



RISK DASHBOARD

DATA AS OF Q3 2016

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Summary *

EU banks' capital ratios have significantly improved. The CET1 ratio reached new highs, increasing by 50 bps to 14.1% in Q3 2016. This effect is simultaneously explained by the growth in capital (mainly driven by higher 'retained earnings') as well as a decrease of RWAs. On a fully loaded basis, the CET1 ratio showed a similar development, increasing by 40 bps to 13.6% when compared to the past quarter. Also for Tier 1 and Total capital ratios the trend was comparable, both increasing compared with Q2 2015.

The speed of improvement in banks' asset quality remains steady but slow. The ratio of non-performing loans (NPLs) continued the trend of previous quarters, by decreasing 10 bps to 5.4% in Q3 2016. Despite this improvement, the dispersion among countries remains wide, ranging from about 1% to almost 50%. Smaller banks' NPL ratio was higher (23.7%), compared to medium-sized (11.9%) and large banks (4.0%). A declining ratio of forborne loans to total loans (FBL ratio) – from 3.6% in the previous year to 3.4% in Q3 2016 – confirmed the trend in asset quality.

The coverage ratio for NPLs improved, increasing by 50 bps to 44.3% in Q3 2016. It is the first time that the coverage ratio is higher than 44%. However, both numerator and denominator continued to decrease during the third quarter. The dispersion is still wide among countries (between 27% and 67%), but again further narrowed for banks of different size classes (now ranging from 42.3% to 45.1%).

Subdued profitability remains a concern. The annualised return on equity (RoE) in Q3 2016 decreased to 5.4%, one percentage point (p.p.) below the third quarter last year. The RoE also decreased when compared to Q2 2016 (5.7%), showing its typical seasonality. The dispersion among countries remains wide, ranging from about -10% to 19%. The heatmap confirms the RoE's deterioration, with the share of banks with a RoE below 6% increasing from 44.1% in Q2 to 56.3% in Q3 2016. Also the cost-to-income ratio has deteriorated, increasing by 30 bps to 63.0% in Q3 2016.

The net interest margin kept its downwards trend, slightly decreasing from 1.49% (Q2 2016) to 1.48% (Q3 2016). Whereas the dispersion among large and medium-sized banks is narrow (1.47% and 1.54%, respectively), the net interest margin remains higher for smaller banks (2.29%). Net interest income increased as a share of total operating income from 57.0% in Q2 2016 to 57.7% in Q3 2016. This is explained by a stronger decrease of the net operating income (denominator) than of the net interest income (numerator). Driven by the same effect, the share of net fee and commission income increased (up by 50bp to 27.1%). The proportion of net trading result in total operating income increased between Q2 2016 and Q3 2016 from 5.4% to 6.2%, confirming the reversion of its former declining trend, and achieving a higher value than per year end 2015 (5.8%).

The loan-to-deposit ratio kept its downward trend. It was 120.1% in Q3 2016, which compares to 120.5% in the previous quarter. With the exception of large institutions (118.1%), the ratio has declined in all banks sizes' classes, to 134.6% for mid-sized and 80.9% for small banks. The asset encumbrance ratio further increased to 26.5% in Q3 2016 (25.5% in the former quarter).

*) This risk dashboard is based on a sample of Risk Indicators (RI) from 198 European banks (unconsolidated number of banks, including 40 subsidiaries; the list of the banks can be found under the link <https://www.eba.europa.eu/risk-analysis-and-data>). The sample of banks is reviewed annually by competent authorities and adjusted accordingly (<http://www.eba.europa.eu/documents/10180/16082/EBA+DC+090+%28Decision+on+Reporting+by+Competent+Authorities+to+the+EBA%29.pdf/9beaf5be-2624-4e36-a75b-b77aa3164f3f>). This can determine breaks in the time series. Ratios provided in the text are weighted average if not otherwise stated. The name of the country is only disclosed if the number of reporting institutions is at least three. The data is based on the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and its subsequent amendments). In the chart on Risk Indicators by size class, considering the distribution of the average total assets, the small banks are those below the first quartile, the large banks are those above the third quartile. Underlying data in this risk dashboard has been compiled by the EBA since 2014 and it has served as basis for additional analyses included in EBA's Risk Assessment Report, last version published in December 2016.

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

	Bank risk	Risk drivers	Level of risk				Contributing factors/interactions
			Last quarter (memo)		Current quarter		
			Level	Expected Trend	Level	Forward Trend	
Pillar 1	Credit risk	Slow reduction of NPLs, structural and market impediments for NPL reduction, risk of rising impairments	High	Stable	High	Stable	Banks only slowly reduce their non-performing legacy assets. Among the main impediments to a faster reduction are slow judiciary and repossession processes as well as inefficient secondary markets. Also, low market prices for NPLs, which are often below their net book values, negatively affect the bank's efforts to reduce NPLs. Even though flows of new impairments are currently rather low in historical comparison, they might again increase, depending on future economic developments in emerging and developed markets.
	Market risk	Heightened market volatility, risk from declining market liquidity	High	Stable	High	Stable	Financial markets have remained volatile, increasingly driven by political events. Volatility is expected to persist. There is a persistent risk of a sudden decrease in market liquidity, which would additionally accelerate market volatility.
	Operational risk	Risks from IT outsourcing, fragmented and ageing IT systems, cyber attacks	High	Stable	High	Stable	As banking operations increase their dependence on IT platforms and telecommunication networks, concerns about connectivity and outsourcing to third party providers have increased. Operational risks are also negatively affected by fragmented and ageing IT systems. Cyber-attacks remain a threat.
Pillar 2	Concentration risk, IRRBB and other	Low interest rate environment	Medium	Stable	Medium	Stable	The current low interest rate environment remains a burden on banks' profitability. But also a potential increase in interest rates might in the short term pose additional threats to banks' profitability, with faster-rising refinancing costs than interest income. An environment of low interest rates contributes to banks' increased appetite for higher risk exposures.
	Reputational and legal	Existing and new cases of misconduct, lengthy processes till settlement	High	Stable	High	Stable	Compensation and redress payments remain high. Lengthy processes until cases of harmful practices are settled add to uncertainties among consumers and banks. New occurrences of misconduct regularly come up.
	Profitability	Low interest and fee income, stickiness of costs	High	Increasing	High	Stable	Declining interest and fee income negatively affect banks' operating income. Profitability is additionally negatively affected by the stickiness of banks' costs.
Liquidity & Funding	Access to funding and maturity distribution	Reduced issuance volumes amid heightened market volatility	Medium	Increasing	Medium	Stable	Perceptions of heightened uncertainties have intensified and negatively affect banks' funding markets. In periods of heightened market stress, banks significantly reduced their issuance volumes of both unsecured and secured debt during recent months. However, most of the banks had already met their issuance needs for the year before so that they have not been under pressure to go to the markets at such time. Banks' maturity profile is unevenly distributed in the medium term.
	Funding structure	Important role of central bank funding and deposits	Medium	Stable	Medium	Stable	Banks remain vulnerable in their funding mix to heightened market volatility. Most banks still have to issue MREL eligible instruments to meet own requirements, which might also negatively affect their funding costs. Central banks continue to play a major role in banks' overall funding mix. There is also a high weight of deposits in banks' funding mix. Even though deposits contribute to a stable funding mix, they might be volatile in severe stress scenarios.
Environment	Regulatory and legal environment	Risk weighted assets	Medium	Stable	Medium	Stable	Regulatory uncertainty includes, but is not restricted, to change in respect of risk weighted asset requirements, including potential minimum risk weights for sovereign exposures.
	Fragmentation	Asset quality, profitability	High	Stable	High	Stable	Fragmentation of asset quality and profitability remains high among jurisdictions. The political risk might further negatively affect fragmentation.
	Sovereign risk	Political risk, debt overhang	High	Stable	High	Stable	Increased political uncertainty adds to elevated risks from banks' sovereign exposures, driven by their increased volatility. Risks from a large debt overhang in some countries remain high.

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, National Supervisory Authorities' and banks' own assessments as well as analysts' views.

RIs heatmap

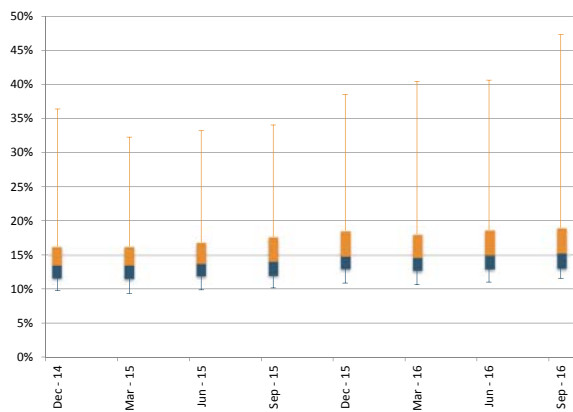
RI	Threshold	Current vs previous quarters for the worst bucket	Traffic light	Sample of banks*									
				153		155		154		153		157	
				201412	201503	201506	201509	201512	201603	201606	201609		
1	Tier 1 capital ratio	> 15%	1-1		21.8%	14.4%	16.9%	27.7%	30.7%	28.8%	30.6%	39.9%	
		[12% - 15%]	1-2		48.1%	57.6%	63.9%	52.7%	61.5%	63.5%	61.7%	52.5%	
		< 12%	1-3		30.1%	28.0%	19.2%	19.7%	7.8%	7.8%	7.7%	7.5%	
3	CET1 ratio	> 14%	3-1		19.7%	12.0%	19.6%	13.1%	23.0%	22.0%	22.8%	27.5%	
		[11% - 14%]	3-2		39.3%	49.9%	66.5%	73.8%	72.7%	73.7%	73.0%	68.4%	
		< 11%	3-3		41.0%	38.1%	13.9%	13.1%	4.3%	4.3%	4.2%	4.1%	
93	Ratio of non-performing loans and advances (NPL ratio)	< 3%	93-1		34.6%	36.9%	38.1%	38.4%	36.6%	37.9%	43.0%	42.1%	
		[3% - 8%]	93-2		43.1%	46.9%	46.7%	46.6%	50.4%	49.3%	44.6%	45.3%	
		> 8%	93-3		22.3%	16.2%	15.1%	15.0%	13.0%	12.8%	12.4%	12.6%	
	235	Coverage ratio of non-performing loans and advances	> 55%	235-1		9.2%	9.7%	9.7%	10.4%	10.2%	10.6%	10.8%	10.6%
			[40% - 55%]	235-2		56.2%	56.0%	58.9%	57.0%	50.2%	48.0%	50.0%	48.8%
			< 40%	235-3		34.6%	34.3%	31.4%	32.6%	39.7%	41.4%	39.2%	40.6%
239	Forbearance ratio for loans and advances	< 1.5%	239-1		30.3%	30.2%	36.6%	37.5%	43.9%	43.1%	44.3%	44.5%	
		[1.5% - 4%]	239-2		41.3%	43.0%	35.7%	38.8%	37.3%	38.6%	37.7%	33.5%	
		> 4%	239-3		28.4%	26.8%	27.6%	23.7%	18.8%	18.4%	18.0%	22.0%	
22	Return on equity	> 10%	22-1		5.1%	18.6%	24.1%	22.7%	6.4%	3.1%	6.0%	6.6%	
		[6% - 10%]	22-2		29.2%	33.2%	46.2%	35.5%	44.3%	42.4%	49.9%	37.0%	
		< 6%	22-3		65.7%	48.1%	29.7%	41.8%	49.3%	54.5%	44.1%	56.3%	
24	Cost to income ratio	< 50%	24-1		10.1%	10.5%	11.6%	12.3%	11.7%	12.2%	10.1%	9.4%	
		[50% - 60%]	24-2		13.6%	33.7%	34.8%	36.3%	17.6%	17.0%	26.1%	23.8%	
		> 60%	24-3		76.3%	55.8%	53.6%	51.4%	70.7%	70.8%	63.8%	66.8%	
87	Loan-to-deposit ratio for households and non-financial corporations	< 100%	87-1		30.6%	31.4%	29.6%	31.6%	32.8%	29.3%	30.8%	32.1%	
		[100% - 150%]	87-2		56.5%	56.2%	57.7%	56.0%	54.8%	58.2%	56.7%	54.9%	
		> 150%	87-3		12.9%	12.4%	12.8%	12.5%	12.3%	12.5%	12.5%	13.1%	
45	Debt to equity ratio	< 12x	45-1		10.2%	9.7%	7.2%	10.4%	12.3%	9.4%	10.8%	16.0%	
		[12x - 15x]	45-2		26.4%	32.8%	41.2%	37.7%	36.6%	35.6%	32.9%	32.5%	
		> 15x	45-3		63.4%	57.5%	51.6%	51.9%	51.0%	55.0%	56.3%	51.4%	

Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".
 * Number of banks after consolidation. Furthermore, not all banks submit respective data for all Risk Indicators.

Solvency

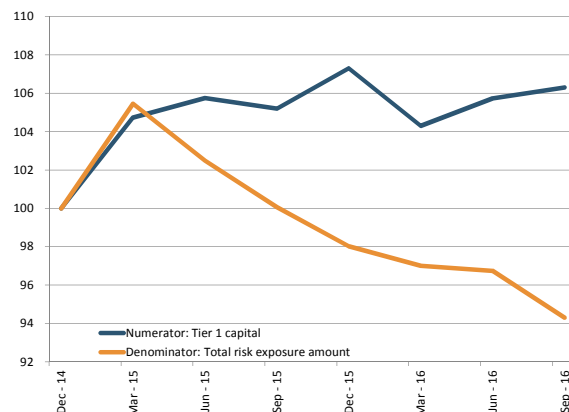
1 - Tier 1 capital ratio

Dispersion



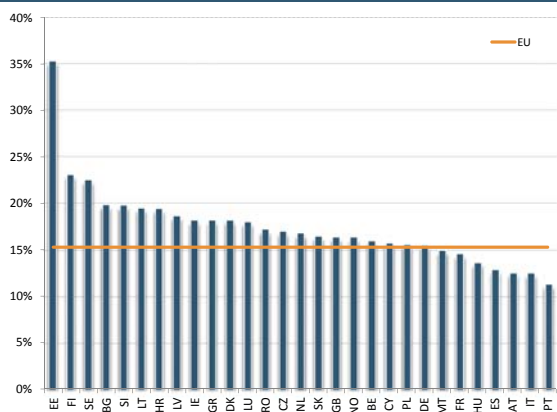
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



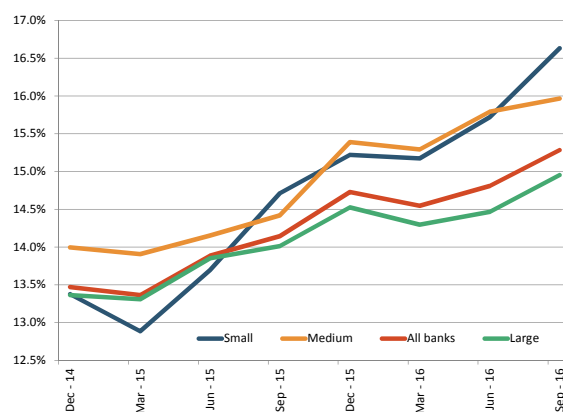
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



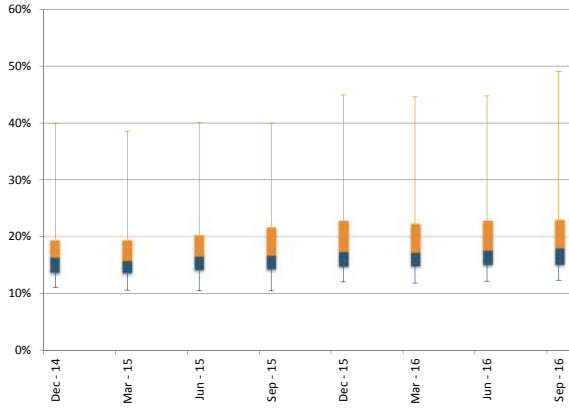
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.6%	16.2%
Mar - 15	13.4%	11.6%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.8%	16.8%
Sep - 15	14.1%	12.1%	14.1%	17.7%
Dec - 15	14.7%	13.0%	14.9%	18.5%
Mar - 16	14.5%	12.8%	14.7%	18.0%
Jun - 16	14.8%	13.0%	15.0%	18.7%
Sep - 16	15.3%	13.1%	15.2%	19.0%

Solvency

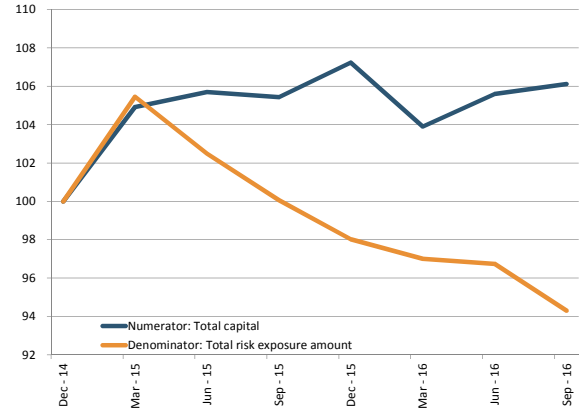
2 - Total capital ratio

Dispersion



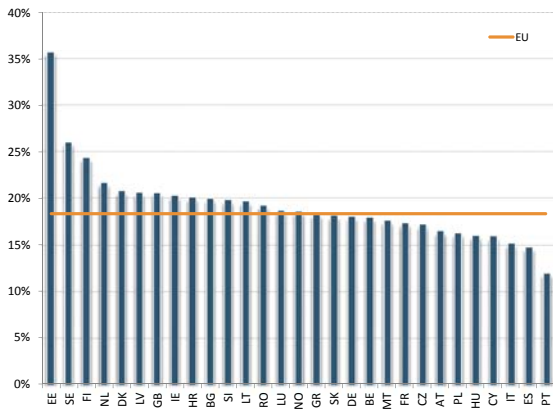
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



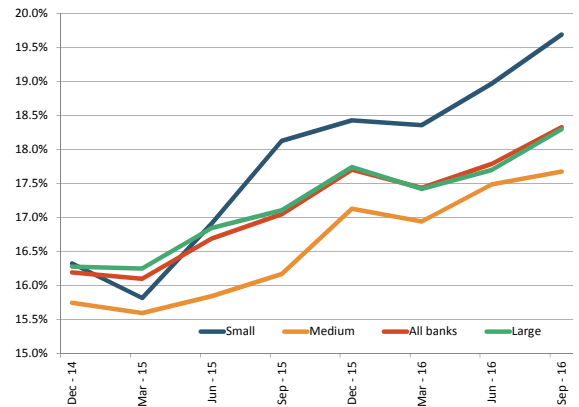
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



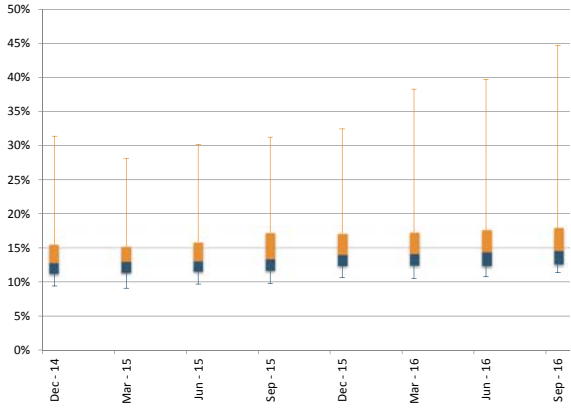
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.8%	16.4%	19.4%
Mar - 15	16.1%	13.7%	15.8%	19.5%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Sep - 15	17.0%	14.4%	16.8%	21.7%
Dec - 15	17.7%	14.8%	17.4%	22.8%
Mar - 16	17.4%	14.9%	17.2%	22.3%
Jun - 16	17.8%	15.1%	17.6%	22.8%
Sep - 16	18.3%	15.2%	18.0%	23.0%

Solvency

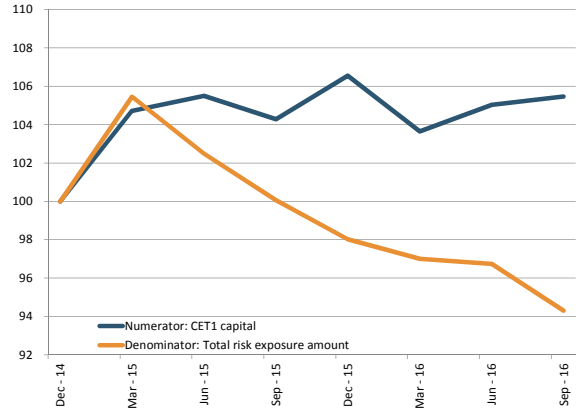
3 - CET1 ratio

Dispersion



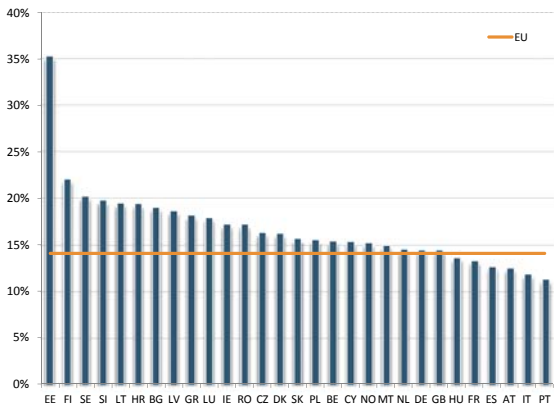
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



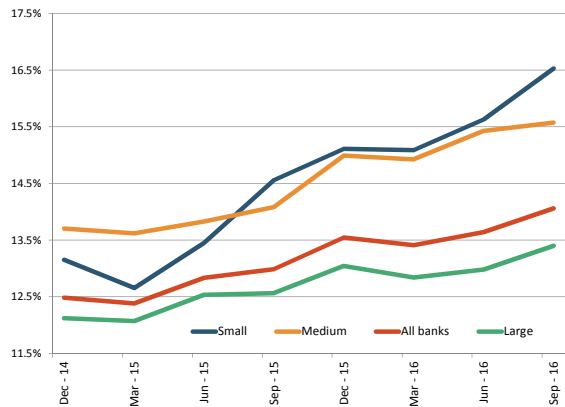
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



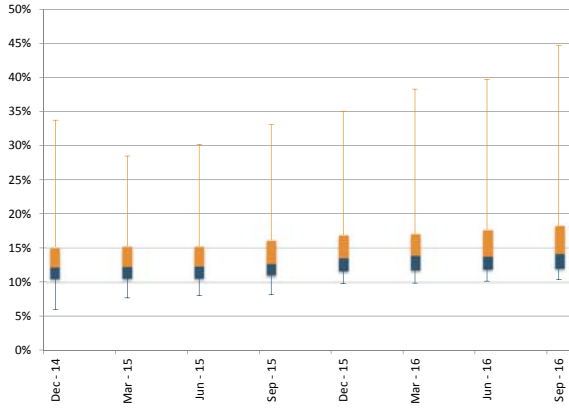
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Mar - 15	12.4%	11.4%	13.0%	15.2%
Jun - 15	12.8%	11.6%	13.1%	15.9%
Sep - 15	13.0%	11.7%	13.4%	17.2%
Dec - 15	13.5%	12.4%	14.0%	17.1%
Mar - 16	13.4%	12.4%	14.2%	17.3%
Jun - 16	13.6%	12.3%	14.4%	17.6%
Sep - 16	14.1%	12.6%	14.6%	17.9%

Solvency

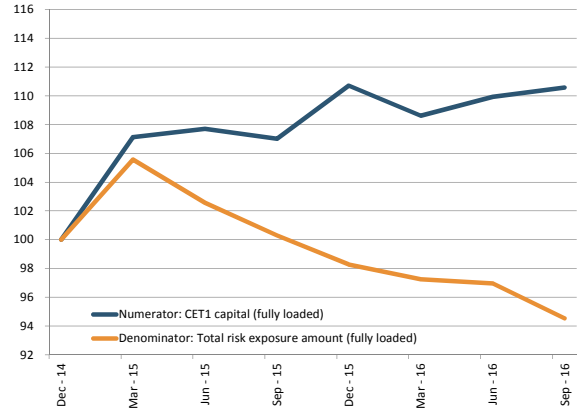
4 - CET1 ratio (fully loaded)

Dispersion



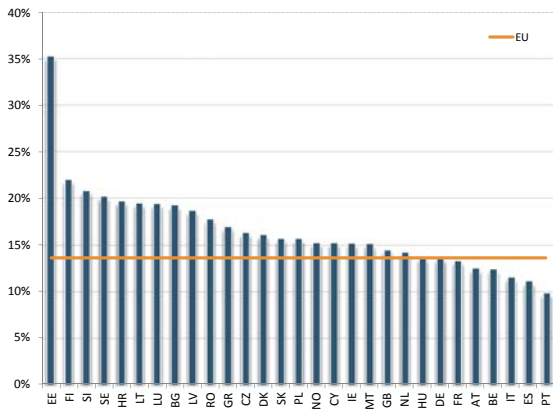
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



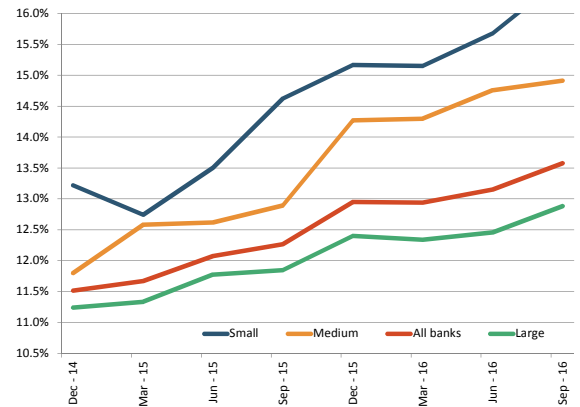
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



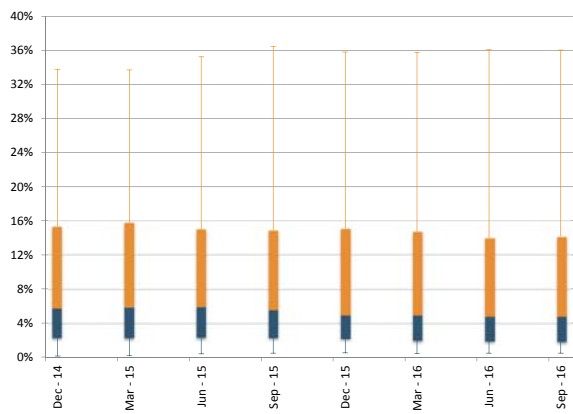
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.2%	15.1%
Mar - 15	11.7%	10.6%	12.3%	15.2%
Jun - 15	12.1%	10.6%	12.4%	15.2%
Sep - 15	12.3%	11.1%	12.7%	16.1%
Dec - 15	13.0%	11.7%	13.6%	16.9%
Mar - 16	12.9%	11.8%	13.9%	17.1%
Jun - 16	13.2%	11.9%	13.8%	17.6%
Sep - 16	13.6%	12.1%	14.2%	18.3%

Credit Risk and Asset Quality

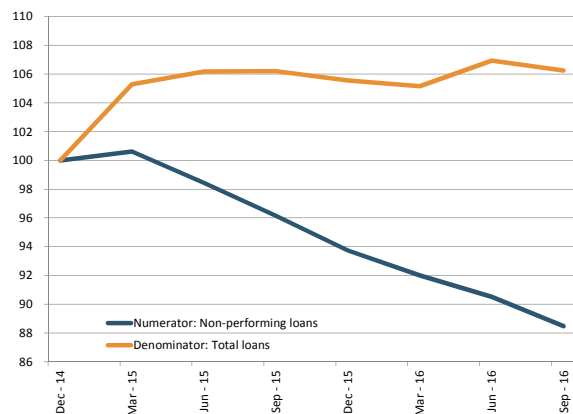
5 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



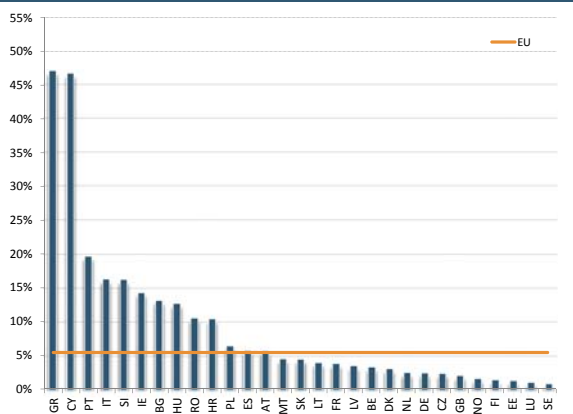
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



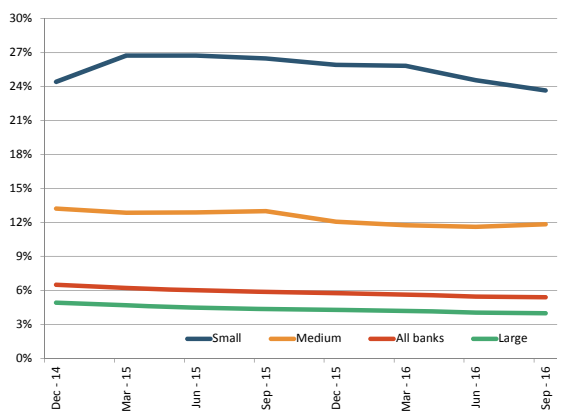
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



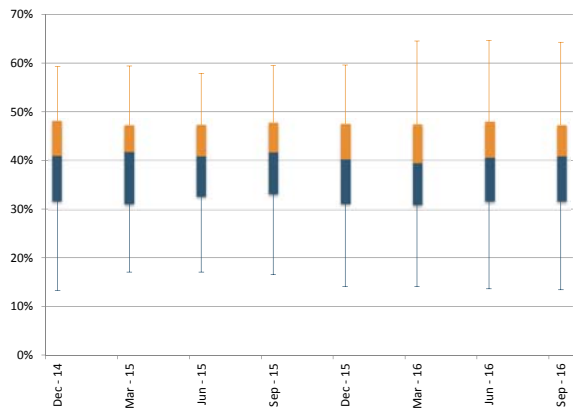
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016.

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

Credit Risk and Asset Quality

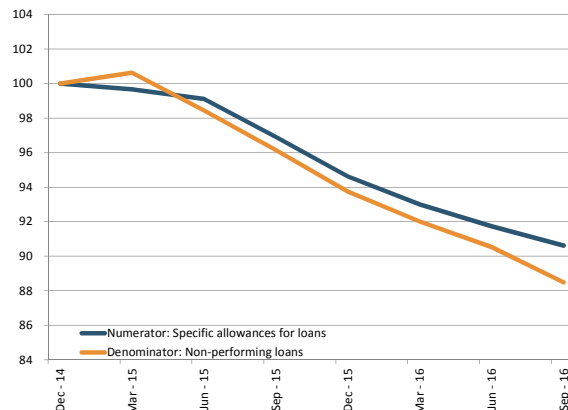
6 - Coverage ratio of non-performing loans and advances

Dispersion



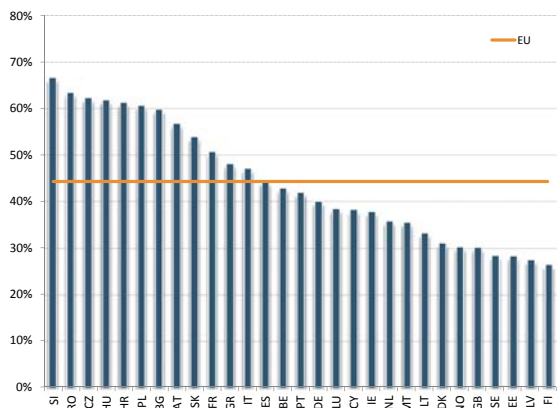
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



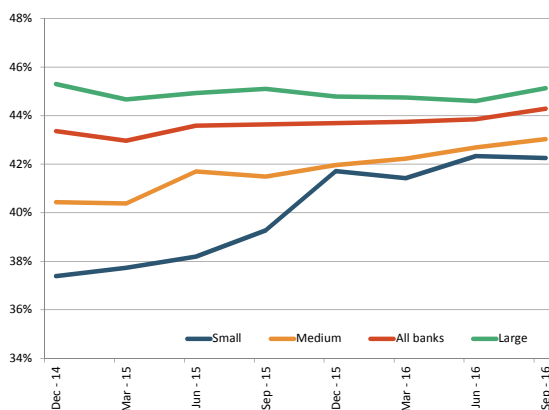
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



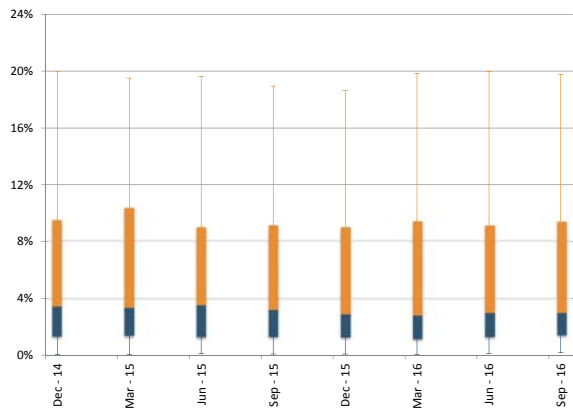
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.8%	41.0%	48.1%
Mar - 15	43.0%	31.2%	41.7%	47.2%
Jun - 15	43.6%	32.8%	40.9%	47.3%
Sep - 15	43.6%	33.3%	41.7%	47.7%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Mar - 16	43.7%	31.1%	39.5%	47.3%
Jun - 16	43.8%	31.8%	40.6%	47.9%
Sep - 16	44.3%	31.8%	40.9%	47.2%

Credit Risk and Asset Quality

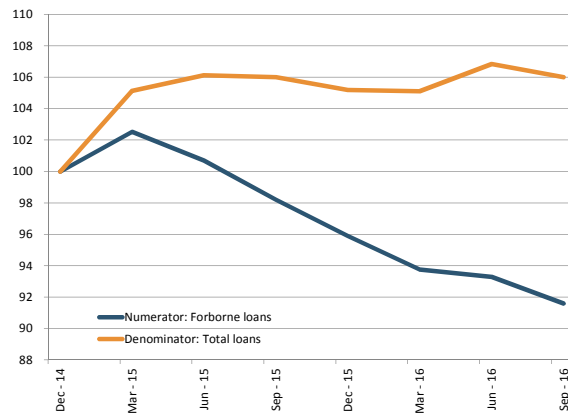
7 - Forbearance ratio for loans and advances

Dispersion



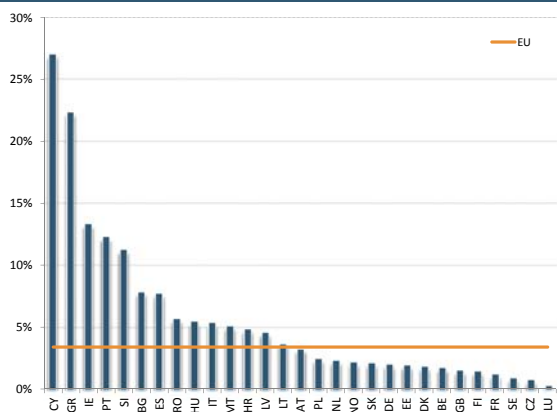
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



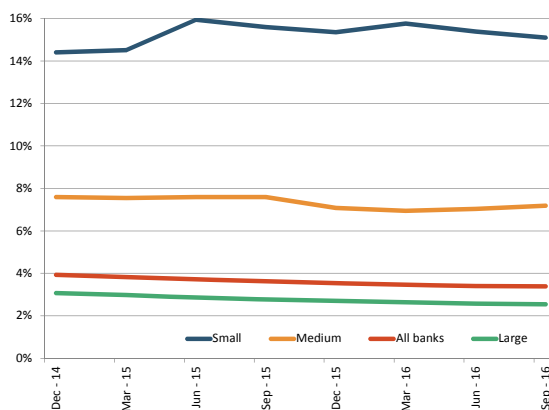
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



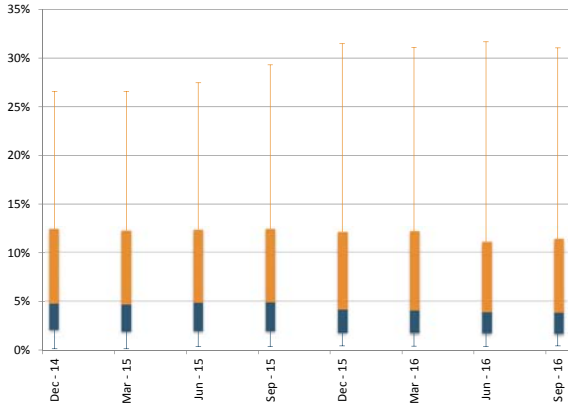
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2016.

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

Credit Risk and Asset Quality

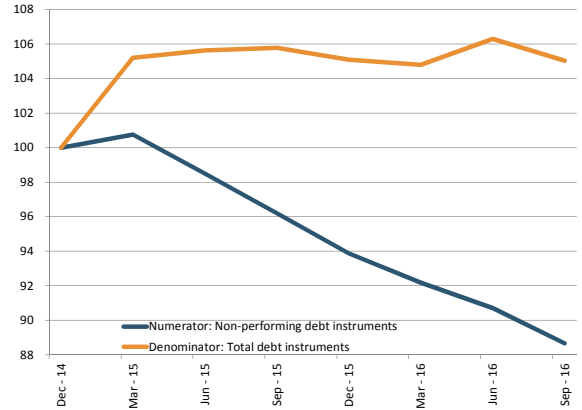
8 - Ratio of non-performing exposures (NPE ratio)

Dispersion



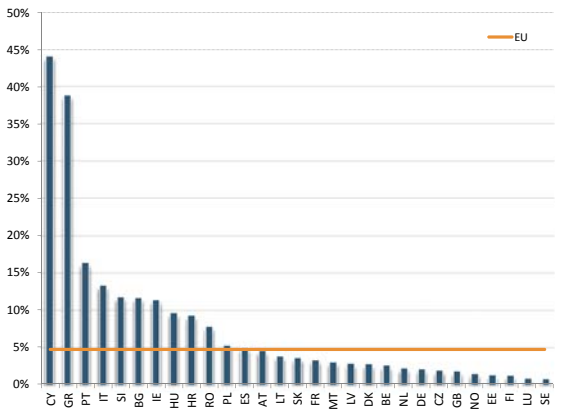
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



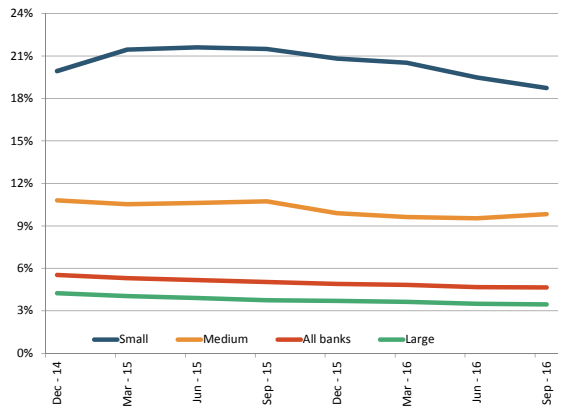
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



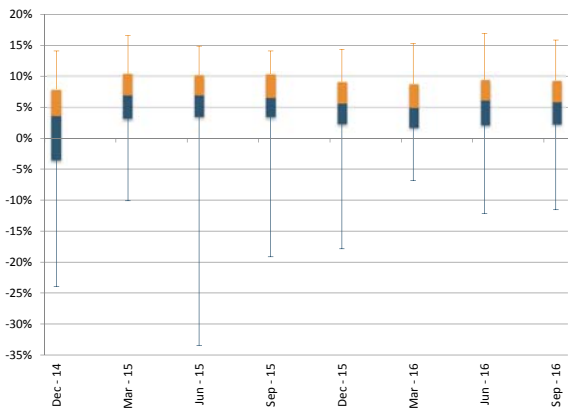
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016.

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

Profitability

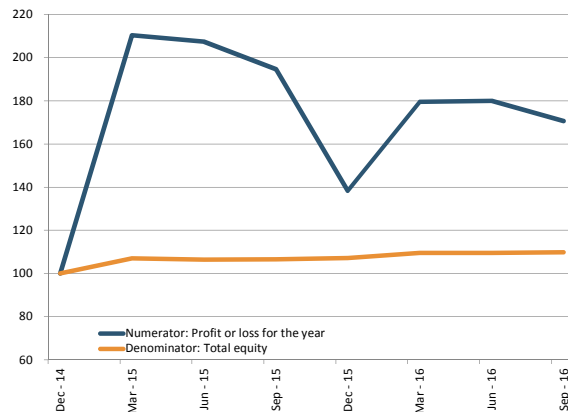
9 - Return on equity

Dispersion



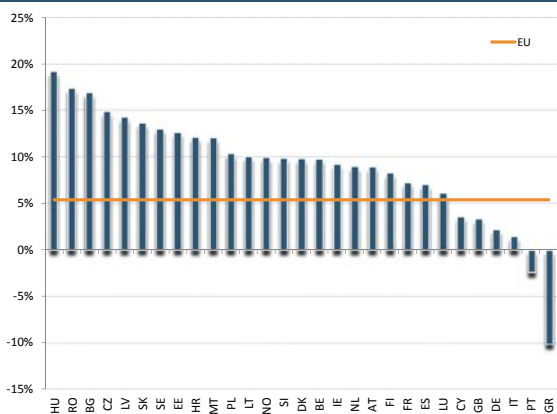
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



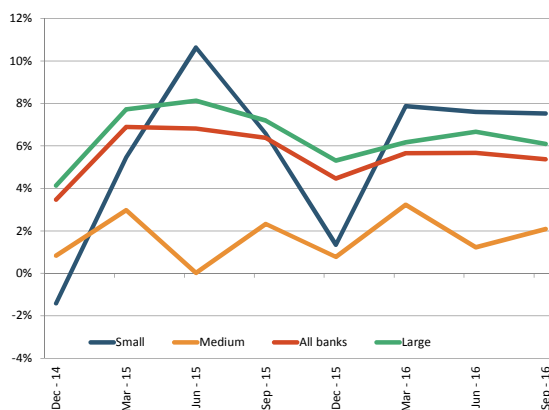
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



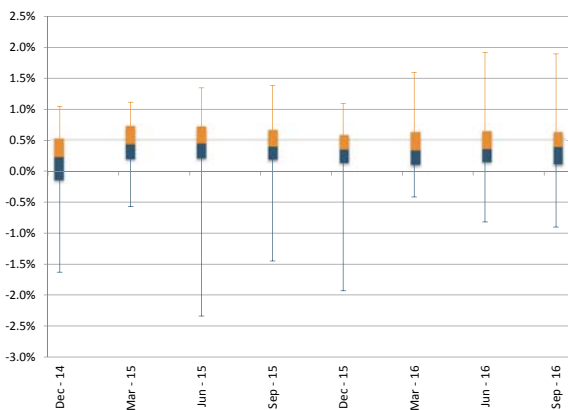
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-3.3%	3.6%	7.9%
Mar - 15	6.9%	3.3%	7.0%	10.4%
Jun - 15	6.8%	3.5%	7.0%	10.2%
Sep - 15	6.4%	3.5%	6.6%	10.4%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Mar - 16	5.7%	1.9%	5.0%	8.8%
Jun - 16	5.7%	2.3%	6.2%	9.4%
Sep - 16	5.4%	2.4%	5.9%	9.4%

Profitability

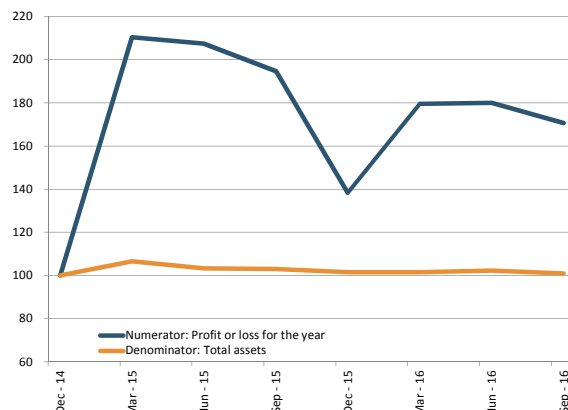
10 - Return on assets

Dispersion



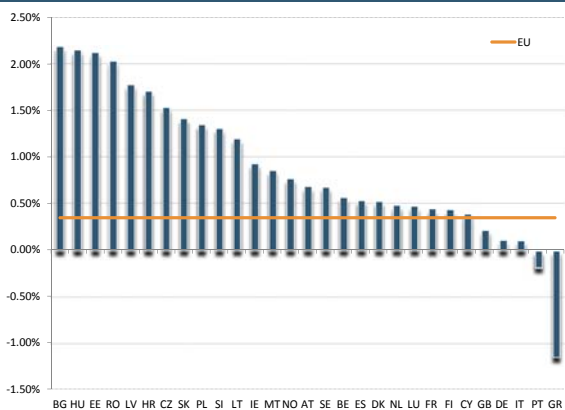
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



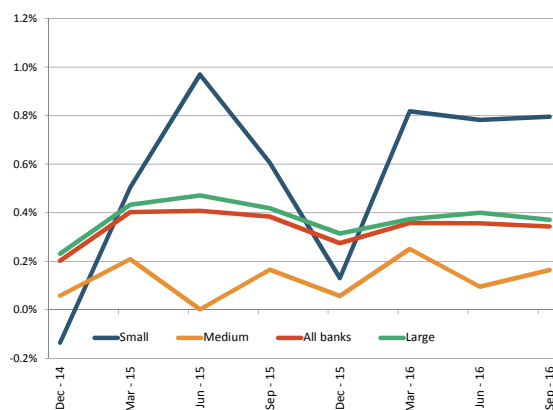
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



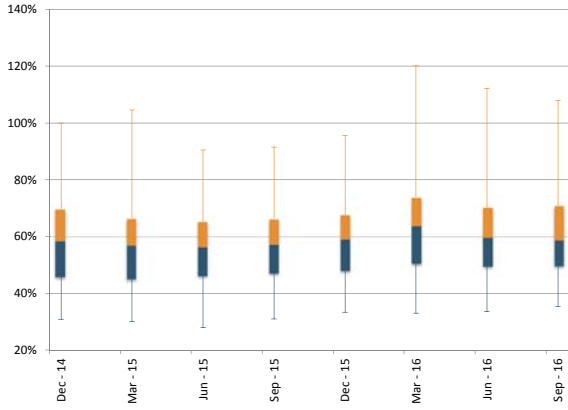
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2016.

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

Profitability

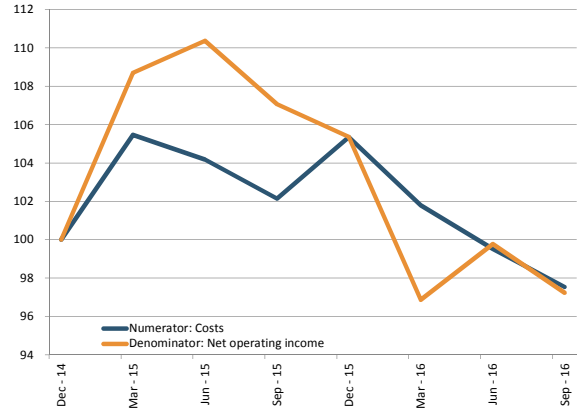
11 - Cost to income ratio

Dispersion



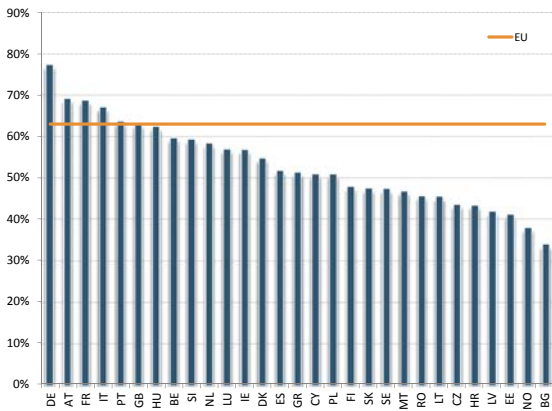
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



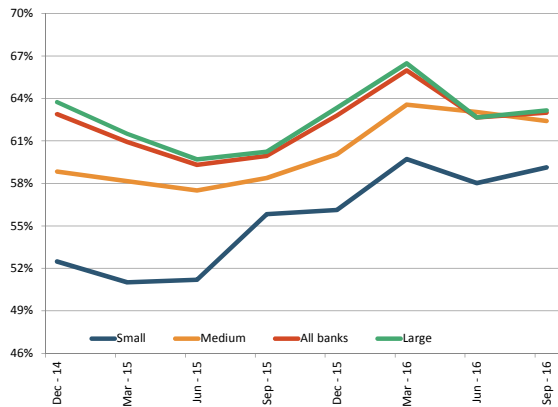
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



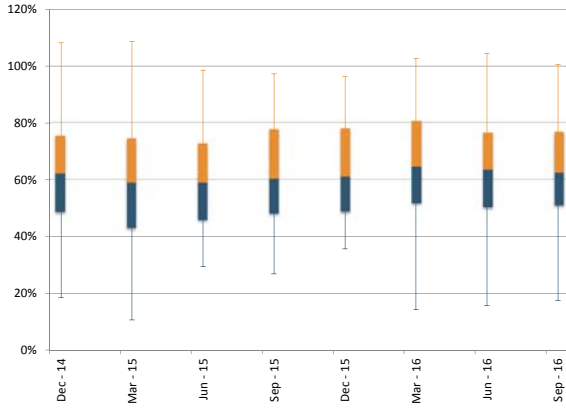
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	46.0%	58.6%	69.7%
Mar - 15	60.9%	45.3%	57.1%	66.5%
Jun - 15	59.3%	46.4%	56.4%	65.3%
Sep - 15	59.9%	47.3%	57.4%	66.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Mar - 16	66.0%	50.7%	63.9%	73.8%
Jun - 16	62.7%	49.7%	59.8%	70.3%
Sep - 16	63.0%	49.9%	58.9%	70.8%

Profitability

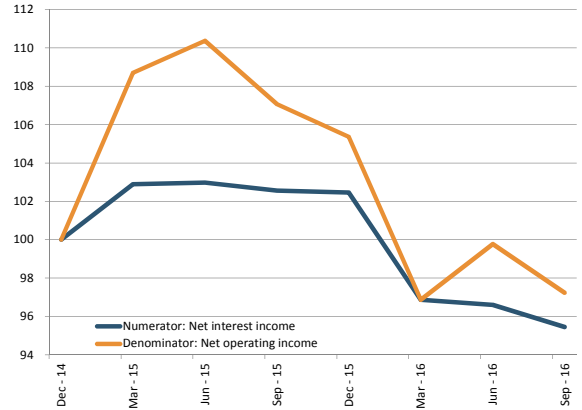
12 - Net interest income to total operating income

Dispersion



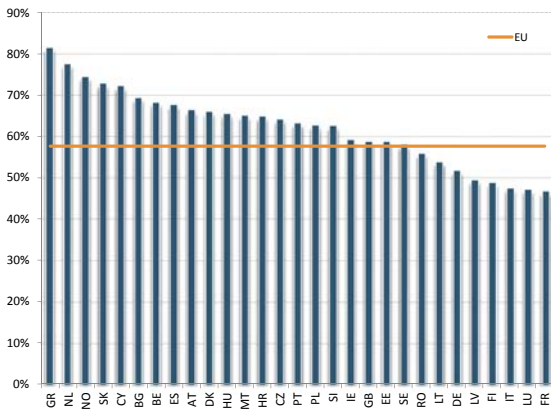
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



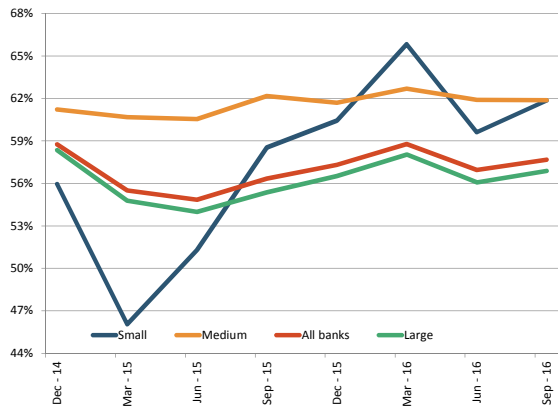
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



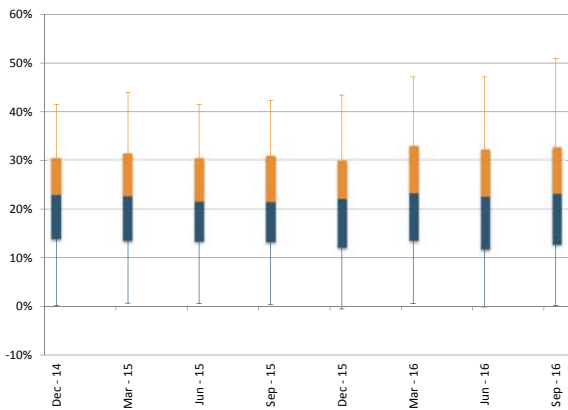
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	48.8%	62.3%	75.4%
Mar - 15	55.5%	43.2%	59.1%	74.5%
Jun - 15	54.9%	46.0%	59.0%	72.8%
Sep - 15	56.3%	48.3%	60.5%	77.8%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Mar - 16	58.8%	51.9%	64.7%	80.7%
Jun - 16	57.0%	50.4%	63.7%	76.6%
Sep - 16	57.7%	51.1%	62.6%	76.8%

Profitability

13 - Net fee and commission income to total operating income

Dispersion



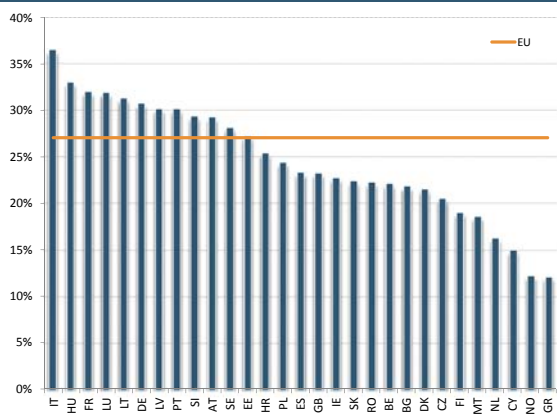
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



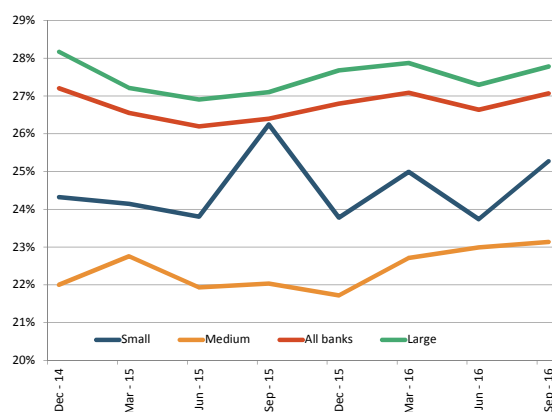
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



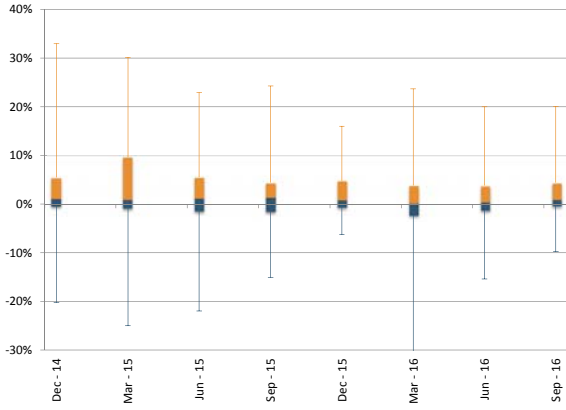
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.9%	22.9%	30.5%
Mar - 15	26.6%	13.6%	22.6%	31.4%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Sep - 15	26.4%	13.3%	21.6%	30.9%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Mar - 16	27.1%	13.6%	23.3%	32.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Sep - 16	27.1%	12.8%	23.2%	32.6%

Profitability

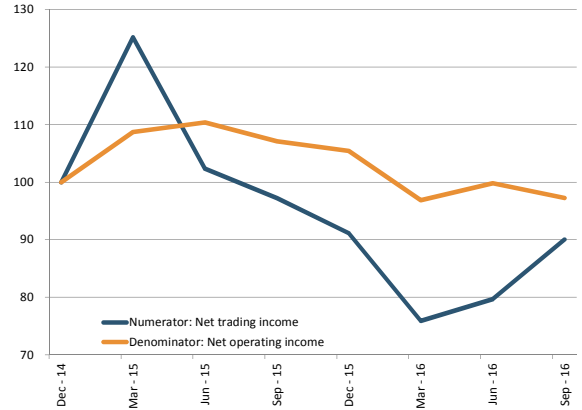
14 - Net trading income to total operating income

Dispersion



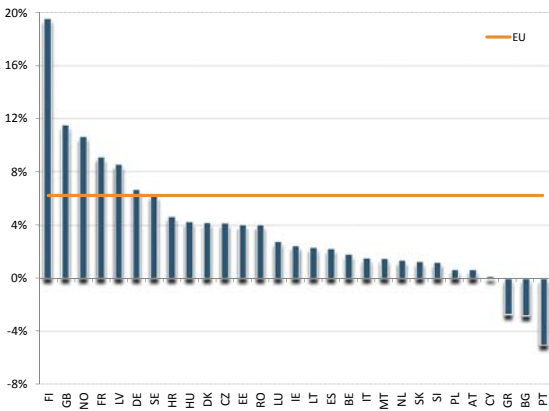
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



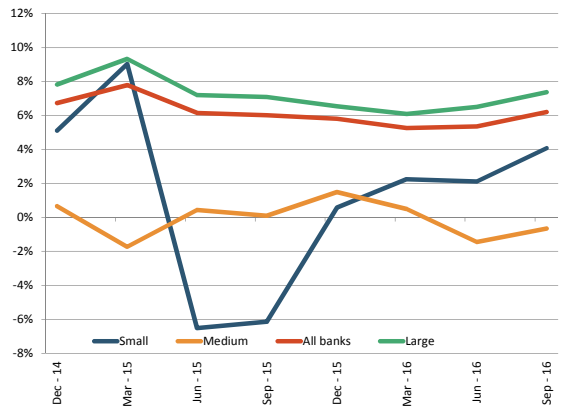
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



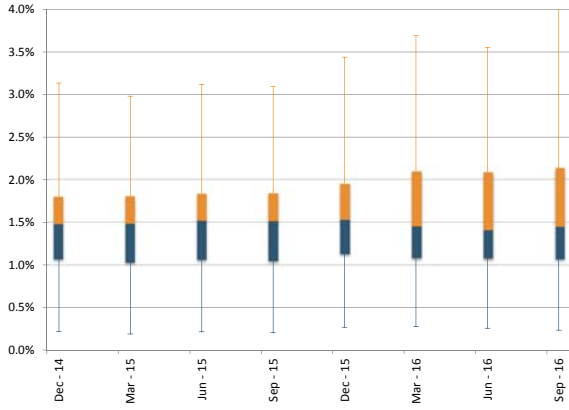
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Sep. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.4%	1.2%	5.4%
Mar - 15	7.8%	-0.7%	1.0%	9.6%
Jun - 15	6.1%	-1.4%	1.3%	5.5%
Sep - 15	6.0%	-1.5%	1.5%	4.4%
Dec - 15	5.8%	-0.6%	0.9%	4.8%
Mar - 16	5.3%	-2.2%	0.2%	3.8%
Jun - 16	5.4%	-1.2%	0.5%	3.8%
Sep - 16	6.2%	-0.3%	1.0%	4.4%

Profitability

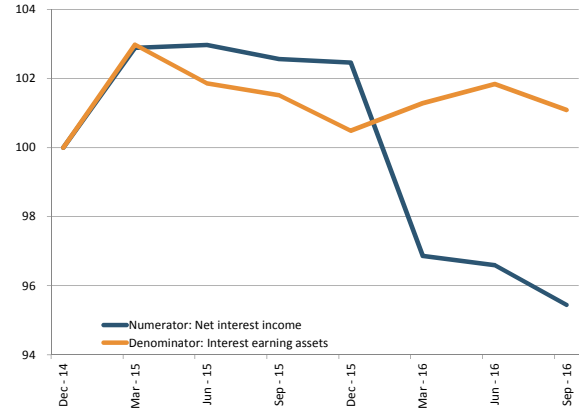
15 - Net interest income to interest bearing assets

Dispersion



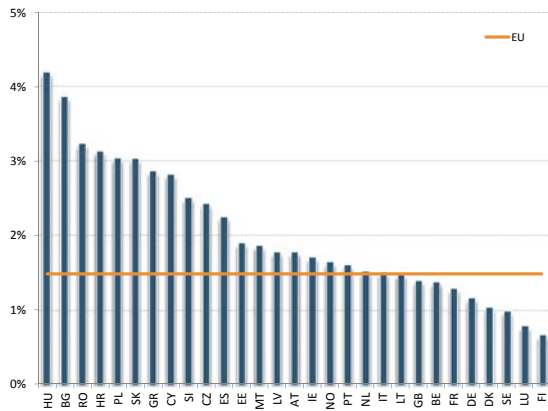
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



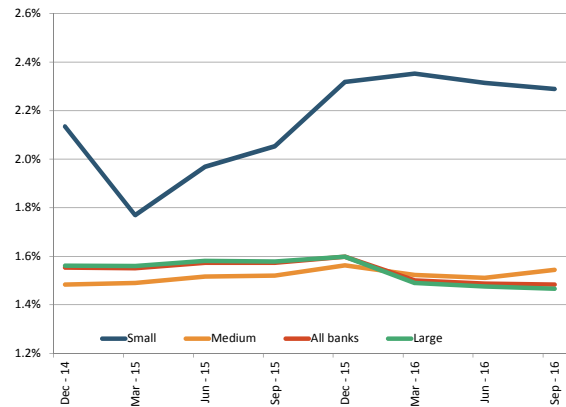
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



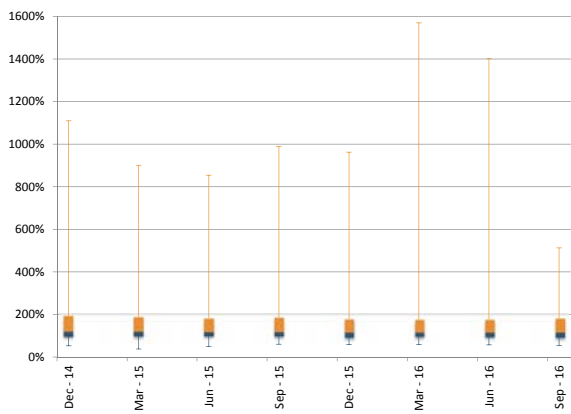
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016.

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

Balance Sheet Structure and Liquidity

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

Dispersion



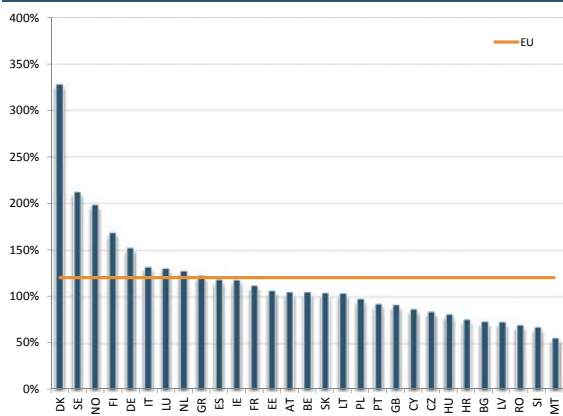
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



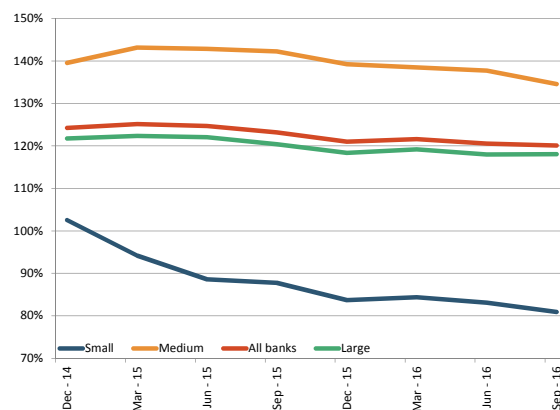
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



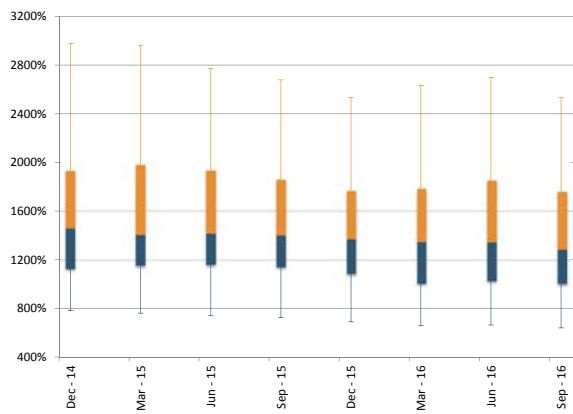
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016.

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

Balance Sheet Structure and Liquidity

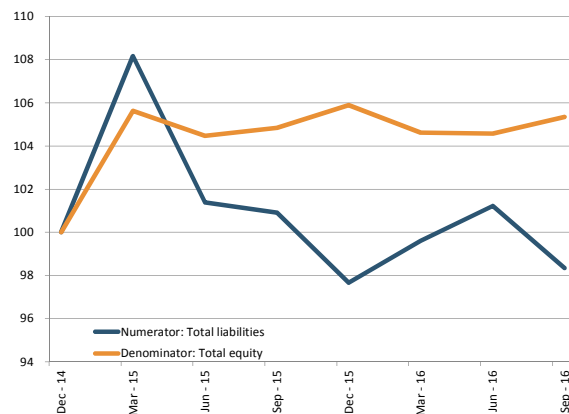
19 - Debt to equity ratio

Dispersion



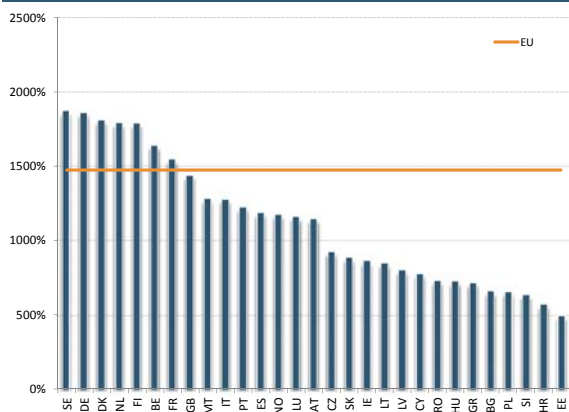
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



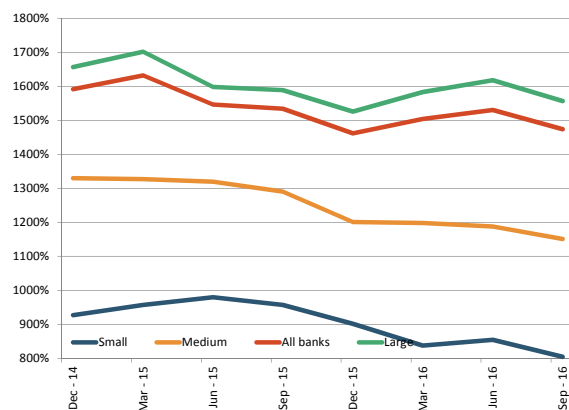
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



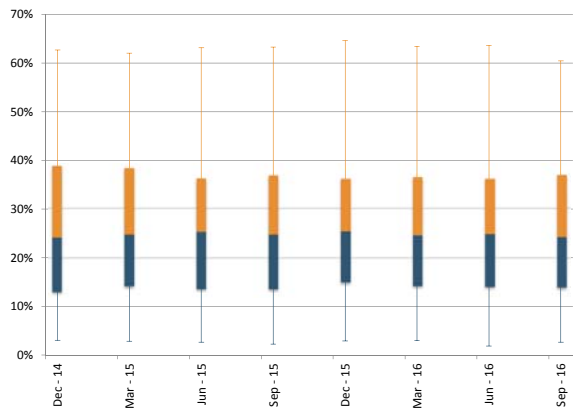
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Sep. 2016.

Period	Weighted average	25th	50th	75th
Dec - 14	15.9	11.3	14.6	19.3
Mar - 15	16.3	11.6	14.1	19.8
Jun - 15	15.5	11.7	14.2	19.3
Sep - 15	15.3	11.5	14.1	18.6
Dec - 15	14.6	10.9	13.7	17.7
Mar - 16	15.0	10.1	13.5	17.8
Jun - 16	15.3	10.3	13.5	18.5
Sep - 16	14.7	10.1	12.9	17.6

Balance Sheet Structure and Liquidity

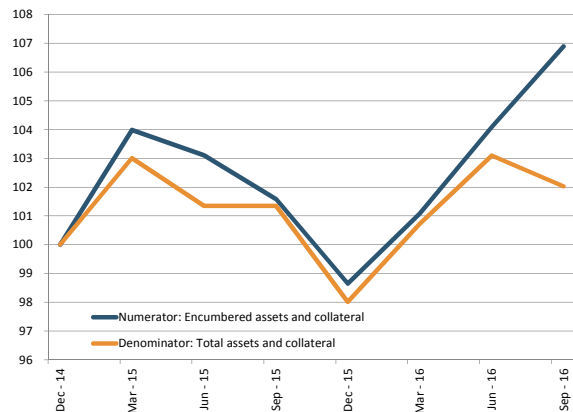
20 - Asset encumbrance ratio

Dispersion



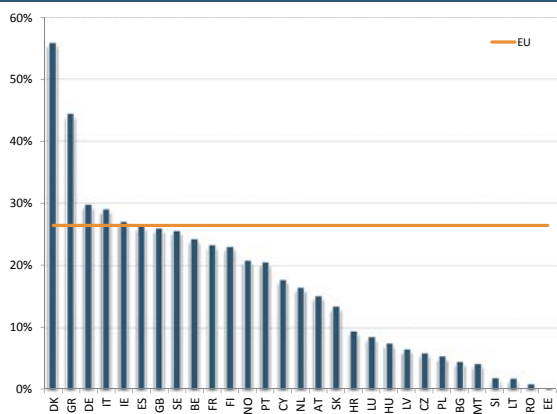
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



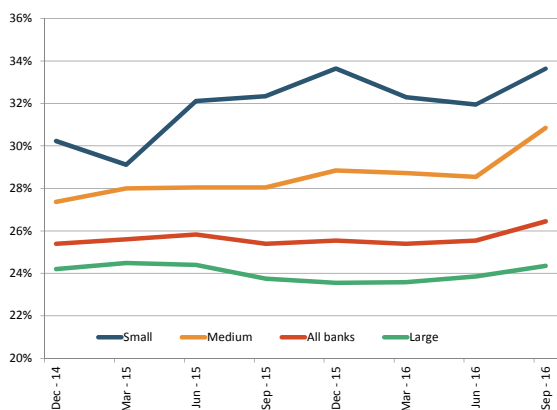
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Sep. 2016)



Weighted Averages by country.

RI by size class



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

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.1%	24.3%	38.8%
Mar - 15	25.6%	14.3%	24.8%	38.4%
Jun - 15	25.8%	13.7%	25.3%	36.2%
Sep - 15	25.4%	13.7%	24.9%	36.9%
Dec - 15	25.6%	15.1%	25.4%	36.1%
Mar - 16	25.4%	14.3%	24.7%	36.4%
Jun - 16	25.5%	14.2%	25.0%	36.1%
Sep - 16	26.5%	14.0%	24.3%	36.9%



STATISTICAL ANNEX

Statistical Annex

Liability composition and volumes

% of total liabilities	Liabilities composition															
	Debt securities issued				Deposits from credit institutions				Customer deposits ⁽¹⁾				Other liabilities ⁽²⁾			
	Dec-15	Mar-16	Jun-16	Sep-16	Dec-15	Mar-16	Jun-16	Sep-16	Dec-15	Mar-16	Jun-16	Sep-16	Dec-15	Mar-16	Jun-16	Sep-16
AT	15.0%	14.7%	12.6%	13.1%	13.1%	13.4%	11.8%	8.9%	61.7%	61.7%	51.1%	50.4%	10.2%	10.2%	24.5%	27.7%
BE	19.2%	19.6%	19.5%	19.4%	11.5%	11.3%	11.1%	12.3%	51.7%	50.9%	49.3%	48.5%	17.5%	18.2%	20.2%	19.9%
BG	0.7%	0.6%	0.6%	0.6%	8.3%	7.6%	7.5%	6.8%	89.1%	88.7%	89.3%	90.7%	1.9%	3.1%	2.7%	1.9%
CY	0.5%	0.5%	0.5%	0.4%	1.0%	1.4%	1.5%	1.5%	85.3%	86.2%	88.4%	91.5%	13.2%	11.9%	9.6%	6.7%
CZ	8.3%	7.1%	7.7%	5.4%	6.2%	8.2%	8.3%	10.8%	80.3%	78.6%	78.0%	78.2%	5.2%	6.1%	6.0%	5.6%
DE	19.9%	19.1%	18.8%	19.3%	14.2%	14.1%	13.8%	13.9%	37.6%	36.8%	36.6%	37.6%	28.4%	30.1%	30.7%	29.2%
DK	54.0%	52.8%	52.7%	53.1%	5.3%	5.4%	4.9%	4.1%	23.7%	25.1%	26.2%	26.2%	17.1%	16.6%	16.2%	16.6%
ES	14.3%	14.0%	14.0%	14.1%	8.7%	8.9%	8.6%	8.5%	60.5%	60.6%	60.4%	60.3%	16.4%	16.5%	17.0%	17.0%
FI	18.8%	15.1%	20.2%	21.4%	18.0%	20.1%	18.0%	17.7%	32.7%	33.8%	31.2%	31.9%	30.5%	31.0%	30.6%	29.0%
FR	18.7%	18.1%	17.7%	18.1%	7.1%	7.3%	7.2%	7.0%	48.1%	47.1%	47.0%	48.2%	26.1%	27.5%	28.1%	26.7%
GB	10.4%	10.0%	9.7%	10.2%	5.3%	5.4%	5.4%	5.3%	57.6%	54.8%	54.1%	55.2%	26.8%	29.7%	30.8%	29.3%
GR	0.6%	0.6%	0.6%	0.7%	2.6%	3.9%	5.7%	6.7%	48.2%	48.1%	54.7%	57.2%	48.6%	47.4%	39.0%	35.4%
HR	0.4%	0.4%	0.4%	0.4%	15.8%	15.2%	13.3%	11.9%	79.4%	80.8%	82.7%	84.2%	4.4%	3.6%	3.6%	3.5%
HU	3.2%	3.2%	3.2%	2.0%	9.8%	7.7%	7.7%	7.4%	78.7%	78.8%	80.4%	78.6%	8.4%	10.2%	8.6%	12.0%
IE	18.2%	16.5%	15.3%	14.6%	8.0%	9.6%	9.2%	9.0%	62.7%	60.7%	61.6%	62.5%	11.2%	13.1%	13.9%	13.9%
IT	20.5%	19.3%	18.7%	18.1%	7.1%	7.3%	7.2%	7.0%	54.6%	55.7%	55.5%	55.9%	17.8%	17.8%	18.5%	19.0%
LT	0.3%	0.3%	0.2%	0.1%	12.3%	13.4%	14.1%	15.6%	82.9%	81.4%	81.6%	80.6%	4.5%	4.9%	4.1%	3.7%
LU	14.7%	14.5%	15.7%	18.4%	42.6%	41.4%	40.1%	33.6%	37.5%	38.0%	37.7%	40.1%	5.2%	6.1%	6.5%	7.9%
LV	4.6%	4.7%	4.8%	4.7%	7.6%	5.9%	6.8%	7.0%	84.1%	85.0%	85.7%	85.8%	3.8%	4.4%	2.7%	2.5%
NL	27.9%	27.6%	26.7%	26.5%	3.4%	4.0%	3.9%	4.1%	56.9%	55.6%	56.5%	57.2%	11.8%	12.7%	12.8%	12.1%
NO	35.7%	36.6%	35.3%	34.8%	10.2%	10.4%	12.6%	11.4%	44.4%	41.8%	42.3%	42.2%	9.6%	11.1%	9.7%	11.6%
PL	3.7%	3.7%	3.8%	3.8%	3.6%	3.4%	3.1%	3.1%	83.7%	84.4%	83.6%	84.7%	9.0%	8.6%	9.5%	8.4%
PT	8.9%	8.4%	7.9%	7.8%	4.4%	4.9%	5.3%	5.0%	74.2%	73.0%	72.9%	73.8%	12.5%	13.6%	13.8%	13.4%
RO	0.7%	0.6%	0.6%	0.5%	10.2%	10.9%	10.2%	9.3%	86.3%	85.3%	86.2%	87.0%	2.9%	3.2%	3.1%	3.1%
SE	45.8%	42.2%	42.2%	43.2%	4.8%	5.7%	5.8%	5.9%	34.3%	36.2%	36.3%	35.6%	15.1%	15.9%	15.8%	15.3%
SK	10.1%	10.9%	10.9%	10.1%	5.0%	4.6%	4.4%	4.6%	82.7%	81.7%	82.3%	82.7%	2.2%	2.8%	2.4%	2.6%
EE*	n.a.	0.3%	0.2%	0.2%	n.a.	9.3%	7.6%	8.3%	n.a.	88.1%	89.4%	89.6%	n.a.	2.4%	2.7%	1.9%
SI	1.9%	1.7%	1.8%	1.6%	7.0%	6.4%	6.5%	5.7%	85.9%	86.3%	87.9%	88.6%	5.2%	5.6%	3.9%	4.1%
MT	2.5%	2.7%	2.7%	2.7%	1.0%	1.6%	1.6%	1.5%	94.5%	93.2%	93.4%	93.7%	2.0%	2.5%	2.3%	2.1%
EU	19.1%	18.6%	18.4%	18.8%	7.5%	7.7%	7.6%	7.5%	51.1%	49.9%	49.8%	50.5%	22.4%	23.7%	24.2%	23.2%

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

(2) Also includes deposits from central banks.

Volumes; bln EUR	Total Liabilities			
	Dec-15	Mar-16	Jun-16	Sep-16
AT	657.3	667.5	660.2	527.3
BE	926.9	966.0	982.5	976.8
BG	17.4	17.4	17.6	17.9
CY	39.4	38.5	38.3	37.9
CZ	94.9	100.0	103.9	106.5
DE	3 983.5	4 203.8	4 281.0	4 113.2
DK	645.2	766.4	777.7	781.9
ES	3 121.6	3 076.3	3 112.9	3 040.2
FI	415.6	448.3	472.4	457.0
FR	6 290.2	6 534.4	6 753.2	6 648.5
GB	6 987.6	6 904.1	7 049.6	6 540.2
GR	301.5	298.6	268.2	260.0
HR	31.1	30.4	30.3	31.1
HU	50.9	50.5	49.3	52.0
IE	260.1	292.0	290.8	282.8
IT	2 110.6	2 155.8	2 165.3	2 130.0
LT	15.1	15.2	15.8	16.4
LU	269.9	277.1	278.6	260.4
LV	12.0	11.9	11.6	11.5
NL	1 997.3	2 075.3	2 100.4	2 093.8
NO	311.9	321.6	329.2	334.6
PL	117.0	114.1	113.7	116.4
PT	275.1	274.8	271.7	267.6
RO	31.3	30.9	31.7	32.3
SE	1 335.9	1 458.8	1 452.5	1 411.6
SK	33.8	34.2	34.9	35.7
EE*	n.a.	13.0	13.3	13.6
SI	16.4	19.7	19.3	19.4
MT	16.9	17.1	17.5	17.4
EU	28 851.9	29 508.4	30 025.3	28 954.8

% of debt securities issued	Share of secured funding			
	Dec-15	Mar-16	Jun-16	Sep-16
AT	31.0%	32.1%	34.0%	40.2%
BE	26.4%	26.0%	25.3%	24.2%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	21.2%	21.4%	19.2%	25.4%
DE	24.7%	24.8%	24.0%	24.8%
DK	89.1%	89.9%	90.0%	90.1%
ES	50.1%	49.7%	49.3%	48.6%
FI	38.9%	44.9%	32.0%	29.4%
FR	23.9%	23.7%	23.2%	23.1%
GB	18.7%	18.9%	18.6%	18.4%
GR	65.4%	70.8%	71.2%	74.4%
HR	0.0%	0.0%	0.0%	0.0%
HU	11.1%	11.3%	11.1%	13.6%
IE	71.3%	72.1%	76.3%	78.0%
IT	24.7%	25.8%	26.2%	25.8%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	0.0%	0.1%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
NL	17.0%	16.5%	17.3%	17.0%
NO	53.3%	56.3%	56.2%	57.8%
PL	12.3%	12.8%	17.0%	22.6%
PT	38.4%	40.1%	42.9%	46.2%
RO	0.0%	0.0%	0.0%	0.0%
SE	47.7%	49.5%	47.9%	47.5%
SK	92.2%	87.9%	89.2%	93.5%
EE*	n.a.	0.0%	0.0%	0.0%
SI	0.0%	0.0%	0.0%	0.0%
MT	0.0%	0.0%	0.0%	0.0%
EU	32.7%	33.1%	32.6%	32.7%

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

* Data before Q1 2016 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			
	Dec-15	Mar-16	Jun-16	Sep-16	Dec-15	Mar-16	Jun-16	Sep-16	Dec-15	Mar-16	Jun-16	Sep-16	Dec-15	Mar-16	Jun-16	Sep-16	Dec-15	Mar-16	Jun-16	Sep-16
AT	86.5%	85.9%	85.7%	86.5%	0.2%	0.2%	0.2%	0.3%	2.8%	3.0%	2.8%	2.3%	9.8%	10.2%	10.6%	10.2%	0.7%	0.7%	0.7%	0.7%
BE	82.3%	82.4%	82.5%	83.3%	2.0%	1.8%	1.6%	1.5%	2.9%	2.8%	2.7%	2.6%	7.5%	7.5%	7.5%	7.6%	5.4%	5.6%	5.7%	5.1%
BG	90.9%	90.8%	91.0%	90.7%	0.1%	0.1%	0.1%	0.1%	0.4%	0.2%	0.3%	0.4%	8.3%	8.7%	8.3%	8.5%	0.2%	0.2%	0.2%	0.3%
CY	88.0%	87.6%	87.6%	87.4%	0.0%	0.0%	0.0%	0.0%	0.8%	1.1%	0.5%	0.7%	11.0%	11.2%	11.5%	11.6%	0.2%	0.2%	0.3%	0.3%
CZ	83.1%	82.6%	82.8%	83.1%	0.0%	0.0%	0.0%	0.0%	3.4%	3.7%	3.5%	3.2%	12.7%	12.7%	12.8%	12.9%	0.9%	0.9%	0.8%	0.8%
DE	72.9%	72.4%	73.2%	73.8%	3.4%	3.4%	3.4%	3.2%	8.8%	8.9%	8.3%	7.7%	12.1%	12.7%	12.6%	12.9%	2.9%	2.7%	2.5%	2.4%
DK	81.1%	82.3%	83.7%	83.4%	0.2%	0.2%	0.2%	0.2%	9.4%	7.7%	6.2%	6.8%	8.4%	9.0%	9.2%	8.9%	1.0%	0.8%	0.8%	0.7%
ES	87.0%	86.8%	86.8%	86.8%	0.4%	0.4%	0.4%	0.4%	3.2%	3.4%	3.6%	3.5%	8.6%	8.5%	8.5%	8.6%	0.8%	0.8%	0.7%	0.7%
FI	82.7%	82.4%	82.8%	82.4%	0.2%	0.1%	0.1%	0.1%	5.8%	6.4%	5.9%	6.4%	8.9%	8.9%	8.9%	8.9%	2.3%	2.2%	2.3%	2.2%
FR	84.0%	84.1%	84.4%	84.5%	1.5%	1.3%	1.2%	1.2%	3.1%	3.1%	3.0%	3.0%	9.7%	9.7%	9.7%	9.7%	1.7%	1.7%	1.7%	1.6%
GB	69.0%	69.4%	69.6%	68.0%	1.4%	1.3%	1.2%	1.3%	12.0%	12.0%	11.8%	12.7%	10.8%	10.4%	10.4%	10.7%	6.8%	7.0%	7.0%	7.3%
GR	89.1%	89.2%	89.7%	89.5%	0.1%	0.1%	0.1%	0.1%	3.3%	3.1%	3.2%	3.3%	7.3%	7.3%	6.8%	6.9%	0.3%	0.4%	0.2%	0.2%
HR	87.0%	87.3%	87.5%	87.2%	0.0%	0.0%	0.0%	0.0%	2.5%	2.1%	2.1%	2.6%	10.2%	10.3%	10.1%	9.9%	0.3%	0.4%	0.3%	0.3%
HU	81.3%	79.8%	79.3%	78.9%	0.0%	0.0%	0.0%	0.0%	5.0%	5.7%	5.1%	5.5%	13.4%	13.8%	15.3%	15.3%	0.3%	0.6%	0.3%	0.3%
IE	90.4%	88.5%	88.5%	88.6%	0.6%	0.5%	0.5%	0.4%	0.6%	1.3%	1.2%	1.1%	6.5%	7.7%	7.8%	7.9%	1.9%	2.0%	2.1%	2.0%
IT	85.6%	85.6%	85.3%	85.4%	0.8%	0.8%	0.9%	0.9%	3.9%	4.0%	4.4%	4.2%	8.8%	8.8%	8.7%	8.8%	0.9%	0.9%	0.8%	0.7%
LT	89.4%	90.1%	90.3%	90.7%	0.0%	0.0%	0.0%	0.0%	1.7%	1.4%	1.5%	1.3%	8.8%	8.5%	8.1%	8.0%	0.0%	0.0%	0.0%	0.0%
LU	91.0%	90.8%	90.4%	90.3%	0.4%	0.5%	0.4%	0.4%	0.5%	0.5%	0.5%	0.6%	7.3%	7.5%	7.6%	7.8%	0.8%	0.9%	1.0%	1.0%
LV	86.2%	86.2%	86.6%	86.3%	0.0%	0.0%	0.0%	0.0%	1.7%	1.8%	1.5%	1.6%	12.1%	12.1%	11.9%	12.0%	0.0%	0.0%	0.0%	0.0%
NL	82.4%	82.1%	82.2%	82.0%	0.9%	0.9%	0.9%	0.8%	2.2%	2.6%	2.4%	2.2%	12.9%	12.9%	13.0%	13.4%	1.6%	1.6%	1.6%	1.5%
NO	73.0%	72.0%	73.4%	71.9%	1.0%	1.0%	0.9%	0.8%	1.2%	1.1%	1.1%	1.0%	7.4%	7.6%	7.5%	7.6%	17.3%	18.2%	17.1%	18.6%
PL	90.3%	89.9%	90.6%	90.7%	0.0%	0.0%	0.0%	0.0%	2.1%	2.6%	2.4%	2.4%	6.7%	6.7%	6.5%	6.5%	0.9%	0.8%	0.5%	0.4%
PT	88.6%	88.1%	88.1%	88.0%	1.1%	1.2%	1.2%	1.1%	2.9%	3.4%	3.5%	3.5%	6.0%	6.1%	6.1%	6.1%	1.4%	1.2%	1.2%	1.2%
RO	81.4%	79.1%	78.7%	78.9%	0.0%	0.0%	0.0%	0.0%	5.4%	5.7%	6.2%	5.7%	12.9%	14.9%	14.8%	15.1%	0.3%	0.3%	0.3%	0.2%
SE	81.3%	81.1%	81.7%	81.6%	0.2%	0.1%	0.1%	0.4%	4.7%	4.6%	4.3%	3.9%	11.6%	11.7%	11.5%	11.7%	2.2%	2.5%	2.4%	2.4%
SK	87.8%	86.9%	86.2%	85.5%	0.0%	0.0%	0.0%	0.0%	0.9%	0.8%	1.1%	1.2%	10.3%	11.0%	11.6%	12.0%	1.0%	1.3%	1.0%	1.3%
EE*	n.a	89.8%	90.2%	90.3%	n.a	0.0%	0.0%	0.0%	n.a	0.4%	0.4%	0.4%	n.a	9.7%	9.4%	9.2%	n.a	0.1%	0.0%	0.1%
SI	86.7%	87.1%	87.2%	87.0%	0.0%	0.0%	0.0%	0.0%	1.5%	1.4%	1.1%	1.2%	11.7%	11.5%	11.7%	11.8%	0.1%	0.1%	0.0%	0.0%
MT	89.4%	89.5%	89.7%	90.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.4%	10.3%	10.1%	9.0%	0.2%	0.2%	0.2%	0.1%
EU	79.0%	79.0%	79.3%	79.1%	1.3%	1.2%	1.2%	1.2%	6.4%	6.4%	6.3%	6.3%	10.1%	10.1%	10.0%	10.2%	3.2%	3.2%	3.2%	3.2%

%	NPL Ratio (weighted average)			
	Dec-15	Mar-16	Jun-16	Sep-16
AT	6.9%	6.5%	6.0%	5.8%
BE	3.9%	3.7%	3.6%	3.4%
BG	13.7%	13.7%	13.7%	13.2%
CY	48.9%	48.5%	47.4%	46.7%
CZ	3.3%	3.0%	2.7%	2.5%
DE	3.0%	2.9%	2.7%	2.6%
DK	3.6%	3.6%	3.4%	3.2%
ES	6.3%	6.3%	6.0%	5.9%
FI	1.6%	1.5%	1.6%	1.6%
FR	4.0%	4.0%	3.9%	3.9%
GB	2.4%	2.3%	2.2%	2.2%
GR	46.2%	46.6%	46.9%	47.1%
HR	12.5%	12.5%	10.8%	10.5%
HU	14.0%	13.8%	13.9%	12.8%
IE	17.8%	15.1%	14.6%	14.4%
IT	16.8%	16.6%	16.4%	16.4%
LT	5.1%	4.9%	4.5%	4.1%
LU	1.2%	1.2%	1.1%	1.2%
LV	4.0%	3.9%	3.5%	3.6%
NL	2.8%	2.7%	2.7%	2.6%
NO	1.4%	1.4%	1.7%	1.7%
PL	6.8%	6.9%	6.8%	6.5%
PT	19.6%	19.8%	20.1%	19.8%
RO	14.6%	14.5%	12.1%	10.7%
SE	1.2%	1.1%	1.1%	1.0%
SK	5.2%	5.0%	4.8%	4.6%
EE*	n.a	1.6%	1.5%	1.4%
SI	21.5%	19.7%	19.2%	16.3%
MT	6.2%	6.8%	5.4%	4.6%
EU	5.7%	5.6%	5.5%	5.4%

%	Coverage ratio of NPLs (weighted average)			
	Dec-15	Mar-16	Jun-16	Sep-16
AT	55.9%	57.2%	56.9%	53.5%
BE	42.7%	42.7%	43.1%	43.0%
BG	55.8%	56.7%	56.8%	59.9%
CY	38.0%	37.1%	37.7%	38.4%
CZ	59.9%	60.5%	60.8%	62.4%
DE	37.8%	37.3%	38.6%	40.1%
DK	31.5%	30.9%	31.7%	31.2%
ES	45.7%	45.4%	44.8%	44.4%
FI	30.9%	30.9%	27.9%	26.6%
FR	51.5%	50.9%	50.6%	50.8%
GB	30.4%	29.9%	29.9%	30.3%
GR	48.5%	48.3%	48.2%	48.2%
HR	57.8%	58.9%	59.5%	61.4%
HU	59.7%	61.9%	61.7%	62.0%
IE	38.4%	38.6%	37.9%	37.9%
IT	45.5%	45.8%	46.4%	47.2%
LT	31.7%	32.8%	32.9%	33.3%
LU	45.2%	41.3%	42.2%	44.5%
LV	30.9%	29.3%	30.5%	27.7%
NL	37.5%	37.5%	36.4%	35.9%
NO	37.1%	37.5%	31.6%	30.4%
PL	58.6%	60.0%	60.3%	60.8%
PT	38.9%	40.2%	41.2%	42.1%
RO	65.4%	67.1%	65.2%	63.5%
SE	29.5%	28.4%	28.2%	28.6%
SK	54.1%	55.0%	53.2%	54.1%
EE*	n.a	28.8%	28.9%	28.5%
SI	62.7%	64.1%	66.3%	66.7%
MT	35.9%	39.2%	39.4%	35.6%
EU	43.7%	43.7%	43.8%	44.3%

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

* Data before Q1 2016 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)			
	Dec-15	Mar-16	Jun-16	Sep-16	Dec-15	Mar-16	Jun-16	Sep-16	Dec-15	Mar-16	Jun-16	Sep-16	Dec-15	Mar-16	Jun-16	Sep-16	Dec-15	Mar-16	Jun-16	Sep-16
AT	6.3%	6.0%	8.1%	8.6%	3.0%	2.7%	2.2%	2.2%	13.97	13.61	13.41	13.11	22.1%	21.1%	23.5%	26.5%	68.2%	77.3%	116.2%	112.1%
BE	9.9%	8.3%	8.8%	9.8%	1.8%	1.6%	1.6%	1.7%	17.52	17.43	17.49	17.25	36.7%	25.1%	34.8%	39.8%	87.5%	115.8%	88.1%	84.2%
BG	14.1%	16.4%	19.4%	16.9%	5.9%	4.8%	5.3%	5.2%	7.63	7.86	7.85	7.72	34.8%	48.4%	52.2%	46.4%	89.9%	89.7%	90.0%	90.0%
CY	-12.8%	5.7%	5.2%	3.6%	3.7%	3.4%	3.8%	3.6%	9.31	9.15	9.12	9.06	-35.6%	21.2%	18.2%	13.7%	94.6%	87.2%	81.8%	79.4%
CZ	13.5%	12.0%	15.1%	14.8%	3.7%	3.5%	3.8%	3.6%	9.12	9.19	9.76	9.69	48.0%	46.0%	50.7%	52.0%	82.3%	81.8%	81.3%	81.9%
DE	0.7%	2.2%	2.7%	2.2%	1.7%	1.6%	1.5%	1.6%	19.61	19.43	19.63	19.27	7.1%	13.3%	14.7%	12.9%	30.8%	52.9%	61.4%	56.7%
DK	7.5%	8.9%	9.4%	9.8%	1.3%	1.3%	1.4%	1.4%	19.77	18.88	18.94	18.78	38.6%	44.0%	45.3%	46.3%	74.6%	79.9%	79.3%	79.4%
ES	6.8%	7.0%	6.8%	7.1%	3.0%	2.7%	2.8%	2.8%	13.65	13.50	13.45	13.21	20.6%	25.6%	25.0%	25.7%	80.3%	73.7%	72.9%	74.1%
FI	9.3%	8.8%	8.5%	8.3%	1.1%	1.1%	1.0%	1.0%	21.16	19.38	19.58	18.97	49.4%	49.2%	49.7%	50.1%	78.4%	87.1%	84.5%	83.4%
FR	6.7%	5.3%	7.5%	7.2%	2.2%	2.1%	2.1%	2.1%	16.88	16.37	16.63	16.33	26.4%	21.8%	27.4%	27.6%	70.2%	71.7%	76.8%	76.0%
GB	2.7%	5.9%	5.0%	3.4%	2.1%	1.8%	1.9%	1.8%	15.88	15.39	15.62	15.24	12.0%	27.4%	23.4%	19.4%	66.8%	76.7%	72.9%	64.1%
GR	-25.5%	1.3%	-16.2%	-10.1%	2.4%	2.6%	2.8%	2.8%	10.13	9.36	8.94	8.81	-129.6%	4.1%	2.4%	3.9%	119.3%	130.9%	-2733.6%	-1049.0%
HR	-1.4%	11.5%	12.5%	12.1%	3.9%	3.8%	4.6%	4.6%	6.97	7.19	7.10	7.08	-6.7%	51.6%	48.4%	46.3%	122.0%	80.9%	79.8%	79.9%
HU	5.8%	11.3%	19.1%	19.1%	5.7%	5.9%	6.0%	5.9%	9.57	9.50	9.19	8.91	12.7%	26.9%	42.0%	42.0%	83.8%	74.8%	83.1%	86.0%
IE	7.4%	8.7%	10.2%	9.2%	2.1%	2.3%	2.5%	2.6%	11.85	10.11	10.08	9.89	43.2%	44.8%	49.8%	46.5%	70.4%	83.9%	80.7%	77.3%
IT	3.1%	3.3%	2.2%	1.5%	2.9%	2.7%	2.8%	2.8%	14.10	13.83	13.92	13.77	9.2%	12.3%	6.3%	5.5%	81.4%	72.3%	90.0%	70.4%
LT	7.1%	6.9%	9.9%	10.0%	2.5%	2.4%	2.8%	2.7%	7.37	8.27	8.33	8.37	44.9%	41.2%	50.5%	52.1%	87.0%	84.3%	85.5%	85.2%
LU	6.8%	5.2%	5.8%	6.1%	1.7%	1.5%	1.5%	1.6%	12.82	13.13	13.35	12.81	40.7%	34.5%	38.3%	40.3%	78.1%	74.2%	74.8%	74.0%
LV	11.6%	10.9%	15.7%	14.3%	3.2%	3.0%	3.7%	3.5%	7.18	7.63	8.18	8.03	57.4%	53.5%	57.8%	55.8%	86.9%	88.4%	91.1%	90.5%
NL	7.7%	7.5%	8.1%	9.0%	1.9%	1.6%	1.7%	1.8%	18.71	18.67	18.77	18.67	31.7%	25.7%	31.1%	34.6%	70.1%	96.5%	81.5%	78.8%
NO	13.0%	10.5%	10.5%	9.9%	2.0%	2.0%	2.0%	2.0%	14.56	13.12	13.17	12.96	60.4%	51.6%	51.2%	48.7%	75.4%	76.9%	78.0%	77.8%
PL	10.9%	9.8%	11.1%	10.3%	4.4%	4.4%	4.6%	4.6%	7.78	7.53	7.75	7.67	39.2%	36.8%	39.5%	37.9%	81.6%	80.0%	78.5%	77.8%
PT	-2.4%	-2.5%	-4.5%	-2.4%	2.4%	2.0%	2.2%	2.2%	13.45	12.94	13.16	13.06	-6.5%	-13.1%	-23.9%	-15.4%	84.0%	125.3%	134.4%	146.1%
RO	23.3%	13.5%	16.4%	17.3%	5.5%	5.2%	5.6%	5.6%	9.25	8.47	8.79	8.54	45.7%	36.7%	39.4%	41.9%	99.4%	83.2%	84.1%	86.9%
SE	11.7%	10.9%	12.9%	13.0%	1.6%	1.4%	1.5%	1.5%	19.35	19.79	19.62	19.14	49.0%	47.8%	54.1%	55.7%	77.9%	80.0%	81.9%	81.8%
SK	12.1%	10.6%	15.4%	13.6%	4.2%	3.8%	4.2%	4.0%	9.31	9.45	9.68	9.65	41.0%	38.4%	48.9%	46.2%	75.9%	76.1%	77.0%	75.6%
EE**	n.a	17.3%	14.0%	12.6%	n.a	3.0%	3.3%	3.2%	n.a	5.97	5.96	5.94	n.a	105.2%	78.5%	72.2%	n.a	91.2%	92.2%	92.2%
SI	5.0%	13.4%	10.9%	9.8%	3.9%	3.8%	3.9%	3.8%	8.27	7.71	7.60	7.54	18.5%	50.4%	42.3%	39.6%	83.3%	90.1%	86.7%	86.4%
MT	11.8%	11.6%	13.2%	12.0%	2.8%	2.6%	2.8%	2.8%	14.00	14.10	14.15	14.04	42.9%	45.8%	49.7%	46.7%	70.8%	69.2%	66.2%	66.0%
EU	4.5%	5.7%	5.7%	5.4%	2.2%	2.0%	2.1%	2.0%	16.21	15.81	15.94	15.66	17.8%	23.5%	24.1%	23.7%	71.1%	75.8%	72.1%	71.2%

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.

* 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 Q1 2016 is not disclosed because it was reported for less than three institutions.

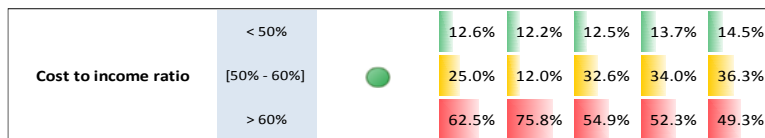
Methodological note on the Risk Indicators' (RIs) heatmap

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)**	Net interest income (A) / Interest earning assets (B)	F 02.00	010, 090	010	F 01.01	010, 080, 090, 120, 130, 160, 170, 180, 210	010						
16	FND_32	Loan-to-deposit ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A) / Total deposits to non-financial corporations and households (B)	F 05.00	080	050, 060	F 08.01	260, 310	010, 020, 030						
19	FND_12	Debt to equity ratio	Total liabilities (A) / Total equity (B)	F 01.02	300	010	F 01.03	300	010						
20	FND_33	Asset encumbrance ratio	Total encumbered assets and collateral (A) / Total assets and collateral (B+C) ***	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040			

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

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

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

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A*			Data Point B*		
				Template	Row	Column	Template	Row	Column
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	020, 030, 040	010	F 01.01	380	010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	070, 093, 110, 150, 172, 176, 235	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 094, 120, 160, 173, 177, 190, 220, 232, 236	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 130, 170, 174, 178, 200, 230, 233, 237	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010
Other assets	RDB_6	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370	010	F 01.01	380	010
Total Assets	RDB_1	Denominator	Total assets (B)	n/a	n/a	n/a	F 01.01	380	010
Share of financial assets held for trading	LIQ_13	Ratio	Financial assets held for trading (A) / Total assets (B)	F 01.01	050	010	F 01.01	380	010
Share of fair value level 3 to total fair valued assets	AQT_22.3	Ratio	[level of FV hierarchy for assets] (A) / [sum of levels 1 to 3 for assets] (B)	F 14.00	010, 060, 100, 140	030	F 14.00	010, 060, 100, 140	010, 020, 030
Total loans and advances	RDB_4	Numerator	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 130, 170, 174, 178, 200, 230, 233, 237	010	n/a	n/a	n/a
Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 090, 130, 65, 143	010	F 01.02	300	010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits	FND_18	Ratio	Total deposits other than from banks (A) / Total liabilities (B)	F 08.01	110, 210, 260, 310	010, 020, 030, 034, 035	F 01.02	300	010
Other liabilities	n/a	Ratio	Residual in total liabilities	n/a	n/a	n/a	n/a	n/a	n/a
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	300	010
			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds at cost and at fair value (A) / Total financial liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities at cost and at fair value (A) / Total financial liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
			Calculated as SCV_4 - SCV_6	n/a	n/a	n/a	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	Credit risk capital requirements (A) / Total capital requirements (B)	C 02.00	040	010	C 02.00	010	010
Securitisation capital requirements	SCV_6	Ratio	Securitisation capital requirements (A) / Total capital requirements (B)	C 02.00	220, 430	010	C 02.00	010	010
Market risk capital requirements	SCV_8	Ratio	Market risk capital requirements (A) / Total capital requirements (B)	C 02.00	520	010	C 02.00	010	010
Operational risk capital requirements	SCV_9	Ratio	Operational risk capital requirements (A) / Total capital requirements (B)	C 02.00	590	010	C 02.00	010	010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
NPL Ratio	AQT_3.2	Ratio	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	070, 250	060	F 18.00	070, 250	010
Coverage ratio of NPLs	AQT_41.2	Ratio	Specific allowances for loans (A) / Total gross non-performing loans and advances (B)	F 18.00	070, 250	150	F 18.00	070, 250	060
NoP / Asset (asset yield contribution) (numerator annualised, denominator as average)**	PFT_17	Ratio	Total net operating income (A) / Total Assets (B)	F 02.00	355	010	F 01.01	380	010
Asset / Equity (leverage contribution) (numerator and denominator both as average)**	PFT_18	Ratio	Total Assets (A) / Total equity (B)	F 01.01	380	010	F 01.03	300	010
Ebt / NoP	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 (tax effect on the capital yield)	PFT_20	Ratio	1 - ((Earnings before Tax(B) - Net Profit (A)) / ABS [Earnings before Tax (B)])	F 02.00	670	010	F 02.00	610	010

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

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

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