



RISK DASHBOARD
DATA AS OF Q3 2015

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Summary *

EU banks' capital ratios further increased in Q3 2015. The CET1 ratio was 13.0%, 10bps higher than in Q2 2015. The country dispersion remained wide, however there was no country with a CET1 ratio below 10%. The CET1 ratio was lower for large banks (12.6% in Q3 2015). However, investors are looking also at the total capital ratio structure.

The quality of banks' loan portfolios further improved in Q3 2015, but remains a concern. The ratio of non-performing loans (NPL) was 5.9%, 10bps below Q2 2015. The NPL ratio was lower for large banks (4.0%) and significantly higher for small institutions (21.7%). Also, with a range between 1% and 50% the country dispersion remained significant.

The **coverage ratio** for NPLs was unchanged at 43.6% in Q3 2015 (compared to the former quarter). Both numerator and denominator further decreased in the third quarter. The dispersion was wide among countries (between 30% and nearly 70%) and less significant among different size classes of banks (between 39% and 45%).

Profitability is still low. The average RoE - showing the common seasonal decline during the second half of the year - decreased to 6.4% in Q3 2015, 40bps below Q2 data. Small banks RoE was 6.4% in Q3 2015, whereas large banks RoE stood at 7.3%. In contrast, small banks' return on assets (RoA) was higher (0.58%) than large banks' RoA (0.42%) and the overall average (0.38%, 0.17% for medium-sized banks). The cost to income ratio stopped its decline in the third quarter, and increased again to 59.8% (59.2% in the former quarter). The dispersion among banks of different size classes has narrowed for this indicator.

The net interest margin (net interest income to interest bearing assets) remained stable at 1.6% in Q3 2015 compared to last quarter. It was still higher for small banks (1.9%) and hardly showed any dispersion among large and medium-sized banks (in a range between 1.5% to 1.6%). Net interest income increased its share in total operating income in Q3 2015 compared to the former quarter (56.3% vs. 54.8%), whereas the shares of net income from fees and commissions and of the net trading result in total operating income were nearly unchanged (26.3% in Q3 2015 vs. 26.1% in Q2 2015 and 6.0% vs. 6.1% respectively).

The loan-to-deposit ratio decreased to 123.3%. It was 1.6 percentage points below Q2 2015 and lower for small banks (105.2%). This emphasizes the importance of deposit funding for small banks. The ratio was higher for mid-sized institutions (141.6%). As in previous quarters, leverage was lower for small banks with a debt to equity ratio of about 10, vs. 13 for mid-sized banks and 16 for large banks. The ratio of liquid assets to short-term liabilities further increased (20.7%, compared to 19.7% in Q2 2015). The asset encumbrance ratio was 26.6% in Q3 2015 (25.7% in the former quarter) and showed a wide dispersion among countries (about 1% to nearly 50%). It is influenced by the funding mix (secured vs. unsecured funding, including deposits) as well as the level of central bank funding.

*) This risk dashboard is based on a sample of Risk Indicators (KRI) from 194 European banks (unconsolidated number of banks, including 39 subsidiaries; the list of the banks can be found under the link <http://www.eba.europa.eu/risk-analysis-and-data>). This edition is based on Q3 2015 data. 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 2015. 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).

Overview of the main risks and vulnerabilities in the EU banking sector

	Bank risk	Risk drivers	Level of risk				Contributing factors/interactions	
			Last quarter (memo)		Current quarter			
			Level	Expected Trend	Level	Forward Trend		
Capital	Pillar 1	Credit risk	Asset quality, emerging markets, China, commodity markets	High	Stable	High	Stable	NPL ratios remain on elevated levels compared to their long-term history and geographical comparatives, although declining over the year. Further NPL sales and other measures for NPL resolution will be needed to improve asset quality. Credit risk remains heightened for some parts of the EU and for exposures in emerging market and commodities. An improvement in asset quality strongly depends on further economic recovery. However, economic prospects are fragile, owing e.g. to developments in China and other EM economies.
		Market risk	Risk from negative changes in market sentiment and market liquidity	Medium	Increasing	Medium	Increasing	Changes in market sentiment and market liquidity could lead to further price volatilities in all asset classes. Heightened volatility of asset valuations, interest and exchange rates is expected, also due to potential additional and diverging monetary policy actions around the globe.
	Operational risk	Information & communication technologies, cyber attacks	High	Stable	High	Stable	Information and communication technologies remain a key operational risk. This includes cyber attacks, which are increasing in scope and sophistication. A further growing level of outsourcing and cost cutting measures adds to increasing operational risks.	
	Concentration risk, IRRBB and other	Real estate markets, sovereign exposures, EM country exposures at some banks	Medium	Stable	Medium	Stable	The increase in real estate based lending and loans to small and mid-sized enterprises (SMEs) further aggravates the vulnerabilities in these loan exposures. Increasing real estate lending aggravates risk of price bubbles in some real estate markets. Also concentration in sovereign exposures as well as in the exposures towards certain countries (e.g. towards Brazil or China) remains high at some single names.	
Pillar 2	Reputational and legal	Misconduct, litigation costs	High	Decreasing	High	Stable	The scope of identified misconduct practices remains wide and misconduct costs high. Recent and further potential drivers for litigation risks are related to FX, investments in sovereign bonds and mis-selling of subordinated debt instruments to retail investors.	
	Profitability	Interest margins, impact of deteriorating asset quality, conduct cost	High	Stable	High	Stable	Profitability remains weak, driven by further declining net interest margins not compensated by income from fees and commissions. Profitability is also negatively influenced by growing competition from shadow banking institutions and Fintechs. Banks' profitability suffers from low quality of assets in several jurisdictions and from conduct cost at several banks, too.	
Liquidity & Funding	Access to funding and maturity distribution	Volatile spreads, need to issue BRRD / MREL compliant instruments	Medium	Stable	Medium	Stable	Amid volatile funding spreads, no major constraints could be observed for the issuance activity for secured and unsecured instruments. Recently, yields in the AT1 and T2 markets have widened significantly. There has been a bias towards short term maturities of senior unsecured instruments as banks are waiting for further clarifications around MREL before issuing long term instruments. This increases risks from maturity mismatches.	
	Funding structure	Reliance on secured funding	Medium	Stable	Medium	Stable	There has been less supply of senior unsecured than secured instruments recently, not at least due to lower yields on the latter. Uncertainties about TLAC and MREL are affecting issuance of subordinated debt instruments, and to a lesser extent senior unsecured bonds.	
Environment	Regulatory and legal environment	MREL, structural reforms	Medium	Stable	Medium	Stable	As before, it is expected that the impact of regulatory reforms, including those on harmonisation of risk weights, will be muted. On MREL further clarification will be needed in many countries before banks will be able to issue complying instruments. Structural reforms remain a key concern in some jurisdictions as they are the basis for NPL transactions.	
	Fragmentation	Funding, asset quality, profitability, supervision	High	Stable	High	Stable	Fragmentation among jurisdictions of asset quality, profitability and funding structure, and also supervision, remains high.	
	Sovereign risk	Debt overhang	High	Stable	High	Stable	Risk of debt restructuring and challenges from a large debt overhang in some countries remain high. Significant sovereign exposure leads to elevated vulnerabilities of some banks.	

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*			
			152 201412	154 201503	154 201506	154 201509
Solvency	Tier 1 capital ratio	> 15%	22.5%	15.2%	18.0%	28.6%
		[12% - 15%]	47.7%	57.1%	63.1%	52.0%
	< 12%	29.8%	27.7%	18.9%	19.4%	
	CET1 ratio	> 14%	20.4%	12.8%	20.7%	14.2%
[11% - 14%]		38.9%	49.4%	65.6%	72.9%	
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	37.9%	40.3%	41.7%	41.9%
		[3% - 8%]	45.6%	49.4%	49.3%	49.2%
		> 8%	16.5%	10.2%	9.0%	8.9%
	Coverage ratio of non- performing loans and advances	> 55%	9.5%	10.1%	10.2%	11.1%
		[40% - 55%]	53.0%	52.8%	55.7%	53.6%
	Forbearance ratio for loans and advances	< 40%	37.5%	37.1%	34.1%	35.3%
< 1.5%		31.1%	30.9%	38.9%	39.8%	
[1.5% - 4%]		40.2%	42.0%	32.9%	32.3%	
Profitability	Return on equity	> 10%	5.4%	22.4%	27.2%	25.4%
		[6% - 10%]	32.4%	31.3%	46.1%	35.5%
	< 6%	62.2%	46.3%	26.8%	39.1%	
	Cost to income ratio	< 50%	12.2%	12.5%	13.7%	14.5%
[50% - 60%]		12.0%	32.6%	34.0%	36.3%	
Balance Sheet Structure	Loan-to-deposit ratio for households and non- financial corporations	> 60%	75.8%	54.9%	52.3%	49.3%
		< 100%	30.1%	30.9%	29.2%	31.2%
		[100% - 150%]	55.9%	55.6%	56.9%	55.2%
	Liquid assets to short-term liabilities	> 150%	14.0%	13.6%	13.9%	13.6%
		> 30%	4.5%	3.3%	3.2%	2.9%
		[20% - 30%]	37.3%	50.4%	38.3%	53.2%
Debt to equity ratio	< 20%	58.3%	46.3%	58.5%	43.9%	
	< 12x	8.3%	7.8%	5.0%	8.5%	
> 15x	27.6%	34.3%	43.2%	39.3%		
			64.2%	57.8%	51.8%	52.2%

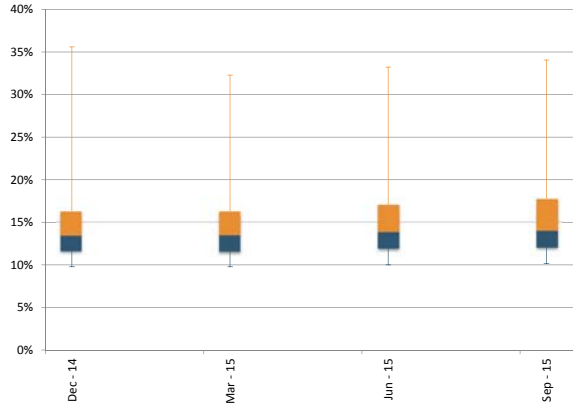
Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".

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

Solvency

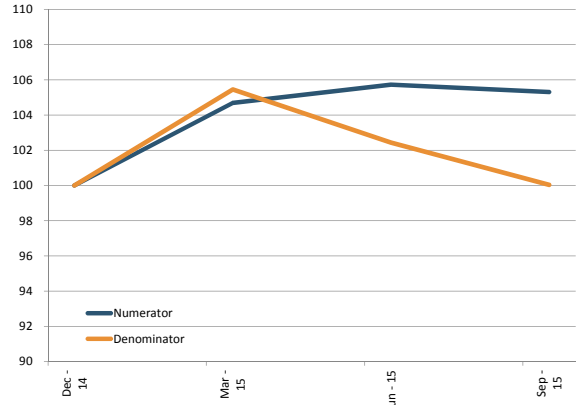
1 - Tier 1 capital ratio

Dispersion



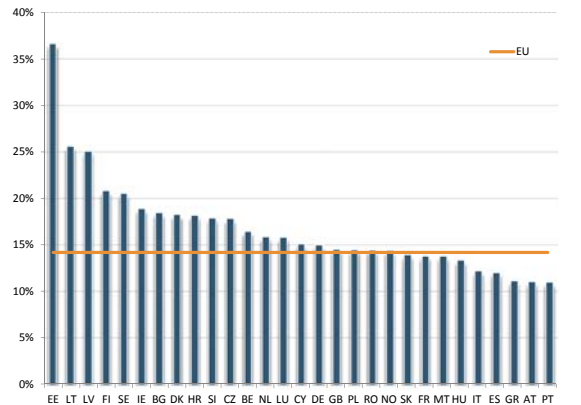
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



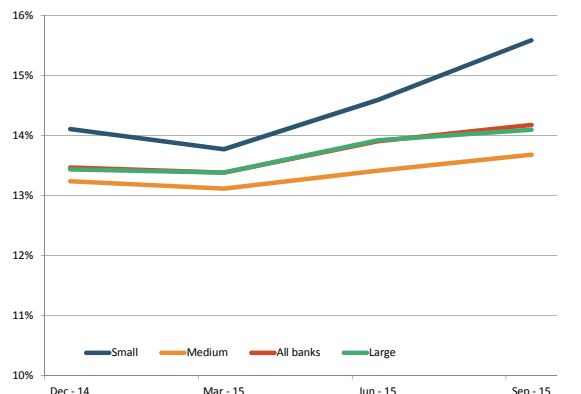
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



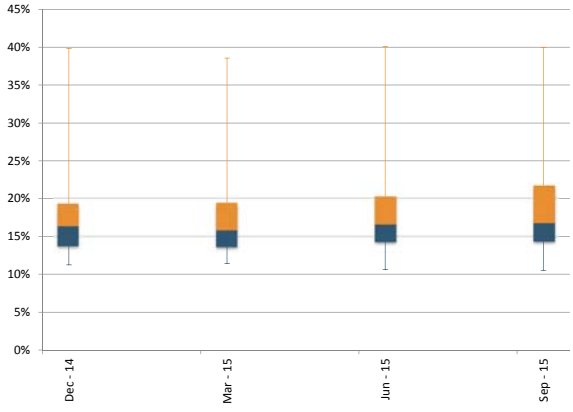
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2015. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.5%	16.3%
Mar - 15	13.4%	11.6%	13.6%	16.3%
Jun - 15	13.9%	12.0%	14.0%	17.1%
Sep - 15	14.2%	12.1%	14.1%	17.8%

Solvency

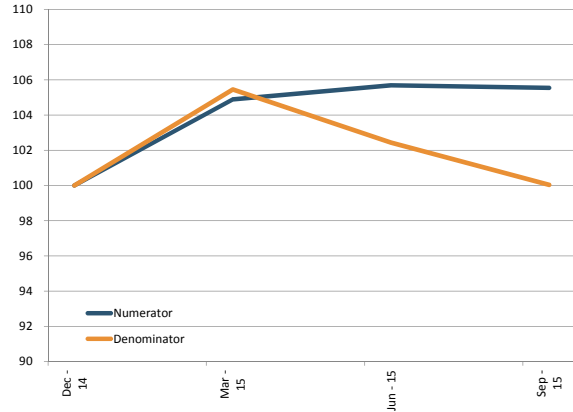
2 - Total capital ratio

Dispersion



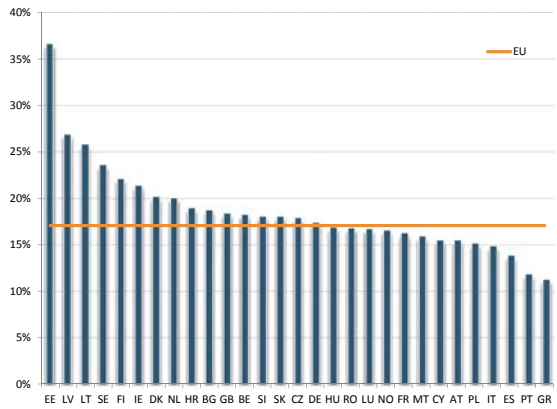
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



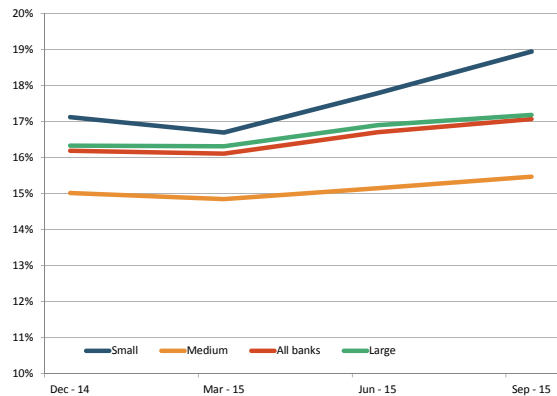
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



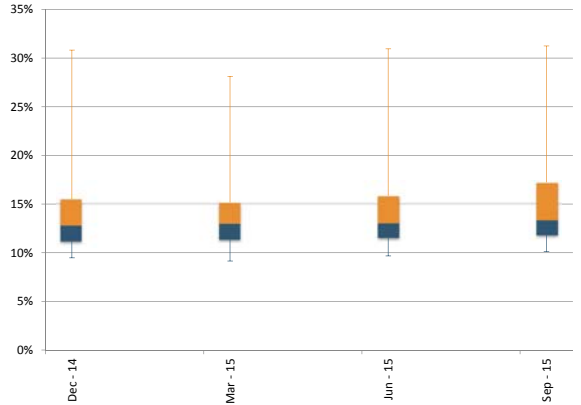
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2015. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.8%	16.4%	19.3%
Mar - 15	16.1%	13.7%	15.9%	19.5%
Jun - 15	16.7%	14.3%	16.7%	20.3%
Sep - 15	17.1%	14.4%	16.8%	21.7%

Solvency

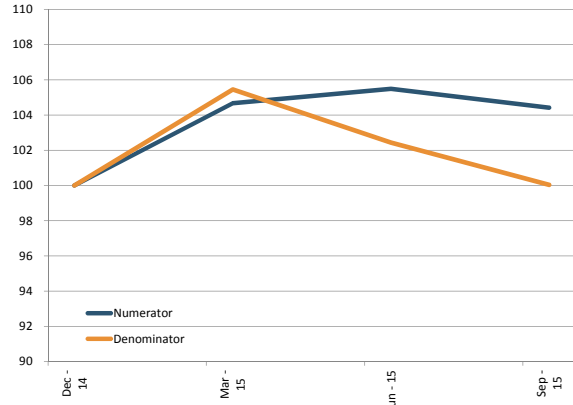
3 - CET1 ratio

Dispersion



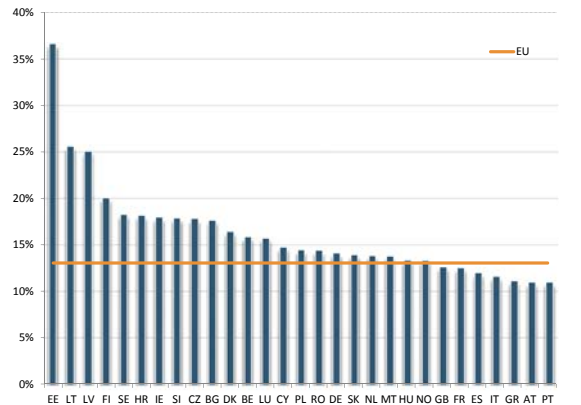
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



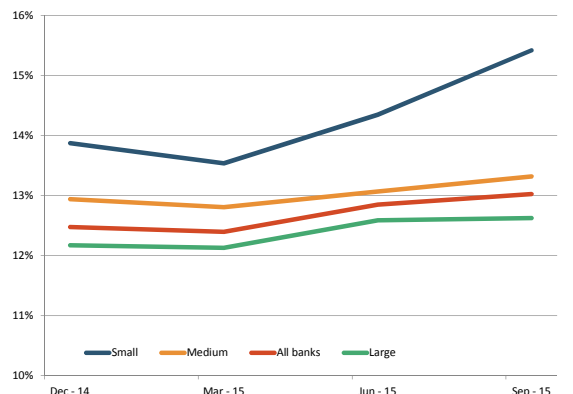
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



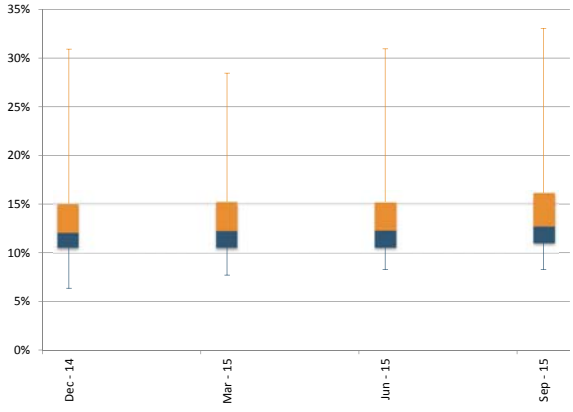
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2015. Non-FINREP banks are assigned to the bucket of small banks.

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	12.9%	11.6%	13.1%	15.9%
Sep - 15	13.0%	11.8%	13.4%	17.2%

Solvency

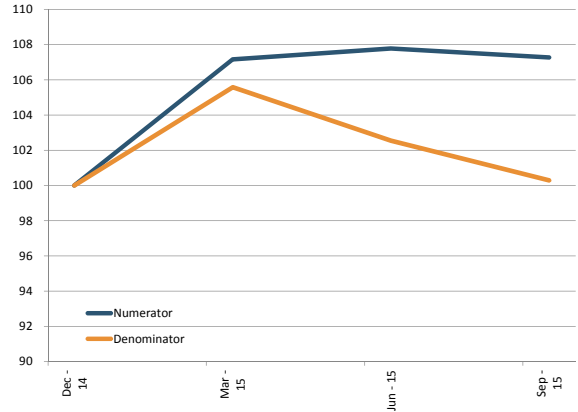
4 - CET1 ratio (fully loaded)

Dispersion



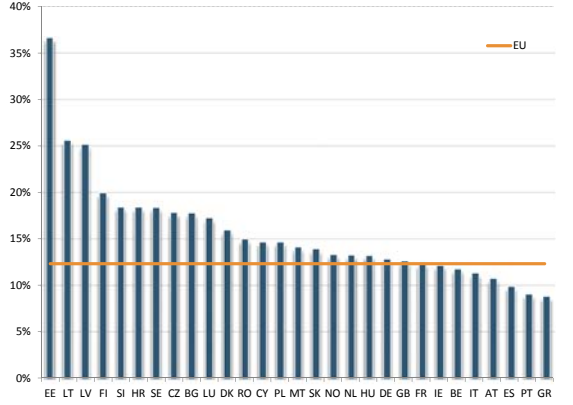
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



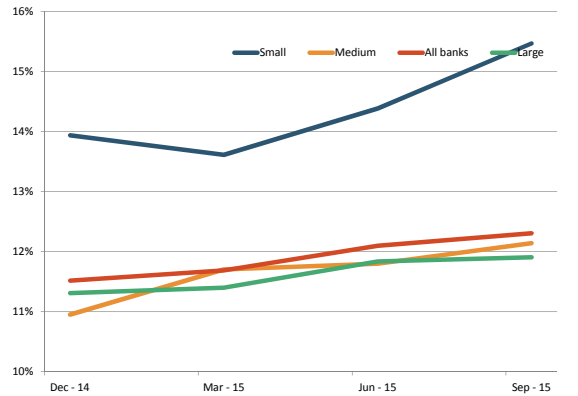
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



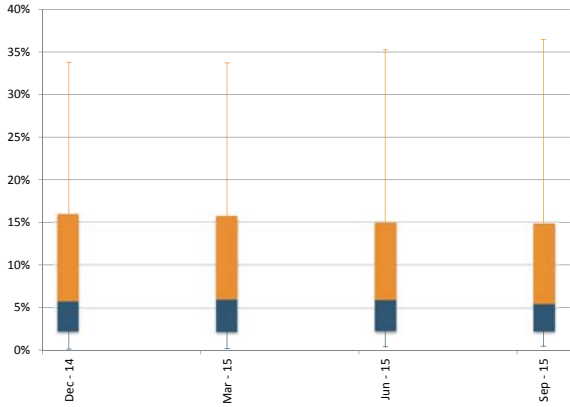
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2015. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.6%	12.2%	15.0%
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%	12.8%	16.1%

Credit Risk and Asset Quality

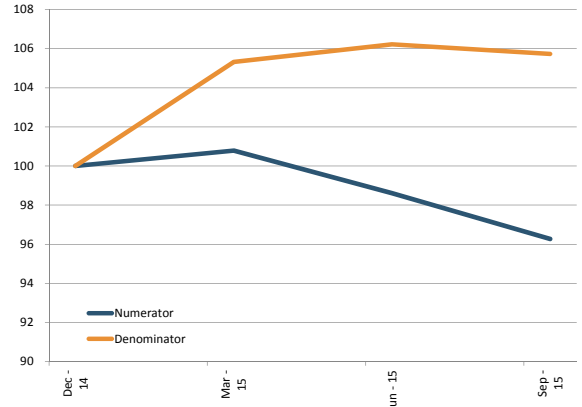
5 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



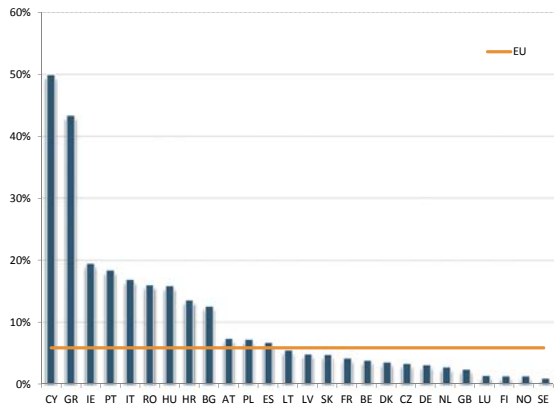
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



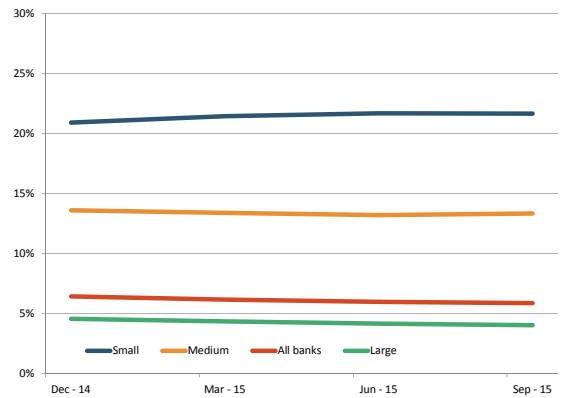
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



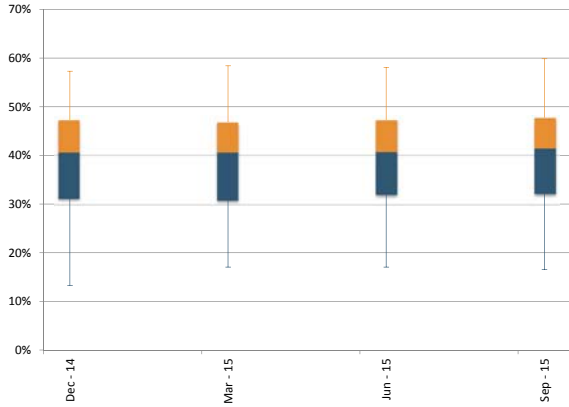
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	6.4%	2.3%	5.8%	16.0%
Mar - 15	6.2%	2.3%	6.0%	15.8%
Jun - 15	6.0%	2.4%	6.0%	15.0%
Sep - 15	5.9%	2.3%	5.5%	14.9%

Credit Risk and Asset Quality

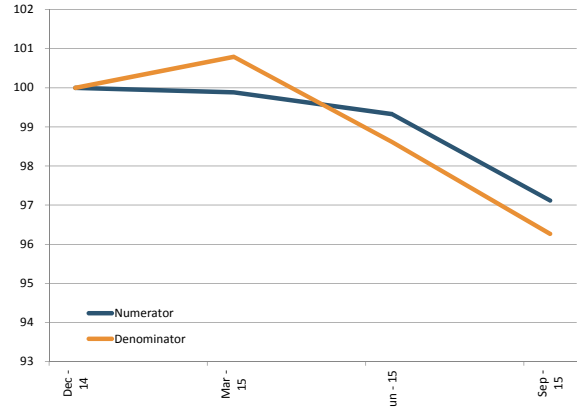
6 - Coverage ratio of non-performing loans and advances

Dispersion



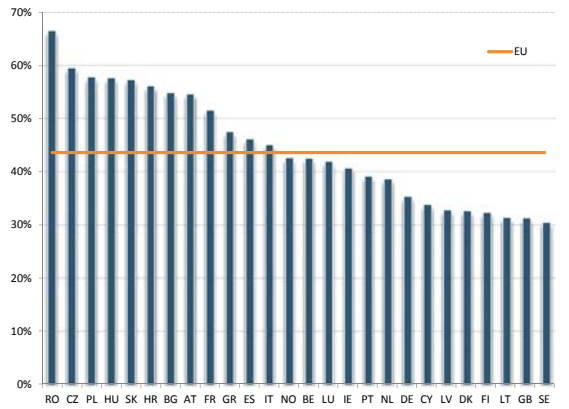
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



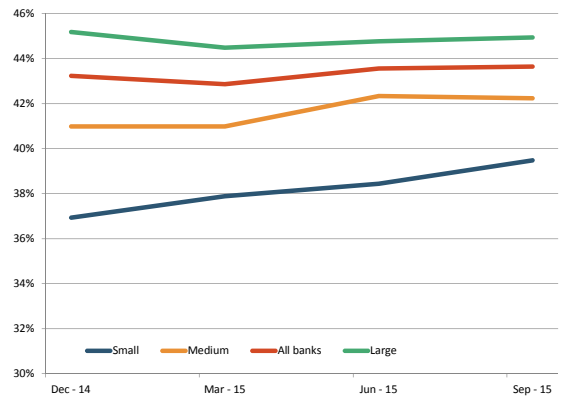
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



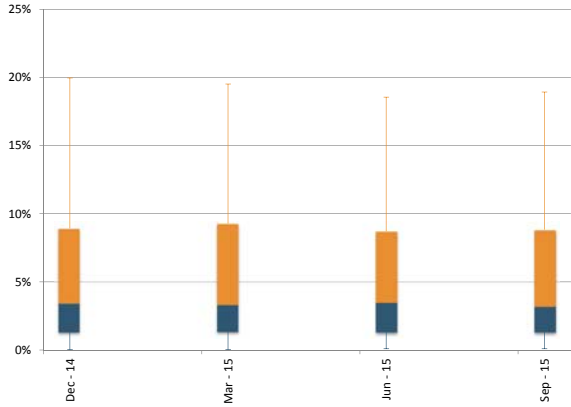
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	43.2%	31.3%	40.7%	47.3%
Mar - 15	42.9%	30.9%	40.7%	46.8%
Jun - 15	43.6%	32.1%	40.8%	47.3%
Sep - 15	43.6%	32.3%	41.5%	47.7%

Credit Risk and Asset Quality

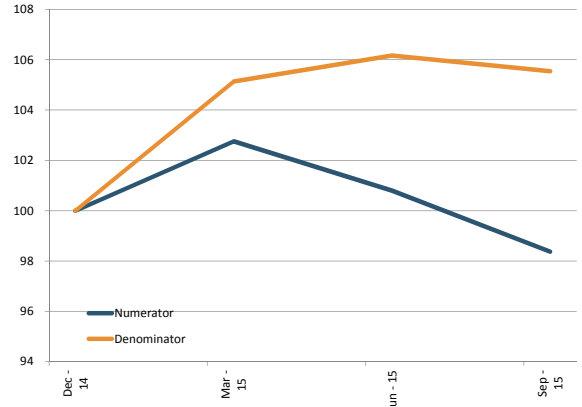
7 - Forbearance ratio for loans and advances

Dispersion



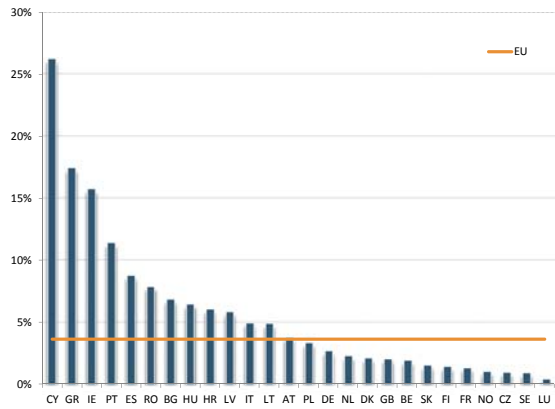
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



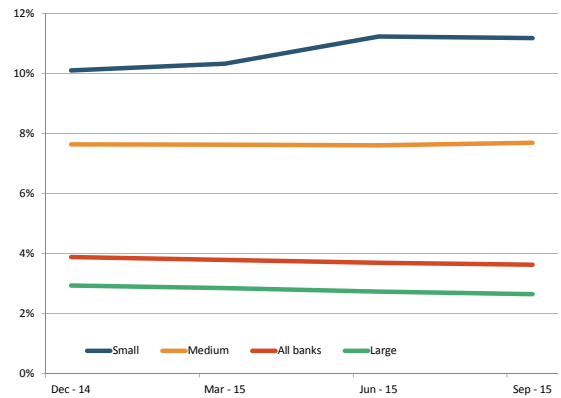
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



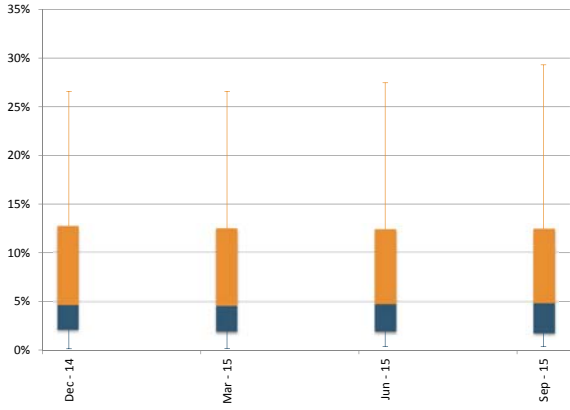
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.4%	3.4%	8.9%
Mar - 15	3.8%	1.4%	3.4%	9.3%
Jun - 15	3.7%	1.3%	3.5%	8.7%
Sep - 15	3.6%	1.3%	3.2%	8.8%

Credit Risk and Asset Quality

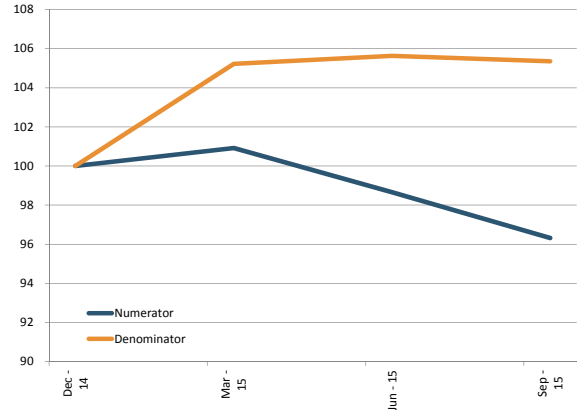
8 - Ratio of non-performing exposures (NPE ratio)

Dispersion



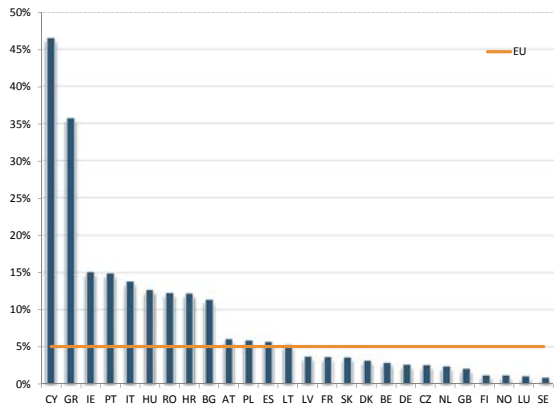
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



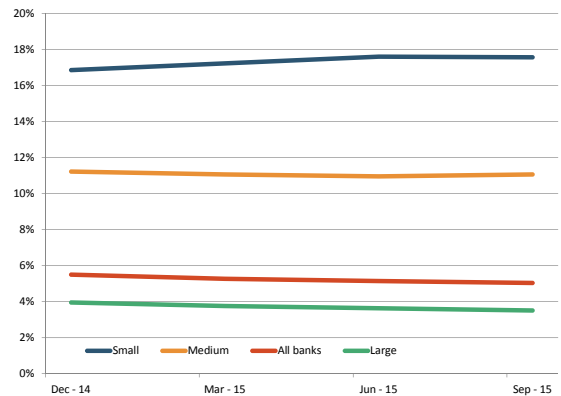
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



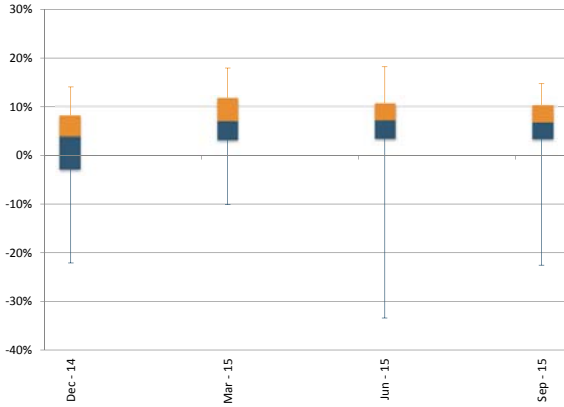
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.2%	4.7%	12.7%
Mar - 15	5.3%	2.0%	4.6%	12.5%
Jun - 15	5.1%	2.0%	4.8%	12.4%
Sep - 15	5.0%	1.8%	4.9%	12.4%

Profitability

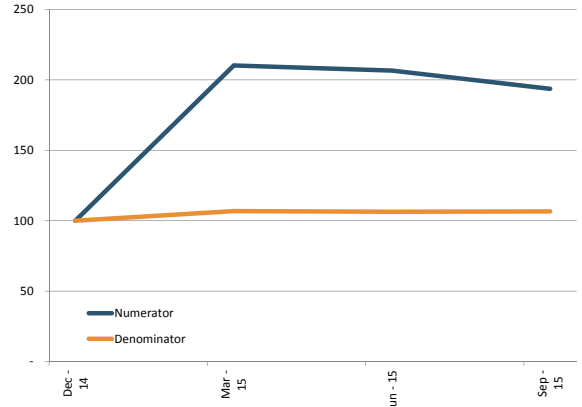
9 - Return on equity

Dispersion



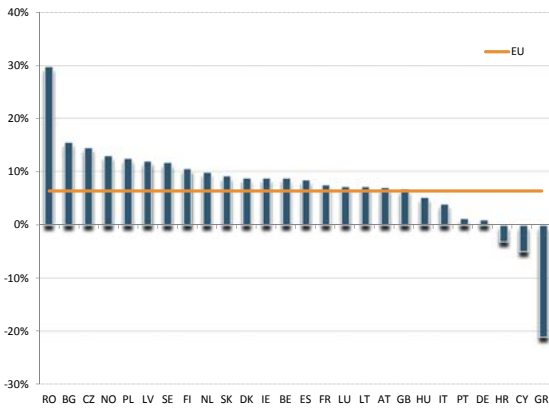
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



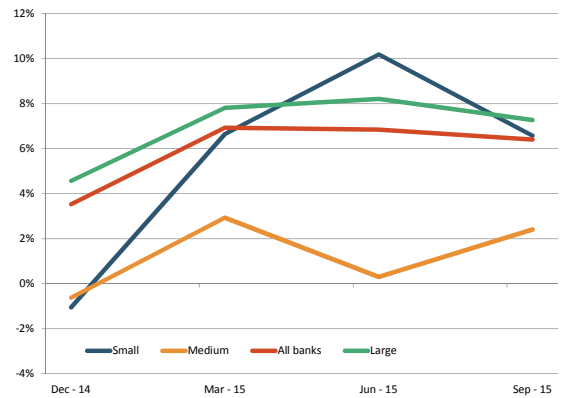
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



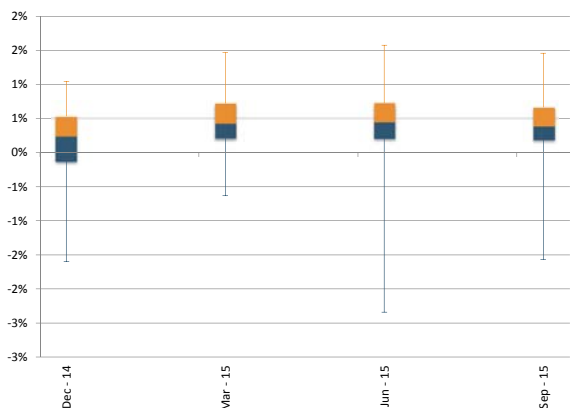
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	4.0%	8.2%
Mar - 15	6.9%	3.3%	7.1%	11.8%
Jun - 15	6.8%	3.5%	7.2%	10.7%
Sep - 15	6.4%	3.5%	6.8%	10.4%

Profitability

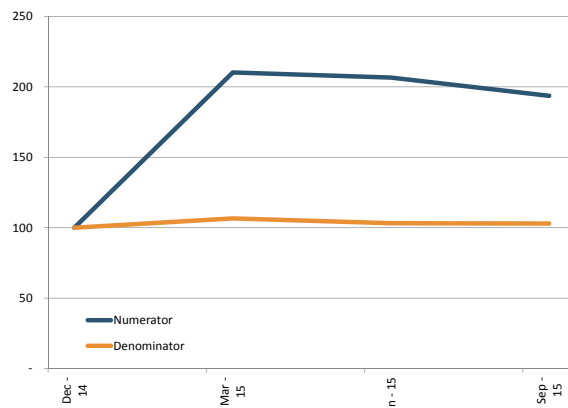
10 - Return on assets

Dispersion



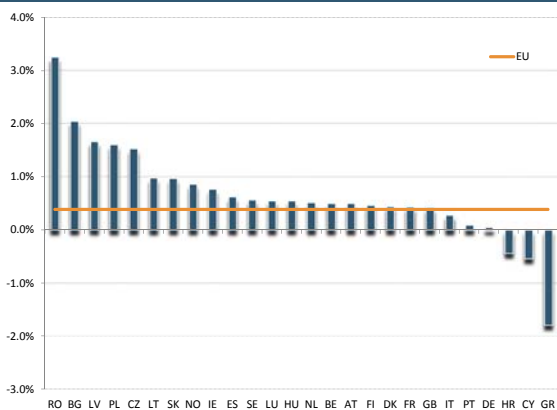
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



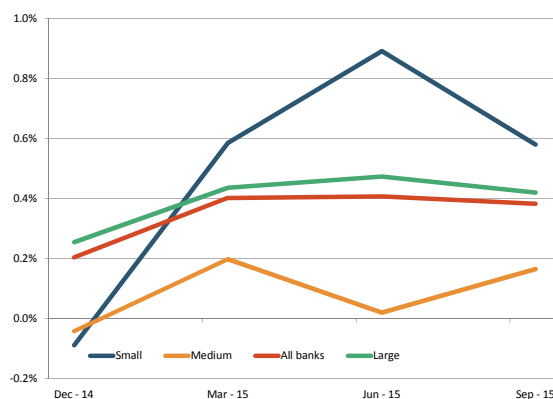
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



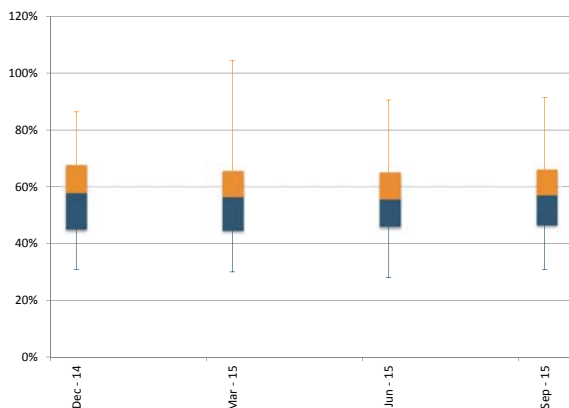
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.11%	0.25%	0.53%
Mar - 15	0.40%	0.22%	0.43%	0.72%
Jun - 15	0.41%	0.21%	0.45%	0.72%
Sep - 15	0.38%	0.20%	0.39%	0.66%

Profitability

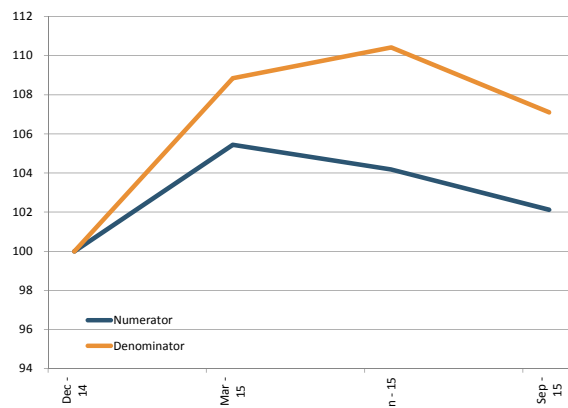
11 - Cost to income ratio

Dispersion



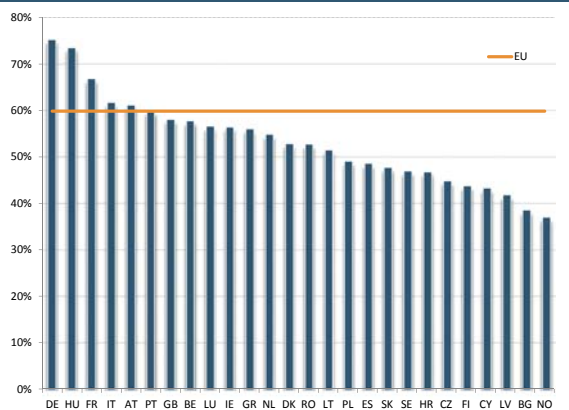
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



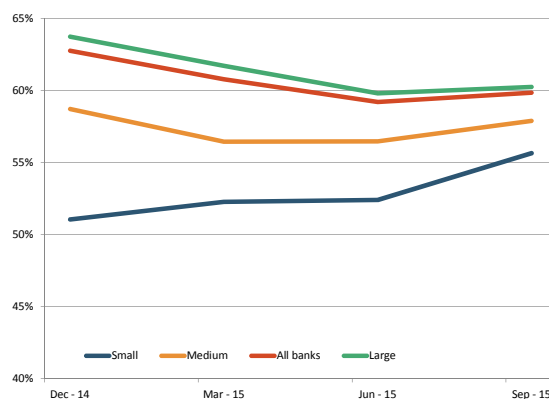
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



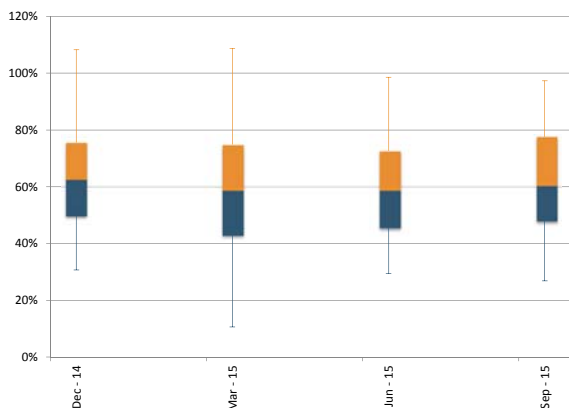
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	62.8%	45.4%	57.9%	67.6%
Mar - 15	60.8%	45.0%	56.5%	65.7%
Jun - 15	59.2%	46.3%	55.8%	65.2%
Sep - 15	59.8%	46.9%	57.2%	66.1%

Profitability

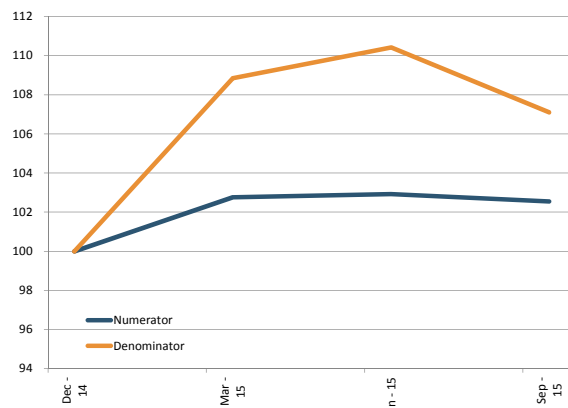
12 - Net interest income to total operating income

Dispersion



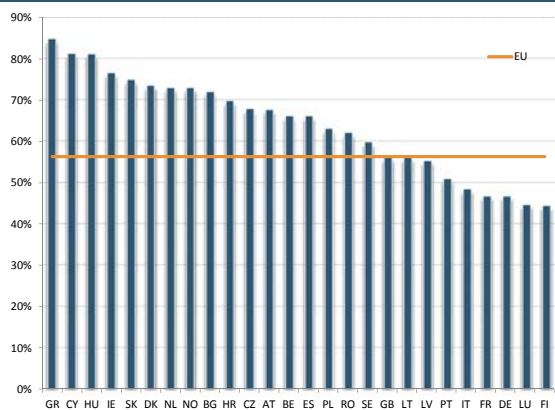
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



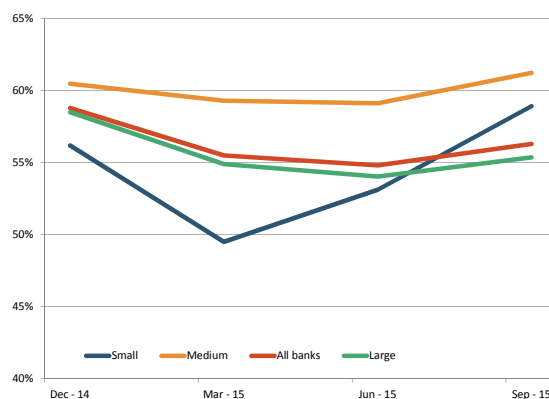
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



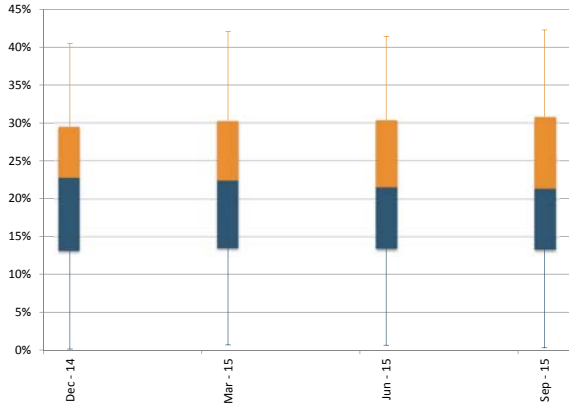
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	50.0%	62.6%	75.5%
Mar - 15	55.5%	43.3%	59.1%	74.9%
Jun - 15	54.8%	45.9%	59.0%	72.7%
Sep - 15	56.3%	48.2%	60.5%	77.6%

Profitability

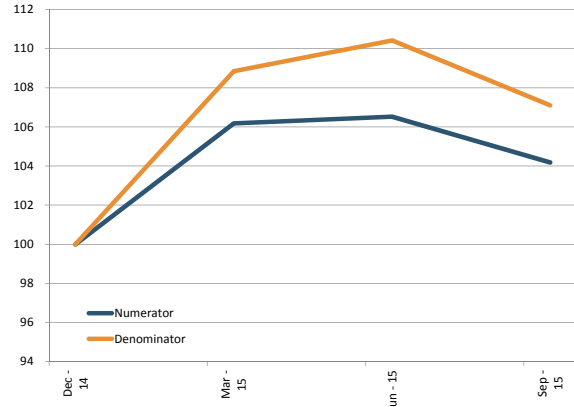
13 - Net fee and commission income to total operating income

Dispersion



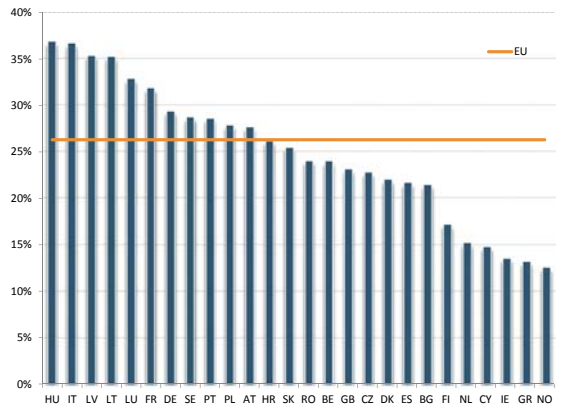
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



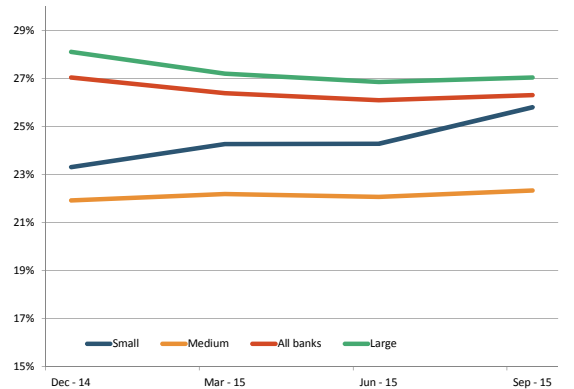
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



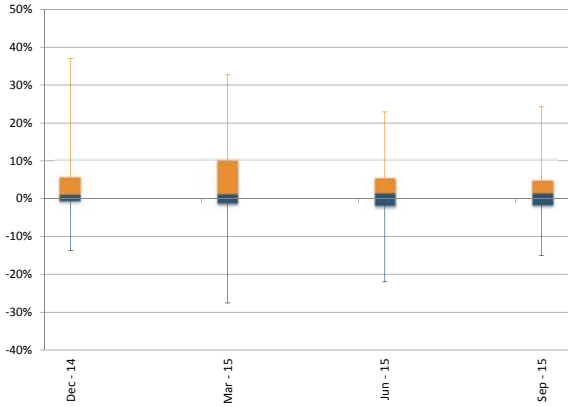
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	27.1%	13.2%	22.8%	29.5%
Mar - 15	26.4%	13.6%	22.4%	30.3%
Jun - 15	26.1%	13.5%	21.5%	30.4%
Sep - 15	26.3%	13.3%	21.4%	30.8%

Profitability

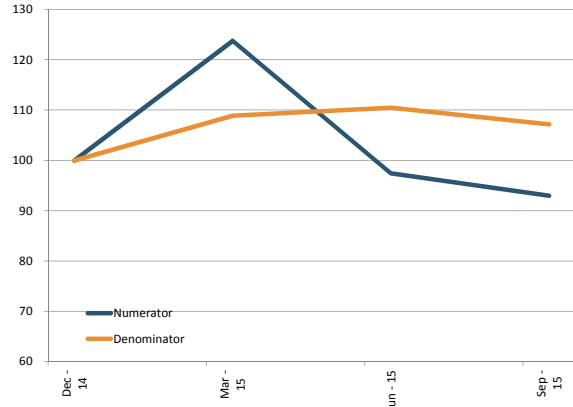
14 - Net trading income to total operating income

Dispersion



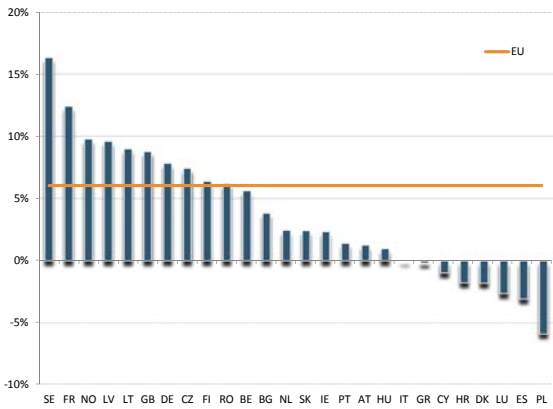
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



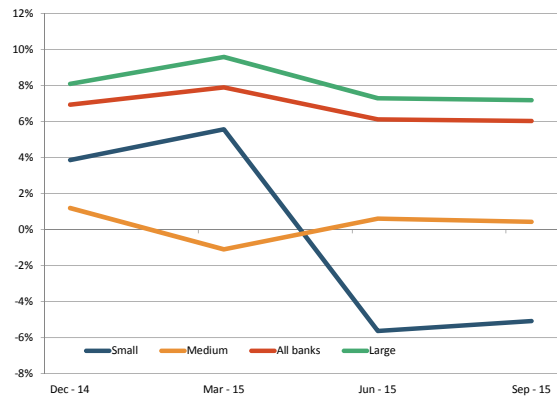
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



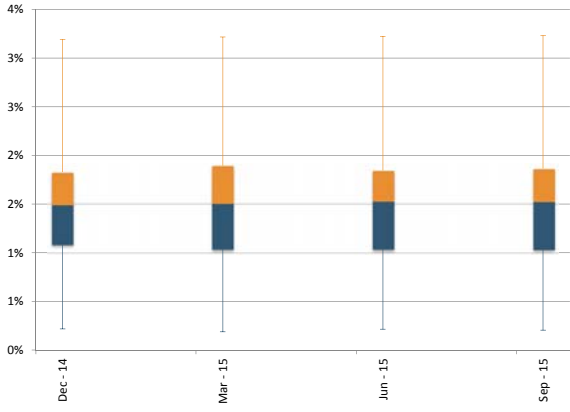
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	6.9%	-0.5%	1.2%	5.7%
Mar - 15	7.9%	-1.1%	1.3%	10.0%
Jun - 15	6.1%	-1.7%	1.5%	5.5%
Sep - 15	6.0%	-1.5%	1.5%	4.9%

Profitability

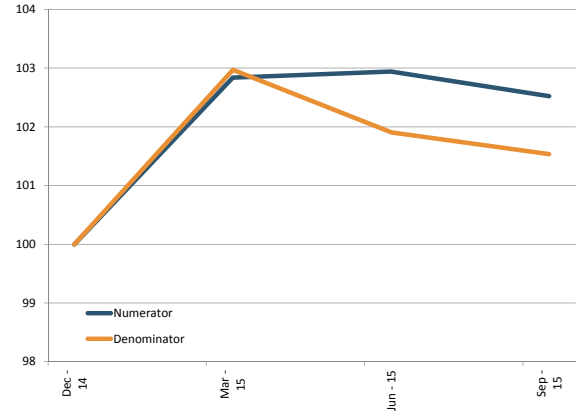
15 - Net interest income to interest bearing assets

Dispersion



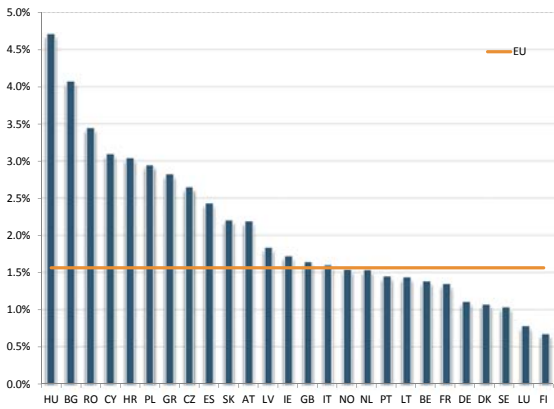
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



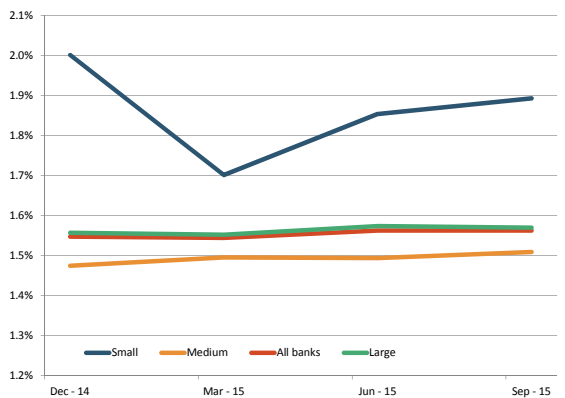
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



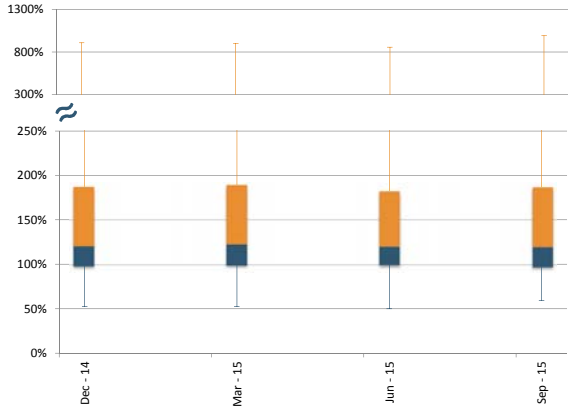
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	1.5%	1.1%	1.5%	1.8%
Mar - 15	1.5%	1.0%	1.5%	1.9%
Jun - 15	1.6%	1.0%	1.5%	1.8%
Sep - 15	1.6%	1.0%	1.5%	1.9%

Balance Sheet Structure and Liquidity

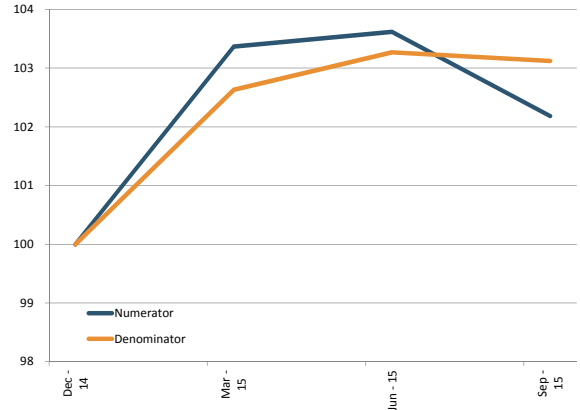
16 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



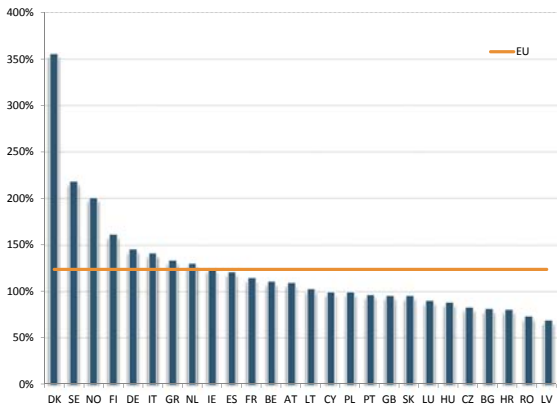
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



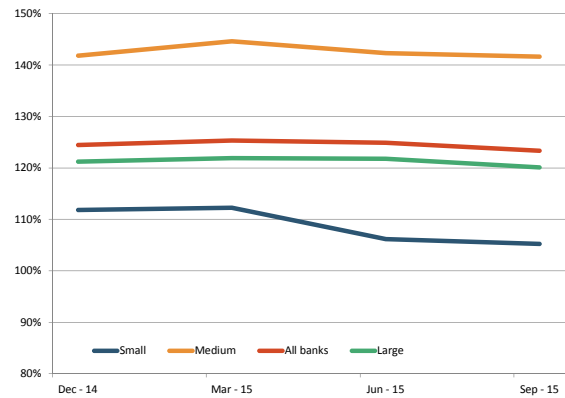
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



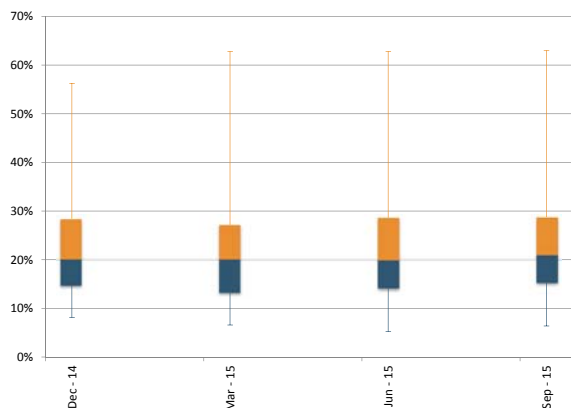
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	124.4%	98.7%	121.2%	187.2%
Mar - 15	125.3%	99.7%	123.6%	189.5%
Jun - 15	124.9%	100.1%	121.2%	182.6%
Sep - 15	123.3%	98.0%	120.6%	187.0%

Balance Sheet Structure and Liquidity

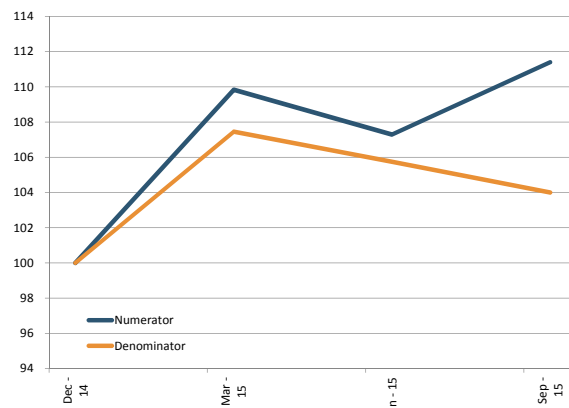
17 - Liquid assets to short-term liabilities

Dispersion



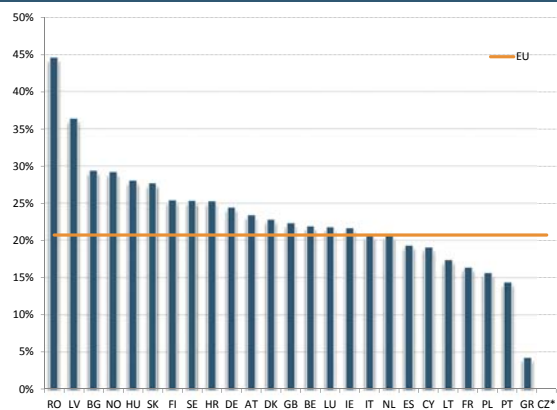
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



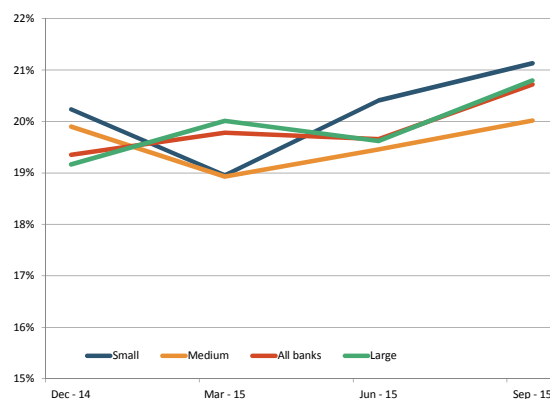
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



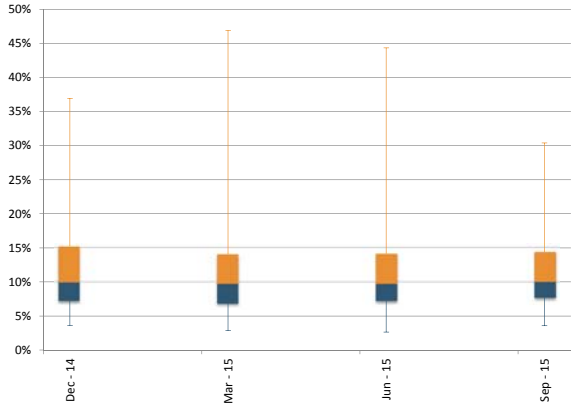
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	19.4%	14.8%	20.2%	28.4%
Mar - 15	19.8%	13.3%	20.1%	27.1%
Jun - 15	19.7%	14.2%	20.0%	28.6%
Sep - 15	20.7%	15.3%	21.0%	28.8%

Balance Sheet Structure and Liquidity

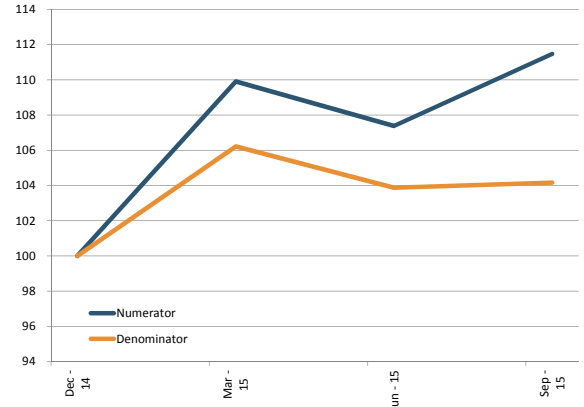
18 - Liquid assets to total items requiring stable funding

Dispersion



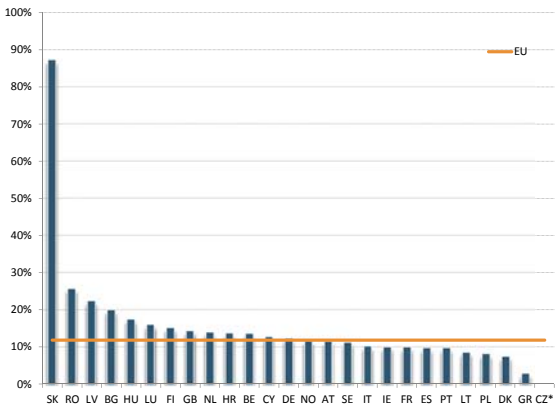
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



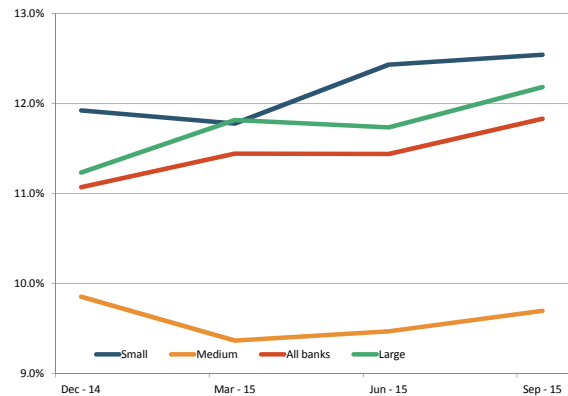
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



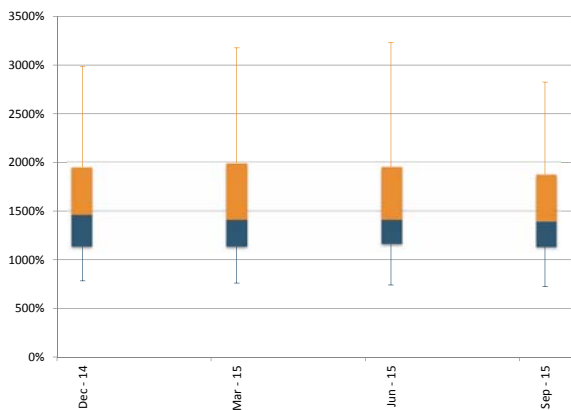
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	11.1%	7.3%	10.0%	15.2%
Mar - 15	11.4%	6.9%	9.8%	14.0%
Jun - 15	11.4%	7.3%	9.8%	14.2%
Sep - 15	11.8%	7.7%	10.1%	14.4%

Balance Sheet Structure and Liquidity

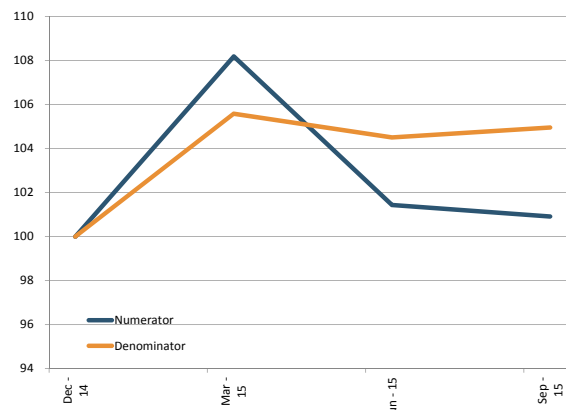
19 - Debt to equity ratio

Dispersion



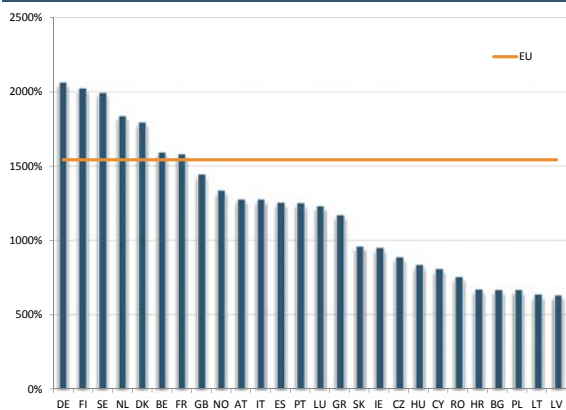
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



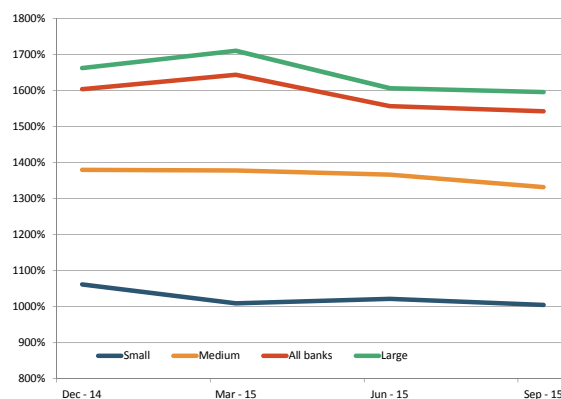
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



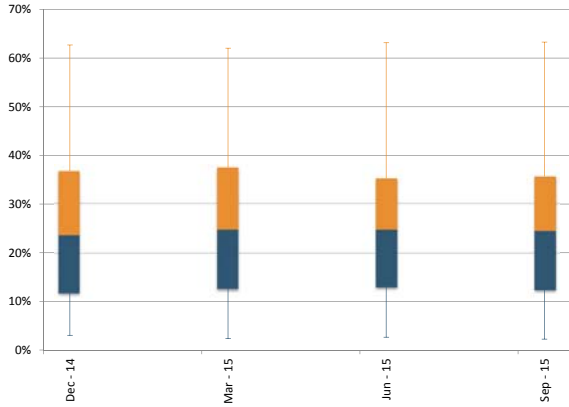
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2015.

Period	Weighted average	25th	50th	75th
Dec - 14	16.04	11.38	14.64	19.48
Mar - 15	16.44	11.39	14.11	19.91
Jun - 15	15.57	11.65	14.16	19.54
Sep - 15	15.42	11.36	13.94	18.74

Balance Sheet Structure and Liquidity

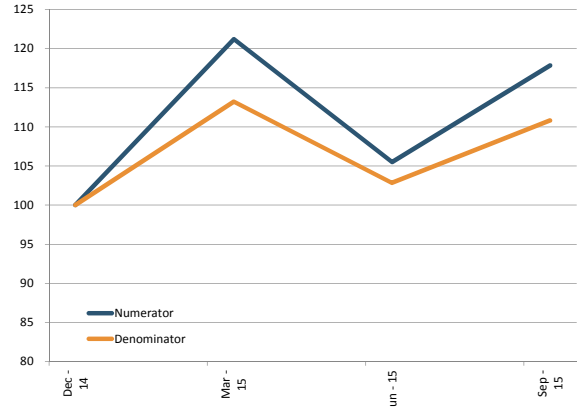
20 - Asset encumbrance ratio

Dispersion



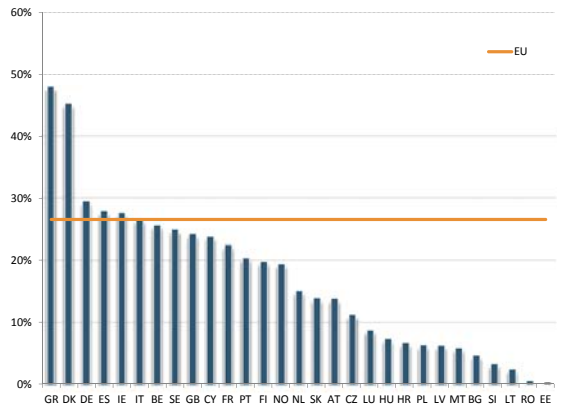
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



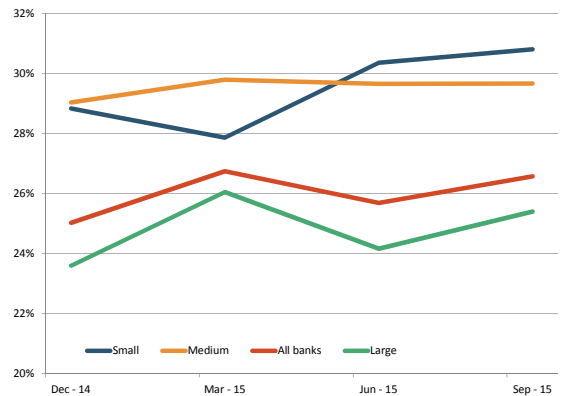
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2015. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	25.0%	11.9%	23.7%	36.8%
Mar - 15	26.7%	12.8%	24.7%	37.5%
Jun - 15	25.7%	13.1%	24.7%	35.2%
Sep - 15	26.6%	12.5%	24.5%	35.6%



STATISTICAL ANNEX

EBA

EUROPEAN
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AUTHORITY

Statistical Annex

Liability composition and volumes

Liabilities composition																
% of total liabilities	Debt securities issued				Deposits from credit institutions				Customer deposits (*)				Other liabilities (**)			
	Dec-14	Mar-15	Jun-15	Sep-15	Dec-14	Mar-15	Jun-15	Sep-15	Dec-14	Mar-15	Jun-15	Sep-15	Dec-14	Mar-15	Jun-15	Sep-15
AT	16.2%	15.5%	15.2%	14.8%	14.7%	14.4%	14.3%	14.3%	58.5%	58.1%	60.0%	60.5%	10.6%	12.1%	10.5%	10.4%
BE	18.8%	19.3%	19.0%	18.5%	11.0%	11.1%	11.1%	11.9%	47.8%	47.3%	50.6%	50.2%	22.5%	22.3%	19.3%	19.4%
BG	1.0%	0.9%	0.9%	0.7%	10.2%	8.8%	8.5%	7.9%	86.9%	87.9%	88.3%	89.3%	2.0%	2.4%	2.2%	2.1%
CY	0.4%	0.4%	0.4%	0.5%	1.2%	1.2%	1.4%	1.3%	75.3%	76.8%	79.0%	82.8%	23.0%	21.5%	19.1%	15.4%
CZ	3.8%	3.8%	4.0%	3.6%	8.3%	9.2%	9.5%	11.9%	81.8%	80.2%	80.5%	78.5%	6.1%	6.7%	6.0%	6.0%
DE	18.8%	18.0%	19.4%	19.5%	13.5%	13.8%	14.1%	13.8%	35.2%	32.7%	36.4%	35.7%	32.5%	35.5%	30.1%	31.0%
DK	49.8%	49.3%	51.8%	52.8%	5.9%	7.5%	6.8%	6.1%	24.3%	23.5%	25.1%	25.3%	20.0%	19.7%	16.3%	15.8%
ES	14.5%	14.3%	14.1%	14.0%	10.0%	9.6%	8.9%	9.5%	59.0%	58.4%	59.9%	59.5%	16.5%	17.7%	17.0%	17.0%
FI	17.7%	15.0%	14.7%	15.0%	17.8%	19.0%	22.4%	20.6%	31.8%	30.4%	33.4%	33.5%	32.7%	35.6%	29.6%	30.8%
FR	18.9%	18.4%	19.0%	18.4%	7.9%	8.0%	7.4%	7.5%	44.4%	43.4%	46.2%	46.9%	28.8%	30.2%	27.3%	27.2%
GB	10.5%	10.1%	10.6%	10.4%	6.2%	6.4%	6.0%	5.7%	53.7%	52.1%	55.7%	55.2%	29.6%	31.5%	27.7%	28.8%
GR	2.4%	2.2%	2.1%	2.1%	8.7%	2.3%	1.9%	2.1%	64.9%	55.0%	49.5%	50.0%	24.0%	40.4%	46.5%	45.8%
HR	0.5%	0.4%	0.4%	0.4%	22.5%	20.0%	20.8%	18.9%	74.4%	75.8%	75.4%	76.1%	2.7%	3.8%	3.4%	4.6%
HU	4.3%	3.5%	3.6%	3.5%	8.4%	10.7%	11.1%	10.1%	77.7%	76.0%	76.3%	77.4%	9.7%	9.8%	9.0%	8.9%
IE	21.3%	19.1%	20.4%	18.5%	9.0%	9.4%	9.3%	8.8%	57.0%	57.7%	57.9%	61.4%	12.7%	13.8%	12.3%	11.2%
IT	22.6%	21.2%	21.0%	20.7%	6.9%	8.0%	7.6%	7.6%	50.3%	50.7%	52.4%	53.0%	20.2%	20.1%	18.9%	18.8%
LT	0.4%	0.3%	0.3%	0.3%	17.5%	16.1%	14.6%	15.6%	79.8%	78.3%	80.3%	79.3%	2.3%	5.4%	4.9%	4.9%
LU	14.2%	12.7%	14.1%	13.4%	39.7%	42.3%	38.2%	40.9%	40.6%	39.4%	42.3%	40.5%	5.5%	5.6%	5.4%	5.2%
LV	4.0%	4.7%	4.1%	4.4%	9.3%	8.8%	9.3%	8.9%	84.7%	82.9%	83.4%	83.4%	2.0%	3.7%	3.2%	3.3%
NL	28.3%	28.2%	28.4%	27.8%	3.7%	4.1%	4.0%	4.1%	54.8%	53.1%	55.5%	55.8%	13.3%	14.6%	12.1%	12.3%
NO	34.9%	34.8%	34.0%	34.7%	12.7%	12.6%	13.1%	11.9%	41.7%	41.0%	42.6%	41.7%	10.6%	11.7%	10.3%	11.8%
PL	4.7%	4.9%	4.8%	5.0%	4.1%	7.6%	8.3%	8.0%	81.1%	81.3%	80.8%	81.8%	10.1%	6.3%	6.1%	5.3%
PT	11.2%	10.8%	10.3%	10.1%	3.9%	4.2%	5.2%	4.9%	70.4%	71.3%	71.2%	73.0%	14.4%	13.6%	13.4%	12.1%
RO	0.8%	0.7%	0.7%	0.7%	14.6%	14.8%	14.2%	11.7%	82.3%	81.8%	82.3%	84.5%	2.2%	2.6%	2.8%	3.0%
SE	42.9%	40.6%	41.7%	42.5%	5.7%	6.5%	6.7%	6.0%	34.4%	34.1%	35.6%	35.0%	17.0%	18.8%	15.9%	16.5%
SK	10.3%	8.4%	8.1%	7.9%	6.0%	3.7%	4.1%	4.6%	81.2%	84.8%	85.0%	84.9%	2.5%	3.1%	2.8%	2.6%
EU	19.1%	18.4%	19.0%	18.8%	8.0%	8.2%	7.9%	7.9%	48.3%	46.9%	49.7%	49.5%	24.6%	26.4%	23.3%	23.8%

(*) Customer deposits include deposits from non financial corporations, households, other financial institutions and general governments.
(**) Also includes deposits from central banks.

Total Liabilities								
Volumes; bln EUR	Dec-14		Mar-15		Jun-15		Sep-15	
	AT		659.8		676.2		656.1	
BE		968.2		1,040.0		965.2		960.1
BG		15.5		15.9		16.3		16.7
CY		42.4		42.7		41.2		40.1
CZ		88.3		92.4		93.5		96.5
DE		3,907.0		4,302.9		3,903.9		3,956.7
DK		681.3		710.4		671.7		652.4
ES		2,963.9		3,092.4		3,107.2		3,121.0
FI		453.3		498.9		466.7		464.7
FR		6,535.7		6,965.1		6,493.0		6,332.4
GB		7,224.2		8,150.7		7,399.5		7,293.0
GR		317.3		323.2		316.5		310.0
HR		29.1		29.3		30.0		32.3
HU		43.4		51.6		49.2		49.5
IE		284.0		285.7		286.5		260.7
IT		2,118.4		2,207.9		2,148.6		2,129.9
LT		14.5		14.5		14.3		14.7
LU		217.4		277.5		257.2		269.1
LV		11.1		11.4		11.4		11.8
NL		2,022.0		2,172.3		2,058.4		2,059.3
NO		338.7		368.3		344.3		332.3
PL		111.8		117.0		116.4		114.8
PT		288.7		285.6		285.1		277.7
RO		28.8		29.2		30.7		30.5
SE		1,393.6		1,521.7		1,465.5		1,450.1
SK		30.6		20.7		21.2		22.0
EU		29,310.0		31,697.7		29,727.8		29,572.6

Share of secured funding								
% of debt securities issued	Dec-14		Mar-15		Jun-15		Sep-15	
	AT		26.7%		31.6%		34.1%	
BE		25.4%		23.6%		25.3%		26.1%
BG		0.0%		0.0%		0.0%		0.0%
CY		0.0%		0.0%		0.0%		0.0%
CZ		69.3%		68.7%		65.3%		70.1%
DE		28.6%		26.8%		26.2%		24.7%
DK		89.4%		89.1%		89.8%		89.8%
ES		52.8%		50.7%		50.7%		50.6%
FI		35.0%		39.7%		41.8%		42.3%
FR		18.4%		25.2%		23.6%		26.7%
GB		19.7%		18.4%		19.2%		18.6%
GR		20.6%		19.5%		20.0%		20.9%
HR		0.0%		0.0%		0.0%		0.0%
HU		5.9%		6.0%		11.5%		11.7%
IE		66.7%		72.4%		76.3%		74.7%
IT		21.8%		22.2%		22.9%		27.7%
LT		0.0%		0.0%		0.0%		0.0%
LU		0.1%		7.0%		6.7%		6.6%
LV		0.0%		0.0%		0.0%		0.0%
NL		18.8%		17.3%		17.6%		17.4%
NO		56.0%		53.3%		58.1%		52.1%
PL		1.9%		5.7%		5.4%		9.4%
PT		25.4%		29.8%		31.3%		32.9%
RO		0.0%		0.0%		0.0%		0.0%
SE		46.2%		46.1%		45.9%		45.6%
SK		89.3%		83.0%		85.2%		85.4%
EU		31.7%		32.4%		32.6%		33.3%

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

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			
	Dec-14	Mar-15	Jun-15	Sep-15	Dec-14	Mar-15	Jun-15	Sep-15	Dec-14	Mar-15	Jun-15	Sep-15	Dec-14	Mar-15	Jun-15	Sep-15	Dec-14	Mar-15	Jun-15	Sep-15
AT	86.0%	85.4%	85.8%	86.3%	0.4%	0.2%	0.2%	0.2%	3.1%	4.0%	3.4%	2.7%	9.5%	9.4%	9.7%	10.1%	1.0%	1.0%	0.9%	0.8%
BE	82.1%	82.3%	81.7%	81.4%	2.4%	2.3%	2.3%	2.3%	2.6%	2.7%	2.9%	3.1%	7.3%	7.1%	7.4%	7.5%	5.6%	5.7%	5.7%	5.6%
BG	91.1%	90.4%	90.9%	90.7%	0.1%	0.1%	0.2%	0.1%	0.4%	0.5%	0.3%	0.4%	8.3%	8.9%	8.6%	8.6%	0.0%	0.1%	0.0%	0.2%
CY	89.6%	90.0%	89.4%	89.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.6%	10.1%	9.9%	10.2%	10.2%	0.2%	0.1%	0.3%	0.2%
CZ	81.9%	82.0%	82.5%	82.5%	0.0%	0.0%	0.0%	0.0%	3.7%	3.9%	3.9%	3.8%	13.3%	12.8%	12.8%	12.8%	1.1%	1.2%	0.8%	0.9%
DE	73.2%	72.5%	72.5%	72.3%	3.7%	3.7%	3.7%	3.5%	9.3%	9.8%	9.5%	9.4%	10.2%	10.3%	11.0%	11.6%	3.7%	3.7%	3.2%	3.3%
DK	81.5%	81.8%	79.7%	80.8%	0.3%	0.3%	0.2%	0.2%	8.4%	8.0%	10.6%	9.3%	8.0%	8.0%	8.0%	8.5%	1.8%	1.9%	1.5%	1.2%
ES	84.9%	85.6%	85.5%	85.9%	0.7%	0.6%	0.5%	0.5%	4.1%	3.9%	3.9%	3.7%	9.5%	9.1%	9.3%	9.2%	0.8%	0.9%	0.8%	0.8%
FI	82.6%	82.4%	81.9%	82.8%	0.4%	0.3%	0.3%	0.2%	6.5%	6.6%	7.2%	5.9%	8.0%	8.1%	8.4%	8.6%	2.4%	2.6%	2.2%	2.5%
FR	83.5%	83.6%	83.7%	83.9%	1.7%	1.6%	1.7%	1.5%	3.5%	3.6%	3.4%	3.1%	9.3%	9.1%	9.2%	9.5%	2.1%	2.1%	2.0%	2.0%
GB	67.7%	67.8%	68.5%	69.5%	1.8%	1.6%	1.4%	1.4%	11.9%	12.2%	11.7%	11.8%	9.6%	9.4%	9.8%	10.2%	9.1%	9.1%	8.6%	7.1%
GR	90.4%	91.0%	90.4%	90.2%	0.1%	0.1%	0.1%	0.1%	2.4%	2.3%	2.6%	2.8%	6.8%	6.4%	6.6%	6.7%	0.2%	0.2%	0.3%	0.2%
HR	88.1%	88.3%	88.5%	86.6%	0.0%	0.0%	0.0%	0.0%	1.4%	1.0%	1.0%	3.1%	10.4%	10.6%	10.4%	9.9%	0.0%	0.1%	0.1%	0.4%
HU	80.9%	79.9%	81.3%	81.0%	0.0%	0.0%	0.0%	0.0%	5.1%	5.7%	4.3%	4.6%	13.5%	13.7%	13.9%	14.0%	0.5%	0.6%	0.5%	0.4%
IE	89.6%	90.0%	90.0%	90.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.9%	1.0%	0.7%	5.7%	5.6%	5.8%	6.0%	3.4%	2.9%	2.6%	2.2%
IT	84.8%	84.5%	85.2%	85.4%	0.8%	0.8%	0.8%	0.8%	4.3%	4.8%	4.2%	3.9%	9.1%	8.8%	8.9%	9.0%	1.0%	1.0%	0.9%	0.9%
LT	83.7%	89.5%	89.5%	89.6%	0.0%	0.0%	0.0%	0.0%	7.9%	1.5%	1.5%	1.5%	8.3%	9.0%	9.0%	8.9%	0.0%	0.0%	0.0%	0.0%
LU	89.4%	89.9%	91.1%	91.0%	2.0%	1.6%	0.5%	0.5%	0.6%	0.7%	0.6%	0.6%	7.2%	6.9%	7.0%	7.1%	0.8%	0.9%	0.8%	0.8%
LV	88.1%	87.4%	87.2%	86.6%	0.0%	0.0%	0.0%	0.0%	1.3%	1.7%	1.5%	1.8%	10.7%	10.9%	11.3%	11.7%	0.0%	0.0%	0.0%	0.0%
NL	82.7%	83.1%	83.0%	82.3%	1.1%	1.0%	1.0%	0.9%	3.0%	2.8%	2.6%	2.6%	11.5%	11.3%	12.0%	12.8%	1.6%	1.7%	1.4%	1.4%
NO	73.3%	76.4%	74.5%	74.8%	1.6%	1.3%	1.2%	1.4%	1.5%	1.3%	1.3%	1.3%	7.3%	7.3%	7.3%	7.1%	16.4%	13.7%	15.6%	15.3%
PL	89.0%	89.2%	89.7%	90.1%	0.0%	0.0%	0.0%	0.0%	2.6%	2.6%	2.3%	2.0%	7.4%	7.3%	7.2%	7.1%	1.0%	1.0%	0.9%	0.9%
PT	88.1%	88.2%	88.3%	88.0%	1.3%	1.2%	1.3%	1.3%	2.2%	3.0%	3.0%	3.0%	6.0%	5.8%	5.9%	6.1%	2.4%	1.9%	1.6%	1.5%
RO	81.8%	81.8%	82.5%	82.4%	0.0%	0.0%	0.0%	0.0%	4.8%	4.5%	4.6%	4.7%	13.3%	13.5%	12.6%	12.6%	0.2%	0.2%	0.2%	0.2%
SE	81.9%	81.5%	79.5%	80.2%	0.3%	0.2%	0.1%	0.2%	5.1%	5.6%	6.2%	5.4%	10.9%	10.9%	11.2%	11.3%	1.7%	1.8%	3.0%	2.9%
SK	87.7%	84.8%	89.2%	84.3%	0.0%	0.0%	0.0%	0.0%	1.0%	1.0%	1.0%	1.7%	10.5%	10.4%	9.1%	13.2%	0.9%	3.8%	0.7%	0.7%
EU	78.1%	77.9%	78.2%	78.7%	1.6%	1.5%	1.4%	1.3%	6.7%	7.1%	6.8%	6.6%	9.4%	9.3%	9.6%	9.9%	4.1%	4.2%	3.9%	3.5%

% of total RWA	NPL Ratio (weighted average)			
	Dec-14	Mar-15	Jun-15	Sep-15
AT	8.0%	8.0%	7.7%	7.4%
BE	4.3%	4.0%	4.0%	3.9%
BG	13.9%	14.8%	13.1%	12.7%
CY	50.8%	49.5%	49.6%	50.0%
CZ	4.5%	4.2%	3.7%	3.4%
DE	3.7%	3.5%	3.4%	3.2%
DK	3.9%	3.7%	3.5%	3.6%
ES	8.0%	7.6%	7.1%	6.8%
FI	1.6%	1.6%	1.5%	1.4%
FR	4.2%	4.3%	4.2%	4.2%
GB	3.2%	2.9%	2.7%	2.5%
GR	39.7%	40.0%	42.0%	43.5%
HR	13.7%	14.5%	14.4%	13.6%
HU	19.4%	16.6%	15.9%	16.0%
IE	23.9%	22.2%	21.5%	20.6%
IT	17.0%	16.7%	16.8%	16.9%
LT	6.3%	6.4%	6.0%	5.5%
LU	1.5%	1.6%	1.6%	1.5%
LV	6.3%	6.2%	5.5%	4.9%
NL	3.3%	3.2%	2.9%	2.8%
NO	1.6%	1.4%	1.3%	1.3%
PL	7.3%	6.9%	6.8%	7.3%
PT	17.2%	18.1%	18.1%	18.5%
RO	22.2%	21.2%	16.7%	16.1%
SE	1.2%	1.2%	1.1%	1.0%
SK	5.4%	5.3%	5.1%	4.8%
EU	6.4%	6.2%	6.0%	5.9%

% of total RWA	Coverage ratio of NPLs (weighted average)			
	Dec-14	Mar-15	Jun-15	Sep-15
AT	53.3%	53.1%	54.7%	54.7%
BE	41.2%	42.4%	41.6%	42.6%
BG	53.0%	53.6%	54.2%	54.9%
CY	30.7%	31.6%	32.3%	33.9%
CZ	59.4%	60.7%	60.0%	59.6%
DE	34.6%	35.4%	34.8%	35.4%
DK	36.3%	36.3%	36.0%	32.7%
ES	45.1%	45.7%	46.1%	46.3%
FI	32.0%	31.0%	30.5%	32.4%
FR	51.8%	50.9%	51.3%	51.6%
GB	37.3%	34.0%	33.4%	31.3%
GR	43.8%	43.6%	47.7%	47.6%
HR	52.9%	53.6%	54.9%	56.2%
HU	56.9%	54.8%	55.4%	57.7%
IE	42.6%	41.9%	41.1%	40.8%
IT	45.2%	45.0%	45.2%	45.1%
LT	31.0%	30.9%	31.0%	31.5%
LU	38.7%	36.0%	40.8%	41.9%
LV	37.6%	34.3%	31.8%	32.9%
NL	37.7%	36.3%	37.3%	38.7%
NO	34.8%	39.0%	39.2%	42.7%
PL	59.5%	59.0%	59.4%	57.8%
PT	35.5%	37.2%	39.5%	39.2%
RO	65.7%	66.7%	64.1%	66.6%
SE	30.8%	30.2%	29.0%	30.6%
SK	54.2%	55.2%	55.8%	57.4%
EU	43.2%	42.9%	43.6%	43.6%

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)			
	Dec-14	Mar-15	Jun-15	Sep-15	Dec-14	Mar-15	Jun-15	Sep-15	Dec-14	Mar-15	Jun-15	Sep-15	Dec-14	Mar-15	Jun-15	Sep-15	Dec-14	Mar-15	Jun-15	Sep-15
AT	-1.6%	6.6%	7.6%	7.0%	3.1%	2.9%	3.0%	2.9%	14.01	14.25	14.10	14.10	3.6%	23.2%	25.7%	23.4%	-104.9%	68.7%	68.8%	72.1%
BE	6.2%	5.4%	8.8%	8.8%	1.5%	1.7%	1.8%	1.7%	18.31	18.27	17.74	17.46	29.4%	23.1%	35.7%	38.3%	74.2%	77.4%	76.3%	75.1%
BG	12.0%	16.7%	15.6%	15.6%	5.8%	5.4%	5.5%	5.4%	7.49	7.42	7.67	7.61	31.0%	45.8%	41.4%	42.1%	89.6%	89.9%	89.8%	89.9%
CY	-9.3%	5.1%	3.3%	-5.0%	4.2%	3.9%	4.6%	3.6%	9.82	9.31	9.16	9.23	-0.4%	20.4%	12.0%	-9.0%	-5551.0%	69.2%	65.7%	31.1%
CZ	13.8%	14.3%	14.7%	14.6%	3.8%	3.7%	3.8%	3.7%	9.13	9.12	9.61	9.53	48.8%	50.8%	49.1%	50.0%	82.2%	82.8%	82.7%	82.8%
DE	2.3%	4.8%	5.5%	1.1%	1.5%	1.8%	1.8%	1.7%	22.46	22.15	21.10	21.61	15.1%	20.9%	21.9%	9.4%	44.4%	57.9%	66.2%	30.2%
DK	3.4%	9.7%	10.9%	8.9%	1.2%	1.3%	1.4%	1.3%	21.18	20.95	20.18	19.91	19.6%	46.9%	50.9%	44.8%	68.4%	79.0%	78.3%	76.7%
ES	7.1%	9.7%	10.0%	8.5%	2.9%	3.1%	3.1%	3.1%	14.32	13.54	13.67	13.67	21.7%	30.5%	27.7%	24.5%	78.6%	76.5%	84.6%	81.9%
FI	8.9%	12.0%	10.8%	10.6%	1.0%	1.1%	1.1%	1.1%	24.14	25.45	24.08	22.73	46.0%	52.8%	52.2%	53.0%	77.2%	78.8%	75.8%	78.9%
FR	4.7%	6.2%	7.5%	7.5%	2.0%	2.1%	2.2%	2.1%	18.15	17.89	17.46	17.34	18.6%	23.7%	27.9%	28.6%	69.4%	69.4%	69.4%	70.4%
GB	3.7%	6.6%	6.8%	6.6%	2.0%	2.0%	2.2%	2.1%	17.89	16.94	16.20	16.09	20.0%	28.2%	25.0%	24.6%	52.3%	68.7%	75.7%	78.6%
GR	-11.1%	-5.5%	-38.8%	-21.1%	2.9%	2.8%	2.9%	2.8%	11.44	11.19	12.10	11.80	-71.6%	-16.8%	-141.0%	-107.8%	152.9%	95.0%	121.0%	141.6%
HR	6.9%	5.9%	6.7%	-3.1%	4.2%	3.8%	4.1%	4.2%	6.57	6.58	6.66	7.13	31.0%	29.3%	30.1%	-13.2%	80.1%	80.2%	81.0%	121.4%
HU	-12.4%	-0.1%	5.6%	5.2%	7.4%	4.7%	5.2%	5.4%	8.52	9.47	9.40	9.39	-24.1%	-2.7%	14.1%	12.1%	117.5%	192.2%	82.2%	84.5%
IE	6.1%	6.7%	7.4%	8.8%	1.8%	1.9%	2.0%	2.0%	13.00	12.57	11.93	11.49	32.1%	54.8%	45.2%	50.3%	81.6%	51.0%	67.9%	74.8%
IT	-3.7%	6.5%	4.4%	3.9%	2.8%	3.0%	2.9%	2.8%	14.57	14.48	14.27	14.11	-10.4%	22.5%	15.8%	14.4%	113.0%	67.8%	65.8%	68.0%
LT	8.3%	7.4%	6.8%	7.2%	2.8%	2.5%	2.5%	2.5%	7.33	7.46	7.36	7.37	48.1%	46.5%	44.1%	45.7%	83.0%	84.8%	85.5%	85.7%
LU	7.6%	7.0%	7.1%	7.2%	1.9%	1.6%	1.7%	1.6%	11.33	13.02	12.61	13.03	43.9%	43.7%	42.3%	42.6%	78.8%	76.2%	79.3%	78.8%
LV	11.1%	11.7%	12.4%	12.0%	3.3%	3.3%	3.3%	3.2%	7.11	7.32	7.23	7.23	53.1%	55.7%	59.3%	58.5%	88.1%	88.6%	87.7%	87.7%
NL	3.6%	7.1%	7.9%	9.9%	1.7%	1.8%	1.9%	1.9%	20.62	19.23	19.30	19.22	17.6%	19.8%	28.3%	35.0%	57.1%	104.1%	75.5%	79.3%
NO	13.1%	15.8%	13.6%	13.1%	1.9%	2.2%	2.1%	1.9%	16.37	15.91	15.17	15.24	56.5%	61.0%	57.6%	60.0%	75.2%	74.6%	74.6%	74.3%
PL	11.6%	15.8%	13.5%	12.5%	4.5%	4.6%	4.4%	4.4%	7.95	7.74	7.88	7.78	40.5%	54.2%	47.0%	44.8%	79.9%	82.5%	82.2%	81.5%
PT	-5.0%	2.0%	2.4%	1.3%	2.2%	2.7%	2.6%	2.5%	14.20	13.65	13.93	13.81	-12.7%	10.7%	9.0%	5.0%	76.3%	51.1%	74.1%	76.7%
RO	-15.8%	17.6%	40.0%	29.8%	5.7%	5.4%	5.2%	5.4%	9.92	9.72	9.42	9.18	-29.9%	39.5%	86.6%	65.4%	106.5%	85.6%	94.2%	92.6%
SE	12.6%	13.5%	12.6%	11.7%	1.5%	1.5%	1.5%	1.5%	20.47	21.54	20.77	20.60	50.6%	52.4%	51.3%	50.2%	79.4%	78.1%	76.5%	76.7%
SK	11.9%	13.3%	15.8%	15.0%	4.4%	4.4%	4.4%	4.3%	9.24	9.79	10.14	10.27	38.5%	40.6%	46.3%	44.8%	76.3%	76.2%	76.0%	76.0%
EU	3.5%	6.9%	6.8%	6.4%	2.1%	2.2%	2.3%	2.2%	17.62	17.14	16.70	16.63	15.3%	26.2%	24.5%	23.2%	62.9%	71.3%	74.0%	75.3%

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

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.

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:

Cost to income ratio	< 50%	●	12.6%	12.2%	12.5%	13.7%	14.5%
	[50% - 60%]		25.0%	12.0%	32.6%	34.0%	36.3%
	> 60%		62.5%	75.8%	54.9%	52.3%	49.3%

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)) / ((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	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	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	Interest income and expenses (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	LIQ_3	Liquid assets to short-term liabilities	Liquid assets (A) / Total items providing stable funding in less than 12 months (B)	C 51.00	(010-390) excl. 030	020 and 040 (if not available 030, if not available 040)	C 61.00	(010-250)	(010-040)			
18	LIQ_4	Liquid assets to total items requiring stable funding	Liquid assets (A) / Total items requiring stable funding (B)	C 51.00	(010-390) excl. 030	020 and 040 (if not available 030, if not available 040)	C 60.00	(010-1310) excl.030	(010-150)			
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	010, 130	010	F 32.01	010	010, 060	F 32.01	130	010, 040

* 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>)

** 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	010	F 01.01	380	010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	070, 110, 150	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 120, 160, 190, 220	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	030, 040, 090, 130, 170, 200, 230	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 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 gross loans and advances	AQT_3.2	Denominator	Non-performing loans and advances (A) / Total gross loans and advances (B)	n/a	n/a	n/a	F 18.00	070, 250	010
Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 090, 130	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	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	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	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	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)	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)	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>).

European Banking Authority

Department Oversight - Risk Analysis Unit

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

risk.analysis@eba.europa.eu