

RISK DASHBOARD
DATA AS OF Q4 2016

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Summary *

EU banks' capital ratios continue to improve. The CET1 ratio reached new highs, increasing by 20 bps to 14.2% in the last quarter of 2016. This effect is mainly explained by a decrease in RWAs (down by 0.7% from Q3 2016) and asset disposals by a few large banks, as the CET1 capital remained broadly unchanged (up by 0.1% from Q3 2016). Country dispersion remains wide, although none of the European countries had an average CET1 ratio below 10%. Also Tier 1 and Total capital ratios showed a similar trend, both increasing compared with Q3 2016. On a fully loaded basis, the CET1 ratio was 13.6% per year end 2016.

The quality of banks' loan portfolios continued improving, albeit remaining a concern. The non-performing loans ratio (NPLs) kept its downward trend of previous quarters, decreasing by 30 bps to 5.1% in Q4 2016. Despite the recent improvement, there is still a widespread dispersion among the countries, with ratios ranging from 1% to 46%. Nevertheless, a declining ratio of forborne loans to total loans (FBL ratio) – from 3.5% in the previous year to 3.2% in Q4 2016 – confirmed the overall trend in asset quality.

The coverage ratio for NPLs also showed a modest improvement, with an increase of 30 bps to 44.6% in Q4 2016. The dispersion is still wide among countries (between 29% and nearly 66%).

The EU banks' profitability remains a concern. The average return on equity (RoE) reached its lowest level (3.3%) in Q4 2016, 2.1 percentage points (p.p.) below Q3 data, showing its usual seasonality per year end. On a year-on-year comparison, the average RoE reduced by 1.2 p.p. from 4.5% in 2015 mainly due to the significant decrease of the net operating income (-8% compared to 2015). The dispersion among countries remained wide, ranging from -11% to +17%. The heatmap confirms the average RoE's deterioration, with the asset share of banks with a RoE below 6% increasing from 49.3% in Q4 2015 to 56.1% in Q4 2016. In a similar vein, the average return on assets (RoA) declined to 0.21% in Q4 2016 (0.28% per year end 2015 and 0.34% in Q3 2016). On the other hand, the cost-to-income ratio further increased in Q4 2016 to 65.7% (62.8% in the previous year).

The net interest margin (net interest income to interest bearing assets) remained again stable at 1.5% in Q4 2016. The net interest income increased even further its share of total operating income in Q4 2016 compared to the former quarter (57.9% vs 57.7%). Whilst the shares of net income from fees and commissions and of the net trading result in total operating income were 27.2% in Q4 2016 vs 27.1% in Q3 2016, and 6.0% vs 6.2% respectively.

The loan-to-deposit ratio kept its downward trend, achieving its lowest level. It was 118.4% in Q4 2016, which compares to 120.1% in the previous quarter mainly due to deposit growth. The ratio has declined across all bank-size classes, being lower for small banks (79.5%), while higher for mid-size (133.0%) and large institutions (116.3%) respectively. The asset encumbrance ratio slightly decreased to 26.3% in Q4 2016 (26.5% in the last quarter). The average liquidity coverage ratio (LCR) was 141.1% in December 2016, well above the threshold defined as the liquidity coverage requirement for 2016 (70%).

*) This risk dashboard is based on a sample of Risk Indicators (RI) from 198 European banks (unconsolidated number of banks, including 40 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 December 2016.

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	NPL ratios remain systemically high, impediments for NPL reduction, risk of rising impairments	High	Stable	High	Stable	NPL ratios remain high in the EU and banks only reduce their non-performing legacy assets at a slow pace. Structural impediments for a faster reduction include slow judiciary- and loan recovery processes. Market impediments include shortcomings to establish efficient secondary markets in NPL, with a lack of information on quality of borrowers and value of collateral.
	Market risk	Heightened market volatility, political event risk	High	Stable	High	Stable	Volatility and valuation risk on financial markets remains high. Episodes of high volatility with risks of a sudden decrease in market liquidity are expected to persist in an uncertain political outlook, including political event risks.
	Operational risk	Risks from IT outsourcing, fragmented IT systems, cyber attacks	High	Stable	High	Stable	Information and communication technology (ICT) risks are high as dependency on ICT increases, including outsourcing to third party providers and concerns about connectivity. Further investments in fragmented IT systems are needed while cost pressures are substantial. Fast technological change moreover increasingly impacts existing business models of banks.
Capital Pillar 2	Concentration risk, IRRBB and other	Low interest rate environment, steepening of the yield curve	Medium	Stable	Medium	Increasing	Interest income remains under pressure in an environment of low interest rates. A recently observed steepening of the yield curve may lead to faster increasing refinancing costs while assets only reprice over time. Increasing interest rates may also affect banks with high levels of NPL.
	Reputational and legal	Unabated scope of misconduct, lengthy settlement processes	High	Stable	High	Stable	Incurring conduct costs are not abating, and volumes of compensation and redress payments are expected to remain high. Lengthy processes to settle cases of detrimental business practices add to uncertainties and adversely affect the sentiment for banks.
	Profitability	Net operating income, increasing costs, structural challenges	High	Stable	High	Stable	Decreasing net operating income and increasing costs lead to further deteriorating bank profitability. Net interest income, net fee and commission income and net trading income all remain subdued. Overcapacities and business model challenges aggravate challenges to attain sustainable profitability.
Liquidity & Funding	Access to funding and maturity distribution	Succceptability to volatility and volatility	Medium	Increasing	Medium	Stable	Banks have attained increasing volumes of unsecured funding, including of istruments qualifying for MREL, while volumes of secured funding have decreased. Funding market access and pricing remains susceptible to volatility and political event risk.
	Funding structure	Challenges to attain MREL, central bank funding	Medium	Stable	Medium	Stable	Some challenges can be observed to issue required volumes of MREL eligible instruments to meet regulatory requirements. This may also affect funding costs. Banks need to be prepared for a reduction of funding volumes central banks are still providing in their extraordinary liquidity provisioning programmes. To further increase of the deposit base in funding structures might prove challenging.
Environment	Regulatory and legal environment	Risk weighted assets, regulatory arbitrage	Medium	Stable	Medium	Stable	Regulatory uncertainty remains on banks' agendas in some aspects. Uncertainties on coordination of international financial regulation continues, with an emerging potential for regulatory arbitrage.
	Fragmentation	Asset quality, profitability	High	Stable	High	Stable	Fragmentation of asset quality and profitability remains high among jurisdictions. Also, fragmentation in cross border interbank lending has increased. Increased political risks might further increase fragmentation.
	Sovereign risk	Political risk, debt overhang	High	Stable	High	Stable	Increased political uncertainty adds to elevated risks from banks' sovereign exposures. Significant sovereign exposure contributes to elevated vulnerabilities of banks in some jurisdictions. Also, risks from a large debt overhang persist in some countries.

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*									
					153	155	154	154	153	157	157	156	155	
					201412	201503	201506	201509	201512	201603	201606	201609	201612	
Solvency	1	Tier 1 capital ratio	> 15%	1-1		21.8%	14.4%	16.9%	27.7%	30.7%	28.8%	30.2%	39.6%	55.6%
			[12% - 15%]	1-2		48.1%	57.6%	63.9%	52.7%	61.5%	63.5%	61.7%	52.5%	35.5%
			< 12%	1-3		30.1%	28.0%	19.2%	19.7%	7.8%	7.8%	8.0%	7.9%	9.0%
3	CET1 ratio	> 14%	3-1		19.7%	12.0%	19.6%	13.1%	23.0%	22.0%	22.8%	27.5%	31.3%	
		[11% - 14%]	3-2		39.3%	49.9%	66.5%	73.8%	72.7%	73.7%	72.6%	68.0%	64.2%	
		< 11%	3-3		41.0%	38.1%	13.9%	13.1%	4.3%	4.3%	4.6%	4.5%	4.6%	
Credit Risk & Asset Quality	93	Ratio of non-performing loans and advances (NPL ratio)	< 3%	93-1		34.6%	36.8%	38.1%	38.3%	36.6%	37.9%	43.0%	42.1%	41.5%
			[3% - 8%]	93-2		43.0%	46.8%	46.7%	46.5%	50.3%	49.3%	44.5%	45.2%	45.3%
			> 8%	93-3		22.4%	16.3%	15.3%	15.1%	13.1%	12.9%	12.5%	12.7%	13.2%
	235	Coverage ratio of non-performing loans and advances	> 55%	235-1		9.2%	9.7%	9.7%	10.4%	10.1%	10.6%	10.8%	10.6%	16.5%
			[40% - 55%]	235-2		56.1%	56.0%	58.9%	56.9%	50.1%	47.9%	50.0%	48.7%	43.3%
			< 40%	235-3		34.7%	34.3%	31.5%	32.7%	39.8%	41.5%	39.2%	40.7%	40.2%
239	Forbearance ratio for loans and advances	< 1.5%	239-1		30.1%	30.0%	36.4%	37.3%	43.6%	42.8%	44.0%	44.3%	53.1%	
		[1.5% - 4%]	239-2		41.0%	42.7%	35.5%	38.5%	37.0%	38.3%	37.4%	33.2%	23.8%	
		> 4%	239-3		28.9%	27.3%	28.1%	24.2%	19.4%	18.9%	18.6%	22.5%	23.1%	
Profitability	22	Return on equity	> 10%	22-1		5.1%	18.6%	24.1%	22.7%	6.4%	3.1%	6.0%	6.7%	5.0%
			[6% - 10%]	22-2		29.2%	33.2%	46.2%	35.5%	44.3%	42.4%	49.9%	37.0%	38.9%
			< 6%	22-3		65.7%	48.1%	29.7%	41.8%	49.3%	54.5%	44.1%	56.3%	56.1%
	24	Cost to income ratio	< 50%	24-1		10.1%	10.5%	11.6%	12.3%	11.7%	12.2%	9.9%	9.4%	10.7%
			[50% - 60%]	24-2		13.6%	33.7%	34.8%	36.3%	17.6%	17.0%	26.3%	23.8%	13.5%
		> 60%	24-3		76.3%	55.8%	53.6%	51.4%	70.7%	70.8%	63.8%	66.8%	75.8%	
Balance Sheet Structure	87	Loan-to-deposit ratio for households and non-financial corporations	< 100%	87-1		30.6%	31.4%	29.6%	31.6%	32.8%	29.3%	30.8%	32.1%	38.0%
			[100% - 150%]	87-2		56.5%	56.2%	57.7%	56.0%	54.8%	58.2%	56.8%	54.9%	49.6%
			> 150%	87-3		12.9%	12.4%	12.8%	12.5%	12.3%	12.5%	12.5%	13.1%	12.4%
	45	Debt to equity ratio	< 12x	45-1		10.2%	9.7%	7.2%	10.4%	12.3%	9.4%	10.8%	16.0%	16.1%
			[12x - 15x]	45-2		26.4%	32.8%	41.2%	37.7%	36.6%	35.6%	32.9%	32.5%	28.9%
		> 15x	45-3		63.4%	57.5%	51.6%	51.9%	51.0%	55.0%	56.3%	51.4%	55.0%	

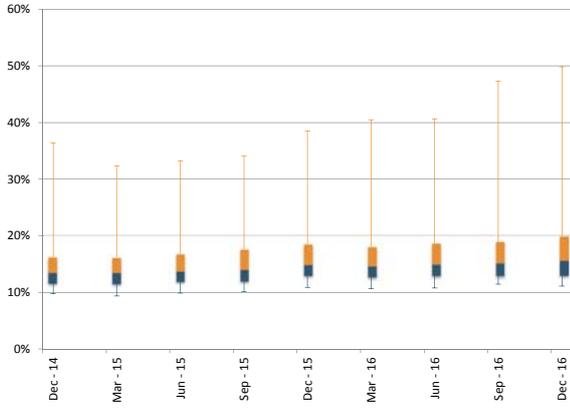
Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".

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

Solvency

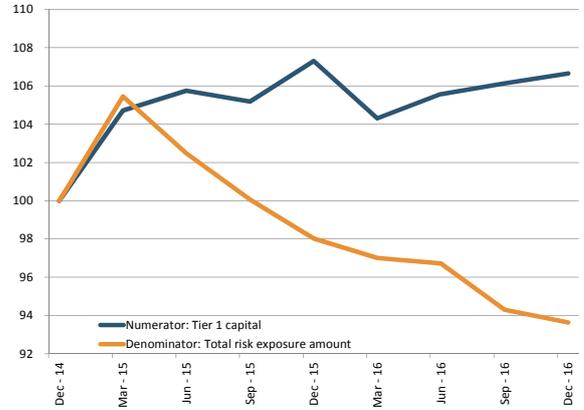
1 - Tier 1 capital ratio

Dispersion



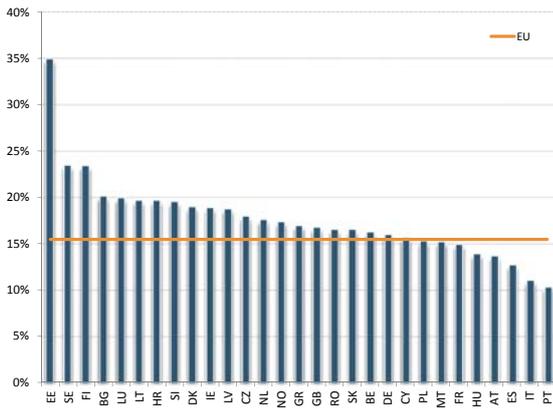
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



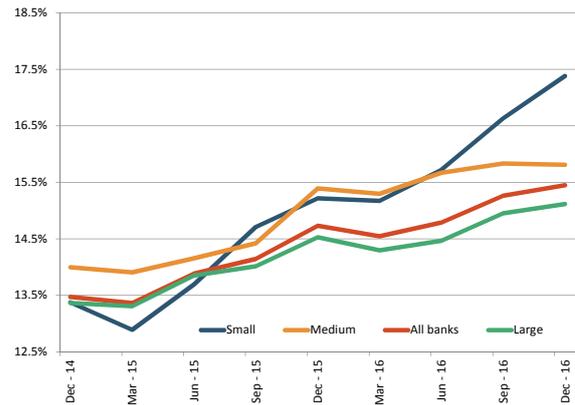
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



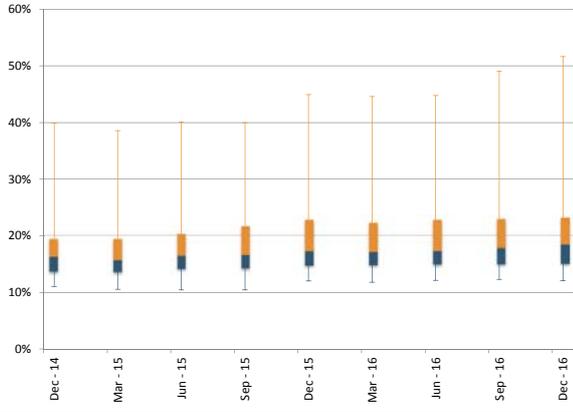
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.6%	16.2%
Mar - 15	13.4%	11.6%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.8%	16.8%
Sep - 15	14.1%	12.1%	14.1%	17.7%
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%	18.7%
Sep - 16	15.3%	13.0%	15.2%	19.0%
Dec - 16	15.5%	13.0%	15.7%	19.9%

Solvency

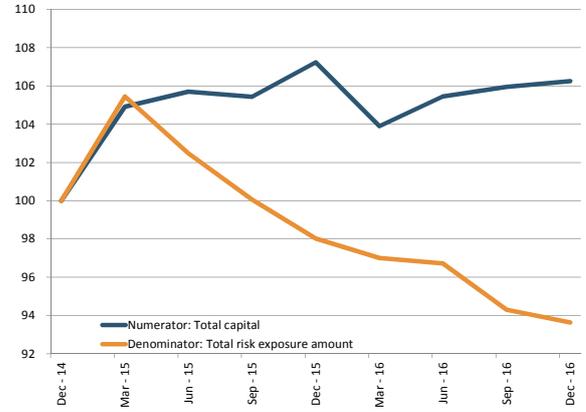
2 - Total capital ratio

Dispersion



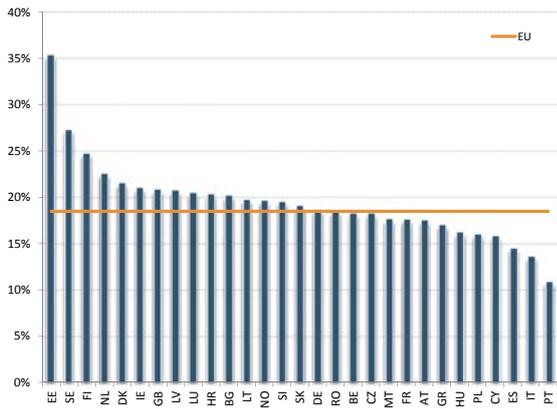
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



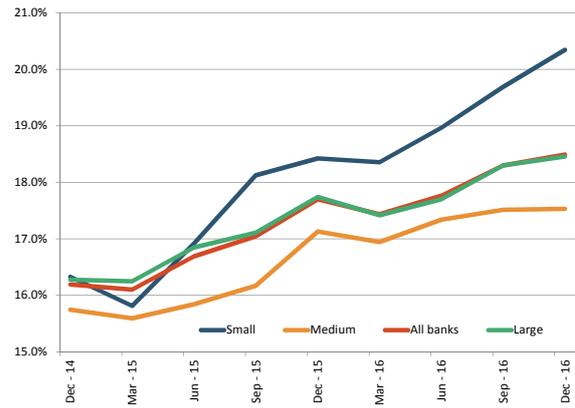
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



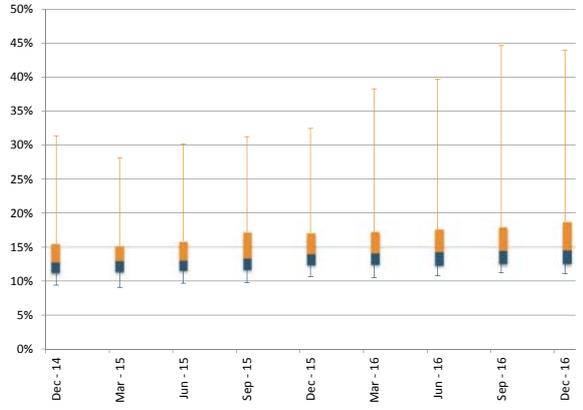
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.8%	16.4%	19.4%
Mar - 15	16.1%	13.7%	15.8%	19.5%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Sep - 15	17.0%	14.4%	16.8%	21.7%
Dec - 15	17.7%	14.8%	17.4%	22.8%
Mar - 16	17.4%	14.9%	17.2%	22.3%
Jun - 16	17.8%	15.0%	17.4%	22.8%
Sep - 16	18.3%	15.1%	17.9%	23.0%
Dec - 16	18.5%	15.2%	18.5%	23.3%

Solvency

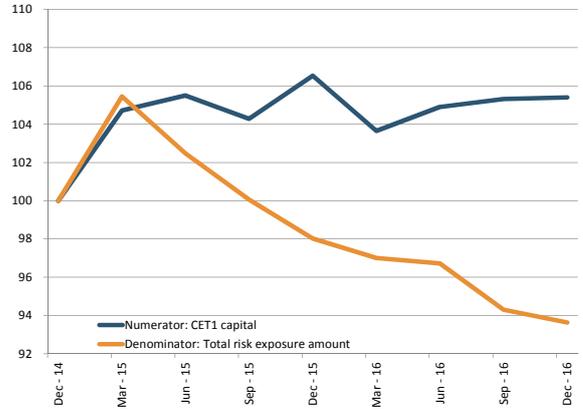
3 - CET1 ratio

Dispersion



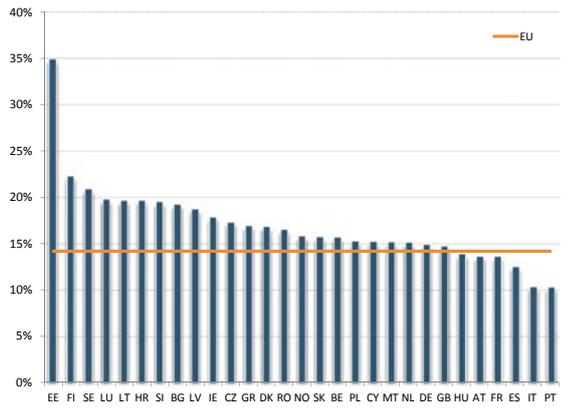
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



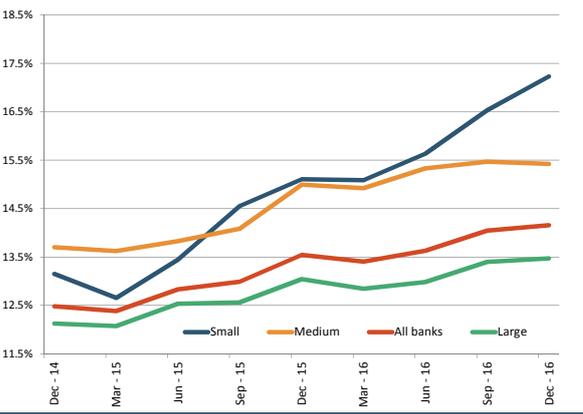
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



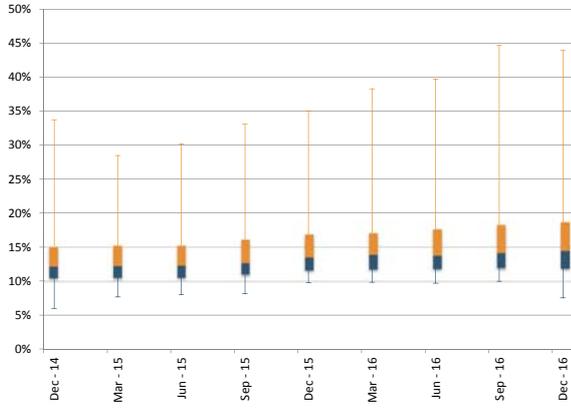
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2016. Non-FINREP banks are assigned to the bucket of small banks.

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%	12.4%	14.0%	17.1%
Mar - 16	13.4%	12.4%	14.2%	17.3%
Jun - 16	13.6%	12.3%	14.3%	17.6%
Sep - 16	14.0%	12.5%	14.5%	17.9%
Dec - 16	14.2%	12.5%	14.6%	18.7%

Solvency

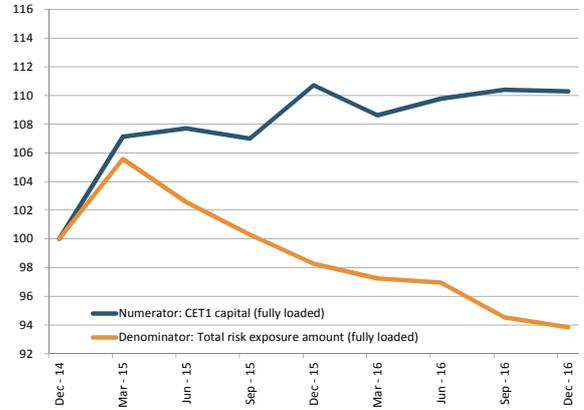
4 - CET1 ratio (fully loaded)

Dispersion



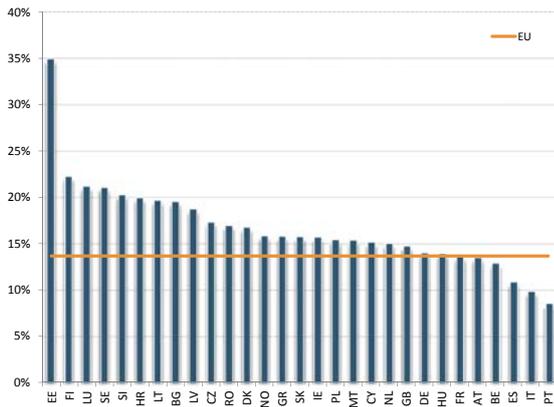
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



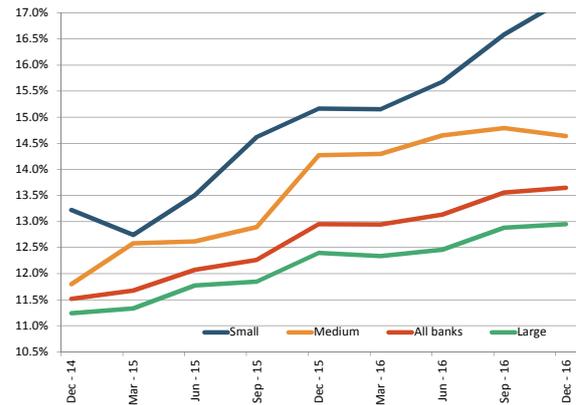
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



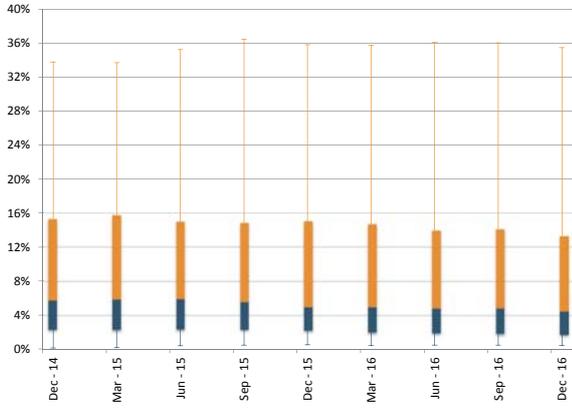
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.2%	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	13.0%	11.7%	13.6%	16.9%
Mar - 16	12.9%	11.8%	13.9%	17.1%
Jun - 16	13.1%	11.9%	13.8%	17.6%
Sep - 16	13.6%	12.0%	14.2%	18.3%
Dec - 16	13.6%	11.9%	14.5%	18.7%

Credit Risk and Asset Quality

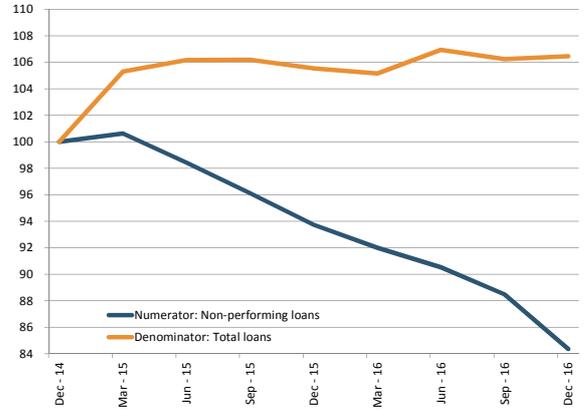
5 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



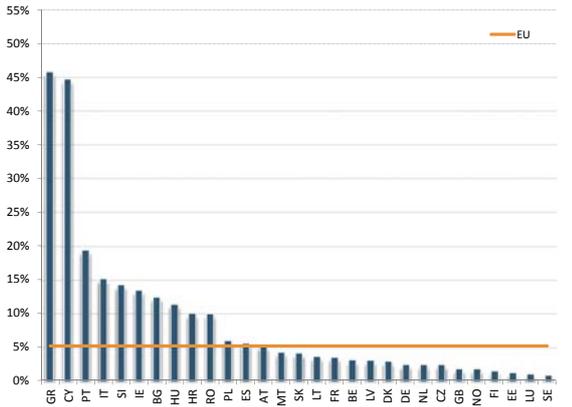
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



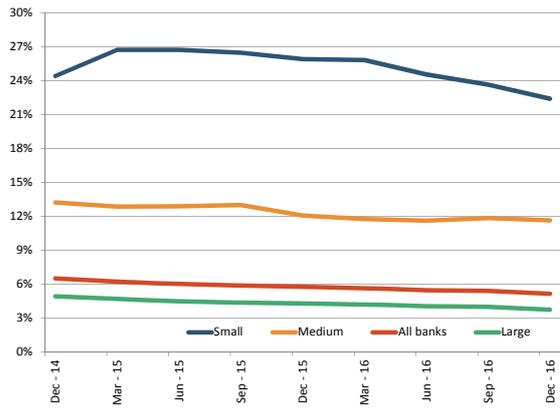
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



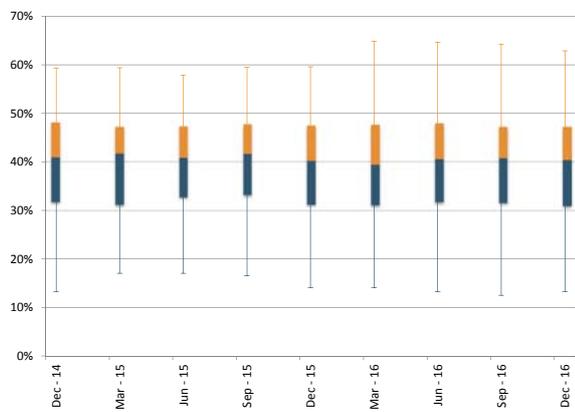
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.4%	5.8%	15.3%
Mar - 15	6.2%	2.3%	5.9%	15.8%
Jun - 15	6.0%	2.4%	6.0%	15.0%
Sep - 15	5.9%	2.4%	5.6%	14.9%
Dec - 15	5.7%	2.3%	5.0%	15.1%
Mar - 16	5.6%	2.0%	5.0%	14.7%
Jun - 16	5.5%	2.0%	4.9%	13.9%
Sep - 16	5.4%	1.9%	4.8%	14.2%
Dec - 16	5.1%	1.8%	4.5%	13.3%

Credit Risk and Asset Quality

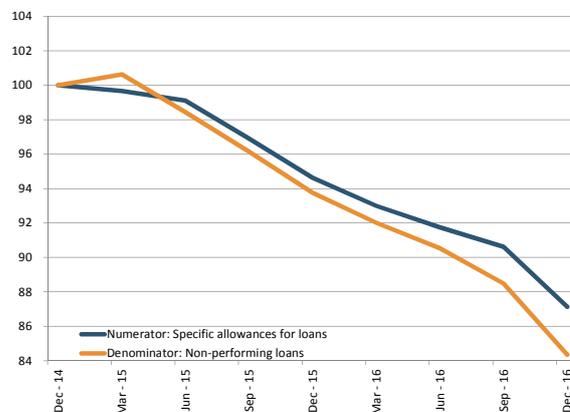
6 - Coverage ratio of non-performing loans and advances

Dispersion



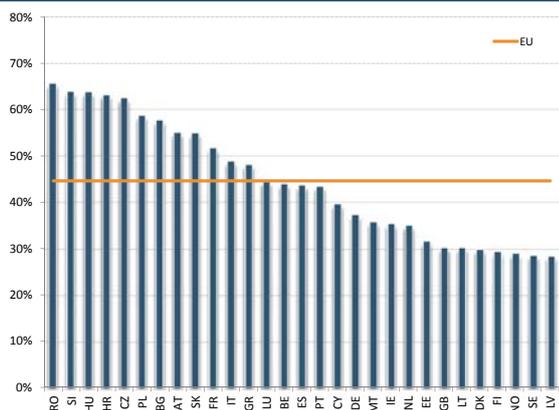
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



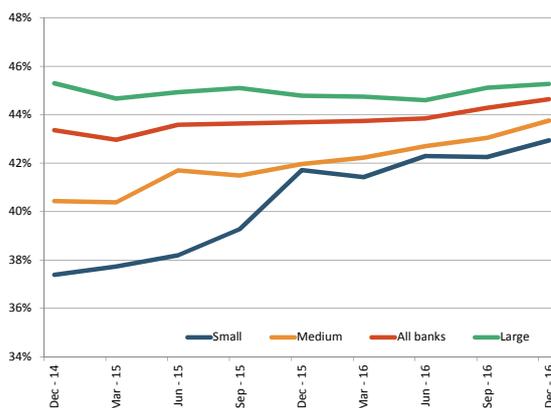
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



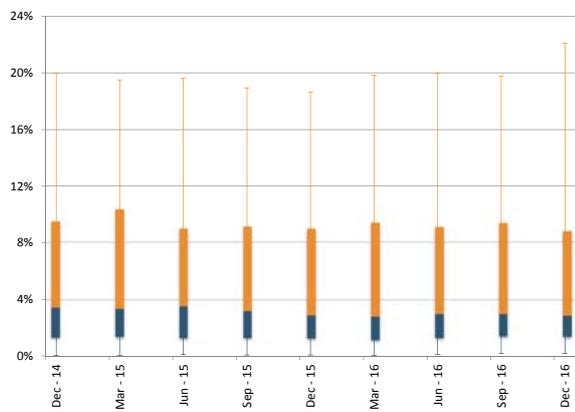
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.8%	41.0%	48.1%
Mar - 15	43.0%	31.2%	41.7%	47.2%
Jun - 15	43.6%	32.8%	40.9%	47.3%
Sep - 15	43.6%	33.3%	41.7%	47.7%
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%	31.6%	40.8%	47.2%
Dec - 16	44.6%	31.0%	40.4%	47.2%

Credit Risk and Asset Quality

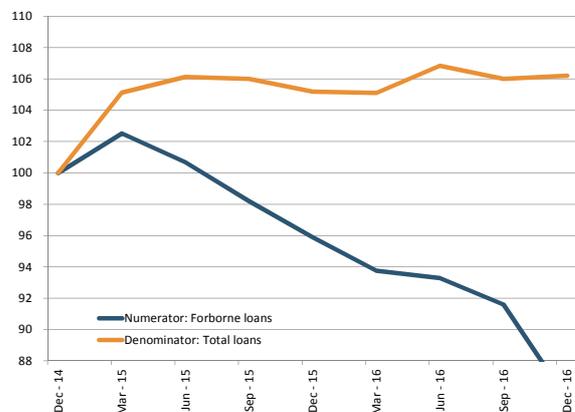
7 - Forbearance ratio for loans and advances

Dispersion



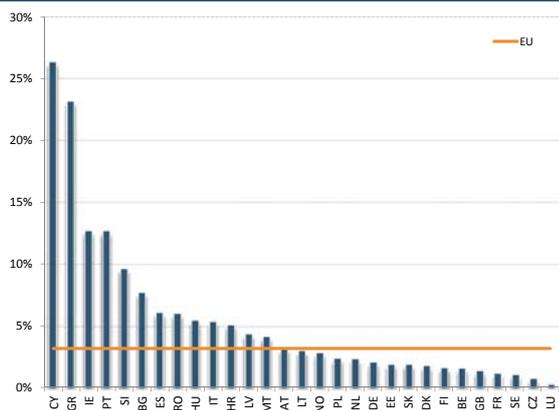
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



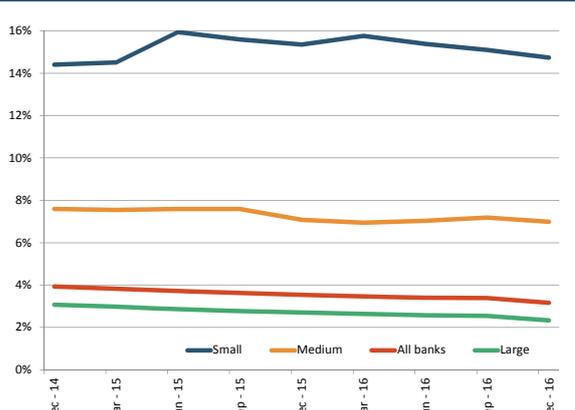
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



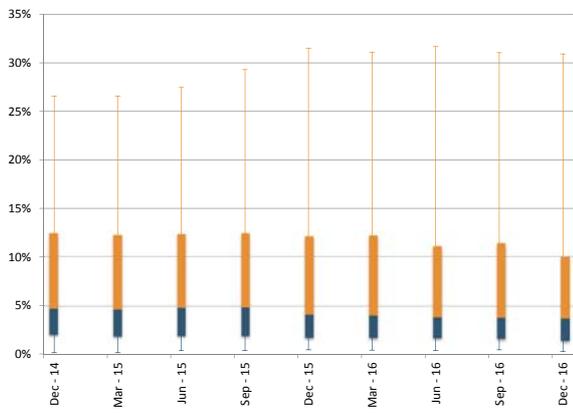
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.4%	3.4%	9.5%
Mar - 15	3.8%	1.4%	3.4%	10.3%
Jun - 15	3.7%	1.3%	3.5%	9.0%
Sep - 15	3.6%	1.3%	3.2%	9.1%
Dec - 15	3.5%	1.3%	2.9%	9.0%
Mar - 16	3.5%	1.2%	2.9%	9.4%
Jun - 16	3.4%	1.3%	3.0%	9.1%
Sep - 16	3.4%	1.5%	3.0%	9.4%
Dec - 16	3.2%	1.4%	2.9%	8.8%

Credit Risk and Asset Quality

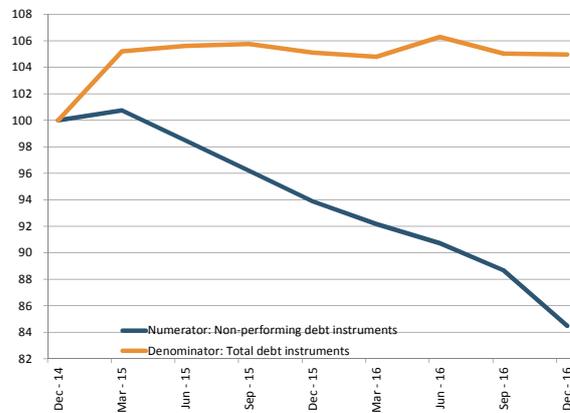
8 - Ratio of non-performing exposures (NPE ratio)

Dispersion



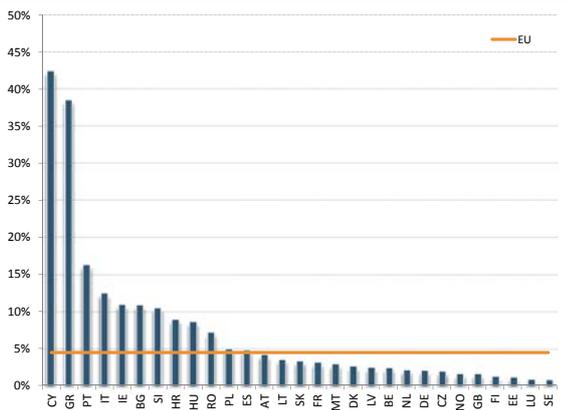
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



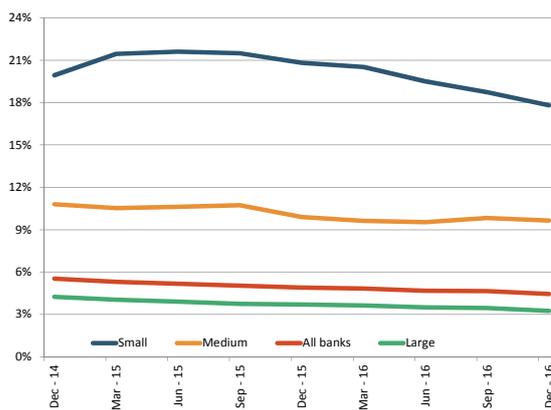
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



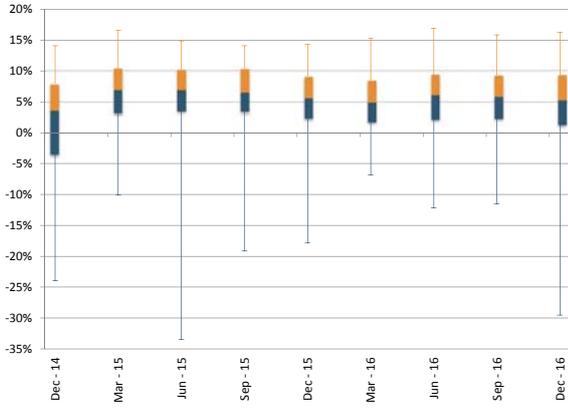
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.1%	4.8%	12.4%
Mar - 15	5.3%	2.0%	4.7%	12.3%
Jun - 15	5.2%	2.0%	4.9%	12.4%
Sep - 15	5.0%	2.0%	4.9%	12.4%
Dec - 15	4.9%	1.8%	4.2%	12.1%
Mar - 16	4.8%	1.8%	4.1%	12.2%
Jun - 16	4.7%	1.8%	3.9%	11.1%
Sep - 16	4.7%	1.7%	3.9%	11.4%
Dec - 16	4.4%	1.5%	3.8%	10.0%

Profitability

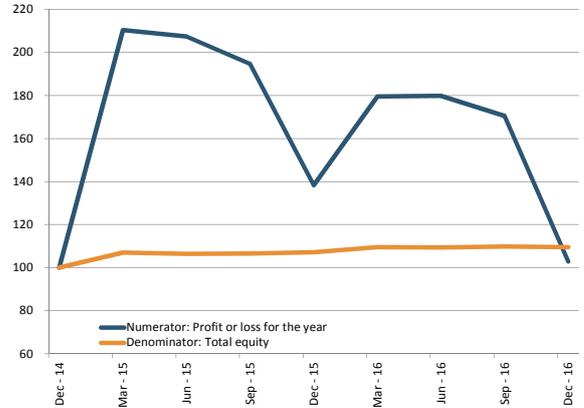
9 - Return on equity

Dispersion



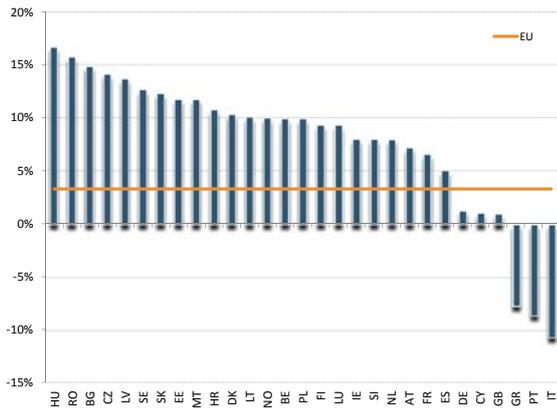
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



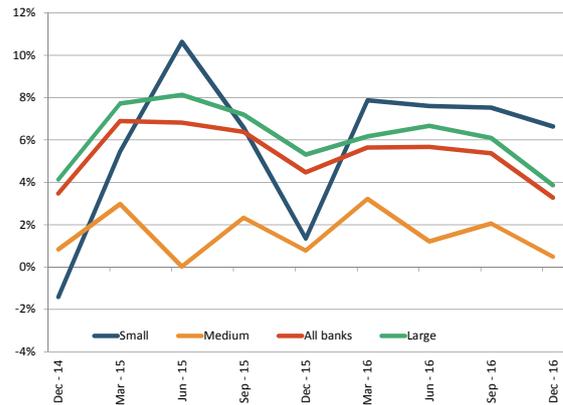
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



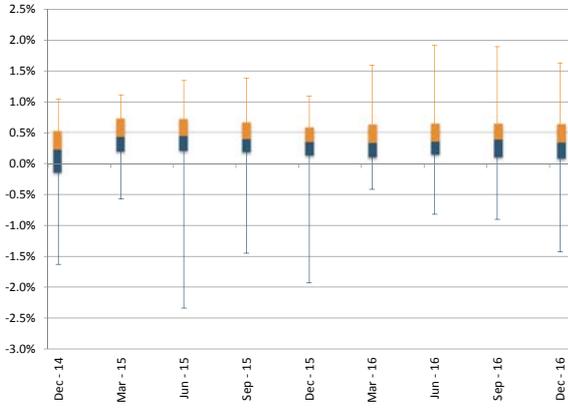
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-3.3%	3.6%	7.9%
Mar - 15	6.9%	3.3%	7.0%	10.4%
Jun - 15	6.8%	3.5%	7.0%	10.2%
Sep - 15	6.4%	3.5%	6.6%	10.4%
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%	9.4%
Sep - 16	5.4%	2.4%	5.9%	9.4%
Dec - 16	3.3%	1.4%	5.3%	9.4%

Profitability

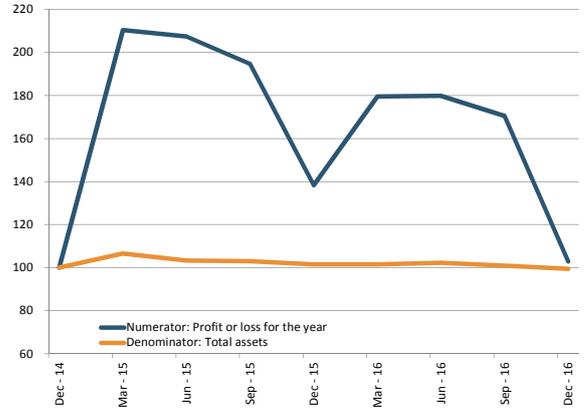
10 - Return on assets

Dispersion



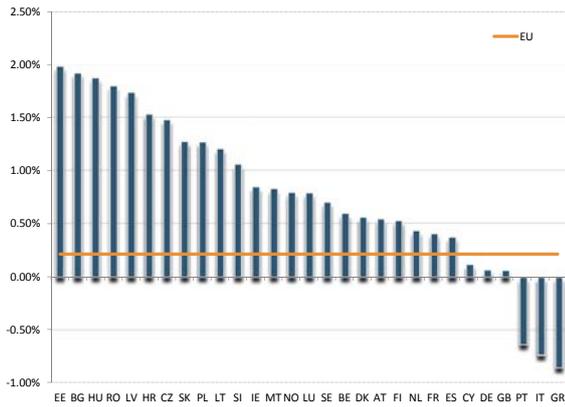
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



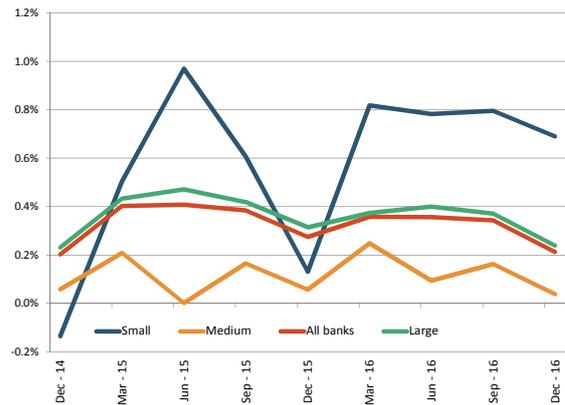
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



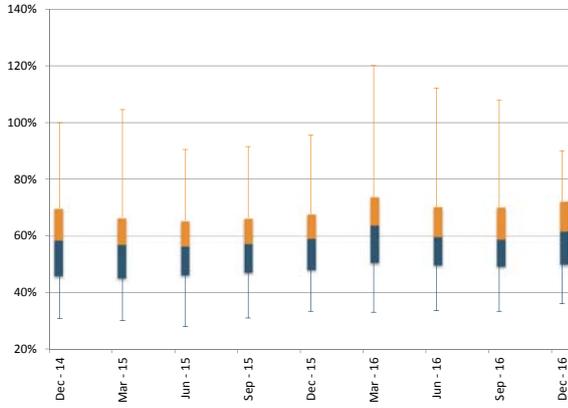
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.13%	0.24%	0.53%
Mar - 15	0.40%	0.20%	0.43%	0.73%
Jun - 15	0.41%	0.21%	0.45%	0.72%
Sep - 15	0.38%	0.20%	0.39%	0.66%
Dec - 15	0.28%	0.14%	0.35%	0.59%
Mar - 16	0.36%	0.11%	0.34%	0.63%
Jun - 16	0.36%	0.16%	0.36%	0.65%
Sep - 16	0.34%	0.12%	0.39%	0.65%
Dec - 16	0.21%	0.09%	0.34%	0.64%

Profitability

11 - Cost to income ratio

Dispersion



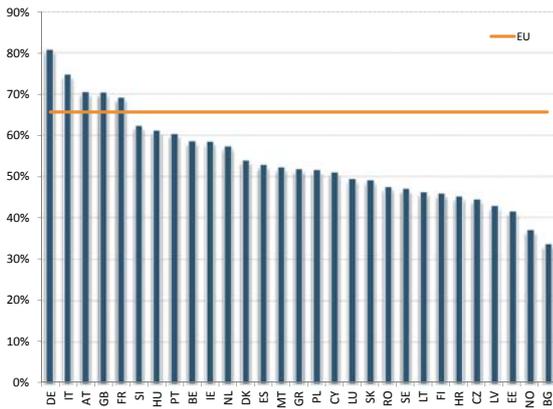
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



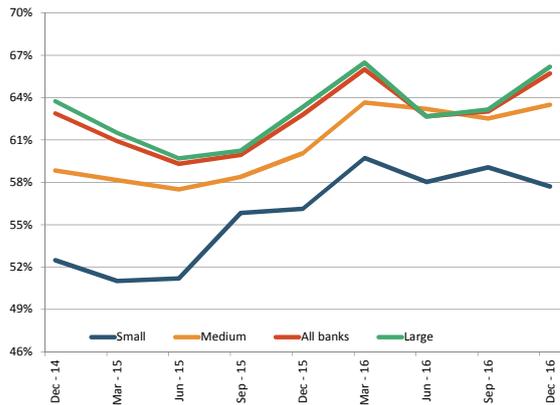
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



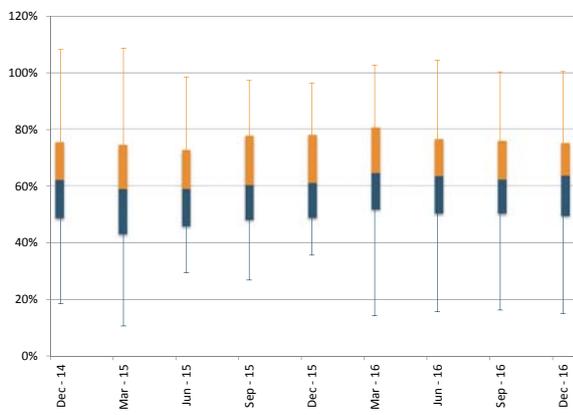
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	46.0%	58.6%	69.7%
Mar - 15	60.9%	45.3%	57.1%	66.5%
Jun - 15	59.3%	46.4%	56.4%	65.3%
Sep - 15	59.9%	47.3%	57.4%	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%	70.3%
Sep - 16	63.0%	49.5%	58.9%	70.1%
Dec - 16	65.7%	50.1%	61.7%	72.2%

Profitability

12 - Net interest income to total operating income

Dispersion



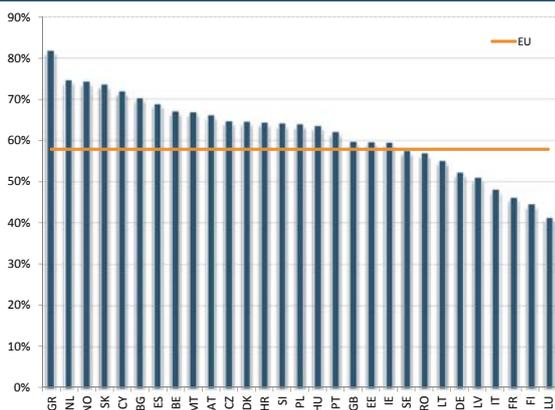
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



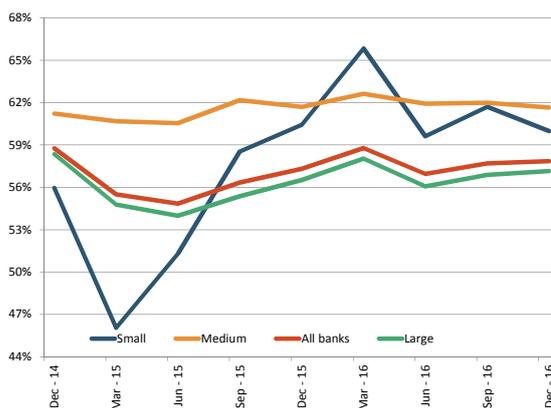
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



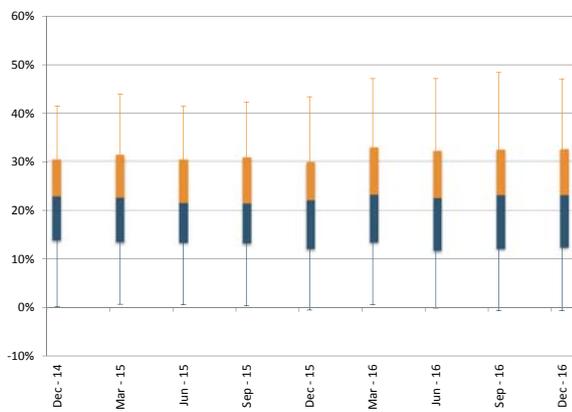
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	48.8%	62.3%	75.4%
Mar - 15	55.5%	43.2%	59.1%	74.5%
Jun - 15	54.9%	46.0%	59.0%	72.8%
Sep - 15	56.3%	48.3%	60.5%	77.8%
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%	63.7%	76.6%
Sep - 16	57.7%	50.4%	62.3%	76.1%
Dec - 16	57.9%	49.7%	63.7%	75.3%

Profitability

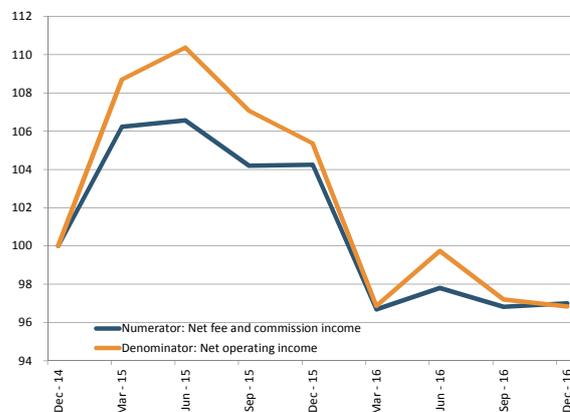
13 - Net fee and commission income to total operating income

Dispersion



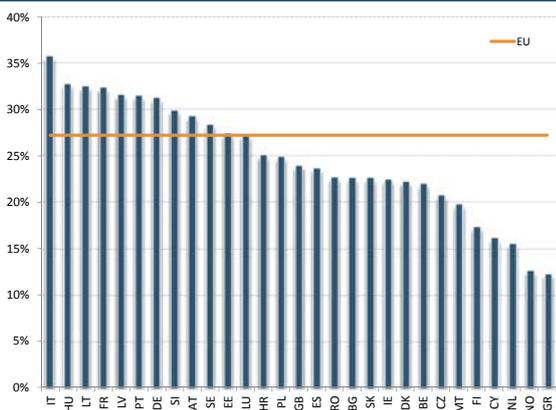
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



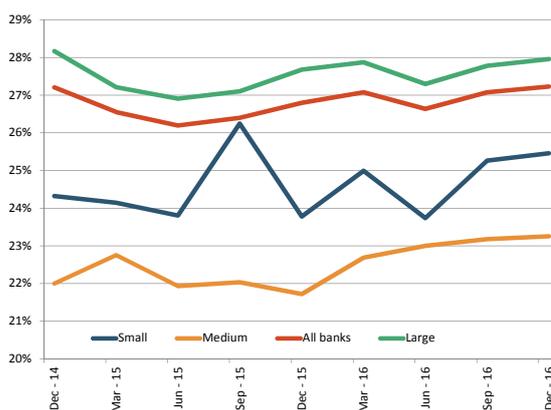
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



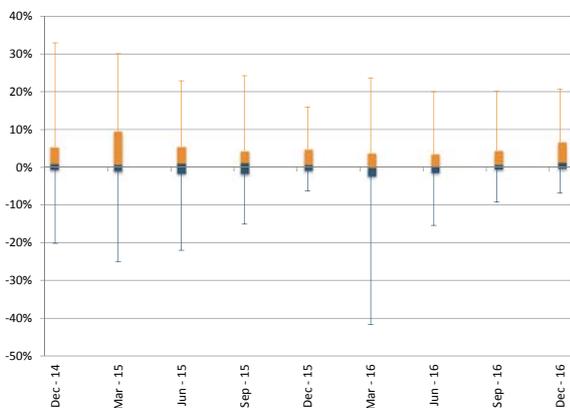
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.9%	22.9%	30.5%
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%	32.5%
Dec - 16	27.2%	12.5%	23.1%	32.6%

Profitability

14 - Net trading income to total operating income

Dispersion



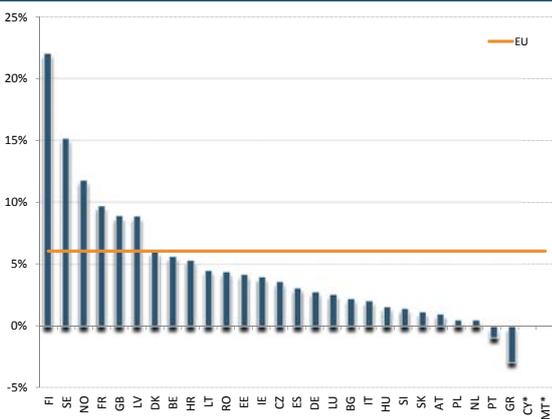
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



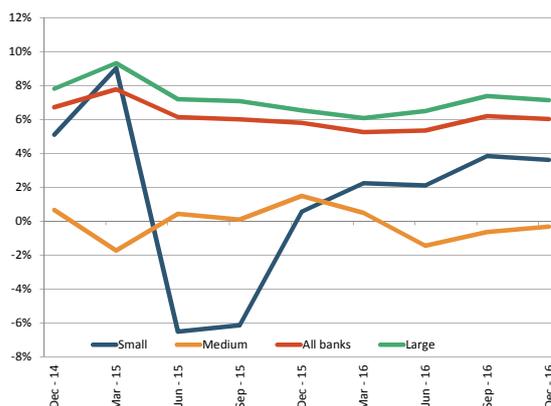
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



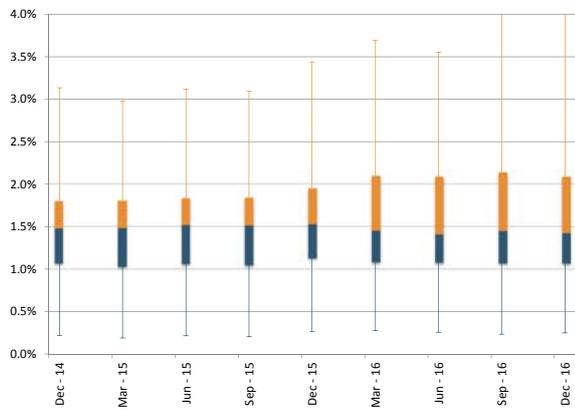
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.4%	1.2%	5.4%
Mar - 15	7.8%	-0.7%	1.0%	9.6%
Jun - 15	6.1%	-1.4%	1.3%	5.5%
Sep - 15	6.0%	-1.5%	1.5%	4.4%
Dec - 15	5.8%	-0.6%	0.9%	4.8%
Mar - 16	5.3%	-2.0%	0.2%	3.8%
Jun - 16	5.4%	-1.2%	0.5%	3.5%
Sep - 16	6.2%	-0.3%	1.0%	4.5%
Dec - 16	6.0%	0.0%	1.5%	6.7%

Profitability

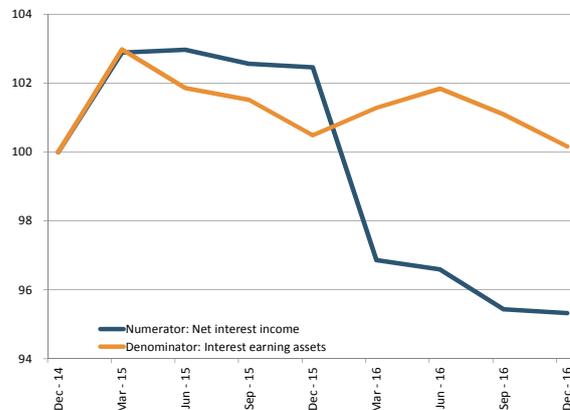
15 - Net interest income to interest bearing assets

Dispersion



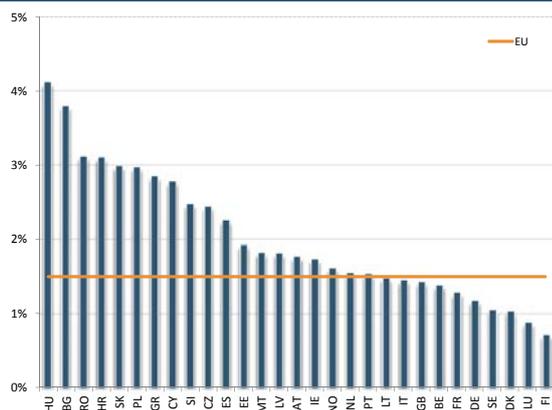
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



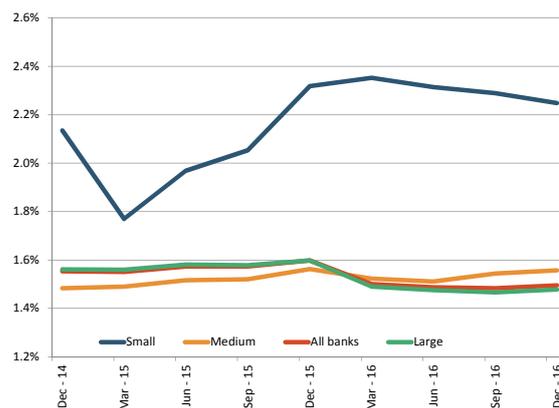
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



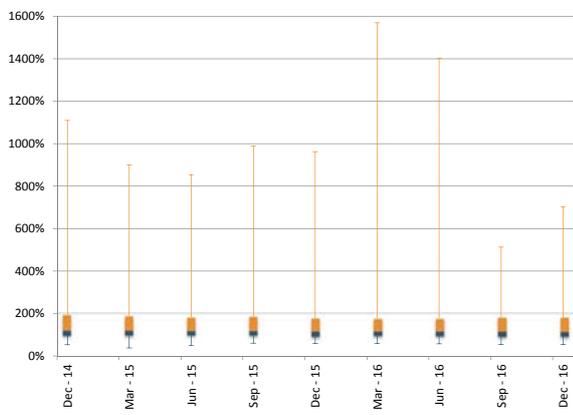
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.80%
Mar - 15	1.55%	1.03%	1.49%	1.81%
Jun - 15	1.57%	1.06%	1.52%	1.84%
Sep - 15	1.57%	1.05%	1.52%	1.84%
Dec - 15	1.60%	1.13%	1.53%	1.96%
Mar - 16	1.50%	1.08%	1.46%	2.10%
Jun - 16	1.49%	1.08%	1.41%	2.09%
Sep - 16	1.48%	1.07%	1.45%	2.14%
Dec - 16	1.50%	1.07%	1.43%	2.09%

Balance Sheet Structure and Liquidity

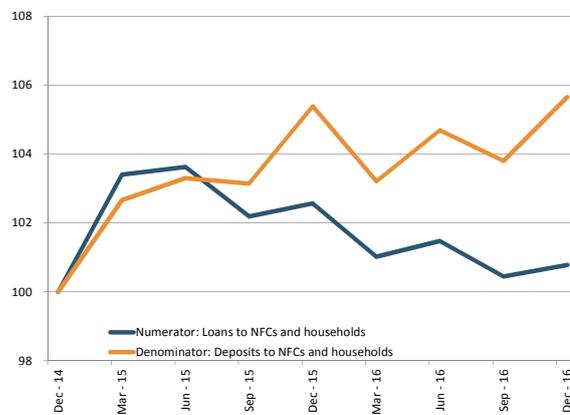
16 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



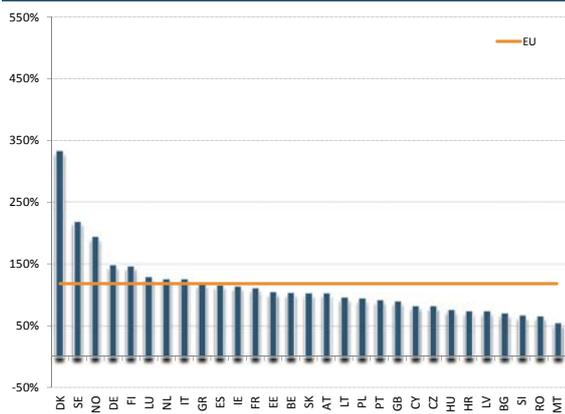
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



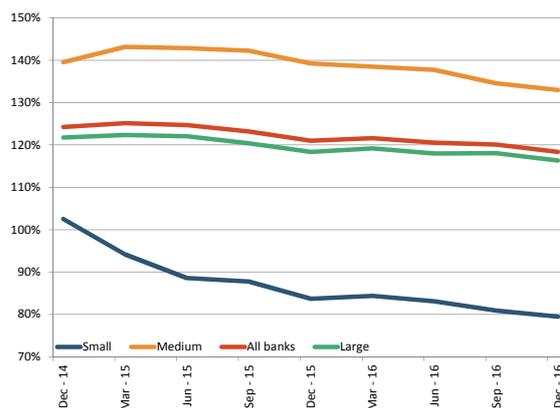
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



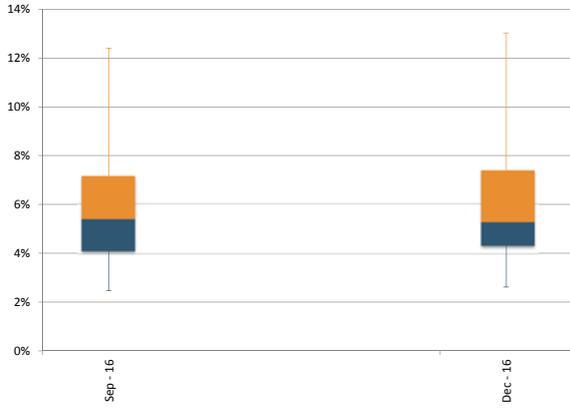
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	124.3%	98.6%	121.4%	194.1%
Mar - 15	125.1%	98.9%	122.3%	188.7%
Jun - 15	124.7%	100.1%	120.9%	182.6%
Sep - 15	123.2%	99.5%	120.2%	187.0%
Dec - 15	121.0%	94.0%	118.3%	179.4%
Mar - 16	121.7%	97.4%	119.6%	175.6%
Jun - 16	120.5%	96.9%	118.2%	176.0%
Sep - 16	120.1%	93.3%	117.0%	181.5%
Dec - 16	118.4%	94.0%	116.0%	182.2%

Balance Sheet Structure and Liquidity

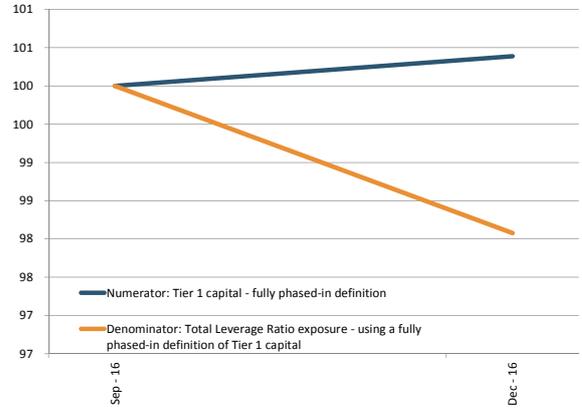
17 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



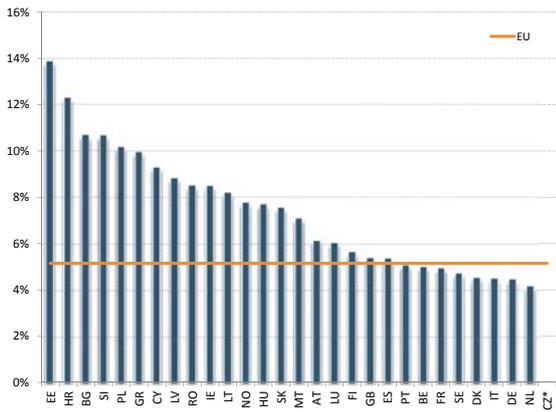
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



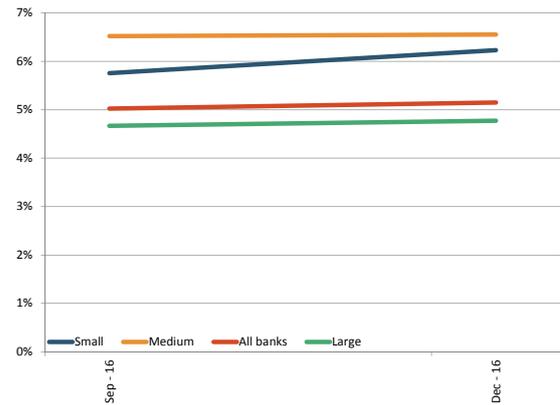
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



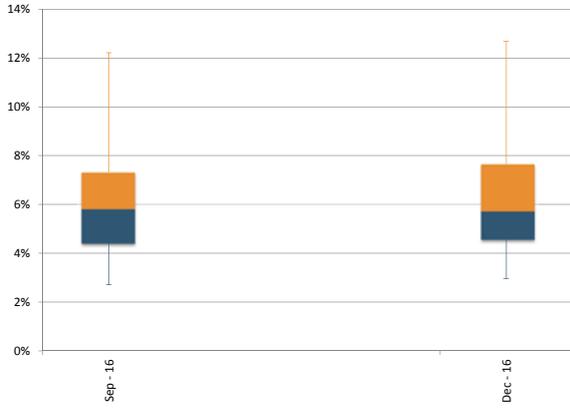
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Sep - 16	5.0%	4.1%	5.4%	7.2%
Dec - 16	5.2%	4.3%	5.3%	7.4%

Balance Sheet Structure and Liquidity

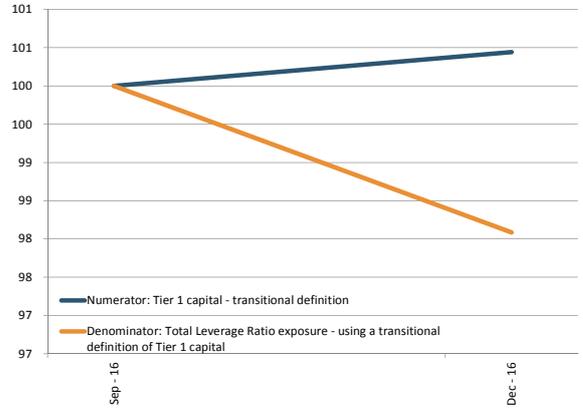
18 - Leverage Ratio (transitional definition of Tier 1 capital)

Dispersion



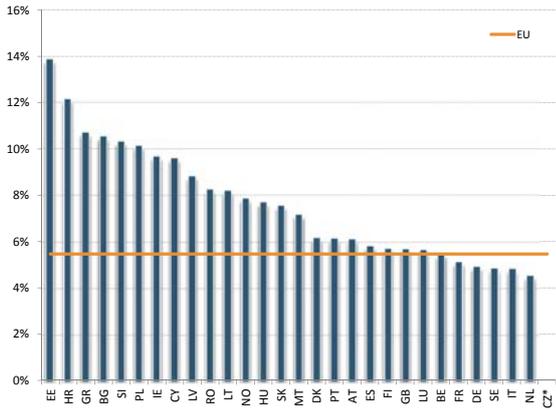
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



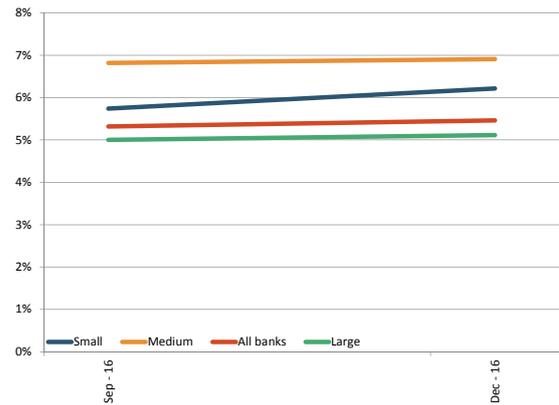
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



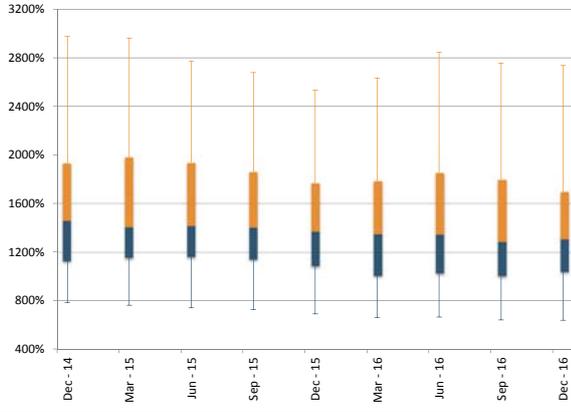
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Sep - 16	5.3%	4.4%	5.8%	7.3%
Dec - 16	5.5%	4.6%	5.7%	7.6%

Balance Sheet Structure and Liquidity

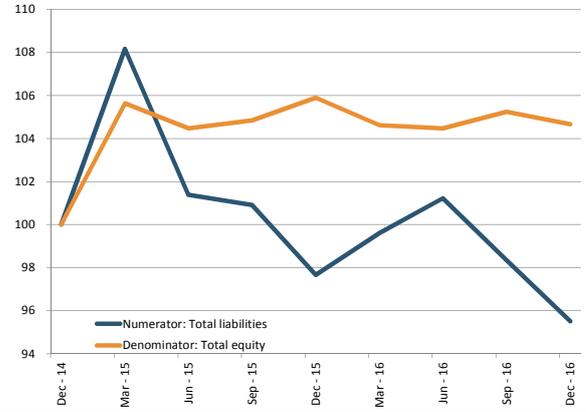
19 - Debt to equity ratio

Dispersion



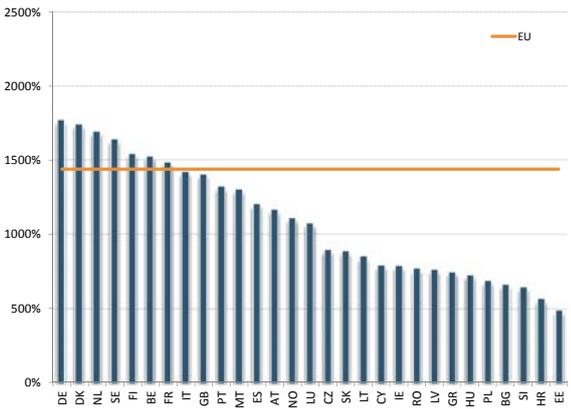
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



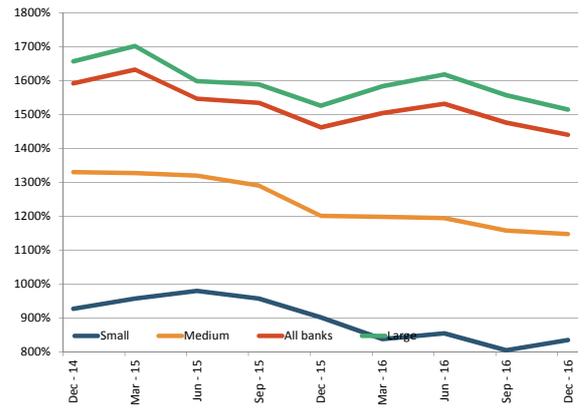
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



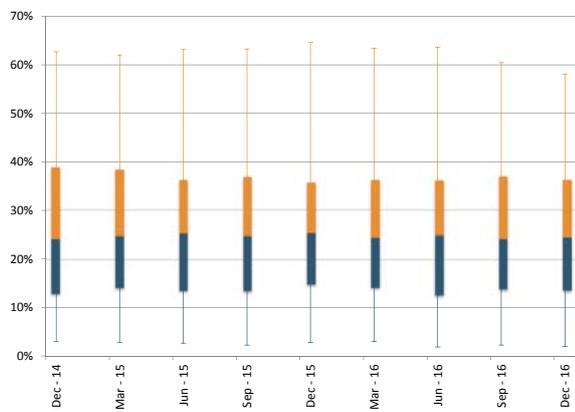
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	15.9	11.3	14.6	19.3
Mar - 15	16.3	11.6	14.1	19.8
Jun - 15	15.5	11.7	14.2	19.3
Sep - 15	15.3	11.5	14.1	18.6
Dec - 15	14.6	10.9	13.7	17.7
Mar - 16	15.0	10.1	13.5	17.8
Jun - 16	15.3	10.3	13.5	18.5
Sep - 16	14.8	10.1	12.9	18.0
Dec - 16	14.4	10.4	13.1	17.0

Balance Sheet Structure and Liquidity

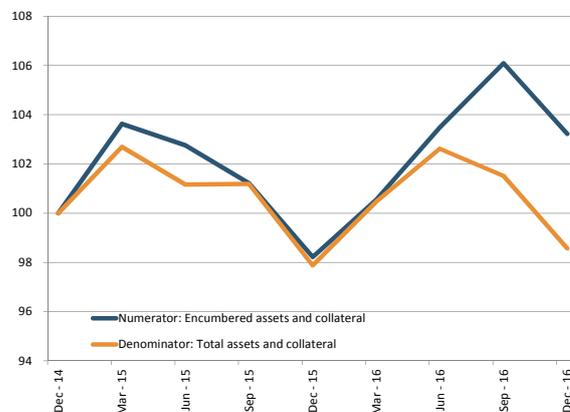
20 - Asset encumbrance ratio

Dispersion



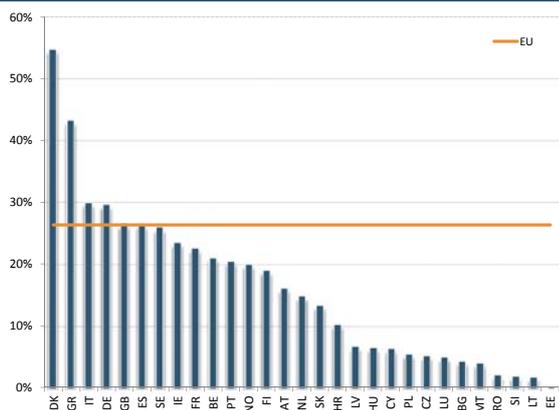
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



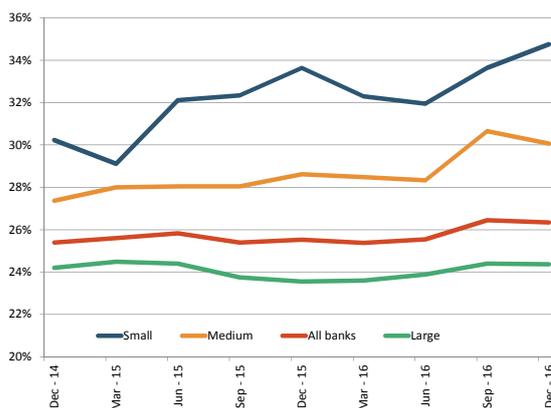
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2016)



Weighted Averages by country.

RI by size class



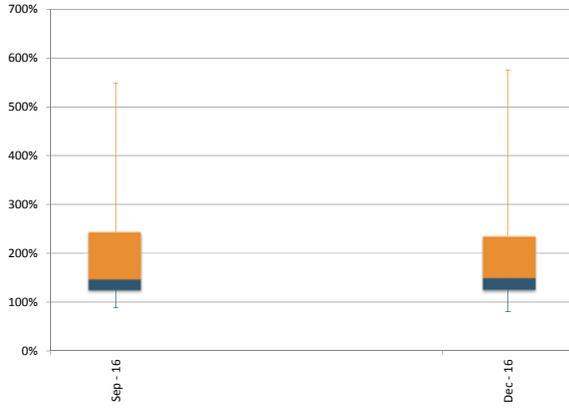
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2016. Non-FINREP banks are assigned to the bucket of small banks.

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	26.3%	13.8%	24.6%	36.3%

Balance Sheet Structure and Liquidity

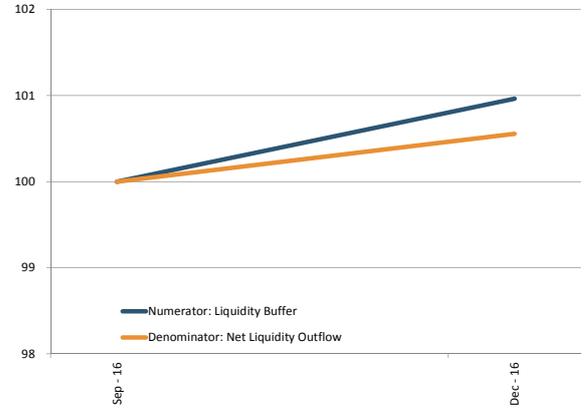
21 - Liquidity coverage ratio (%)

Dispersion



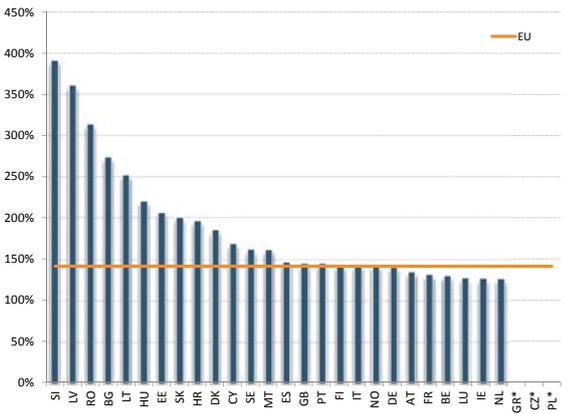
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



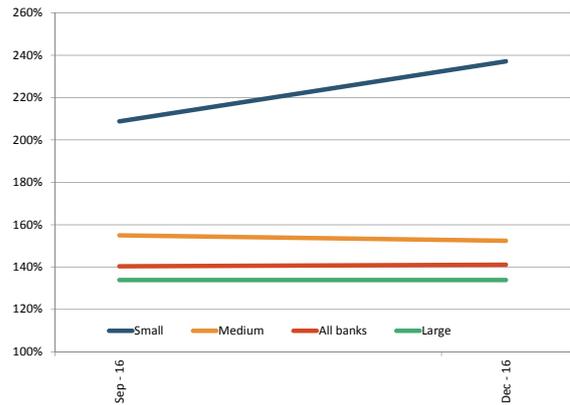
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Dec. 2016)



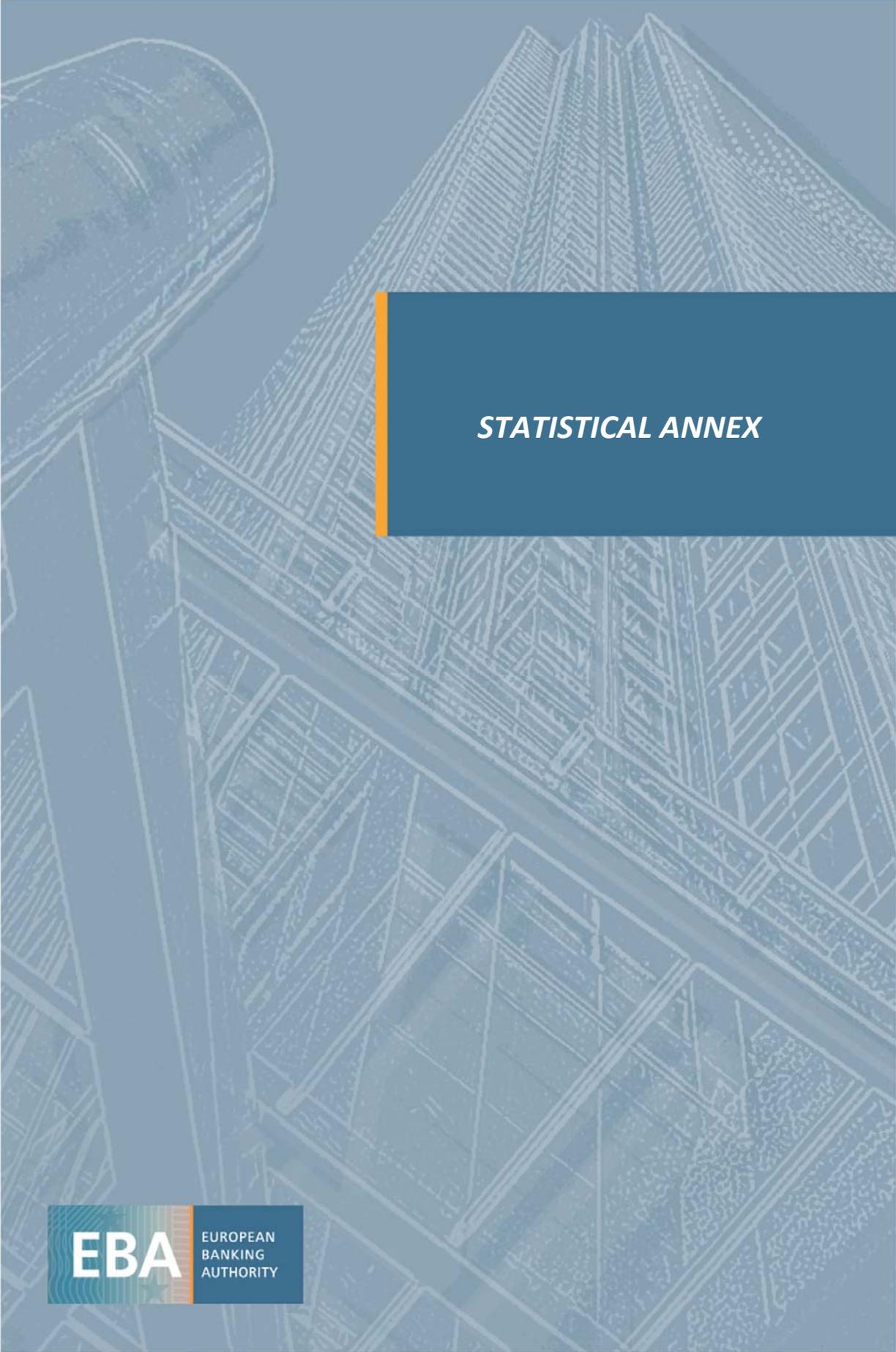
Weighted Averages by country.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2016.

Period	Weighted average	25th	50th	75th
Sep - 16	140.4%	127.1%	149.4%	243.3%
Dec - 16	141.1%	127.9%	151.4%	235.1%



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-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16
AT	6.4%	6.4%	6.7%	8.9%	0.6%	0.5%	0.5%	0.6%	16.5%	14.7%	14.4%	17.5%	68.2%	53.6%	53.7%	66.0%	3.6%	3.3%	3.2%	3.1%	4.6%	21.4%	21.6%	3.9%
BE	4.9%	4.5%	6.5%	6.5%	0.7%	0.7%	0.7%	0.4%	21.8%	21.4%	20.8%	20.4%	57.0%	55.9%	54.7%	55.2%	7.6%	7.9%	7.6%	6.8%	8.0%	9.7%	9.8%	10.7%
BG	18.9%	17.5%	19.1%	21.2%	0.2%	0.1%	0.1%	0.1%	11.3%	11.4%	11.6%	12.6%	63.9%	65.1%	63.3%	60.2%	0.3%	0.3%	0.2%	0.3%	5.5%	5.6%	5.6%	5.5%
CY	17.3%	18.4%	18.2%	19.4%	0.2%	0.1%	0.1%	0.2%	6.2%	6.2%	6.0%	5.7%	67.7%	67.7%	66.4%	0.0%	0.0%	0.0%	0.1%	6.5%	7.5%	8.0%	8.3%	
CZ	12.1%	10.7%	11.1%	11.3%	0.2%	0.1%	0.2%	0.1%	19.8%	19.3%	18.6%	18.7%	62.8%	64.7%	65.3%	65.4%	3.1%	3.1%	2.8%	2.5%	2.1%	1.9%	1.9%	2.0%
DE	5.2%	5.7%	6.0%	7.8%	2.5%	2.6%	2.7%	2.8%	16.3%	15.7%	14.8%	14.6%	52.7%	52.4%	54.2%	54.2%	18.5%	19.1%	17.6%	16.4%	4.7%	4.6%	4.7%	4.2%
DK	3.1%	4.1%	3.2%	4.6%	0.5%	0.5%	0.6%	0.7%	13.8%	13.3%	13.4%	13.4%	72.1%	71.5%	72.9%	72.0%	7.7%	8.0%	7.3%	6.7%	2.8%	2.7%	2.7%	2.6%
ES	3.6%	3.5%	3.5%	4.8%	1.2%	1.1%	1.1%	1.2%	15.9%	15.3%	15.1%	14.7%	65.0%	65.4%	65.5%	65.3%	5.3%	5.8%	5.7%	5.1%	9.1%	9.0%	9.1%	9.0%
FI	13.9%	13.2%	14.3%	11.3%	0.4%	0.3%	0.3%	0.4%	11.3%	11.9%	12.2%	13.2%	47.9%	49.2%	48.6%	50.3%	20.7%	20.2%	19.5%	19.2%	5.8%	5.2%	5.1%	5.6%
FR	6.5%	6.6%	6.7%	7.3%	2.8%	2.6%	2.8%	2.9%	12.1%	11.8%	11.5%	11.0%	56.8%	56.7%	57.6%	58.5%	13.9%	14.2%	13.2%	12.3%	7.9%	8.1%	8.2%	8.0%
GB	6.4%	6.8%	7.4%	7.7%	1.9%	1.9%	2.2%	2.6%	14.0%	13.6%	13.5%	13.5%	52.3%	51.7%	52.6%	53.0%	20.4%	21.3%	19.7%	18.5%	4.9%	4.7%	4.6%	4.8%
GR	3.1%	3.7%	3.5%	3.3%	0.2%	0.2%	0.2%	0.2%	18.6%	19.0%	18.2%	16.8%	55.4%	60.9%	61.7%	62.4%	2.5%	2.9%	2.9%	2.6%	20.2%	13.4%	13.4%	14.6%
HR	9.0%	9.3%	9.8%	10.9%	0.4%	0.3%	0.4%	0.3%	10.5%	9.7%	10.2%	10.4%	75.9%	76.3%	75.5%	74.3%	0.8%	0.9%	0.7%	0.9%	3.3%	3.5%	3.3%	3.1%
HU	6.0%	7.9%	7.2%	8.9%	0.9%	0.8%	0.8%	0.9%	23.8%	24.8%	24.8%	25.0%	62.9%	60.1%	61.3%	59.3%	1.8%	1.8%	1.5%	1.5%	4.6%	4.6%	4.3%	4.3%
IE	6.7%	6.9%	7.1%	9.6%	0.3%	0.2%	0.2%	0.2%	18.7%	17.9%	17.9%	16.2%	64.0%	63.5%	63.3%	64.0%	5.8%	6.5%	6.6%	5.7%	4.5%	5.0%	4.9%	4.3%
IT	0.9%	1.1%	1.2%	1.3%	1.4%	1.4%	1.4%	1.5%	18.7%	19.0%	18.3%	17.6%	67.4%	66.9%	67.6%	67.0%	5.3%	5.3%	5.1%	4.6%	6.4%	6.3%	6.3%	8.0%
LT	18.6%	18.0%	18.4%	21.3%	0.2%	0.0%	0.0%	0.0%	4.4%	4.5%	4.5%	4.2%	74.2%	75.2%	75.0%	72.3%	0.7%	0.8%	0.7%	0.8%	1.9%	1.6%	1.4%	1.4%
LU	10.9%	9.4%	11.9%	12.0%	1.1%	1.0%	1.1%	0.6%	19.0%	18.6%	18.7%	13.3%	64.3%	65.9%	62.7%	67.3%	1.9%	2.7%	3.1%	4.1%	2.8%	2.5%	2.5%	2.6%
LV	26.0%	22.1%	21.9%	21.1%	0.4%	0.2%	0.2%	0.3%	22.6%	21.6%	20.8%	21.4%	48.7%	53.6%	54.7%	54.7%	0.7%	0.8%	0.8%	1.0%	1.7%	1.6%	1.6%	1.6%
NL	6.2%	5.7%	6.9%	6.6%	0.9%	0.8%	0.8%	0.8%	10.5%	10.5%	10.1%	10.1%	71.7%	72.0%	72.0%	73.3%	6.6%	6.7%	5.9%	5.4%	4.2%	4.3%	4.2%	3.8%
NO	6.0%	6.0%	6.0%	7.2%	0.3%	0.2%	0.2%	0.2%	11.2%	11.4%	11.4%	11.7%	74.0%	74.5%	73.4%	73.1%	7.2%	6.6%	6.1%	5.3%	1.3%	1.2%	2.9%	2.5%
PL	5.0%	4.9%	4.7%	4.4%	0.4%	0.3%	0.3%	0.3%	20.7%	20.7%	20.9%	21.7%	68.9%	69.2%	69.4%	68.8%	1.4%	1.4%	1.2%	1.2%	3.5%	3.5%	3.5%	3.6%
PT	3.5%	3.6%	3.3%	3.1%	3.3%	3.1%	3.2%	3.0%	19.0%	19.2%	19.2%	17.8%	64.2%	63.6%	64.0%	63.2%	1.5%	1.4%	1.4%	1.2%	8.6%	9.0%	8.9%	11.7%
RO	12.9%	13.1%	12.9%	15.0%	0.4%	0.2%	0.2%	0.2%	26.5%	26.3%	26.0%	27.8%	57.0%	57.3%	57.9%	53.8%	0.2%	0.3%	0.2%	0.2%	3.1%	2.9%	2.8%	3.0%
SE	10.4%	10.7%	10.3%	6.8%	1.2%	1.3%	1.1%	0.8%	11.1%	10.2%	10.3%	10.9%	65.3%	65.9%	66.3%	69.5%	8.9%	8.8%	8.3%	8.1%	3.1%	3.1%	3.7%	3.8%
SK	4.9%	4.5%	4.3%	5.5%	0.3%	0.2%	0.1%	0.1%	19.5%	19.8%	19.6%	18.3%	72.6%	72.8%	73.3%	73.6%	0.5%	0.6%	0.5%	0.4%	2.3%	2.2%	2.2%	2.1%
EE	24.1%	23.5%	23.9%	23.5%	0.2%	0.1%	0.1%	0.1%	2.1%	2.9%	2.7%	2.9%	72.0%	71.9%	71.7%	72.0%	0.4%	0.3%	0.3%	0.3%	1.2%	1.3%	1.3%	1.2%
SI	9.2%	9.0%	10.6%	11.1%	0.9%	0.8%	0.9%	0.9%	28.6%	28.6%	28.8%	26.9%	57.4%	58.0%	56.3%	57.8%	0.3%	0.3%	0.2%	0.2%	3.5%	3.3%	3.2%	3.1%
MT	3.0%	2.9%	2.6%	3.0%	0.6%	0.5%	0.4%	0.5%	32.7%	32.2%	31.4%	29.6%	60.8%	61.4%	62.7%	64.0%	0.1%	0.2%	0.1%	0.1%	2.8%	2.9%	2.8%	2.9%
EU	5.6%	5.9%	6.1%	6.6%	1.9%	1.8%	1.9%	2.0%	14.5%	14.2%	13.8%	13.6%	59.0%	58.8%	59.8%	60.2%	12.8%	13.3%	12.2%	11.3%	6.2%	6.1%	6.1%	6.2%

Volumes bln EUR; %	Assets											
	Total Assets				Share of financial assets held for trading				Share of fair value level 3 to total fair valued assets			
	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16
AT	720.7	714.5	712.0	598.8	3.5%	3.2%	3.0%	3.1%	3.4%	3.1%	3.3%	3.5%
BE	1 023.5	1 040.6	1 036.3	1 016.0	7.4%	7.8%	7.3%	6.4%	9.3%	9.9%	10.1%	9.2%
BG	19.8	20.2	20.6	21.1	0.5%	0.5%	0.7%	0.8%	1.3%	0.9%	0.9%	0.8%
CY	43.3	43.1	42.7	42.5	0.0%	0.0%	0.0%	0.1%	3.5%	1.4%	1.4%	1.2%
CZ	112.1	114.9	118.0	116.5	3.8%	3.8%	3.5%	2.2%	4.7%	4.4%	4.2%	4.7%
DE	4 426.3	4 501.3	4 334.1	4 116.1	25.4%	25.5%	23.8%	22.3%	3.1%	2.7%	2.8%	3.1%
DK	808.4	820.0	825.1	822.8	16.0%	15.6%	15.0%	14.7%	0.7%	0.6%	0.5%	0.5%
ES	3 323.3	3 365.0	3 296.0	3 307.3	8.3%	8.5%	8.2%	7.9%	1.1%	1.0%	1.1%	1.0%
FI	471.6	497.2	482.5	415.4	36.7%	33.5%	31.5%	30.8%	1.2%	1.3%	1.4%	1.5%
FR	6 954.4	7 173.7	7 078.2	6 918.8	24.3%	24.3%	23.7%	21.7%	2.8%	2.4%	2.4%	2.6%
GB	7 373.9	7 514.0	6 994.3	6 784.2	28.2%	29.0%	27.9%	26.1%	2.6%	2.1%	2.1%	2.3%
GR	334.4	304.0	295.9	288.6	2.9%	3.3%	3.3%	2.9%	1.7%	1.5%	1.5%	1.7%
HR	35.4	35.5	36.5	36.5	1.0%	1.2%	1.0%	1.1%	2.4%	2.1%	2.4%	2.5%
HU	56.4	55.6	59.1	61.2	3.8%	3.3%	3.3%	3.2%	1.0%	0.6%	0.6%	0.5%
IE	324.5	323.3	315.2	301.3	4.4%	4.7%	4.8%	4.7%	4.0%	3.5%	3.7%	3.0%
IT	2 322.9	2 331.0	2 296.5	2 277.5	8.7%	8.7%	8.2%	7.1%	1.9%	2.0%	2.2%	2.4%
LT	17.1	17.7	18.3	18.8	1.8%	1.8%	1.7%	1.8%	4.9%	1.1%	0.8%	0.9%
LU	299.7	300.5	282.8	247.7	2.5%	3.3%	3.5%	4.5%	0.6%	0.9%	0.9%	0.9%
LV	13.6	13.0	12.9	12.7	3.4%	3.9%	3.8%	4.1%	1.4%	0.3%	0.3%	0.3%
NL	2 191.1	2 216.1	2 210.5	2 114.2	10.1%	10.3%	9.4%	8.1%	2.1%	2.2%	2.4%	2.3%
NO	348.2	356.2	363.0	359.8	16.9%	17.0%	16.6%	16.2%	11.2%	10.7%	10.7%	10.3%
PL	132.1	130.4	134.0	137.7	2.1%	2.6%	1.8%	1.5%	5.1%	4.3%	4.4%	3.9%
PT	297.6	293.4	289.4	284.0	2.8%	3.4%	4.1%	3.1%	23.7%	24.7%	25.6%	22.8%
RO	35.1	35.7	36.6	37.8	0.8%	1.1%	0.7%	1.1%	2.3%	1.0%	1.2%	1.8%
SE	1 531.4	1 526.1	1 486.9	1 365.5	19.2%	17.9%	16.6%	15.2%	0.7%	0.8%	0.9%	0.9%
SK	38.2	38.8	39.7	40.2	1.1%	0.9%	0.8%	0.4%	3.6%	1.9%	0.9%	1.7%
EE*	15.6	16.0	16.3	16.5	1.9%	2.4%	2.5%	2.3%	3.7%	0.5%	0.5%	0.4%
SI	22.7	22.3	22.4	22.5	1.6%	1.3%	1.1%	0.5%	0.5%	0.3%	0.3%	0.3%
MT	18.4	18.9	18.8	19.3	0.1%	0.2%	0.1%	0.1%	0.2%	0.2%	0.2%	0.3%
EU	31 469.5	31 985.2	31 054.6	30 210.2	19.4%	19.6%	18.6%	17.2%	2.8%	2.5%	2.5%	2.6%

Volumes; bln EUR	Loans and advances			
	Mar-16	Jun-16	Sep-16	Dec-16
AT	491.9	383.1	382.0	395.0
BE	583.1	581.6	566.5	560.4
BG	12.7	13.1	13.0	12.7
CY	49.3	49.2	28.9	28.2
CZ	70.4	74.4	77.1	76.2
DE	2 330.6	2 358.8	2 348.3	2 231.8
DK	583.2	586.4	601.3	592.0
ES	2 158.5	2 199.1	2 160.3	2 158.2
FI	225.9	244.8	234.5	209.0
FR	3 947.3	4 066.1	4 079.9	4 048.3
GB	3 859.4	3 882.3	3 678.8	3 594.8
GR	185.3	185.1	182.6	180.2
HR	26.9	27.1	27.5	27.1
HU	35.5	33.4	36.2	36.3
IE	207.5	205.4	199.5	192.9
IT	1 564.9	1 559.1	1 553.6	1 527.0
LT	12.7	13.3	13.7	13.6
LU	192.8	197.9	177.3	166.8
LV	6.6	7.0	7.0	7.0
NL	1 570.8	1 596.0	1 592.4	1 549.6
NO	257.7	265.5	266.3	263.1
PL	91.0	90.2	93.0	94.7
PT	191.0	186.6	185.3	179.5
RO	20.0	20.5	21.2	20.3
SE	1 000.7	1 005.2	985.7	949.2
SK	27.7	28.2	29.1	29.6
EE*	11.2	11.5	11.7	11.9
SI	13.0	12.9	12.6	13.0
MT	11.2	11.6	11.8	12.3
EU	18 568.3	18 817.7	18	

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-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16
AT	14.7%	12.6%	12.5%	15.0%	13.4%	11.8%	11.1%	12.7%	61.7%	51.1%	52.6%	64.2%	10.2%	24.5%	23.8%	8.1%
BE	19.6%	19.5%	19.4%	20.3%	11.3%	11.1%	12.3%	12.1%	50.9%	49.3%	48.5%	49.4%	18.2%	20.2%	19.9%	18.1%
BG	0.6%	0.6%	0.6%	0.6%	7.6%	7.5%	6.8%	6.8%	88.7%	89.3%	90.7%	90.8%	3.1%	2.7%	1.9%	1.8%
CY	0.5%	0.5%	0.4%	0.4%	1.4%	1.5%	1.5%	1.6%	86.2%	88.4%	91.5%	94.2%	11.9%	9.6%	6.7%	3.8%
CZ	7.1%	7.7%	5.4%	9.1%	8.2%	8.3%	10.8%	7.0%	78.6%	78.0%	78.2%	78.9%	6.1%	6.0%	5.6%	5.0%
DE	19.1%	18.8%	19.4%	20.1%	14.1%	13.8%	13.9%	13.8%	36.8%	36.6%	37.6%	39.2%	30.1%	30.7%	29.2%	26.9%
DK	52.8%	52.7%	53.1%	53.8%	5.4%	4.9%	4.1%	3.9%	25.1%	26.2%	26.2%	26.3%	16.6%	16.2%	16.6%	16.0%
ES	14.0%	14.0%	14.1%	13.9%	8.9%	8.6%	8.5%	7.8%	60.6%	60.4%	60.3%	61.5%	16.5%	17.0%	17.0%	16.8%
FI	15.1%	20.2%	21.4%	19.9%	20.1%	18.0%	17.7%	16.5%	33.8%	31.2%	31.9%	34.2%	31.0%	30.6%	29.0%	29.4%
FR	18.1%	17.7%	18.1%	18.4%	7.3%	7.2%	7.0%	6.1%	47.1%	47.0%	48.2%	50.4%	27.5%	28.1%	26.7%	25.1%
GB	10.0%	9.7%	10.2%	10.3%	5.4%	5.4%	5.3%	5.0%	54.8%	54.1%	55.2%	57.2%	29.7%	30.8%	29.3%	27.4%
GR	0.6%	0.6%	0.7%	0.5%	3.9%	5.7%	6.7%	7.6%	48.1%	54.7%	57.2%	59.1%	47.4%	39.0%	35.4%	32.7%
HR	0.4%	0.4%	0.4%	0.4%	15.2%	13.3%	11.9%	10.9%	80.8%	82.7%	84.2%	84.8%	3.5%	3.6%	3.5%	3.9%
HU	3.2%	3.2%	2.0%	1.9%	7.7%	7.7%	7.4%	7.2%	78.8%	80.4%	78.6%	82.2%	10.2%	8.6%	12.0%	8.6%
IE	16.5%	15.3%	14.6%	11.3%	9.6%	9.2%	9.0%	8.3%	60.7%	61.6%	62.5%	67.8%	13.2%	13.9%	13.9%	12.7%
IT	19.3%	18.7%	18.1%	17.3%	7.3%	7.2%	7.0%	6.4%	55.7%	55.5%	55.9%	56.2%	17.8%	18.5%	19.0%	20.2%
LT	0.3%	0.2%	0.1%	0.1%	13.4%	14.1%	15.6%	12.4%	81.4%	81.6%	80.6%	83.6%	4.9%	4.1%	3.7%	3.9%
LU	14.5%	15.7%	18.4%	21.6%	41.4%	40.1%	33.6%	30.2%	38.0%	37.7%	40.1%	40.7%	6.1%	6.5%	7.9%	7.6%
LV	4.7%	4.8%	4.7%	4.6%	5.9%	6.8%	7.0%	6.3%	85.0%	85.7%	85.8%	86.1%	4.4%	2.7%	2.5%	2.9%
NL	27.6%	26.7%	26.5%	26.7%	4.0%	3.9%	4.1%	3.4%	55.6%	56.5%	57.2%	58.6%	12.7%	12.8%	12.1%	11.4%
NO	36.6%	35.3%	34.8%	34.1%	10.4%	12.6%	11.4%	13.3%	41.8%	42.3%	42.2%	42.6%	11.1%	9.7%	11.6%	10.0%
PL	3.7%	3.8%	3.8%	4.4%	3.4%	3.1%	3.1%	2.9%	84.4%	83.6%	84.7%	84.0%	8.6%	9.5%	8.4%	8.7%
PT	8.4%	7.9%	7.8%	7.2%	4.9%	5.3%	5.0%	4.6%	73.0%	72.9%	73.8%	72.9%	13.6%	13.8%	13.4%	15.4%
RO	0.6%	0.6%	0.5%	0.4%	10.9%	10.2%	9.3%	8.9%	85.3%	86.2%	87.0%	87.3%	3.2%	3.1%	3.1%	3.4%
SE	42.2%	42.2%	43.2%	46.5%	5.7%	5.8%	5.9%	4.0%	36.2%	36.3%	35.6%	35.3%	15.9%	15.8%	15.3%	14.2%
SK	10.9%	10.9%	10.1%	10.4%	4.6%	4.4%	4.6%	3.9%	81.7%	82.3%	82.7%	83.2%	2.8%	2.4%	2.6%	2.5%
EE	0.3%	0.2%	0.2%	0.2%	9.3%	7.6%	8.3%	8.2%	88.1%	89.4%	89.6%	89.5%	2.4%	2.7%	1.9%	2.1%
SI	1.7%	1.8%	1.6%	1.6%	6.4%	6.5%	5.7%	5.6%	86.3%	87.9%	88.6%	88.5%	5.6%	3.9%	4.1%	4.3%
MT	2.7%	2.7%	2.7%	2.6%	1.6%	1.6%	1.5%	2.2%	93.2%	93.4%	93.7%	93.0%	2.5%	2.3%	2.1%	2.1%
EU	18.6%	18.4%	18.7%	19.0%	7.7%	7.6%	7.6%	7.0%	49.9%	49.8%	50.5%	52.2%	23.7%	24.2%	23.2%	21.9%

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

(2) Also includes deposits from central banks.

Volumes; bln EUR	Total Liabilities			
	Mar-16	Jun-16	Sep-16	Dec-16
AT	667.5	660.2	655.0	551.6
BE	966.0	982.5	976.8	953.6
BG	17.4	17.6	17.9	18.4
CY	38.5	38.3	37.9	37.8
CZ	100.0	103.9	106.5	104.8
DE	4 203.8	4 281.1	4 115.0	3 895.9
DK	766.4	777.7	781.9	778.2
ES	3 076.3	3 112.9	3 040.2	3 054.4
FI	448.3	472.4	457.0	390.1
FR	6 534.4	6 753.2	6 648.5	6 482.7
GB	6 904.1	7 049.6	6 540.2	6 333.5
GR	298.6	268.2	260.0	254.8
HR	30.4	30.3	31.1	31.1
HU	50.5	49.3	52.0	53.8
IE	292.1	290.9	282.8	267.6
IT	2 155.8	2 165.3	2 130.0	2 128.0
LT	15.2	15.8	16.4	16.9
LU	277.1	278.6	260.4	226.7
LV	11.9	11.6	11.5	11.3
NL	2 075.3	2 100.4	2 093.8	1 996.4
NO	321.6	329.2	334.6	330.1
PL	114.1	113.7	116.4	120.3
PT	274.8	271.7	267.6	264.0
RO	30.9	31.7	32.3	33.5
SE	1 458.8	1 452.5	1 411.6	1 287.1
SK	34.2	34.9	35.7	36.2
EE	13.0	13.3	13.6	13.7
SI	19.7	19.3	19.4	19.5
MT	17.1	17.5	17.4	17.9
EU	29 508.4	30 025.4	29 084.3	28 249.5

% of debt securities issued	Share of secured funding			
	Mar-16	Jun-16	Sep-16	Dec-16
AT	32.1%	34.0%	35.6%	34.1%
BE	26.0%	25.3%	24.2%	23.0%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	21.4%	19.2%	25.4%	15.3%
DE	24.8%	24.0%	24.8%	24.5%
DK	89.9%	90.0%	90.1%	89.7%
ES	49.7%	49.3%	48.6%	48.1%
FI	44.9%	32.0%	29.4%	15.9%
FR	23.7%	23.2%	23.1%	23.3%
GB	18.9%	18.6%	18.4%	18.0%
GR	70.8%	71.2%	74.4%	64.6%
HR	0.0%	0.0%	0.0%	0.0%
HU	11.3%	11.1%	13.6%	34.9%
IE	72.1%	76.3%	78.0%	71.4%
IT	25.8%	26.2%	25.8%	25.9%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	0.1%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
NL	16.5%	17.3%	17.0%	17.5%
NO	56.3%	56.2%	57.8%	56.6%
PL	12.8%	17.0%	22.6%	28.4%
PT	40.1%	42.9%	46.2%	39.6%
RO	0.0%	0.0%	0.0%	0.0%
SE	49.5%	47.9%	47.5%	48.6%
SK	87.9%	89.2%	93.5%	93.7%
EE	0.0%	0.0%	0.0%	0.0%
SI	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	0.0%	0.0%
EU	33.1%	32.6%	32.7%	32.6%

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

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-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16
AT	85.9%	85.7%	85.6%	84.5%	0.2%	0.2%	0.3%	0.3%	3.0%	2.8%	2.5%	2.6%	10.2%	10.6%	10.9%	11.9%	0.7%	0.7%	0.7%	0.7%
BE	82.4%	82.5%	83.3%	83.6%	1.8%	1.6%	1.5%	1.5%	2.8%	2.7%	2.6%	2.1%	7.5%	7.5%	7.6%	8.1%	5.6%	5.7%	5.1%	4.7%
BG	90.8%	91.0%	90.7%	90.6%	0.1%	0.1%	0.1%	0.0%	0.2%	0.3%	0.4%	0.4%	8.7%	8.3%	8.5%	8.9%	0.2%	0.2%	0.3%	0.0%
CY	87.2%	87.3%	87.2%	87.8%	0.0%	0.0%	0.0%	0.0%	1.1%	0.5%	0.7%	0.8%	11.5%	11.8%	11.9%	11.2%	0.2%	0.3%	0.3%	0.3%
CZ	82.6%	82.8%	83.1%	82.9%	0.0%	0.0%	0.0%	0.0%	3.7%	3.5%	3.2%	3.2%	12.7%	12.8%	12.9%	13.0%	0.9%	0.8%	0.8%	0.9%
DE	72.4%	73.2%	73.8%	74.3%	3.4%	3.4%	3.2%	3.4%	8.9%	8.3%	7.7%	6.8%	12.7%	12.6%	12.9%	13.2%	2.7%	2.5%	2.4%	2.2%
DK	82.3%	83.7%	83.4%	83.0%	0.2%	0.2%	0.2%	0.2%	7.7%	6.2%	6.8%	7.0%	9.0%	9.2%	8.9%	9.2%	0.8%	0.8%	0.7%	0.7%
ES	86.8%	86.8%	86.8%	87.0%	0.4%	0.4%	0.4%	0.4%	3.4%	3.6%	3.5%	3.1%	8.5%	8.5%	8.6%	9.0%	0.8%	0.7%	0.7%	0.5%
FI	82.4%	82.8%	82.4%	83.1%	0.1%	0.1%	0.1%	0.1%	6.4%	5.9%	6.4%	5.7%	8.9%	8.9%	8.9%	9.2%	2.2%	2.3%	2.2%	2.0%
FR	84.1%	84.4%	84.5%	84.6%	1.3%	1.2%	1.2%	1.1%	3.1%	3.0%	3.0%	3.0%	9.7%	9.7%	9.7%	9.7%	1.7%	1.7%	1.6%	1.6%
GB	69.4%	69.6%	68.0%	68.4%	1.3%	1.2%	1.3%	1.3%	12.0%	11.8%	12.7%	12.7%	10.4%	10.4%	10.7%	10.9%	7.0%	7.0%	7.3%	6.7%
GR	89.2%	89.7%	89.5%	89.0%	0.1%	0.1%	0.1%	0.1%	3.1%	3.2%	3.3%	3.5%	7.3%	6.8%	6.9%	7.3%	0.4%	0.2%	0.2%	0.2%
HR	87.3%	87.5%	87.2%	87.5%	0.0%	0.0%	0.0%	0.0%	2.1%	2.1%	2.6%	2.3%	10.3%	10.1%	9.9%	10.1%	0.4%	0.3%	0.3%	0.2%
HU	79.8%	79.3%	78.9%	79.3%	0.0%	0.0%	0.0%	0.0%	5.7%	5.1%	5.5%	5.1%	13.8%	15.3%	15.3%	15.3%	0.6%	0.3%	0.3%	0.3%
IE	88.5%	88.5%	88.6%	88.6%	0.5%	0.5%	0.4%	0.3%	1.3%	1.2%	1.1%	1.0%	7.7%	7.8%	7.9%	8.1%	2.0%	2.1%	2.0%	2.1%
IT	85.6%	85.3%	85.4%	85.8%	0.8%	0.9%	0.9%	0.8%	4.0%	4.4%	4.2%	4.1%	8.8%	8.7%	8.8%	8.6%	0.9%	0.8%	0.7%	0.7%
LT	90.1%	90.3%	90.7%	90.1%	0.0%	0.0%	0.0%	0.0%	1.4%	1.5%	1.3%	1.5%	8.5%	8.1%	8.0%	8.4%	0.0%	0.0%	0.0%	0.0%
LU	90.8%	90.5%	90.2%	89.2%	0.5%	0.4%	0.4%	0.4%	0.5%	0.4%	0.6%	1.4%	7.5%	7.6%	7.8%	8.2%	0.9%	1.0%	1.0%	0.9%
LV	86.2%	86.6%	86.3%	86.6%	0.0%	0.0%	0.0%	0.0%	1.8%	1.5%	1.6%	1.7%	12.1%	11.9%	12.0%	11.7%	0.0%	0.0%	0.0%	0.0%
NL	82.1%	82.2%	82.0%	82.4%	0.9%	0.9%	0.8%	0.7%	2.6%	2.4%	2.3%	2.3%	12.9%	13.0%	13.4%	13.3%	1.6%	1.6%	1.4%	1.3%
NO	72.0%	73.4%	71.9%	71.5%	1.0%	0.9%	0.8%	0.8%	1.1%	1.1%	1.0%	1.0%	7.6%	7.5%	7.6%	7.5%	18.2%	17.1%	18.6%	19.2%
PL	89.9%	90.6%	90.7%	90.9%	0.0%	0.0%	0.0%	0.0%	2.6%	2.4%	2.4%	2.4%	6.7%	6.5%	6.5%	6.3%	0.8%	0.5%	0.4%	0.5%
PT	88.1%	88.1%	88.0%	87.2%	1.2%	1.2%	1.1%	1.1%	3.4%	3.5%	3.5%	3.4%	6.1%	6.1%	6.1%	6.7%	1.2%	1.2%	1.2%	1.6%
RO	79.1%	78.7%	78.9%	77.9%	0.0%	0.0%	0.0%	0.0%	5.7%	6.2%	5.7%	6.5%	14.9%	14.8%	15.1%	15.4%	0.3%	0.3%	0.2%	0.2%
SE	81.1%	81.7%	81.6%	81.0%	0.1%	0.1%	0.4%	0.4%	4.6%	4.3%	3.9%	3.8%	11.7%	11.5%	11.7%	11.9%	2.5%	2.4%	2.4%	2.9%
SK	86.9%	86.2%	85.5%	86.4%	0.0%	0.0%	0.0%	0.0%	0.8%	1.1%	1.2%	0.8%	11.0%	11.6%	12.0%	11.8%	1.3%	1.0%	1.3%	1.0%
EE	89.8%	90.2%	90.3%	90.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.4%	9.7%	9.4%	9.2%	9.2%	0.1%	0.0%	0.1%	0.0%
SI	87.1%	87.2%	87.0%	87.4%	0.0%	0.0%	0.0%	0.0%	1.4%	1.1%	1.2%	1.1%	11.5%	11.7%	11.8%	11.4%	0.1%	0.0%	0.0%	0.0%
MT	89.5%	90.0%	90.8%	91.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	10.3%	9.8%	9.0%	8.9%	0.2%	0.2%	0.1%	0.1%
EU	79.0%	79.3%	79.1%	79.4%	1.2%	1.2%	1.2%	1.2%	6.4%	6.3%	6.3%	6.1%	10.1%	10.0%	10.2%	10.3%	3.2%	3.2%	3.1%	2.9%

%	NPL Ratio (weighted average)			
	Mar-16	Jun-16	Sep-16	Dec-16
AT	6.5%	6.0%	5.8%	5.3%
BE	3.7%	3.6%	3.4%	3.2%
BG	13.7%	13.7%	13.2%	12.5%
CY	48.5%	47.4%	46.7%	44.8%
CZ	3.0%	2.7%	2.5%	2.5%
DE	2.9%	2.6%	2.5%	2.5%
DK	3.6%	3.4%	3.2%	3.1%
ES	6.3%	6.0%	5.9%	5.7%
FI	1.5%	1.5%	1.5%	1.6%
FR	4.0%	3.9%	3.9%	3.7%
GB	2.3%	2.2%	2.2%	1.9%
GR	46.6%	46.9%	47.1%	45.9%
HR	12.5%	10.8%	10.5%	10.1%
HU	13.8%	13.9%	12.8%	11.5%
IE	15.1%	14.6%	14.4%	13.6%
IT	16.6%	16.4%	16.4%	15.3%
LT	4.9%	4.5%	4.1%	3.8%
LU	1.2%	1.0%	1.2%	1.1%
LV	3.9%	3.7%	3.6%	3.2%
NL	2.7%	2.7%	2.6%	2.5%
NO	1.4%	1.7%	1.7%	1.9%
PL	6.9%	6.8%	6.5%	6.1%
PT	19.8%	20.1%	19.8%	19.5%
RO	14.5%	12.1%	10.7%	10.1%
SE	1.0%	1.0%	1.0%	1.0%
SK	5.0%	4.8%	4.6%	4.2%
EE	1.6%	1.5%	1.4%	1.3%
SI	19.7%	19.2%	16.3%	14.4%
MT	6.8%	5.4%	4.6%	4.4%
EU	5.6%	5.4%	5.4%	5.1%

%	Coverage ratio of NPLs (weighted average)			
	Mar-16	Jun-16	Sep-16	Dec-16
AT	57.2%	56.9%	56.9%	55.1%
BE	42.7%	43.1%	43.0%	44.1%
BG	56.7%	56.8%	59.9%	57.8%
CY	37.1%	37.7%	38.4%	39.7%
CZ	60.5%	60.8%	62.4%	62.5%
DE	37.3%	38.7%	40.1%	37.4%
DK	30.9%	31.7%	31.2%	30.0%
ES	45.4%	44.8%	44.4%	43.7%
FI	30.9%	27.9%	26.6%	29.5%
FR	50.9%	50.6%	50.8%	51.8%
GB	29.9%	29.9%	30.3%	30.5%
GR	48.3%	48.2%	48.2%	48.2%
HR	58.9%	59.5%	61.4%	63.3%
HU	61.9%	61.7%	62.0%	63.9%
IE	38.6%	37.9%	37.9%	35.5%
IT	45.8%	46.4%	47.2%	48.9%
LT	32.8%	32.9%	33.3%	30.4%
LU	41.3%	42.2%	38.5%	44.7%
LV	29.3%	28.7%	27.7%	28.6%
NL	37.5%	36.4%	35.9%	35.2%
NO	37.5%	31.6%	30.4%	29.2%
PL	60.0%	60.3%	60.8%	58.8%
PT	40.2%	41.2%	42.1%	43.6%
RO	67.1%	65.2%	63.5%	65.8%
SE	28.4%	28.2%	28.6%	28.8%
SK	55.0%	53.2%	54.1%	55.0%
EE	28.8%	28.9%	28.5%	31.7%
SI	64.1%	66.3%	66.7%	63.9%
MT	39.2%	39.4%	35.6%	35.9%
EU	43.7%	43.9%	44.3%	44.6%

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

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* (tax effect on the capital yield)			
	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16	Mar-16	Jun-16	Sep-16	Dec-16
AT	6.0%	8.1%	8.9%	7.2%	2.7%	2.2%	2.2%	2.4%	13.61	13.41	13.06	13.20	21.1%	23.5%	27.6%	20.1%	77.3%	116.2%	111.9%	110.5%
BE	8.3%	8.8%	9.8%	9.9%	1.6%	1.6%	1.7%	1.7%	17.43	17.49	17.25	16.65	25.1%	34.8%	39.8%	41.1%	115.8%	88.1%	84.2%	84.1%
BG	16.4%	19.4%	16.9%	14.8%	4.8%	5.3%	5.2%	5.1%	7.86	7.85	7.72	7.73	48.4%	52.2%	46.4%	42.0%	89.7%	90.0%	90.0%	90.0%
CY	5.7%	5.2%	3.6%	1.1%	3.4%	3.8%	3.6%	3.6%	9.15	9.12	9.06	9.13	21.2%	18.2%	13.7%	8.7%	87.2%	81.8%	79.4%	38.5%
CZ	12.0%	15.1%	14.8%	14.1%	3.5%	3.8%	3.6%	3.6%	9.19	9.76	9.69	9.54	46.0%	50.7%	52.0%	49.9%	81.8%	81.3%	81.9%	82.5%
DE	2.2%	2.7%	2.1%	1.3%	1.6%	1.5%	1.5%	1.6%	19.43	19.71	19.36	18.82	13.3%	14.5%	12.6%	8.2%	52.8%	61.7%	56.4%	54.2%
DK	8.9%	9.4%	9.8%	10.3%	1.3%	1.4%	1.4%	1.4%	18.88	18.94	18.78	18.41	44.0%	45.3%	46.4%	48.6%	79.9%	79.3%	79.1%	79.7%
ES	7.0%	6.8%	7.1%	5.1%	2.7%	2.8%	2.8%	2.8%	13.50	13.45	13.21	13.31	25.6%	25.0%	25.7%	18.3%	73.7%	72.9%	74.1%	74.6%
FI	8.8%	8.5%	8.3%	9.3%	1.1%	1.0%	1.0%	1.2%	19.38	19.58	18.97	17.69	49.2%	49.7%	50.1%	51.5%	87.1%	84.5%	83.4%	84.1%
FR	5.3%	7.5%	7.2%	6.6%	2.1%	2.1%	2.1%	2.1%	16.37	16.63	16.33	16.02	21.8%	27.4%	27.6%	26.1%	71.7%	76.8%	76.0%	73.6%
GB	5.9%	5.0%	3.4%	1.0%	1.8%	1.9%	1.8%	1.8%	15.39	15.62	15.24	15.08	27.4%	23.4%	19.4%	9.9%	76.7%	72.9%	64.1%	38.2%
GR	1.3%	-16.2%	-10.1%	-7.7%	2.6%	2.8%	2.8%	2.8%	9.36	8.94	8.81	8.97	4.1%	2.4%	3.9%	2.2%	130.9%	-2733.6%	-1041.5%	-1415.7%
HR	11.5%	12.5%	12.1%	10.8%	3.8%	4.6%	4.6%	4.6%	7.19	7.10	7.08	7.03	51.6%	48.4%	46.3%	43.0%	80.9%	79.8%	79.9%	77.3%
HU	11.3%	19.1%	19.1%	16.7%	5.9%	6.0%	5.9%	6.0%	9.50	9.19	8.91	8.89	26.9%	42.0%	42.0%	37.2%	74.8%	83.1%	86.0%	83.5%
IE	8.4%	10.2%	9.2%	8.0%	2.3%	2.6%	2.6%	2.6%	10.12	10.08	9.89	9.44	43.0%	49.6%	46.5%	40.1%	83.4%	79.7%	77.3%	80.1%
IT	3.3%	2.2%	1.5%	-10.6%	2.7%	2.8%	2.8%	2.6%	13.83	13.92	13.77	14.46	12.3%	6.3%	5.5%	-30.0%	72.3%	90.0%	70.4%	106.5%
LT	6.9%	9.9%	10.0%	10.1%	2.4%	2.8%	2.7%	2.6%	8.27	8.33	8.37	8.38	41.2%	50.5%	52.1%	51.3%	84.3%	85.5%	85.2%	89.2%
LU	5.2%	5.8%	6.1%	9.3%	1.5%	1.5%	1.6%	2.0%	13.13	13.35	12.81	11.75	34.5%	38.3%	40.3%	46.4%	74.2%	74.8%	74.0%	84.2%
LV	10.9%	15.7%	14.3%	13.7%	3.0%	3.7%	3.5%	3.5%	7.63	8.18	8.03	7.87	53.5%	57.8%	55.8%	55.5%	88.4%	91.1%	90.5%	90.1%
NL	7.5%	8.1%	9.0%	8.0%	1.6%	1.7%	1.8%	1.9%	18.67	18.77	18.67	18.17	25.7%	31.1%	34.6%	30.4%	96.5%	81.5%	78.8%	77.1%
NO	10.5%	10.5%	9.9%	10.0%	2.0%	2.0%	2.0%	2.0%	13.12	13.17	12.96	12.59	51.6%	51.2%	48.7%	49.3%	76.9%	78.0%	77.8%	80.2%
PL	9.8%	11.1%	10.3%	9.9%	4.4%	4.6%	4.6%	4.4%	7.53	7.75	7.67	7.82	36.8%	39.5%	37.9%	37.4%	80.0%	78.5%	77.8%	77.3%
PT	-2.5%	-4.5%	-2.4%	-8.6%	2.0%	2.2%	2.2%	2.1%	12.94	13.16	13.06	13.49	-13.1%	-23.9%	-15.4%	-59.6%	125.3%	134.4%	146.1%	150.0%
RO	13.5%	16.4%	17.3%	15.7%	5.2%	5.6%	5.6%	5.3%	8.47	8.79	8.54	8.74	36.7%	39.4%	41.9%	34.8%	83.2%	84.1%	86.9%	97.6%
SE	10.9%	12.9%	13.0%	12.6%	1.4%	1.5%	1.5%	1.6%	19.79	19.62	19.14	17.97	47.8%	54.1%	55.7%	53.9%	80.0%	81.9%	81.8%	81.2%
SK	10.6%	15.4%	13.6%	12.3%	3.8%	4.2%	4.0%	3.9%	9.45	9.68	9.65	9.64	38.4%	48.9%	46.2%	42.8%	76.1%	77.0%	75.6%	75.3%
EE	17.3%	14.0%	12.6%	11.7%	3.0%	3.3%	3.2%	3.2%	5.97	5.96	5.94	5.91	105.2%	78.5%	72.2%	67.7%	91.2%	92.2%	92.2%	92.2%
SI	13.4%	10.9%	9.8%	8.0%	3.8%	3.9%	3.8%	3.7%	7.71	7.60	7.54	7.55	50.4%	42.3%	39.6%	31.5%	90.1%	86.7%	86.4%	90.9%
MT	11.6%	13.2%	12.1%	11.7%	2.6%	2.8%	2.8%	2.6%	14.10	14.15	14.04	14.16	45.8%	49.7%	46.1%	47.4%	69.2%	66.2%	66.5%	66.2%
EU	5.6%	5.7%	5.4%	3.3%	2.0%	2.1%	2.0%	2.1%	15.81	15.95	15.67	15.49	23.5%	24.1%	23.7%	15.7%	75.8%	72.1%	71.3%	65.7%

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

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

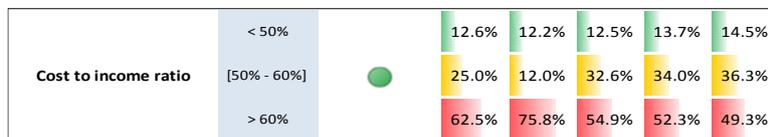
Methodological note on the Risk Indicators' (RIs) heatmap

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

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

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

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



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

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

Risk Indicators in the Dashboard

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

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

** 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, 110, 150, 172, 176, 235	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 094, 120, 160, 173, 177, 190, 220, 232, 236	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 130, 170, 174, 178, 200, 230, 233, 237	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010
Other assets	RDB_6	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370	010	F 01.01	380	010
Total Assets	RDB_1	Denominator	Total assets (B)	n/a	n/a	n/a	F 01.01	380	010
Share of financial assets held for trading	LIQ_13	Ratio	Financial assets held for trading (A) / Total assets (B)	F 01.01	050	010	F 01.01	380	010
Share of fair value level 3 to total fair valued assets	AQT_22.3	Ratio	[level of FV hierarchy for assets] (A) / [sum of levels 1 to 3 for assets] (B)	F 14.00	010, 060, 100, 140	030	F 14.00	010, 060, 100, 140	010, 020, 030
Total loans and advances	RDB_4	Numerator	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 130, 170, 174, 178, 200, 230, 233, 237	010	n/a	n/a	n/a
Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 090, 130, 65, 143	010	F 01.02	300	010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits	FND_18	Ratio	Total deposits other than from banks (A) / Total liabilities (B)	F 08.01	110, 210, 260, 310	010, 020, 030, 034, 035	F 01.02	300	010
Other liabilities	n/a	Ratio	Residual in total liabilities	n/a	n/a	n/a	n/a	n/a	n/a
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	300	010
			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds at cost and at fair value (A) / Total financial liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities at cost and at fair value (A) / Total financial liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
			Calculated as SCV_4 - SCV_6	n/a	n/a	n/a	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	Credit risk capital requirements (A) / Total capital requirements (B)	C 02.00	040	010	C 02.00	010	010
Securitisation capital requirements	SCV_6	Ratio	Securitisation capital requirements (A) / Total capital requirements (B)	C 02.00	220, 430	010	C 02.00	010	010
Market risk capital requirements	SCV_8	Ratio	Market risk capital requirements (A) / Total capital requirements (B)	C 02.00	520	010	C 02.00	010	010
Operational risk capital requirements	SCV_9	Ratio	Operational risk capital requirements (A) / Total capital requirements (B)	C 02.00	590	010	C 02.00	010	010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 250	060	F 18.00	070, 250	010
Coverage ratio of NPLs	AQT_41.2	Ratio	Specific allowances for loans (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 250	150	F 18.00	070, 250	060
NoP / Asset (asset yield contribution) (numerator annualised, denominator as average)**	PFT_17	Ratio	Total net operating income (A) / Total Assets (B)	F 02.00	355	010	F 01.01	380	010
Asset / Equity (leverage contribution) (numerator and denominator both as average)**	PFT_18	Ratio	Total Assets (A) / Total equity (B)	F 01.01	380	010	F 01.03	300	010
Ebt / NoP (Non operating contribution)	PFT_19	Ratio	[Earnings before Tax ± Profit or (-) loss before tax from continuing operations (A)] / [Net operating Profit = Total operating income net (B)]	F 02.00	610	010	F 02.00	355	010
NP / Ebt (tax effect on the capital yield)	PFT_20	Ratio	1 - ([Earnings before Tax(B) - Net Profit (A)] / ABS [Earnings before Tax (B)])	F 02.00	670	010	F 02.00	610	010

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

** 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.

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