



RISK DASHBOARD

Q4 2014

(DATA AS OF Q3 2014)

EBA

EUROPEAN
BANKING
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Summary¹

EU banks' capital ratios increased in Q3 2014. The CET1 ratio further increased in Q3 2014 from 11.8% to 12.1% (weighted average). The dispersion in the sample narrowed and all banks have a CET1 ratio of more than 9% as shown in the heatmap. The growth of the CET1 results from a higher increase of CET1 capital (mainly driven by an increase of CET1 capital instruments and retained earnings) compared to the growth of RWA. The dynamics of the Tier 1 ratio (incl. hybrid instruments) as well as the total capital ratio have been nearly the same.

The quality of banks' loan portfolios stabilised, but on a low level. This goes in parallel with an increase in total asset and loan volumes. The ratio of impaired and past due (> 90 days) loans to total loans remained almost unchanged at 6.7% in Q3 2014 (compared to Q2 2014; weighted average) as numerator and denominator grew in parallel. The dispersion in terms of asset quality increased further and the differences between countries remain significant.

The coverage ratio (specific allowance only) decreased slightly from 46.9% (Q2 2014) to 45.5%, in parallel to a narrowing dispersion, especially (but not only) on its higher end (i.e. banks with high coverage ratios rather decreased it). The heatmap confirms this, showing a material increase of the share of banks with a coverage ratio between 25% and 50% (from 36.5% to 63.8%) and a decreasing share of banks with a coverage of more than 50% (from 50.4% to 35.1%). The heatmap also shows a decrease of the share of banks with a coverage ratio of less than 25% (from 13.2% to 1.1%). In general, the decrease of the ratio was mainly driven by the lower relative increase of the numerator compared to the relative change of the denominator.

The weighted average ratio of impaired financial assets to total assets is again unchanged at 2.0% (since Q3 2013).

Profitability remains volatile. The average ROE was 5.4% for Q3 2014 (2.7% in Q4 2013 and 5.7% in Q2 2014, weighted average, annualised). The cost-to-income ratio further increased to 61.7% from 60.3%, but is still below its value as of Q4 2013 (63.1%, one of the highest values in the covered period). The dispersion for both ratios contracted, now being on relatively low levels compared to former years, showing low profitability throughout the sector.

Decrease of the loan-to-deposit ratio. The loan-to-deposit ratio is at 109.3% and on an all-time low whereas the share of customer deposit to total liabilities (49.3%) is on an all-time high (for the covered period). This was mainly driven by a strong increase in deposits. However, the dispersion of the loan-to-deposit ratio increased and there are material differences between countries (ranging from ca. 55% to ca. 170%). The ratio of off-balance sheet items to total assets has hardly shown any move since the beginning of 2014 (now at 18.7%).

1) This risk dashboard is based on a sample of Key Risk Indicators (KRI) from 55 EU banks. This edition is based on Q3 2014 data. This reference date marks a break on some of the time series included in this Risk Dashboard due to the introduction of harmonized reporting definitions across the EU (significant milestone given by the new European supervisory reporting framework). 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 December 2014.

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	High	→	High	→	The AQR and stress test resulted in more clarity on problem loans and level of impairments/provisions. However, asset quality remains a major challenge, also in light of increasingly uncertain economic developments with lower growth prospects in the EU and worldwide (including emerging markets). Credibility of banks' risk weighted assets is also a challenge over seemingly improving capital ratios. Banks remain vulnerable to exogenous shocks (e.g. FX and commodity price volatilities).
		Market risk	Volatility and risk of decreasing market liquidity	Medium	↑	Medium	↑	Geopolitical tensions and political risks rise again, including risks from elections in several EU countries, Russia / Ukraine, etc. Market volatility continues to be affected by the diverging monetary policy stances by global central banks, including risk of deflation. Financial markets are vulnerable to a reversal of market sentiment, to asset price volatility and to decreasing market liquidity.
		Operational risk	IT risk, litigation risk	High	→	High	→	IT and internet related risks (e.g. cyber-risks) are growing further. Litigation costs have become increasingly onerous and unpredictable, and further costs from misconduct fines and settlements are expected.
	Pillar 2	Concentration risk, IRRBB and other	Interest rates	Medium	→	Medium	→	Low interest rates help maintain asset quality and improve affordability of bank credit, but affect profitability by reduced interest income. Low interest rates also provide incentives for increased risk taking and for loan forbearance.
		Reputational and legal	Index/FX investigations, mis-selling	High	→	High	→	Confidence in banks continues to be affected by legacy practices. Litigation costs have been substantial and continue to materialize, in some cases severely impacting profitability levels.
		Profitability	Margins, provisions, business model changes	High	→	High	→	Non-performing loans still stand close to their peak and interest income generation opportunities are still reduced. New lending seems to be recovering, although net interest margins remain low. Additional pressure is on banks with low profitability to rethink business models. Legal and redress costs have and will continue to materialize, in some cases severely impacting banks' profitability.
Liquidity & Funding	Access to funding and maturity distribution	Market funding and liquidity	Medium	↓	Medium	↑	Banks, including those from peripheral countries, benefited from strong investor demand for European banks' debt in combination with the reduction of their issuance volume. However, issuance volumes have been volatile. No real shortage of market funding has been observed, but access to market funding at reasonable prices remains susceptible to adverse news. However, there is an ongoing high risk of contracting liquidity in the funding market.	
	Funding structure	Reliance on central bank funding	High	↓	Medium	→	Even though more and more banks have returned to funding markets many institutions rely on central bank funding. The share of market funding as well as through deposits from customers remained rather stable. Issuance volumes of CoCo bonds have been significant.	
Environment	Regulatory environment	Regulatory initiatives	High	→	Medium	→	Regulatory clarity has further improved, though execution risks remain ahead, e.g. on TLAC / MREL and new regulation in respect of the application of the internal rating based approach.	
	Fragmentation	Continued lack of confidence, sovereign/bank link	High	→	High	→	Despite certain improvements, geographical fragmentation in respect of asset quality, bank restructuring and of funding conditions continues in the EU, mainly between large cross-border banks and smaller banks, but also between countries. Rates for similar companies still diverge in different countries. There is an ongoing low level of cross-border lending, and some retrenchment of banks to home markets can be observed. It remains an expectation that the linkage between banks and their sovereigns will decrease in future again.	
	Sovereign risk	Fiscal policy & effectiveness, debt restructuring	High	↓	High	→	Non-negligible fiscal deficits persist throughout the EU. It is not yet clear if fiscal policy will coincide with monetary policy to reduce deflationary risks. There is again an increasing risk of debt restructuring of some countries.	
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					

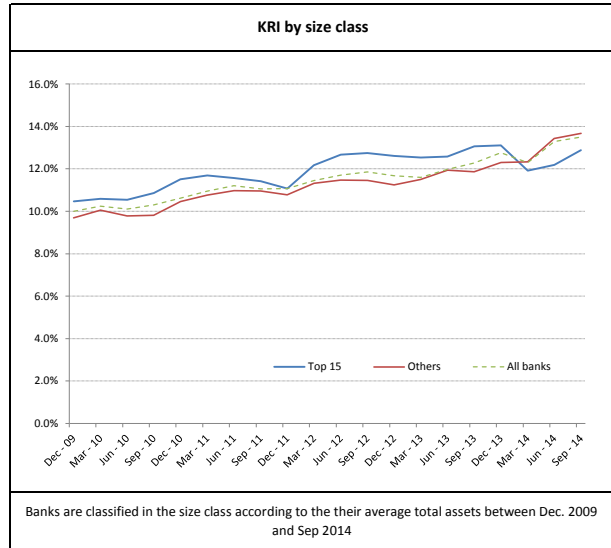
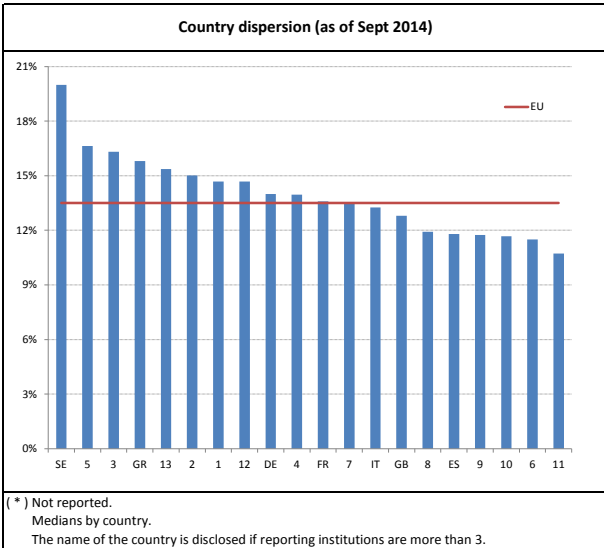
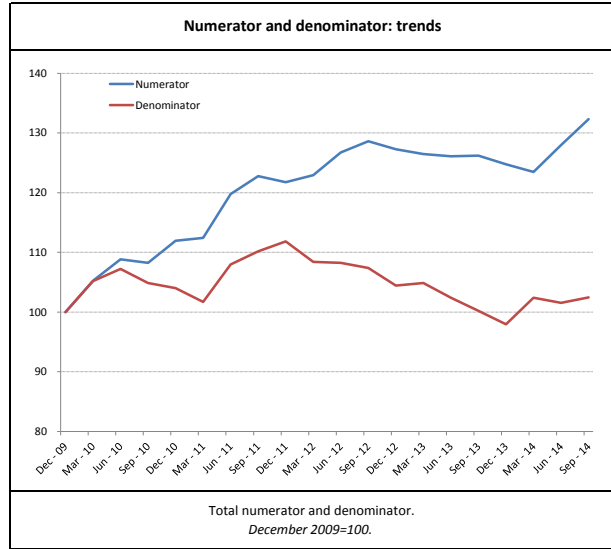
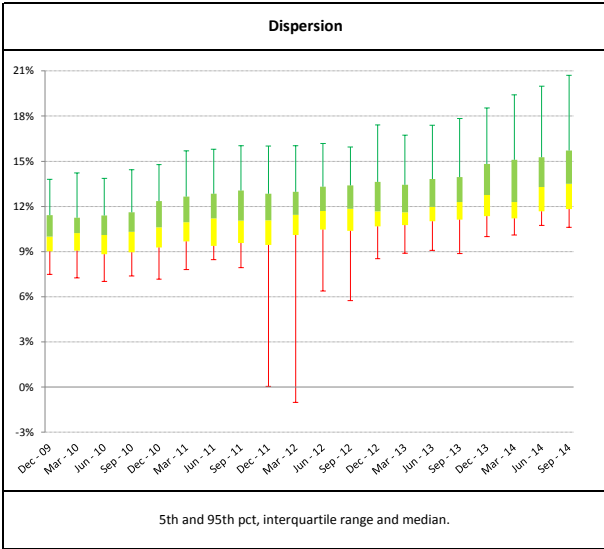
KRIs heatmap

Area	KRI	Threshold	Traffic light	Current vs previous quarters for the worst bucket	Sample of banks																	
					48	50	50	55	55	55	55	55	55	55	55	55	55	55	55	55	55	
					200912	201012	201103	201106	201109	201112	201203	201206	201209	201212	201303	201306	201309	201312	201403	201406	201409	
Solvency	1 Tier 1 capital ratio	> 12%	●	22.1%	37.2%	43.4%	37.1%	37.8%	39.4%	54.7%	63.5%	67.3%	72.1%	59.9%	58.3%	76.1%	73.7%	50.6%	63.3%	72.8%		
		[9% - 12%]		65.4%	58.8%	53.8%	59.7%	58.9%	57.1%	41.9%	34.3%	30.5%	26.1%	38.8%	41.4%	23.2%	26.3%	49.4%	36.7%	27.2%		
		< 9%		12.6%	3.9%	2.8%	3.2%	3.2%	3.5%	3.4%	2.2%	2.3%	1.9%	1.3%	0.3%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	
	3 CET1 ratio (was T1 excluding hybrids until Q4 2013)	> 12%	●	13.4%	5.0%	5.4%	4.0%	4.9%	8.1%	10.8%	12.9%	13.7%	12.0%	20.5%	20.7%	35.8%	33.0%	30.0%	36.4%	42.7%		
		[9% - 12%]		50.9%	46.9%	58.3%	63.6%	64.7%	61.8%	74.9%	76.3%	82.8%	84.4%	76.5%	78.6%	63.5%	66.7%	70.0%	63.6%	57.3%		
		< 9%		35.7%	48.1%	36.3%	32.4%	30.4%	30.1%	14.3%	10.8%	3.4%	3.6%	3.0%	0.7%	0.7%	0.3%	0.0%	0.0%	0.0%	0.0%	
Credit & Risk	13 Impaired loans and Past due (>90 days) loans to total loans	< 5%	●	62.6%	49.1%	61.2%	59.9%	60.6%	60.9%	60.1%	60.6%	63.0%	58.8%	59.1%	56.4%	55.5%	55.1%	57.5%	60.8%	55.9%		
		[5% - 10%]		32.4%	42.6%	30.1%	30.5%	30.4%	28.3%	28.1%	27.4%	25.1%	28.5%	28.3%	29.4%	31.6%	31.6%	29.6%	26.5%	32.4%		
		> 10%		5.0%	8.3%	8.7%	9.5%	9.0%	10.9%	11.8%	12.0%	12.0%	12.7%	12.6%	14.2%	12.9%	13.3%	12.9%	12.6%	11.8%		
	14 Coverage ratio (all allowances for loans and debt instruments to total gross impaired loans and debt instruments)	> 50%	●	33.0%	29.7%	26.6%	25.9%	23.7%	25.9%	26.3%	26.3%	29.5%	31.0%	39.5%	37.8%	42.1%	49.4%	43.1%	50.4%	35.1%		
		[25% - 50%]		65.3%	59.5%	70.5%	71.3%	73.7%	61.2%	60.6%	60.9%	57.2%	56.0%	47.7%	48.2%	45.2%	37.2%	43.5%	36.5%	63.8%		
		< 25%		1.7%	10.8%	2.9%	2.8%	2.6%	12.9%	13.1%	12.9%	13.3%	13.0%	12.9%	14.0%	12.7%	13.5%	13.4%	13.2%	1.1%		
Asset Quality	20 Accumulated impairments on financial assets to total (gross) assets	< 1%	●	28.6%	38.1%	36.7%	39.0%	41.0%	40.2%	41.9%	41.6%	40.8%	41.4%	41.6%	40.0%	39.3%	39.2%	40.4%	40.4%	40.2%		
		[1% - 2%]		58.8%	50.2%	51.1%	48.1%	45.9%	42.0%	40.5%	41.0%	39.6%	37.3%	37.2%	38.4%	39.2%	32.9%	32.2%	32.2%	38.3%		
		> 2%		12.5%	11.8%	12.2%	12.8%	13.1%	17.8%	17.6%	17.3%	19.6%	21.3%	21.2%	21.6%	21.5%	27.8%	27.4%	27.4%	21.5%		
	21 Impairments on financial assets to total operating income	< 5%	●	0.9%	9.7%	21.3%	6.2%	2.0%	1.7%	13.2%	3.9%	4.6%	4.6%	12.9%	10.7%	3.3%	3.3%	13.5%	18.3%	18.5%		
		[5% - 20%]		19.4%	48.5%	42.8%	52.1%	54.4%	53.0%	43.3%	59.1%	62.8%	60.8%	62.8%	62.4%	66.2%	58.1%	69.2%	57.6%	57.0%		
		> 20%		79.7%	41.8%	35.9%	41.7%	43.6%	45.3%	43.5%	36.9%	32.5%	34.6%	24.3%	26.9%	30.4%	38.6%	17.3%	24.0%	24.4%		
Earnings	22 Return on equity	> 16%	●	6.2%	0.0%	12.5%	1.1%	0.6%	0.7%	3.9%	0.1%	0.1%	0.1%	6.4%	4.0%	1.7%	1.7%	5.7%	1.7%	1.7%		
		[8% - 16%]		30.8%	43.0%	52.6%	51.2%	39.6%	36.0%	33.2%	29.7%	27.8%	24.6%	32.1%	26.7%	27.9%	22.1%	26.6%	21.1%	24.5%		
		< 8%		63.0%	57.0%	34.9%	47.6%	59.7%	63.3%	62.9%	70.2%	72.1%	75.3%	61.5%	69.4%	70.4%	76.1%	67.7%	77.2%	73.8%		
	24 Cost-to-income	< 33%	●	9.4%	2.3%	2.1%	1.9%	2.8%	2.5%	1.6%	2.7%	2.8%	2.9%	10.9%	12.4%	11.3%	3.4%	11.1%	3.1%	0.0%		
		[33% - 66%]		68.7%	68.0%	67.6%	63.1%	70.3%	65.4%	60.1%	48.4%	55.3%	45.8%	39.8%	49.5%	44.2%	47.5%	61.4%	45.8%	68.4%		
		> 66%		21.9%	29.7%	30.3%	35.0%	26.9%	32.1%	38.2%	48.9%	41.9%	51.3%	49.3%	38.0%	44.5%	49.1%	27.4%	51.1%	31.6%		
Balance Sheet Structure	34 Loan-to-deposit ratio	< 100%	●	13.7%	12.3%	12.9%	13.3%	24.9%	24.1%	23.9%	24.2%	24.1%	23.8%	27.7%	29.3%	22.8%	31.6%	32.0%	33.3%	34.0%		
		[100% - 150%]		72.7%	72.4%	73.2%	70.1%	57.1%	60.4%	59.5%	62.4%	60.2%	61.3%	56.4%	60.7%	67.7%	55.5%	62.7%	53.8%	57.7%		
		> 150%		13.6%	15.3%	13.8%	16.7%	18.0%	15.5%	16.6%	13.4%	15.6%	15.0%	16.0%	10.0%	9.5%	13.0%	5.3%	12.9%	8.3%		
	36 Tier 1 capital to (total assets - intangible assets)	> 7%	●	2.3%	1.7%	2.9%	4.3%	2.6%	4.7%	1.4%	2.1%	2.0%	2.1%	3.4%	3.4%	5.1%	3.1%	4.1%	5.1%	5.2%		
		[4% - 7%]		48.0%	66.1%	66.2%	72.8%	54.6%	52.5%	56.0%	64.4%	65.0%	66.5%	65.2%	69.0%	68.5%	84.9%	75.8%	73.2%	70.8%		
		< 4%		49.7%	32.2%	30.9%	22.9%	42.9%	42.8%	42.6%	33.6%	32.9%	31.4%	31.5%	27.6%	26.4%	12.0%	20.1%	21.8%	24.0%		
45 Debt-to-equity ratio	< 10x	●	3.1%	3.5%	3.7%	2.9%	3.3%	1.3%	0.8%	1.0%	1.0%	1.0%	1.4%	1.3%	1.4%	1.1%	2.0%	2.5%	2.1%			
	[10x - 20x]		53.0%	52.8%	59.9%	61.2%	43.4%	43.0%	56.9%	49.6%	50.7%	56.0%	54.8%	56.8%	58.5%	77.4%	71.8%	71.7%	82.5%			
	> 20x		43.9%	43.7%	36.3%	35.9%	53.3%	55.8%	42.3%	49.4%	48.3%	43.0%	43.8%	42.0%	40.1%	21.5%	26.2%	25.8%	15.4%			
46 Off-balance sheet items to total assets	< 10%	●	20.9%	20.4%	22.9%	21.6%	22.1%	19.6%	19.6%	19.6%	20.5%	20.2%	20.2%	20.2%	19.3%	19.3%	18.6%	18.7%	4.1%			
	[10% - 20%]		36.4%	46.0%	45.0%	47.0%	60.4%	56.9%	56.3%	53.4%	55.9%	56.2%	56.0%	49.6%	40.9%	40.9%	35.7%	41.6%	59.3%			
	> 20%		42.8%	33.6%	32.0%	31.5%	17.4%	23.5%	24.2%	27.0%	23.7%	23.7%	23.8%	30.3%	39.7%	39.8%	45.6%	39.8%	36.6%			

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

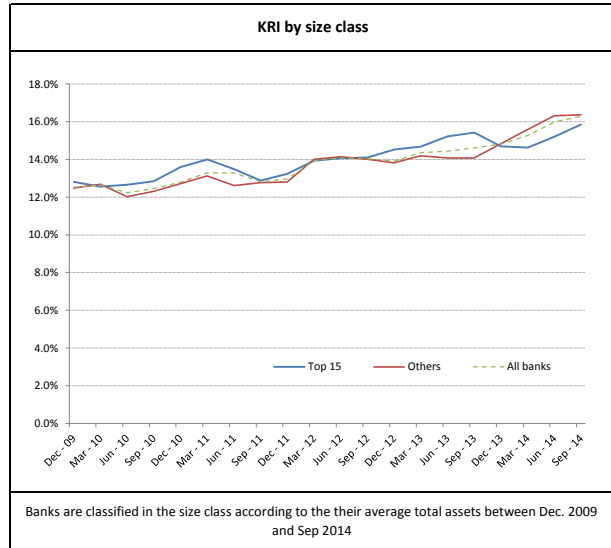
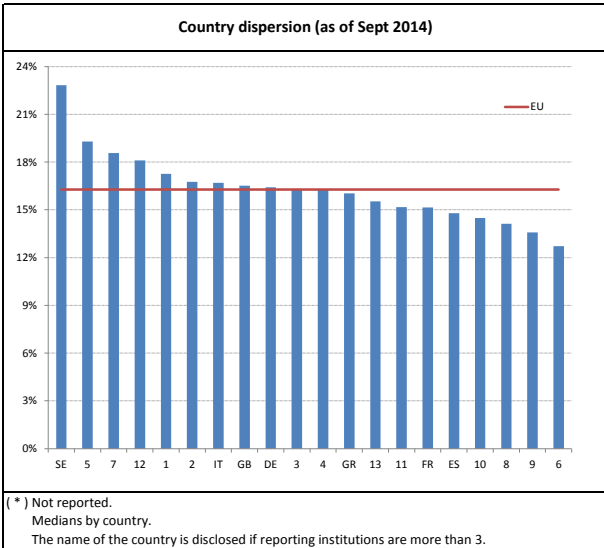
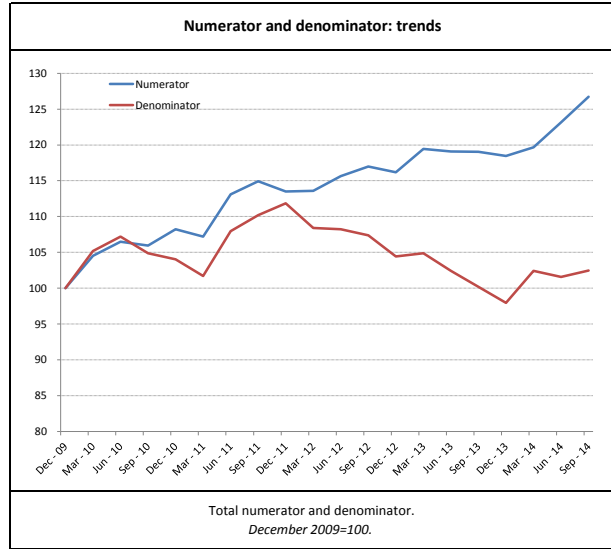
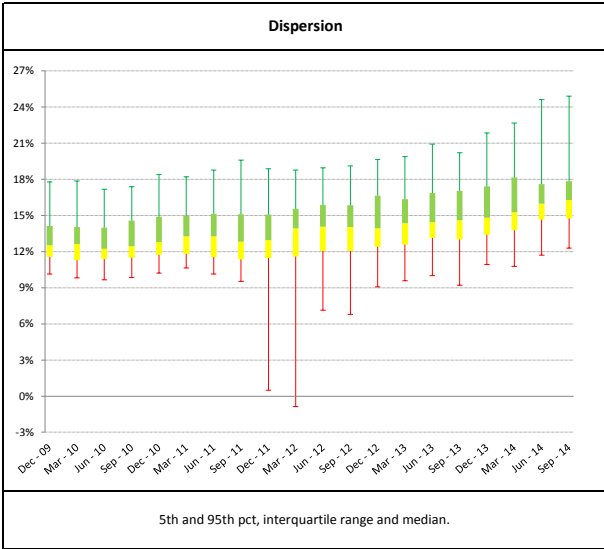
KRI: 1 - Tier 1 capital ratio



Period	Weighted average	25th	50th	75th
Dec - 09	10.2%	9.0%	10.0%	11.4%
Mar - 10	10.3%	9.1%	10.2%	11.2%
Jun - 10	10.4%	8.8%	10.1%	11.4%
Sep - 10	10.6%	8.9%	10.3%	11.6%
Dec - 10	11.0%	9.3%	10.6%	12.4%
Mar - 11	11.3%	9.7%	11.0%	12.7%
Jun - 11	11.4%	9.4%	11.2%	12.8%
Sep - 11	11.4%	9.6%	11.1%	13.1%
Dec - 11	11.2%	9.4%	11.1%	12.8%
Mar - 12	11.6%	10.1%	11.4%	13.0%
Jun - 12	12.0%	10.5%	11.7%	13.3%
Sep - 12	12.3%	10.4%	11.9%	13.4%
Dec - 12	12.5%	10.7%	11.7%	13.6%
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	12.4%	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%

Solvency

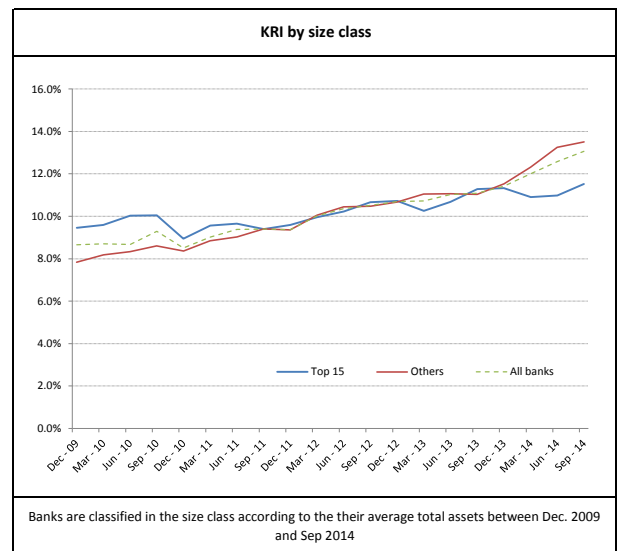
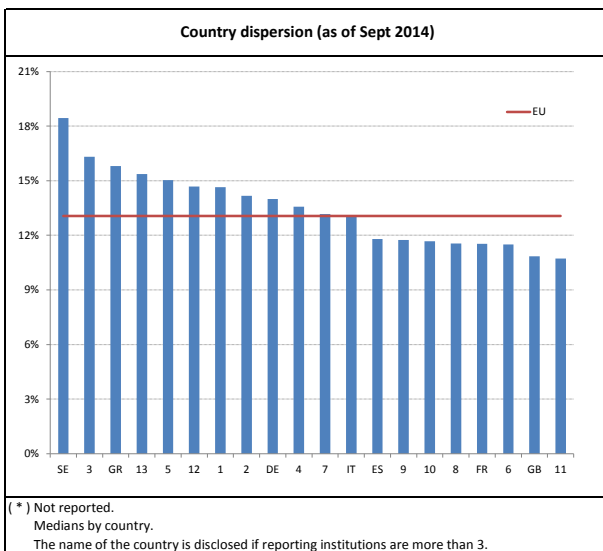
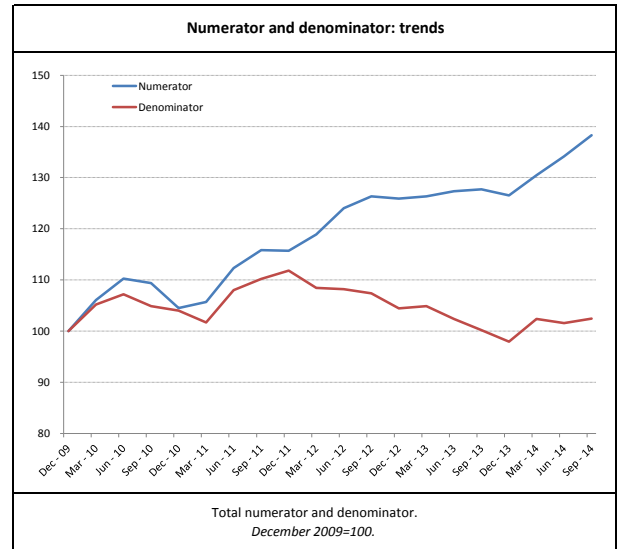
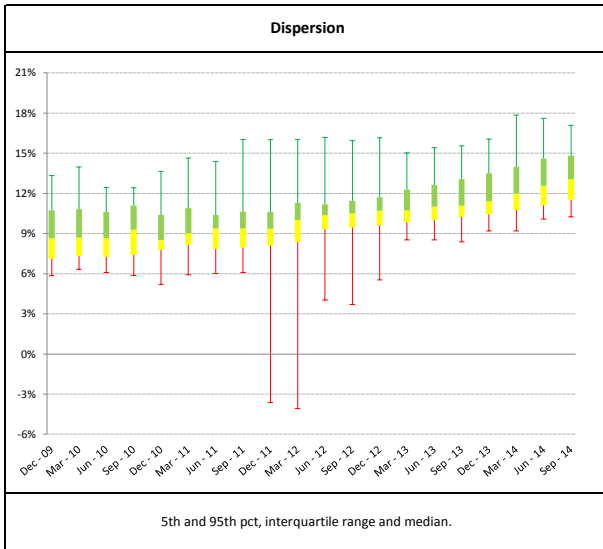
KRI: 2 - Total capital ratio



Period	Weighted average	25th	50th	75th
Dec - 09	13.0%	11.6%	12.5%	14.1%
Mar - 10	12.9%	11.3%	12.6%	14.0%
Jun - 10	12.9%	11.4%	12.2%	14.0%
Sep - 10	13.1%	11.5%	12.4%	14.6%
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%	13.3%	15.1%
Sep - 11	13.5%	11.3%	12.8%	15.1%
Dec - 11	13.2%	11.5%	13.0%	15.1%
Mar - 12	13.6%	11.6%	13.9%	15.6%
Jun - 12	13.9%	12.1%	14.1%	15.9%
Sep - 12	14.1%	12.0%	14.0%	15.9%
Dec - 12	14.4%	12.4%	13.9%	16.6%
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	15.2%	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%

Solvency

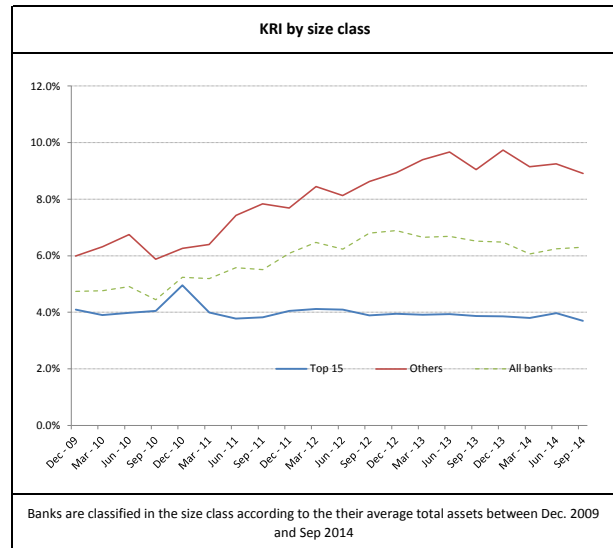
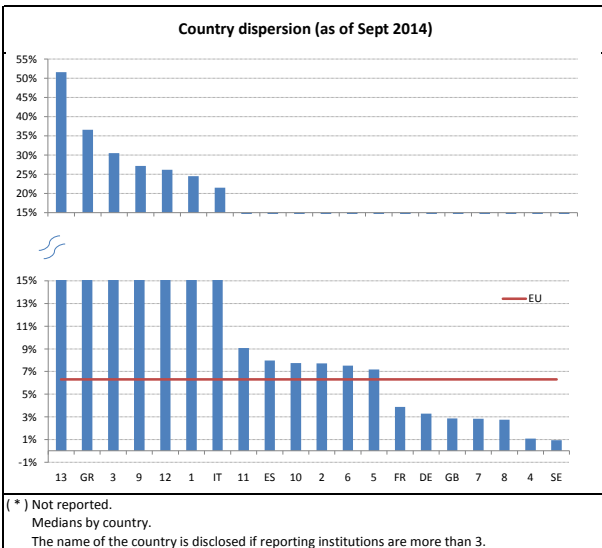
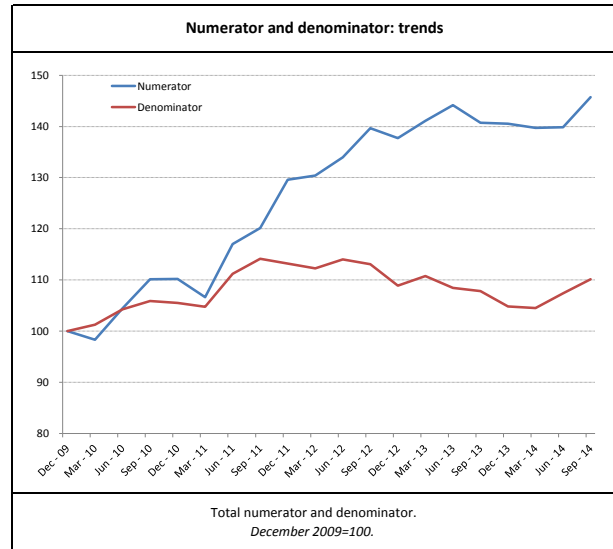
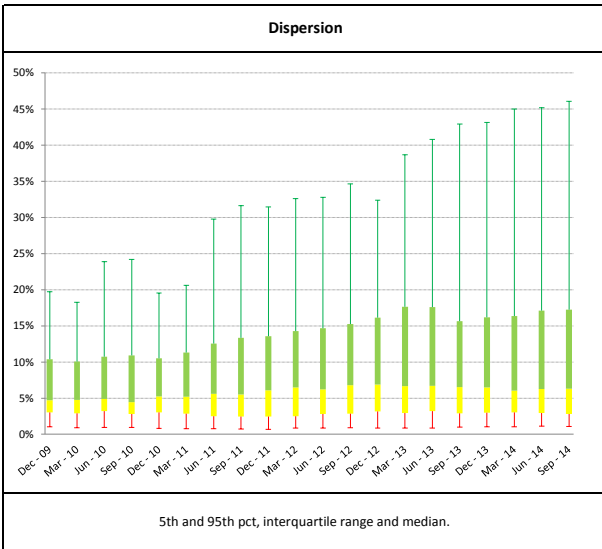
KRI: 3 - CET1 ratio (was T1 excluding hybrids until Q4 2013)



Period	Weighted average	25th	50th	75th
Dec - 09	9.0%	7.1%	8.7%	10.7%
Mar - 10	9.0%	7.3%	8.7%	10.8%
Jun - 10	9.2%	7.3%	8.7%	10.6%
Sep - 10	9.3%	7.4%	9.3%	11.1%
Dec - 10	9.0%	7.8%	8.5%	10.4%
Mar - 11	9.3%	8.2%	9.0%	10.9%
Jun - 11	9.3%	7.9%	9.4%	10.4%
Sep - 11	9.4%	8.0%	9.4%	10.6%
Dec - 11	9.3%	8.1%	9.4%	10.6%
Mar - 12	9.8%	8.4%	10.0%	11.3%
Jun - 12	10.3%	9.3%	10.4%	11.2%
Sep - 12	10.5%	9.5%	10.5%	11.4%
Dec - 12	10.8%	9.6%	10.7%	11.7%
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%

Credit Risk and Asset Quality

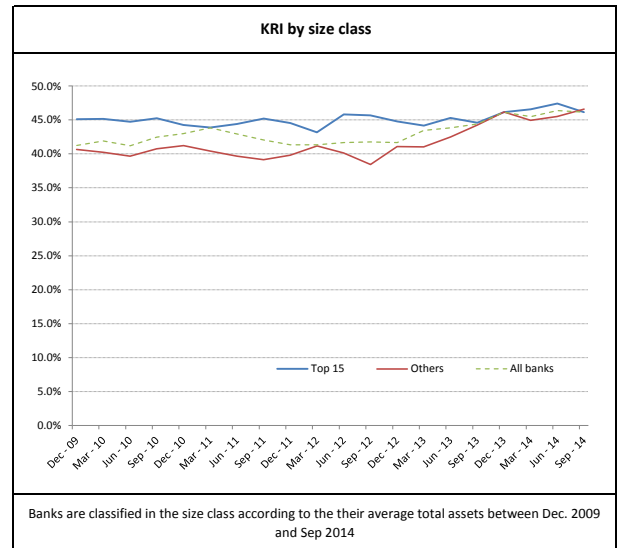
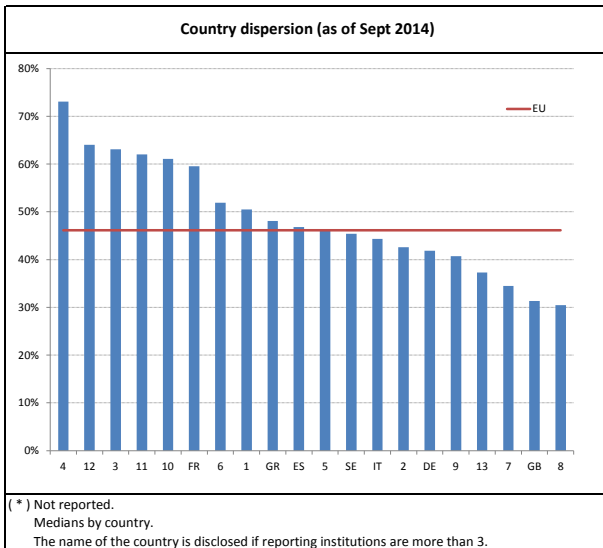
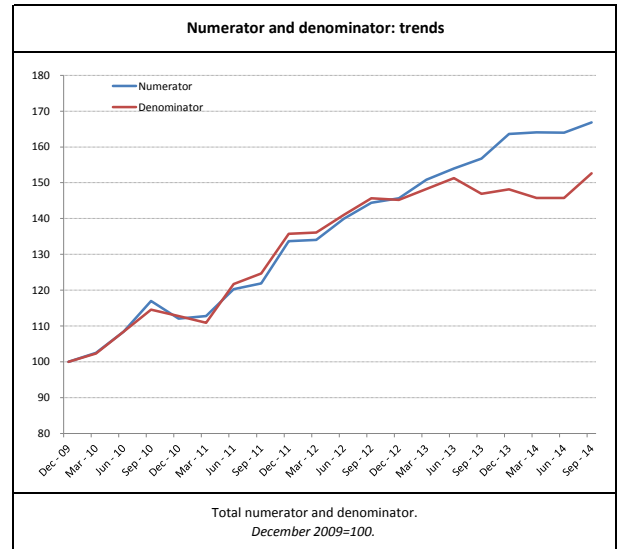
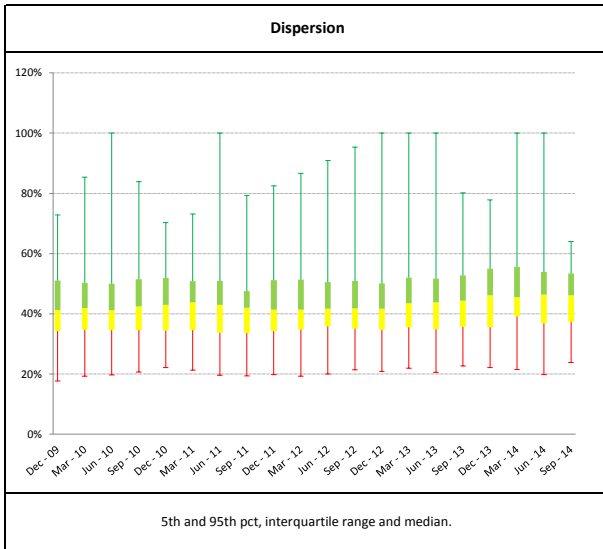
KRI: 13 - Impaired loans and Past due (>90 days) loans to total loans



Period	Weighted average	25th	50th	75th
Dec - 09	5.1%	3.0%	4.7%	10.4%
Mar - 10	4.9%	2.9%	4.8%	10.1%
Jun - 10	5.1%	3.2%	4.9%	10.8%
Sep - 10	5.3%	2.8%	4.4%	10.9%
Dec - 10	5.3%	3.0%	5.2%	10.5%
Mar - 11	5.2%	2.9%	5.2%	11.3%
Jun - 11	5.3%	2.5%	5.6%	12.5%
Sep - 11	5.3%	2.5%	5.5%	13.3%
Dec - 11	5.8%	2.5%	6.1%	13.6%
Mar - 12	5.9%	2.5%	6.5%	14.3%
Jun - 12	6.0%	2.8%	6.2%	14.7%
Sep - 12	6.3%	2.8%	6.8%	15.3%
Dec - 12	6.4%	3.1%	6.9%	16.1%
Mar - 13	6.5%	3.0%	6.7%	16.6%
Jun - 13	6.7%	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	6.7%	2.8%	6.3%	17.2%

Credit Risk and Asset Quality

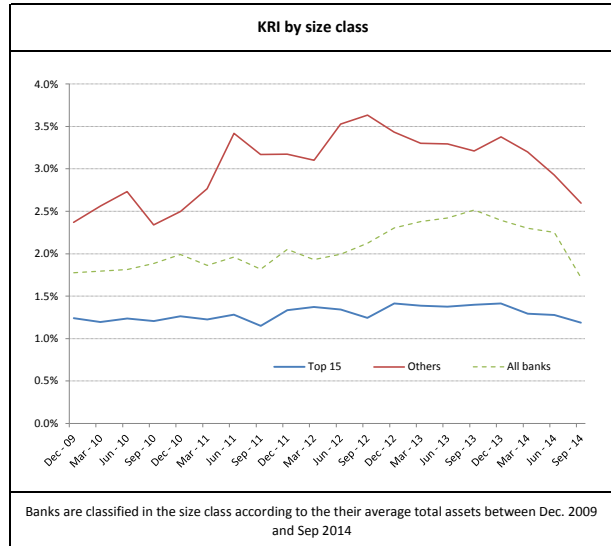
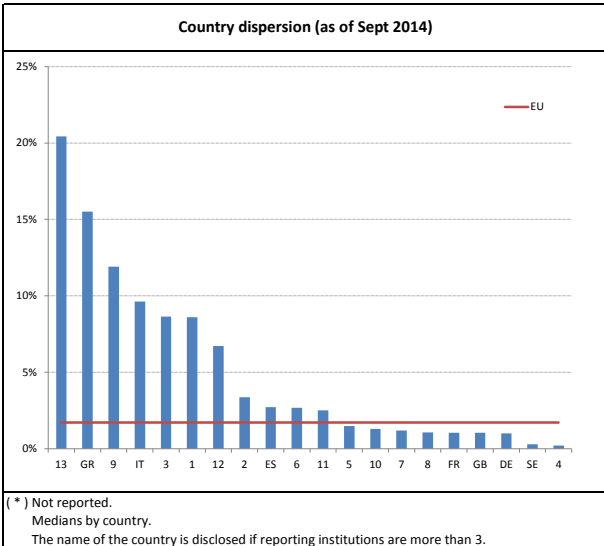
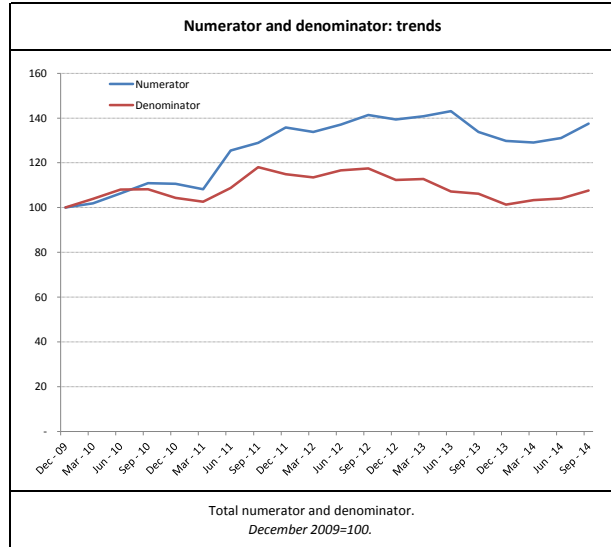
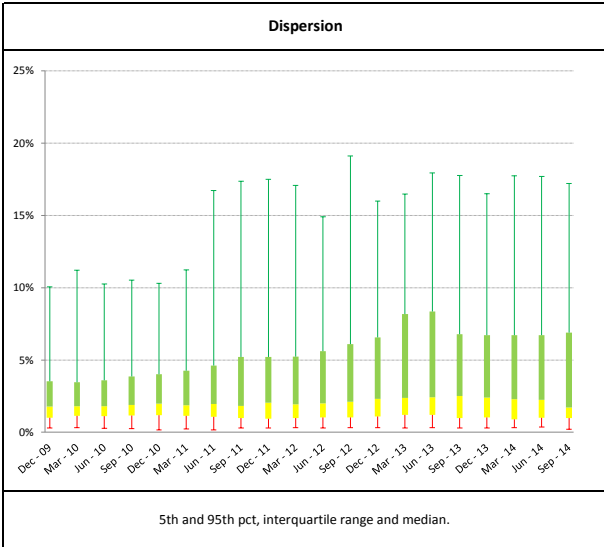
KRI: 14 - Coverage ratio (specific allowances for loans to total gross impaired loans)



Period	Weighted average	25th	50th	75th
Dec - 09	41.6%	34.3%	41.3%	51.1%
Mar - 10	41.7%	34.7%	41.9%	50.3%
Jun - 10	41.6%	34.6%	41.2%	50.0%
Sep - 10	42.5%	34.6%	42.5%	51.5%
Dec - 10	41.4%	34.5%	43.0%	51.9%
Mar - 11	42.3%	34.6%	43.8%	50.9%
Jun - 11	41.2%	33.7%	42.9%	50.9%
Sep - 11	40.7%	33.7%	42.1%	47.6%
Dec - 11	41.0%	34.3%	41.3%	51.1%
Mar - 12	41.0%	34.8%	41.4%	51.4%
Jun - 12	41.3%	35.8%	41.7%	50.6%
Sep - 12	41.3%	35.1%	41.8%	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	45.5%	37.3%	46.1%	53.3%

Credit Risk and Asset Quality

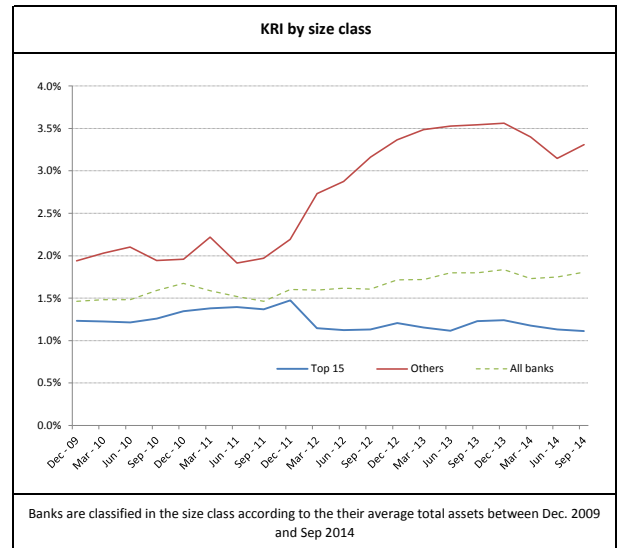
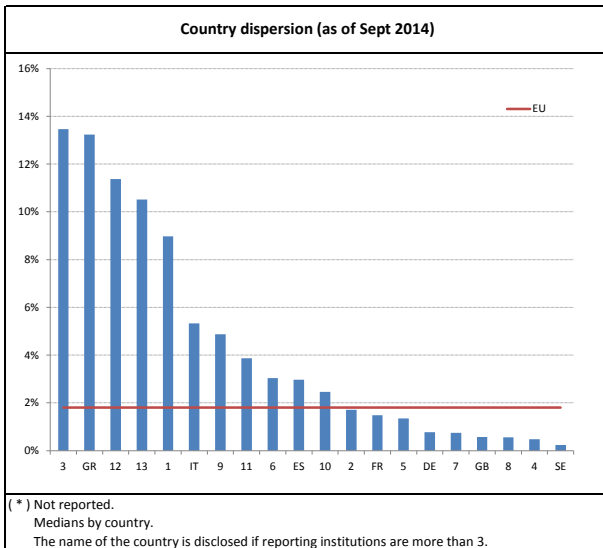
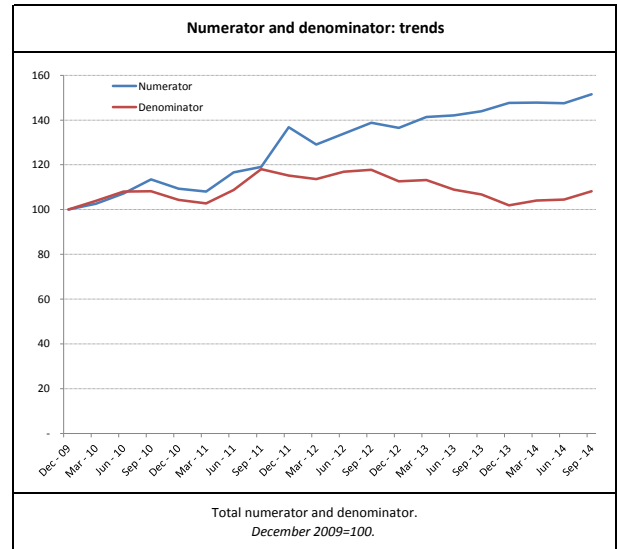
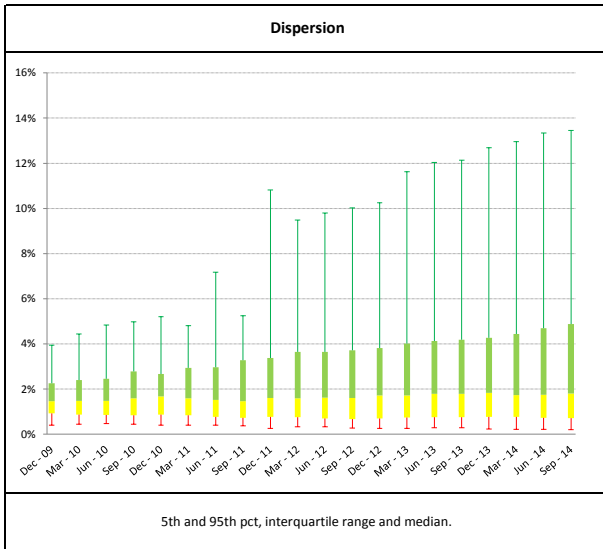
KRI: 18 - Impaired financial assets to total assets



Period	Weighted average	25th	50th	75th
Dec - 09	1.6%	1.0%	1.8%	3.5%
Mar - 10	1.6%	1.1%	1.8%	3.5%
Jun - 10	1.6%	1.1%	1.8%	3.6%
Sep - 10	1.6%	1.2%	1.9%	3.9%
Dec - 10	1.7%	1.2%	2.0%	4.0%
Mar - 11	1.7%	1.1%	1.9%	4.3%
Jun - 11	1.8%	1.1%	2.0%	4.6%
Sep - 11	1.7%	1.0%	1.8%	5.2%
Dec - 11	1.9%	0.9%	2.1%	5.2%
Mar - 12	1.9%	1.0%	1.9%	5.2%
Jun - 12	1.9%	1.0%	2.0%	5.6%
Sep - 12	1.9%	1.0%	2.1%	6.1%
Dec - 12	2.0%	1.1%	2.3%	6.6%
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%

Credit Risk and Asset Quality

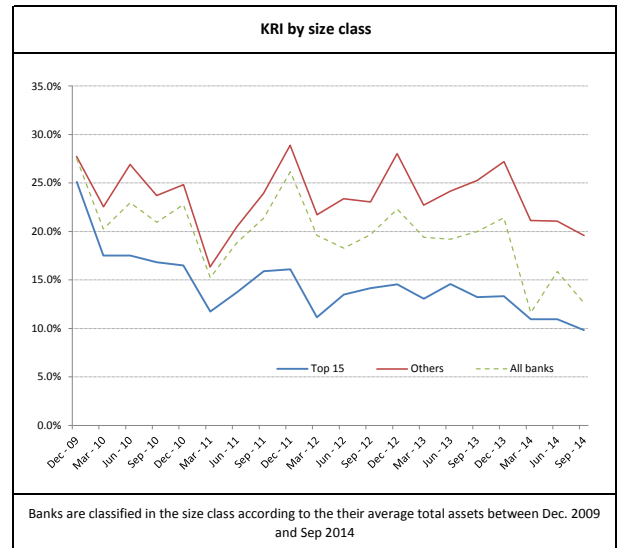
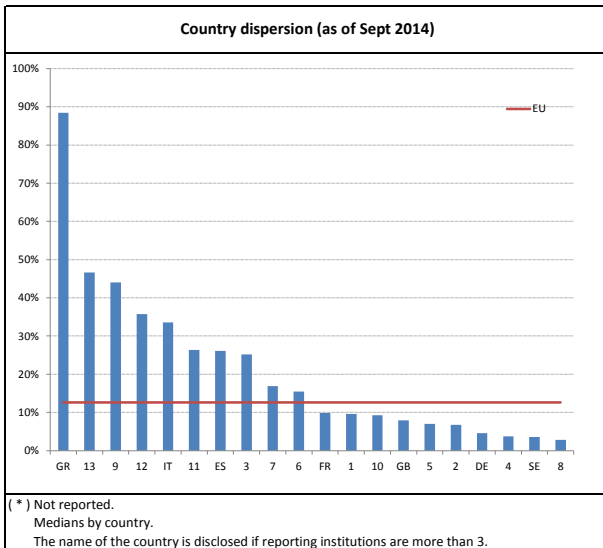
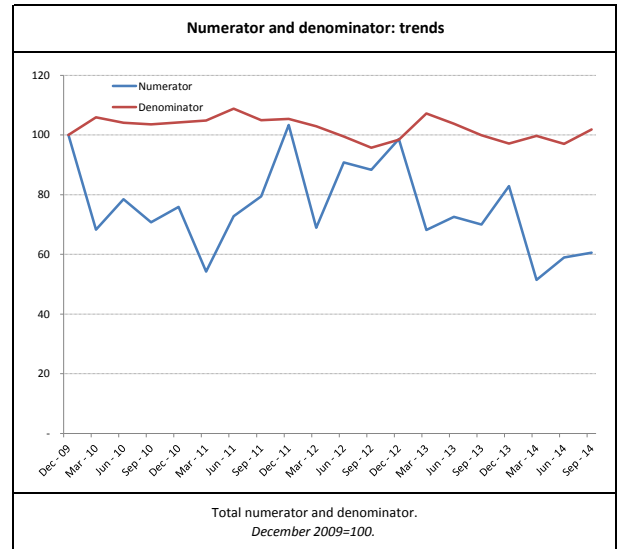
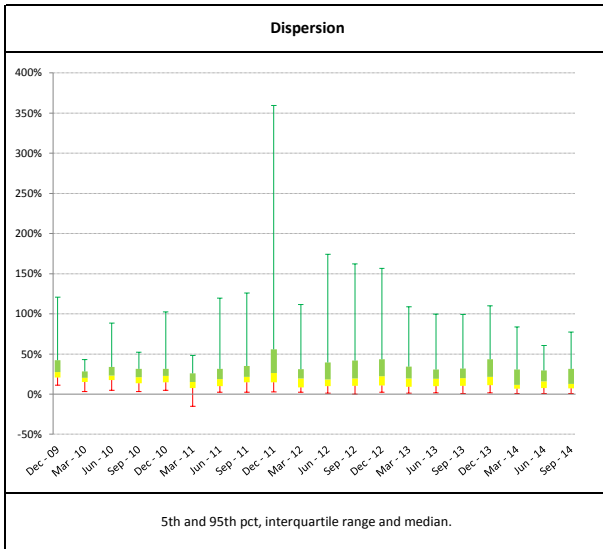
KRI: 20 - Accumulated impairments on financial assets to total (gross) assets



Period	Weighted average	25th	50th	75th
Dec - 09	1.3%	0.9%	1.5%	2.3%
Mar - 10	1.3%	0.9%	1.5%	2.4%
Jun - 10	1.3%	0.9%	1.5%	2.5%
Sep - 10	1.4%	0.8%	1.6%	2.8%
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%	3.0%
Sep - 11	1.3%	0.7%	1.5%	3.3%
Dec - 11	1.5%	0.8%	1.6%	3.4%
Mar - 12	1.5%	0.8%	1.6%	3.7%
Jun - 12	1.5%	0.7%	1.6%	3.6%
Sep - 12	1.5%	0.7%	1.6%	3.7%
Dec - 12	1.6%	0.7%	1.7%	3.8%
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%

Credit Risk and Asset Quality

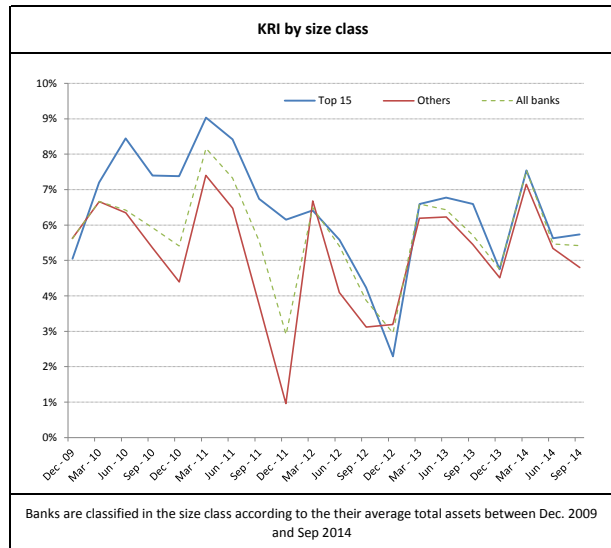
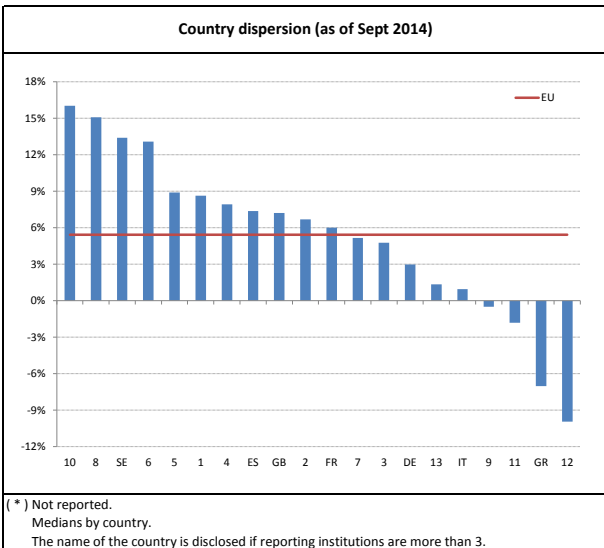
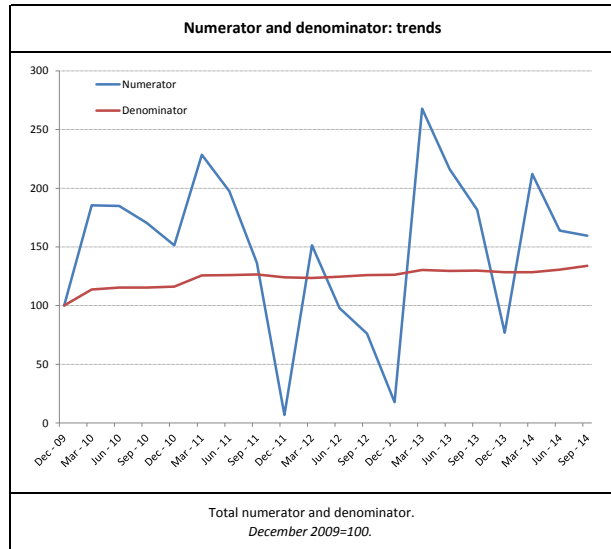
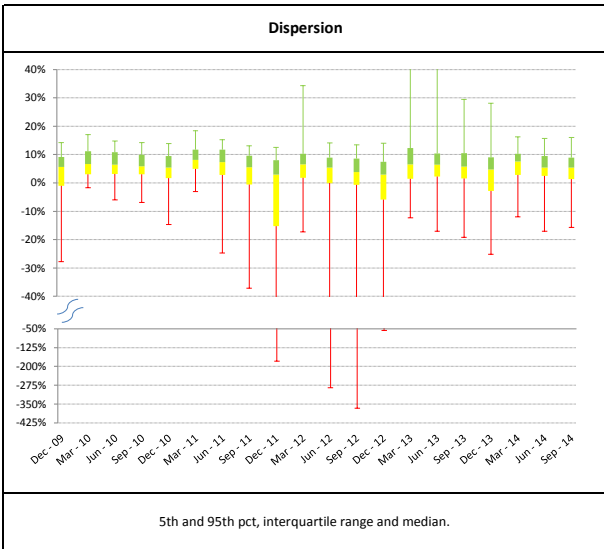
KRI: 21 - Impairments on financial assets to total operating income



Period	Weighted average	25th	50th	75th
Dec - 09	26.6%	20.7%	27.5%	42.3%
Mar - 10	17.1%	14.9%	20.3%	28.3%
Jun - 10	20.0%	17.5%	23.0%	33.9%
Sep - 10	18.2%	13.4%	21.0%	31.6%
Dec - 10	19.4%	14.9%	22.8%	31.5%
Mar - 11	13.8%	7.4%	15.2%	25.9%
Jun - 11	17.8%	10.0%	18.8%	31.5%
Sep - 11	20.1%	14.7%	21.4%	34.9%
Dec - 11	26.1%	14.8%	26.2%	55.7%
Mar - 12	17.8%	8.4%	19.6%	31.1%
Jun - 12	24.3%	9.9%	18.3%	39.5%
Sep - 12	24.5%	10.4%	19.7%	41.7%
Dec - 12	26.7%	10.8%	22.3%	43.3%
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%

Profitability

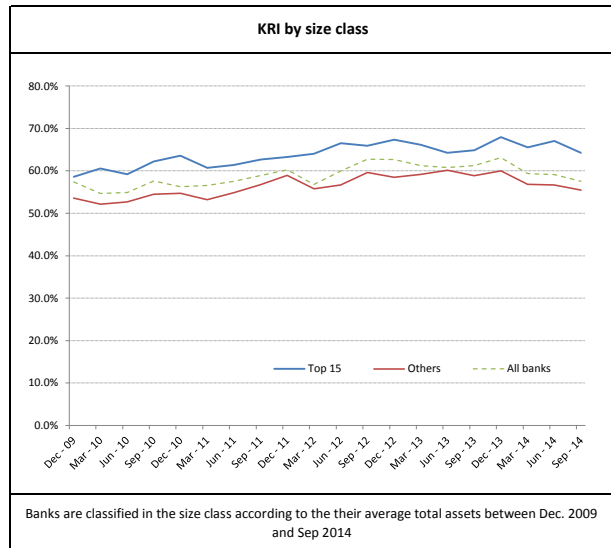
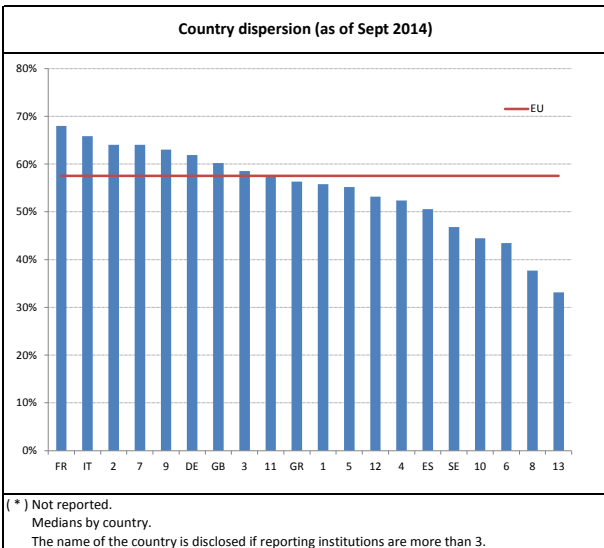
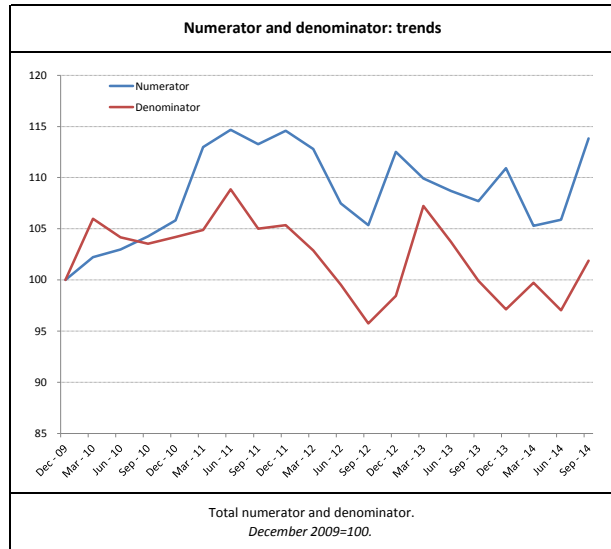
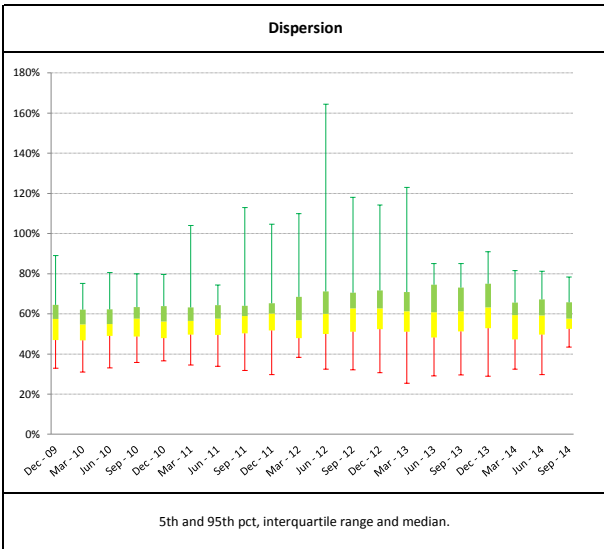
KRI: 22 - Return on equity



Period	Weighted average	25th	50th	75th
Dec - 09	4.5%	-1.0%	5.6%	9.2%
Mar - 10	7.4%	3.1%	6.7%	11.2%
Jun - 10	7.3%	3.2%	6.4%	10.8%
Sep - 10	6.7%	3.0%	5.9%	10.0%
Dec - 10	5.9%	1.7%	5.4%	9.5%
Mar - 11	8.3%	5.0%	8.2%	11.7%
Jun - 11	7.1%	2.8%	7.3%	11.8%
Sep - 11	4.9%	-0.5%	5.5%	9.6%
Dec - 11	0.3%	-15.3%	2.9%	8.0%
Mar - 12	5.6%	1.8%	6.5%	10.3%
Jun - 12	3.6%	0.0%	5.4%	8.9%
Sep - 12	2.7%	-0.7%	3.9%	8.6%
Dec - 12	0.6%	-5.9%	3.0%	7.4%
Mar - 13	9.3%	1.4%	6.6%	12.3%
Jun - 13	7.6%	2.2%	6.4%	10.4%
Sep - 13	6.4%	1.5%	5.7%	10.4%
Dec - 13	2.7%	-2.9%	4.8%	9.1%
Mar - 14	7.5%	2.9%	7.5%	10.3%
Jun - 14	5.7%	2.5%	5.5%	9.5%
Sep - 14	5.4%	1.3%	5.4%	8.9%

Profitability

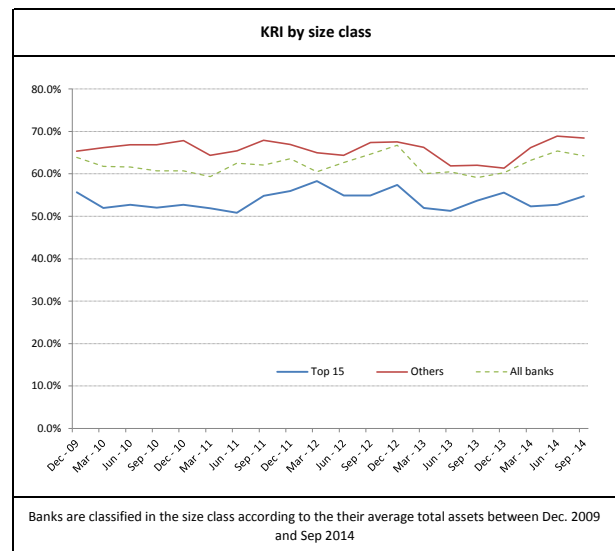
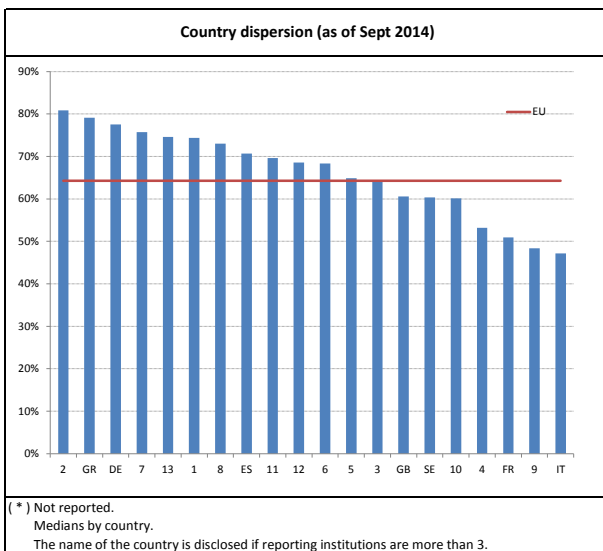
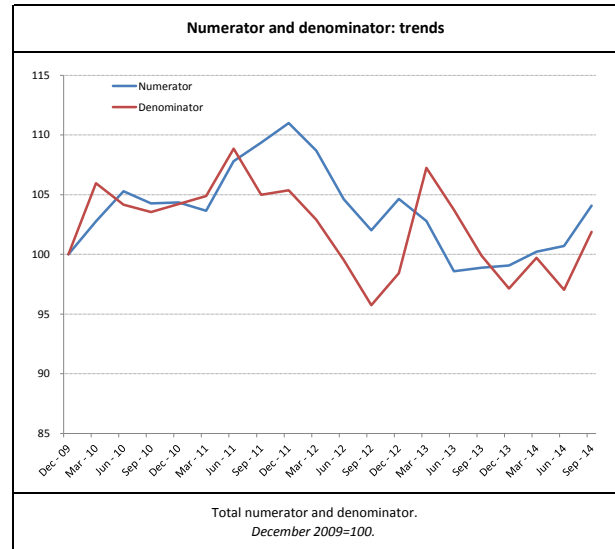
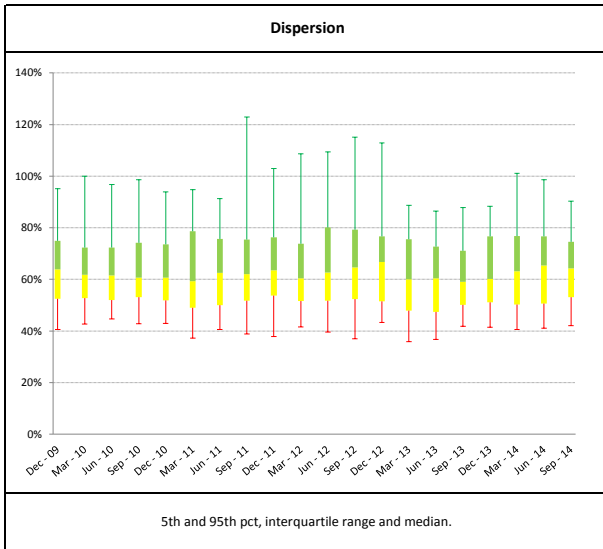
KRI: 24 - Cost-to-income ratio



Period	Weighted average	25th	50th	75th
Dec - 09	55.2%	47.0%	57.4%	64.5%
Mar - 10	53.3%	46.7%	54.7%	62.1%
Jun - 10	54.6%	49.0%	54.9%	62.3%
Sep - 10	55.6%	48.7%	57.7%	63.3%
Dec - 10	56.1%	47.9%	56.2%	63.8%
Mar - 11	59.5%	49.7%	56.5%	63.2%
Jun - 11	58.2%	49.5%	57.5%	64.3%
Sep - 11	59.6%	50.4%	58.9%	64.0%
Dec - 11	60.1%	51.8%	60.2%	65.3%
Mar - 12	60.6%	47.9%	56.8%	68.4%
Jun - 12	59.7%	49.9%	59.9%	71.1%
Sep - 12	60.8%	51.0%	62.7%	70.5%
Dec - 12	63.2%	52.4%	62.7%	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%

Profitability

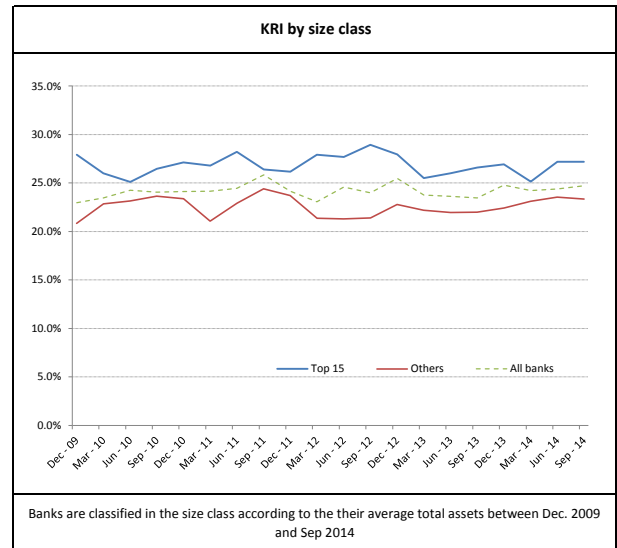
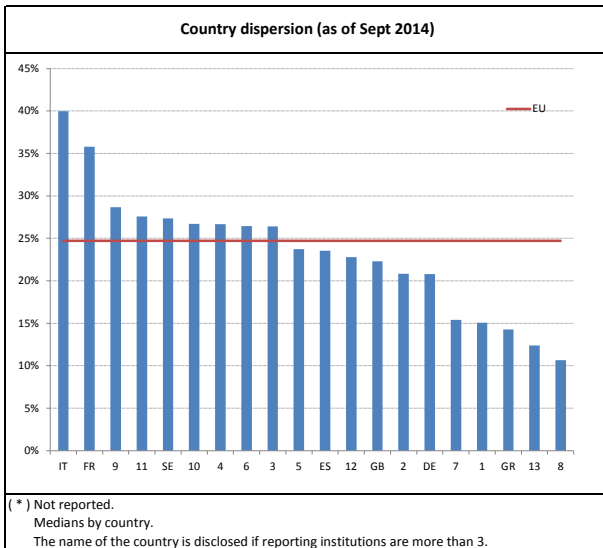
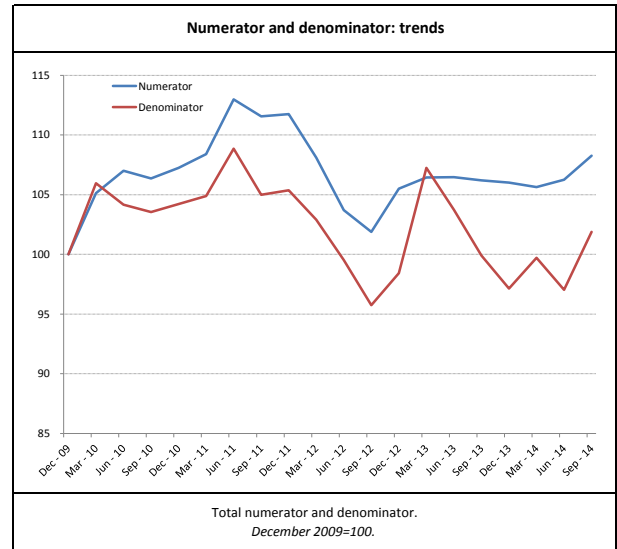
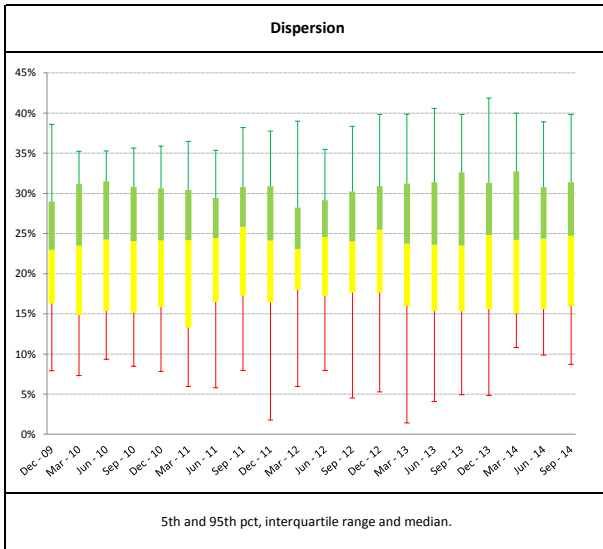
KRI: 26 - Net interest income to total operating income



Period	Weighted average	25th	50th	75th
Dec - 09	57.9%	52.5%	63.9%	74.9%
Mar - 10	56.2%	52.7%	61.8%	72.3%
Jun - 10	58.6%	52.0%	61.6%	72.4%
Sep - 10	58.3%	53.2%	60.7%	74.2%
Dec - 10	58.0%	51.9%	60.7%	73.6%
Mar - 11	57.2%	49.0%	59.3%	78.6%
Jun - 11	57.4%	50.0%	62.5%	75.7%
Sep - 11	60.3%	51.8%	62.1%	75.4%
Dec - 11	61.0%	53.8%	63.5%	76.3%
Mar - 12	61.2%	51.7%	60.5%	73.9%
Jun - 12	60.9%	51.8%	62.6%	80.2%
Sep - 12	61.7%	52.4%	64.7%	79.3%
Dec - 12	61.6%	51.5%	66.8%	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%

Profitability

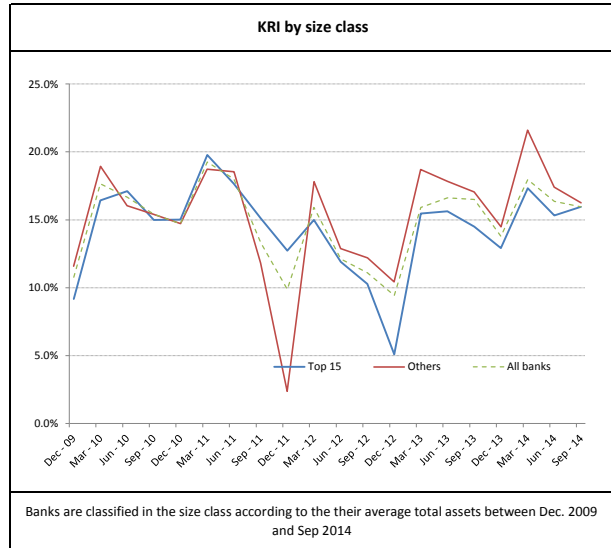
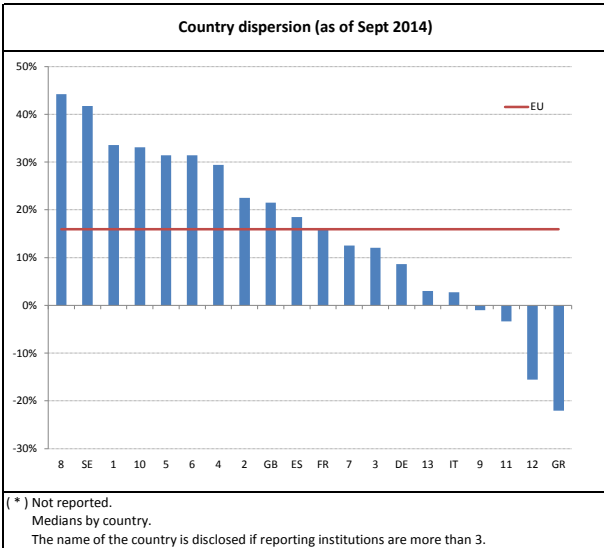
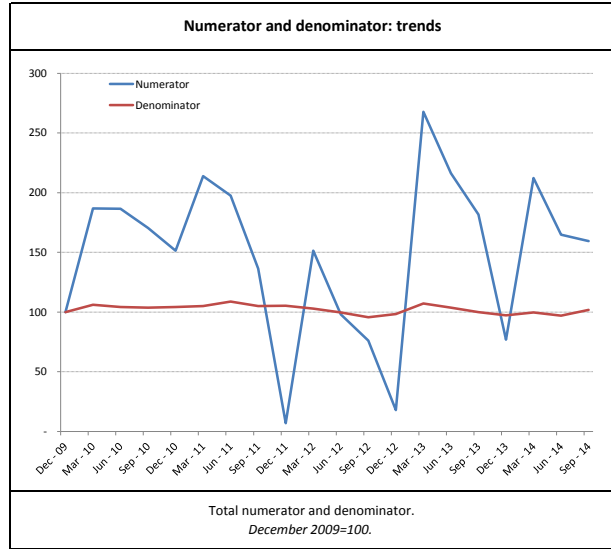
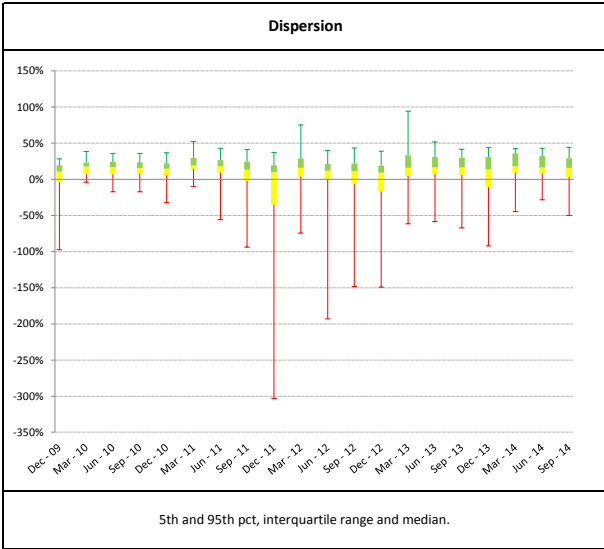
KRI: 27 - Net fee and commission income to total operating income



Period	Weighted average	25th	50th	75th
Dec - 09	26.0%	16.3%	23.0%	29.0%
Mar - 10	25.8%	14.8%	23.5%	31.2%
Jun - 10	26.7%	15.4%	24.3%	31.5%
Sep - 10	26.7%	15.1%	24.0%	30.8%
Dec - 10	26.8%	15.8%	24.1%	30.6%
Mar - 11	26.9%	13.3%	24.2%	30.4%
Jun - 11	27.0%	16.5%	24.4%	29.4%
Sep - 11	27.6%	17.3%	25.8%	30.8%
Dec - 11	27.6%	16.5%	24.1%	30.9%
Mar - 12	27.3%	18.0%	23.1%	28.2%
Jun - 12	27.1%	17.2%	24.6%	29.2%
Sep - 12	27.7%	17.6%	24.0%	30.2%
Dec - 12	27.9%	17.7%	25.5%	30.9%
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%

Profitability

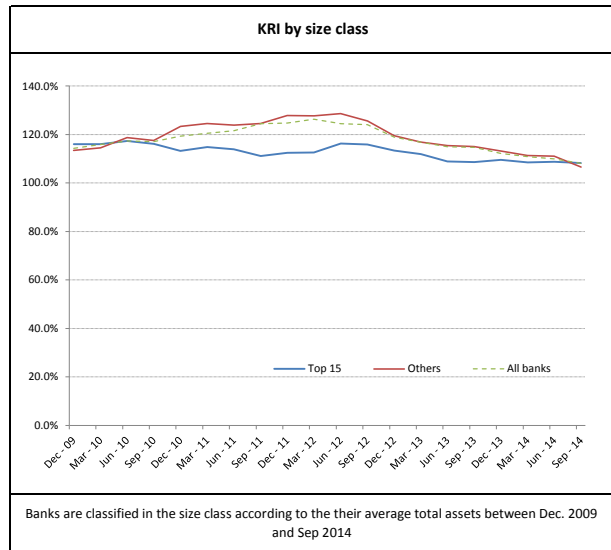
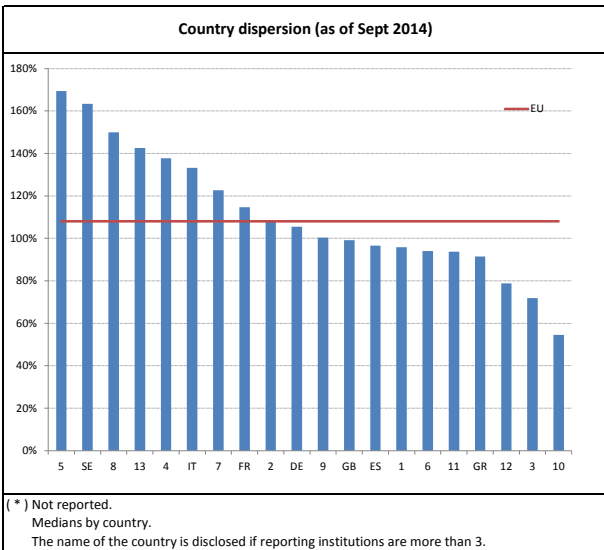
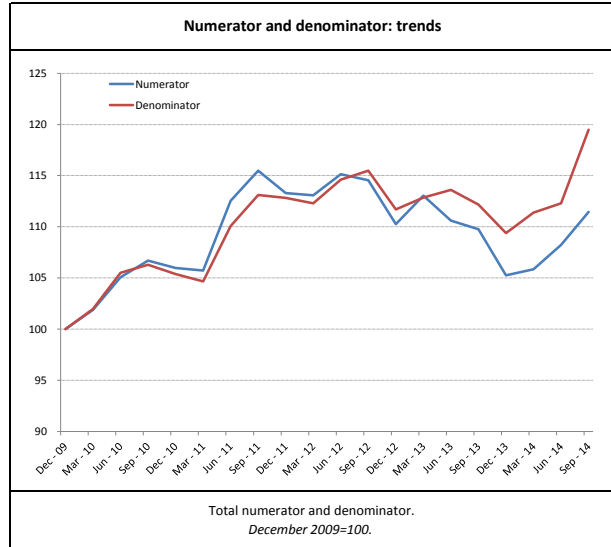
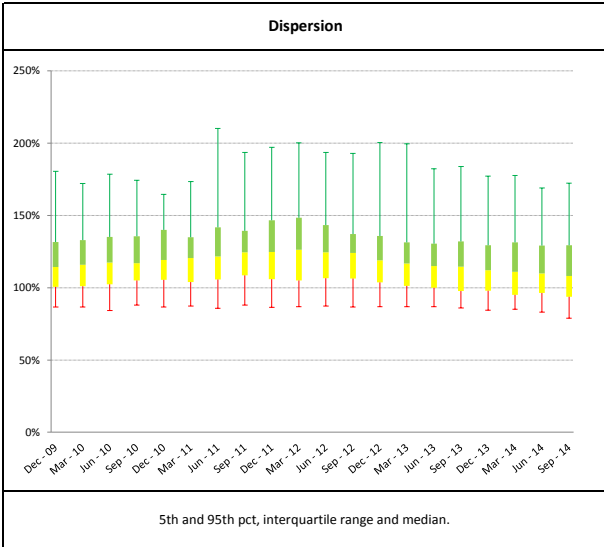
KRI: 33 - Net income to total operating income



Period	Weighted average	25th	50th	75th
Dec - 09	9.2%	-3.8%	10.8%	19.5%
Mar - 10	16.3%	7.2%	17.7%	23.1%
Jun - 10	16.6%	7.0%	16.7%	24.4%
Sep - 10	15.2%	7.5%	15.4%	23.4%
Dec - 10	13.4%	5.6%	14.7%	22.3%
Mar - 11	18.9%	14.0%	19.3%	29.7%
Jun - 11	16.8%	9.4%	18.0%	26.5%
Sep - 11	12.0%	-2.3%	13.3%	24.5%
Dec - 11	0.6%	-35.1%	9.9%	19.3%
Mar - 12	13.6%	4.1%	15.9%	28.7%
Jun - 12	9.1%	-0.1%	12.1%	21.3%
Sep - 12	7.4%	-6.1%	11.1%	21.8%
Dec - 12	1.7%	-16.8%	9.4%	18.7%
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%

Balance Sheet Structure

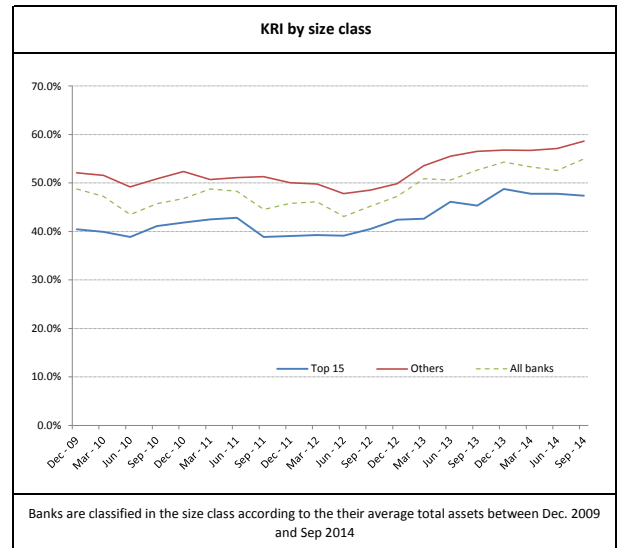
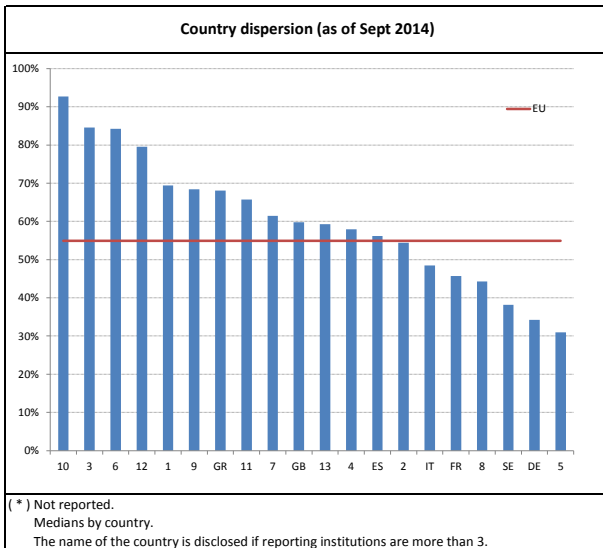
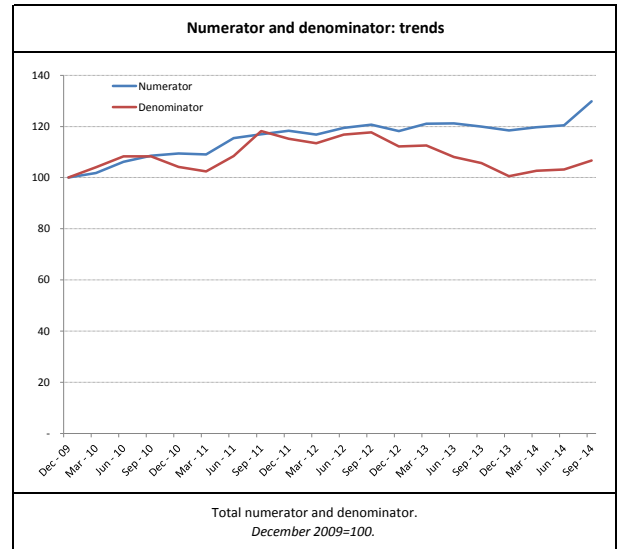
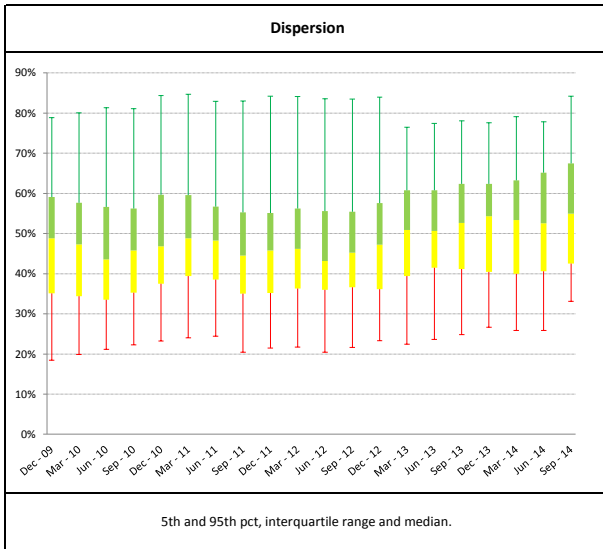
KRI: 34 - Loan-to-deposit ratio



Period	Weighted average	25th	50th	75th
Dec - 09	117.2%	100.5%	114.2%	131.6%
Mar - 10	117.1%	101.0%	115.8%	133.0%
Jun - 10	116.7%	102.3%	117.4%	135.2%
Sep - 10	117.6%	105.0%	117.1%	135.6%
Dec - 10	117.9%	105.4%	119.3%	140.0%
Mar - 11	118.4%	103.9%	120.4%	135.0%
Jun - 11	119.8%	105.7%	121.6%	141.7%
Sep - 11	119.6%	108.7%	124.5%	139.4%
Dec - 11	117.7%	106.0%	124.7%	146.7%
Mar - 12	118.0%	105.1%	126.3%	148.3%
Jun - 12	117.7%	106.6%	124.5%	143.4%
Sep - 12	116.2%	106.4%	124.1%	137.1%
Dec - 12	115.7%	103.6%	118.9%	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%	93.7%	108.0%	129.4%

Balance Sheet Structure

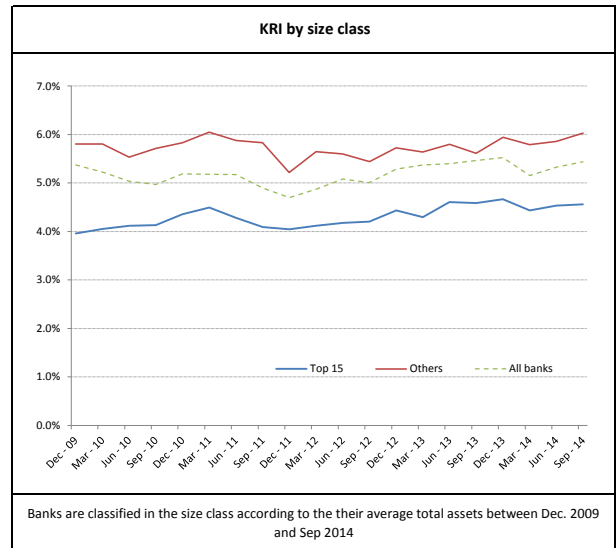
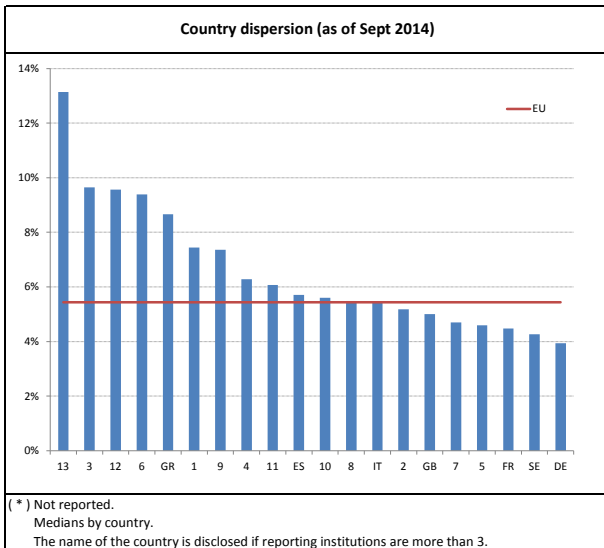
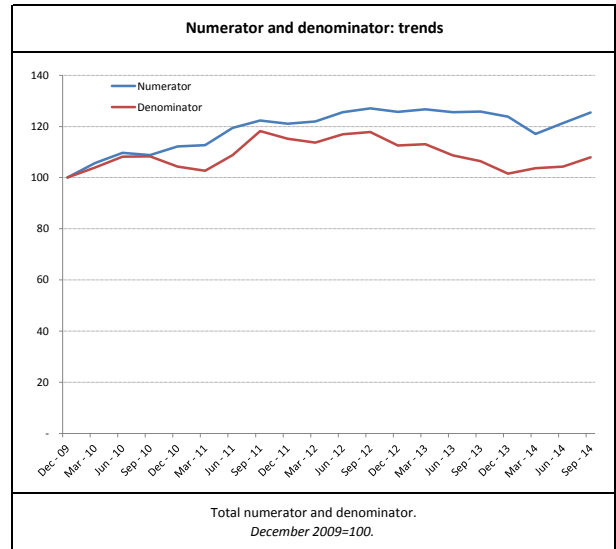
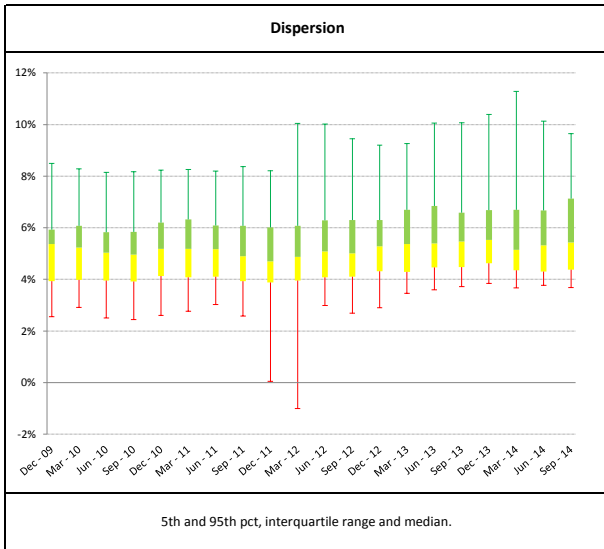
KRI: 35 - Customer deposits to total liabilities



Period	Weighted average	25th	50th	75th
Dec - 09	40.5%	35.1%	48.8%	59.1%
Mar - 10	39.7%	34.4%	47.3%	57.6%
Jun - 10	39.7%	33.5%	43.5%	56.6%
Sep - 10	40.6%	35.3%	45.8%	56.2%
Dec - 10	42.6%	37.5%	46.8%	59.7%
Mar - 11	43.1%	39.4%	48.8%	59.6%
Jun - 11	43.1%	38.5%	48.3%	56.7%
Sep - 11	40.1%	35.0%	44.5%	55.3%
Dec - 11	41.6%	35.2%	45.8%	55.1%
Mar - 12	41.7%	36.3%	46.1%	56.2%
Jun - 12	41.4%	36.0%	43.1%	55.6%
Sep - 12	41.6%	36.6%	45.2%	55.5%
Dec - 12	42.7%	36.1%	47.2%	57.6%
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%

Balance Sheet Structure

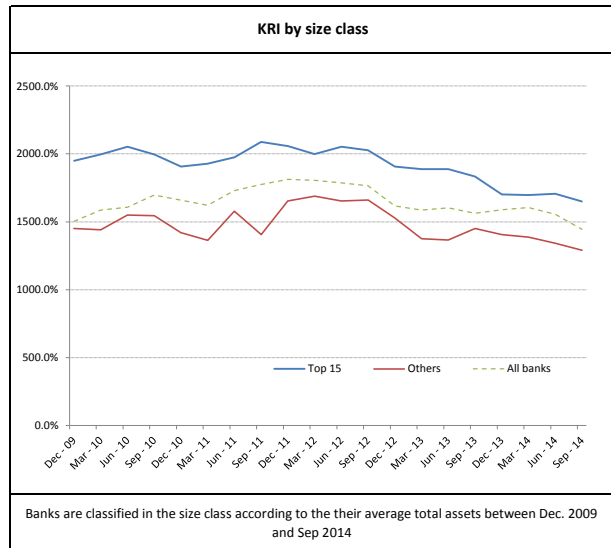
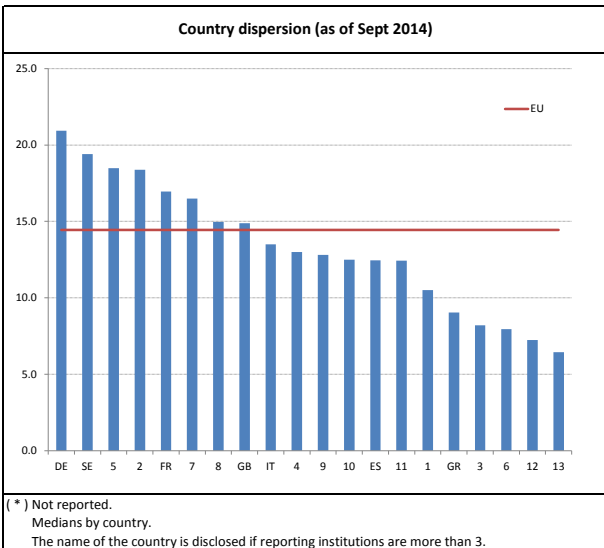
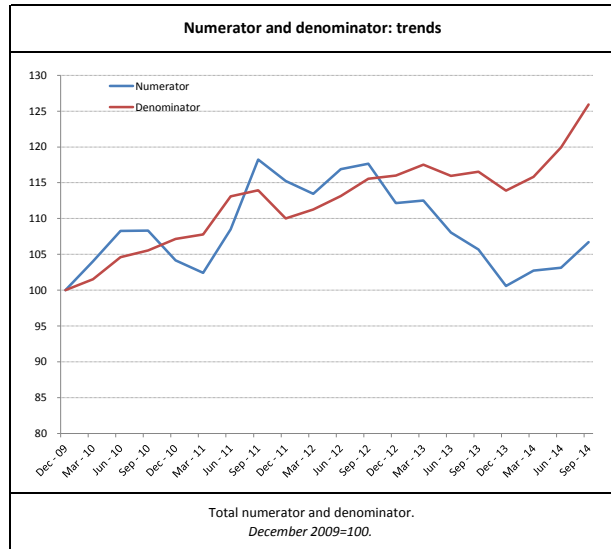
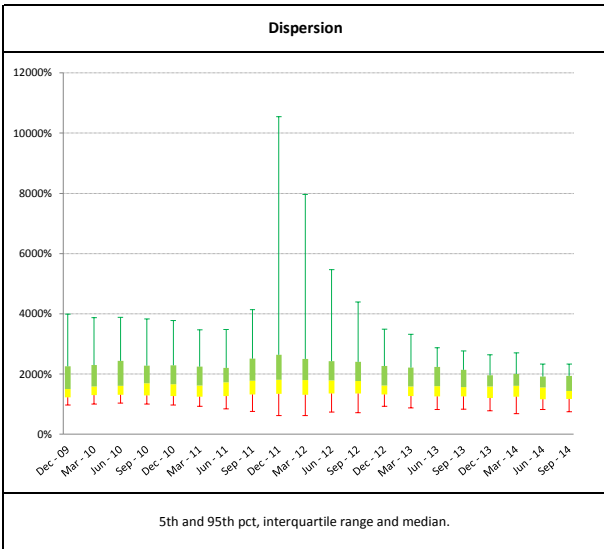
KRI: 36 - Tier 1 capital to (total assets - intangible assets)



Period	Weighted average	25th	50th	75th
Dec - 09	4.2%	3.9%	5.4%	5.9%
Mar - 10	4.3%	4.0%	5.2%	6.1%
Jun - 10	4.3%	4.0%	5.0%	5.8%
Sep - 10	4.2%	3.9%	5.0%	5.8%
Dec - 10	4.5%	4.1%	5.2%	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%	4.9%	6.1%
Dec - 11	4.4%	3.9%	4.7%	6.0%
Mar - 12	4.5%	4.0%	4.9%	6.1%
Jun - 12	4.5%	4.1%	5.1%	6.3%
Sep - 12	4.5%	4.1%	5.0%	6.3%
Dec - 12	4.7%	4.3%	5.3%	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	4.8%	4.4%	5.2%	6.7%
Jun - 14	4.9%	4.3%	5.3%	6.7%
Sep - 14	4.9%	4.4%	5.4%	7.1%

Balance Sheet Structure

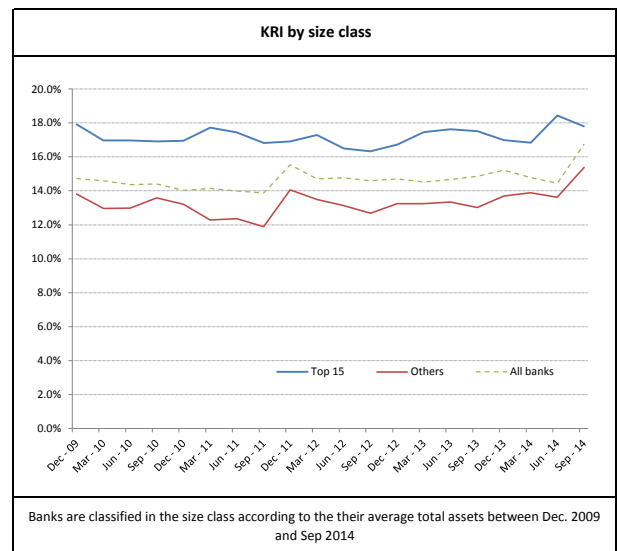
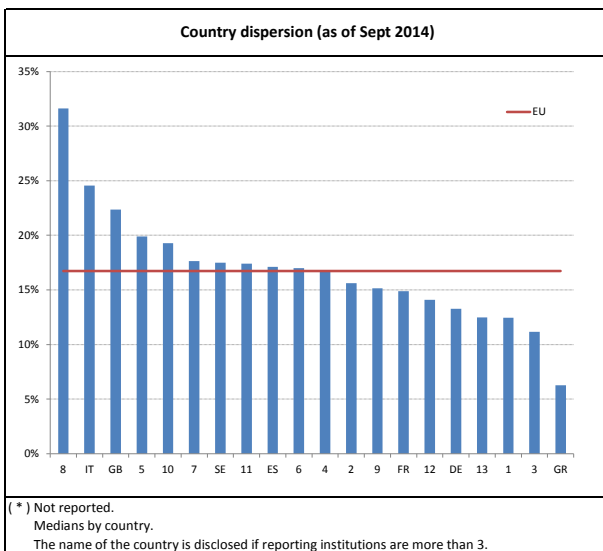
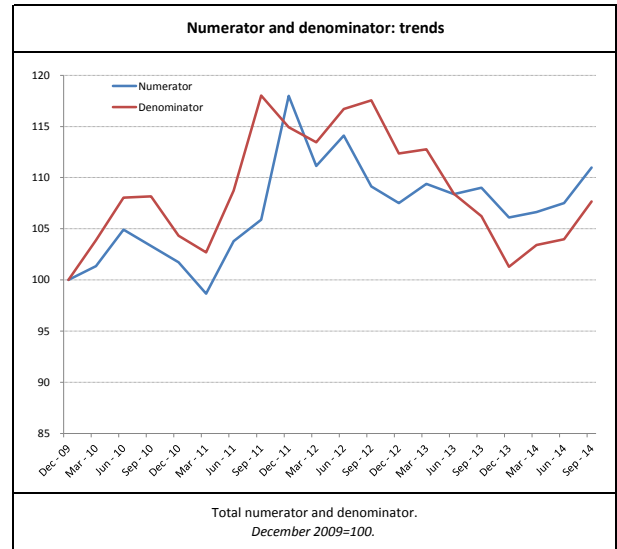
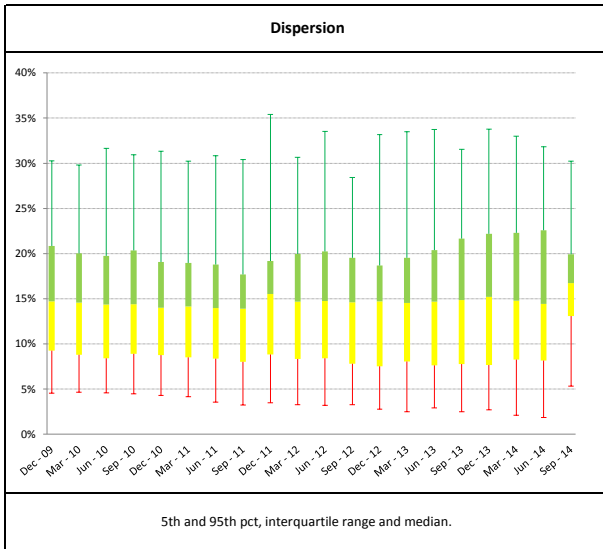
KRI: 45 - Debt-to-equity ratio



Period	Weighted average	25th	50th	75th
Dec - 09	1873.2%	1223.3%	1502.5%	2258.1%
Mar - 10	1919.4%	1303.1%	1586.7%	2297.7%
Jun - 10	1939.0%	1307.4%	1607.3%	2440.6%
Sep - 10	1922.9%	1286.0%	1696.9%	2280.0%
Dec - 10	1820.8%	1266.8%	1659.0%	2292.6%
Mar - 11	1780.0%	1248.5%	1622.0%	2247.5%
Jun - 11	1797.3%	1266.0%	1729.6%	2209.5%
Sep - 11	1943.5%	1320.2%	1775.4%	2515.0%
Dec - 11	1962.2%	1347.9%	1812.8%	2641.5%
Mar - 12	1910.6%	1316.2%	1804.6%	2497.8%
Jun - 12	1935.1%	1354.4%	1786.9%	2431.6%
Sep - 12	1907.0%	1349.9%	1766.1%	2410.1%
Dec - 12	1810.8%	1326.6%	1616.0%	2263.3%
Mar - 13	1793.4%	1267.7%	1585.6%	2212.9%
Jun - 13	1745.4%	1253.8%	1602.5%	2231.1%
Sep - 13	1698.9%	1259.4%	1563.6%	2143.4%
Dec - 13	1654.6%	1208.6%	1588.1%	1956.2%
Mar - 14	1661.4%	1245.0%	1604.6%	2005.2%
Jun - 14	1610.6%	1167.1%	1556.0%	1922.2%
Sep - 14	1587.4%	1176.7%	1444.4%	1942.7%

Balance Sheet Structure

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



Period	Weighted average	25th	50th	75th
Dec - 09	18.2%	9.3%	14.7%	20.8%
Mar - 10	17.7%	8.8%	14.6%	20.0%
Jun - 10	17.6%	8.4%	14.4%	19.8%
Sep - 10	17.3%	8.9%	14.4%	20.3%
Dec - 10	17.7%	8.8%	14.0%	19.1%
Mar - 11	17.4%	8.5%	14.1%	19.0%
Jun - 11	17.3%	8.4%	14.0%	18.8%
Sep - 11	16.3%	8.0%	13.9%	17.7%
Dec - 11	18.6%	8.8%	15.5%	19.2%
Mar - 12	17.8%	8.3%	14.7%	20.0%
Jun - 12	17.8%	8.4%	14.8%	20.3%
Sep - 12	16.9%	7.8%	14.6%	19.5%
Dec - 12	17.4%	7.5%	14.7%	18.7%
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	18.7%	13.1%	16.7%	19.9%

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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