 4.1% | 4.4% | 4.5% | 4.7% | 7.40 | 7.49 | 7.44 | 6.82 | 37.0% | 44.0% | 45.6% | 45.9% | 97.1% | 92.9% | 91.7% | 92.4% |
| CY* | 8.9% | 1.3% | n.a. | n.a. | 2.8% | 2.6% | n.a. | n.a. | 10.64 | 11.06 | n.a. | n.a. | 31.5% | 5.6% | n.a. | n.a. | 95.7% | 81.4% | n.a. | n.a. |
| CZ | 14.1% | 14.5% | 14.9% | 14.6% | 2.8% | 2.7% | 2.7% | 2.9% | 12.12 | 12.77 | 12.71 | 12.11 | 51.4% | 52.3% | 52.7% | 51.8% | 81.4% | 81.0% | 81.5% | 81.4% |
| DE | 2.5% | 3.1% | 3.2% | 1.6% | 1.5% | 1.5% | 1.5% | 1.5% | 17.86 | 17.76 | 17.61 | 17.35 | 14.8% | 17.8% | 18.4% | 11.4% | 60.5% | 65.7% | 66.4% | 52.5% |
| DK | 10.1% | 9.8% | 8.7% | 8.3% | 1.3% | 1.3% | 1.3% | 1.3% | 18.61 | 18.54 | 18.47 | 18.27 | 51.0% | 50.4% | 46.3% | 44.6% | 79.9% | 79.8% | 78.6% | 78.6% |
| EE | 10.5% | 10.9% | 10.2% | 9.7% | 3.5% | 3.2% | 3.1% | 3.1% | 6.50 | 6.53 | 6.50 | 6.47 | 61.4% | 63.0% | 60.6% | 60.4% | 75.4% | 82.3% | 83.9% | 80.9% |
| ES | 9.7% | 8.9% | 9.0% | 8.4% | 2.9% | 2.9% | 2.9% | 2.8% | 13.58 | 13.66 | 13.58 | 13.55 | 34.0% | 31.8% | 33.1% | 30.9% | 71.3% | 70.9% | 69.8% | 70.1% |
| FI | 6.8% | 5.1% | 5.2% | 8.3% | 1.7% | 1.5% | 1.5% | 1.6% | 12.05 | 12.16 | 11.96 | 14.77 | 42.4% | 35.9% | 37.0% | 44.6% | 79.0% | 79.0% | 79.9% | 78.0% |
| FR | 5.7% | 7.0% | 7.1% | 6.6% | 2.1% | 2.1% | 2.1% | 2.1% | 15.39 | 15.57 | 15.49 | 15.23 | 24.2% | 27.2% | 28.2% | 26.4% | 71.6% | 77.6% | 77.5% | 79.1% |
| GB | 5.8% | 6.7% | 7.0% | 6.1% | 2.0% | 2.0% | 2.0% | 2.0% | 14.88 | 15.05 | 14.93 | 14.81 | 27.3% | 30.3% | 31.4% | 28.5% | 71.0% | 72.7% | 73.4% | 71.5% |
| GR | 0.7% | -1.9% | -0.5% | -0.5% | 3.3% | 3.2% | 3.2% | 3.1% | 8.08 | 8.09 | 8.13 | 8.26 | 2.6% | 4.4% | 7.4% | -0.4% | 105.9% | -170.3% | -26.1% | -260.3% |
| HR | 10.8% | 11.6% | 11.9% | 10.9% | 4.0% | 4.2% | 4.2% | 4.2% | 6.97 | 7.03 | 7.00 | 7.04 | 46.6% | 47.4% | 49.2% | 42.9% | 83.7% | 82.5% | 82.3% | 86.4% |
| HU | 14.9% | 17.9% | 18.6% | 18.1% | 6.1% | 6.1% | 6.3% | 6.4% | 8.61 | 8.64 | 8.47 | 8.36 | 33.0% | 38.4% | 39.6% | 37.9% | 86.2% | 88.4% | 88.5% | 89.9% |
| IE | 7.8% | 8.4% | 8.4% | 7.6% | 2.9% | 2.9% | 2.9% | 2.9% | 7.86 | 7.89 | 7.80 | 7.89 | 40.8% | 43.1% | 43.6% | 39.4% | 85.9% | 84.4% | 84.5% | 83.9% |
| IS | 7.9% | 7.6% | 6.4% | 5.8% | 4.6% | 4.4% | 4.2% | 4.0% | 5.44 | 5.47 | 5.60 | 5.50 | 41.1% | 43.2% | 39.5% | 39.3% | 76.5% | 72.7% | 69.3% | 67.1% |
| IT | 8.4% | 7.4% | 6.1% | 6.1% | 2.8% | 2.7% | 2.7% | 2.7% | 13.01 | 13.30 | 13.31 | 13.14 | 27.9% | 25.5% | 21.7% | 17.9% | 82.9% | 80.2% | 79.2% | 97.6% |
| LT | 12.1% | 12.6% | 12.9% | 12.0% | 2.5% | 2.6% | 2.6% | 2.6% | 9.96 | 9.95 | 9.93 | 10.06 | 54.2% | 56.0% | 57.2% | 54.5% | 88.2% | 87.1% | 86.7% | 86.0% |
| LU | 5.2% | 6.2% | 9.0% | 8.4% | 1.5% | 1.5% | 1.8% | 1.8% | 13.62 | 14.32 | 13.94 | 13.86 | 29.2% | 31.8% | 41.5% | 39.2% | 90.1% | 92.3% | 85.1% | 86.0% |
| LV | 10.4% | 8.8% | 13.0% | 11.8% | 2.9% | 2.7% | 3.1% | 3.0% | 8.37 | 8.12 | 7.87 | 8.06 | 43.7% | 40.5% | 53.1% | 48.7% | 98.3% | 98.5% | 99.1% | 99.0% |
| MT | 9.4% | 5.0% | 6.6% | 6.3% | 2.2% | 2.3% | 2.3% | 2.2% | 11.75 | 11.73 | 11.72 | 11.64 | 53.4% | 20.6% | 26.8% | 30.0% | 68.3% | 90.0% | 91.6% | 81.0% |
| NL | 9.2% | 10.0% | 9.6% | 8.8% | 1.9% | 1.9% | 2.0% | 2.0% | 17.19 | 17.20 | 17.21 | 16.75 | 36.9% | 40.4% | 38.8% | 36.2% | 76.2% | 75.2% | 73.4% | 73.3% |
| NO | 10.5% | 11.6% | 11.3% | 10.8% | 1.9% | 1.9% | 2.0% | 2.0% | 11.80 | 12.45 | 11.99 | 11.66 | 59.4% | 60.6% | 58.5% | 56.3% | 79.4% | 80.2% | 79.8% | 81.2% |
| PL | 8.0% | 9.2% | 9.6% | 10.1% | 4.4% | 4.4% | 4.4% | 4.3% | 7.60 | 7.74 | 7.75 | 7.87 | 33.5% | 36.5% | 37.9% | 39.2% | 71.5% | 74.8% | 75.0% | 75.8% |
| PT | 8.3% | 5.9% | 6.0% | 2.2% | 2.4% | 2.3% | 2.4% | 2.2% | 10.82 | 10.99 | 10.89 | 10.98 | 41.8% | 25.7% | 30.0% | 25.1% | 76.0% | 92.0% | 77.5% | 35.6% |
| RO | 19.1% | 21.2% | 20.2% | 17.5% | 5.0% | 5.3% | 5.5% | 5.3% | 8.35 | 8.81 | 8.62 | 8.53 | 54.2% | 57.2% | 53.2% | 48.3% | 84.6% | 79.1% | 80.6% | 79.9% |
| SE | 10.8% | 12.9% | 12.2% | 13.4% | 1.6% | 1.6% | 1.6% | 1.7% | 17.53 | 17.56 | 17.16 | 17.07 | 50.1% | 55.1% | 54.1% | 55.7% | 77.5% | 81.7% | 81.2% | 81.3% |
| SI | 13.9% | 12.3% | 11.7% | 11.6% | 3.7% | 3.5% | 3.5% | 3.6% | 7.20 | 7.17 | 7.17 | 7.41 | 56.8% | 53.6% | 50.4% | 47.3% | 92.3% | 91.3% | 91.0% | 92.6% |
| SK | 12.7% | 12.1% | 12.0% | 11.0% | 3.4% | 3.3% | 3.3% | 3.2% | 10.92 | 10.98 | 10.76 | 10.82 | 44.3% | 43.0% | 43.6% | 40.5% | 77.6% | 77.9% | 78.4% | 77.9% |
| EU / EEA | 6.8% | 7.2% | 7.2% | 6.5% | 2.1% | 2.1% | 2.1% | 2.1% | 14.83 | 14.95 | 14.85 | 14.66 | 28.9% | 30.4% | 30.8% | 27.9% | 73.9% | 74.8% | 74.6% | 75.3% |

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

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

* To ensure confidentiality, figures by country breakdown are only shown if there are at least 3 banks that reported data in each specific country.

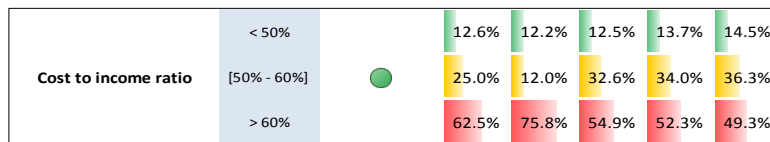
Methodological note on the Risk Indicators' (RIs) heatmap

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, 144, 174, 178, 183, 233, 237 | 010 | F 01.01 | 380 | 010 |
| Derivatives | RDB_5 | Ratio | Derivatives (A) / Total Assets (B) | F 01.01 | 060, 092, 240 | 010 | F 01.01 | 380 | 010 |
| Other assets | RDB_6 | 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 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.

*** Applicable only to IFRS reporting banks

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