



RISK DASHBOARD

Q3 2015

(DATA AS OF Q2 2015)



EBA

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Summary¹

EU banks' capital ratios have increased further. The CET1 ratio increased by 40 bps to 12.5% in Q2 2015 compared to the previous quarter. This is due to a growth in capital as well as decreasing RWAs, primarily its credit and market risk components. The dispersion is less driven by banks of different size class, but rather by differences among countries. Tier 1 and total capital ratios have shown similar trends.

The quality of banks' loan portfolios slightly improved, but remains weak on average. The ratio of impaired and past due (> 90 days) loans to total loans decreased from 6.6% in the previous quarter to 6.4% in Q2 2015, driven by a decline of the numerator. Country dispersion remains significant, also the dispersion among banks of different size class. However, the heatmap shows that the share of banks on the higher end of the ratio (above 10%) has decreased (from 17.2% to 11.2%). The middle bucket has accordingly increased (from 18.4% to 24.7%), while the share of banks in the bucket with a ratio below 5% has been stable (at about 64%). Loan volumes decreased slightly in Q2 2015 compared to the former quarter. However, volumes continued to grow on a YtD basis.

The **coverage ratio** stopped its declining trend and has reached new heights with a ratio of 47.4% vs. 46.9% in June 2014. Accordingly, the share of banks with a coverage ratio of more than 50% increased from 37.4% in the first quarter of the year to 47.9% in Q2 2015 (49.8% one year ago). As the lower bucket (coverage ratio below 25%) remained stable at 0.4%, the middle bucket accordingly decreased from 62.2% to 51.7%.

The weighted average ratio of **impaired financial assets to total assets** remained on its long time low of 1.8%.

Profitability remains subdued but increased compared to last year. Annualised RoE in Q2 2015 is 7.8%, which is above Q2 2014 (5.7%) and Q2 2013 (7.6%). The cost-to-income ratio has continued its decreasing trend and is now at 59.5% (61.8% in Q1 2015). Interquartile ranges for both, RoE's and cost-to-income ratio, have slightly narrowed in Q2 2015.

Loan-to-deposit ratio has been stable. The loan-to-deposit ratio very slightly decreased to a further all time low of 108.6% from 108.7% in Q1 2015. The interquartile range has further widened. The country dispersion remains between ca. 50% at the lower end and nearly 170% at its higher end. After its decrease in the last quarter, the ratio of customer deposits to total liabilities grew to an all time high of 50.4% from 47.6% in the previous quarter, also with significant dispersion across countries (from about 30% to more than 90%), but a narrowing interquartile range.

1) This risk dashboard is based on a sample of Key Risk Indicators (KRI) from 55 banks. This edition is based on Q2 2015 data. Underlying data in this risk dashboard is being compiled by the EBA since 2011 and it has served as basis for additional analyses included in EBA's Risk Assessment Report, last version published in June 2015. Ratios provided in the text are weighted average if not otherwise stated. It should be noted that KRIs of former quarters are subject to changes in case of banks' data re-submissions.

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	Asset quality, emerging markets, commodity exposures	High	→	High	→	The stock of non-performing exposure remains high in some regions, even though there have been ongoing NPL portfolio transactions. There are rising risks from a global economic slowdown, negatively supported by recent developments in China. Credit risk is mainly pronounced in emerging market exposures denominated in USD and in commodity exposures.
		Market risk	Market price volatility, market liquidity, interest rates	Medium	↑	Medium	↑	Prices on debt and equity as well as on commodity markets remain highly volatile. Low market liquidity contributes to heightened volatility, and can further materialise especially in situations of market stress. For the moment, the US Fed did not raise interest rates in their September meeting. However, markets' speculation about imminent risks from rising US interest rates drives volatility also in FX markets. Developments in emerging market influence general market volatility, too.
		Operational risk	IT risk, cyber attacks, cost reduction	High	→	High	→	IT risk remain one of the the main operational risks for banks, including risks from cyber-attacks. In case of pressure on profitability there is additional risk of further cost cutting initiatives in banks.
	Pillar 2	Concentration risk, IRRBB and other	Volatile interest rates, real estate markets, concentration in country exposures	Medium	→	Medium	→	Potential vulnerabilities from volatile interest rates remain high, which includes risks from growing rates in USD. Also vulnerability of real estate exposure due to increasing prices in some regions, leading to concerns of price bubbles, is unchanged. For a few banks challenges from concentration risks might arise from exposures towards certain countries (e.g. from elevated Brazil or China exposures of some banks), but also from indirect second or third round effects from respective country risks.
		Reputational and legal	Litigation and conduct risks	High	↓	High	↓	Recent main drivers for litigation risks are related to FX, RMBS, sanction violations and client related business (PPI and floors for mortgage loans at variable interest rates). Even though their P&L impacts can be material and banks remain highly vulnerable to conduct risks, they are expected to find a floor.
		Profitability	Negative impact from NPLs and litigation costs	High	→	High	→	Litigation costs and high levels of NPLs remain a drag on profitability. There are heightened concerns about potentially negative impacts from emerging market and commodity exposures. Trading results remain volatile and interest margins stay under pressure in a low interest rate environment.
Liquidity & Funding	Access to funding and maturity distribution	Cost of issuance on comparably low level	Medium	→	Medium	→	Slightly improved market funding conditions are reflected by the reversal of the recent trend of increasing market spreads. However, funding costs as well as issuance activity remain volatile.	
	Funding structure	Reliance on secured and central bank funding, stable deposit funding	Medium	→	Medium	→	Focus of banks' refinancing has remained on secured funding instruments. Gross issuance of covered bonds is above last year's volumes, including issuances from peripheral institutions. No restrictions in access to unsecured funding could be seen. TLTRO allotment in September was lower than expected and before, which might support the view that banks have in general access to funding markets if needed. Deposit volumes have remained stable, also during the peak of the Greek crisis.	
Environment	Regulatory and legal environment	Regulatory harmonisation	Medium	→	Medium	→	Progress has continued in implementing financial sector reforms, with most key building blocks nearing completion. Harmonisation in respect of risk weights has further shifted into the focus of regulators. Its impact on banks as well as the impact from e.g. TLAC requirements is expected to be muted as stretched over time.	
	Fragmentation	Differences in asset quality and volume trends	High	→	High	→	Geographical differences in asset quality and asset volume trends have remained significant, and cross-border lending has remained low.	
	Sovereign risk	Political risks, debt overhang	High	→	High	→	For some countries, sovereign risks have increased following growing political risk. Debt sustainability remains a challenge for euro area sovereigns, combined with still low economic growth and inflation levels.	
Level		High	Medium	Low	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, NSAs and banks' own assessments as well as analysts' views.			
Trend		↑ Increasing	→ Stable	↓ Decreasing				

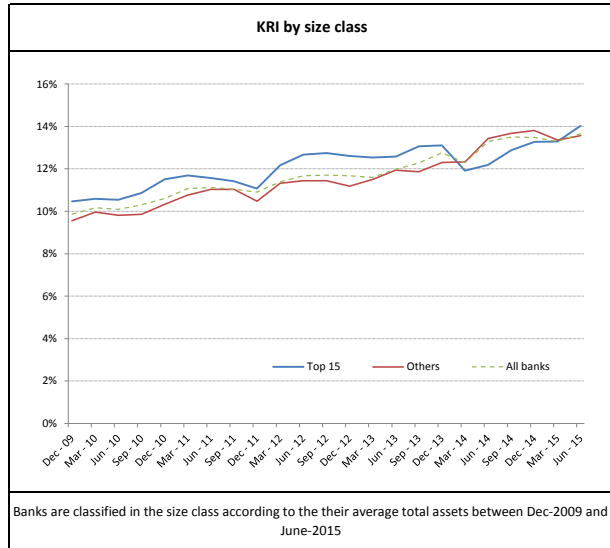
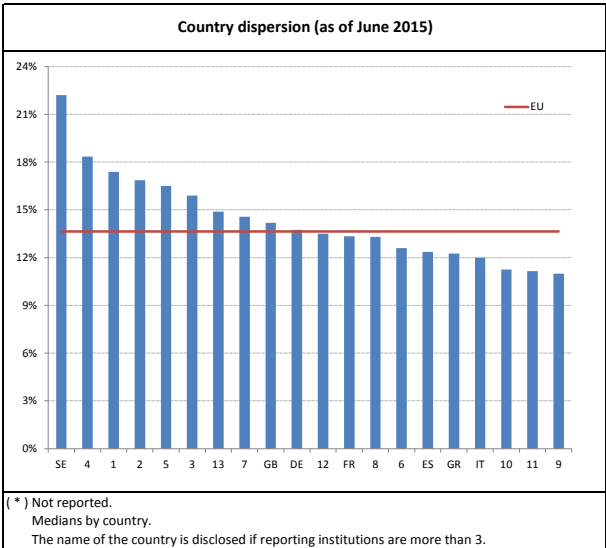
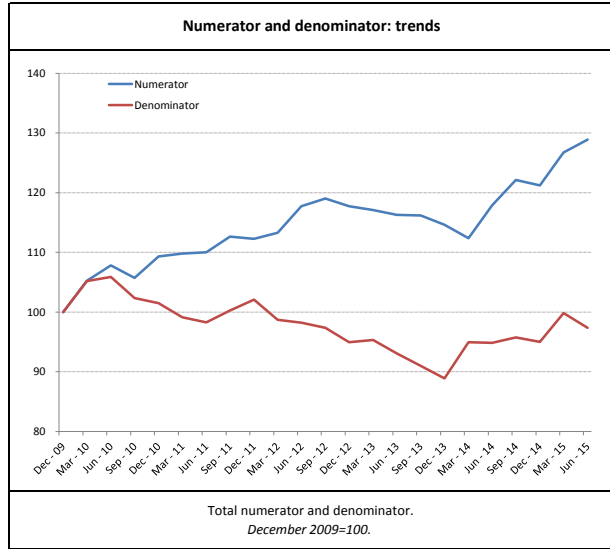
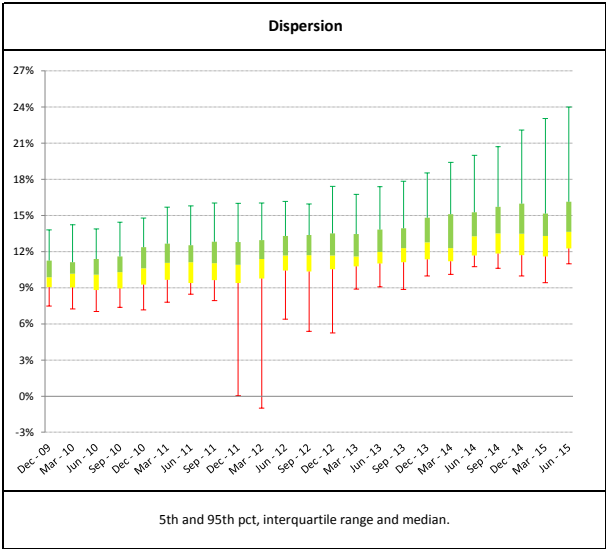
KRIs heatmap

Area	KRI	Threshold	Traffic light Current vs previous quarters for the worst bucket	Sample of banks																			
				Sample of banks																			
				49	51	56	56	56	56	56	56	56	56	55	55	55	55	55	55	55	55	55	
				200912	201103	201106	201109	201112	201203	201206	201209	201212	201303	201306	201309	201312	201403	201406	201409	201412	201503	201506	
Solvency	1	Tier 1 capital ratio	> 12%	●	22.0%	43.4%	36.7%	37.5%	39.0%	54.1%	62.8%	66.6%	71.3%	59.3%	58.2%	75.3%	72.9%	51.1%	63.7%	73.1%	73.0%	74.3%	84.1%
			[9% - 12%]	●	65.4%	53.8%	60.1%	59.4%	57.4%	42.4%	34.9%	31.1%	26.8%	39.4%	41.5%	24.0%	27.1%	48.9%	36.3%	26.9%	26.3%	25.0%	15.9%
			< 9%	●	12.6%	2.8%	3.1%	3.2%	3.6%	3.5%	2.3%	2.3%	1.9%	1.3%	0.2%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.6%
	3	CET1 ratio (was T1 excluding hybrids until Q4 2013)	> 12%	●	13.4%	5.4%	4.0%	4.9%	8.0%	10.7%	12.7%	13.6%	11.9%	20.3%	21.4%	35.4%	32.6%	30.7%	37.1%	43.3%	43.7%	48.9%	62.2%
			[9% - 12%]	●	50.8%	58.3%	63.0%	64.1%	61.2%	74.1%	75.5%	81.9%	83.5%	75.7%	76.9%	62.8%	66.0%	69.3%	62.9%	56.7%	55.6%	50.5%	37.8%
			< 9%	●	35.8%	36.3%	33.1%	31.1%	30.8%	15.2%	11.8%	4.5%	4.7%	4.0%	1.6%	1.8%	1.4%	0.0%	0.0%	0.0%	0.7%	0.6%	0.0%
Credit risk & Assets	13	Impaired loans and Past due (>90 days) loans to total loans	< 5%	●	62.4%	61.1%	60.2%	60.9%	61.2%	60.4%	60.9%	63.3%	59.1%	59.5%	57.3%	55.9%	55.6%	58.0%	61.2%	56.3%	59.6%	64.3%	64.1%
			[5% - 10%]	●	32.5%	30.0%	30.2%	30.1%	28.0%	27.8%	27.1%	24.8%	28.2%	28.0%	28.8%	31.3%	31.3%	29.3%	26.2%	32.9%	24.6%	18.4%	24.7%
			> 10%	●	5.0%	8.9%	9.6%	9.0%	10.9%	11.8%	12.0%	11.9%	12.7%	12.5%	13.9%	12.8%	13.1%	12.7%	12.5%	10.8%	15.8%	17.2%	11.2%
	14	Coverage ratio (all allowances for loans and debt instruments to total gross impaired loans and debt instruments)	> 50%	●	32.9%	26.6%	25.6%	23.4%	25.6%	26.0%	29.2%	30.7%	39.1%	38.1%	41.7%	48.8%	42.6%	49.8%	35.8%	40.9%	37.4%	47.9%	
			[25% - 50%]	●	65.4%	70.6%	71.6%	73.9%	61.6%	61.0%	61.3%	57.6%	56.5%	48.2%	48.2%	45.7%	37.9%	44.1%	37.2%	63.2%	58.6%	62.2%	51.7%
			< 25%	●	1.7%	2.8%	2.7%	2.6%	12.7%	13.0%	12.7%	13.1%	12.9%	12.8%	13.7%	12.6%	13.3%	13.3%	13.0%	1.1%	0.4%	0.4%	0.4%
Quality	20	Accumulated impairments on financial assets to total (gross) assets	< 1%	●	28.6%	36.7%	39.5%	41.5%	40.7%	42.4%	42.2%	41.3%	42.0%	42.1%	41.3%	39.9%	39.9%	41.0%	41.1%	40.9%	40.6%	43.7%	43.0%
			[1% - 2%]	●	58.9%	51.0%	47.6%	45.4%	41.5%	40.1%	40.6%	39.2%	36.9%	36.8%	37.6%	38.8%	32.6%	31.9%	31.8%	37.8%	38.1%	35.6%	35.4%
			> 2%	●	12.5%	12.3%	12.9%	13.1%	17.7%	17.5%	17.3%	19.5%	21.1%	21.0%	21.1%	21.2%	27.5%	27.1%	27.1%	21.3%	21.3%	20.6%	21.6%
	21	Impairments on financial assets to total operating income	< 5%	●	0.9%	21.3%	7.0%	2.8%	2.6%	14.0%	4.9%	5.6%	5.5%	13.8%	11.5%	4.4%	4.4%	14.5%	19.2%	19.4%	14.9%	33.5%	27.0%
			[5% - 20%]	●	19.3%	42.7%	51.6%	53.9%	52.4%	42.8%	58.5%	62.1%	60.2%	62.1%	62.2%	65.5%	57.4%	68.4%	57.0%	56.4%	57.4%	53.6%	59.3%
			> 20%	●	79.7%	36.0%	41.4%	43.3%	45.0%	43.2%	36.7%	32.3%	34.3%	24.1%	26.3%	30.1%	38.2%	17.1%	23.8%	24.2%	27.7%	13.0%	13.7%
Earnings	22	Return on equity	> 12%	●	13.6%	21.7%	13.5%	8.9%	2.7%	9.5%	2.9%	2.7%	1.4%	18.4%	11.8%	3.8%	4.4%	7.1%	5.2%	3.7%	2.8%	8.1%	7.7%
			[8% - 12%]	●	23.4%	43.3%	40.1%	31.9%	34.5%	28.2%	27.6%	26.0%	24.0%	20.7%	19.2%	27.4%	20.3%	25.0%	18.5%	24.2%	12.4%	30.4%	43.0%
			< 8%	●	63.1%	35.0%	46.5%	59.2%	62.8%	62.3%	69.5%	71.4%	74.6%	60.9%	69.0%	68.8%	75.3%	67.9%	76.3%	72.1%	84.8%	61.5%	49.3%
	24	Cost-to-income	< 33%	●	9.4%	2.1%	1.9%	2.8%	2.5%	1.6%	2.7%	2.8%	2.8%	10.8%	12.2%	11.2%	3.4%	11.0%	3.1%	0.0%	0.1%	1.8%	0.9%
			[33% - 66%]	●	68.7%	67.6%	63.5%	70.6%	65.7%	60.5%	48.9%	55.6%	46.3%	40.4%	49.5%	44.7%	48.0%	61.9%	46.4%	68.7%	55.7%	61.3%	65.0%
			> 66%	●	21.8%	30.3%	34.6%	26.6%	31.8%	37.8%	48.4%	41.6%	50.9%	48.8%	38.4%	44.1%	48.6%	27.1%	50.6%	31.3%	44.2%	36.8%	34.1%
Balance sheet	34	Loan-to-deposit ratio	< 100%	●	13.8%	13.1%	13.1%	24.7%	23.8%	23.7%	24.0%	23.9%	23.5%	27.4%	28.7%	22.5%	31.2%	31.6%	32.9%	33.7%	33.8%	33.8%	35.9%
			[100% - 150%]	●	72.6%	73.1%	69.5%	56.6%	59.9%	59.0%	61.8%	59.7%	60.7%	55.8%	60.5%	67.0%	54.8%	62.1%	53.2%	57.1%	56.6%	59.0%	59.1%
			> 150%	●	13.6%	13.8%	17.4%	18.7%	16.3%	17.4%	14.2%	16.5%	15.8%	16.8%	10.8%	10.5%	13.9%	6.3%	13.9%	9.2%	9.6%	7.2%	5.1%
	36	Tier 1 capital to (total assets - intangible assets)	> 7%	●	2.3%	3.1%	4.4%	2.7%	4.6%	1.4%	2.0%	2.0%	2.1%	3.3%	3.4%	5.1%	3.1%	3.2%	5.0%	5.2%	4.4%	1.8%	5.9%
			[4% - 7%]	●	48.1%	66.1%	72.9%	54.0%	52.0%	55.4%	64.7%	65.4%	66.8%	65.5%	69.6%	68.8%	85.1%	76.0%	73.5%	71.1%	68.4%	67.2%	76.2%
			< 4%	●	49.7%	30.8%	22.7%	43.3%	43.4%	43.3%	33.2%	32.6%	31.1%	31.2%	27.0%	26.1%	11.8%	20.8%	21.5%	23.8%	27.2%	31.0%	18.0%
45	Debt-to-equity ratio	< 10x	●	3.1%	3.9%	3.0%	3.4%	1.3%	0.8%	1.0%	1.0%	1.0%	1.4%	1.2%	1.3%	1.1%	2.0%	2.5%	2.0%	1.8%	1.3%	1.1%	
		[10x - 20x]	●	53.0%	59.8%	60.6%	43.0%	42.5%	56.3%	49.1%	50.1%	55.4%	54.3%	55.6%	57.9%	76.5%	71.0%	70.9%	81.6%	82.9%	63.2%	81.4%	
		> 20x	●	43.9%	36.3%	36.4%	53.6%	56.2%	42.9%	49.9%	48.9%	43.6%	44.4%	43.2%	40.7%	22.4%	27.0%	26.6%	16.3%	15.3%	35.5%	17.5%	
46	Off-balance sheet items to total assets	< 10%	●	21.0%	23.0%	21.5%	22.0%	19.5%	19.5%	19.5%	20.3%	20.1%	20.0%	19.7%	19.1%	19.1%	18.4%	18.5%	3.9%	3.7%	3.5%	3.3%	
		[10% - 20%]	●	36.3%	45.0%	47.4%	60.7%	57.3%	56.6%	53.8%	56.3%	56.5%	56.5%	50.6%	41.6%	41.6%	36.4%	42.2%	59.4%	60.4%	62.8%	59.5%	
		> 20%	●	42.7%	32.0%	31.1%	17.3%	23.2%	23.9%	26.7%	23.4%	23.4%	23.5%	29.6%	39.3%	39.3%	45.1%	39.3%	36.7%	35.9%	33.7%	37.2%	

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

Solvency

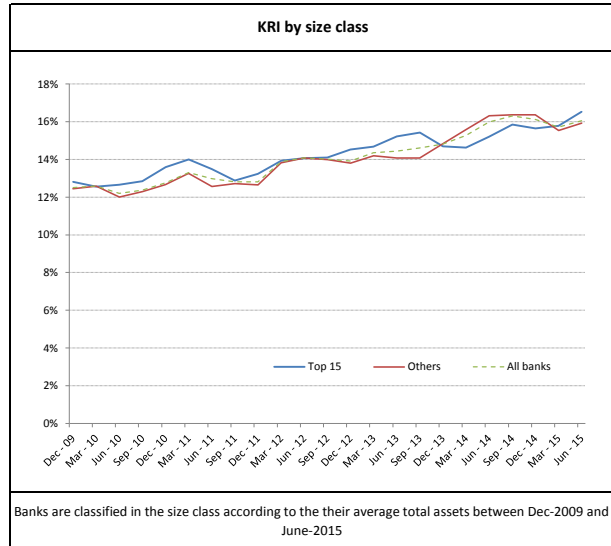
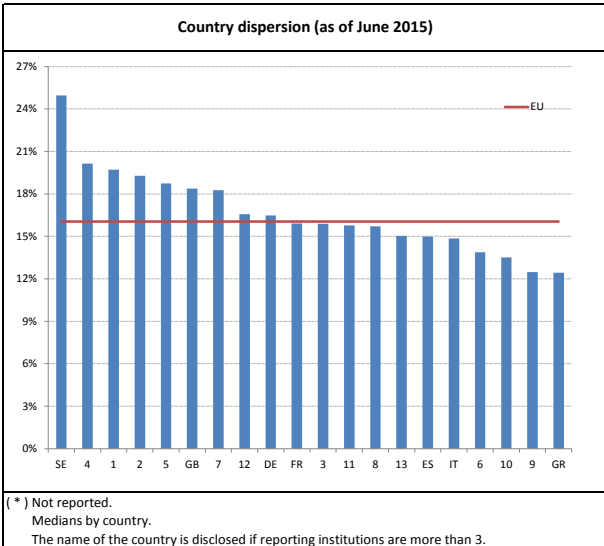
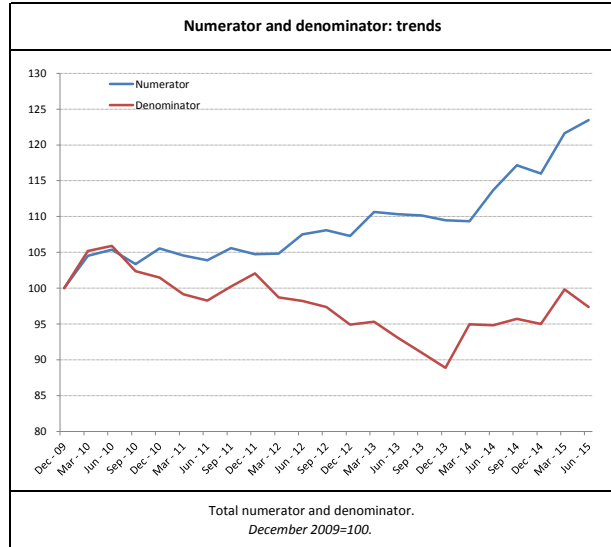
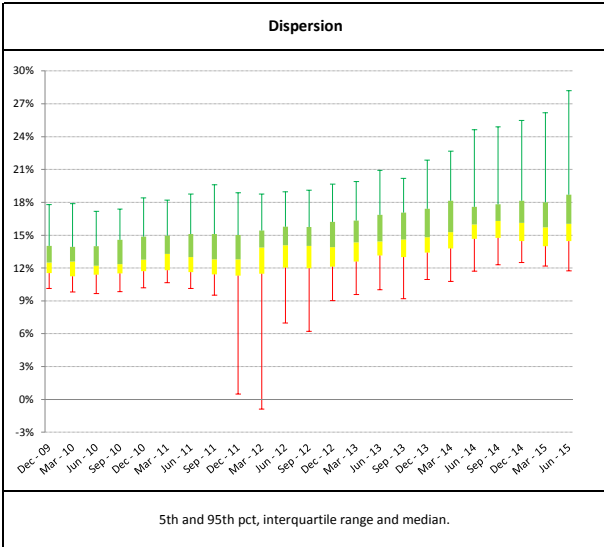
KRI: 1 - Tier 1 capital ratio



Period	Weighted average	25th	50th	75th
Dec - 09	10.2%	9.1%	9.9%	11.3%
Dec - 10	11.0%	9.3%	10.6%	12.4%
Mar - 11	11.3%	9.7%	11.1%	12.7%
Jun - 11	11.4%	9.4%	11.1%	12.5%
Sep - 11	11.4%	9.6%	11.0%	12.8%
Dec - 11	11.1%	9.4%	10.9%	12.8%
Mar - 12	11.6%	9.8%	11.4%	13.0%
Jun - 12	12.0%	10.4%	11.7%	13.3%
Sep - 12	12.3%	10.3%	11.7%	13.4%
Dec - 12	12.5%	10.5%	11.7%	13.5%
Mar - 13	12.4%	10.8%	11.6%	13.4%
Jun - 13	12.6%	11.0%	12.0%	13.8%
Sep - 13	12.9%	11.1%	12.3%	13.9%
Dec - 13	13.1%	11.4%	12.8%	14.8%
Mar - 14	12.3%	11.2%	12.3%	15.1%
Jun - 14	12.9%	11.7%	13.3%	15.3%
Sep - 14	13.2%	11.8%	13.5%	15.7%
Dec - 14	13.3%	11.7%	13.5%	16.0%
Mar - 15	13.2%	11.6%	13.3%	15.2%
Jun - 15	13.8%	12.2%	13.6%	16.1%

Solvency

KRI: 2 - Total capital ratio

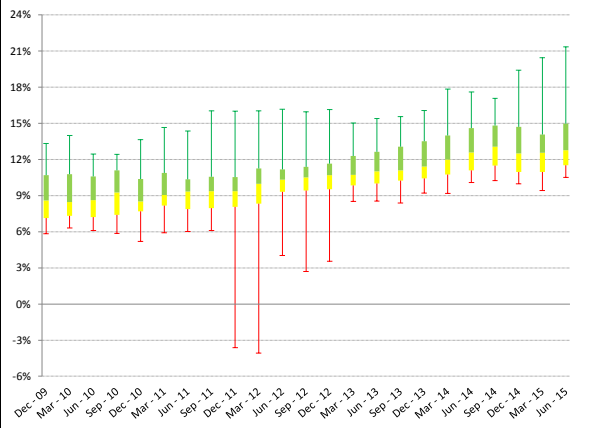


Period	Weighted average	25th	50th	75th
Dec - 09	13.0%	11.5%	12.5%	14.0%
Dec - 10	13.5%	11.7%	12.8%	14.9%
Mar - 11	13.7%	11.8%	13.3%	15.0%
Jun - 11	13.6%	11.6%	13.0%	15.1%
Sep - 11	13.5%	11.4%	12.8%	15.1%
Dec - 11	13.1%	11.3%	12.8%	15.0%
Mar - 12	13.6%	11.5%	13.9%	15.4%
Jun - 12	13.9%	12.0%	14.1%	15.8%
Sep - 12	14.1%	12.0%	14.0%	15.8%
Dec - 12	14.4%	12.1%	13.9%	16.2%
Mar - 13	14.8%	12.6%	14.4%	16.3%
Jun - 13	15.1%	13.1%	14.4%	16.8%
Sep - 13	15.4%	13.0%	14.6%	17.1%
Dec - 13	15.7%	13.4%	14.8%	17.4%
Mar - 14	15.1%	13.8%	15.3%	18.2%
Jun - 14	15.7%	14.7%	16.0%	17.6%
Sep - 14	16.1%	14.8%	16.3%	17.8%
Dec - 14	16.1%	14.5%	16.1%	18.1%
Mar - 15	16.0%	14.0%	15.7%	18.0%
Jun - 15	16.7%	14.5%	16.1%	18.7%

Solvency

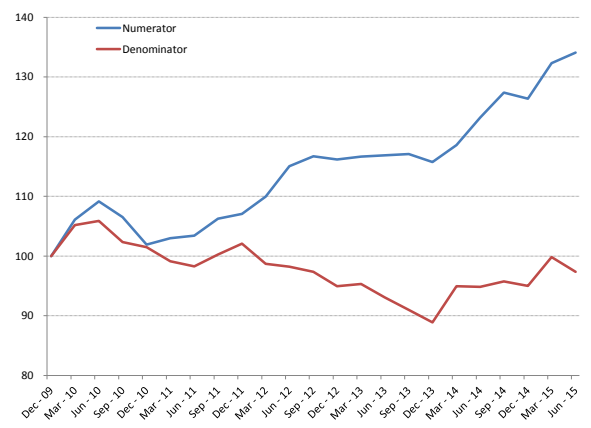
KRI: 3 - CET1 ratio (was T1 excluding hybrids until Q4 2013)

Dispersion



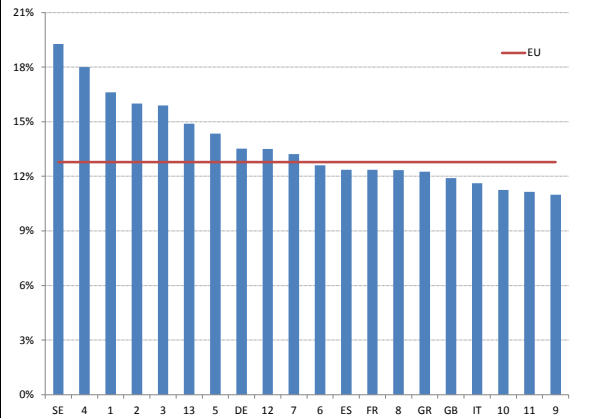
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



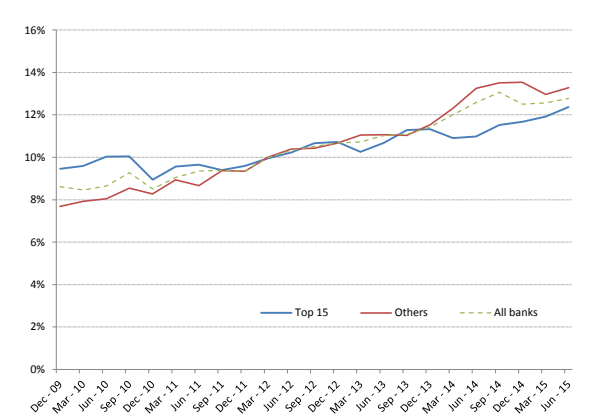
Total numerator and denominator.
December 2009=100.

Country dispersion (as of June 2015)



(*) Not reported.
Medians by country.
The name of the country is disclosed if reporting institutions are more than 3.

KRI by size class

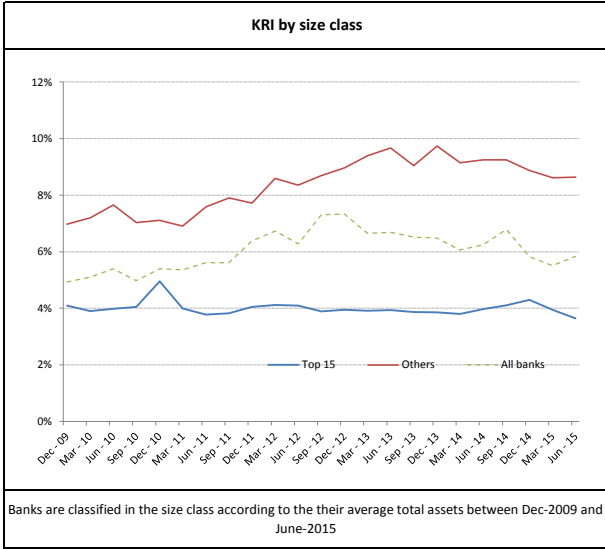
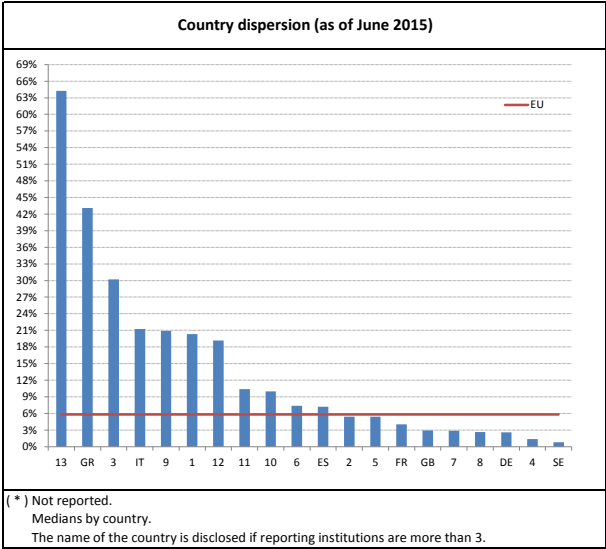
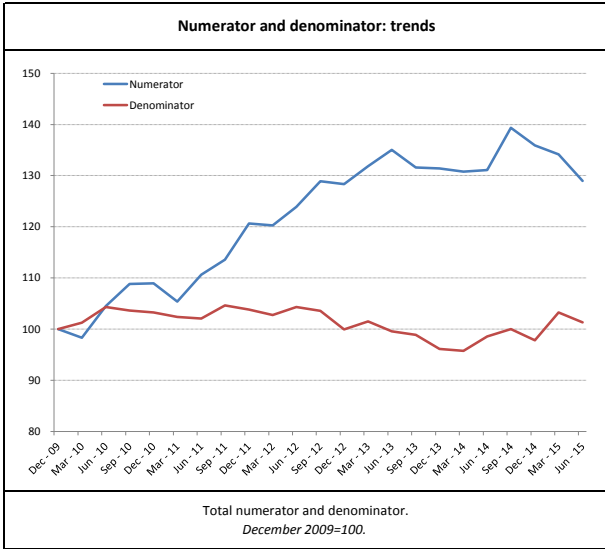
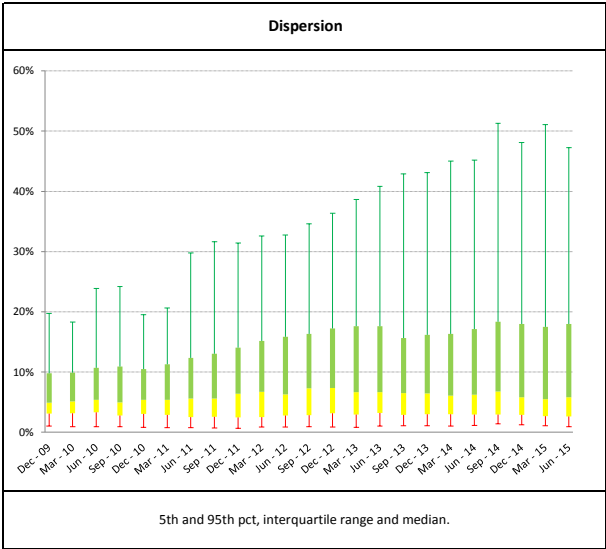


Banks are classified in the size class according to their average total assets between Dec-2009 and June-2015

Period	Weighted average	25th	50th	75th
Dec - 09	9.0%	7.1%	8.6%	10.7%
Dec - 10	9.0%	7.7%	8.5%	10.4%
Mar - 11	9.3%	8.2%	9.0%	10.9%
Jun - 11	9.3%	7.9%	9.3%	10.3%
Sep - 11	9.4%	8.0%	9.4%	10.6%
Dec - 11	9.2%	8.1%	9.4%	10.5%
Mar - 12	9.8%	8.3%	10.0%	11.3%
Jun - 12	10.2%	9.3%	10.3%	11.2%
Sep - 12	10.5%	9.4%	10.5%	11.4%
Dec - 12	10.8%	9.5%	10.7%	11.6%
Mar - 13	10.8%	9.8%	10.7%	12.3%
Jun - 13	11.1%	10.0%	11.0%	12.6%
Sep - 13	11.4%	10.2%	11.1%	13.1%
Dec - 13	11.6%	10.4%	11.4%	13.5%
Mar - 14	11.4%	10.7%	12.0%	14.0%
Jun - 14	11.8%	11.1%	12.6%	14.6%
Sep - 14	12.1%	11.5%	13.1%	14.8%
Dec - 14	12.1%	11.0%	12.5%	14.7%
Mar - 15	12.1%	11.0%	12.6%	14.1%
Jun - 15	12.5%	11.5%	12.8%	15.0%

Credit Risk and Asset Quality

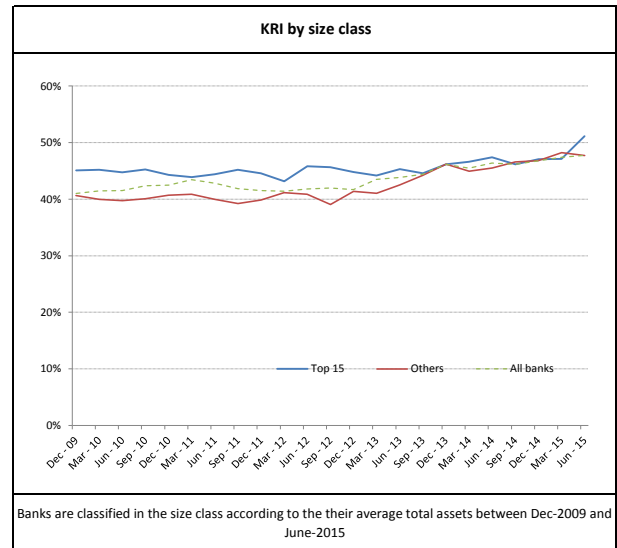
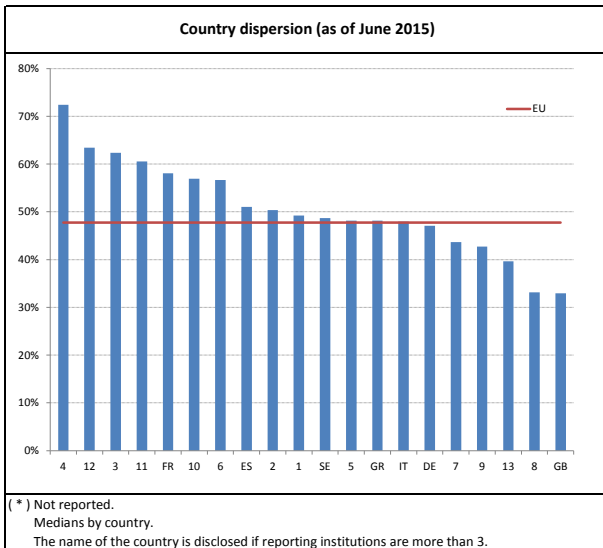
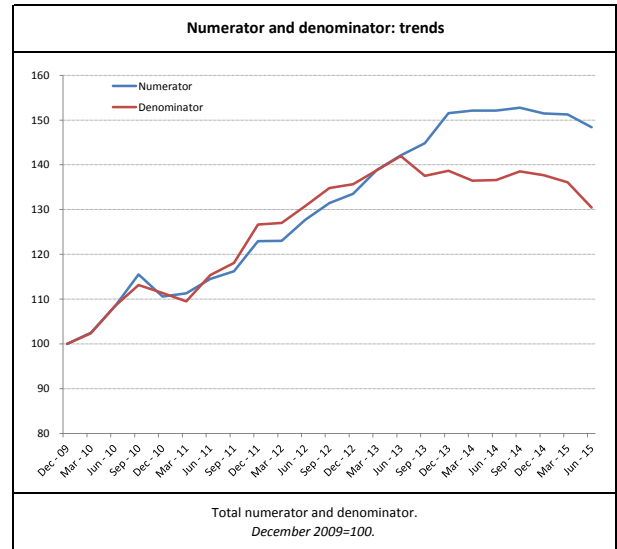
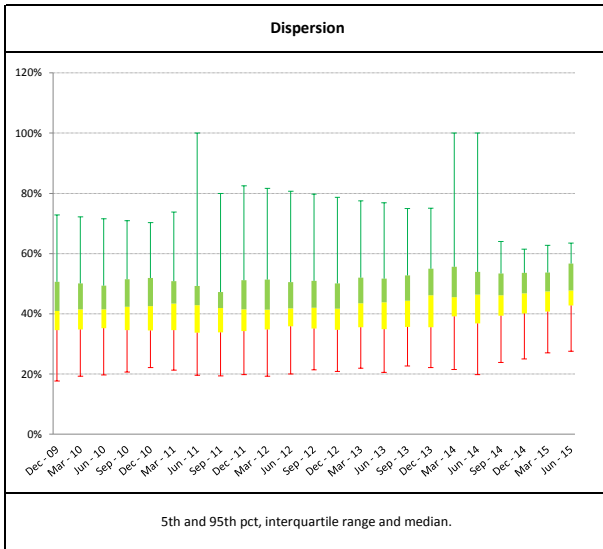
KRI: 13 - Impaired loans and Past due (>90 days) loans to total loans



Period	Weighted average	25th	50th	75th
Dec - 09	5.1%	3.1%	4.9%	9.8%
Dec - 10	5.3%	3.0%	5.4%	10.5%
Mar - 11	5.2%	2.9%	5.4%	11.3%
Jun - 11	5.4%	2.5%	5.6%	12.4%
Sep - 11	5.4%	2.6%	5.6%	13.1%
Dec - 11	5.8%	2.5%	6.4%	14.1%
Mar - 12	5.9%	2.5%	6.7%	15.2%
Jun - 12	6.0%	2.8%	6.3%	15.8%
Sep - 12	6.3%	2.8%	7.3%	16.3%
Dec - 12	6.5%	3.1%	7.3%	17.3%
Mar - 13	6.5%	3.0%	6.7%	17.6%
Jun - 13	6.8%	3.2%	6.7%	17.6%
Sep - 13	6.6%	2.9%	6.5%	15.7%
Dec - 13	6.8%	3.0%	6.5%	16.2%
Mar - 14	6.8%	3.0%	6.1%	16.4%
Jun - 14	6.6%	2.9%	6.2%	17.1%
Sep - 14	7.0%	3.0%	6.8%	18.3%
Dec - 14	7.0%	2.9%	5.8%	18.0%
Mar - 15	6.6%	2.7%	5.5%	17.5%
Jun - 15	6.4%	2.6%	5.8%	18.0%

Credit Risk and Asset Quality

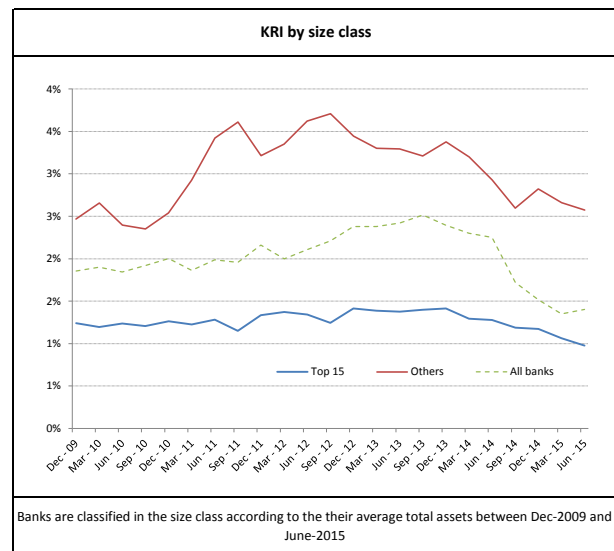
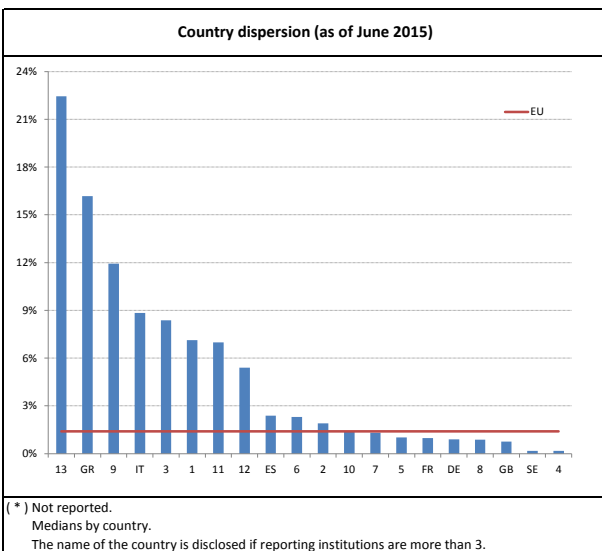
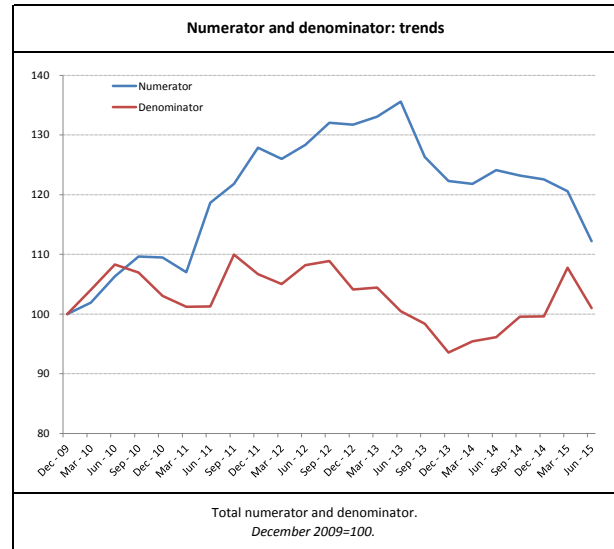
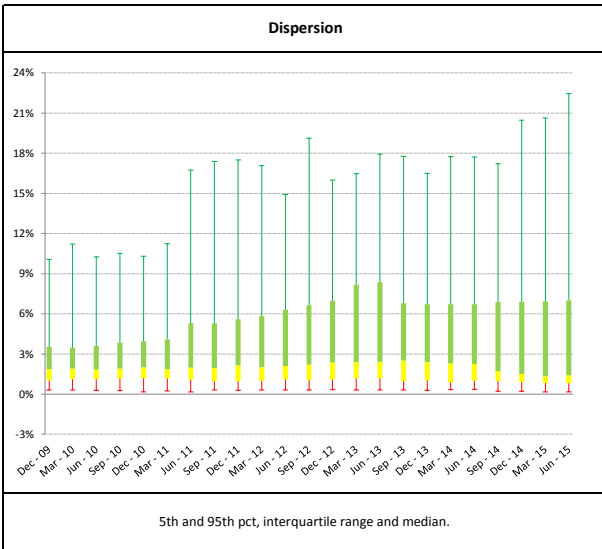
KRI: 14 - Coverage ratio (specific allowances for loans to total gross impaired loans)



Period	Weighted average	25th	50th	75th
Dec - 09	41.6%	34.5%	41.0%	50.7%
Dec - 10	41.4%	34.5%	42.5%	51.9%
Mar - 11	42.3%	34.6%	43.5%	50.9%
Jun - 11	41.2%	33.8%	42.8%	49.3%
Sep - 11	40.7%	33.8%	41.9%	47.2%
Dec - 11	41.0%	34.3%	41.5%	51.1%
Mar - 12	41.0%	34.8%	41.4%	51.4%
Jun - 12	41.3%	35.8%	41.8%	50.6%
Sep - 12	41.3%	35.1%	42.0%	50.9%
Dec - 12	41.8%	34.7%	41.7%	50.1%
Mar - 13	42.4%	35.6%	43.5%	52.0%
Jun - 13	42.4%	34.9%	43.8%	51.7%
Sep - 13	44.4%	35.6%	44.4%	52.8%
Dec - 13	46.0%	35.6%	46.1%	55.0%
Mar - 14	46.9%	39.2%	45.5%	55.6%
Jun - 14	46.9%	36.8%	46.4%	53.9%
Sep - 14	45.8%	39.4%	46.1%	53.3%
Dec - 14	45.8%	40.1%	46.8%	53.6%
Mar - 15	46.0%	40.7%	47.4%	53.8%
Jun - 15	47.4%	42.7%	47.7%	56.6%

Credit Risk and Asset Quality

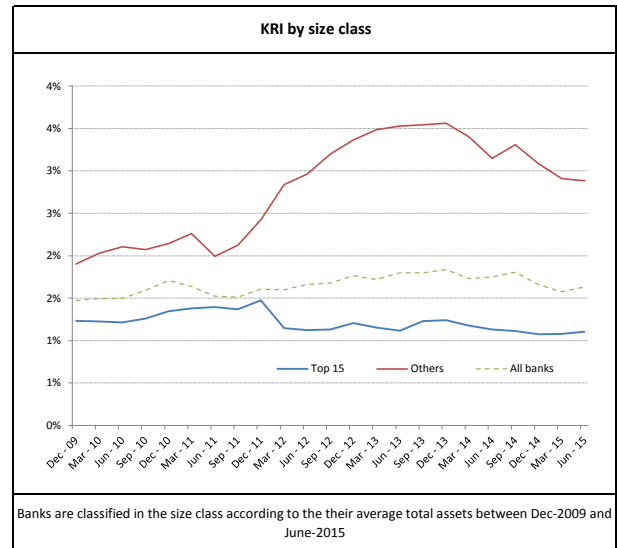
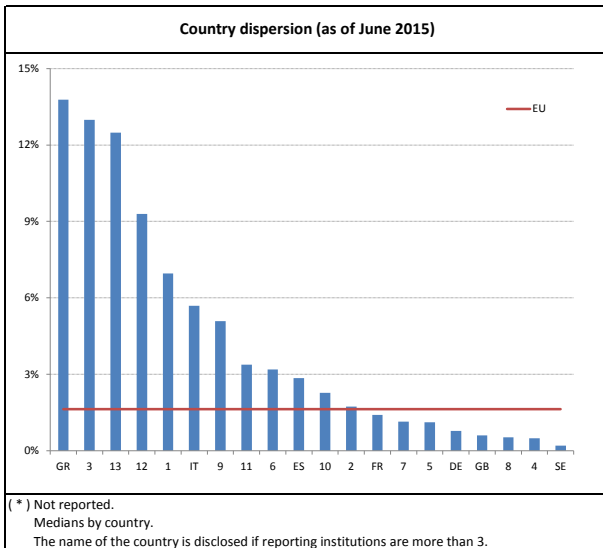
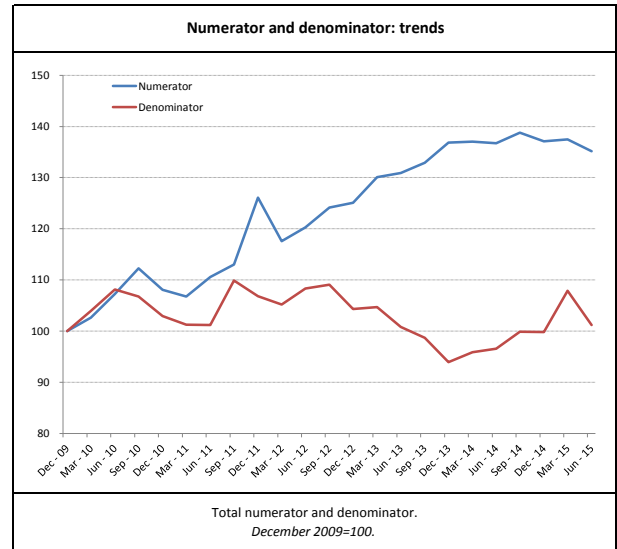
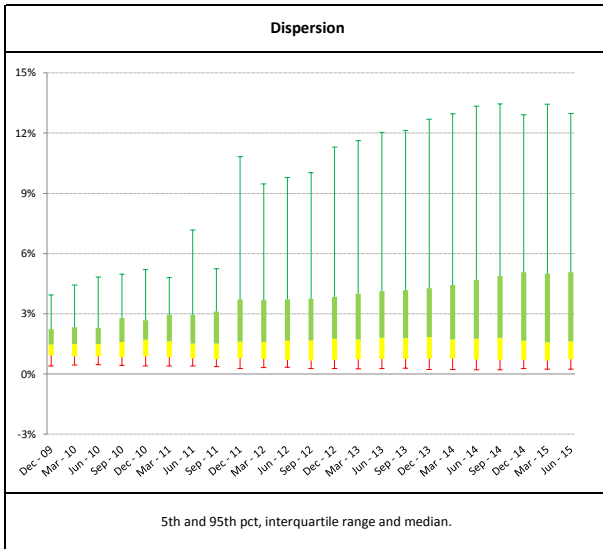
KRI: 18 - Impaired financial assets to total assets



Period	Weighted average	25th	50th	75th
Dec - 09	1.6%	1.0%	1.9%	3.5%
Dec - 10	1.7%	1.2%	2.0%	3.9%
Mar - 11	1.7%	1.2%	1.9%	4.1%
Jun - 11	1.8%	1.1%	2.0%	5.3%
Sep - 11	1.7%	1.0%	2.0%	5.3%
Dec - 11	1.9%	1.0%	2.2%	5.6%
Mar - 12	1.9%	1.0%	2.0%	5.8%
Jun - 12	1.9%	1.1%	2.1%	6.3%
Sep - 12	1.9%	1.0%	2.2%	6.7%
Dec - 12	2.0%	1.1%	2.4%	7.0%
Mar - 13	2.0%	1.2%	2.4%	8.2%
Jun - 13	2.1%	1.2%	2.4%	8.4%
Sep - 13	2.0%	1.0%	2.5%	6.8%
Dec - 13	2.0%	1.0%	2.4%	6.7%
Mar - 14	2.0%	0.9%	2.3%	6.7%
Jun - 14	2.0%	1.0%	2.3%	6.7%
Sep - 14	2.0%	1.0%	1.7%	6.9%
Dec - 14	2.0%	0.9%	1.5%	6.9%
Mar - 15	1.8%	0.8%	1.3%	6.9%
Jun - 15	1.8%	0.8%	1.4%	7.0%

Credit Risk and Asset Quality

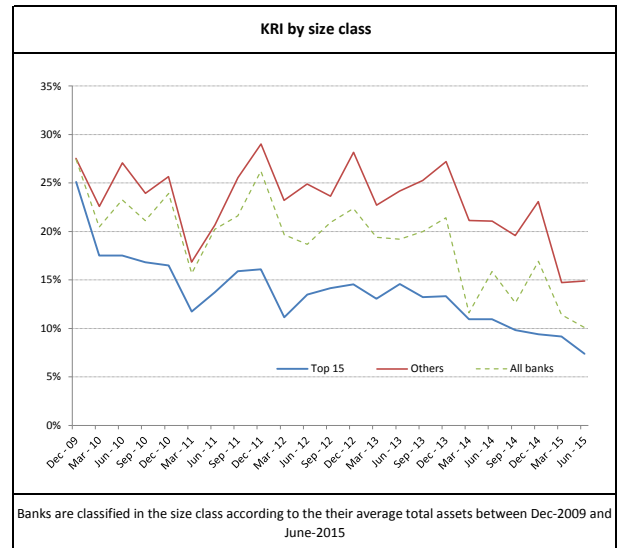
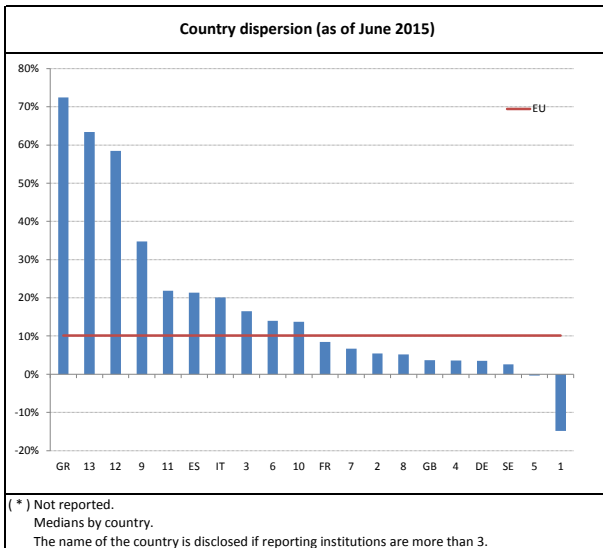
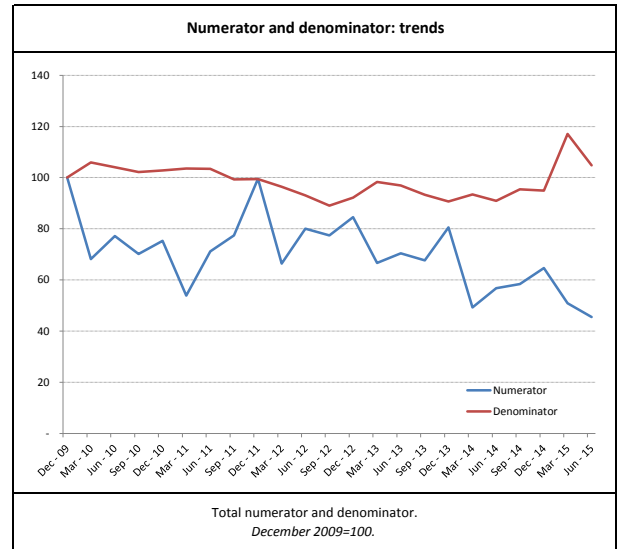
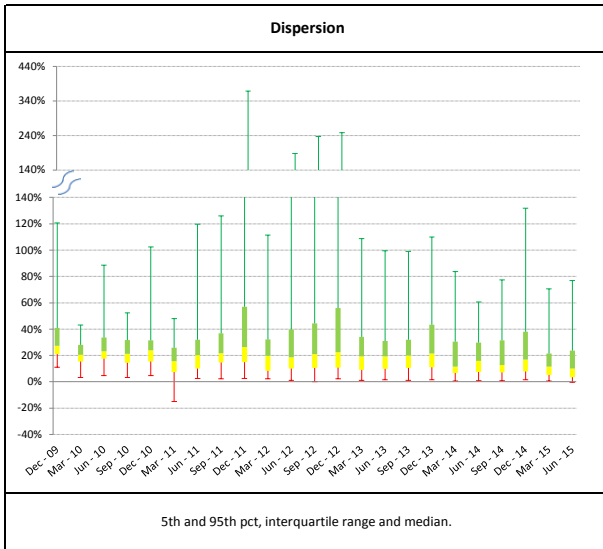
KRI: 20 - Accumulated impairments on financial assets to total (gross) assets



Period	Weighted average	25th	50th	75th
Dec - 09	1.3%	0.9%	1.5%	2.2%
Dec - 10	1.4%	0.9%	1.7%	2.7%
Mar - 11	1.4%	0.8%	1.6%	2.9%
Jun - 11	1.4%	0.8%	1.5%	2.9%
Sep - 11	1.3%	0.7%	1.5%	3.1%
Dec - 11	1.6%	0.8%	1.6%	3.7%
Mar - 12	1.5%	0.8%	1.6%	3.7%
Jun - 12	1.5%	0.7%	1.7%	3.7%
Sep - 12	1.5%	0.7%	1.7%	3.8%
Dec - 12	1.6%	0.7%	1.8%	3.9%
Mar - 13	1.6%	0.7%	1.7%	4.0%
Jun - 13	1.7%	0.8%	1.8%	4.1%
Sep - 13	1.8%	0.8%	1.8%	4.2%
Dec - 13	1.9%	0.8%	1.8%	4.3%
Mar - 14	1.8%	0.8%	1.7%	4.4%
Jun - 14	1.8%	0.7%	1.7%	4.7%
Sep - 14	1.8%	0.7%	1.8%	4.9%
Dec - 14	1.8%	0.7%	1.7%	5.1%
Mar - 15	1.7%	0.7%	1.6%	5.0%
Jun - 15	1.7%	0.7%	1.6%	5.1%

Credit Risk and Asset Quality

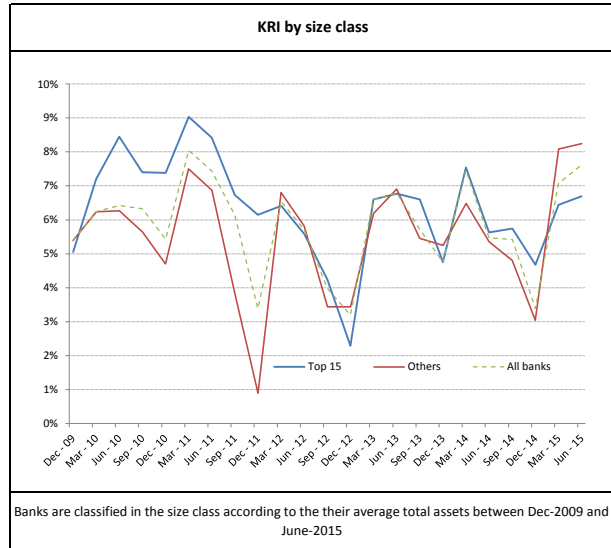
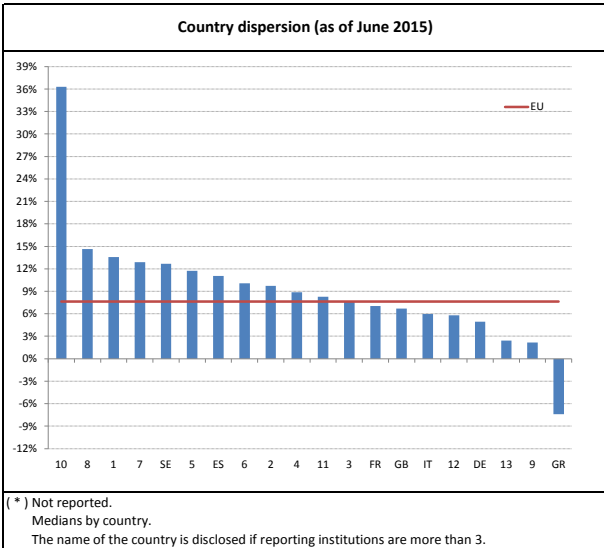
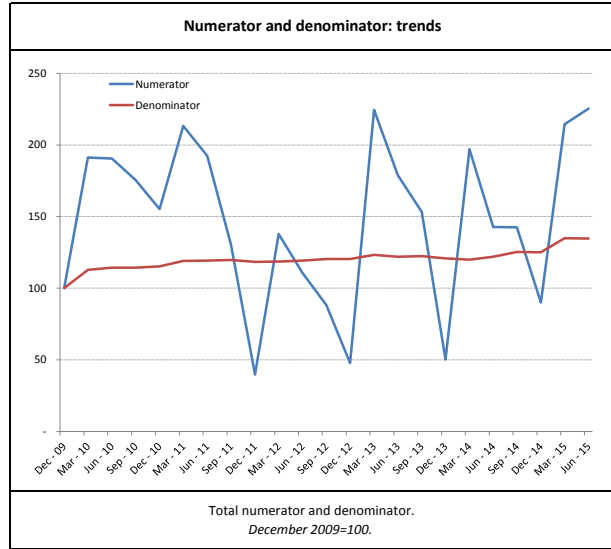
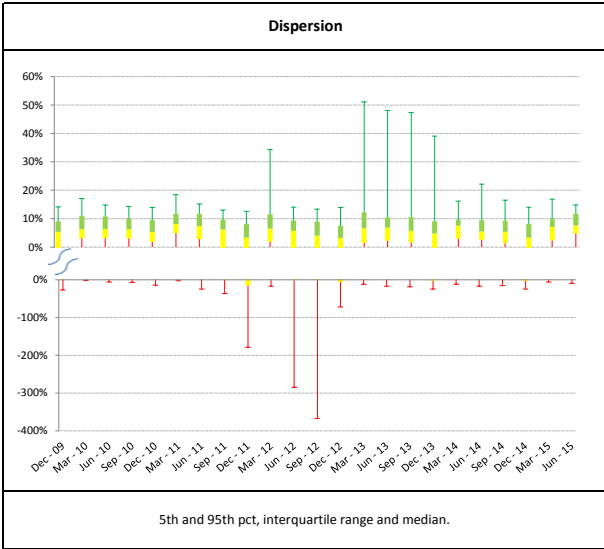
KRI: 21 - Impairments on financial assets to total operating income



Period	Weighted average	25th	50th	75th
Dec - 09	26.6%	21.0%	27.4%	41.0%
Dec - 10	19.4%	15.5%	23.9%	31.3%
Mar - 11	13.8%	7.4%	15.7%	25.9%
Jun - 11	17.9%	10.0%	20.2%	32.0%
Sep - 11	20.3%	14.7%	21.6%	36.9%
Dec - 11	26.7%	14.8%	26.2%	56.8%
Mar - 12	17.9%	8.4%	19.7%	32.1%
Jun - 12	24.6%	9.9%	18.7%	39.8%
Sep - 12	24.9%	10.4%	20.9%	44.4%
Dec - 12	27.0%	10.8%	22.4%	56.0%
Mar - 13	16.9%	9.0%	19.4%	34.2%
Jun - 13	18.6%	9.8%	19.2%	30.8%
Sep - 13	18.6%	10.4%	20.0%	31.9%
Dec - 13	22.7%	11.0%	21.4%	43.3%
Mar - 14	13.7%	6.7%	11.6%	30.6%
Jun - 14	16.2%	7.4%	15.9%	29.7%
Sep - 14	15.8%	7.0%	12.6%	31.4%
Dec - 14	17.5%	7.8%	16.9%	38.1%
Mar - 15	11.2%	5.1%	11.4%	21.4%
Jun - 15	11.1%	3.6%	10.1%	23.6%

Profitability

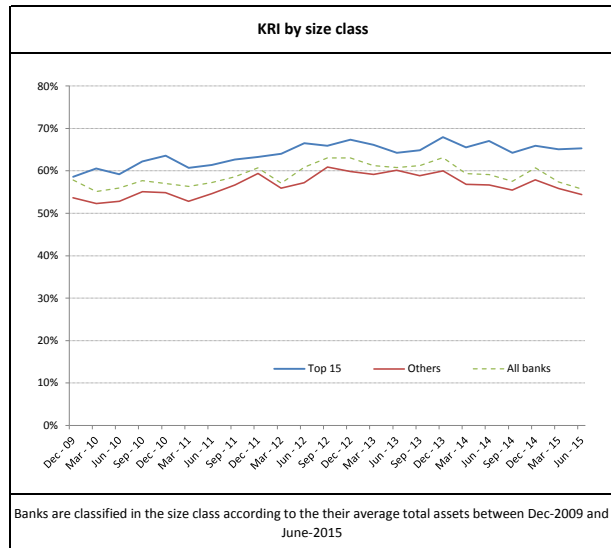
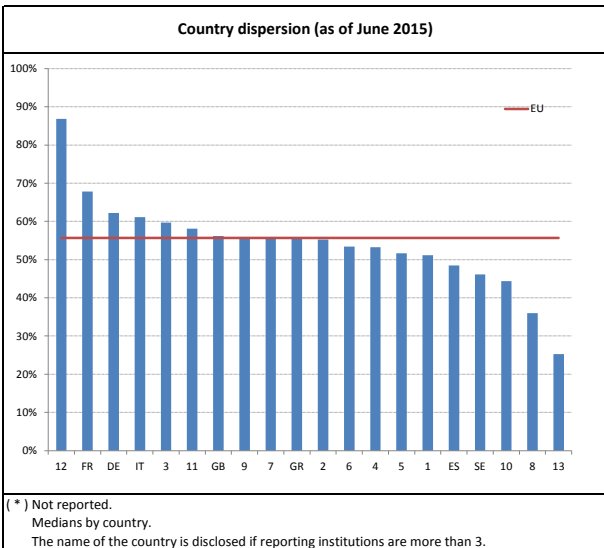
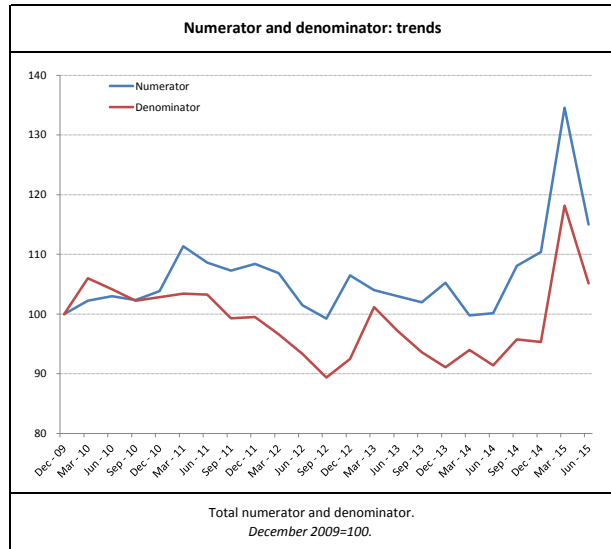
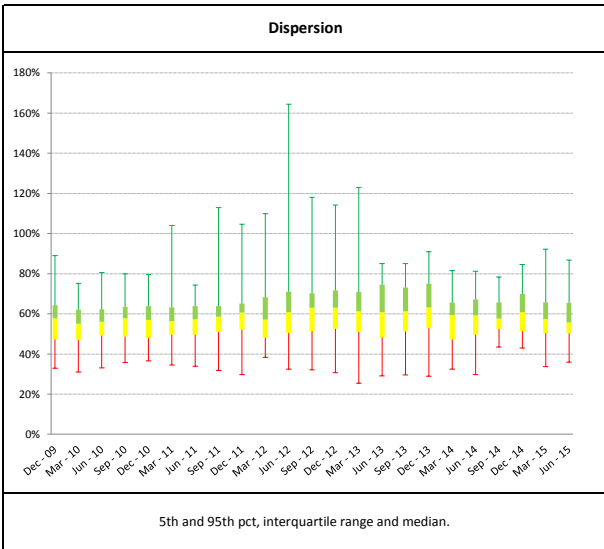
KRI: 22 - Return on equity



Period	Weighted average	25th	50th	75th
Dec - 09	4.5%	-0.5%	5.4%	9.1%
Dec - 10	5.9%	1.7%	5.4%	9.5%
Mar - 11	8.3%	5.0%	8.0%	11.7%
Jun - 11	7.1%	2.8%	7.4%	11.7%
Sep - 11	4.9%	-0.7%	6.1%	9.7%
Dec - 11	0.0%	-15.7%	3.4%	8.1%
Mar - 12	5.6%	1.8%	6.5%	11.5%
Jun - 12	3.4%	-0.9%	5.7%	9.3%
Sep - 12	2.6%	-1.5%	4.0%	8.9%
Dec - 12	0.5%	-6.5%	3.2%	7.5%
Mar - 13	9.3%	1.4%	6.6%	12.3%
Jun - 13	7.6%	2.2%	6.8%	10.4%
Sep - 13	6.4%	1.5%	5.7%	10.6%
Dec - 13	2.7%	-2.9%	4.8%	9.1%
Mar - 14	7.5%	2.9%	7.5%	9.6%
Jun - 14	5.7%	2.5%	5.5%	9.5%
Sep - 14	5.4%	1.3%	5.4%	9.3%
Dec - 14	3.5%	-4.0%	3.4%	8.2%
Mar - 15	7.5%	2.3%	7.1%	10.0%
Jun - 15	7.8%	4.7%	7.6%	11.7%

Profitability

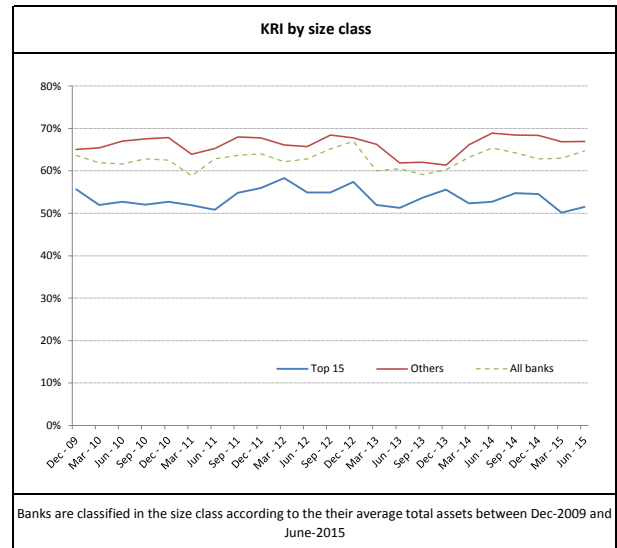
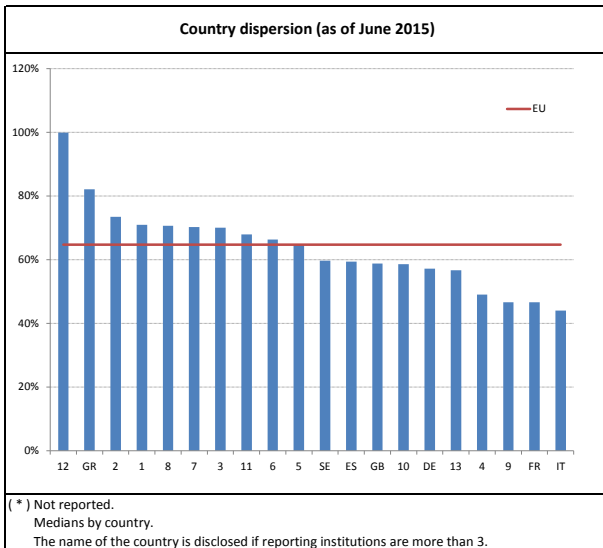
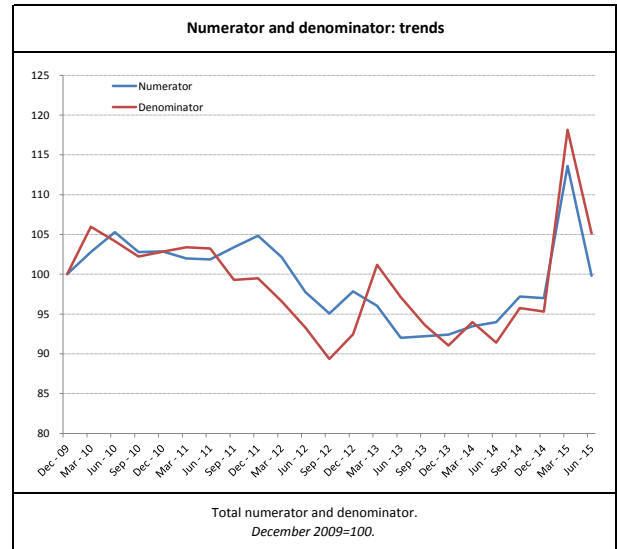
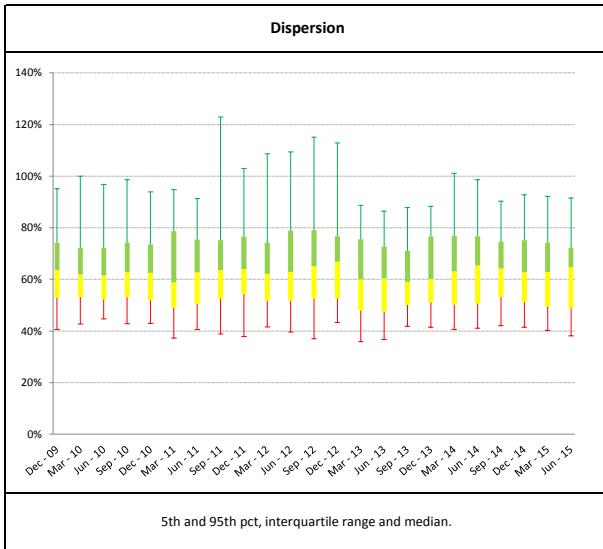
KRI: 24 - Cost-to-income ratio



Period	Weighted average	25th	50th	75th
Dec - 09	55.2%	47.2%	57.8%	64.3%
Dec - 10	56.1%	47.9%	57.0%	63.8%
Mar - 11	59.5%	49.6%	56.3%	63.2%
Jun - 11	58.2%	49.7%	57.3%	63.8%
Sep - 11	59.6%	51.0%	58.6%	63.9%
Dec - 11	60.1%	52.0%	60.7%	65.2%
Mar - 12	60.6%	48.1%	57.1%	68.3%
Jun - 12	59.7%	50.4%	60.9%	71.0%
Sep - 12	60.8%	51.4%	63.0%	70.3%
Dec - 12	63.2%	52.5%	63.1%	71.6%
Mar - 13	56.6%	51.2%	61.2%	70.9%
Jun - 13	57.9%	48.2%	60.8%	74.6%
Sep - 13	59.6%	51.2%	61.3%	73.1%
Dec - 13	63.1%	52.8%	63.2%	75.0%
Mar - 14	58.3%	47.3%	59.3%	65.6%
Jun - 14	60.3%	49.6%	59.2%	67.2%
Sep - 14	61.7%	52.6%	57.6%	65.7%
Dec - 14	63.2%	51.4%	60.7%	69.8%
Mar - 15	61.8%	50.4%	57.4%	65.7%
Jun - 15	59.5%	50.4%	55.7%	65.3%

Profitability

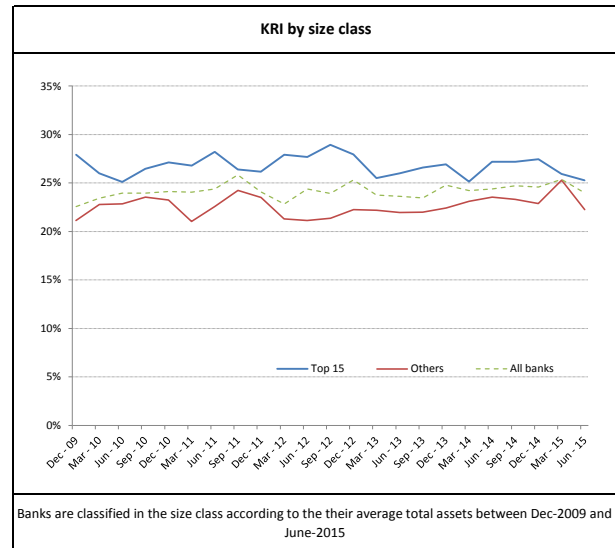
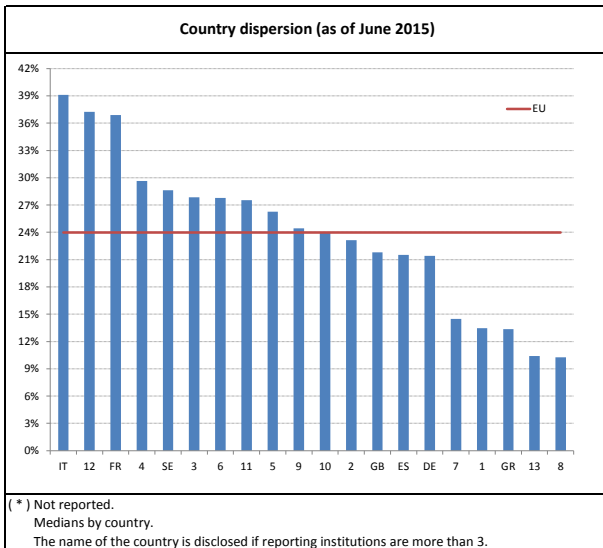
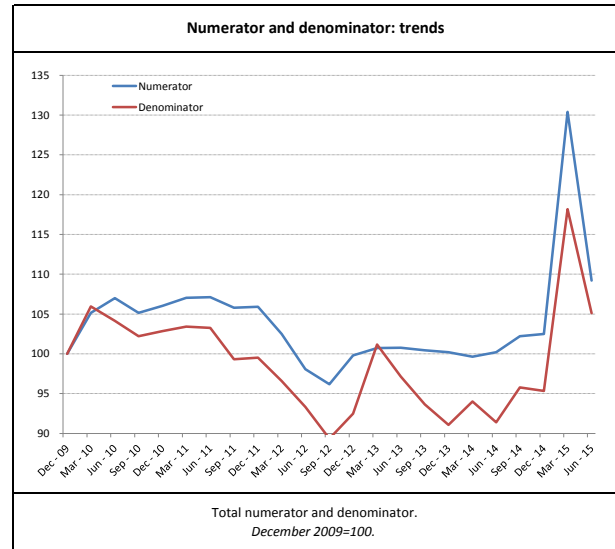
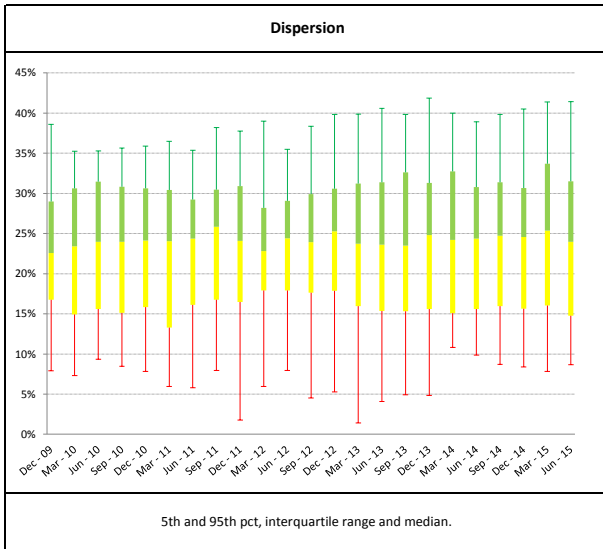
KRI: 26 - Net interest income to total operating income



Period	Weighted average	25th	50th	75th
Dec - 09	57.9%	52.8%	63.7%	74.1%
Dec - 10	58.0%	51.9%	62.5%	73.6%
Mar - 11	57.2%	49.0%	58.8%	78.6%
Jun - 11	57.4%	50.4%	62.8%	75.4%
Sep - 11	60.3%	52.5%	63.6%	75.2%
Dec - 11	61.1%	54.2%	64.0%	76.6%
Mar - 12	61.2%	51.7%	62.2%	74.2%
Jun - 12	60.9%	51.8%	62.9%	78.9%
Sep - 12	61.7%	52.5%	65.1%	79.0%
Dec - 12	61.6%	52.6%	66.9%	76.7%
Mar - 13	55.5%	47.8%	60.0%	75.6%
Jun - 13	55.1%	47.4%	60.5%	72.7%
Sep - 13	57.3%	50.1%	59.1%	71.1%
Dec - 13	59.1%	51.1%	60.2%	76.7%
Mar - 14	58.2%	50.3%	63.2%	76.8%
Jun - 14	60.1%	50.6%	65.4%	76.7%
Sep - 14	59.2%	53.2%	64.3%	74.6%
Dec - 14	59.3%	51.3%	62.8%	75.2%
Mar - 15	55.7%	49.4%	63.0%	74.2%
Jun - 15	55.2%	48.7%	64.7%	72.3%

Profitability

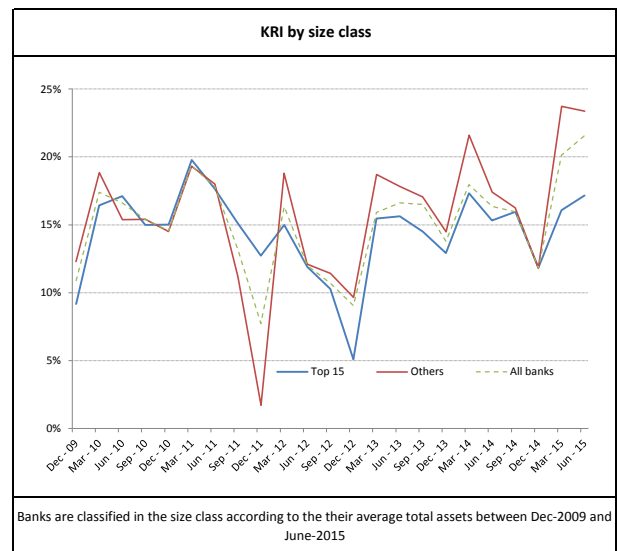
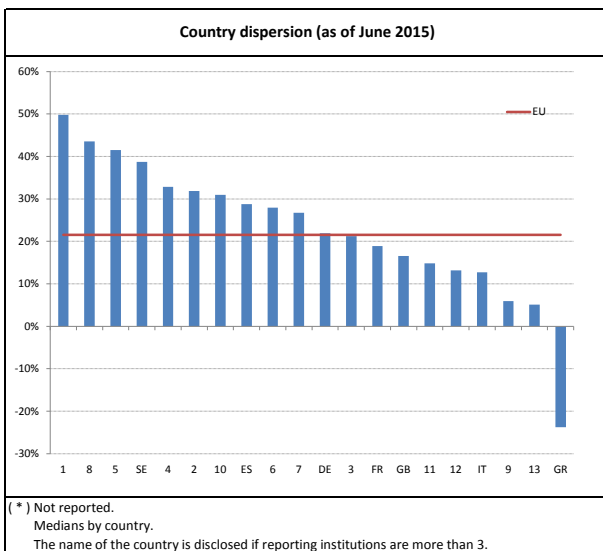
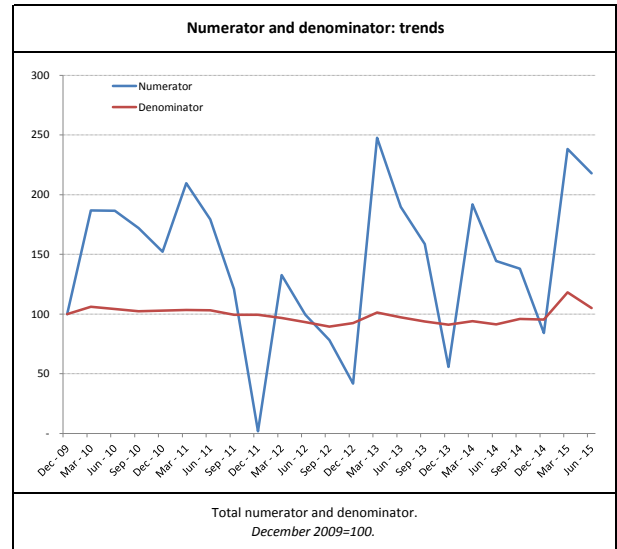
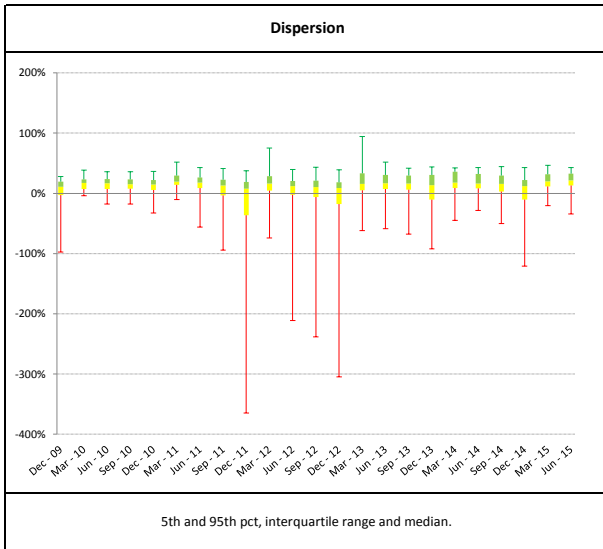
KRI: 27 - Net fee and commission income to total operating income



Period	Weighted average	25th	50th	75th
Dec - 09	26.0%	16.7%	22.6%	29.0%
Dec - 10	26.8%	15.8%	24.1%	30.6%
Mar - 11	26.9%	13.3%	24.1%	30.4%
Jun - 11	27.0%	16.1%	24.4%	29.2%
Sep - 11	27.6%	16.7%	25.8%	30.5%
Dec - 11	27.6%	16.5%	24.1%	30.9%
Mar - 12	27.3%	17.9%	22.8%	28.2%
Jun - 12	27.1%	17.9%	24.4%	29.1%
Sep - 12	27.7%	17.6%	23.9%	29.9%
Dec - 12	27.9%	17.9%	25.3%	30.6%
Mar - 13	25.8%	16.0%	23.7%	31.2%
Jun - 13	26.7%	15.3%	23.6%	31.4%
Sep - 13	27.7%	15.3%	23.5%	32.6%
Dec - 13	28.4%	15.6%	24.8%	31.3%
Mar - 14	27.6%	15.1%	24.2%	32.7%
Jun - 14	28.5%	15.6%	24.4%	30.8%
Sep - 14	27.6%	16.0%	24.7%	31.4%
Dec - 14	27.8%	15.7%	24.6%	30.7%
Mar - 15	28.4%	16.0%	25.4%	33.7%
Jun - 15	26.9%	14.7%	24.0%	31.5%

Profitability

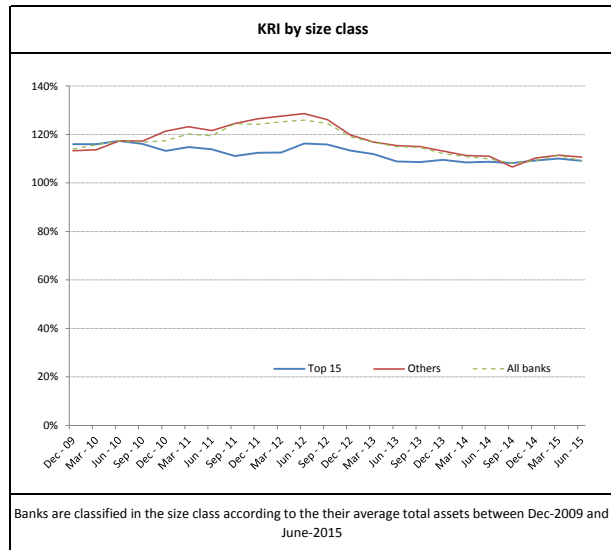
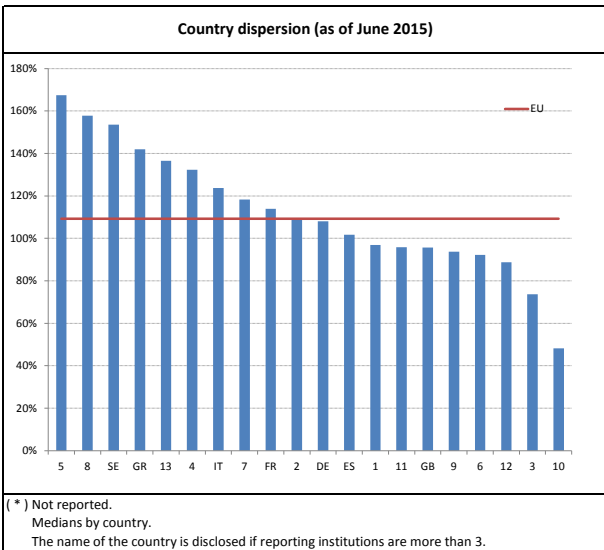
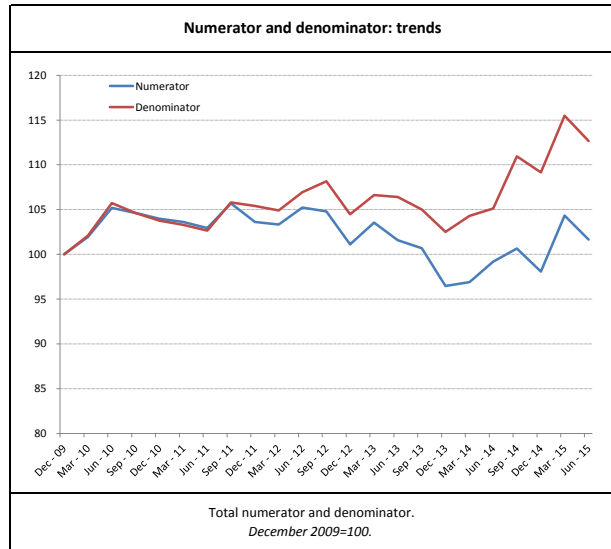
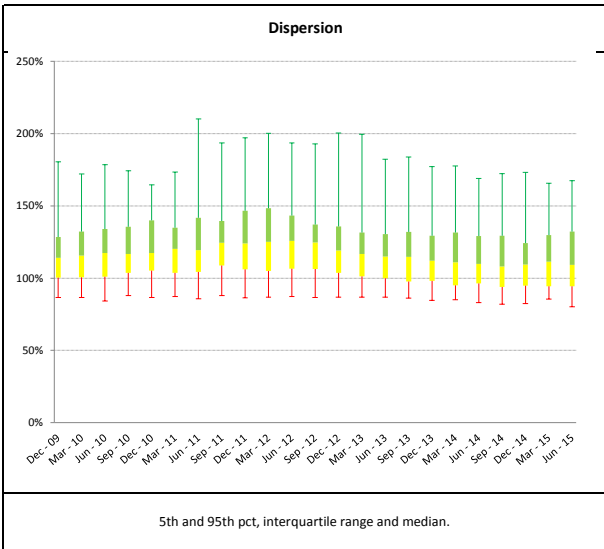
KRI: 33 - Net income to total operating income



Period	Weighted average	25th	50th	75th
Dec - 09	9.3%	-3.1%	10.9%	19.3%
Dec - 10	13.4%	5.6%	14.6%	22.3%
Mar - 11	18.9%	14.0%	19.3%	29.7%
Jun - 11	16.7%	8.7%	17.8%	26.4%
Sep - 11	11.9%	-3.6%	13.2%	22.6%
Dec - 11	0.0%	-36.3%	7.7%	18.8%
Mar - 12	13.6%	4.6%	16.3%	28.6%
Jun - 12	8.6%	-2.5%	12.0%	20.5%
Sep - 12	6.9%	-6.3%	10.7%	21.1%
Dec - 12	1.2%	-17.7%	9.0%	18.5%
Mar - 13	23.1%	4.9%	15.9%	33.4%
Jun - 13	19.3%	7.2%	16.6%	30.9%
Sep - 13	16.8%	6.1%	16.5%	29.5%
Dec - 13	7.3%	-10.5%	13.8%	30.9%
Mar - 14	19.7%	8.8%	17.9%	35.9%
Jun - 14	15.7%	8.5%	16.4%	32.2%
Sep - 14	14.5%	3.0%	16.0%	29.4%
Dec - 14	9.5%	-10.1%	11.8%	22.3%
Mar - 15	19.8%	11.6%	20.1%	31.7%
Jun - 15	20.3%	13.1%	21.6%	32.9%

Balance Sheet Structure

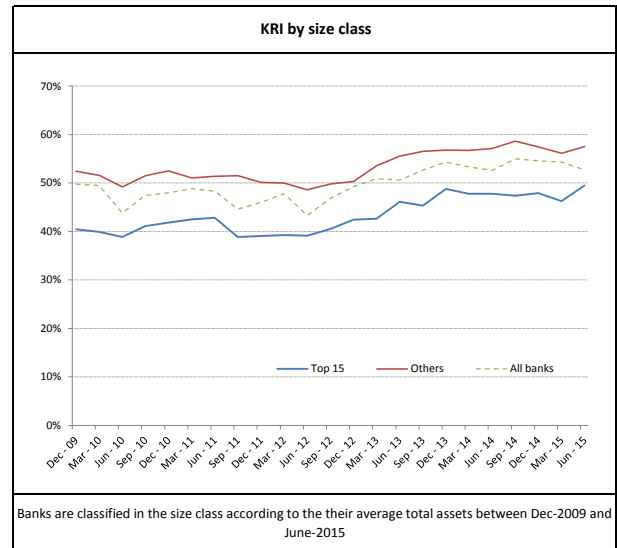
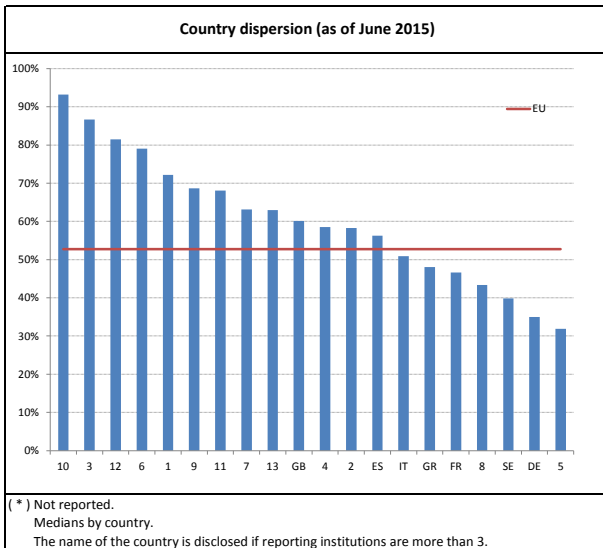
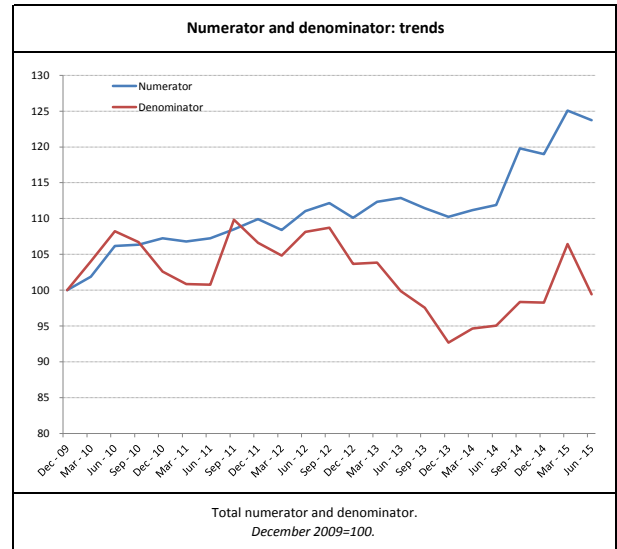
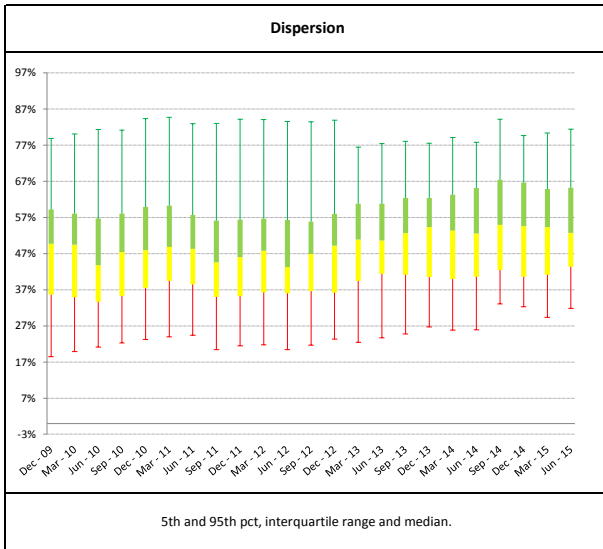
KRI: 34 - Loan-to-deposit ratio



Period	Weighted average	25th	50th	75th
Dec - 09	117.1%	100.3%	114.1%	128.4%
Dec - 10	117.8%	105.3%	117.5%	140.0%
Mar - 11	118.3%	103.7%	120.2%	135.0%
Jun - 11	119.8%	104.2%	119.5%	141.7%
Sep - 11	119.6%	108.7%	124.5%	139.4%
Dec - 11	117.7%	106.0%	124.1%	146.7%
Mar - 12	118.0%	105.1%	125.3%	148.3%
Jun - 12	117.7%	106.6%	125.9%	143.4%
Sep - 12	116.2%	106.4%	124.6%	137.1%
Dec - 12	115.7%	103.6%	119.1%	135.7%
Mar - 13	117.4%	101.3%	116.8%	131.5%
Jun - 13	114.1%	99.9%	115.0%	130.5%
Sep - 13	114.7%	97.8%	114.6%	132.1%
Dec - 13	112.8%	98.0%	112.1%	129.4%
Mar - 14	111.4%	95.0%	110.9%	131.5%
Jun - 14	112.9%	96.3%	110.0%	129.2%
Sep - 14	109.3%	94.0%	108.0%	129.4%
Dec - 14	108.6%	94.9%	109.3%	124.3%
Mar - 15	108.7%	94.4%	111.3%	129.7%
Jun - 15	108.6%	94.4%	109.2%	132.2%

Balance Sheet Structure

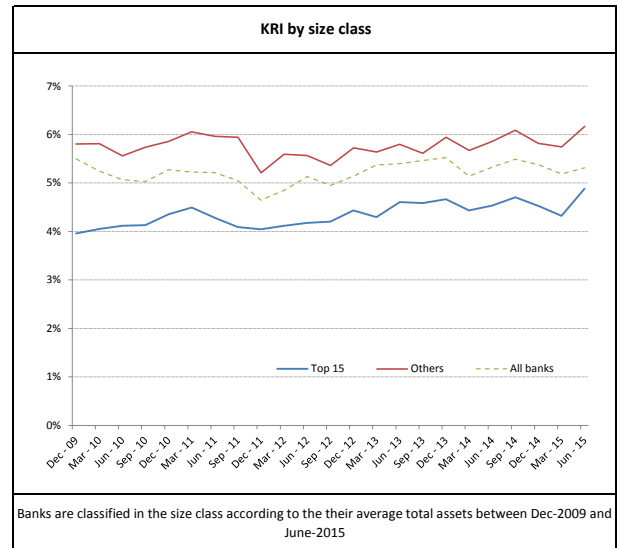
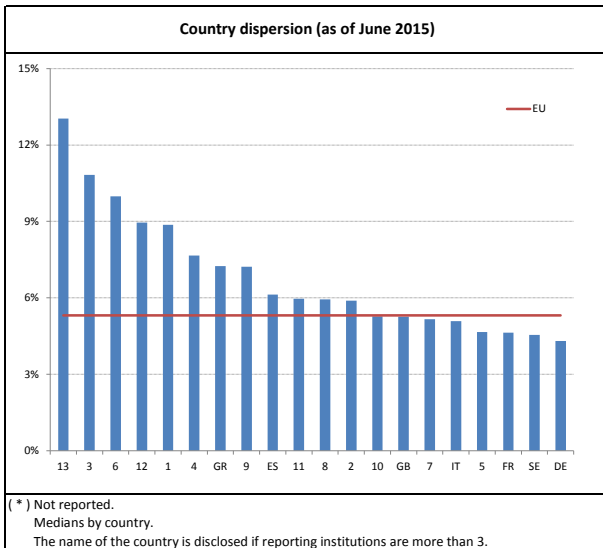
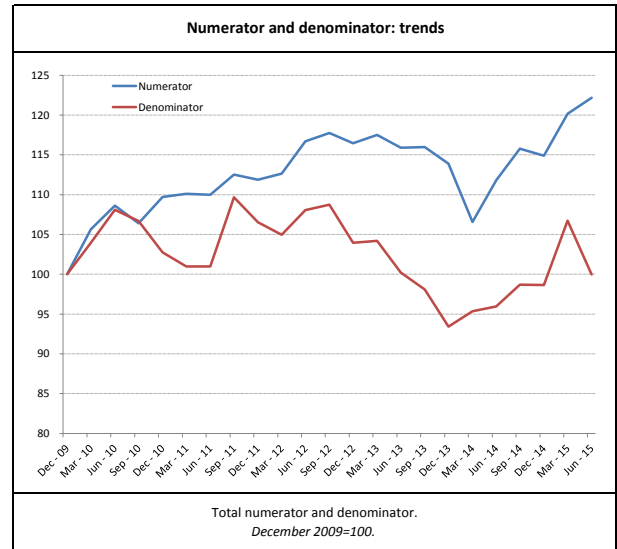
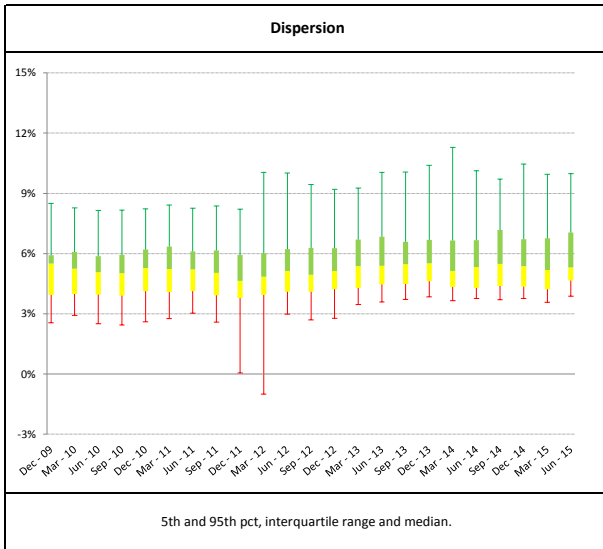
KRI: 35 - Customer deposits to total liabilities



Period	Weighted average	25th	50th	75th
Dec - 09	40.6%	35.6%	49.7%	59.2%
Dec - 10	42.6%	37.5%	47.9%	59.9%
Mar - 11	43.2%	39.4%	48.8%	60.3%
Jun - 11	43.2%	38.5%	48.3%	57.7%
Sep - 11	40.1%	35.0%	44.6%	56.1%
Dec - 11	41.6%	35.2%	46.0%	56.4%
Mar - 12	41.8%	36.3%	47.8%	56.6%
Jun - 12	41.5%	36.0%	43.3%	56.3%
Sep - 12	41.6%	36.6%	46.9%	55.9%
Dec - 12	42.7%	36.1%	49.2%	57.9%
Mar - 13	43.6%	39.4%	50.9%	60.8%
Jun - 13	45.5%	41.4%	50.6%	60.8%
Sep - 13	46.0%	41.2%	52.6%	62.4%
Dec - 13	47.7%	40.5%	54.3%	62.4%
Mar - 14	47.2%	40.0%	53.4%	63.3%
Jun - 14	47.3%	40.6%	52.6%	65.1%
Sep - 14	49.3%	42.5%	54.9%	67.4%
Dec - 14	49.0%	40.6%	54.6%	66.7%
Mar - 15	47.6%	41.2%	54.3%	64.9%
Jun - 15	50.4%	43.4%	52.7%	65.2%

Balance Sheet Structure

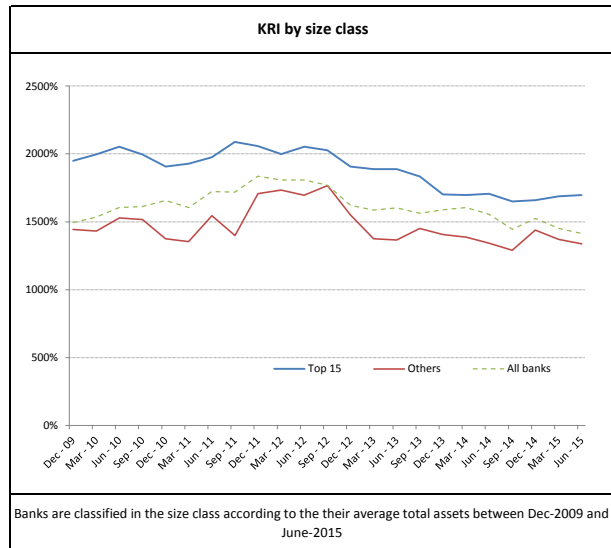
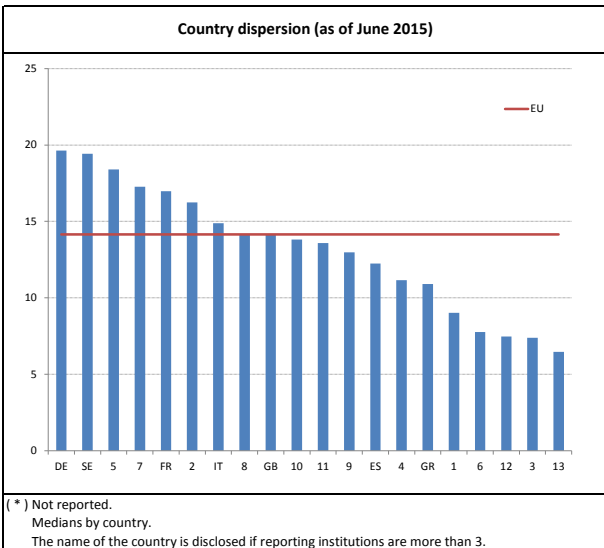
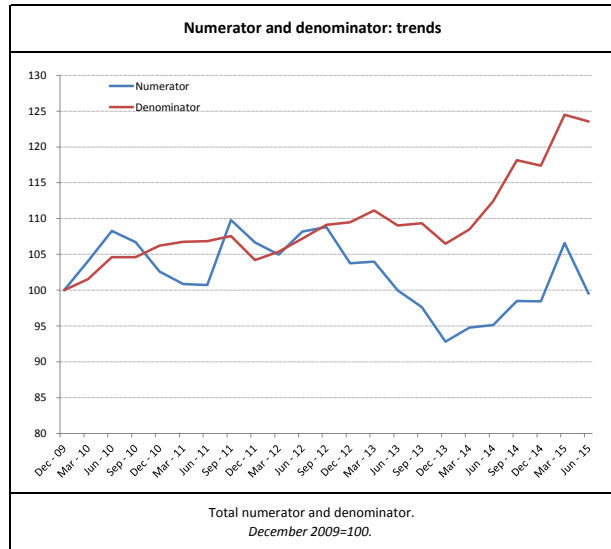
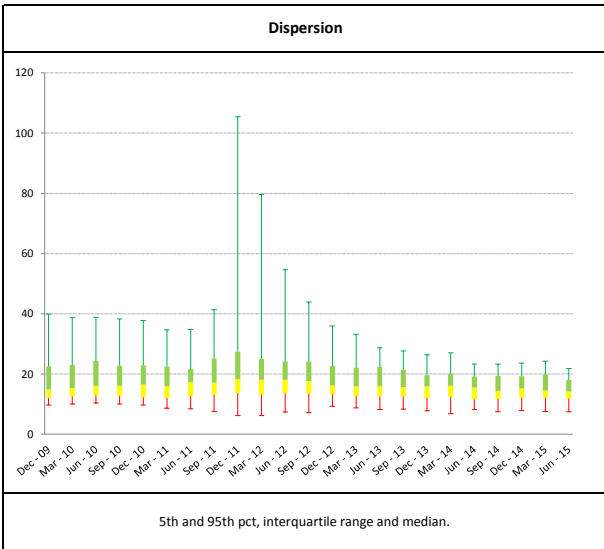
KRI: 36 - Tier 1 capital to (total assets - intangible assets)



Period	Weighted average	25th	50th	75th
Dec - 09	4.2%	3.9%	5.5%	5.9%
Dec - 10	4.5%	4.1%	5.3%	6.2%
Mar - 11	4.6%	4.1%	5.2%	6.3%
Jun - 11	4.6%	4.1%	5.2%	6.1%
Sep - 11	4.4%	3.9%	5.0%	6.2%
Dec - 11	4.4%	3.8%	4.6%	5.9%
Mar - 12	4.5%	3.9%	4.8%	6.0%
Jun - 12	4.5%	4.1%	5.1%	6.2%
Sep - 12	4.5%	4.1%	4.9%	6.3%
Dec - 12	4.7%	4.2%	5.1%	6.3%
Mar - 13	4.7%	4.3%	5.4%	6.7%
Jun - 13	4.9%	4.5%	5.4%	6.8%
Sep - 13	5.0%	4.5%	5.5%	6.6%
Dec - 13	5.1%	4.6%	5.5%	6.7%
Mar - 14	4.7%	4.3%	5.1%	6.6%
Jun - 14	4.9%	4.3%	5.3%	6.7%
Sep - 14	4.9%	4.4%	5.5%	7.2%
Dec - 14	4.9%	4.3%	5.4%	6.7%
Mar - 15	4.7%	4.2%	5.2%	6.8%
Jun - 15	5.1%	4.7%	5.3%	7.0%

Balance Sheet Structure

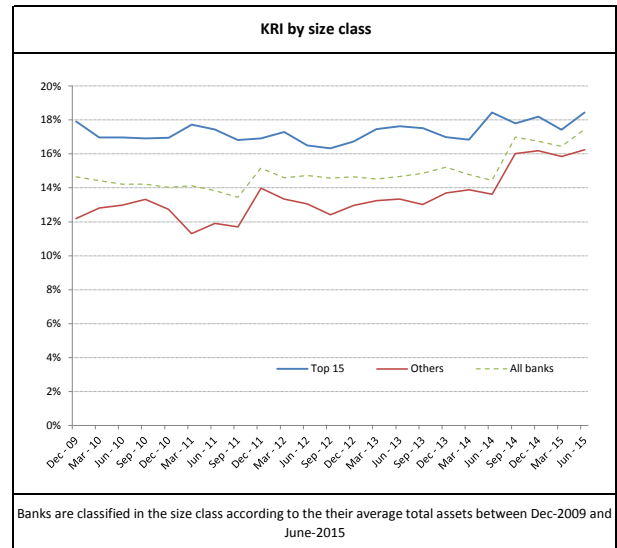
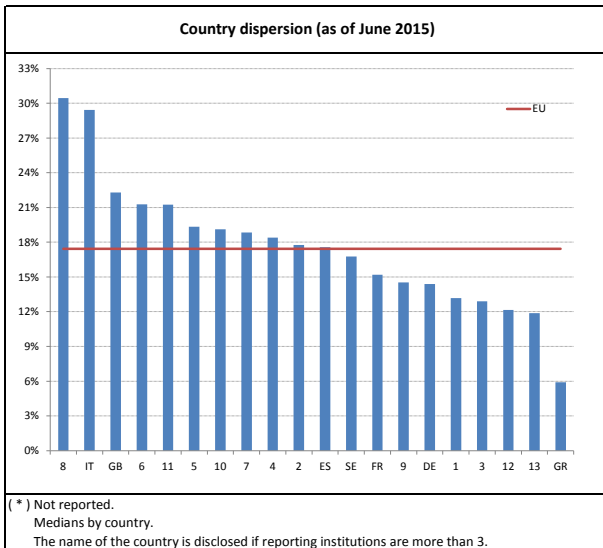
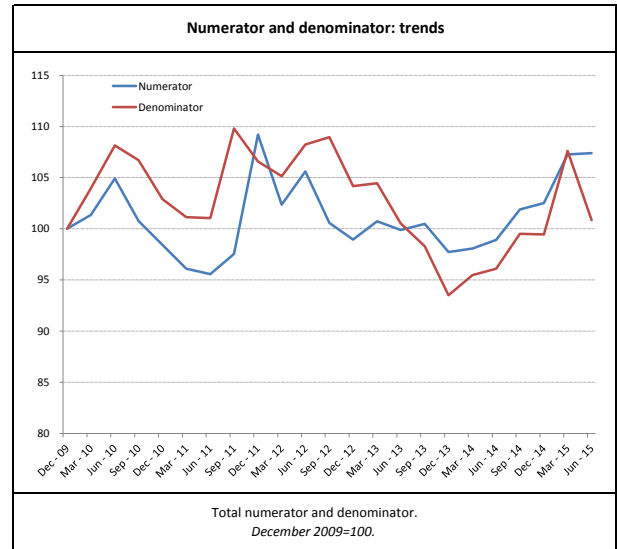
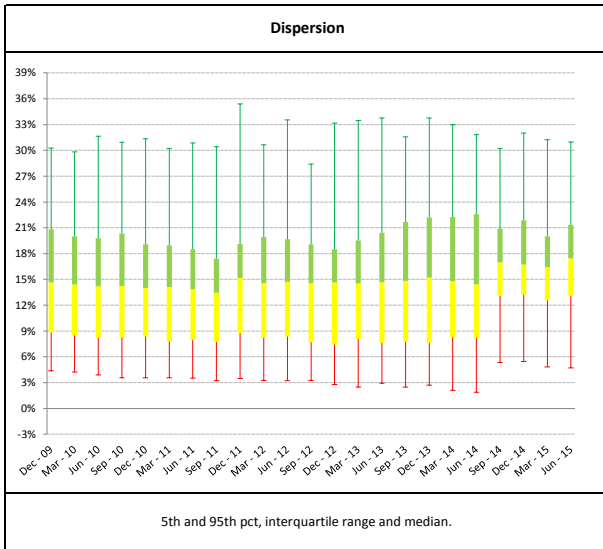
KRI: 45 - Debt-to-equity ratio



Period	Weighted average	25th	50th	75th
Dec - 09	18.7	12.0	14.9	22.6
Dec - 10	18.2	12.3	16.6	22.9
Mar - 11	17.8	12.0	16.0	22.5
Jun - 11	17.9	12.7	17.2	21.7
Sep - 11	19.4	13.1	17.2	25.1
Dec - 11	19.6	13.6	18.4	27.5
Mar - 12	19.1	13.2	18.1	25.0
Jun - 12	19.4	13.6	18.1	24.1
Sep - 12	19.1	13.5	17.7	24.1
Dec - 12	18.1	13.3	16.2	22.7
Mar - 13	17.9	12.7	15.9	22.1
Jun - 13	17.5	12.5	16.0	22.3
Sep - 13	17.0	12.6	15.6	21.4
Dec - 13	16.5	12.1	15.9	19.6
Mar - 14	16.6	12.5	16.0	20.1
Jun - 14	16.1	11.7	15.6	19.2
Sep - 14	15.9	11.8	14.4	19.4
Dec - 14	15.9	12.2	15.2	19.3
Mar - 15	16.3	12.1	14.5	19.8
Jun - 15	15.4	11.9	14.1	18.0

Balance Sheet Structure

KRI: 46 - Off-balance sheet items to total assets



Period	Weighted average	25th	50th	75th
Dec - 09	18.1%	8.9%	14.7%	20.8%
Dec - 10	17.7%	8.3%	14.0%	19.1%
Mar - 11	17.4%	7.8%	14.1%	19.0%
Jun - 11	17.3%	8.0%	13.8%	18.5%
Sep - 11	16.3%	7.7%	13.4%	17.4%
Dec - 11	18.6%	8.8%	15.1%	19.1%
Mar - 12	17.8%	8.3%	14.6%	19.9%
Jun - 12	17.7%	8.3%	14.7%	19.7%
Sep - 12	16.8%	7.7%	14.6%	19.1%
Dec - 12	17.4%	7.4%	14.7%	18.5%
Mar - 13	17.6%	8.0%	14.5%	19.5%
Jun - 13	18.1%	7.6%	14.7%	20.4%
Sep - 13	18.6%	7.8%	14.9%	21.7%
Dec - 13	19.0%	7.7%	15.2%	22.2%
Mar - 14	18.7%	8.3%	14.8%	22.3%
Jun - 14	18.8%	8.2%	14.4%	22.6%
Sep - 14	18.8%	13.1%	17.0%	20.9%
Dec - 14	19.0%	13.2%	16.7%	21.9%
Mar - 15	18.3%	12.6%	16.4%	20.0%
Jun - 15	19.5%	13.1%	17.4%	21.3%

Methodological note on the KRIs heatmap

The heatmap provides a quick outlook of the main KRIs, where is possible to find the category, number and designation of the specific KRI, its historic development and the three buckets in which each data point is assigned to across time. The “sample of reporting banks” returns the actual number of banks that submitted the expected data for that reference date.

For each of the KRIs quarterly data, the distribution across the three buckets is always 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, which 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 coloured bars illustrate how close the percentage of assets in each bucket is from 100% (green for the “best” bucket, yellow for the intermediary one and red for the “worst” bucket).

The first row of each KRI contains a traffic light in the last column that can assume three distinct colours (green, yellow and red) depending on the latest developments on the “worst” bucket of the KRI comparing to the whole time series. If the “worst” bucket is progressing positively (the same is to say that 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 Tier 1 capital ratio (KRI #1):

		Current vs previous for the worst bucket										Percentiles		
1	Tier 1 capital ratio	> 12%	22.9%	10.2%	20.7%	23.0%	37.7%	45.1%	38.2%	36.5%	39.0%	57.1%	33	67
		[9% - 12%]	64.7%	80.1%	69.0%	65.9%	59.0%	52.7%	58.7%	60.3%	58.2%	41.3%	3.04%	9.73%
		< 9%	12.3%	9.7%	10.3%	11.1%	3.3%	2.2%	3.0%	3.3%	2.8%	1.5%		

The green traffic light for the Tier 1 capital ratio points up the good behaviour of this KRI in 201203 relating to past observations. In this specific case, the 201203 figure is actually the minimum value of the series so it would be obviously included in the 33rd percentile (low percentages of assets in the “worst” bucket are always good).

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 KRI’s “worst” bucket and to the relative position of that data point comparing to all other observations in the same bucket.

The KRI database

Number	KRI Code	KRI name	Numerator	Denominator
1	1	Tier 1 capital ratio <small>as in Basel 2.5</small>	TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES	TOTAL CAPITAL REQUIREMENTS *12.5
2	2	Total capital ratio <small>as in Basel 2.5</small>	TOTAL OWN FUNDS FOR SOLVENCY PURPOSES	TOTAL CAPITAL REQUIREMENTS * 12.5
3	3	CET1 ratio <small>(was T1 excluding hybrids until Q4 2013)</small>	TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES -Hybrid instruments in Minority interests - Hybrid instruments in 1.1.4.1a Hybrid instruments - (-) Excess on the limits for hybrid instruments	TOTAL CAPITAL REQUIREMENTS * 12.5
4	13	Impaired loans and Past due (>90 days) loans to total loans	Row: Loans and advances Column: Net carrying amount of the impaired assets Row: Loan and advances Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Column: Closing balance Row: Loans & advances Columns: > 90 days ≤ 180days; > 180 days ≤ 1year; > 1year	Total loans advances (Rows: Loans and advances AFS, Loans and receivables, HTM) Row: Loan and advances Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Allowances for incurred but not reported losses on financial assets Column: Closing balance
5	14	Coverage ratio (specific allowances for loans to total gross impaired loans)	Row: Loan and advances Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Column: Closing balance	Row: Loans and advances Column: Net carrying amount of the impaired assets Row: Loan and advances Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Column: Closing balance
6	18	Impaired financial assets to total assets	Row: Total Column: Net carrying amount of the impaired assets	Total assets
7	20	Accumulated impairments on financial assets to total (gross) assets	Row: Loan and advances, Debt instruments Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Allowances for incurred but not reported losses on financial assets Column: Closing balance	Total assets Row: Loan and advances, Debt instruments Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets Allowances for incurred but not reported losses on financial assets Column: Closing balance
8	21	Impairments on financial assets to total operating income	Impairment on financial assets not measured at fair value through profit or loss	Total operating income: rows: Interest income; Interest expenses; Expenses on Share capital repayable on Demand; Dividend income; Fee and commission income; Fee and commission expenses; Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net; Gains (losses) on financial assets and liabilities held for trading, net; Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net; Gains (losses) from hedge accounting, net; Exchange differences, net; Gains (losses) on derecognition of assets other than held for sale, net; Other operating income; Other operating expenses
9	22	Return on equity	Total profit or loss after tax and discontinued operations (annualised)	Total equity (period average)
10	24	Cost-income ratio	Rows: Administration costs; Depreciation	Total operating income: rows: Interest income; Interest expenses; Expenses on Share capital repayable on Demand; Dividend income; Fee and commission income; Fee and commission expenses; Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net; Gains (losses) on financial assets and liabilities held for trading, net; Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net; Gains (losses) from hedge accounting, net; Exchange differences, net; Gains (losses) on derecognition of assets other than held for sale, net; Other operating income; Other operating expenses
11	26	Net interest income to total operating income	Rows: Interest income; interest expenses	Total operating income as above.
12	27	Net fee and commission income to total operating income	Rows: Fee and commission income; fee and commission expense	Total operating income as above.
13	33	Net income to total operating income	Total profit or loss after tax and discontinued operations	Total operating income as above.
14	34	Loan-to-deposit ratio	Total loans advances (Rows: Loans and advances held for trading, designated at fair value through profit or loss, AFS, Loans and receivables, HTM)	Total deposits (Rows: Deposits held for trading, designated at fair value through profit or loss, measured at amortised cost)
15	35	Customer deposits to total liabilities	Total deposits (other than from credit institutions) (Rows: deposits (other than from credit institutions) held for trading, designated fair value through profit or loss, measured at amortised cost)	Total liabilities
16	36	Tier 1 capital to (total assets - intangible assets)	Original own funds	Total assets - Intangible assets
17	45	Debt-to-equity ratio	Total liabilities	Total equity
18	46	Off-balance sheet items to total assets	Loan commitments given, financial guarantees given	Total assets

European Banking Authority

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