RISK DASHBOARD

Q3 2013

(DATA AS OF Q2 2013)

EBA EUROPEAN BANKING AUTHORITY

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Summary[1]

After two years of repair, the overall conditions of EU banks have improved, but the banking sector remains fragile given the weak and uneven recovery across the entire EU.

During the past two years, capital positions have improved significantly. The Tier 1 ratio (T1) weighted average rose by more than 1 p.p. to 12.6%, while the 25th percentile of the T1 ratio excluding hybrid instruments - a proxy of the Core Tier 1 ratio (CT1) - arose from 7.9% to 10.0%.

Capital positions have remained stable in the last quarter. During the first half of 2013, the T1 ratio remained stable at around 12.5%. The reduction in the share of total assets from 71% to 58% for those banks with a T1 ratio above 12% can mainly be attributed to a few banks that recorded a relevant reduction of the T1 capital in Q1 2013 due to a change in accounting/regulatory treatment of some items. The T1 ratio excluding hybrid instruments is now above 11%. EU banks have approximately €180bn available as loss absorbing capacity in excess of a threshold of 9% of minimum capital, yet this capacity is unevenly distributed across countries.

From Q2 2011 to Q2 2013, asset quality deteriorated. The weighted average of impaired loans and past due loans (>90 days) to total loans (KRI 13) increased by almost 25%, from 5.4% to 6.7%. Similarly, the weighted average of impaired financial assets to total assets deteriorated from 1.7% to 2.1%.

The quality of banks' loan portfolios remains a concern in 2013. Over the last 6 months, the ratio of impaired loans and past due loans (>90 days) to total loans has deteriorated further from 6.4% to 6.7%, due to an increase by €30bn in the numerator and to a decrease by €110bn in the denominator. On average, around 42% of gross impaired loans are covered by specific allowances. Banks with a low level of coverage ratio (below 25%) account for around 14% of total assets of the sample. Robust assessments of banks' assets quality, coupled with consistent transparency and an effort to address the corporate debt overhang will be key.

Profitability has been an on-going concern throughout the past two years. The Return on Equity (RoE) weighted average has been consistently below 4% and the dispersion across the sample has been significant. The cost to income dispersion amongst banks widened in the same period.

We noted modest improvements in bank profitability in Q2 2013. The RoE has increased since December from 0.5% to 3.8% (weighted average). However, this improvement can partly be attributed to one-off events (e.g. in Greece). Persistent low interest rates along with the decline in lending volumes are still putting pressure on net interest margins. Compared with H1 2012, in H1 2013 net interest income decreased by 8% (€14bn) and from 61% to 56% of the total operating income (as a percentage of total assets, net interest income decreased from 1.2% to 1.1%).

Since June 2011, the balance sheet structure of EU banks has been shifting, albeit very slowly. Loan-to-deposit ratio (weighted average) has fallen by more than 5 p.p., while the 75th percentile has declined from 141.7% to 130.5%. Debt-to-equity ratio has decreased from 17.9 to 17.5.

Balance sheet structure is changing and deleveraging progressing. Over the last 6 months, the debt-to-equity ratio has decreased from 18.1 to 17.5, the loan-to-deposit ratio has declined from 115.7% to 114.2% and customer deposits over total liabilities have increased from 42.7% to 45.4%. During the same period, the sum of total assets has decreased by 3.5% and further changes to banks balance sheets are expected as business models will have to adapt to a new environment.

Funding conditions in 2013 have significantly improved compared to the previous year. The vast majority of banks, including banks domiciled in non-core countries are able to cover their needs via market funding, including unsecured instruments. There has also been some evidence of deposit inflows from both retail and corporate customers, including into banks in countries with financially stressed sovereigns. The average cost of equity of banks in the EU has also decreased. However, overall funding conditions remain fragile and vulnerable to adverse trends, with many banks still fundamentally relying on central banks' funding. Risk of fragmentation of funding markets and uneven cost conditions also remain of concern.

1)This risk dashboard, published for the first time by the EBA, is based on a sample of Key Risk Indicators (KRI) from 56 EU banks. This edition is based on Q2 2013 data. The underlying data has been compiled by the EBA since 2011 and it has served as a basis for additional analyses included in the EBA's Risk Assessment Report (the last version of which was published in July 2013).Two Cypriot banks (which account for approximately 0.3% in terms of total assets), are not included in the sample for Q1 and Q2 2013.

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

		Bank risk	Risk drivers	Memo: Last quarter trend	Level of risk	Forward Trend	Contributing factors/interactions
Capital	Pillar 1	Credit risk (includes asset quality, provisions, indebtedness etc.)	Asset quality	↑	🔴	↑	Credit quality challenges persist due to continuing asset quality deterioration, aggravated by a weak economic environment in some regions. Market uncertainties regarding perceived inconsistencies in the calculation of banks' risk weighed assets also weigh on otherwise healthy capital ratios. Uncertainty on timely recognition of problem loans, loan restructuring and modifications, level of impairments and rising provisions all contribute to risks.
Capital	Pillar 1	Market risk	Hightened volatility, hedge effectiveness	→	🟡	→	Geopolitical tensions and uncertainties are continuing. Monetary policy stances of different global central banks are potentially changing and may impact European banks.
Capital	Pillar 1	Operational risk	Cost cutting	→	🟡	↑	Internal controls risk being degraded in cost cutting efforts. There are increased risks of fraud in a downturn environment. IT and internet related risks (e.g. cyber-risks) are growing whilst the risk of significant redress costs increases.
Capital	Pillar 2	Concentration risk, IRRBB and other	Interest rates	→	🟡	→	Low interest rates help maintain asset quality and improve affordability of bank credit, but affects profitability by reduced interest income. Low interest rates also provide incentives for loan forbearance.
Capital	Pillar 2	Reputational and legal	LIBOR/Euribor investigations, mis-selling	↑	🟡	↑	Confidence in banks is affected due to shortcomings in some past business practices. Fines/redress costs can also affect profitability.
Capital	Pillar 2	Profitability	Margins, asset quality, provisions workout, business model changes	↑	🔴	→	A weak macroeconomic environment leads to rising credit risk and to reduced new lending and interest income generation opportunities. Interest margins are low, cost cutting efforts and results are difficult to materialize, and legal and redress costs are rising.
Liquidity & Funding		Access to funding and Maturity distribution	Market confidence, pricing	→	🟡	→	The stock of funding still displays high reliance on public funding in many regions. National compartmentalisation and ring-fencing can be observed, reliance on deposit funding and secured funding is increasing. However, unsecured funding markets are open and functioning at least for the stronger banks. Average maturity profile in 'peripheral' countries has shortened.
Liquidity & Funding		Funding structure (encumbrance, loan to deposit, official sector vs private)	Geographical fragmentation of funding markets. Leverage.	→	🔴	→	Business model changes, macro-economic condition, fragmentation and retrenchment to home markets, ongoing de-risking, some shrinking of balance sheet and of loan book.
Environment		Regulatory environment	Timing and scope of implementing regulatory initiatives	→	🔴	↓	While more regulatory clarity was already achieved, significant implementation challenges nevertheless remain ahead, and there's a perceived lack of clarity on convergence of regulatory initiatives. Uncertainties on 'Bail-in' and regarding the leverage ratio remain.
Environment		Fragmentation	Continued lack of confidence, sovereign/bank link, national-only regulatory/policy initiatives	→	🔴	→	For some banks, home bias and requirements to match assets and liabilities at country level are being maintained; cross-border interbank markets are subdued. Rates for comparable companies divergent in different countries. Reduced cross-border lending and external bank funding. Increased geographical fragmentation of funding conditions, and increasingly dispersed funding condition between large cross-border banks and smaller banks in 'peripheral' countries.
Environment		Sovereign risk	Fiscal policy and effectiveness, budgets imbalances	→	🔴	→	The link between banks and sovereign has been weakened after policy actions (OMT announcement, Banking Union), but has not been broken. Regarding the balance sheet assessment taking place throughout the EU, credible ex-ante agreed backstops should be in place.

Level	🔴 High	🟡 Medium	🟢 Low
Trend	↑ Increasing	→ Stable	↓ Decreasing

The level of risk summarises, **in a judgmental fashion, the probability of the materialisation of the risk factors and the likely impact on banks.** The assessment takes into consideration the evolution of market and prudential indicators, NSAs and banks' own assessments as well as analysts' views.

KRIs heatmap

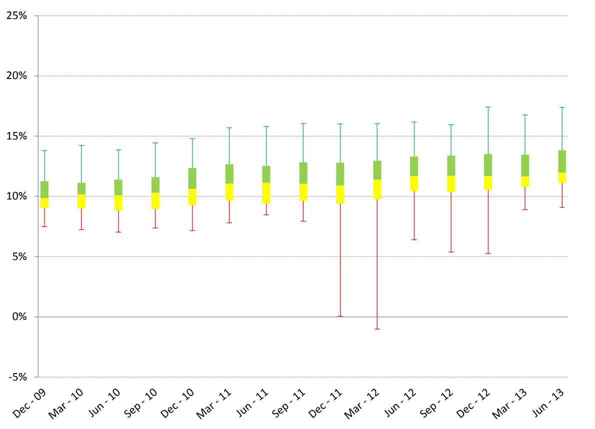
Area		KRI	Threshold	Traffic light	Sample of banks														
					49	49	50	51	51	51	56	56	56	56	56	56	56	54	54
Area		KRI	Threshold	Current vs previous quarters for the worst bucket	200912	201003	201006	201009	201012	201103	201106	201109	201112	201203	201206	201209	201212	201303	201306
Solvency	1	**Tier 1 capital ratio**	> 12%		22.0%	10.1%	20.6%	22.9%	37.2%	43.4%	36.7%	37.5%	39.0%	54.1%	62.8%	66.6%	71.3%	59.4%	58.3%
			[9% - 12%]		65.4%	80.1%	68.5%	65.4%	58.9%	53.8%	60.1%	59.4%	57.4%	42.4%	34.9%	31.1%	26.8%	39.3%	41.4%
			< 9%		12.6%	9.8%	10.9%	11.7%	3.9%	2.8%	3.1%	3.2%	3.6%	3.5%	2.3%	2.3%	1.9%	1.3%	0.2%
	3	**Tier 1 ratio** (excluding hybrid instruments)	> 10%		32.8%	35.5%	45.6%	53.2%	29.0%	42.2%	46.2%	45.7%	31.1%	52.9%	72.8%	78.0%	80.3%	77.1%	76.0%
			[5% - 10%]		67.2%	64.5%	54.4%	46.8%	69.6%	57.8%	52.6%	54.3%	66.5%	44.9%	25.0%	19.8%	18.4%	21.9%	24.0%
			< 5%		0.0%	0.0%	0.0%	0.0%	1.4%	0.0%	1.2%	0.0%	2.4%	2.2%	2.2%	2.2%	1.3%	1.1%	0.0%
Credit Risk & Asset Quality	13	**Impaired loans and Past due (>90 days) loans to total loans**	< 5%		62.4%	61.6%	62.2%	63.3%	49.0%	61.1%	60.2%	60.9%	61.2%	60.4%	60.9%	63.3%	59.1%	59.5%	57.4%
			[5% - 10%]		32.5%	30.4%	29.8%	24.6%	42.7%	30.0%	30.2%	30.1%	28.0%	27.8%	27.1%	24.8%	28.2%	28.1%	28.8%
			> 10%		5.0%	8.1%	8.0%	12.0%	8.3%	8.9%	9.6%	9.0%	10.9%	11.8%	12.0%	11.9%	12.7%	12.4%	13.8%
	14	**Coverage ratio** (all allowances for loans and debt instruments to total gross impaired loans and debt instruments)	> 50%		31.2%	27.6%	35.2%	27.4%	28.0%	24.8%	23.4%	21.8%	24.0%	24.4%	24.4%	34.8%	29.1%	37.8%	36.8%
			[25% - 50%]		67.1%	70.8%	63.2%	69.7%	61.0%	72.3%	73.8%	75.6%	63.0%	62.3%	62.6%	51.8%	57.7%	49.2%	49.2%
			< 25%		1.7%	1.6%	1.6%	2.9%	11.0%	2.9%	2.8%	2.7%	13.0%	13.3%	13.0%	13.4%	13.1%	13.1%	14.0%
	20	**Accumulated impairments on financial assets to total** (gross) **assets**	< 1%		28.6%	38.2%	38.9%	37.9%	38.0%	36.7%	39.5%	41.5%	40.7%	42.4%	42.2%	41.3%	42.0%	42.2%	41.3%
			[1% - 2%]		58.9%	49.4%	48.8%	46.4%	50.1%	51.0%	47.6%	45.4%	41.5%	40.1%	40.6%	39.2%	36.9%	36.9%	37.6%
			>2%		12.5%	12.4%	12.3%	15.8%	11.9%	12.3%	12.9%	13.1%	17.7%	17.5%	17.3%	19.5%	21.1%	20.9%	21.0%
	21	**Impairments on financial assets to total operating income**	< 5%		0.9%	9.4%	8.8%	9.7%	9.7%	21.3%	7.0%	2.8%	2.6%	14.0%	4.9%	5.6%	5.5%	13.8%	11.5%
			[5% - 20%]		19.3%	52.7%	47.2%	49.8%	48.4%	42.7%	51.6%	53.9%	52.4%	42.8%	58.5%	62.1%	60.2%	62.2%	62.3%
			>20%		79.7%	37.9%	44.0%	40.5%	41.9%	36.0%	41.4%	43.3%	45.0%	43.2%	36.7%	32.3%	34.3%	24.0%	26.2%
Earnings	22	**Return on equity**	> 16%		6.2%	4.1%	3.5%	3.4%	0.0%	12.5%	1.1%	0.6%	0.7%	3.9%	1.1%	1.1%	1.1%	5.3%	3.9%
			[8% - 16%]		30.7%	46.9%	50.4%	39.5%	42.9%	52.6%	51.6%	40.1%	36.6%	33.8%	29.4%	27.5%	24.3%	33.8%	27.1%
			< 8%		63.1%	49.0%	46.0%	57.0%	57.1%	35.0%	47.3%	59.2%	62.8%	62.3%	69.5%	71.4%	74.6%	60.8%	69.0%
	24	**Cost-to-income**	< 33%		9.4%	9.5%	2.3%	2.2%	2.3%	2.1%	1.9%	2.8%	2.5%	1.6%	2.7%	2.8%	2.8%	10.8%	12.2%
			[33% - 66%]		68.7%	73.3%	80.7%	79.3%	68.1%	67.6%	63.5%	70.6%	65.7%	60.5%	48.9%	55.6%	46.3%	40.3%	50.5%
			> 66%		21.8%	17.2%	17.0%	18.5%	29.6%	30.3%	34.6%	26.6%	31.8%	37.8%	48.4%	41.6%	50.9%	48.9%	37.3%
Balance Sheet Structure	34	**Loan-to-deposit ratio**	< 100%		9.6%	9.0%	9.4%	10.1%	9.4%	9.8%	9.4%	9.2%	9.6%	9.2%	9.6%	9.6%	9.6%	9.6%	2.0%
			[100% - 150%]		37.9%	39.1%	39.1%	38.6%	42.0%	41.4%	40.1%	36.2%	46.1%	46.4%	46.8%	54.3%	53.6%	52.3%	61.1%
			> 150%		52.5%	51.9%	51.5%	51.2%	48.5%	48.8%	50.5%	54.6%	44.3%	44.4%	43.6%	36.1%	36.8%	38.1%	37.0%
	36	**Tier 1 capital to (total assets - intangible assets)**	> 7%		2.3%	2.2%	1.7%	1.7%	1.7%	3.1%	4.4%	2.7%	4.6%	1.4%	2.0%	2.0%	2.1%	3.2%	3.3%
			[4% - 7%]		48.1%	55.3%	55.8%	57.9%	66.2%	66.1%	72.9%	54.0%	52.0%	55.4%	64.7%	65.4%	66.8%	65.6%	69.7%
			< 4%		49.7%	42.5%	42.5%	40.4%	32.1%	30.8%	22.7%	43.3%	43.4%	43.3%	33.2%	32.6%	31.1%	31.2%	27.0%
	45	**Debt-to-equity ratio**	< 1000%		3.1%	0.7%	0.8%	0.8%	3.5%	3.9%	3.0%	3.4%	1.3%	0.8%	1.0%	1.0%	1.0%	1.4%	1.2%
			[1000% - 2000%]		53.0%	51.3%	41.1%	51.6%	52.8%	59.8%	60.6%	43.0%	42.5%	56.3%	49.1%	50.1%	55.4%	54.2%	55.5%
			> 2000%		43.9%	47.9%	58.1%	47.6%	43.7%	36.3%	36.4%	53.6%	56.2%	42.9%	49.9%	48.9%	43.6%	44.4%	43.3%
	46	**Off-balance sheet items to total assets**	< 10%		21.0%	19.3%	19.4%	19.7%	20.5%	23.0%	21.5%	22.0%	19.5%	19.5%	19.5%	20.3%	20.1%	19.9%	19.8%
			[10% - 20%]		36.3%	45.5%	39.2%	37.5%	45.9%	45.0%	47.4%	60.7%	57.3%	56.6%	53.8%	56.3%	56.5%	56.5%	50.6%
			> 20%		42.7%	35.2%	41.4%	42.8%	33.5%	32.0%	31.1%	17.3%	23.2%	23.9%	26.7%	23.4%	23.4%	23.6%	29.6%

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

Solvency

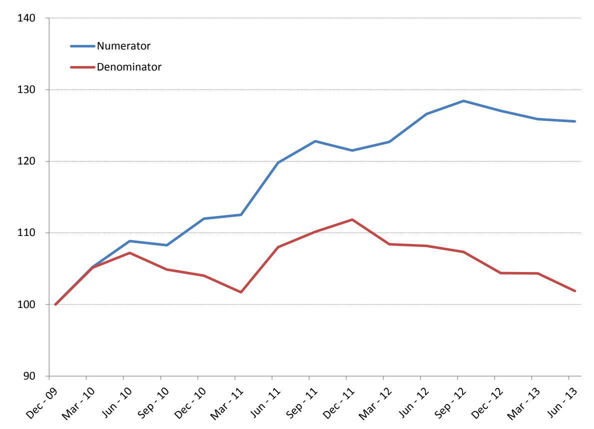
KRI: 1 - Tier 1 capital ratio

Dispersion



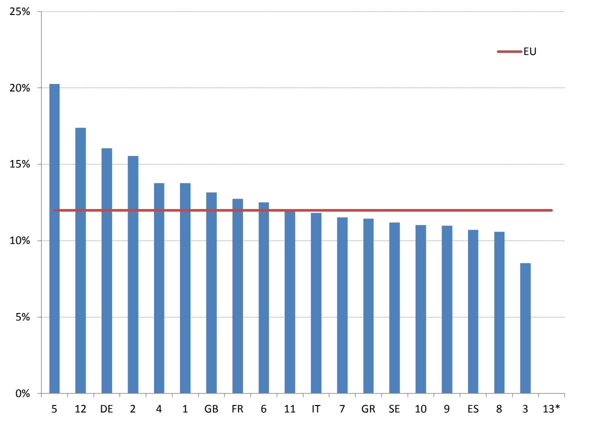
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



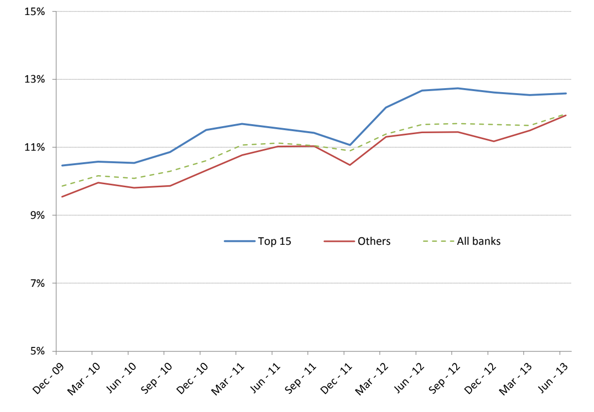
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



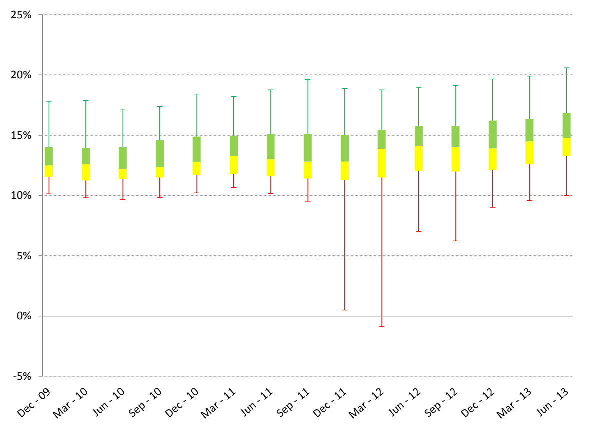
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	10.2%	9.1%	9.9%	11.3%
Mar - 10	10.2%	9.0%	10.2%	11.1%
Jun - 10	10.4%	8.8%	10.1%	11.4%
Sep - 10	10.6%	8.9%	10.3%	11.6%
Dec - 10	11.0%	9.3%	10.6%	12.4%
Mar - 11	11.3%	9.7%	11.1%	12.7%
Jun - 11	11.4%	9.4%	11.1%	12.5%
Sep - 11	11.4%	9.6%	11.0%	12.8%
Dec - 11	11.1%	9.4%	10.9%	12.8%
Mar - 12	11.6%	9.8%	11.4%	13.0%
Jun - 12	12.0%	10.4%	11.7%	13.3%
Sep - 12	12.3%	10.3%	11.7%	13.4%
Dec - 12	12.5%	10.5%	11.7%	13.5%
Mar - 13	12.4%	10.8%	11.6%	13.4%
Jun - 13	12.6%	11.1%	12.0%	13.8%

Solvency

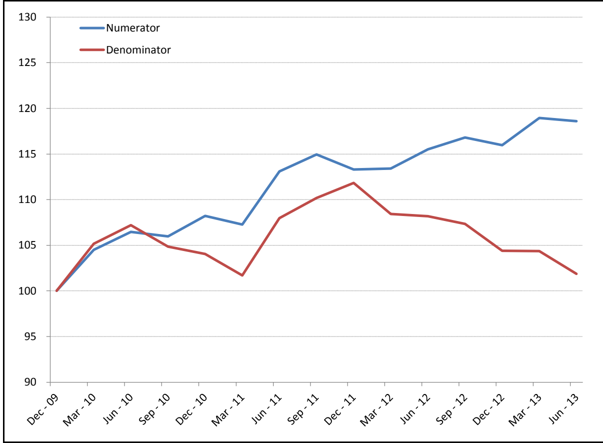
KRI: 2 - Total capital ratio

Dispersion



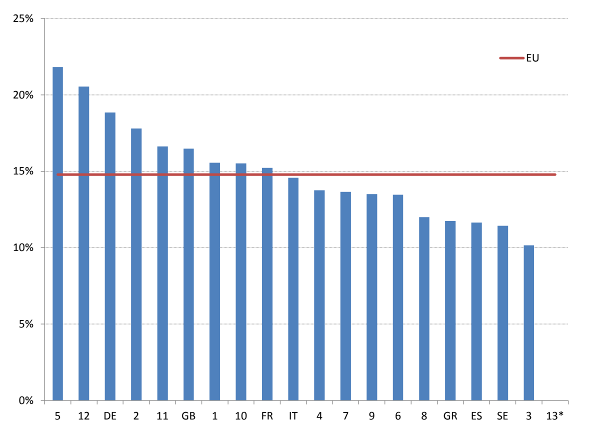
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



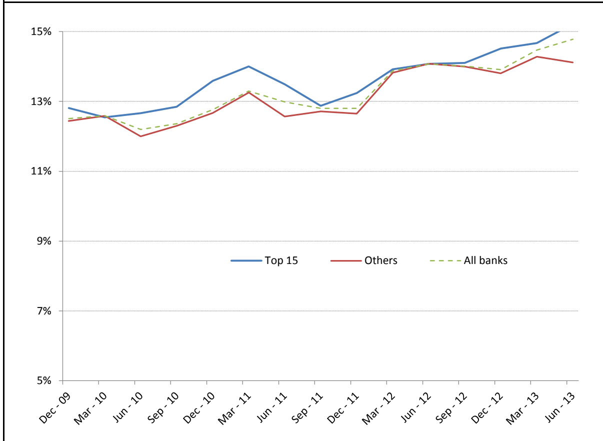
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



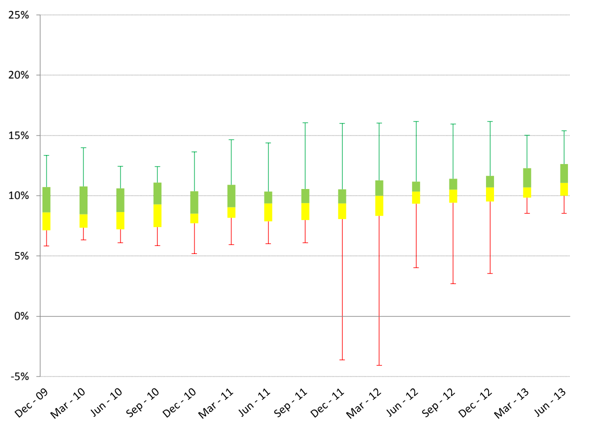
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	13.0%	11.5%	12.5%	14.0%
Mar - 10	12.9%	11.2%	12.6%	13.9%
Jun - 10	12.9%	11.4%	12.2%	14.0%
Sep - 10	13.1%	11.5%	12.4%	14.6%
Dec - 10	13.5%	11.7%	12.8%	14.9%
Mar - 11	13.7%	11.8%	13.3%	15.0%
Jun - 11	13.6%	11.6%	13.0%	15.1%
Sep - 11	13.5%	11.4%	12.8%	15.1%
Dec - 11	13.1%	11.3%	12.8%	15.0%
Mar - 12	13.6%	11.5%	13.9%	15.4%
Jun - 12	13.9%	12.0%	14.1%	15.8%
Sep - 12	14.1%	12.0%	14.0%	15.8%
Dec - 12	14.4%	12.1%	13.9%	16.2%
Mar - 13	14.8%	12.6%	14.5%	16.3%
Jun - 13	15.1%	13.3%	14.8%	16.8%

Solvency

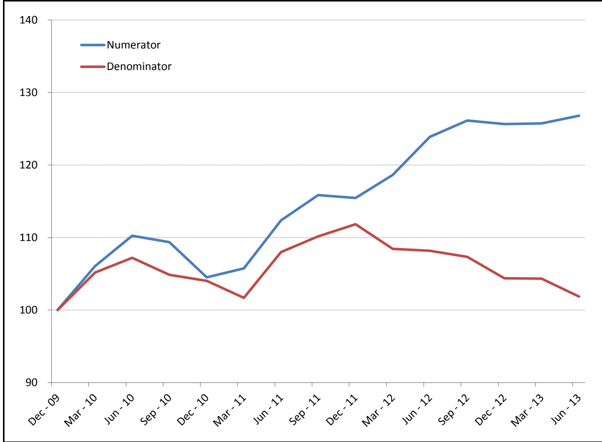
KRI: 3 - Tier 1 ratio (excluding hybrid instruments)

Dispersion



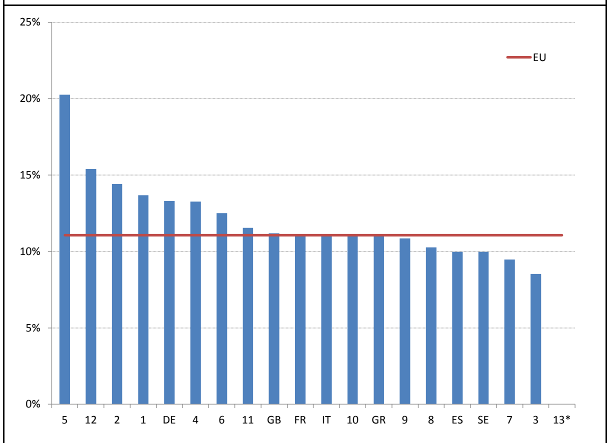
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



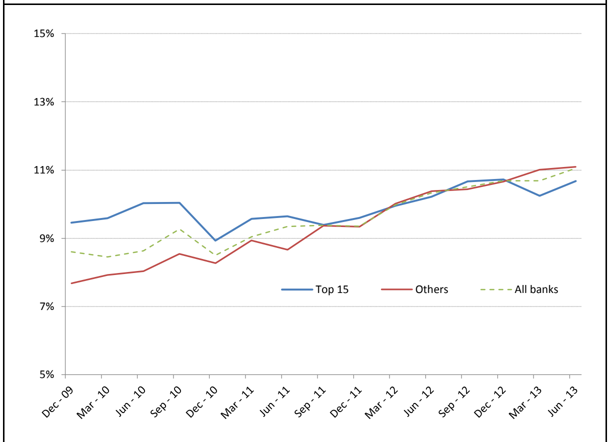
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

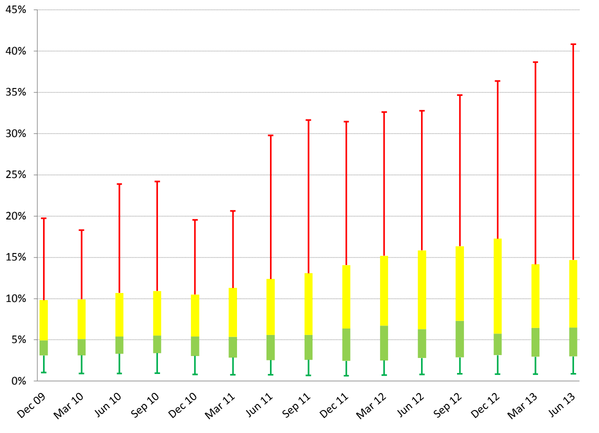
Period	Weighted average	25th	50th	75th
Dec - 09	9.0%	7.1%	8.6%	10.7%
Mar - 10	9.0%	7.3%	8.5%	10.8%
Jun - 10	9.2%	7.2%	8.6%	10.6%
Sep - 10	9.3%	7.4%	9.3%	11.1%
Dec - 10	9.0%	7.7%	8.5%	10.4%
Mar - 11	9.3%	8.2%	9.0%	10.9%
Jun - 11	9.3%	7.9%	9.3%	10.3%
Sep - 11	9.4%	8.0%	9.4%	10.6%
Dec - 11	9.2%	8.1%	9.4%	10.5%
Mar - 12	9.8%	8.3%	10.0%	11.3%
Jun - 12	10.2%	9.3%	10.3%	11.2%
Sep - 12	10.5%	9.4%	10.5%	11.4%
Dec - 12	10.8%	9.5%	10.7%	11.6%
Mar - 13	10.8%	9.8%	10.7%	12.3%
Jun - 13	11.1%	10.0%	11.1%	12.6%

EUROPEAN BANKING AUTHORITY

Credit Risk and Asset Quality

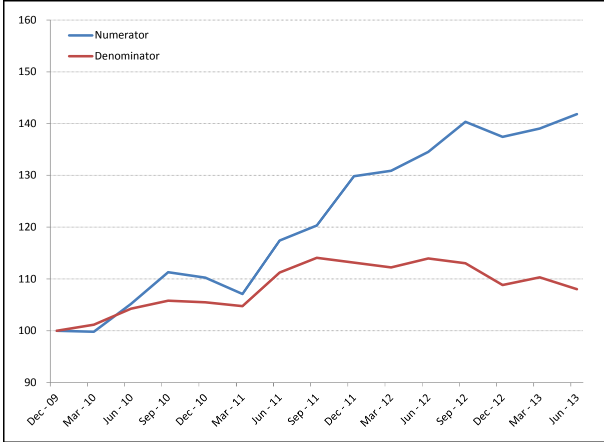
KRI: 13 - Impaired loans and Past due (>90 days) loans to total loans

Dispersion



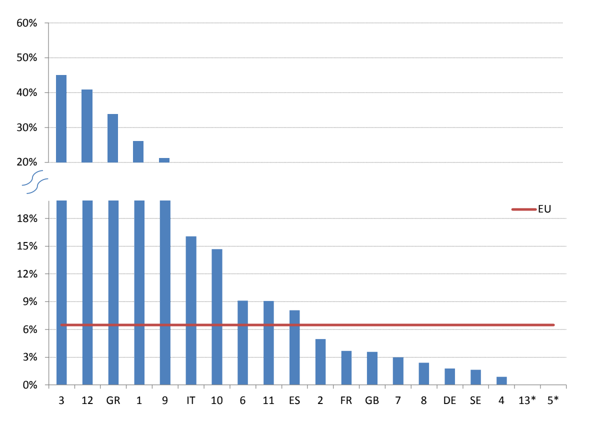
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



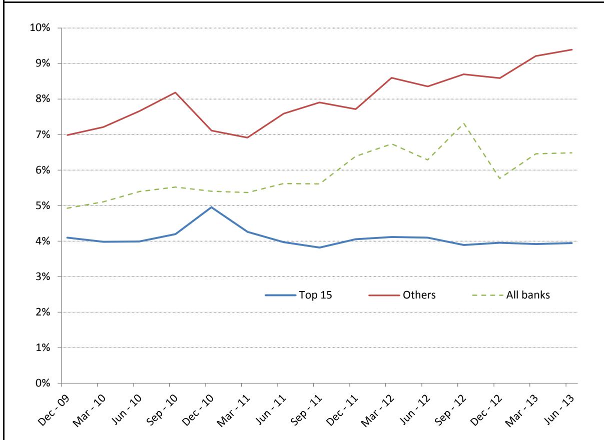
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

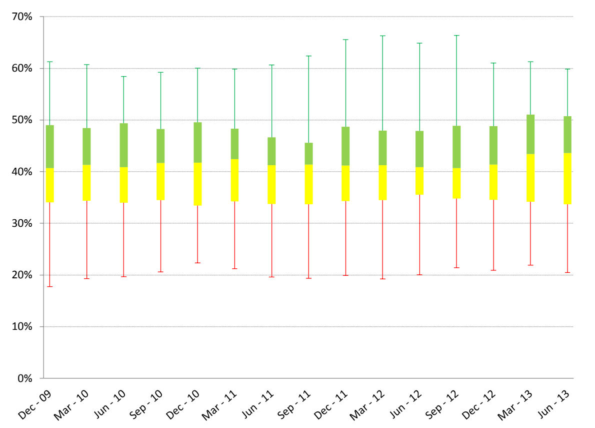
Period	Weighted average	25th	50th	75th
Dec - 09	5.1%	3.1%	4.9%	9.8%
Mar - 10	5.0%	3.1%	5.1%	9.9%
Jun - 10	5.1%	3.3%	5.4%	10.7%
Sep - 10	5.3%	3.4%	5.5%	10.9%
Dec - 10	5.3%	3.0%	5.4%	10.5%
Mar - 11	5.2%	2.9%	5.4%	11.3%
Jun - 11	5.4%	2.5%	5.6%	12.4%
Sep - 11	5.4%	2.6%	5.6%	13.1%
Dec - 11	5.8%	2.5%	6.4%	14.1%
Mar - 12	5.9%	2.5%	6.7%	15.2%
Jun - 12	6.0%	2.8%	6.3%	15.8%
Sep - 12	6.3%	2.9%	7.3%	16.3%
Dec - 12	6.4%	3.1%	5.8%	17.3%
Mar - 13	6.4%	3.0%	6.5%	14.1%
Jun - 13	6.7%	3.0%	6.5%	14.7%

EUROPEAN BANKING AUTHORITY

Credit Risk and Asset Quality

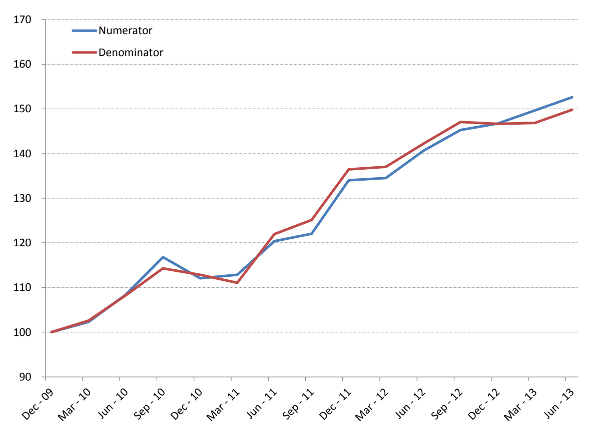
KRI: 14 - Coverage ratio (specific allowances for loans to total gross impaired loans)

Dispersion



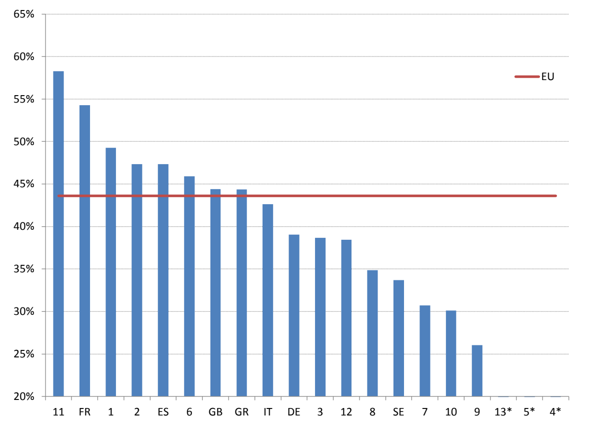
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



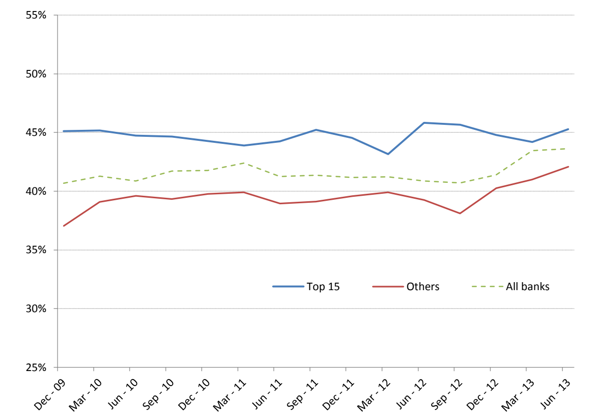
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



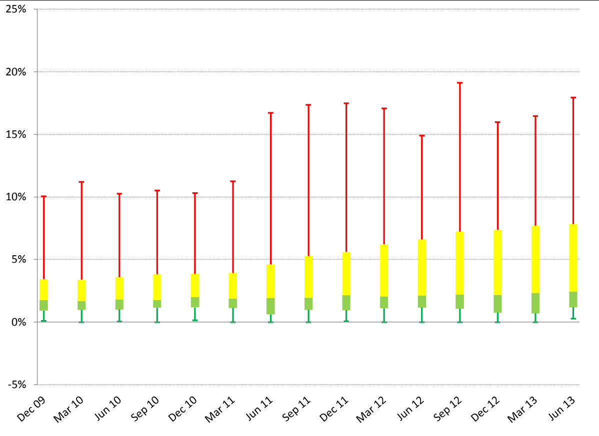
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	42.0%	34.0%	40.7%	49.0%
Mar - 10	41.8%	34.4%	41.3%	48.5%
Jun - 10	42.0%	34.0%	40.9%	49.4%
Sep - 10	42.9%	34.5%	41.7%	48.3%
Dec - 10	41.7%	33.5%	41.8%	49.5%
Mar - 11	42.6%	34.2%	42.4%	48.3%
Jun - 11	41.4%	33.7%	41.2%	46.6%
Sep - 11	40.9%	33.7%	41.4%	45.6%
Dec - 11	41.2%	34.3%	41.2%	48.7%
Mar - 12	41.2%	34.5%	41.2%	48.0%
Jun - 12	41.5%	35.6%	40.9%	47.9%
Sep - 12	41.5%	34.8%	40.7%	48.9%
Dec - 12	42.0%	34.5%	41.4%	48.8%
Mar - 13	42.8%	34.2%	43.4%	51.1%
Jun - 13	42.8%	33.7%	43.6%	50.7%

Credit Risk and Asset Quality

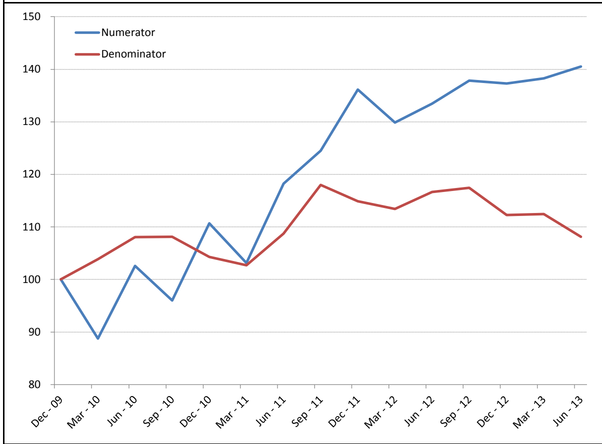
KRI: 18 - Impaired financial assets to total assets

Dispersion



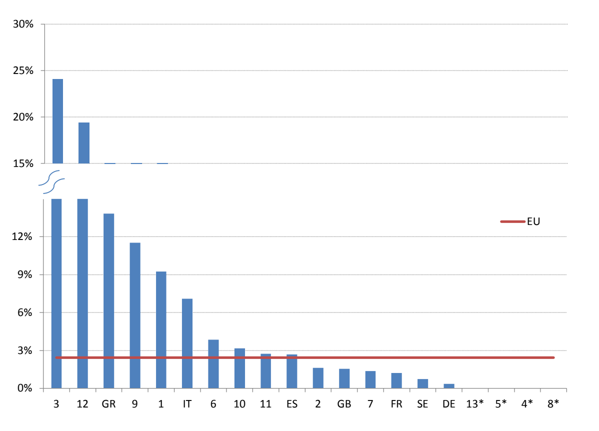
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



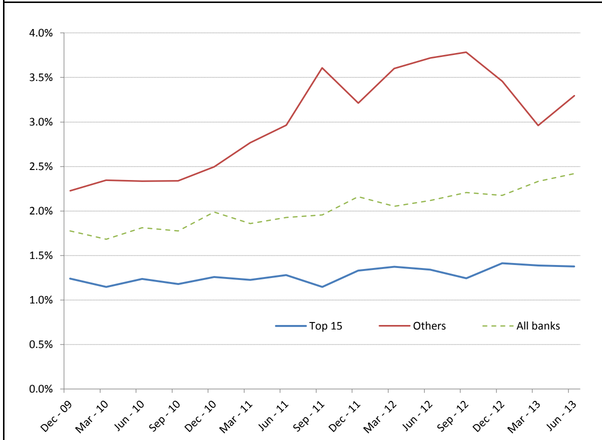
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

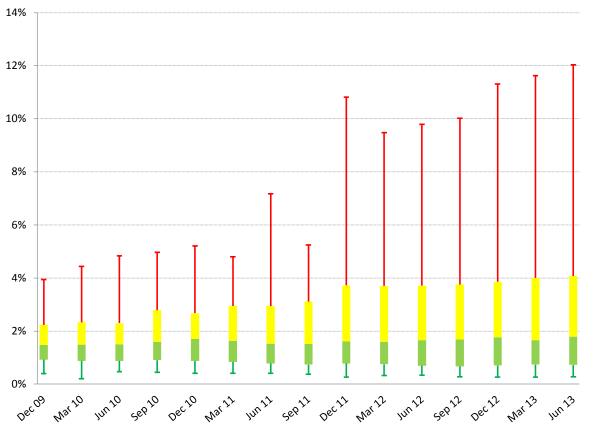
Period	Weighted average	25th	50th	75th
Dec - 09	1.6%	0.9%	1.8%	3.4%
Mar - 10	1.4%	1.0%	1.7%	3.4%
Jun - 10	1.5%	1.0%	1.8%	3.6%
Sep - 10	1.4%	1.1%	1.8%	3.8%
Dec - 10	1.7%	1.2%	2.0%	3.9%
Mar - 11	1.6%	1.1%	1.9%	3.9%
Jun - 11	1.7%	0.6%	1.9%	4.6%
Sep - 11	1.7%	1.0%	2.0%	5.3%
Dec - 11	1.9%	1.0%	2.2%	5.6%
Mar - 12	1.8%	1.1%	2.1%	6.2%
Jun - 12	1.8%	1.2%	2.1%	6.6%
Sep - 12	1.9%	1.1%	2.2%	7.2%
Dec - 12	1.9%	0.7%	2.2%	7.4%
Mar - 13	2.0%	0.7%	2.3%	7.7%
Jun - 13	2.1%	1.2%	2.4%	7.8%

EUROPEAN BANKING AUTHORITY

Credit Risk and Asset Quality

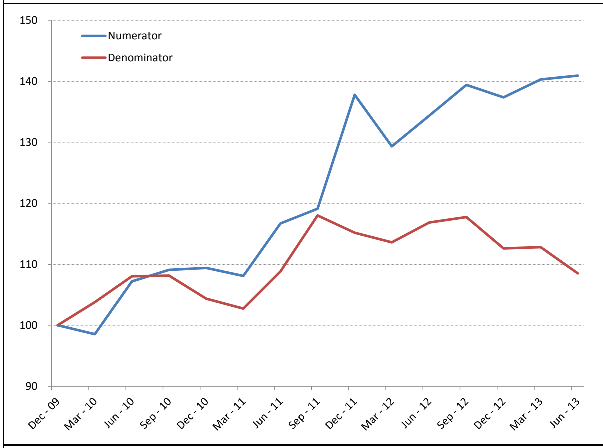
KRI: 20 - Accumulated impairments on financial assets to total (gross) assets

Dispersion



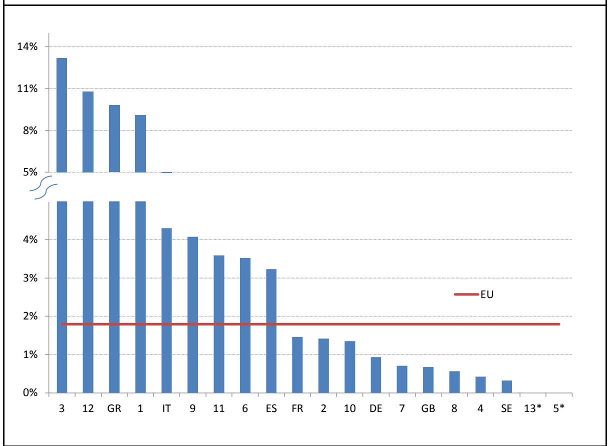
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



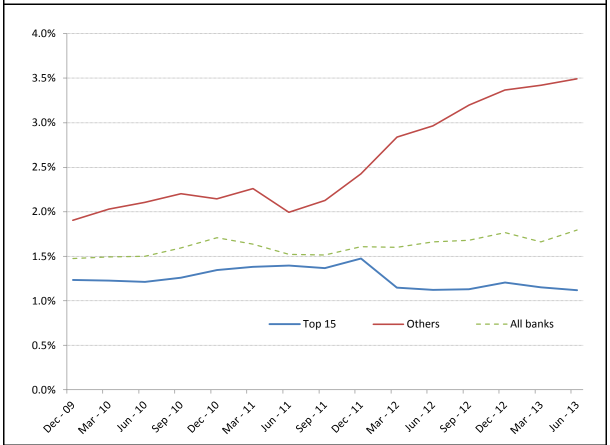
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

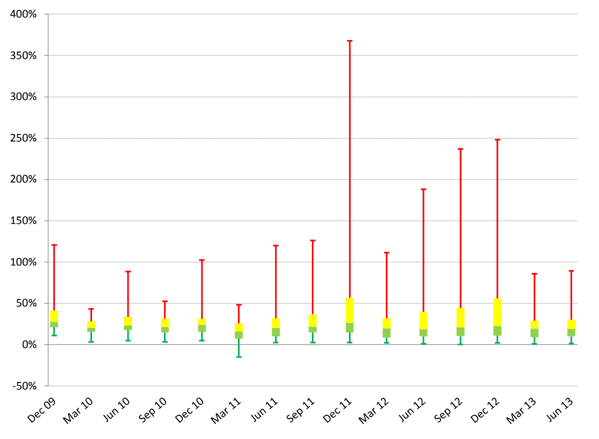
Period	Weighted average	25th	50th	75th
Dec - 09	1.3%	0.9%	1.5%	2.2%
Mar - 10	1.2%	0.9%	1.5%	2.3%
Jun - 10	1.3%	0.9%	1.5%	2.3%
Sep - 10	1.3%	0.9%	1.6%	2.8%
Dec - 10	1.4%	0.9%	1.7%	2.7%
Mar - 11	1.4%	0.8%	1.6%	2.9%
Jun - 11	1.4%	0.8%	1.5%	2.9%
Sep - 11	1.3%	0.7%	1.5%	3.1%
Dec - 11	1.6%	0.8%	1.6%	3.7%
Mar - 12	1.5%	0.8%	1.6%	3.7%
Jun - 12	1.5%	0.7%	1.7%	3.7%
Sep - 12	1.5%	0.7%	1.7%	3.8%
Dec - 12	1.6%	0.7%	1.8%	3.9%
Mar - 13	1.6%	0.7%	1.7%	4.0%
Jun - 13	1.7%	0.7%	1.8%	4.1%

EUROPEAN BANKING AUTHORITY

Credit Risk and Asset Quality

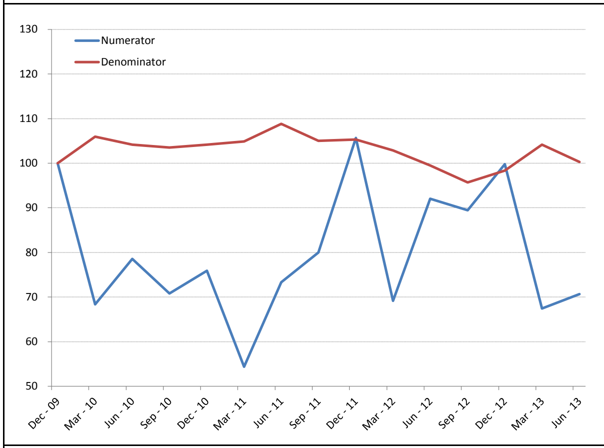
KRI: 21 - Impairments on financial assets to total operating income

Dispersion



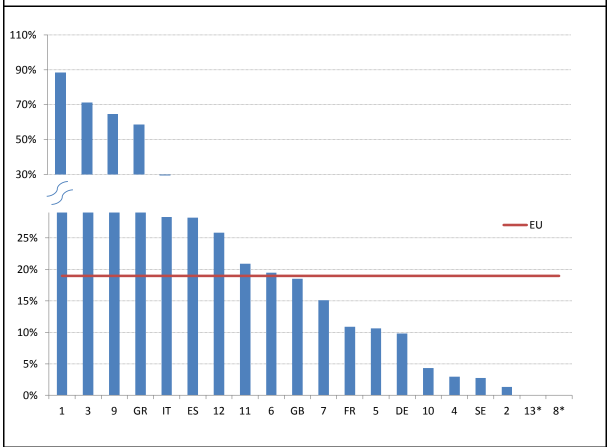
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



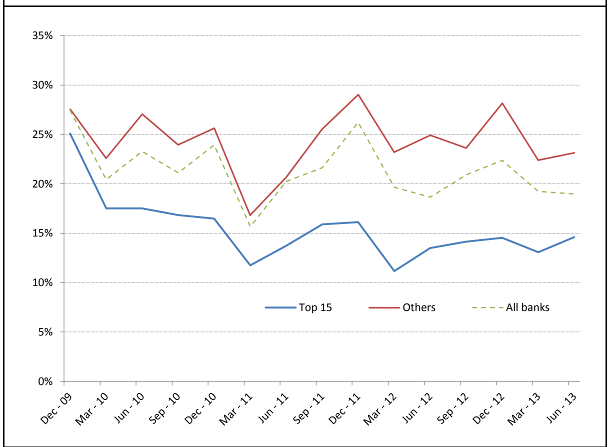
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



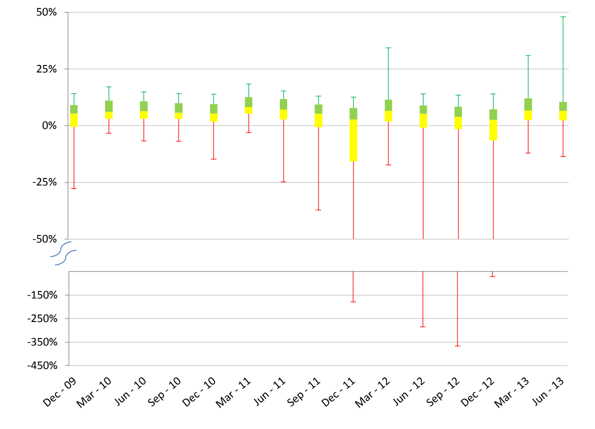
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	26.6%	21.0%	27.4%	41.0%
Mar - 10	17.2%	15.5%	20.4%	28.1%
Jun - 10	20.1%	17.5%	23.3%	33.5%
Sep - 10	18.2%	14.5%	21.1%	31.6%
Dec - 10	19.4%	15.5%	23.9%	31.3%
Mar - 11	13.8%	7.4%	15.7%	25.9%
Jun - 11	17.9%	10.0%	20.2%	32.0%
Sep - 11	20.3%	14.7%	21.6%	36.9%
Dec - 11	26.7%	14.8%	26.2%	56.8%
Mar - 12	17.9%	8.4%	19.7%	32.1%
Jun - 12	24.6%	9.9%	18.7%	39.8%
Sep - 12	24.9%	10.4%	20.9%	44.4%
Dec - 12	27.0%	10.8%	22.4%	56.0%
Mar - 13	17.2%	9.0%	19.2%	29.0%
Jun - 13	18.7%	10.0%	19.0%	30.0%

Profitability

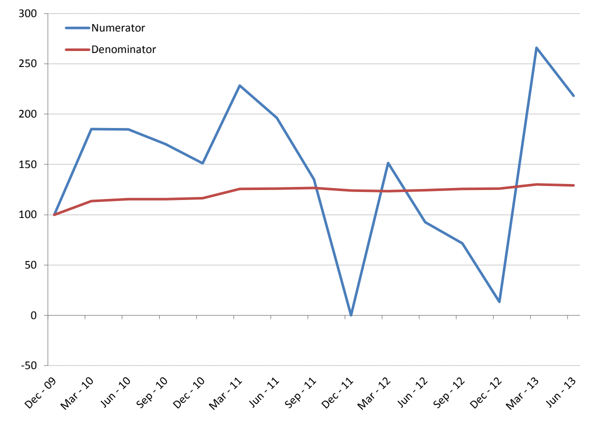
KRI: 22 - Return on equity

Dispersion



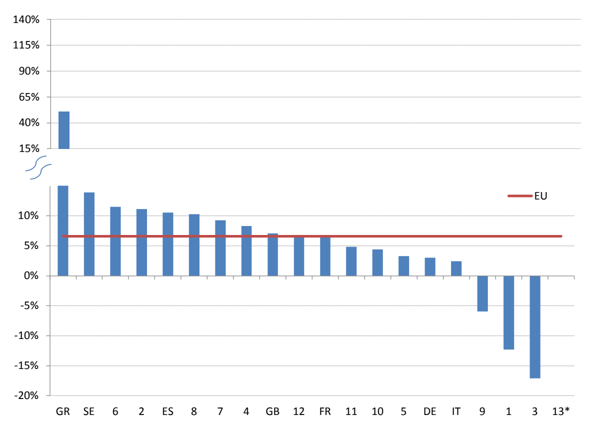
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



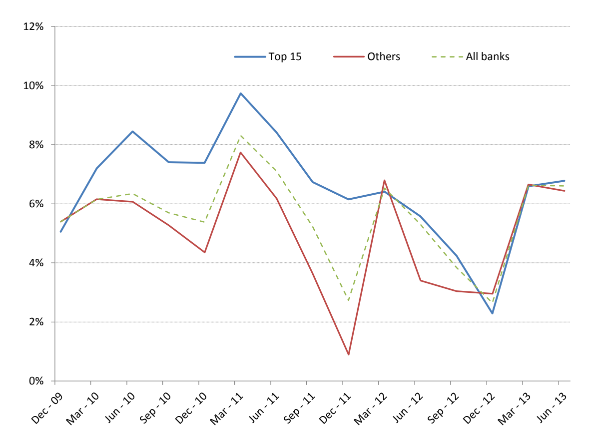
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



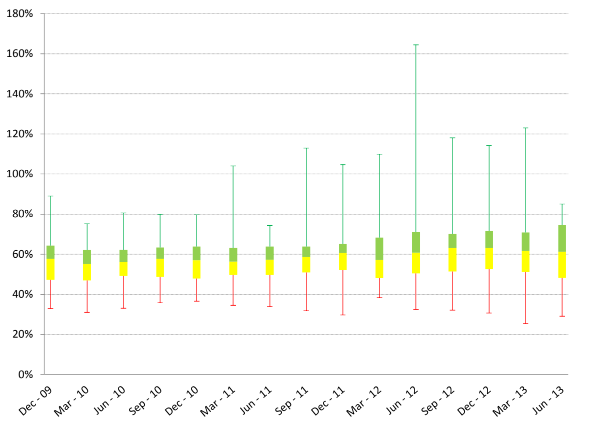
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	4.5%	-0.5%	5.4%	9.1%
Mar - 10	1.9%	3.0%	6.2%	11.1%
Jun - 10	3.6%	3.0%	6.3%	10.8%
Sep - 10	5.0%	3.0%	5.7%	10.0%
Dec - 10	5.9%	1.7%	5.4%	9.5%
Mar - 11	2.1%	5.2%	8.3%	12.6%
Jun - 11	3.5%	2.8%	7.1%	11.7%
Sep - 11	3.6%	-0.7%	5.2%	9.4%
Dec - 11	0.0%	-15.7%	2.7%	7.8%
Mar - 12	1.4%	1.8%	6.5%	11.5%
Jun - 12	1.7%	-0.9%	5.3%	8.9%
Sep - 12	1.9%	-1.5%	3.8%	8.4%
Dec - 12	0.5%	-6.5%	2.6%	7.2%
Mar - 13	2.3%	2.4%	6.6%	12.0%
Jun - 13	3.8%	2.2%	6.6%	10.4%

Profitability

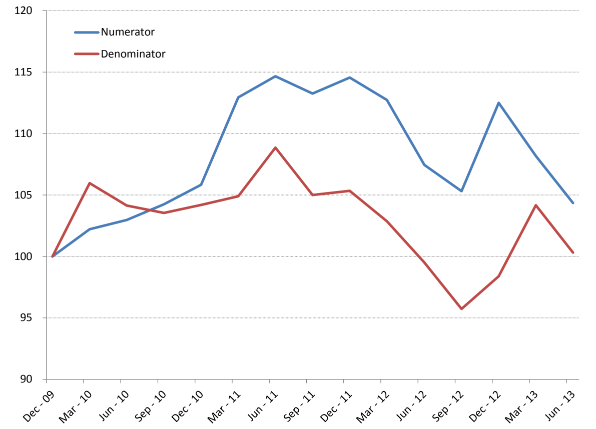
KRI: 24 - Cost-to-income ratio

Dispersion



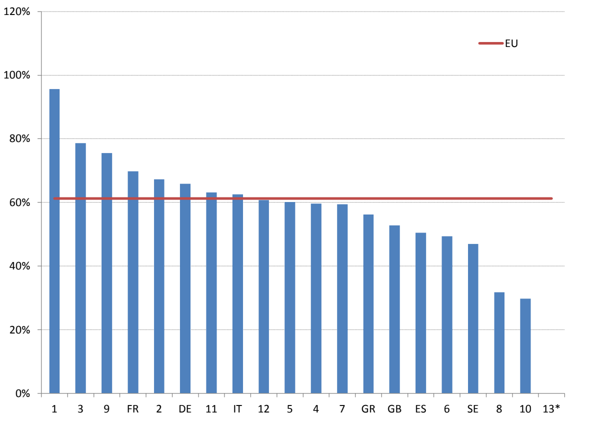
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



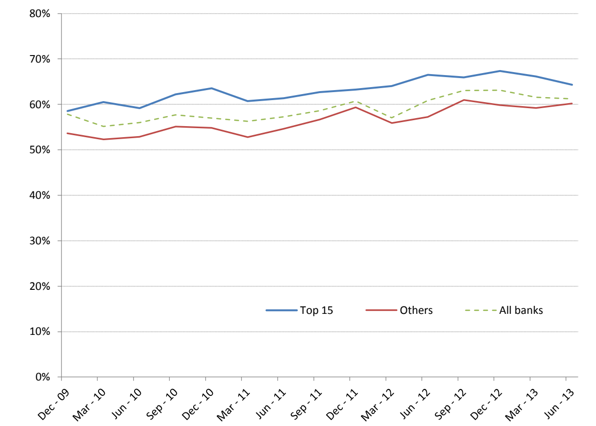
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



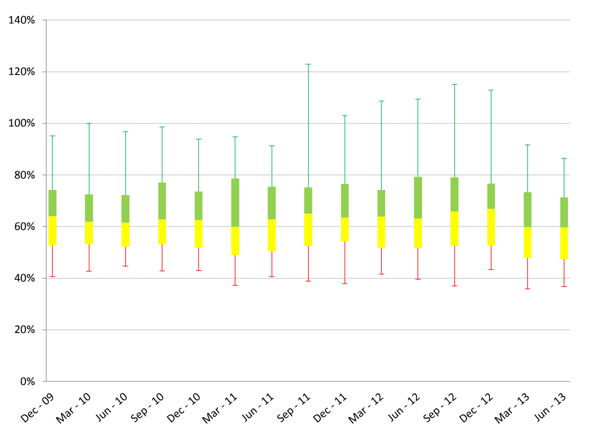
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	55.2%	47.2%	57.8%	64.3%
Mar - 10	53.3%	46.9%	55.1%	62.1%
Jun - 10	54.6%	49.1%	56.0%	62.2%
Sep - 10	55.6%	48.7%	57.7%	63.3%
Dec - 10	56.1%	47.9%	57.0%	63.8%
Mar - 11	59.5%	49.6%	56.3%	63.2%
Jun - 11	58.2%	49.7%	57.3%	63.8%
Sep - 11	59.6%	51.0%	58.6%	63.9%
Dec - 11	60.1%	52.0%	60.7%	65.2%
Mar - 12	60.6%	48.1%	57.1%	68.3%
Jun - 12	59.7%	50.4%	60.9%	71.0%
Sep - 12	60.8%	51.4%	63.0%	70.3%
Dec - 12	63.2%	52.5%	63.1%	71.6%
Mar - 13	57.4%	51.2%	61.6%	70.9%
Jun - 13	57.5%	48.2%	61.2%	74.6%

Profitability

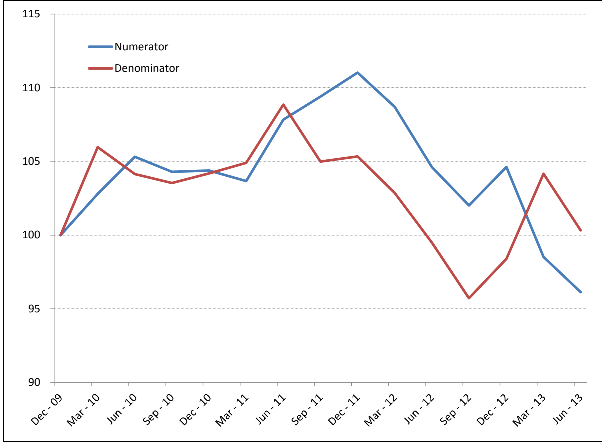
KRI: 26 - Net interest income to total operating income

Dispersion



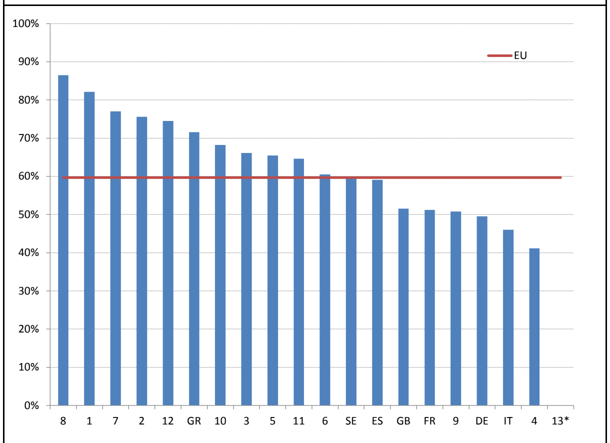
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



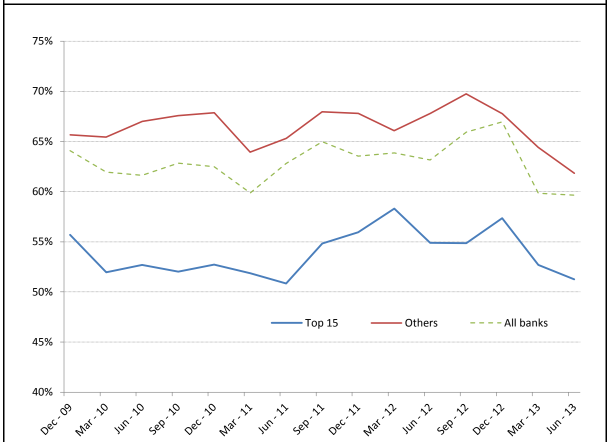
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



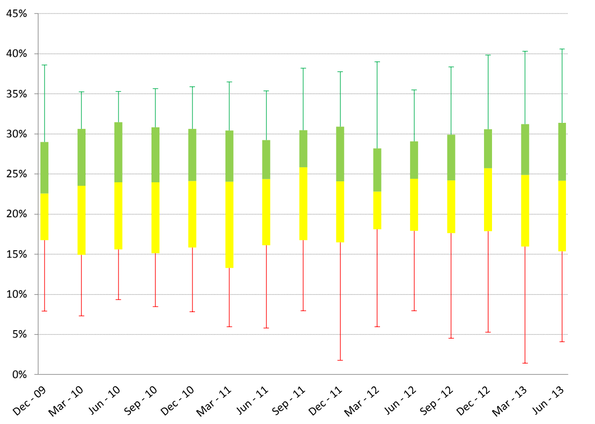
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	57.9%	52.8%	64.1%	74.1%
Mar - 10	56.2%	53.2%	61.9%	72.5%
Jun - 10	58.6%	52.3%	61.6%	72.2%
Sep - 10	58.3%	53.2%	62.8%	77.1%
Dec - 10	58.0%	51.9%	62.5%	73.6%
Mar - 11	57.2%	49.0%	59.9%	78.6%
Jun - 11	57.4%	50.4%	62.8%	75.4%
Sep - 11	60.3%	52.5%	65.0%	75.2%
Dec - 11	61.0%	54.2%	63.5%	76.6%
Mar - 12	61.2%	51.7%	63.9%	74.2%
Jun - 12	60.9%	51.8%	63.2%	79.3%
Sep - 12	61.7%	52.5%	65.9%	79.0%
Dec - 12	61.6%	52.6%	66.9%	76.7%
Mar - 13	54.8%	47.8%	59.8%	73.3%
Jun - 13	55.5%	47.4%	59.6%	71.3%

Profitability

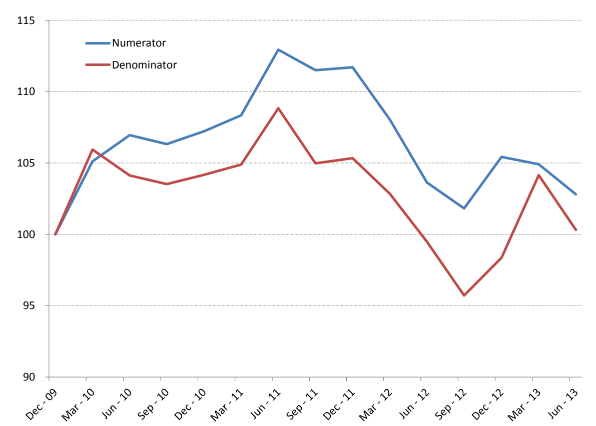
KRI: 27 - Net fee and commission income to total operating income

Dispersion



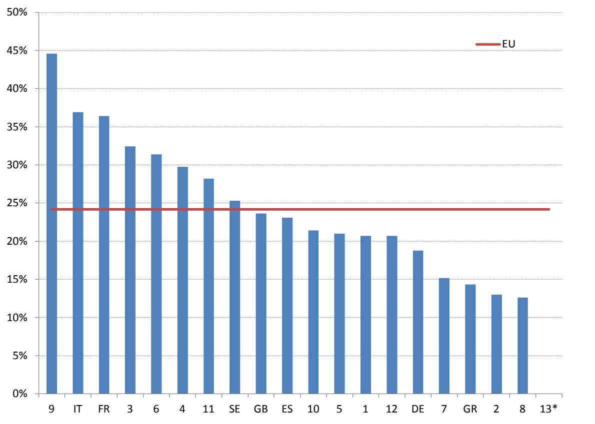
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



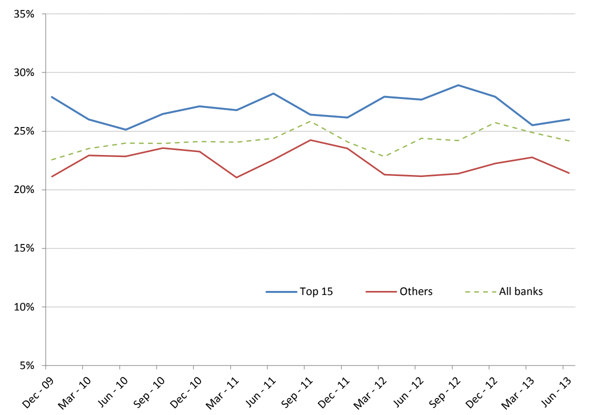
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



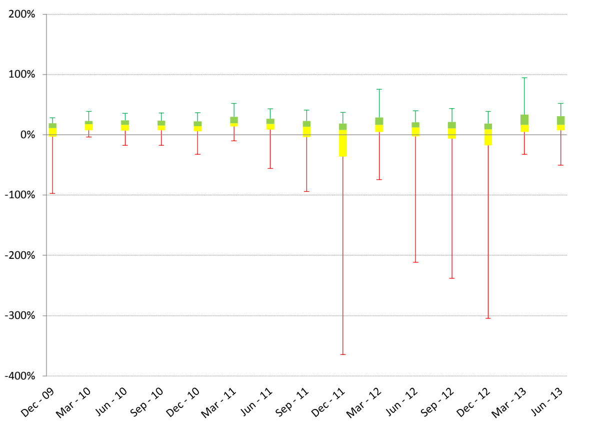
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	26.0%	16.7%	22.6%	29.0%
Mar - 10	25.8%	14.9%	23.5%	30.6%
Jun - 10	26.7%	15.6%	24.0%	31.5%
Sep - 10	26.7%	15.1%	24.0%	30.8%
Dec - 10	26.8%	15.8%	24.1%	30.6%
Mar - 11	26.9%	13.3%	24.1%	30.4%
Jun - 11	27.0%	16.1%	24.4%	29.2%
Sep - 11	27.6%	16.7%	25.8%	30.5%
Dec - 11	27.6%	16.5%	24.1%	30.9%
Mar - 12	27.3%	18.1%	22.8%	28.2%
Jun - 12	27.1%	17.9%	24.4%	29.1%
Sep - 12	27.7%	17.6%	24.2%	29.9%
Dec - 12	27.9%	17.9%	25.7%	30.6%
Mar - 13	26.2%	16.0%	24.9%	31.2%
Jun - 13	26.7%	15.3%	24.2%	31.4%

Profitability

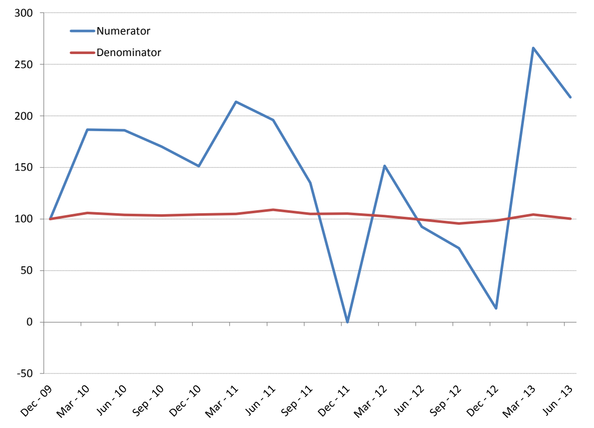
KRI: 33 - Net income to total operating income

Dispersion



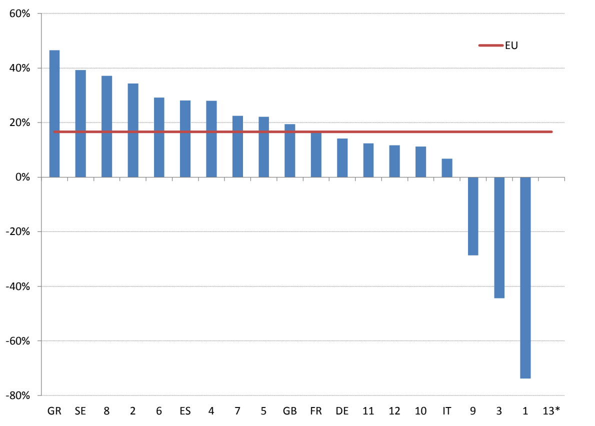
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class

Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

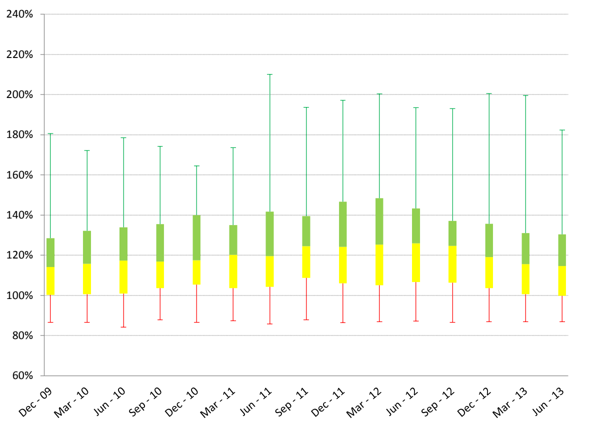
Period	Weighted average	25th	50th	75th
Dec - 09	9.3%	-3.1%	10.9%	19.3%
Mar - 10	16.3%	7.3%	17.4%	23.0%
Jun - 10	16.6%	7.0%	16.6%	24.0%
Sep - 10	15.2%	7.5%	15.4%	23.4%
Dec - 10	13.4%	5.6%	14.6%	22.3%
Mar - 11	18.9%	14.0%	19.3%	29.7%
Jun - 11	16.7%	8.7%	17.8%	26.4%
Sep - 11	11.9%	-3.6%	13.2%	22.6%
Dec - 11	0.0%	-36.3%	7.7%	18.8%
Mar - 12	13.6%	4.6%	16.3%	28.6%
Jun - 12	8.6%	-2.5%	12.0%	20.5%
Sep - 12	6.9%	-6.3%	10.7%	21.1%
Dec - 12	1.3%	-17.7%	9.0%	18.5%
Mar - 13	23.6%	4.9%	16.4%	33.4%
Jun - 13	20.1%	7.6%	16.6%	30.9%

EUROPEAN BANKING AUTHORITY

Balance Sheet Structure

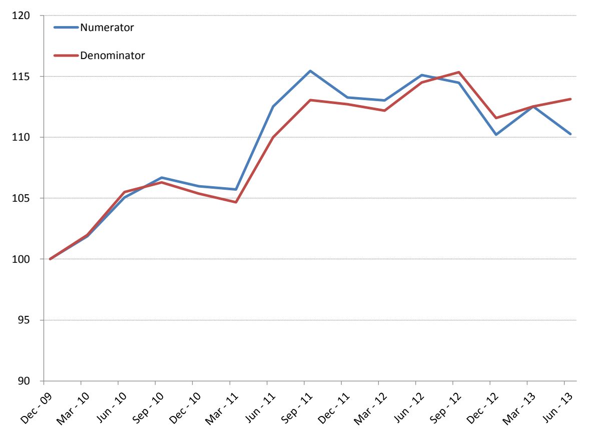
KRI: 34 - Loan-to-deposit ratio

Dispersion



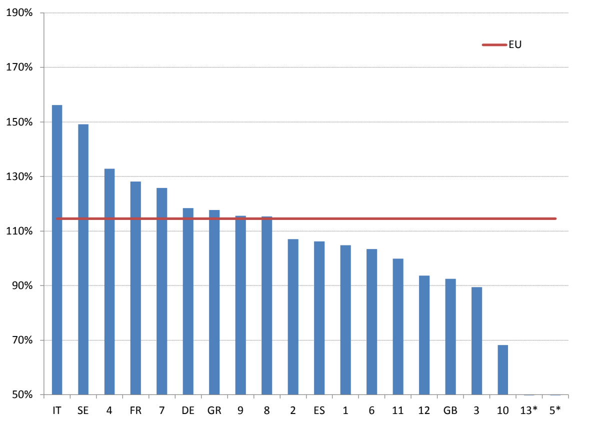
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



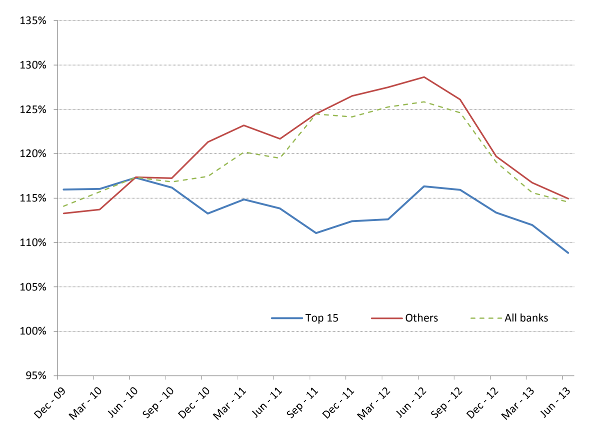
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

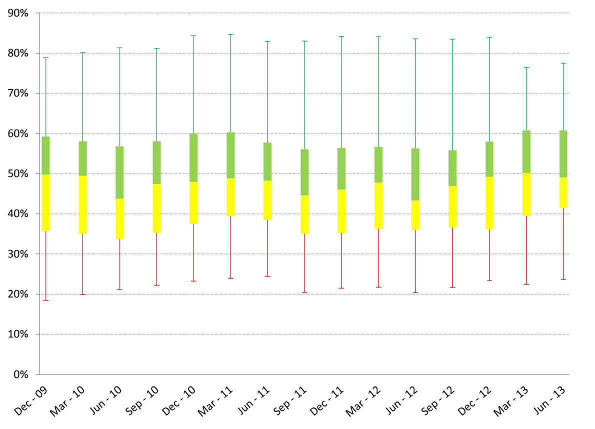
Period	Weighted average	25th	50th	75th
Dec - 09	117.1%	100.3%	114.1%	128.4%
Mar - 10	117.0%	100.6%	115.7%	132.2%
Jun - 10	116.6%	100.9%	117.4%	133.9%
Sep - 10	117.6%	103.7%	116.8%	135.6%
Dec - 10	117.8%	105.3%	117.5%	140.0%
Mar - 11	118.3%	103.7%	120.2%	135.0%
Jun - 11	119.8%	104.2%	119.5%	141.7%
Sep - 11	119.6%	108.7%	124.5%	139.4%
Dec - 11	117.7%	106.0%	124.1%	146.7%
Mar - 12	118.0%	105.1%	125.3%	148.3%
Jun - 12	117.7%	106.6%	125.9%	143.4%
Sep - 12	116.2%	106.4%	124.6%	137.1%
Dec - 12	115.7%	103.6%	119.1%	135.7%
Mar - 13	117.1%	100.7%	115.6%	131.1%
Jun - 13	114.2%	99.9%	114.6%	130.5%

EBA EUROPEAN BANKING AUTHORITY

Balance Sheet Structure

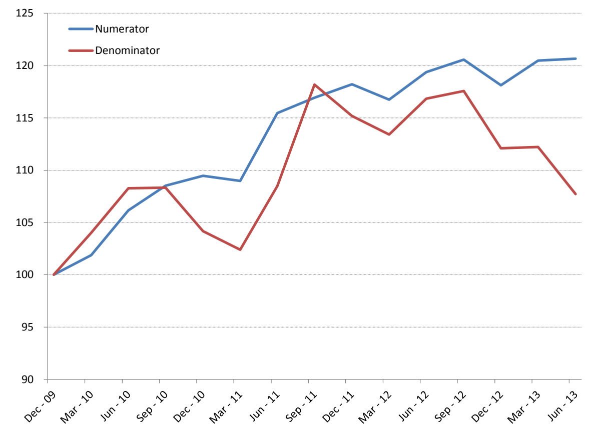
KRI: 35 - Customer deposits to total liabilities

Dispersion



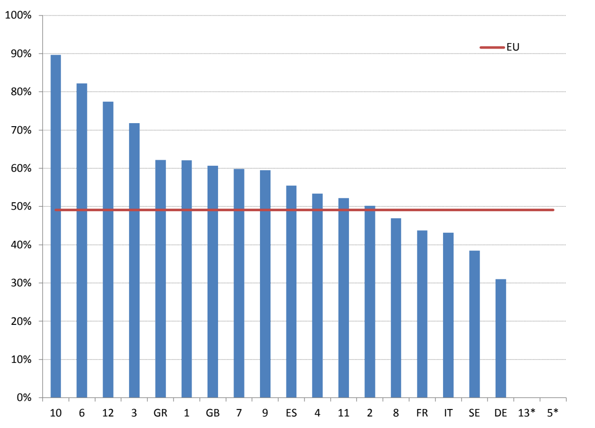
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



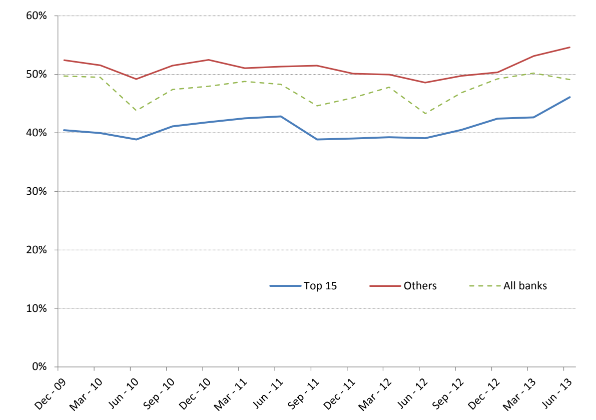
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



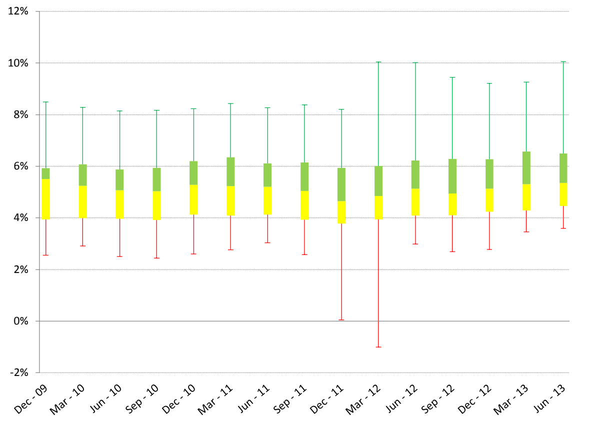
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	40.6%	35.6%	49.7%	59.2%
Mar - 10	39.7%	35.0%	49.5%	58.1%
Jun - 10	39.8%	33.7%	43.8%	56.8%
Sep - 10	40.6%	35.3%	47.4%	58.1%
Dec - 10	42.6%	37.5%	47.9%	59.9%
Mar - 11	43.2%	39.4%	48.8%	60.3%
Jun - 11	43.2%	38.5%	48.3%	57.7%
Sep - 11	40.1%	35.0%	44.6%	56.1%
Dec - 11	41.6%	35.2%	46.0%	56.4%
Mar - 12	41.8%	36.3%	47.8%	56.6%
Jun - 12	41.5%	36.0%	43.3%	56.3%
Sep - 12	41.6%	36.6%	46.9%	55.9%
Dec - 12	42.7%	36.1%	49.2%	57.9%
Mar - 13	43.6%	39.4%	50.2%	60.8%
Jun - 13	45.4%	41.4%	49.1%	60.8%

Balance Sheet Structure

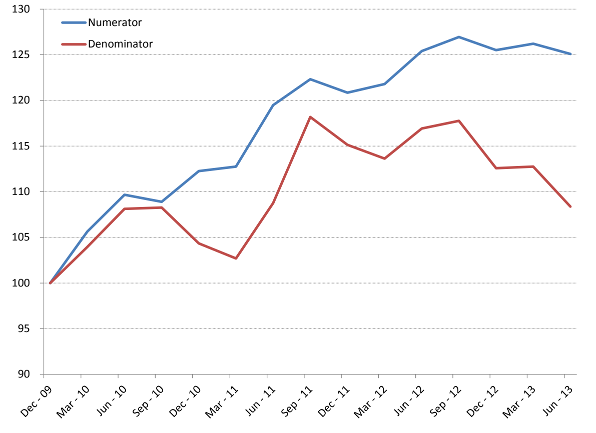
KRI: 36 - Tier 1 capital to (total assets - intangible assets)

Dispersion



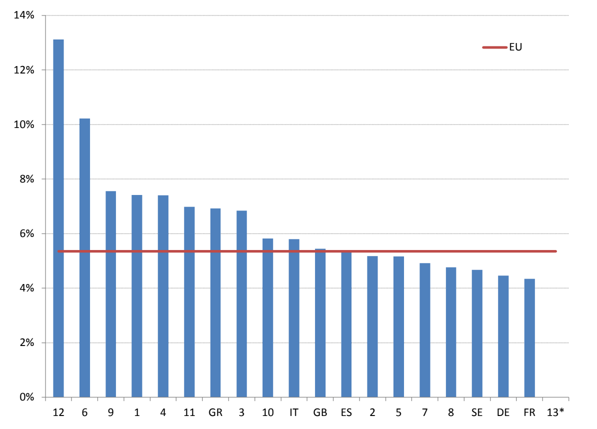
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



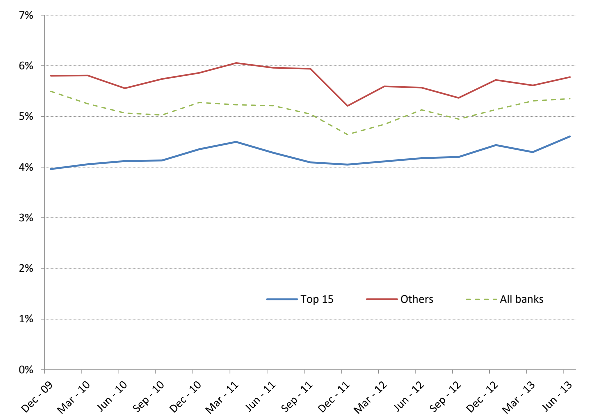
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



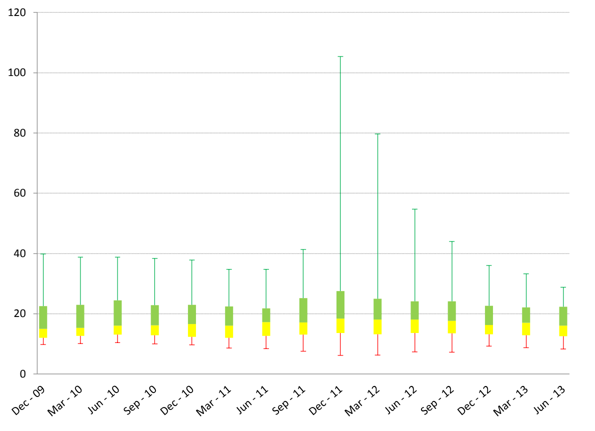
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	4.2%	3.9%	5.5%	5.9%
Mar - 10	4.3%	4.0%	5.2%	6.1%
Jun - 10	4.3%	4.0%	5.1%	5.9%
Sep - 10	4.2%	3.9%	5.0%	5.9%
Dec - 10	4.5%	4.1%	5.3%	6.2%
Mar - 11	4.6%	4.1%	5.2%	6.3%
Jun - 11	4.6%	4.1%	5.2%	6.1%
Sep - 11	4.4%	3.9%	5.0%	6.2%
Dec - 11	4.4%	3.8%	4.6%	5.9%
Mar - 12	4.5%	3.9%	4.8%	6.0%
Jun - 12	4.5%	4.1%	5.1%	6.2%
Sep - 12	4.5%	4.1%	4.9%	6.3%
Dec - 12	4.7%	4.2%	5.1%	6.3%
Mar - 13	4.7%	4.3%	5.3%	6.6%
Jun - 13	4.9%	4.5%	5.4%	6.5%

Balance Sheet Structure

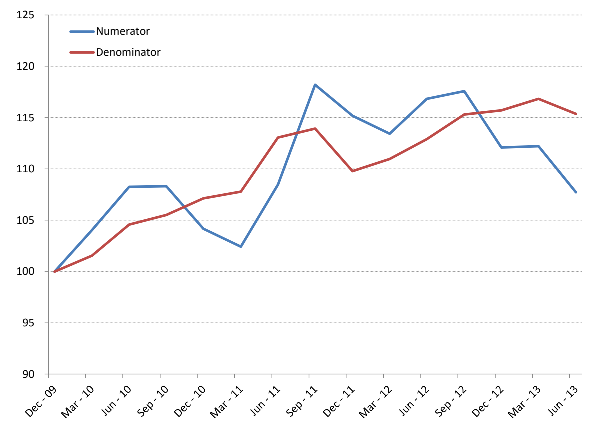
KRI: 45 - Debt-to-equity ratio

Dispersion



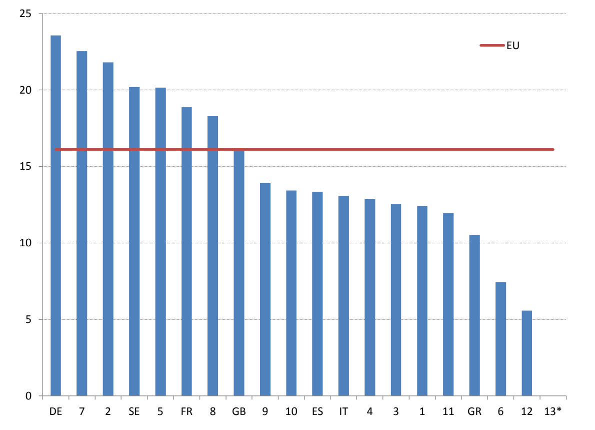
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



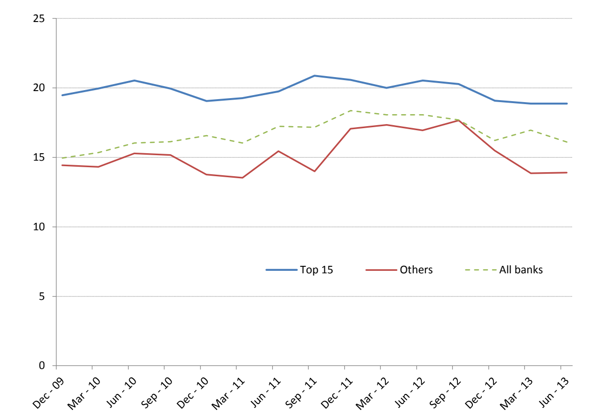
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



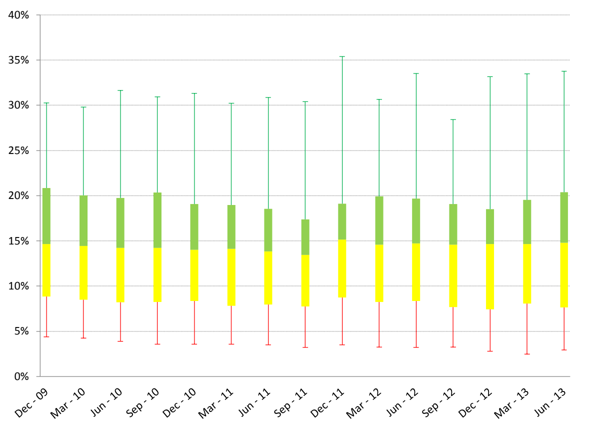
Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	18.7	12.0	14.9	22.6
Mar - 10	19.2	12.6	15.3	23.0
Jun - 10	19.4	13.1	16.0	24.4
Sep - 10	19.2	12.8	16.1	22.8
Dec - 10	18.2	12.3	16.6	22.9
Mar - 11	17.8	12.0	16.0	22.5
Jun - 11	17.9	12.7	17.2	21.7
Sep - 11	19.4	13.1	17.2	25.1
Dec - 11	19.6	13.6	18.4	27.5
Mar - 12	19.1	13.2	18.1	25.0
Jun - 12	19.4	13.6	18.1	24.1
Sep - 12	19.1	13.5	17.7	24.1
Dec - 12	18.1	13.2	16.2	22.7
Mar - 13	18.0	12.8	17.0	22.1
Jun - 13	17.5	12.6	16.1	22.3

Balance Sheet Structure

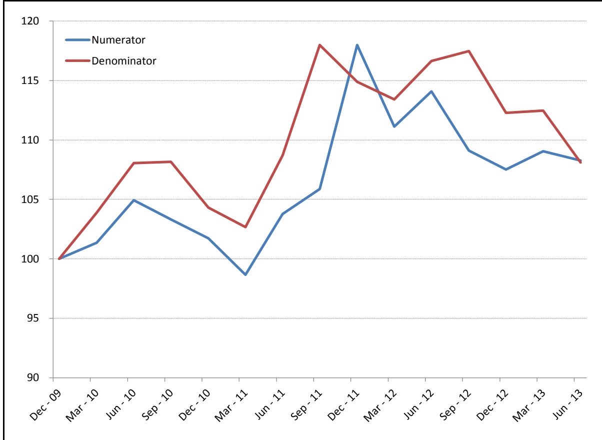
KRI: 46 - Off-balance sheet items to total assets

Dispersion



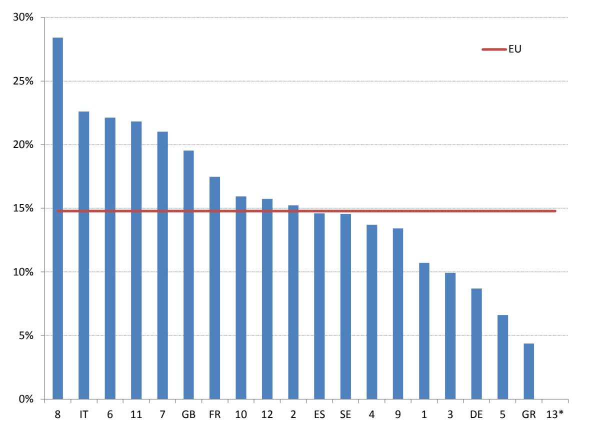
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



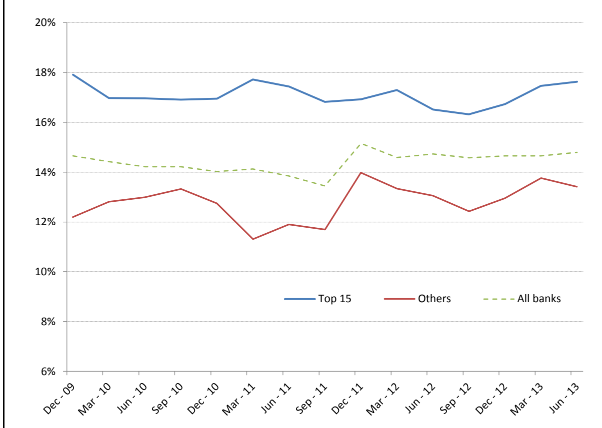
Total numerator and denominator.
December 2009=100.

Country dispersion (as of Jun 2013)



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

KRI by size class



Banks are classified in the size class according to the their average total assets between Dec. 2009 and Jun 2013

Period	Weighted average	25th	50th	75th
Dec - 09	18.1%	8.9%	14.7%	20.8%
Mar - 10	17.7%	8.5%	14.4%	20.0%
Jun - 10	17.6%	8.2%	14.2%	19.8%
Sep - 10	17.3%	8.2%	14.2%	20.3%
Dec - 10	17.7%	8.3%	14.0%	19.1%
Mar - 11	17.4%	7.8%	14.1%	19.0%
Jun - 11	17.3%	8.0%	13.8%	18.5%
Sep - 11	16.3%	7.7%	13.4%	17.4%
Dec - 11	18.6%	8.8%	15.1%	19.1%
Mar - 12	17.8%	8.3%	14.6%	19.9%
Jun - 12	17.7%	8.3%	14.7%	19.7%
Sep - 12	16.8%	7.7%	14.6%	19.1%
Dec - 12	17.4%	7.4%	14.7%	18.5%
Mar - 13	17.6%	8.0%	14.6%	19.5%
Jun - 13	18.2%	7.6%	14.8%	20.4%

Methodological note on the KRIs heatmap and Risk Assessment meter

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

For each of the KRIs quarterly data, the distribution across the three buckets is always computed in respect of the sum of total assets from all banks. Thus, if we observe any given bucket increasing its percentage, we immediately acknowledge that more assets are being assigned to that bucket, which does not necessarily mean that more banks are comprised within the bucket (the sum of total assets for all banks is fixed, as well as the total assets from each bank taken individually). The coloured bars illustrate how close the percentage of assets in each bucket is from 100% (green for the "best" bucket, yellow for the intermediary one and red for the "worst" bucket).

The first row of each KRI contains a traffic light in the last column that can assume three distinct colours (green, yellow and red) depending on the latest developments on the "worst" bucket of the KRI comparing to the whole time series. If the "worst" bucket is progressing positively (the same is to say that fewer assets are being assigned to it), the traffic light should be moving away from red getting closer to green. The colour is computed considering the 33rd and the 67th percentile of the time series.

To help reading the heatmap, let us consider the example of the Tier 1 capital ratio (KRI #1):

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

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

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

The KRI database

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

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