



RISK DASHBOARD
DATA AS OF Q4 2015

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Summary *

EU banks' capital ratios further increased. The CET1 ratio rose by 60bps to 13.6% in Q4 2015, driven by an increase of capital and a decline of RWAs. The CET1 ratio was lower for large banks (13.2% in Q4 2015). The country dispersion remained. However, there was no country with an average CET1 ratio below 11%. Similarly, the shares of banks with a CET1 ratio below 11% declined from 13.1% to 4.6% in Q4 2015. The CET1 fully loaded ratio was 13.0% per year end 2015.

The quality of banks' loan portfolios modestly improved in Q4 2015, but remains a concern. The ratio of non-performing loans (NPL) was 5.8%, 10bps below Q3 2015. The share of banks with an NPL ratio of more than 8% continued to decline (from 8.9% in Q3 2015 to 6.9% per year end 2015), similar to the share of banks with an NPL ratio below 3% (declining from 41.1% to 38.3%). Accordingly, the share of banks in the bucket with NPL ratios between 3% and 8% grew from 50.0% in Q3 2015 to 54.8% per year end 2015.

The **coverage ratio** for NPLs improved by 10bps to 43.8% in Q4 2015 (compared to the former quarter). Both numerator and denominator continued to decrease during the fourth quarter. Dispersion is still wide among countries (between 30% and over 65%), but narrowed among banks of different size class (between 42% and 45%). Whereas share of banks with a coverage ratio above 55% was nearly unchanged compared to the former quarter (11.2% in Q3 2015 and 11.1% per year end), the share of banks with a coverage ratio below 40% increased (to 39.9% in Q4 2015 from 34.3% in the former quarter).

Profitability remains low. The average return on equity (RoE) for the entire year of 2015 decreased to 4.7% in Q4 2015, 1.7 percentage points (p.p.) below Q3 data, showing its usual seasonality per year end. Yet, when comparing on an annual level, average RoE increased by 1.2 p.p. from 3.5% in 2014. Smaller banks' RoE was 2.4% in Q4 2015, whereas large banks RoE stood at 5.5%. The average return on assets (RoA) was 0.29% in Q4 2015 (0.20% per year end 2014 and 0.38% in Q3 2015). Smaller banks' RoA was 0.22% and for the first time this year below large banks' RoA (0.33%). As in the third quarter, the cost to income ratio further deteriorated in Q4 2015 to 62.8% (59.9% in the previous quarter), with larger banks' (63.5%) above smaller banks' ratio (53.2%).

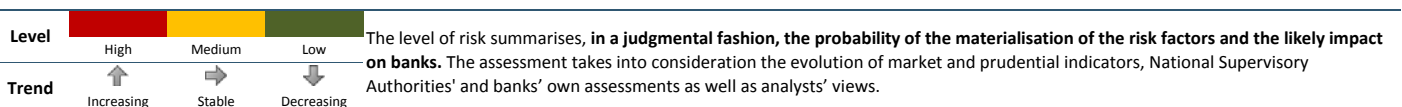
The net interest margin (net interest income to interest bearing assets) remained again stable at 1.6% in Q4 2015. It was still higher for smaller banks (2.00%) and lower for large institutions (1.61%). Net interest income increased again its share in total operating income in Q4 2015 compared to the former quarter (57.4% vs. 56.3%), whereas the shares of net income from fees and commissions and of the net trading result in total operating income were 26.9% in Q4 2015 vs. 26.4% in Q3 2015, and 5.1% vs. 6.0% respectively.

The loan-to-deposit ratio decreased to 120.9%. It was 2.3 p.p. below Q3 2015. The ratio was lower for small banks (95.5%) and higher for mid-sized institutions (137.8%), with large banks (118.0%) nearly the same as the overall average. The shares of banks in the buckets (above 150% [12.0%], below 100% [32.5%] and between [55.5%]) hardly changed compared to the former quarter. The asset encumbrance ratio increased again to 25.6% in Q4 2015 (25.3% in the former quarter) and showed an even further widening dispersion among countries (about 1.0% to nearly 55%). 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>). 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, commodity and energy exposures, global economic development | | → | | → | NPL ratios have continued their trend of slow improvements, but remain high in several parts of the EU. A significant stock of legacy NPLs contributes to high ratios. Besides these stocks of legacy assets, credit risk is currently mainly negatively driven by emerging market, commodity and energy exposures. Also as global economic prospects are increasingly fragile, credit risk remains high for the near term future. |
| | | Market risk | Heightened market volatility, risk from declining market liquidity | | ↑ | | → | Volatility is heightened in nearly all asset classes across the board, not at least in equity, FX and commodity markets. Further volatility is expected for the near term future, also driven by elevated political risks. There is a persistent risk of a sudden decrease in market liquidity, which would additionally accelerate market volatility. The low interest environment contributes to an increased risk appetite. |
| | Operational risk | Information & communication technologies, cyber attacks | | → | | → | Information and communication technologies, including exposure to cyber attacks, remain a key operational risk. Pressure for further cost reduction measures entail additional operational risks. | |
| | Concentration risk, IRRBB and other | Low interest rate environment, direct & indirect EM / commodity / energy exposures at some banks | | → | | → | In an environment of low interest rates, banks are increasingly vulnerable from rates' shifts and respective impact on their interest income. Banks try to increase new lending volumes to keep their net interest income on constant levels, which increases their willingness for taking higher risks. In some jurisdictions and some institutions' concentration in sovereign, emerging market, commodity and energy direct / indirect exposures is high. | |
| Pillar 2 | Reputational and legal | Misconduct, litigation costs | | → | | → | The scope of identified misconduct practices and incurring costs remains wide. Misconduct costs are expected to stay high and current provisioning levels for identified cases might not be sufficient. | |
| | Profitability | Interest margins, investment banking revenue, fee income, NPL levels | | → | | → | Interest margins remain under pressure in an environment of further declining central bank rates. Also income from investment banking business is becoming increasingly under pressure. Other components of fee income suffer from growing competition and / or the general subdued economic environment (e.g. asset management related business). High levels of legacy NPLs remain a drag on banks' profitability in some jurisdictions, as do new impairments from certain exposures (emerging markets, commodities, energy). | |
| Liquidity & Funding | Access to funding and maturity distribution | Widening of spreads and issuance volumes below last year's level for certain instruments | | → | | ↑ | Issuance activity was more volatile and partially subdued for senior unsecured debt instruments. The impact on subordinated debt was more pronounced, with issuance activity significantly below last year's volumes. This came after a widening of AT1 and T2 instruments' yields. However, covered bond markets have remained relatively stable, including issuance activity from peripheral institutions. Market volatility demonstrated how quickly market risk aversion can stop the flow of bank debt and capital instrument issuance. A small number of banks was still able to tap the market for MREL / TLAC eligible instruments with significant volumes. There is still ample access to central bank funding. | |
| | Funding structure | Reliance on secured funding, increasing importance of deposits | | → | | → | Funding through covered bonds and deposits has increased in importance. Uncertainties about TLAC and MREL negatively affect respective issuance activity. It is not foreseeable when banks – independent from their size and where they are located – will be able to issue subordinated debt at reasonable pricing to reach required levels of AT1, T2 and MREL eligible instruments in capital structures. | |
| Environment | Regulatory and legal environment | Risk weighted assets, MREL, MDA | | → | | → | Regulatory uncertainty is again increasingly considered as a negative burden. This includes uncertainty in respect of risk weighted assets (credit risk, including potential floors for internal models, market risk, operational risks), but also on MREL (different implementation strategies among countries) and MDA. | |
| | Fragmentation | Asset quality, profitability, funding, supervision | | → | | → | Fragmentation of asset quality, profitability and funding structure, and also supervisory practices, remains high among jurisdictions. | |
| | Sovereign risk | Debt overhang | | → | | → | Risks from a large debt overhang in some countries remain high. Significant sovereign exposure leads to elevated vulnerabilities of banks in some jurisdictions. | |



RIs heatmap

| | | | | Sample of banks* | | | | | |
|-----------------------------|---|---|---------------|------------------|--------|--------|--------|--------|-------|
| | | Traffic light | | 151 | 153 | 153 | 153 | 151 | |
| RI | Threshold | Current vs previous quarters for the worst bucket | | 201412 | 201503 | 201506 | 201509 | 201512 | |
| Solvency | Tier 1 capital ratio | > 15% | ● | 21.5% | 14.1% | 16.9% | 27.6% | 31.2% | |
| | | [12% - 15%] | | 48.3% | 57.8% | 64.0% | 52.7% | 60.4% | |
| | | < 12% | | 30.2% | 28.1% | 19.2% | 19.6% | 8.4% | |
| Solvency | CET1 ratio | > 14% | ● | 19.4% | 11.7% | 19.6% | 13.1% | 26.3% | |
| | | [11% - 14%] | | 39.4% | 50.1% | 66.5% | 73.8% | 69.0% | |
| | | < 11% | | 41.2% | 38.2% | 13.9% | 13.1% | 4.6% | |
| Credit Risk & Asset Quality | Ratio of non-performing loans and advances (NPL ratio) | < 3% | ● | 37.1% | 39.5% | 40.9% | 41.1% | 38.3% | |
| | | [3% - 8%] | | 46.3% | 50.2% | 50.1% | 50.0% | 54.8% | |
| | | > 8% | | 16.6% | 10.3% | 9.0% | 8.9% | 6.9% | |
| | Credit Risk & Asset Quality | Coverage ratio of non-performing loans and advances | > 55% | ● | 9.7% | 10.3% | 10.4% | 11.2% | 11.1% |
| | | | [40% - 55%] | | 53.8% | 53.7% | 56.6% | 54.4% | 49.0% |
| | | | < 40% | | 36.5% | 36.1% | 33.0% | 34.3% | 39.9% |
| Credit Risk & Asset Quality | Forbearance ratio for loans and advances | < 1.5% | ● | 31.5% | 31.3% | 38.0% | 38.9% | 43.9% | |
| | | [1.5% - 4%] | | 39.3% | 41.1% | 33.4% | 32.8% | 36.3% | |
| | | > 4% | | 29.1% | 27.5% | 28.6% | 28.3% | 19.8% | |
| Profitability | Return on equity | > 10% | ● | 5.5% | 20.0% | 25.9% | 24.4% | 7.0% | |
| | | [6% - 10%] | | 31.5% | 33.0% | 47.0% | 36.0% | 50.2% | |
| | Profitability | Cost to income ratio | < 6% | ● | 63.1% | 47.0% | 27.1% | 39.6% | 42.8% |
| | | | < 50% | | 10.9% | 11.3% | 12.5% | 13.3% | 11.6% |
| Balance Sheet Structure | Loan-to-deposit ratio for households and non-financial corporations | [50% - 60%] | ● | 12.2% | 33.1% | 34.5% | 36.8% | 19.0% | |
| | | > 60% | | 76.9% | 55.7% | 53.0% | 50.0% | 69.5% | |
| | | < 100% | | 30.6% | 31.4% | 29.6% | 31.7% | 32.5% | |
| | Balance Sheet Structure | Liquid assets to short-term liabilities | [100% - 150%] | ● | 56.8% | 56.5% | 57.9% | 56.1% | 55.5% |
| | | | > 150% | | 12.7% | 12.2% | 12.5% | 12.2% | 12.0% |
| | | | > 30% | | 3.2% | 3.3% | 3.1% | 2.9% | 5.0% |
| Balance Sheet Structure | Debt to equity ratio | [20% - 30%] | ● | 37.8% | 51.1% | 38.9% | 52.6% | 59.3% | |
| | | < 20% | | 59.0% | 45.5% | 58.0% | 44.5% | 35.7% | |
| | | < 12x | | 8.4% | 8.0% | 5.0% | 8.6% | 9.8% | |
| Balance Sheet Structure | Debt to equity ratio | [12x - 15x] | ● | 28.0% | 34.8% | 43.9% | 39.9% | 39.6% | |
| | | > 15x | | 63.7% | 57.2% | 51.1% | 51.5% | 50.6% | |

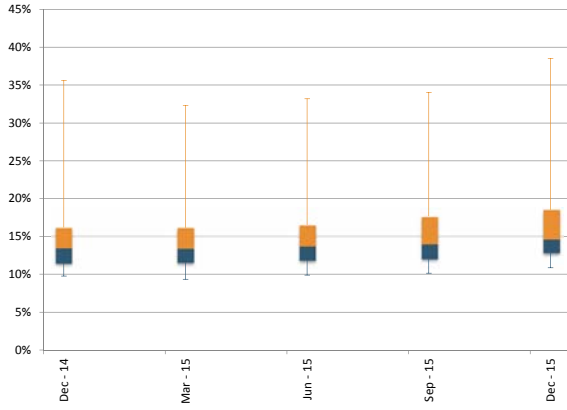
Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".

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

Solvency

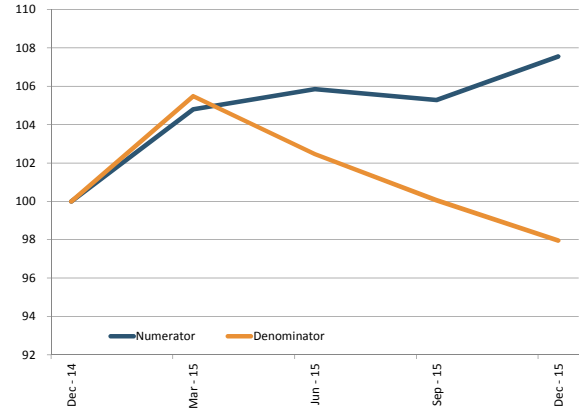
1 - Tier 1 capital ratio

Dispersion



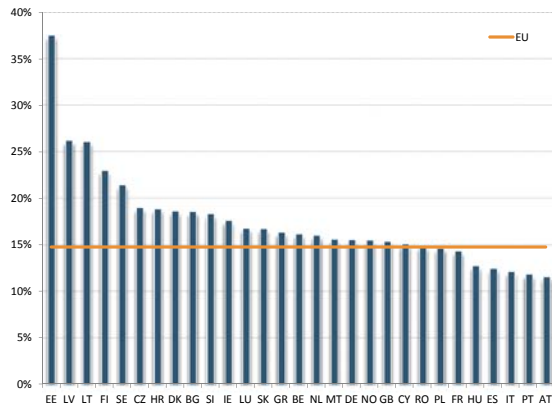
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



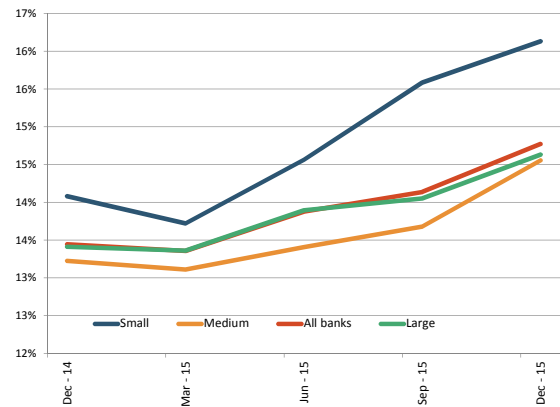
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



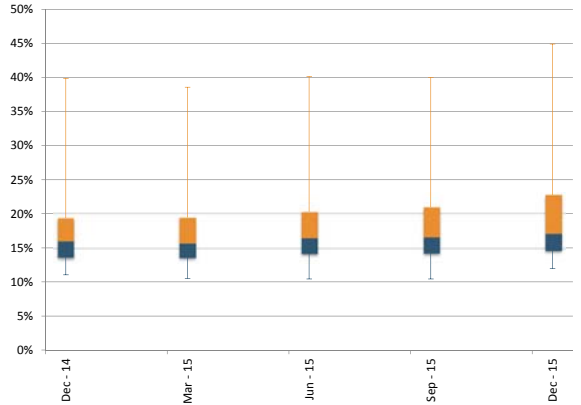
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2015. Non-FINREP banks are assigned to the bucket of small banks.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 13.4% | 11.5% | 13.5% | 16.2% |
| Mar - 15 | 13.4% | 11.6% | 13.5% | 16.2% |
| Jun - 15 | 13.9% | 11.9% | 13.7% | 16.5% |
| Sep - 15 | 14.1% | 12.1% | 14.1% | 17.7% |
| Dec - 15 | 14.8% | 12.8% | 14.7% | 18.5% |

Solvency

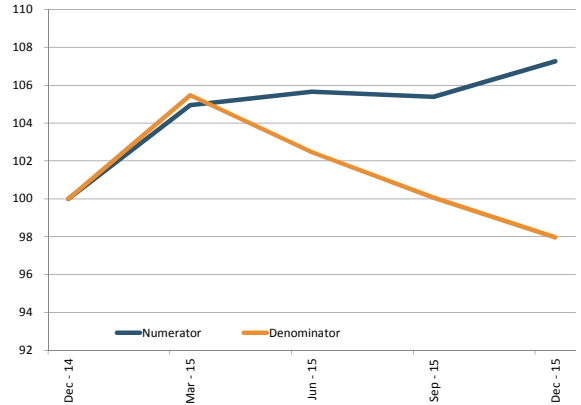
2 - Total capital ratio

Dispersion



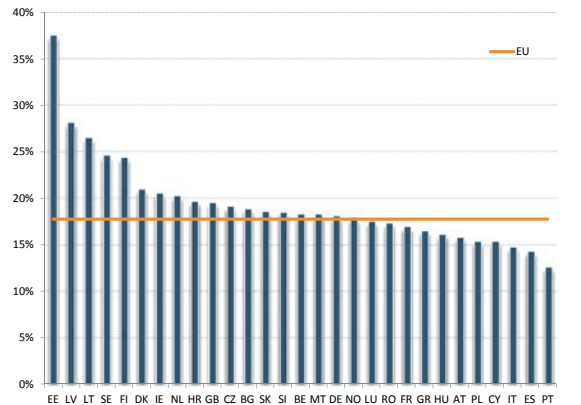
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



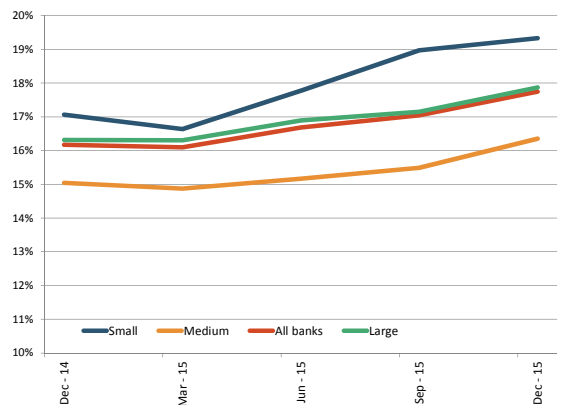
Total numerator and denominator. Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported. Weighted Averages by country.

KRI by size class



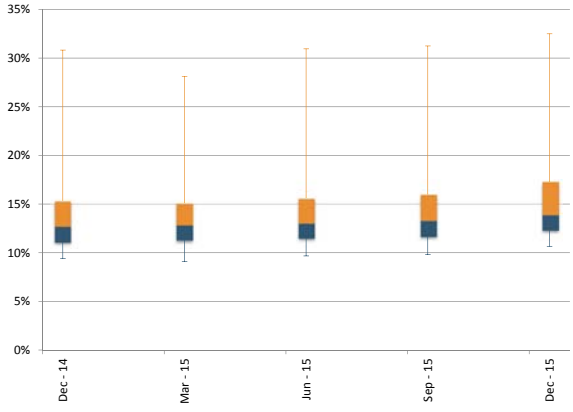
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2015. Non-FINREP banks are assigned to the bucket of small banks.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 16.2% | 13.7% | 16.1% | 19.3% |
| Mar - 15 | 16.1% | 13.7% | 15.8% | 19.5% |
| Jun - 15 | 16.7% | 14.2% | 16.6% | 20.3% |
| Sep - 15 | 17.0% | 14.4% | 16.7% | 21.0% |
| Dec - 15 | 17.7% | 14.7% | 17.2% | 22.8% |

Solvency

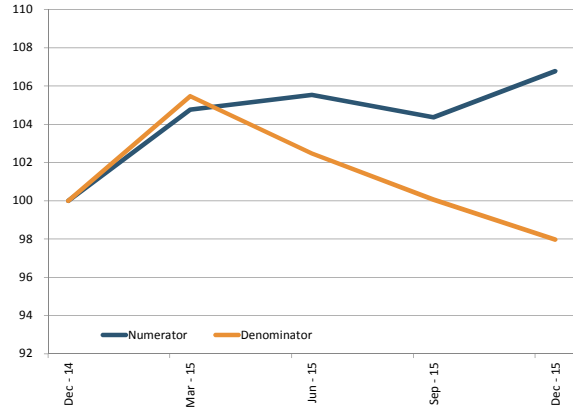
3 - CET1 ratio

Dispersion



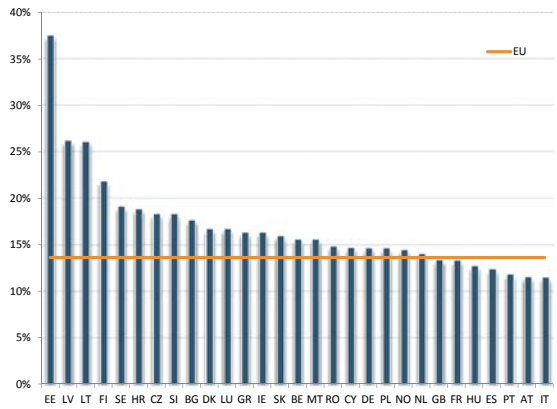
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



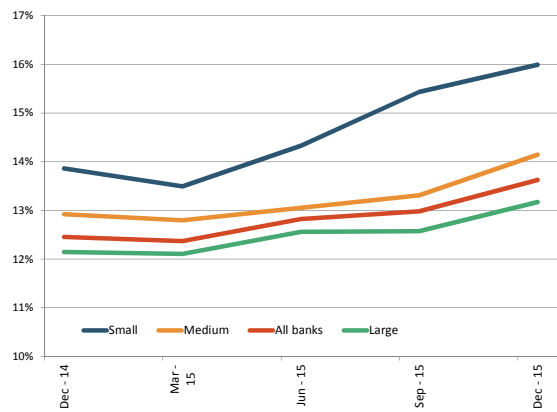
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



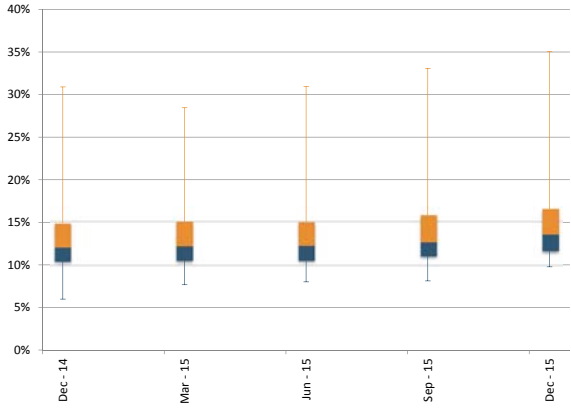
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2015. Non-FINREP banks are assigned to the bucket of small banks.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 12.5% | 11.1% | 12.8% | 15.3% |
| Mar - 15 | 12.4% | 11.4% | 12.9% | 15.1% |
| Jun - 15 | 12.8% | 11.5% | 13.0% | 15.6% |
| Sep - 15 | 13.0% | 11.7% | 13.3% | 16.0% |
| Dec - 15 | 13.6% | 12.4% | 13.9% | 17.3% |

Solvency

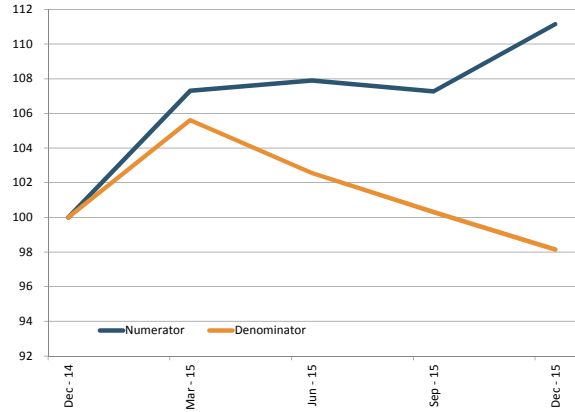
4 - CET1 ratio (fully loaded)

Dispersion



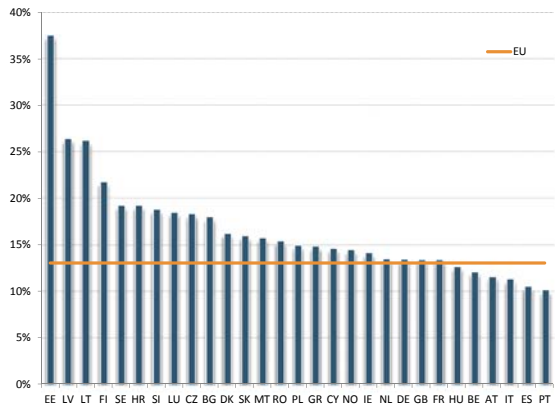
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



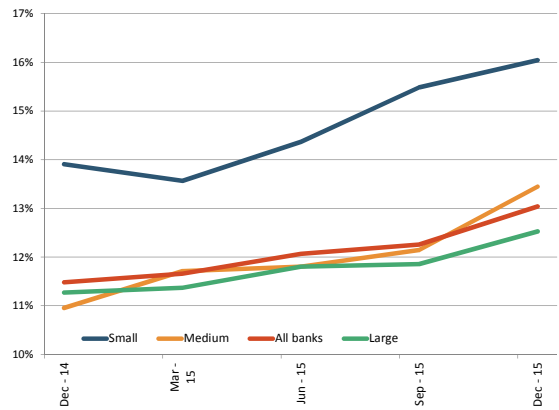
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



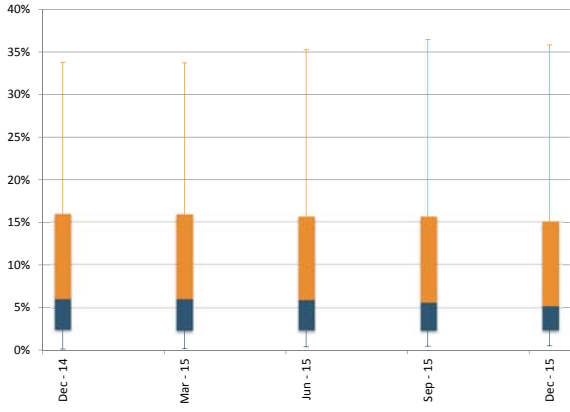
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2015. Non-FINREP banks are assigned to the bucket of small banks.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 11.5% | 10.5% | 12.1% | 14.9% |
| Mar - 15 | 11.7% | 10.6% | 12.3% | 15.0% |
| Jun - 15 | 12.1% | 10.6% | 12.3% | 15.0% |
| Sep - 15 | 12.3% | 11.1% | 12.8% | 15.8% |
| Dec - 15 | 13.0% | 11.7% | 13.6% | 16.5% |

Credit Risk and Asset Quality

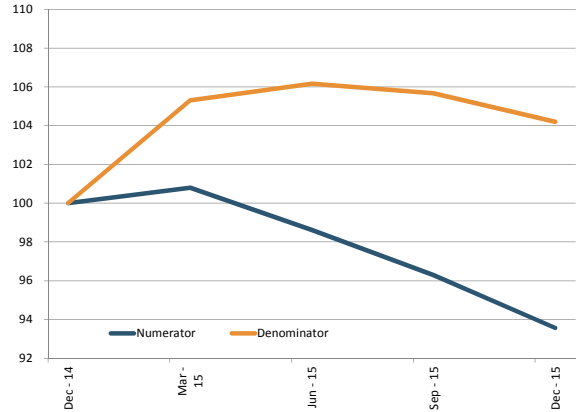
5 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



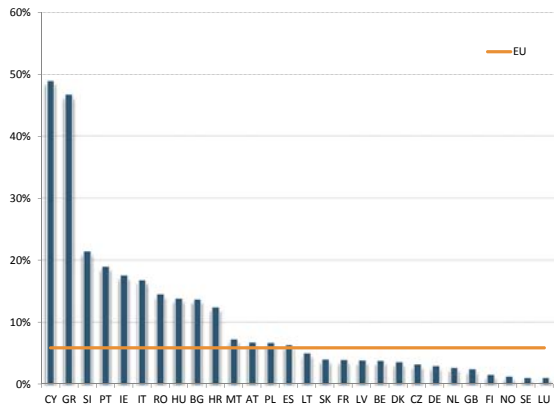
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



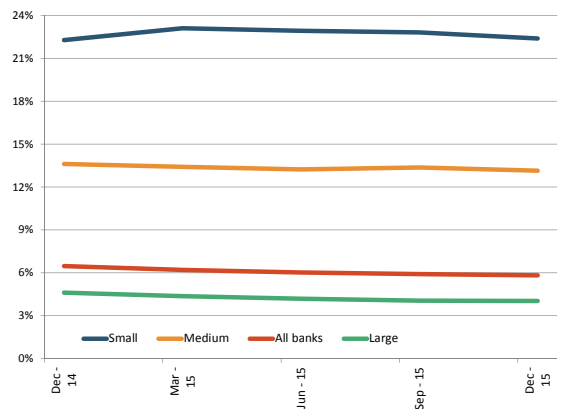
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



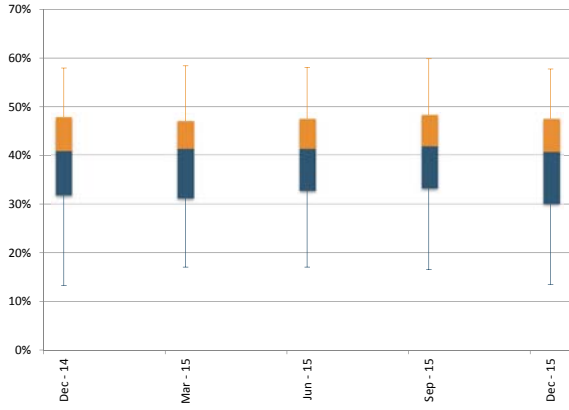
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|------|------|-------|
| Dec - 14 | 6.5% | 2.5% | 6.1% | 16.0% |
| Mar - 15 | 6.2% | 2.4% | 6.1% | 15.9% |
| Jun - 15 | 6.0% | 2.4% | 6.0% | 15.7% |
| Sep - 15 | 5.9% | 2.4% | 5.6% | 15.6% |
| Dec - 15 | 5.8% | 2.4% | 5.3% | 15.1% |

Credit Risk and Asset Quality

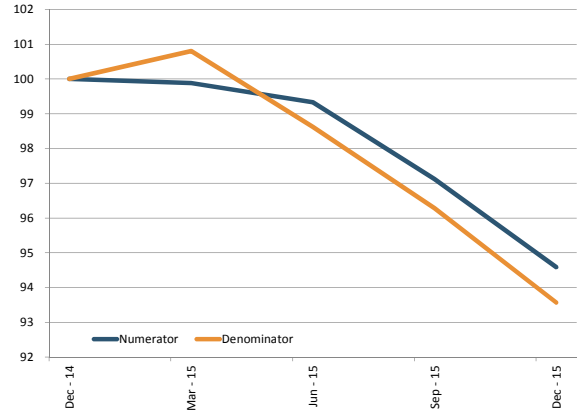
6 - Coverage ratio of non-performing loans and advances

Dispersion



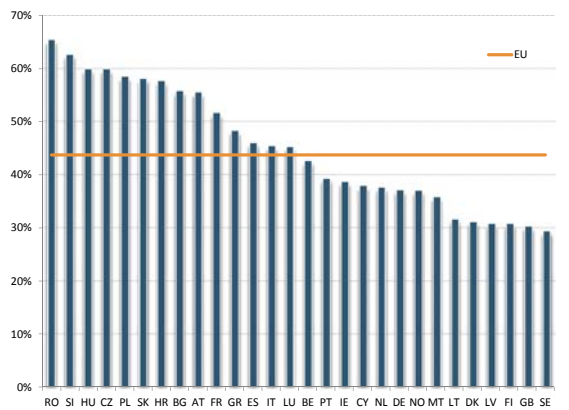
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



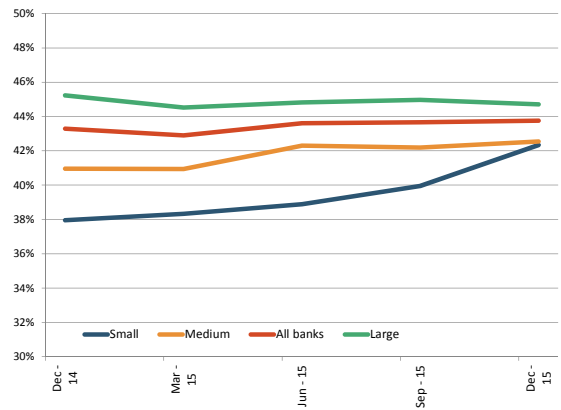
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



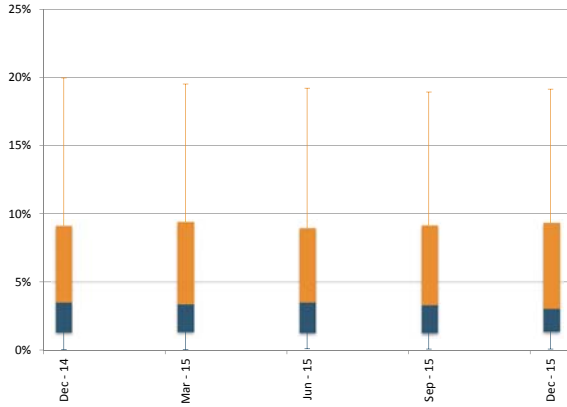
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 43.3% | 31.8% | 40.9% | 47.9% |
| Mar - 15 | 42.9% | 31.2% | 41.3% | 47.0% |
| Jun - 15 | 43.6% | 32.8% | 41.3% | 47.5% |
| Sep - 15 | 43.7% | 33.3% | 41.8% | 48.3% |
| Dec - 15 | 43.8% | 30.1% | 40.6% | 47.5% |

Credit Risk and Asset Quality

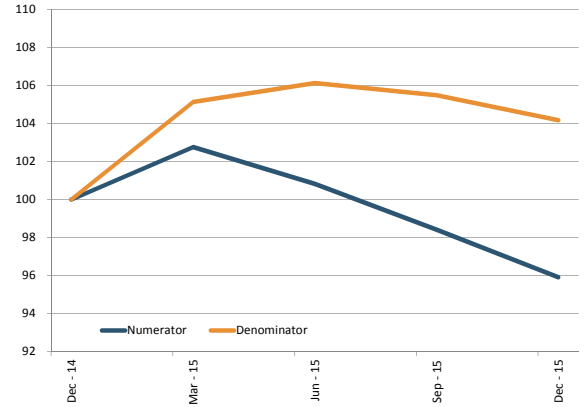
7 - Forbearance ratio for loans and advances

Dispersion



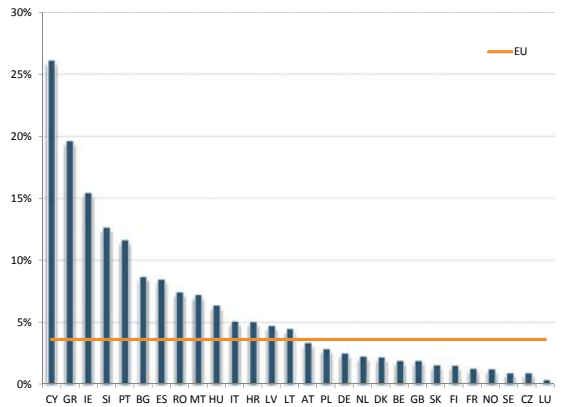
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



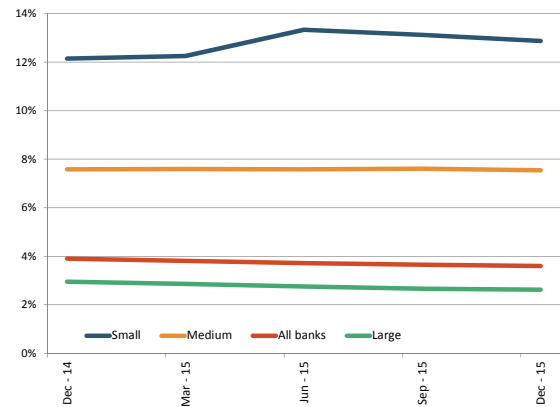
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



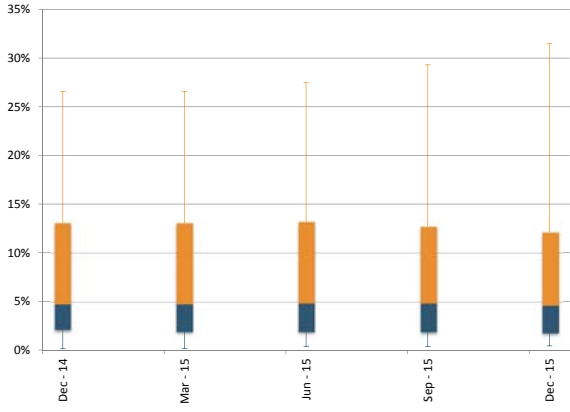
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|------|------|------|
| Dec - 14 | 3.9% | 1.4% | 3.6% | 9.1% |
| Mar - 15 | 3.8% | 1.4% | 3.4% | 9.4% |
| Jun - 15 | 3.7% | 1.3% | 3.5% | 8.9% |
| Sep - 15 | 3.6% | 1.3% | 3.3% | 9.1% |
| Dec - 15 | 3.6% | 1.4% | 3.1% | 9.3% |

Credit Risk and Asset Quality

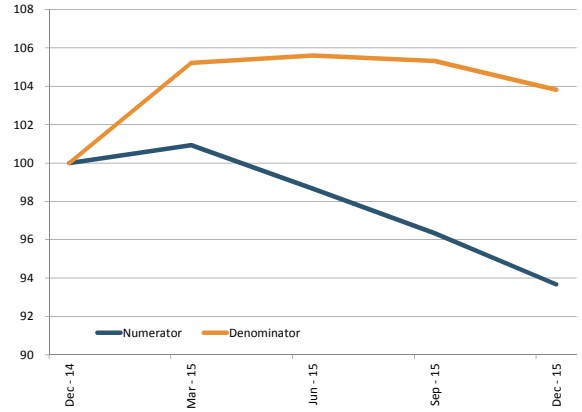
8 - Ratio of non-performing exposures (NPE ratio)

Dispersion



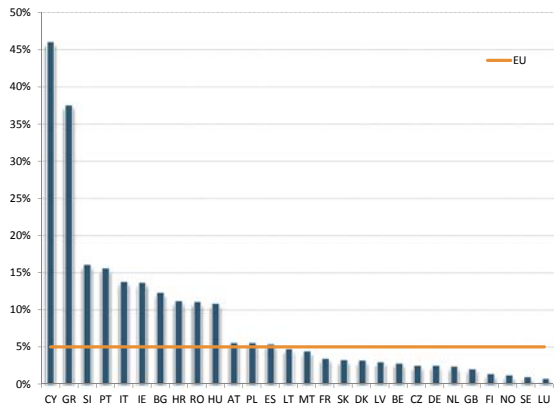
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



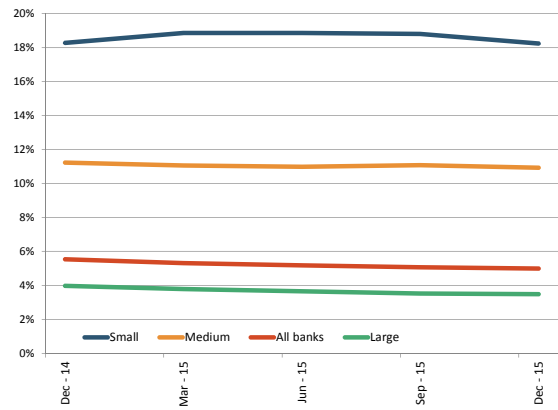
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



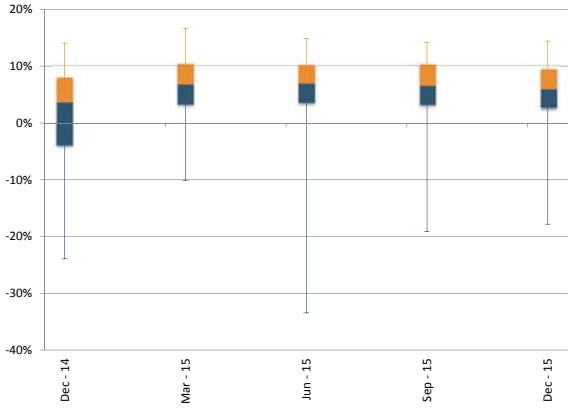
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|------|------|-------|
| Dec - 14 | 5.5% | 2.2% | 4.8% | 13.1% |
| Mar - 15 | 5.3% | 2.0% | 4.8% | 13.1% |
| Jun - 15 | 5.2% | 2.0% | 4.9% | 13.2% |
| Sep - 15 | 5.1% | 2.0% | 4.9% | 12.7% |
| Dec - 15 | 5.0% | 1.9% | 4.7% | 12.1% |

Profitability

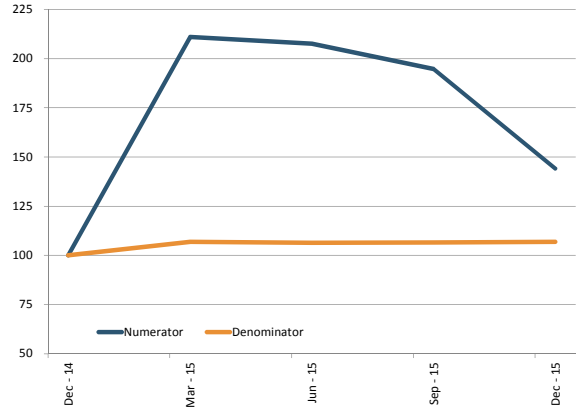
9 - Return on equity

Dispersion



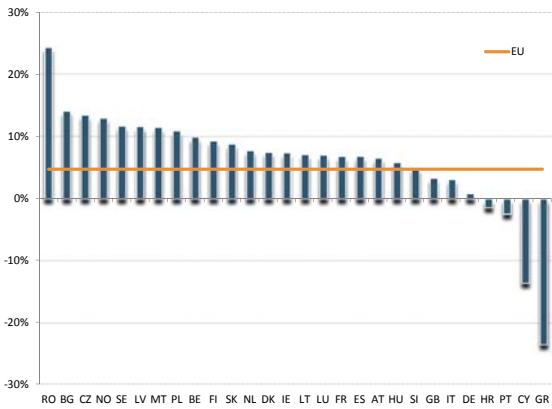
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



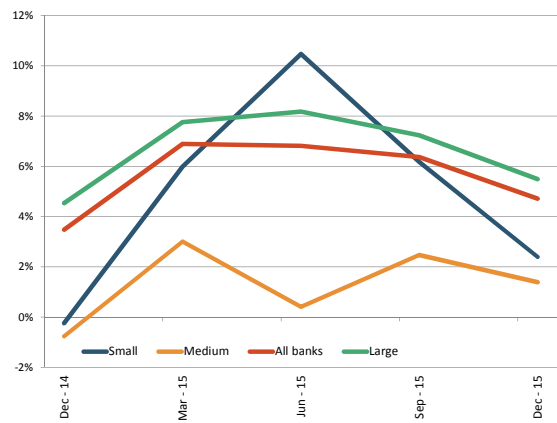
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



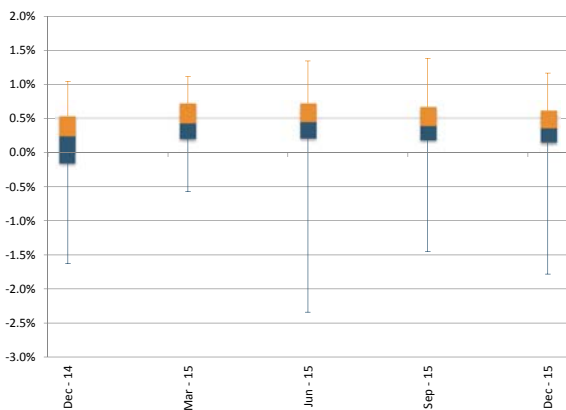
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|------|-------|
| Dec - 14 | 3.5% | -3.8% | 3.6% | 8.0% |
| Mar - 15 | 6.9% | 3.3% | 6.8% | 10.4% |
| Jun - 15 | 6.8% | 3.5% | 7.0% | 10.2% |
| Sep - 15 | 6.4% | 3.2% | 6.6% | 10.4% |
| Dec - 15 | 4.7% | 2.7% | 5.9% | 9.5% |

Profitability

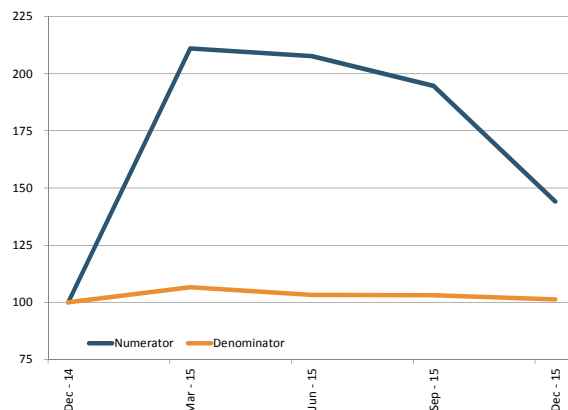
10 - Return on assets

Dispersion



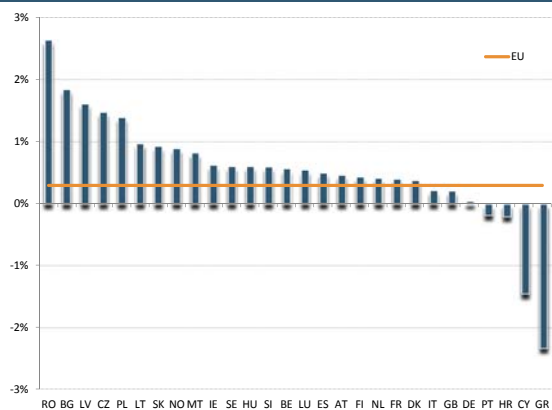
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



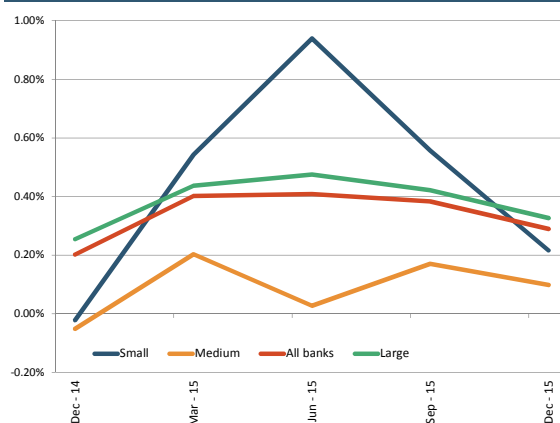
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



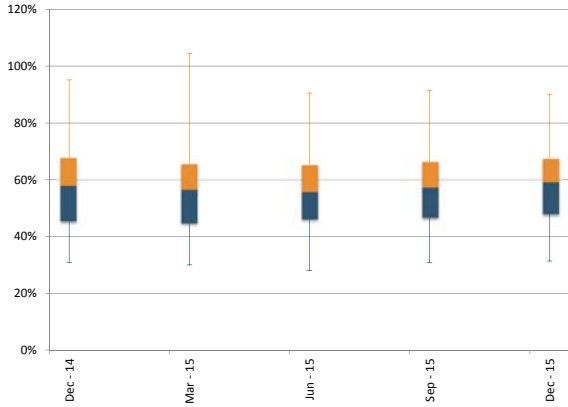
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|--------|-------|-------|
| Dec - 14 | 0.20% | -0.15% | 0.25% | 0.53% |
| Mar - 15 | 0.40% | 0.20% | 0.43% | 0.72% |
| Jun - 15 | 0.41% | 0.21% | 0.45% | 0.72% |
| Sep - 15 | 0.38% | 0.19% | 0.39% | 0.66% |
| Dec - 15 | 0.29% | 0.15% | 0.36% | 0.61% |

Profitability

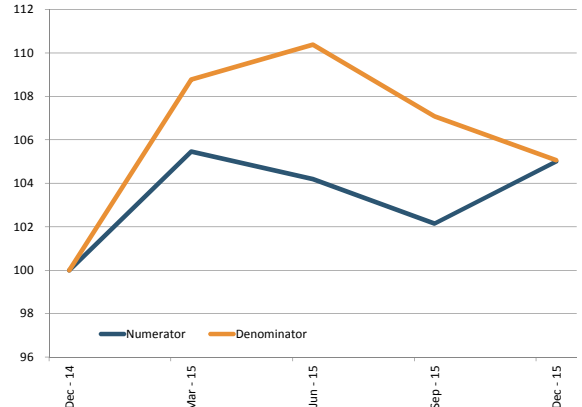
11 - Cost to income ratio

Dispersion



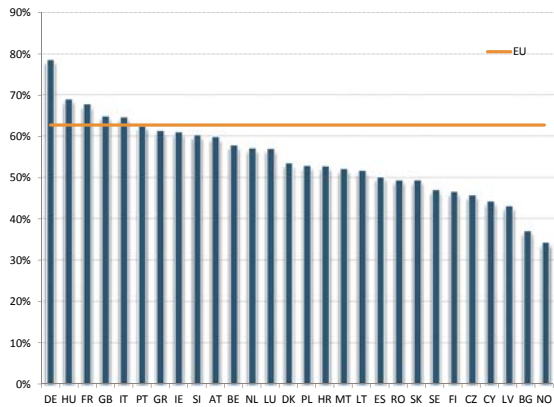
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



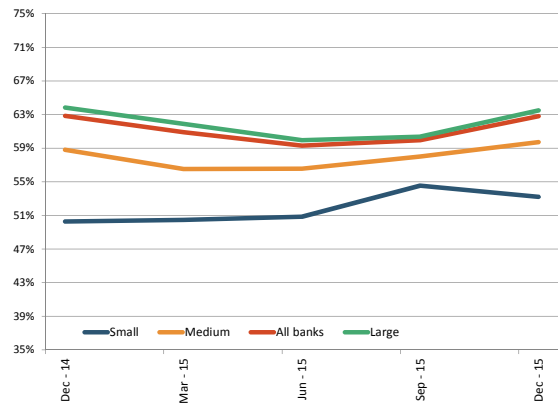
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



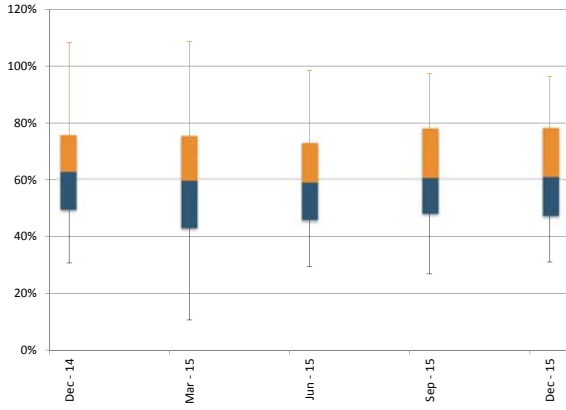
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 62.8% | 45.7% | 58.1% | 67.7% |
| Mar - 15 | 60.9% | 45.0% | 56.7% | 65.7% |
| Jun - 15 | 59.3% | 46.4% | 55.9% | 65.3% |
| Sep - 15 | 59.9% | 46.9% | 57.4% | 66.3% |
| Dec - 15 | 62.8% | 48.1% | 59.3% | 67.4% |

Profitability

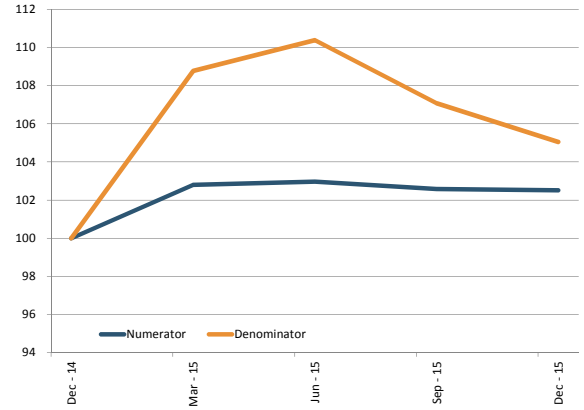
12 - Net interest income to total operating income

Dispersion



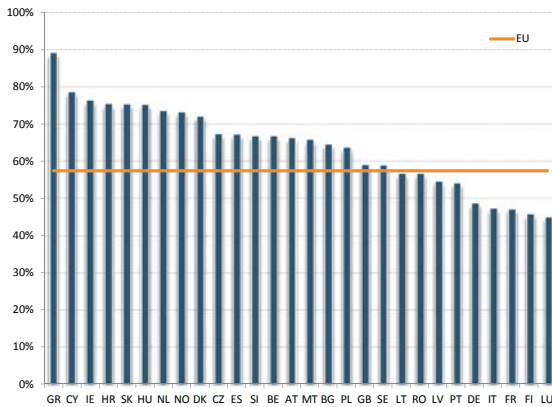
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



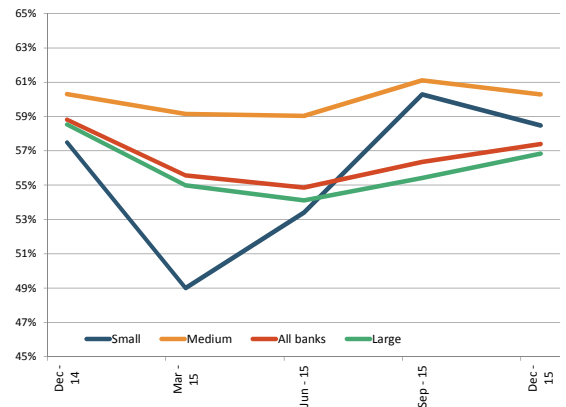
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



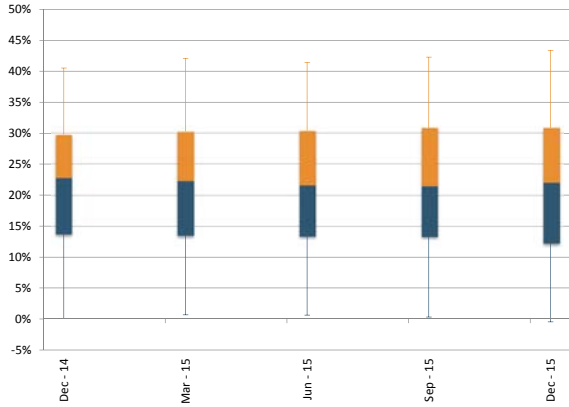
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 58.8% | 49.6% | 62.6% | 75.5% |
| Mar - 15 | 55.6% | 43.3% | 59.5% | 75.2% |
| Jun - 15 | 54.9% | 46.0% | 59.1% | 72.8% |
| Sep - 15 | 56.3% | 48.3% | 60.5% | 77.8% |
| Dec - 15 | 57.4% | 47.4% | 60.8% | 78.1% |

Profitability

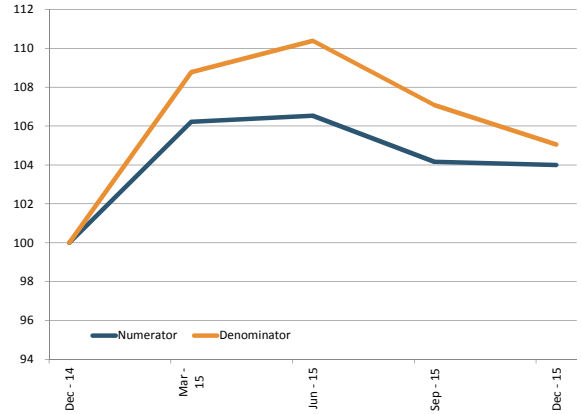
13 - Net fee and commission income to total operating income

Dispersion



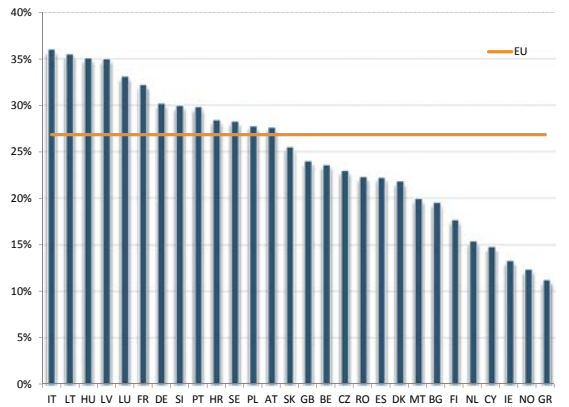
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



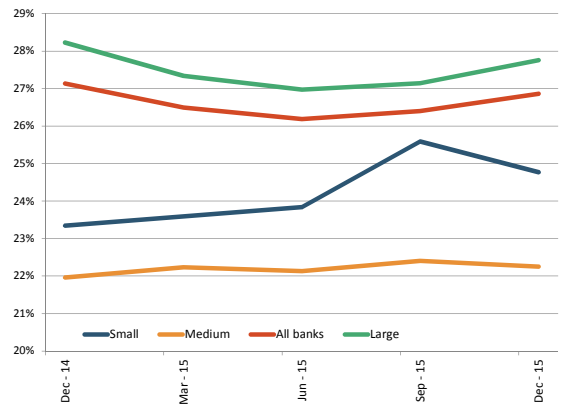
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



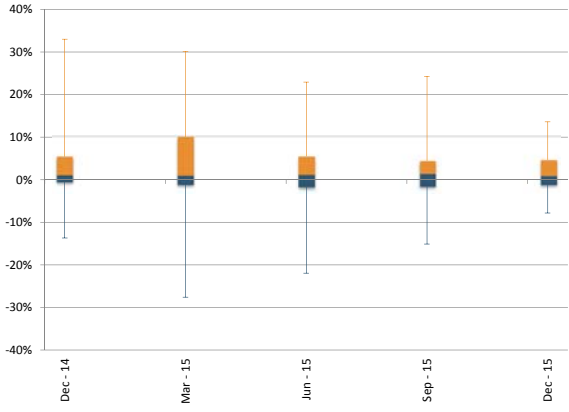
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 27.1% | 13.7% | 22.8% | 29.8% |
| Mar - 15 | 26.5% | 13.6% | 22.3% | 30.3% |
| Jun - 15 | 26.2% | 13.5% | 21.6% | 30.4% |
| Sep - 15 | 26.4% | 13.3% | 21.5% | 30.9% |
| Dec - 15 | 26.9% | 12.3% | 22.1% | 30.9% |

Profitability

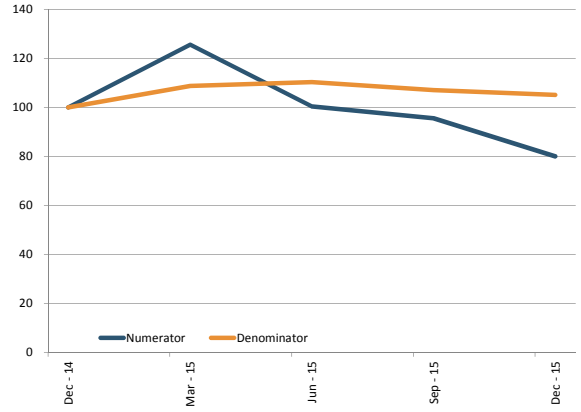
14 - Net trading income to total operating income

Dispersion



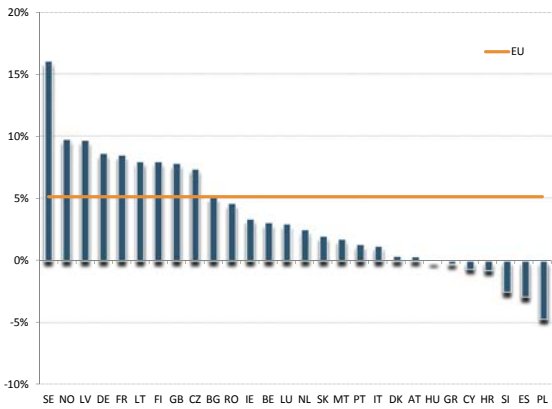
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



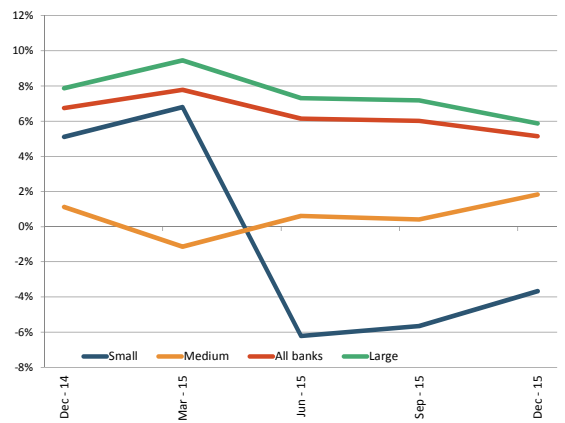
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



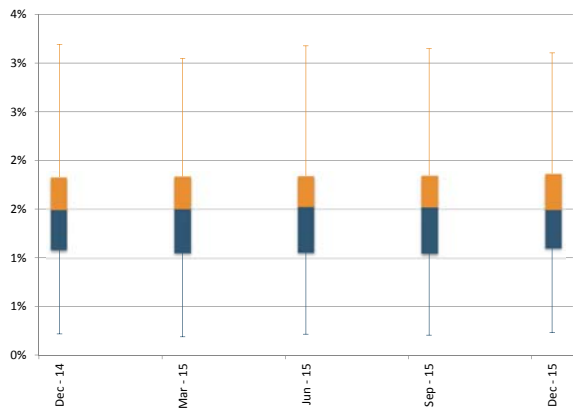
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|------|-------|
| Dec - 14 | 6.7% | -0.5% | 1.1% | 5.4% |
| Mar - 15 | 7.8% | -1.1% | 1.0% | 10.0% |
| Jun - 15 | 6.1% | -1.7% | 1.3% | 5.5% |
| Sep - 15 | 6.0% | -1.5% | 1.4% | 4.4% |
| Dec - 15 | 5.1% | -1.1% | 1.0% | 4.6% |

Profitability

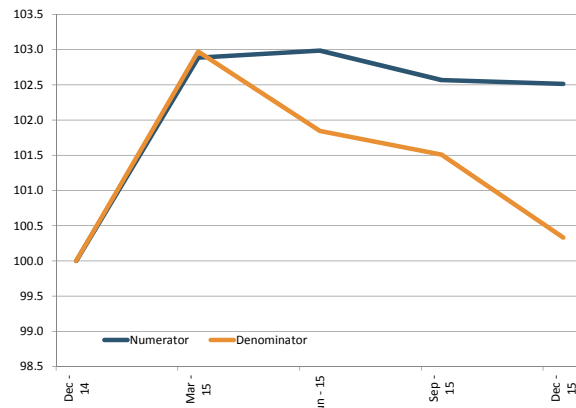
15 - Net interest income to interest bearing assets

Dispersion



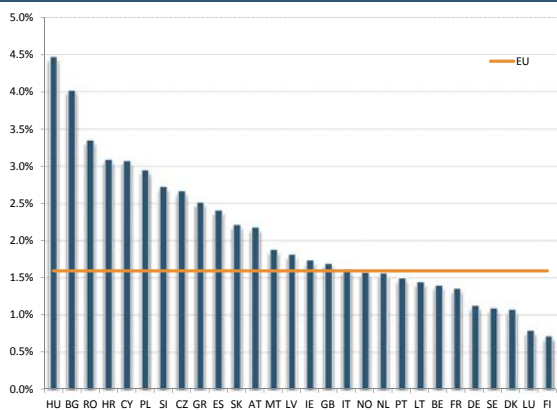
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



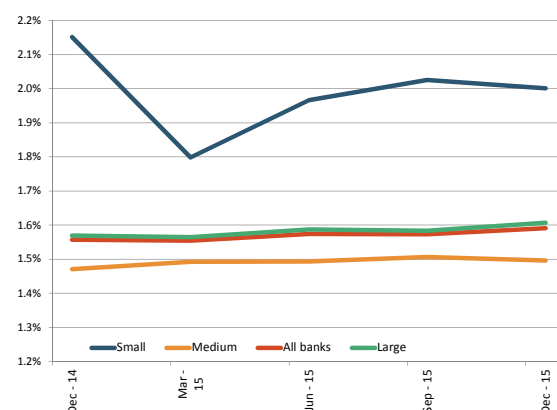
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



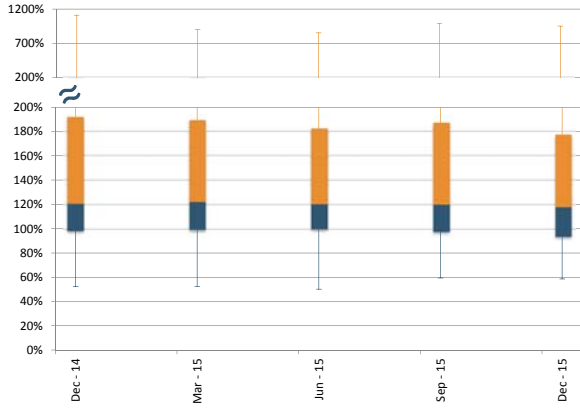
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2015.

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

Balance Sheet Structure and Liquidity

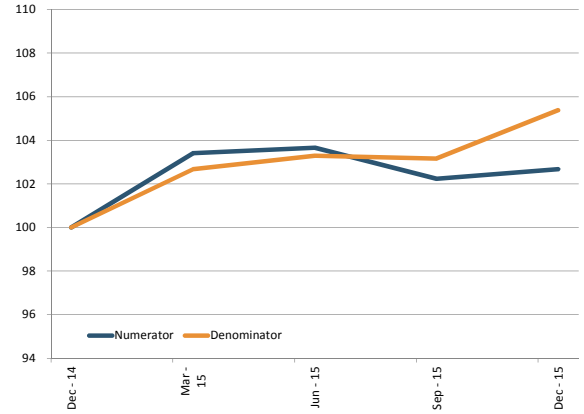
16 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



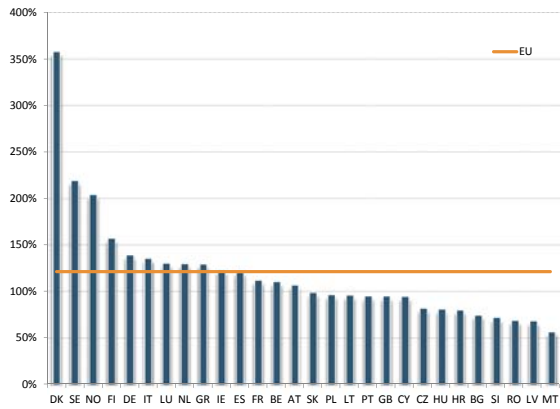
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



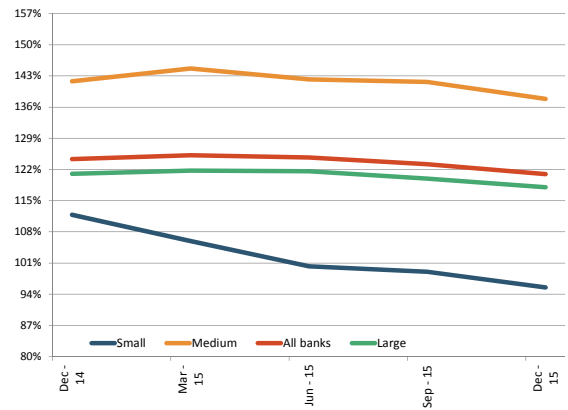
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



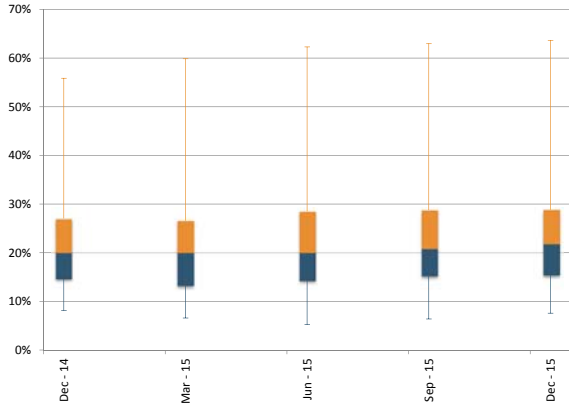
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|--------|--------|--------|
| Dec - 14 | 124.4% | 98.7% | 121.2% | 191.8% |
| Mar - 15 | 125.2% | 99.7% | 122.3% | 189.5% |
| Jun - 15 | 124.7% | 100.1% | 120.6% | 182.6% |
| Sep - 15 | 123.2% | 98.0% | 120.4% | 187.0% |
| Dec - 15 | 120.9% | 94.0% | 118.2% | 177.2% |

Balance Sheet Structure and Liquidity

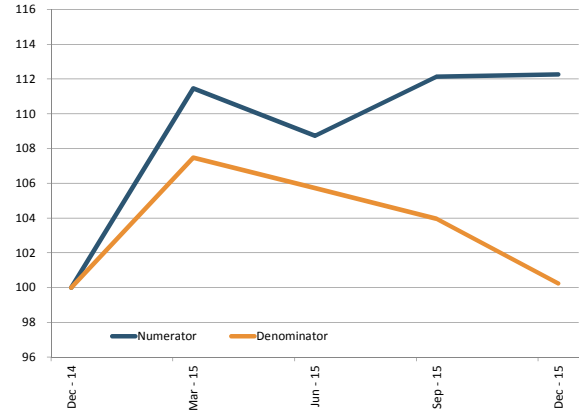
17 - Liquid assets to short-term liabilities

Dispersion



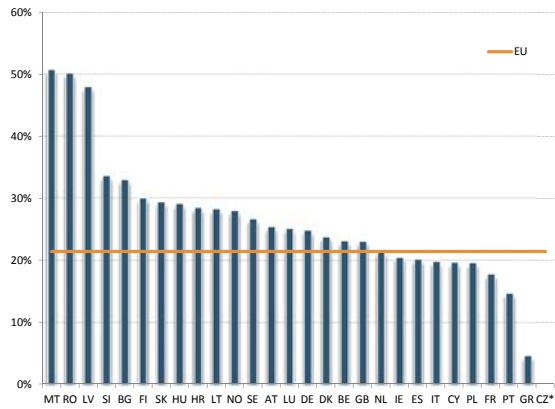
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



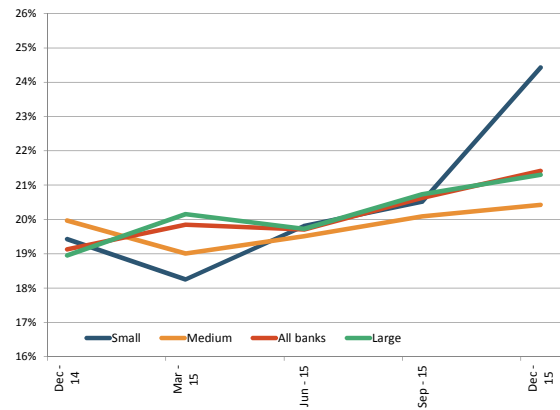
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



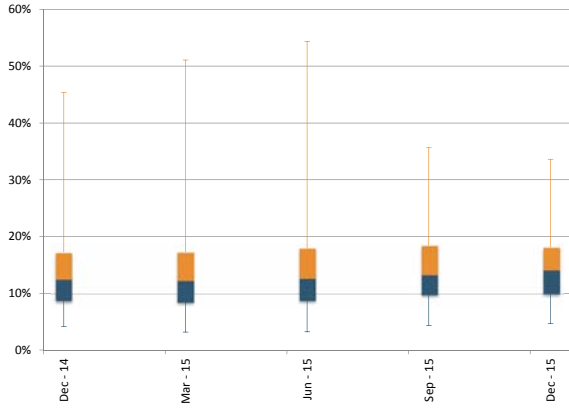
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 19.1% | 14.7% | 20.1% | 27.0% |
| Mar - 15 | 19.8% | 13.3% | 20.0% | 26.6% |
| Jun - 15 | 19.7% | 14.4% | 20.0% | 28.5% |
| Sep - 15 | 20.6% | 15.2% | 20.8% | 28.8% |
| Dec - 15 | 21.4% | 15.4% | 21.9% | 28.8% |

Balance Sheet Structure and Liquidity

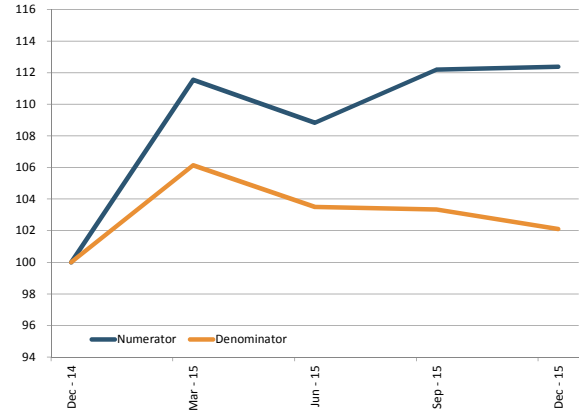
18 - Liquid assets to total items requiring stable funding

Dispersion



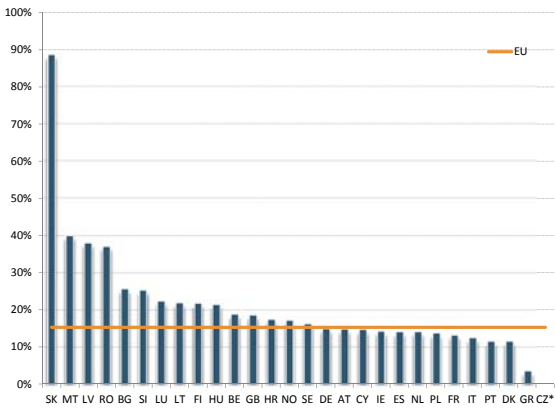
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



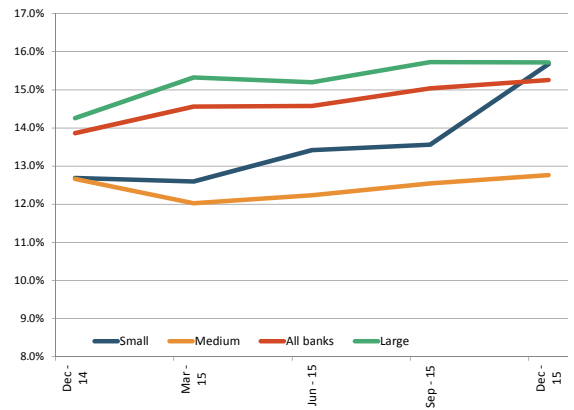
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



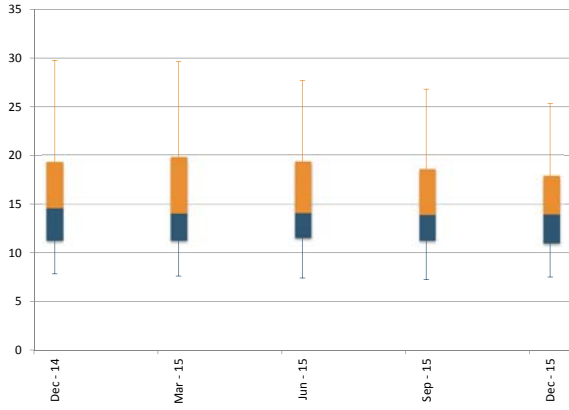
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 13.9% | 8.8% | 12.6% | 17.2% |
| Mar - 15 | 14.6% | 8.6% | 12.4% | 17.3% |
| Jun - 15 | 14.6% | 8.9% | 12.7% | 17.9% |
| Sep - 15 | 15.0% | 9.9% | 13.4% | 18.4% |
| Dec - 15 | 15.3% | 10.0% | 14.2% | 18.1% |

Balance Sheet Structure and Liquidity

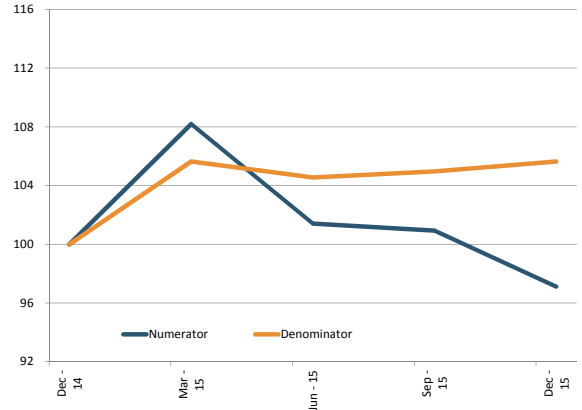
19 - Debt to equity ratio

Dispersion



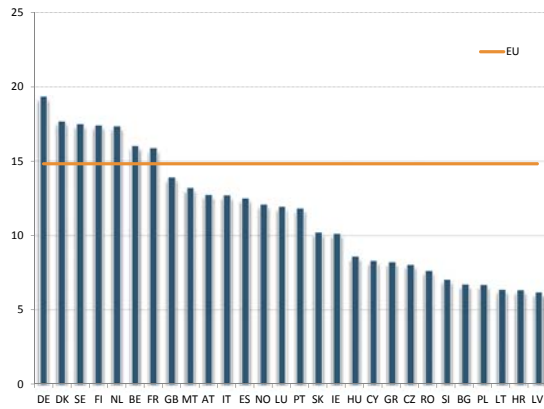
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



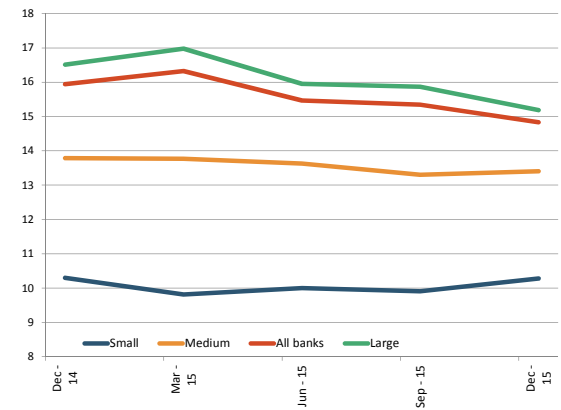
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 2015)



(*) Not reported.
Weighted Averages by country.

KRI by size class



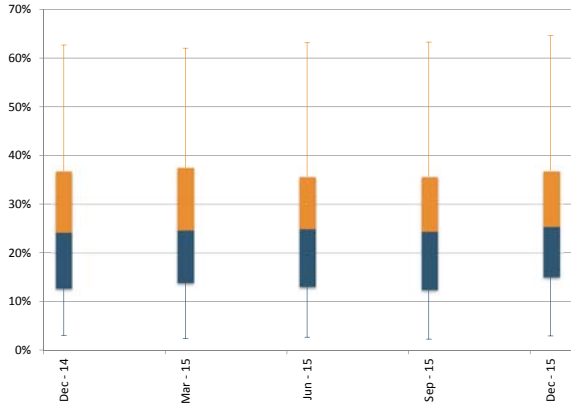
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Dec. 2015.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 15.94 | 11.38 | 14.64 | 19.30 |
| Mar - 15 | 16.32 | 11.39 | 14.11 | 19.79 |
| Jun - 15 | 15.47 | 11.65 | 14.16 | 19.35 |
| Sep - 15 | 15.34 | 11.36 | 13.94 | 18.60 |
| Dec - 15 | 14.83 | 11.12 | 14.03 | 17.89 |

Balance Sheet Structure and Liquidity

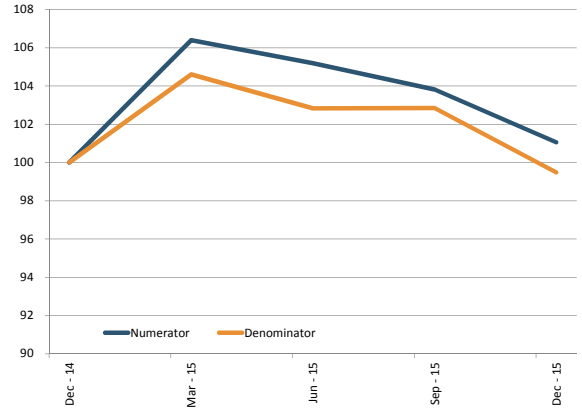
20 - Asset encumbrance ratio

Dispersion



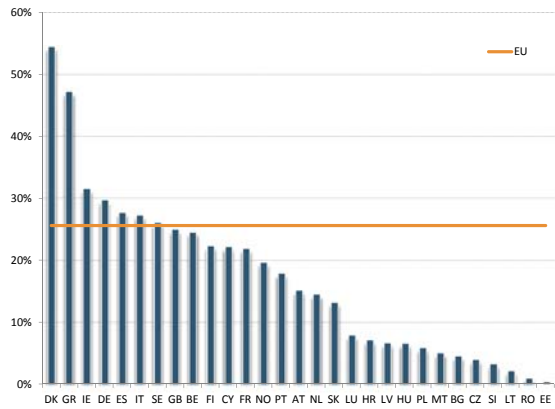
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



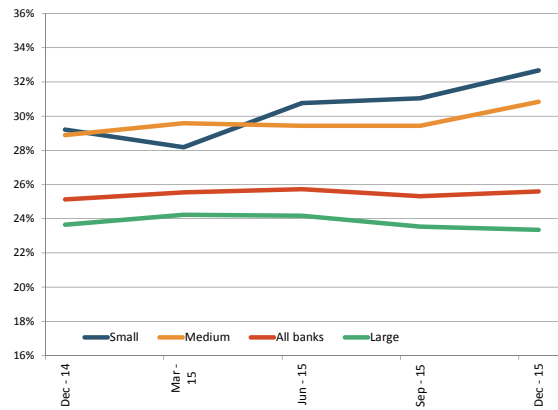
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Dec. 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 Dec. 2015. Non-FINREP banks are assigned to the bucket of small banks.

| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 25.1% | 12.8% | 24.3% | 36.8% |
| Mar - 15 | 25.5% | 14.0% | 24.7% | 37.5% |
| Jun - 15 | 25.7% | 13.2% | 25.0% | 35.7% |
| Sep - 15 | 25.3% | 12.5% | 24.5% | 35.6% |
| Dec - 15 | 25.6% | 15.2% | 25.4% | 36.9% |



STATISTICAL ANNEX

EBA

EUROPEAN
BANKING
AUTHORITY

Statistical Annex

Asset composition and volumes

| Asset composition | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------|---------------|--------|--------|--------|--------------------|--------|--------|--------|-----------------|--------|--------|--------|--------------------|--------|--------|--------|-------------|--------|--------|--------|--------------|--------|--------|--------|
| % of total assets | | | | | | | | | | | | | | | | | | | | | | | | |
| | Cash balances | | | | Equity instruments | | | | Debt securities | | | | Loans and advances | | | | Derivatives | | | | Other Assets | | | |
| | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 |
| AT | 0.9% | 1.0% | 1.0% | 1.1% | 0.9% | 0.8% | 0.8% | 0.8% | 16.9% | 17.0% | 16.7% | 16.5% | 72.5% | 73.2% | 73.7% | 73.8% | 4.7% | 3.7% | 3.6% | 3.4% | 4.2% | 4.3% | 4.2% | 4.4% |
| BE | 0.2% | 0.2% | 0.2% | 0.2% | 0.7% | 0.7% | 0.7% | 0.7% | 22.1% | 22.6% | 22.4% | 22.6% | 59.2% | 61.6% | 61.8% | 61.5% | 9.3% | 7.5% | 7.4% | 7.2% | 8.6% | 7.3% | 7.5% | 7.7% |
| BG | 1.5% | 1.6% | 1.6% | 2.0% | 0.1% | 0.1% | 0.1% | 0.2% | 10.1% | 10.3% | 10.2% | 9.9% | 83.5% | 83.2% | 83.7% | 82.3% | 0.5% | 0.5% | 0.4% | 0.4% | 4.3% | 4.4% | 4.0% | 5.4% |
| CY | 0.6% | 0.7% | 0.6% | 0.8% | 0.1% | 0.1% | 0.1% | 0.2% | 8.7% | 7.3% | 7.7% | 6.6% | 83.0% | 84.5% | 85.7% | 86.5% | 0.2% | 0.1% | 0.1% | 0.0% | 7.5% | 7.3% | 5.8% | 5.9% |
| CZ | 1.2% | 1.3% | 1.3% | 1.6% | 0.2% | 0.2% | 0.2% | 0.3% | 23.4% | 23.1% | 22.1% | 20.7% | 69.2% | 70.5% | 71.5% | 72.6% | 3.9% | 2.8% | 3.0% | 2.8% | 2.2% | 2.1% | 1.9% | 2.1% |
| DE | 0.1% | 0.1% | 0.1% | 0.1% | 3.1% | 3.3% | 2.8% | 3.1% | 15.8% | 16.4% | 16.6% | 16.4% | 53.2% | 56.9% | 56.9% | 58.0% | 23.5% | 18.7% | 19.3% | 18.5% | 4.4% | 4.6% | 4.3% | 3.8% |
| DK | 0.2% | 0.2% | 0.2% | 0.2% | 0.6% | 0.6% | 0.5% | 0.7% | 15.1% | 15.1% | 14.5% | 14.7% | 70.5% | 73.6% | 74.0% | 73.9% | 11.0% | 8.0% | 8.1% | 8.1% | 2.6% | 2.5% | 2.6% | 2.4% |
| ES | 0.5% | 0.5% | 0.5% | 0.6% | 1.3% | 1.4% | 1.2% | 1.3% | 16.6% | 16.6% | 16.2% | 15.4% | 66.3% | 67.3% | 67.5% | 68.7% | 6.3% | 5.0% | 5.5% | 5.1% | 9.1% | 9.3% | 9.1% | 9.0% |
| FI | 0.0% | 0.0% | 0.0% | 0.0% | 0.5% | 0.5% | 0.4% | 0.5% | 11.0% | 11.5% | 10.5% | 11.1% | 56.4% | 63.6% | 63.6% | 62.7% | 26.5% | 19.5% | 20.2% | 20.4% | 5.5% | 4.9% | 5.2% | 5.2% |
| FR | 0.2% | 0.2% | 0.2% | 0.2% | 4.0% | 3.9% | 3.3% | 3.0% | 12.8% | 12.8% | 12.6% | 12.0% | 58.7% | 61.8% | 62.3% | 64.2% | 16.1% | 13.3% | 13.5% | 12.7% | 8.2% | 7.9% | 8.1% | 7.9% |
| GB | 0.2% | 0.2% | 0.2% | 0.2% | 2.6% | 2.5% | 2.1% | 2.3% | 12.8% | 13.5% | 13.8% | 14.4% | 57.7% | 60.6% | 59.5% | 60.8% | 22.1% | 17.9% | 19.3% | 18.4% | 4.7% | 5.3% | 5.2% | 3.9% |
| GR | 0.7% | 1.0% | 0.8% | 0.7% | 0.2% | 0.2% | 0.2% | 0.2% | 17.5% | 17.7% | 17.9% | 18.4% | 67.6% | 66.4% | 65.7% | 58.3% | 3.3% | 2.6% | 2.9% | 2.1% | 10.7% | 12.1% | 12.6% | 20.2% |
| HR | 1.6% | 2.0% | 2.0% | 2.1% | 0.3% | 0.3% | 0.3% | 0.4% | 11.1% | 11.1% | 9.8% | 9.9% | 83.1% | 82.5% | 83.8% | 83.5% | 1.1% | 0.9% | 0.8% | 0.8% | 2.9% | 3.2% | 3.3% | 3.3% |
| HU | 1.4% | 1.5% | 1.6% | 1.6% | 0.7% | 0.8% | 0.7% | 0.8% | 16.7% | 19.0% | 21.1% | 21.8% | 73.7% | 71.5% | 69.7% | 69.5% | 2.4% | 2.1% | 1.9% | 1.7% | 5.1% | 5.2% | 4.9% | 4.6% |
| IE | 0.3% | 0.2% | 0.3% | 0.3% | 0.2% | 0.2% | 0.2% | 0.3% | 21.8% | 21.2% | 21.5% | 20.6% | 67.7% | 68.5% | 69.1% | 70.3% | 6.7% | 5.4% | 5.4% | 5.2% | 3.4% | 4.5% | 3.6% | 3.2% |
| IT | 0.4% | 0.4% | 0.4% | 0.5% | 1.6% | 1.6% | 1.5% | 1.5% | 18.1% | 18.4% | 18.4% | 18.1% | 66.5% | 67.3% | 67.7% | 68.3% | 7.0% | 5.6% | 5.4% | 5.0% | 6.5% | 6.8% | 6.6% | 6.6% |
| LT | 1.7% | 1.6% | 1.5% | 1.8% | 0.0% | 0.0% | 0.0% | 0.2% | 6.2% | 5.3% | 4.8% | 5.9% | 89.0% | 89.8% | 90.5% | 88.9% | 0.9% | 0.8% | 0.7% | 0.7% | 2.2% | 2.5% | 2.5% | 2.4% |
| LU | 0.0% | 0.0% | 0.0% | 0.0% | 3.1% | 2.4% | 1.9% | 1.2% | 20.5% | 21.7% | 20.9% | 20.2% | 72.8% | 71.9% | 73.1% | 74.6% | 1.3% | 0.8% | 1.1% | 1.5% | 2.2% | 3.2% | 3.0% | 2.5% |
| LV | 0.9% | 0.9% | 1.0% | 0.9% | 0.2% | 0.2% | 0.2% | 0.4% | 24.2% | 24.6% | 22.5% | 23.5% | 71.8% | 71.9% | 74.0% | 72.8% | 0.9% | 0.8% | 0.7% | 0.8% | 2.0% | 1.7% | 1.6% | 1.5% |
| NL | 0.1% | 0.1% | 0.1% | 0.1% | 1.4% | 1.1% | 0.9% | 1.0% | 10.9% | 10.7% | 10.6% | 10.6% | 74.5% | 77.7% | 78.2% | 78.4% | 8.2% | 6.3% | 6.3% | 6.1% | 4.9% | 4.1% | 3.9% | 3.8% |
| NO | 0.1% | 0.1% | 0.1% | 0.1% | 0.3% | 0.3% | 0.2% | 0.3% | 10.4% | 10.6% | 11.0% | 11.5% | 80.1% | 81.2% | 80.0% | 79.8% | 7.7% | 6.2% | 7.3% | 7.1% | 1.4% | 1.5% | 1.4% | 1.2% |
| PL | 1.3% | 1.3% | 1.4% | 1.5% | 0.2% | 0.2% | 0.2% | 0.3% | 19.5% | 20.0% | 20.8% | 18.8% | 72.6% | 72.7% | 71.9% | 73.9% | 2.4% | 1.8% | 1.8% | 1.8% | 4.0% | 3.9% | 3.8% | 3.6% |
| PT | 0.7% | 0.7% | 0.6% | 0.8% | 3.2% | 2.9% | 2.9% | 3.3% | 16.7% | 17.5% | 17.9% | 18.0% | 67.6% | 67.4% | 68.1% | 68.3% | 1.7% | 1.4% | 1.5% | 1.4% | 10.1% | 10.2% | 9.1% | 8.2% |
| RO | 2.3% | 2.3% | 2.6% | 2.8% | 0.2% | 0.2% | 0.2% | 0.3% | 25.8% | 25.5% | 24.7% | 24.8% | 68.2% | 68.8% | 69.3% | 68.9% | 0.3% | 0.2% | 0.2% | 0.2% | 3.2% | 3.0% | 3.0% | 3.1% |
| SE | 0.1% | 0.1% | 0.1% | 0.1% | 2.1% | 1.8% | 1.6% | 1.2% | 11.1% | 11.0% | 10.7% | 10.9% | 71.4% | 75.5% | 75.2% | 75.8% | 12.2% | 8.8% | 9.3% | 8.9% | 3.2% | 2.8% | 3.1% | 3.0% |
| SK | 1.7% | 1.7% | 1.6% | 0.9% | 0.2% | 0.2% | 0.2% | 0.2% | 24.7% | 24.2% | 23.5% | 17.4% | 70.1% | 70.7% | 71.7% | 79.1% | 0.7% | 0.7% | 0.6% | 0.6% | 2.5% | 2.5% | 2.5% | 1.9% |
| SI** | n.a. | n.a. | n.a. | 1.7% | n.a. | n.a. | n.a. | 0.8% | n.a. | n.a. | n.a. | 27.2% | n.a. | n.a. | n.a. | 66.2% | n.a. | n.a. | n.a. | 0.3% | n.a. | n.a. | n.a. | 3.9% |
| MT** | n.a. | n.a. | n.a. | 0.5% | n.a. | n.a. | n.a. | 0.5% | n.a. | n.a. | n.a. | 33.5% | n.a. | n.a. | n.a. | 62.5% | n.a. | n.a. | n.a. | 0.1% | n.a. | n.a. | n.a. | 2.9% |
| EU | 0.2% | 0.2% | 0.3% | 0.3% | 2.5% | 2.4% | 2.1% | 2.1% | 14.3% | 14.6% | 14.6% | 14.6% | 61.7% | 64.5% | 64.3% | 65.3% | 15.2% | 12.1% | 12.7% | 12.0% | 6.1% | 6.2% | 6.1% | 5.7% |

| Assets | | | | | | | | | | | | |
|--------------------|--------------|----------|----------|----------|--|--------|--------|--------|---|--------|--------|--------|
| Volumes bln EUR; % | Total Assets | | | | Share of financial assets held for trading | | | | Share of fair value level 3 to total fair valued assets | | | |
| | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 |
| AT | 727.8 | 707.3 | 704.3 | 701.1 | 4.4% | 3.6% | 3.5% | 3.3% | 3.0% | 3.7% | 3.2% | 3.7% |
| BE | 1,099.2 | 1,023.7 | 1,020.2 | 984.6 | 10.0% | 8.2% | 7.8% | 6.9% | 8.2% | 8.5% | 8.6% | 9.7% |
| BG | 18.4 | 18.6 | 19.1 | 20.0 | 1.0% | 0.7% | 0.7% | 0.6% | 2.4% | 0.8% | 0.8% | 1.1% |
| CY | 47.9 | 46.3 | 45.0 | 44.1 | 0.2% | 0.1% | 0.1% | 0.1% | 1.0% | 0.5% | 0.7% | 3.0% |
| CZ | 103.9 | 103.7 | 107.3 | 106.6 | 4.6% | 4.0% | 4.2% | 2.6% | 2.7% | 2.9% | 2.9% | 5.2% |
| DE | 4,501.2 | 4,102.6 | 4,148.2 | 3,942.3 | 32.0% | 27.7% | 27.6% | 26.7% | 2.9% | 2.9% | 2.8% | 3.1% |
| DK | 745.8 | 708.8 | 688.7 | 681.6 | 20.9% | 17.3% | 16.7% | 17.0% | 0.5% | 0.5% | 0.4% | 0.4% |
| ES | 3,342.9 | 3,354.1 | 3,368.9 | 3,369.7 | 9.3% | 8.2% | 8.2% | 7.8% | 1.1% | 1.2% | 1.0% | 1.1% |
| FI | 518.5 | 487.2 | 487.6 | 439.4 | 44.2% | 39.6% | 38.7% | 36.8% | 1.3% | 1.3% | 1.2% | 1.4% |
| FR | 7,371.9 | 6,891.4 | 6,731.7 | 6,483.5 | 28.8% | 25.3% | 24.8% | 22.7% | 2.6% | 2.8% | 2.9% | 2.8% |
| GB | 8,656.2 | 7,902.4 | 7,795.9 | 7,305.5 | 31.7% | 27.1% | 27.6% | 26.0% | 2.5% | 2.8% | 2.6% | 2.7% |
| GR | 354.3 | 341.8 | 336.3 | 338.0 | 3.3% | 2.8% | 3.0% | 2.5% | 1.4% | 1.5% | 1.5% | 1.5% |
| HR | 34.5 | 35.2 | 37.1 | 36.0 | 1.3% | 1.1% | 1.0% | 0.9% | 1.5% | 1.9% | 2.0% | 7.4% |
| HU | 57.7 | 55.1 | 55.4 | 56.8 | 3.4% | 3.4% | 3.3% | 2.6% | 0.5% | 0.6% | 0.5% | 0.7% |
| IE | 310.4 | 297.8 | 288.1 | 285.5 | 4.7% | 3.8% | 3.8% | 3.3% | 2.9% | 3.1% | 3.0% | 4.3% |
| IT | 2,371.5 | 2,312.7 | 2,296.5 | 2,276.0 | 9.9% | 8.5% | 8.3% | 8.3% | 3.2% | 3.3% | 3.4% | 2.8% |
| LT | 16.7 | 16.6 | 17.0 | 17.4 | 2.4% | 2.0% | 1.8% | 2.1% | 0.1% | 0.3% | 1.0% | 3.9% |
| LU | 300.3 | 279.4 | 290.9 | 292.4 | 2.1% | 1.7% | 2.0% | 2.0% | 0.8% | 0.7% | 0.8% | 1.0% |
| LV | 13.2 | 13.2 | 13.6 | 13.9 | 4.1% | 4.0% | 3.0% | 3.2% | 0.1% | 0.0% | 0.0% | 1.1% |
| NL | 2,290.1 | 2,169.1 | 2,171.1 | 2,112.1 | 11.7% | 10.0% | 9.9% | 9.4% | 2.3% | 2.4% | 2.3% | 2.3% |
| NO | 393.5 | 370.2 | 357.1 | 337.6 | 17.2% | 17.5% | 17.3% | 20.5% | 14.9% | 13.7% | 13.9% | 10.4% |
| PL | 134.6 | 133.2 | 131.9 | 134.4 | 3.2% | 2.7% | 3.0% | 2.3% | 1.4% | 1.4% | 1.3% | 1.9% |
| PT* | 321.8 | 319.4 | 311.8 | 298.3 | 2.2% | 2.0% | 1.8% | 1.9% | 23.1% | 22.8% | 22.8% | 26.1% |
| RO | 32.6 | 34.5 | 34.5 | 35.4 | 1.0% | 1.1% | 0.8% | 0.9% | 1.0% | 0.9% | 1.1% | 1.6% |
| SE | 1,591.0 | 1,537.5 | 1,522.6 | 1,412.1 | 24.1% | 21.0% | 20.6% | 18.5% | 0.7% | 0.7% | 0.8% | 0.8% |
| SK | 23.0 | 23.5 | 24.3 | 11.2 | 0.8% | 0.7% | 0.7% | 0.7% | 2.7% | 2.1% | 1.6% | 7.2% |
| SI** | n.a. | n.a. | n.a. | 18.7 | n.a. | n.a. | n.a. | 1.5% | n.a. | n.a. | n.a. | 0.5% |
| MT** | n.a. | n.a. | n.a. | 18.2 | n.a. | n.a. | n.a. | 0.1% | n.a. | n.a. | n.a. | 0.2% |
| EU | 33,652.4 | 31,645.0 | 31,512.2 | 30,313.6 | 23.1% | 19.8% | 19.8% | 18.6% | 2.7% | 2.9% | 2.8% | 2.9% |

| Loans and advances | | | | |
|--------------------|----------|----------|----------|----------|
| Volumes; bln EUR | Mar-15 | Jun-15 | Sep-15 | Dec-15 |
| | AT | 527.4 | 517.9 | 519.1 |
| BE | 650.3 | 630.9 | 630.0 | 605.3 |
| BG | 15.4 | 15.5 | 16.0 | 16.4 |
| CY | 39.7 | 39.1 | 38.6 | 38.2 |
| CZ | 71.8 | 73.1 | 76.7 | 77.4 |
| DE | 2,395.9 | 2,335.3 | 2,358.3 | 2,286.5 |
| DK | 525.5 | 520.9 | 509.9 | 503.4 |
| ES | 2,215.7 | 2,256.5 | 2,274.3 | 2,313.5 |
| FI | 292.6 | 309.7 | 310.2 | 275.7 |
| FR | 4,329.6 | 4,260.9 | 4,193.1 | 4,160.6 |
| GB | 4,992.6 | 4,792.1 | 4,636.6 | 4,444.6 |
| GR | 239.3 | 227.1 | 220.8 | 197.1 |
| HR | 28.7 | 29.1 | 31.1 | 30.1 |
| HU | 42.6 | 39.4 | 38.7 | 39.5 |
| IE | 210.2 | 204.0 | 199.0 | 200.9 |
| IT | 1,576.2 | 1,555.3 | 1,554.2 | 1,554.3 |
| LT | 14.9 | 14.9 | 15.3 | 15.5 |
| LU | 218.7 | 200.9 | 212.5 | 218.0 |
| LV | 9.5 | 9.5 | 10.1 | 10.1 |
| NL | 1,707.1 | 1,685.5 | 1,698.0 | 1,655.1 |
| NO | 315.1 | 300.7 | 285.9 | 269.4 |
| PL | 97.7 | 96.9 | 94.8 | 99.4 |
| PT* | 217.6 | 215.2 | 212.2 | 203.7 |
| RO | 22.2 | 23.7 | 24.0 | 24.4 |
| SE | 1,136.0 | 1,161.3 | 1,144.8 | 1,071.0 |
| SK | 16.1 | 16.6 | 17.4 | 8.9 |
| SI** | n.a. | n.a. | n.a. | 12.4 |
| MT** | n.a. | n.a. | n.a. | 11.4 |
| EU | 20,772.4 | 20,407.2 | 20,249.7 | 19,809.2 |

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.
 * BANI was included in PT data until Q3 2015, but is no more included in Q4 data.
 ** Data before Q4 2015 is not disclosed because it was reported for less than three institutions.

Statistical Annex

Liability composition and volumes

| Liabilities composition | | | | | | | | | | | | | | | | |
|-------------------------|------------------------|--------|--------|--------|-----------------------------------|--------|--------|--------|-----------------------|--------|--------|--------|------------------------|--------|--------|--------|
| % of total liabilities | Debt securities issued | | | | Deposits from credit institutions | | | | Customer deposits (*) | | | | Other liabilities (**) | | | |
| | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 |
| AT | 15.5% | 15.2% | 14.8% | 14.6% | 14.4% | 14.3% | 14.3% | 13.7% | 58.1% | 60.0% | 60.5% | 61.6% | 12.1% | 10.5% | 10.4% | 10.1% |
| BE | 19.3% | 19.0% | 18.5% | 19.2% | 11.1% | 11.1% | 11.9% | 11.5% | 47.3% | 50.6% | 50.2% | 51.7% | 22.3% | 19.3% | 19.4% | 17.5% |
| BG | 0.9% | 0.9% | 0.7% | 0.7% | 8.8% | 8.5% | 7.9% | 8.3% | 87.9% | 88.3% | 89.3% | 89.1% | 2.4% | 2.2% | 2.1% | 1.9% |
| CY | 0.4% | 0.4% | 0.5% | 0.5% | 1.2% | 1.4% | 1.3% | 1.0% | 76.8% | 79.0% | 82.8% | 85.3% | 21.5% | 19.1% | 15.4% | 13.2% |
| CZ | 3.8% | 4.0% | 3.6% | 8.3% | 9.2% | 9.5% | 11.9% | 6.2% | 80.2% | 80.5% | 78.5% | 80.3% | 6.7% | 6.0% | 6.0% | 5.2% |
| DE | 18.0% | 19.4% | 19.5% | 19.0% | 13.8% | 14.1% | 13.8% | 13.7% | 32.7% | 36.4% | 35.7% | 37.6% | 35.5% | 30.1% | 31.0% | 29.8% |
| DK | 49.3% | 51.8% | 52.8% | 54.0% | 7.5% | 6.8% | 6.1% | 5.3% | 23.5% | 25.1% | 25.3% | 23.7% | 19.7% | 16.3% | 15.8% | 17.1% |
| ES | 14.3% | 14.1% | 14.0% | 14.3% | 9.6% | 8.9% | 9.5% | 8.8% | 58.4% | 59.9% | 59.5% | 60.6% | 17.7% | 17.0% | 17.0% | 16.4% |
| FI | 15.0% | 14.7% | 15.0% | 18.8% | 19.0% | 22.4% | 20.6% | 18.0% | 30.4% | 33.4% | 33.5% | 32.7% | 35.6% | 29.6% | 30.8% | 30.5% |
| FR | 18.4% | 19.0% | 18.4% | 18.6% | 8.0% | 7.4% | 7.5% | 6.8% | 43.4% | 46.2% | 46.9% | 49.0% | 30.2% | 27.3% | 27.2% | 25.6% |
| GB | 10.1% | 10.6% | 10.4% | 10.6% | 6.4% | 6.0% | 5.7% | 5.2% | 52.1% | 55.7% | 55.2% | 58.2% | 31.5% | 27.7% | 28.8% | 25.9% |
| GR | 2.2% | 2.1% | 2.1% | 0.6% | 2.3% | 1.9% | 2.1% | 2.6% | 55.0% | 49.5% | 50.0% | 48.2% | 40.4% | 46.5% | 45.8% | 48.5% |
| HR | 0.4% | 0.4% | 0.4% | 0.4% | 20.0% | 20.8% | 18.9% | 15.8% | 75.8% | 75.4% | 76.1% | 79.4% | 3.8% | 3.4% | 3.4% | 4.4% |
| HU | 3.5% | 3.6% | 3.5% | 3.2% | 10.7% | 11.1% | 10.1% | 9.8% | 76.0% | 76.3% | 77.4% | 78.7% | 9.8% | 9.0% | 8.9% | 8.4% |
| IE | 19.1% | 18.1% | 18.5% | 18.2% | 9.4% | 9.3% | 8.8% | 8.0% | 57.7% | 61.0% | 61.4% | 62.7% | 13.8% | 11.6% | 11.2% | 11.2% |
| IT | 21.2% | 21.0% | 20.7% | 20.5% | 8.0% | 7.6% | 7.6% | 7.1% | 50.7% | 52.4% | 53.0% | 54.6% | 20.1% | 18.9% | 17.8% | 17.8% |
| LT | 0.3% | 0.3% | 0.3% | 0.3% | 16.1% | 14.6% | 15.6% | 12.3% | 78.3% | 80.3% | 79.3% | 82.9% | 5.4% | 4.9% | 4.9% | 4.5% |
| LU | 12.7% | 14.1% | 13.4% | 14.7% | 42.3% | 38.2% | 40.9% | 42.6% | 39.4% | 42.3% | 40.5% | 37.5% | 5.6% | 5.4% | 5.2% | 5.2% |
| LV | 4.7% | 4.1% | 4.4% | 4.6% | 8.8% | 9.3% | 8.9% | 7.6% | 82.9% | 83.4% | 83.4% | 84.1% | 8.2% | 8.2% | 8.2% | 8.2% |
| NL | 28.2% | 28.4% | 27.8% | 27.9% | 4.1% | 4.0% | 4.1% | 3.4% | 53.1% | 55.5% | 55.8% | 56.9% | 14.6% | 12.1% | 12.3% | 11.8% |
| NO | 34.8% | 34.0% | 34.7% | 35.7% | 12.6% | 13.1% | 11.9% | 10.2% | 41.0% | 42.6% | 41.7% | 44.4% | 11.7% | 10.3% | 11.8% | 9.6% |
| PL | 4.9% | 4.8% | 5.0% | 3.7% | 7.6% | 8.3% | 8.0% | 3.9% | 81.3% | 80.8% | 81.8% | 83.4% | 6.3% | 6.1% | 5.3% | 9.0% |
| PT | 11.0% | 10.4% | 10.3% | 8.9% | 4.2% | 5.1% | 4.8% | 4.4% | 70.5% | 70.6% | 72.3% | 74.2% | 14.3% | 14.0% | 12.6% | 12.5% |
| RO | 0.7% | 0.7% | 0.7% | 0.7% | 14.8% | 14.2% | 11.7% | 10.2% | 81.8% | 82.3% | 84.5% | 86.3% | 2.6% | 2.8% | 3.0% | 2.9% |
| SE | 40.6% | 41.7% | 42.5% | 45.8% | 6.5% | 6.7% | 6.0% | 4.8% | 34.1% | 35.6% | 35.0% | 34.3% | 18.8% | 15.9% | 16.5% | 15.1% |
| SK | 8.4% | 8.1% | 7.9% | 6.7% | 3.7% | 4.1% | 4.6% | 5.3% | 84.8% | 85.0% | 84.9% | 85.3% | 3.1% | 2.8% | 2.6% | 2.7% |
| SJ** | n.a. | n.a. | n.a. | 1.9% | n.a. | n.a. | n.a. | 7.0% | n.a. | n.a. | n.a. | 85.9% | n.a. | n.a. | n.a. | 5.2% |
| MT** | n.a. | n.a. | n.a. | 2.5% | n.a. | n.a. | n.a. | 1.0% | n.a. | n.a. | n.a. | 94.5% | n.a. | n.a. | n.a. | 2.0% |
| EU | 18.4% | 19.0% | 18.8% | 19.0% | 8.2% | 7.9% | 7.9% | 7.3% | 46.9% | 49.7% | 49.5% | 51.4% | 26.4% | 23.3% | 23.8% | 22.3% |

(*) 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 | Mar-15 | | Jun-15 | | Sep-15 | | Dec-15 | |
| | AT | 676.2 | 656.1 | 653.3 | 650.3 | | | |
| BE | 1,040.0 | 965.2 | 960.1 | 926.9 | | | | |
| BG | 15.9 | 16.3 | 16.7 | 17.4 | | | | |
| CY | 42.7 | 41.2 | 40.1 | 39.4 | | | | |
| CZ | 92.4 | 93.5 | 96.5 | 94.9 | | | | |
| DE | 4,302.9 | 3,903.9 | 3,956.7 | 3,748.8 | | | | |
| DK | 710.4 | 671.7 | 652.4 | 645.2 | | | | |
| ES | 3,092.4 | 3,107.2 | 3,121.0 | 3,121.0 | | | | |
| FI | 498.9 | 466.7 | 464.7 | 415.6 | | | | |
| FR | 6,965.1 | 6,493.0 | 6,332.4 | 6,100.2 | | | | |
| GB | 8,150.7 | 7,399.5 | 7,293.0 | 6,816.8 | | | | |
| GR | 323.2 | 316.5 | 310.0 | 301.5 | | | | |
| HR | 29.3 | 30.0 | 32.3 | 31.1 | | | | |
| HU | 51.6 | 49.2 | 49.5 | 50.9 | | | | |
| IE | 285.7 | 271.0 | 260.7 | 260.0 | | | | |
| IT | 2,207.9 | 2,148.6 | 2,129.9 | 2,110.6 | | | | |
| LT | 14.5 | 14.3 | 14.7 | 15.1 | | | | |
| LU | 277.5 | 257.2 | 269.1 | 269.9 | | | | |
| LV | 11.4 | 11.4 | 11.8 | 12.0 | | | | |
| NL | 2,172.3 | 2,058.4 | 2,059.3 | 1,997.3 | | | | |
| NO | 368.3 | 344.3 | 332.3 | 311.9 | | | | |
| PL | 117.0 | 116.4 | 114.8 | 117.0 | | | | |
| PT* | 297.7 | 296.5 | 289.0 | 275.1 | | | | |
| RO | 29.2 | 30.7 | 30.5 | 31.3 | | | | |
| SE | 1,521.7 | 1,465.5 | 1,450.1 | 1,335.9 | | | | |
| SK | 20.7 | 21.2 | 22.0 | 10.2 | | | | |
| SJ** | n.a. | n.a. | n.a. | 16.4 | | | | |
| MT** | n.a. | n.a. | n.a. | 16.9 | | | | |
| EU | 31,709.9 | 29,723.6 | 29,583.9 | 28,398.5 | | | | |

| Share of secured funding | | | | | | | | |
|-----------------------------|--------|-------|--------|-------|--------|--|--------|--|
| % of debt securities issued | Mar-15 | | Jun-15 | | Sep-15 | | Dec-15 | |
| | AT | 31.6% | 34.1% | 35.9% | 29.1% | | | |
| BE | 23.6% | 25.3% | 26.1% | 26.4% | | | | |
| BG | 0.0% | 0.0% | 0.0% | 0.0% | | | | |
| CY | 0.0% | 0.0% | 0.0% | 0.0% | | | | |
| CZ | 68.7% | 65.3% | 70.1% | 21.2% | | | | |
| DE | 26.8% | 26.2% | 24.7% | 26.0% | | | | |
| DK | 89.1% | 89.8% | 89.8% | 89.1% | | | | |
| ES | 50.7% | 50.7% | 50.6% | 50.1% | | | | |
| FI | 39.7% | 41.8% | 42.3% | 38.9% | | | | |
| FR | 25.2% | 23.6% | 26.7% | 28.5% | | | | |
| GB | 18.4% | 19.2% | 18.6% | 18.7% | | | | |
| GR | 19.5% | 20.0% | 20.9% | 65.6% | | | | |
| HR | 0.0% | 0.0% | 0.0% | 0.0% | | | | |
| HU | 6.0% | 11.5% | 11.7% | 11.1% | | | | |
| IE | 72.4% | 73.3% | 74.7% | 71.3% | | | | |
| IT | 22.8% | 23.5% | 28.5% | 24.5% | | | | |
| LT | 0.0% | 0.0% | 0.0% | 0.0% | | | | |
| LU | 7.0% | 6.7% | 6.6% | 0.0% | | | | |
| LV | 0.0% | 0.0% | 0.0% | 0.0% | | | | |
| NL | 17.3% | 17.6% | 17.4% | 17.0% | | | | |
| NO | 53.3% | 58.1% | 52.1% | 53.3% | | | | |
| PL | 5.7% | 5.4% | 9.4% | 12.3% | | | | |
| PT* | 28.1% | 29.8% | 36.5% | 38.4% | | | | |
| RO | 0.0% | 0.0% | 0.0% | 0.0% | | | | |
| SE | 46.1% | 45.9% | 45.6% | 47.7% | | | | |
| SK | 83.0% | 85.2% | 85.4% | 93.6% | | | | |
| SJ** | n.a. | n.a. | n.a. | 0.0% | | | | |
| MT** | n.a. | n.a. | n.a. | 0.0% | | | | |
| EU | 32.4% | 32.6% | 33.4% | 34.0% | | | | |

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.

* BANIF was included in PT data until Q3 2015, but is no more included in Q4 data.

** Data before Q4 2015 is not disclosed because it was reported for less than three institutions.

Statistical Annex

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

| % of total RWA | RWA composition | | | | | | | | | | | | | | | | | | | |
|----------------|---|--------|--------|--------|-------------------------------------|--------|--------|--------|----------------------------------|--------|--------|--------|---------------------------------------|--------|--------|--------|----------------------------|--------|--------|--------|
| | Credit risk capital requirements (excl. securitisation) | | | | Securitisation capital requirements | | | | Market risk capital requirements | | | | Operational risk capital requirements | | | | Other capital requirements | | | |
| | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 |
| AT | 85.4% | 85.8% | 86.3% | 86.5% | 0.2% | 0.2% | 0.2% | 0.2% | 4.0% | 3.4% | 2.7% | 2.8% | 9.4% | 9.7% | 10.1% | 9.8% | 1.0% | 0.9% | 0.8% | 0.7% |
| BE | 82.3% | 81.7% | 81.4% | 82.3% | 2.3% | 2.3% | 2.3% | 2.0% | 2.7% | 2.9% | 3.1% | 2.9% | 7.1% | 7.4% | 7.5% | 7.5% | 5.7% | 5.7% | 5.6% | 5.4% |
| BG | 90.4% | 90.9% | 90.7% | 90.9% | 0.1% | 0.2% | 0.1% | 0.1% | 0.5% | 0.3% | 0.4% | 0.4% | 8.9% | 8.6% | 8.6% | 8.3% | 0.1% | 0.0% | 0.2% | 0.2% |
| CY | 90.0% | 89.4% | 89.0% | 88.1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.1% | 0.6% | 0.8% | 9.9% | 10.2% | 10.2% | 11.0% | 0.1% | 0.3% | 0.2% | 0.2% |
| CZ | 82.0% | 82.5% | 82.5% | 83.1% | 0.0% | 0.0% | 0.0% | 0.0% | 3.9% | 3.9% | 3.8% | 3.4% | 12.8% | 12.8% | 12.8% | 12.7% | 1.2% | 0.8% | 0.9% | 0.9% |
| DE | 72.5% | 72.5% | 72.3% | 72.9% | 3.7% | 3.7% | 3.5% | 3.4% | 9.8% | 9.5% | 9.4% | 8.7% | 10.3% | 11.0% | 11.6% | 12.1% | 3.7% | 3.2% | 3.3% | 2.9% |
| DK | 81.8% | 79.7% | 80.8% | 81.1% | 0.3% | 0.2% | 0.2% | 0.2% | 8.0% | 10.6% | 9.3% | 9.4% | 8.0% | 8.0% | 8.5% | 8.4% | 1.9% | 1.5% | 1.2% | 1.0% |
| ES | 85.5% | 85.4% | 85.8% | 86.9% | 0.6% | 0.5% | 0.5% | 0.4% | 3.9% | 3.9% | 3.7% | 3.3% | 9.2% | 9.4% | 9.2% | 8.6% | 0.9% | 0.8% | 0.8% | 0.8% |
| FI | 82.4% | 81.9% | 82.8% | 82.7% | 0.3% | 0.3% | 0.2% | 0.2% | 6.6% | 7.2% | 5.9% | 5.8% | 8.1% | 8.4% | 8.6% | 8.9% | 2.6% | 2.2% | 2.5% | 2.3% |
| FR | 83.4% | 83.5% | 83.7% | 84.8% | 1.6% | 1.6% | 1.5% | 1.6% | 3.7% | 3.5% | 3.2% | 2.7% | 9.1% | 9.3% | 9.5% | 9.1% | 2.2% | 2.0% | 2.1% | 1.8% |
| GB | 67.7% | 68.4% | 69.4% | 69.0% | 1.6% | 1.4% | 1.4% | 1.4% | 12.2% | 11.8% | 11.8% | 12.0% | 9.3% | 9.8% | 10.1% | 10.7% | 9.1% | 8.6% | 7.2% | 6.8% |
| GR | 91.0% | 90.4% | 90.2% | 89.3% | 0.1% | 0.1% | 0.1% | 0.1% | 2.3% | 2.6% | 2.8% | 3.1% | 6.4% | 6.6% | 6.7% | 7.2% | 0.2% | 0.3% | 0.2% | 0.2% |
| HR | 88.3% | 88.5% | 86.6% | 86.7% | 0.0% | 0.0% | 0.0% | 0.0% | 1.0% | 1.0% | 3.1% | 2.8% | 10.6% | 10.4% | 9.9% | 10.2% | 0.1% | 0.1% | 0.4% | 0.3% |
| HU | 79.9% | 81.3% | 81.2% | 81.4% | 0.0% | 0.0% | 0.0% | 0.0% | 5.7% | 4.3% | 4.6% | 5.0% | 13.7% | 13.9% | 13.9% | 13.3% | 0.6% | 0.5% | 0.4% | 0.3% |
| IE | 90.0% | 90.0% | 90.6% | 90.4% | 0.6% | 0.6% | 0.6% | 0.6% | 0.9% | 1.0% | 0.7% | 0.6% | 5.6% | 5.8% | 6.0% | 6.5% | 2.9% | 2.6% | 2.2% | 1.9% |
| IT | 84.5% | 85.2% | 85.4% | 85.6% | 0.8% | 0.8% | 0.8% | 0.8% | 4.8% | 4.2% | 3.9% | 3.9% | 8.8% | 8.9% | 9.0% | 8.8% | 1.0% | 0.9% | 0.9% | 0.9% |
| LT | 89.5% | 89.5% | 89.6% | 89.4% | 0.0% | 0.0% | 0.0% | 0.0% | 1.5% | 1.5% | 1.5% | 1.7% | 9.0% | 9.0% | 8.9% | 8.8% | 0.0% | 0.0% | 0.0% | 0.0% |
| LU | 89.9% | 91.1% | 91.0% | 90.9% | 1.6% | 0.5% | 0.5% | 0.4% | 0.7% | 0.6% | 0.6% | 0.5% | 6.9% | 7.0% | 7.1% | 7.4% | 0.9% | 0.8% | 0.8% | 0.8% |
| LV | 87.4% | 87.2% | 86.6% | 86.2% | 0.0% | 0.0% | 0.0% | 0.0% | 1.7% | 1.5% | 1.8% | 1.7% | 10.9% | 11.3% | 11.7% | 12.1% | 0.0% | 0.0% | 0.0% | 0.0% |
| NL | 83.1% | 83.0% | 82.3% | 82.4% | 1.0% | 1.0% | 0.9% | 0.9% | 2.8% | 2.6% | 2.6% | 2.2% | 11.3% | 12.0% | 12.8% | 12.9% | 1.7% | 1.4% | 1.4% | 1.6% |
| NO | 76.4% | 74.5% | 74.8% | 73.0% | 1.3% | 1.2% | 1.4% | 1.0% | 1.3% | 1.3% | 1.3% | 1.2% | 7.3% | 7.3% | 7.1% | 7.4% | 13.7% | 15.6% | 15.3% | 17.3% |
| PL | 89.2% | 89.7% | 90.1% | 90.1% | 0.0% | 0.0% | 0.0% | 0.0% | 2.6% | 2.3% | 2.0% | 2.3% | 7.3% | 7.2% | 7.1% | 6.7% | 1.0% | 0.9% | 0.9% | 0.9% |
| PT | 88.4% | 88.5% | 88.2% | 88.6% | 1.1% | 1.2% | 1.3% | 1.1% | 2.9% | 2.8% | 2.9% | 2.9% | 5.8% | 6.0% | 6.1% | 6.0% | 1.8% | 1.5% | 1.5% | 1.4% |
| RO | 81.8% | 82.5% | 82.4% | 81.3% | 0.0% | 0.0% | 0.0% | 0.0% | 4.5% | 4.6% | 4.7% | 5.5% | 13.5% | 12.6% | 12.6% | 13.0% | 0.2% | 0.2% | 0.2% | 0.2% |
| SE | 81.5% | 79.5% | 80.2% | 81.3% | 0.2% | 0.1% | 0.2% | 0.2% | 5.6% | 6.2% | 5.4% | 4.7% | 10.9% | 11.2% | 11.3% | 11.6% | 1.8% | 3.0% | 2.9% | 2.2% |
| SK | 84.8% | 86.1% | 87.1% | 87.8% | 0.0% | 0.0% | 0.0% | 0.0% | 1.0% | 0.9% | 0.9% | 0.9% | 10.4% | 10.2% | 10.1% | 10.3% | 3.8% | 2.8% | 1.9% | 1.0% |
| SI** | n.a | n.a | n.a | 86.7% | n.a | n.a | n.a | 0.0% | n.a | n.a | n.a | 1.5% | n.a | n.a | n.a | 11.7% | n.a | n.a | n.a | 0.1% |
| MT** | n.a | n.a | n.a | 89.3% | n.a | n.a | n.a | 0.0% | n.a | n.a | n.a | 0.1% | n.a | n.a | n.a | 10.4% | n.a | n.a | n.a | 0.2% |
| EU | 77.9% | 78.2% | 78.8% | 79.0% | 1.5% | 1.4% | 1.3% | 1.3% | 7.1% | 6.8% | 6.6% | 6.4% | 9.3% | 9.6% | 9.9% | 10.0% | 4.2% | 3.9% | 3.5% | 3.2% |

| NPL Ratio (weighted average) | | | | |
|------------------------------|--------|--------|--------|--------|
| % | Mar-15 | Jun-15 | Sep-15 | Dec-15 |
| AT | 8.0% | 7.7% | 7.4% | 6.9% |
| BE | 4.0% | 4.0% | 3.9% | 3.9% |
| BG | 14.8% | 13.1% | 12.7% | 13.7% |
| CY | 49.5% | 49.6% | 50.0% | 48.9% |
| CZ | 4.2% | 3.7% | 3.4% | 3.3% |
| DE | 3.5% | 3.4% | 3.2% | 3.0% |
| DK | 3.7% | 3.5% | 3.6% | 3.6% |
| ES | 7.6% | 7.1% | 6.8% | 6.4% |
| FI | 1.6% | 1.5% | 1.4% | 1.6% |
| FR | 4.3% | 4.2% | 4.2% | 4.0% |
| GB | 2.9% | 2.7% | 2.5% | 2.5% |
| GR | 40.0% | 42.0% | 43.5% | 46.7% |
| HR | 14.5% | 14.4% | 13.6% | 12.5% |
| HU | 16.6% | 15.9% | 16.0% | 13.9% |
| IE | 22.2% | 21.5% | 20.6% | 18.5% |
| IT | 16.7% | 16.8% | 16.9% | 16.8% |
| LT | 6.4% | 6.0% | 5.5% | 5.1% |
| LU | 1.6% | 1.6% | 1.5% | 1.2% |
| LV | 6.2% | 5.5% | 4.9% | 4.0% |
| NL | 3.2% | 2.9% | 2.8% | 2.8% |
| NO | 1.4% | 1.3% | 1.3% | 1.4% |
| PL | 6.9% | 6.8% | 7.3% | 6.7% |
| PT | 18.2% | 18.1% | 18.5% | 19.1% |
| RO | 21.2% | 16.7% | 16.1% | 14.6% |
| SE | 1.2% | 1.1% | 1.0% | 1.2% |
| SK | 5.3% | 5.1% | 4.8% | 4.1% |
| SI** | n.a | n.a | n.a | 21.5% |
| MT** | n.a | n.a | n.a | 7.4% |
| EU | 6.2% | 6.0% | 5.9% | 5.8% |

| Coverage ratio of NPLs (weighted average) | | | | |
|---|--------|--------|--------|--------|
| % | Mar-15 | Jun-15 | Sep-15 | Dec-15 |
| AT | 53.1% | 54.7% | 54.7% | 55.6% |
| BE | 42.4% | 41.6% | 42.6% | 42.7% |
| BG | 53.6% | 54.2% | 54.9% | 55.8% |
| CY | 31.6% | 32.3% | 33.9% | 38.0% |
| CZ | 60.7% | 60.0% | 59.6% | 59.9% |
| DE | 35.4% | 34.8% | 35.4% | 37.2% |
| DK | 36.3% | 36.0% | 32.7% | 31.2% |
| ES | 45.7% | 46.1% | 46.3% | 46.1% |
| FI | 31.0% | 30.5% | 32.4% | 30.9% |
| FR | 50.9% | 51.3% | 51.6% | 51.7% |
| GB | 34.0% | 33.4% | 31.3% | 30.4% |
| GR | 43.6% | 47.7% | 47.6% | 48.4% |
| HR | 53.6% | 54.9% | 56.2% | 57.8% |
| HU | 54.8% | 55.4% | 57.7% | 60.0% |
| IE | 41.9% | 41.1% | 40.8% | 38.8% |
| IT | 45.0% | 45.2% | 45.1% | 45.5% |
| LT | 30.9% | 31.0% | 31.5% | 31.7% |
| LU | 36.0% | 40.8% | 41.9% | 45.4% |
| LV | 34.3% | 31.8% | 32.9% | 30.9% |
| NL | 36.3% | 37.3% | 38.7% | 37.7% |
| NO | 39.0% | 39.2% | 42.7% | 37.1% |
| PL | 59.0% | 59.4% | 57.8% | 58.6% |
| PT | 37.7% | 40.0% | 39.6% | 39.4% |
| RO | 66.7% | 64.1% | 66.6% | 65.5% |
| SE | 30.2% | 29.0% | 30.6% | 29.5% |
| SK | 55.2% | 55.8% | 57.4% | 58.2% |
| SI** | n.a | n.a | n.a | 62.7% |
| MT** | n.a | n.a | n.a | 35.9% |
| EU | 42.9% | 43.6% | 43.7% | 43.8% |

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.

** Data before Q4 2015 is not disclosed because it was reported for less than three institutions.

Statistical Annex

Profitability analysis

| % | Decomposition of the RoE | | | | | | | | | | | | | | | | | | | |
|------|---------------------------|--------|--------|--------|--|--------|--------|--------|--|--------|--------|--------|---------------------------------------|---------|---------|---------|--|--------|--------|--------|
| | RoE (Return on Equity) | | | | NoP / Assets (asset yield contribution) | | | | Assets / Equity (leverage contribution) | | | | EbT / NoP (operating contribution) | | | | NP / EbT* (tax effect on the capital yield) | | | |
| | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 | Mar-15 | Jun-15 | Sep-15 | Dec-15 |
| AT | 6.6% | 7.6% | 7.0% | 6.5% | 2.9% | 3.0% | 2.9% | 3.0% | 14.25 | 14.10 | 14.10 | 14.09 | 23.2% | 25.7% | 23.4% | 21.6% | 68.7% | 68.8% | 72.1% | 71.7% |
| BE | 5.4% | 8.8% | 8.8% | 9.9% | 1.7% | 1.8% | 1.7% | 1.8% | 18.27 | 17.74 | 17.46 | 17.52 | 23.1% | 35.7% | 38.3% | 36.7% | 77.4% | 76.3% | 75.1% | 87.5% |
| BG | 16.7% | 15.6% | 15.6% | 14.1% | 5.4% | 5.5% | 5.4% | 5.9% | 7.42 | 7.67 | 7.61 | 7.63 | 45.8% | 41.4% | 42.1% | 34.8% | 89.9% | 89.8% | 89.9% | 89.9% |
| CY | 5.1% | 3.3% | -5.0% | -13.6% | 3.9% | 4.6% | 3.6% | 3.6% | 9.31 | 9.16 | 9.23 | 9.35 | 20.4% | 12.0% | -9.0% | -36.2% | 69.2% | 65.7% | 31.1% | 89.6% |
| CZ | 14.3% | 14.7% | 14.6% | 13.5% | 3.7% | 3.8% | 3.7% | 3.7% | 9.12 | 9.61 | 9.53 | 9.12 | 50.8% | 49.1% | 50.0% | 48.0% | 82.8% | 82.7% | 82.8% | 82.3% |
| DE | 4.8% | 5.5% | 1.1% | 0.8% | 1.8% | 1.8% | 1.7% | 1.7% | 22.15 | 21.10 | 21.61 | 20.97 | 20.9% | 21.9% | 9.4% | 7.4% | 57.9% | 66.2% | 30.2% | 30.3% |
| DK | 9.7% | 10.9% | 8.9% | 7.5% | 1.3% | 1.4% | 1.3% | 1.3% | 20.95 | 20.18 | 19.91 | 19.77 | 46.9% | 50.9% | 44.8% | 38.6% | 79.0% | 78.3% | 76.7% | 74.6% |
| ES | 9.7% | 10.0% | 8.5% | 6.8% | 3.1% | 3.1% | 3.1% | 3.0% | 13.54 | 13.67 | 13.67 | 13.65 | 30.5% | 27.7% | 24.5% | 20.6% | 76.5% | 84.6% | 81.9% | 80.3% |
| FI | 12.0% | 10.8% | 10.6% | 9.3% | 1.1% | 1.1% | 1.1% | 1.1% | 25.45 | 24.08 | 22.73 | 21.16 | 52.8% | 52.2% | 53.0% | 49.4% | 78.8% | 75.8% | 78.9% | 78.4% |
| FR | 6.2% | 7.5% | 7.5% | 6.8% | 2.1% | 2.2% | 2.1% | 2.2% | 17.89 | 17.46 | 17.34 | 16.93 | 23.7% | 27.9% | 28.6% | 26.7% | 69.4% | 69.4% | 70.4% | 70.3% |
| GB | 6.6% | 6.8% | 6.6% | 3.3% | 2.0% | 2.2% | 2.1% | 2.1% | 16.94 | 16.20 | 16.09 | 15.82 | 28.2% | 25.0% | 24.6% | 13.8% | 68.7% | 75.7% | 78.6% | 70.8% |
| GR | -5.5% | -38.8% | -21.1% | -23.4% | 2.8% | 2.9% | 2.8% | 2.3% | 11.19 | 12.10 | 11.80 | 10.06 | -16.8% | -141.0% | -107.8% | -141.5% | 95.0% | 121.0% | 141.6% | 128.8% |
| HR | 5.9% | 6.7% | -3.1% | -1.4% | 3.8% | 4.1% | 4.2% | 3.9% | 6.58 | 6.66 | 7.13 | 6.97 | 29.3% | 30.1% | -13.2% | -6.7% | 80.2% | 81.0% | 121.4% | 122.0% |
| HU | -0.1% | 5.6% | 5.2% | 5.8% | 4.7% | 5.2% | 5.4% | 5.5% | 9.47 | 9.40 | 9.39 | 9.59 | -2.7% | 14.1% | 12.1% | 13.5% | 192.2% | 82.2% | 84.5% | 81.4% |
| IE | 6.7% | 7.7% | 8.8% | 7.4% | 1.9% | 2.1% | 2.0% | 2.1% | 12.57 | 11.79 | 11.49 | 11.86 | 54.8% | 45.9% | 50.3% | 42.9% | 51.0% | 68.5% | 74.8% | 70.3% |
| IT | 6.5% | 4.4% | 3.9% | 3.1% | 3.0% | 2.9% | 2.8% | 2.9% | 14.48 | 14.27 | 14.11 | 14.10 | 22.5% | 15.8% | 14.4% | 9.2% | 67.8% | 65.8% | 68.0% | 81.4% |
| LT | 7.4% | 6.8% | 7.2% | 7.1% | 2.5% | 2.5% | 2.5% | 2.5% | 7.46 | 7.36 | 7.37 | 7.37 | 46.5% | 44.1% | 45.7% | 44.9% | 84.8% | 85.5% | 85.7% | 87.0% |
| LU | 7.0% | 7.1% | 7.2% | 7.0% | 1.6% | 1.7% | 1.6% | 1.7% | 13.02 | 12.61 | 13.03 | 12.82 | 43.7% | 42.3% | 42.6% | 41.4% | 76.2% | 79.3% | 78.8% | 78.9% |
| LV | 11.7% | 12.4% | 12.0% | 11.6% | 3.3% | 3.3% | 3.2% | 3.2% | 7.32 | 7.23 | 7.23 | 7.18 | 55.7% | 59.3% | 58.5% | 57.5% | 88.6% | 87.7% | 87.7% | 86.9% |
| NL | 7.1% | 7.9% | 9.9% | 7.7% | 1.8% | 1.9% | 1.9% | 1.9% | 19.23 | 19.30 | 19.22 | 18.71 | 19.8% | 28.3% | 35.0% | 31.7% | 104.1% | 75.5% | 79.3% | 70.1% |
| NO | 15.8% | 13.6% | 13.1% | 13.0% | 2.2% | 2.1% | 1.9% | 2.0% | 15.91 | 15.17 | 15.24 | 14.56 | 61.0% | 57.6% | 60.0% | 60.4% | 74.6% | 74.6% | 74.3% | 75.4% |
| PL | 15.8% | 13.5% | 12.5% | 10.9% | 4.6% | 4.4% | 4.4% | 4.3% | 7.74 | 7.88 | 7.78 | 7.80 | 54.2% | 47.0% | 44.8% | 39.4% | 82.5% | 82.2% | 81.5% | 81.3% |
| PT | 2.0% | 2.5% | 1.3% | -2.5% | 2.7% | 2.5% | 2.4% | 2.4% | 13.76 | 14.04 | 13.92 | 13.45 | 11.2% | 8.4% | 4.3% | -6.6% | 49.4% | 82.6% | 87.4% | 84.3% |
| RO | 17.6% | 40.0% | 29.8% | 24.4% | 5.4% | 5.2% | 5.4% | 5.7% | 9.72 | 9.42 | 9.18 | 9.22 | 39.5% | 86.6% | 65.4% | 45.9% | 85.6% | 94.2% | 92.6% | 100.8% |
| SE | 13.5% | 12.6% | 11.7% | 11.7% | 1.5% | 1.5% | 1.5% | 1.6% | 21.54 | 20.77 | 20.60 | 19.35 | 52.4% | 51.3% | 50.2% | 49.0% | 78.1% | 76.5% | 76.7% | 77.9% |
| SK | 13.3% | 15.8% | 15.0% | 14.2% | 4.4% | 4.4% | 4.3% | 4.3% | 9.79 | 10.14 | 10.27 | 10.24 | 40.6% | 46.3% | 44.8% | 42.9% | 76.2% | 76.0% | 76.0% | 75.8% |
| SI** | n.a | n.a | n.a | 5.0% | n.a | n.a | n.a | 3.9% | n.a | n.a | n.a | 8.27 | n.a | n.a | n.a | 18.5% | n.a | n.a | n.a | 83.3% |
| MT** | n.a | n.a | n.a | 11.5% | n.a | n.a | n.a | 2.7% | n.a | n.a | n.a | 13.98 | n.a | n.a | n.a | 43.4% | n.a | n.a | n.a | 70.0% |
| EU | 6.9% | 6.8% | 6.4% | 4.7% | 2.2% | 2.3% | 2.2% | 2.2% | 17.14 | 16.70 | 16.63 | 16.29 | 26.2% | 24.5% | 23.2% | 18.2% | 71.3% | 74.0% | 75.4% | 72.8% |

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

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

** Data before Q4 2015 is not disclosed because it was reported for less than three institutions.

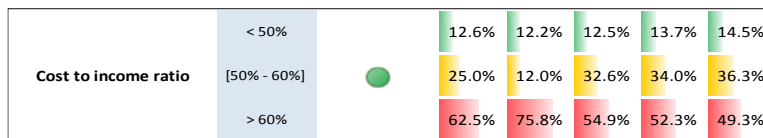
Methodological note on the Risk Indicators' (RIs) heatmap

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

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

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

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



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

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

Risk Indicators in the Dashboard

| Nr | Risk Indicator code | Dashboard name | Formula | Data Point A* | | | Data Point B* | | | Data Point C* | | |
|----|---------------------|---|---|---|---------------------|---|---------------|---|---------------|---------------|-----|----------|
| | | | | Template | Row | Column | Template | Row | Column | Template | Row | Column |
| 1 | SVC_1 | Tier 1 capital ratio | Tier 1 capital (A) / Total risk exposure amount (B) | C 01.00 | 015 | 010 | C 02.00 | 010 | 010 | | | |
| 2 | SVC_2 | Total capital ratio | Own funds (A) / Total risk exposure amount (B) | C 01.00 | 010 | 010 | C 02.00 | 010 | 010 | | | |
| 3 | SVC_3 | CET1 ratio | Common equity TIER 1 capital (A) / Total risk exposure amount (B) | C 01.00 | 020 | 010 | C 02.00 | 010 | 010 | | | |
| 4 | SVC_29 | CET1 ratio (fully loaded) | Tier 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects | {C 01.00(r020, c10) - C 05.01(r010, c010) - C 01.00(r440, c010) + MIN ((C 01.00(r530, c10) - C 01.00(r740, c10) - C 05.01(r010, c020) - C 01.00(r720, c10) + MIN ((C 01.00(r750, c10) - C 01.00(r970, c10) - C 05.01(r010, c030)), 0)), 0)} / ({C 02.00;r010;c010} - {C 05.01;r010;c040}) | | | | | | | | |
| 5 | AQT_3.2 | Level of non-performing loans and advances (NPL ratio) | Non-performing loans and advances (A) / Total gross loans and advances (B) | F 18.00 | 070, 250 | 060 | F 18.00 | 070, 250 | 010 | | | |
| 6 | AQT_41.2 | Coverage ratio of non-performing loans and advances | Specific allowances for loans (A) / Total gross non-performing loans and advances (B) | F 18.00 | 070, 250 | 150 | F 18.00 | 070, 250 | 060 | | | |
| 7 | AQT_42.2 | Forbearance ratio for loans and advances | Exposures with forbearance measures (A) / Total gross loans and advances (B) | F 19.00 | 070, 250 | 010 | F 18.00 | 070, 250 | 010 | | | |
| 8 | AQT_3.1 | Ratio of non-performing exposures (NPE ratio) | Non-performing debt securities and loans and advances (A) / Total gross debt securities and loans and advances (B) | F 18.00 | 330 | 060 | F 18.00 | 330 | 010 | | | |
| 9 | PFT_21 | Return on equity (numerator annualised, denominator as average)** | Profit or loss for the year (A) / Total equity (B) | F 02.00 | 670 | 010 | F 01.03 | 300 | 010 | | | |
| 10 | PFT_24 | Return on assets (numerator annualised, denominator as average)** | Profit or loss for the year (A) / Total assets (B) | F 02.00 | 670 | 010 | F 01.01 | 380 | 010 | | | |
| 11 | PFT_23 | Cost to income ratio | Administrative and depreciation expenses (A) / Total net operating income (B) | F 02.00 | 360, 390 | 010 | F 02.00 | 355 | 010 | | | |
| 12 | PFT_25 | Net interest income to total operating income | Net interest income (A) / Total net operating income (B) | F 02.00 | 010, 090 | 010 | F 02.00 | 355 | 010 | | | |
| 13 | PFT_26 | Net fee and commission income to total operating income | Net fee and commission income (A) / Total net operating income (B) | F 02.00 | 200, 210 | 010 | F 02.00 | 355 | 010 | | | |
| 14 | PFT_29 | Net trading income to total operating income | Net gains or losses on financial assets & liabilities held for trading (A) / Total net operating income (B) | F 02.00 | 280 | 010 | F 02.00 | 355 | 010 | | | |
| 15 | PFT_41 | Net interest income to interest bearing assets (numerator annualised, denominator as average)** | 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 (if not available: 010) and 040 (if not available: 030) | 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 (if not available: 010) and 040 (if not available: 030) | C 60.00 | (010-1310) excl. 030, (100-150), (180-230), (1260-1280) | (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>)

** For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4

*** Encumbered assets (recognised on the balance sheet) are considered at their carrying value, collateral received is considered as at fair value

Risk Indicators in the Statistical Annex

| Annex series | Risk Indicator code | RI's parameter shown | Formula | Data Point A* | | | Data Point B* | | |
|---|---------------------|----------------------|--|---------------|-----------------------------------|---------------|---------------|--------------------|---------------|
| | | | | Template | Row | Column | Template | Row | Column |
| Cash balances | RDB_1 | Ratio | Cash positions (A) / Total Assets (B) | F 01.01 | 020 | 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 loans and advances | RDB_4 | Numerator | Loans and advances (A) / Total Assets (B) | F 01.01 | 030, 040, 090, 130, 170, 200, 230 | 010 | n/a | n/a | n/a |
| Debt securities issued | FND_9 | Ratio | Debt securities issued (A) / Total liabilities (B) | F 01.02 | 050, 090, 130 | 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 |
| (numerator annualised, denominator as average)** | | | | | | | | | |
| Asset / Equity (leverage contribution) | PFT_18 | Ratio | Total Assets (A) / Total equity (B) | F 01.01 | 380 | 010 | F 01.03 | 300 | 010 |
| (numerator and denominator both as average)** | | | | | | | | | |
| Ebt / NoP | PFT_19 | Ratio | [Earnings before Tax = Profit or (-) loss before tax from continuing operations (A)] / [Net operating Profit = Total operating income net (B)] | F 02.00 | 610 | 010 | F 02.00 | 355 | 010 |
| (Non operating contribution) | | | | | | | | | |
| NP / Ebt | PFT_20 | Ratio | 1 - ([Earnings before Tax(B) - Net Profit (A)] / ABS [Earnings before Tax (B)]) | F 02.00 | 670 | 010 | F 02.00 | 610 | 010 |
| (tax effect on the capital yield) | | | | | | | | | |

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

** For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second the number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4.

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