



RISK DASHBOARD
DATA AS OF Q1 2017

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Summary *

EU banks' capital ratio remained high, albeit a modest decrease in the first quarter of the year. The CET1 ratio showed a slight reduction of 10 bps to 14.1% in Q1 2017, staying close to its peak reached in the last quarter of 2016. This effect was mainly driven by an increase in risk-weighted assets, which is partially offset by an increase of capital ("other reserves"). Country dispersion remained wide, but with all the European member states having an average CET1 ratio above 10%. In a similar vein, Tier 1 and Total capital ratios remained broadly stable in the first quarter of 2017. The CET1 fully loaded ratio increased to 13.8% in Q1 2017 (13.6% per year end 2016).

The speed of improvement in banks' loan portfolios remains steady but slow. The ratio of non-performing loans (NPLs) kept its downward trend, decreasing by 30 bps to 4.8% in Q1 2017 with widespread dispersion among the countries, with ratios ranging from 1% to 46%. Despite the recent improvement, and dispersion between countries, banks' asset quality remains a major concern for the European banking system at close to one trillion euros of assets and 25% of the banks in the sample having an NPL ratio above 12%. A decreasing ratio of forborne loans to total loans (FBL ratio) – from 3.5% in the previous year to 3.0% in Q1 2017 – as well as an improvement in the coverage ratio for NPLs (up to 45.2%), nonetheless confirmed the overall trend in asset quality.

EU banks' profitability shows a slight improvement. In contrast to previous quarters, the average return on equity (RoE) in Q1 2017 increased to 6.9%, 3.6 percentage point (p.p.) above the last quarter of 2016. On a year-on-year comparison, the average RoE also rose 1.3 p.p. from 5.6% in Q1 2016, mainly due to the significant increase in the net trading income (10.2% in Q1 2017). The dispersion among countries is now more narrow, ranging from about -3% to 16%. Furthermore, the heatmap confirms the recent RoE's improvement, with the asset share of banks with a RoE below 6% reducing from 54.7% in Q1 2016 to 41.9% in Q1 2017. Likewise, the average return on assets (RoA) increased to 0.44% in Q1 2017 (was 0.21% per year end 2016 and 0.36% in Q1 2016). The higher returns in the first quarter, also contributed to improving the cost to income ratio to 63.9% (65.3% in the previous quarter), although it was partially offset by an increase of the administrative and depreciation expenses. Improvements notwithstanding, the return on equity remains, on average, below various estimates of the cost of equity.

The net interest margin (net interest income to interest bearing assets) remained again stable at 1.5% in Q1 2017. The net interest income decreased its share of total operating income in Q1 2017 compared to the previous quarter (56.2% vs 57.8%). While there was a significant increase of the share of the net trading result in total operating income (was 6.1% in Q4 2016 vs 10.2% in Q1 2017).

The loan-to-deposit ratio kept its downward trend, albeit at a slower pace. The proportion of loans over the total deposits of non-financial corporations and households was 118.1% in Q1 2017, comparing to 121.7% in Q1 2016. As in the recent quarters, this effect is mainly explained by the deposits growth experienced in the last year (3.7%). The mid-sized banks increased 1.2 p.p. up to 134.6%, while small (85.2%) and large (115.6%) kept its downward trend. Asset encumbrance increased by 1 p.p. to 27.7% in the first quarter of the year. The average liquidity coverage (LCR) further improved to 144.9% (141.1% in Q4 2016), well above the standard threshold defined as the liquidity coverage requirement for 2017 (80%).

*) This risk dashboard is based on a sample of Risk Indicators (RI) from 189 European banks (unconsolidated number of banks, including 36 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	
Capital Pillar 1	Credit risk	NPL ratios remain systemically high, impediments for NPL reduction, risk of rising impairments	High	Stable	High	Stable	Even though banks continued to reduce their non-performing legacy assets, NPL ratios remain high. Structural impediments for a faster reduction persist and include slow judiciary- and loan recovery processes. Market impediments include shortcomings to establish efficient secondary markets in NPL, with a lack of information on quality of borrowers and value of collateral. Banks remain vulnerable to rising NPLs in specific asset classes, e.g. auto loans.
	Market risk	Volatility and valuation risk, market liquidity	High	Stable	High	Decreasing	Following the heightened political uncertainty experienced in the first months of 2017, volatility and valuation risk has recently cautiously reduced. However, banks remain vulnerable to a sudden decrease in market liquidity and potential market contagion, including from political event risks.
	Operational risk	Risks from IT outsourcing, fragmented IT systems, cyber attacks	High	Stable	High	Stable	Information and communication technology (ICT) related risks are high as there is a high dependency on these technologies. As further digitalisation is an important element of banks' business strategies ICT related risks will remain elevated. Further investments in fragmented IT systems are needed while cost pressures are substantial. Fast technological change moreover increasingly impacts existing business models of banks. Banks remain highly vulnerable to cyber attacks.
Capital Pillar 2	Concentration risk, IRRBB and other	Low interest rate environment, steepening of the yield curve	Medium	Increasing	Medium	Increasing	Interest income remains under pressure in an environment of low interest rates. An observed steepening of the yield curve may lead to faster increasing refinancing costs while assets only reprice over time. Increasing interest rates may also affect banks with high levels of NPL.
	Reputational and legal	Unabated risks from misconduct, lengthy settlement processes	High	Stable	High	Stable	Incurring conduct costs have not increased further and may have reached their peak. Lengthy processes to settle cases of detrimental business practices add to uncertainties and adversely affect the sentiment for banks.
	Profitability	Net operating income, increasing costs, structural challenges	High	Stable	High	Decreasing	Profitability has cautiously improved, but remains below long-term sustainable levels on EU average. However, the dispersion of profitability among EU banks is broad. Increasing net operating income is largely offset by increasing costs. Overcapacities and business model changes contribute to challenges to reach adequate levels of profitability.
Liquidity & Funding	Access to funding and maturity distribution	Vulnerability from volatility and volatility	Medium	Stable	Medium	Stable	Banks have attained high volumes of unsecured funding, including of instruments qualifying for MREL, and have benefitted from high volumes of allotted central bank funding. Funding market access and pricing remains vulnerable to volatility and political event risk, which could be seen ahead of the French presidential elections.
	Funding structure	Challenges to attain MREL, central bank funding	Medium	Stable	Medium	Stable	Some challenges can be observed to issue required volumes of MREL eligible instruments. This may also affect funding costs. Banks need to be prepared for a reduction of funding volumes central banks are providing through extraordinary liquidity provisioning programmes. A further increase of the deposit base might prove challenging.
Environment	Regulatory and legal environment	Risk weighted assets, regulatory arbitrage	Medium	Stable	Medium	Stable	Regulatory uncertainty remains on banks' agendas in some aspects. Uncertainties on coordination of international financial regulation continues, and gives room for regulatory arbitrage in Europe and beyond.
	Fragmentation	Asset quality, profitability, funding	High	Stable	Medium	Stable	Fragmentation of asset quality and profitability remains high among jurisdictions. Also, fragmentation in cross border interbank lending remains high.
	Sovereign risk	Political risk, debt overhang	High	Stable	High	Stable	Significant sovereign exposure contributes to elevated vulnerabilities of banks in some jurisdictions. Also, risks from a large debt overhang persist in some countries. Perceptions of political uncertainties have recently decreased in the EU, but have increased in other regions.

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

Trend Increasing Stable Decreasing

RIs heatmap

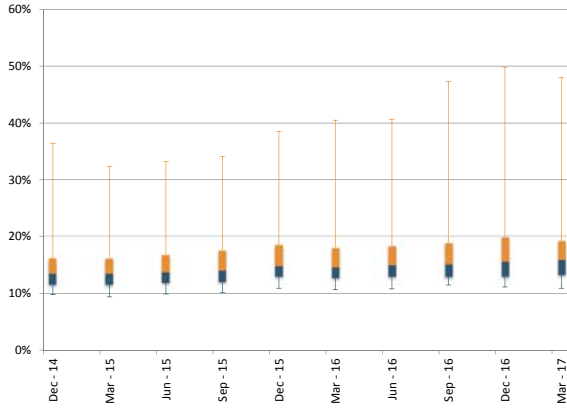
				Traffic light	Sample of banks*										
					153	155	154	154	153	157	157	156	157	152	
RI	Threshold	Current vs previous quarters for the worst bucket			201412	201503	201506	201509	201512	201603	201606	201609	201612	201703	
Solvency	1	Tier 1 capital ratio	> 15%	1-1		21.8%	14.4%	16.9%	27.6%	30.7%	28.8%	29.6%	39.6%	55.5%	50.5%
			[12% - 15%]	1-2	●	48.1%	57.6%	63.9%	52.7%	61.5%	63.5%	62.3%	52.5%	34.9%	42.9%
			< 12%	1-3		30.1%	28.0%	19.2%	19.7%	7.8%	7.8%	8.0%	7.9%	9.5%	6.7%
3	CET1 ratio	> 14%	3-1		19.7%	12.0%	19.6%	13.1%	22.9%	22.0%	22.8%	27.5%	31.3%	42.6%	
		[11% - 14%]	3-2	●	39.3%	49.9%	66.5%	73.8%	72.7%	73.7%	72.6%	68.1%	64.2%	54.9%	
		< 11%	3-3		41.0%	38.1%	13.9%	13.1%	4.3%	4.3%	4.6%	4.5%	4.5%	2.5%	
Credit Risk & Asset Quality	93	Ratio of non-performing loans and advances (NPL ratio)	< 3%	93-1		34.3%	36.6%	37.8%	38.0%	36.3%	37.6%	42.6%	41.7%	41.3%	41.1%
			[3% - 8%]	93-2	●	42.7%	46.5%	46.3%	46.2%	49.9%	48.9%	44.2%	44.8%	44.8%	45.0%
			> 8%	93-3		23.1%	17.0%	16.0%	15.8%	13.8%	13.6%	13.2%	13.4%	13.9%	13.9%
	235	Coverage ratio of non-performing loans and advances	> 55%	235-1		9.2%	9.7%	9.6%	10.4%	10.1%	10.5%	10.8%	10.6%	16.4%	9.1%
			[40% - 55%]	235-2	●	56.0%	55.9%	58.9%	56.9%	50.2%	48.2%	50.2%	49.0%	43.7%	51.2%
			< 40%	235-3		34.8%	34.5%	31.5%	32.7%	39.7%	41.3%	39.0%	40.4%	39.9%	39.7%
239	Forbearance ratio for loans and advances	< 1.5%	239-1		29.3%	29.2%	35.4%	36.3%	42.4%	41.6%	42.8%	43.0%	51.6%	52.9%	
		[1.5% - 4%]	239-2	●	40.4%	41.6%	34.5%	37.5%	36.0%	37.3%	36.4%	32.3%	23.2%	26.3%	
		> 4%	239-3		30.3%	29.1%	30.1%	26.3%	21.6%	21.1%	20.8%	24.7%	25.2%	20.8%	
Profitability	22	Return on equity	> 10%	22-1		5.0%	18.7%	24.0%	22.6%	6.4%	3.1%	6.0%	6.6%	5.3%	13.5%
			[6% - 10%]	22-2	●	29.1%	33.1%	46.3%	35.5%	44.2%	42.3%	49.5%	36.9%	38.4%	44.6%
			< 6%	22-3		65.9%	48.3%	29.7%	41.9%	49.4%	54.7%	44.5%	56.5%	56.3%	41.9%
24	Cost to income ratio	< 50%	24-1		10.2%	10.6%	11.6%	12.4%	11.7%	12.1%	9.9%	9.4%	10.7%	13.6%	
		[50% - 60%]	24-2	●	13.5%	33.7%	34.6%	36.1%	17.5%	16.9%	26.3%	23.9%	13.8%	11.1%	
		> 60%	24-3		76.3%	55.7%	53.7%	51.5%	70.7%	70.9%	63.8%	66.8%	75.6%	75.3%	
Balance Sheet Structure	87	Loan-to-deposit ratio for households and non-financial corporations	< 100%	87-1		28.7%	29.6%	27.7%	29.6%	30.8%	27.4%	28.8%	30.0%	35.6%	31.4%
			[100% - 150%]	87-2	●	58.5%	58.1%	59.6%	58.0%	57.0%	60.2%	58.9%	57.1%	52.3%	55.9%
			> 150%	87-3		12.8%	12.3%	12.7%	12.3%	12.2%	12.4%	12.3%	12.9%	12.2%	12.7%
45	Debt to equity ratio	< 12x	45-1		10.5%	10.0%	7.3%	10.5%	12.5%	9.5%	11.0%	16.3%	16.3%	17.9%	
		[12x - 15x]	45-2	●	26.4%	32.8%	41.3%	37.8%	36.7%	35.8%	32.9%	32.5%	29.0%	34.1%	
		> 15x	45-3		63.1%	57.2%	51.3%	51.7%	50.8%	54.7%	56.0%	51.2%	54.7%	47.9%	

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

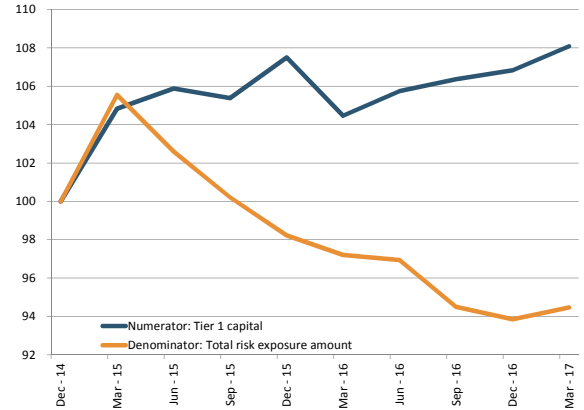
1 - Tier 1 capital ratio

Dispersion



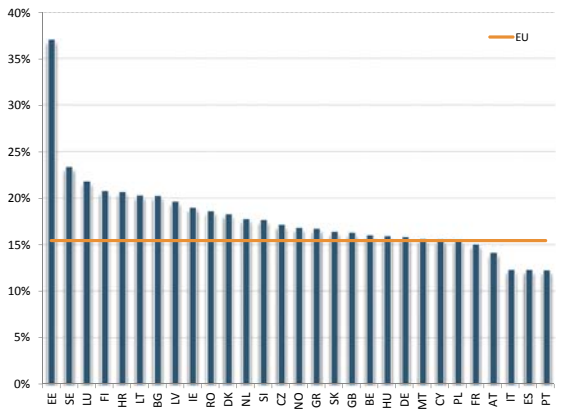
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



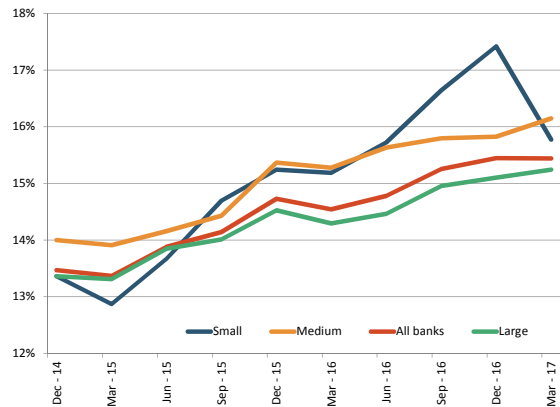
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



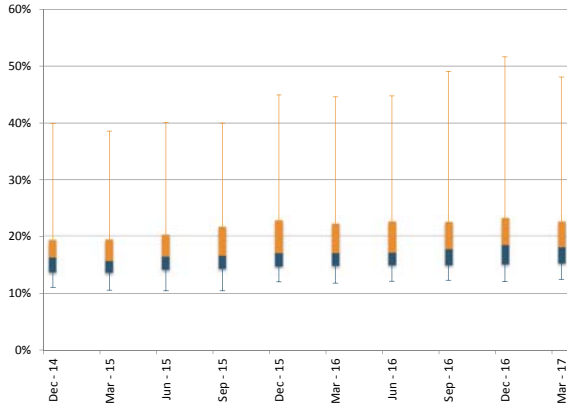
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2017. Non-FINREP banks are assigned to the bucket of small banks.

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%	17.6%
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%	18.3%
Sep - 16	15.3%	13.0%	15.2%	18.9%
Dec - 16	15.4%	13.0%	15.7%	19.9%
Mar - 17	15.4%	13.4%	15.9%	19.2%

Solvency

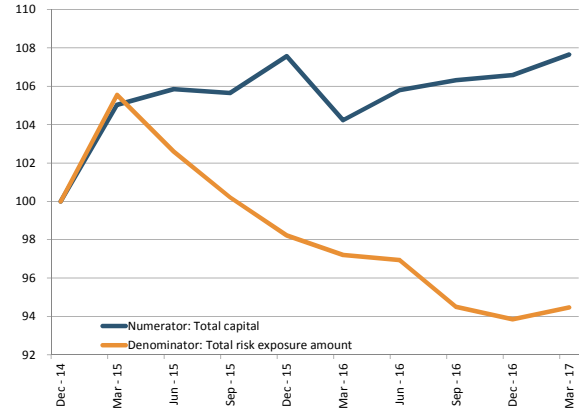
2 - Total capital ratio

Dispersion



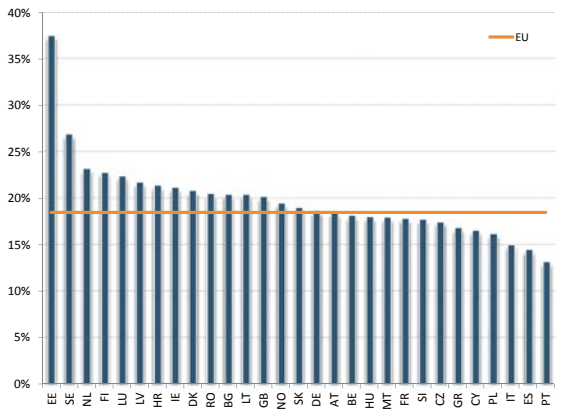
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



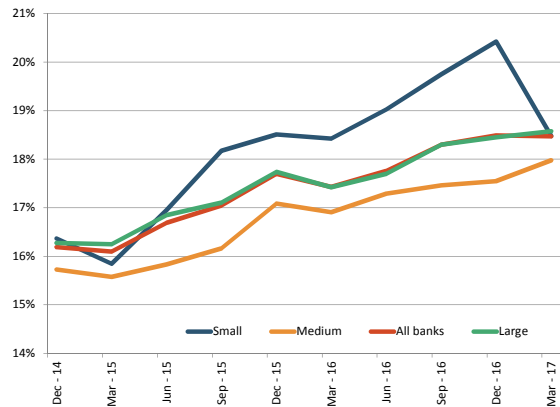
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



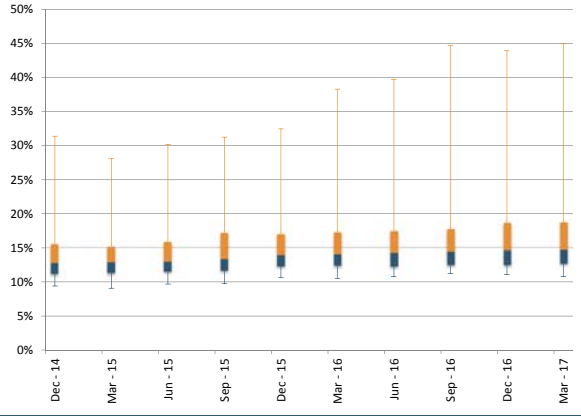
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2017. Non-FINREP banks are assigned to the bucket of small banks.

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%	17.2%	22.8%
Mar - 16	17.4%	14.9%	17.2%	22.3%
Jun - 16	17.8%	15.0%	17.3%	22.6%
Sep - 16	18.3%	15.1%	17.9%	22.5%
Dec - 16	18.5%	15.2%	18.5%	23.2%
Mar - 17	18.5%	15.4%	18.1%	22.7%

Solvency

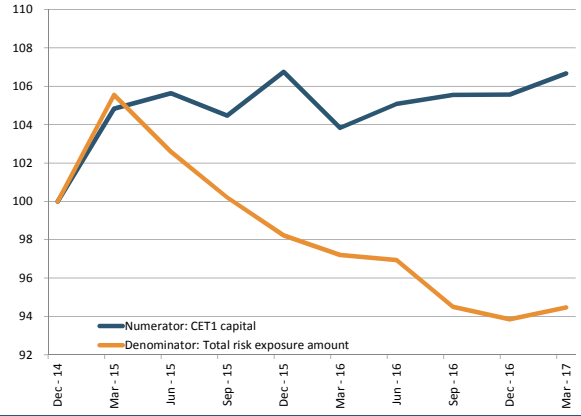
3 - CET1 ratio

Dispersion



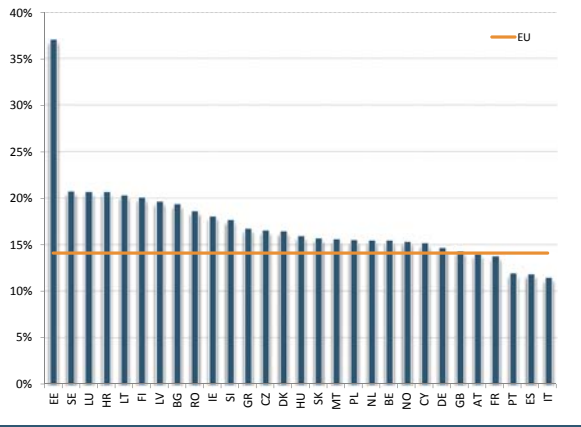
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



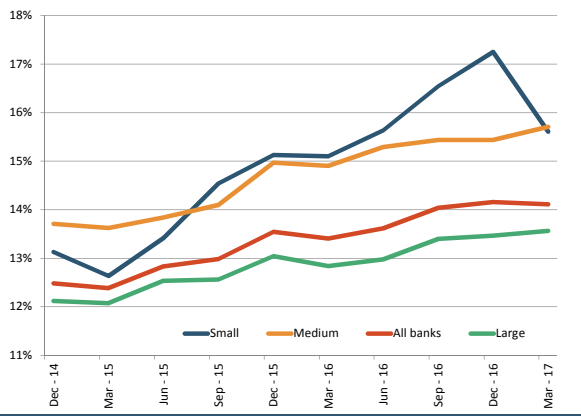
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



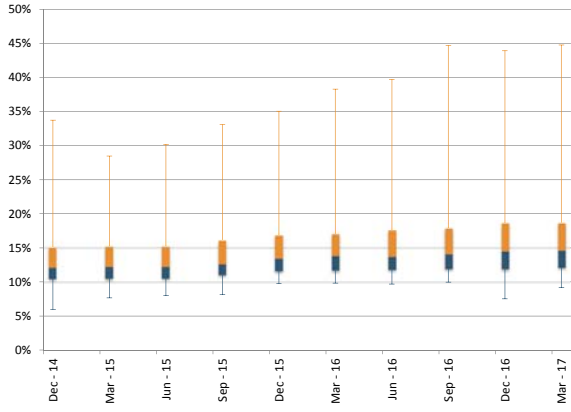
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2017. Non-FINREP banks are assigned to the bucket of small banks.

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%	17.0%
Mar - 16	13.4%	12.4%	14.2%	17.3%
Jun - 16	13.6%	12.3%	14.3%	17.5%
Sep - 16	14.0%	12.5%	14.5%	17.7%
Dec - 16	14.2%	12.5%	14.7%	18.7%
Mar - 17	14.1%	12.7%	14.7%	18.8%

Solvency

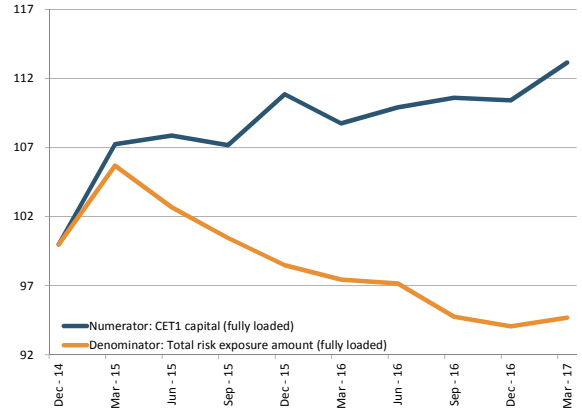
4 - CET1 ratio (fully loaded)

Dispersion



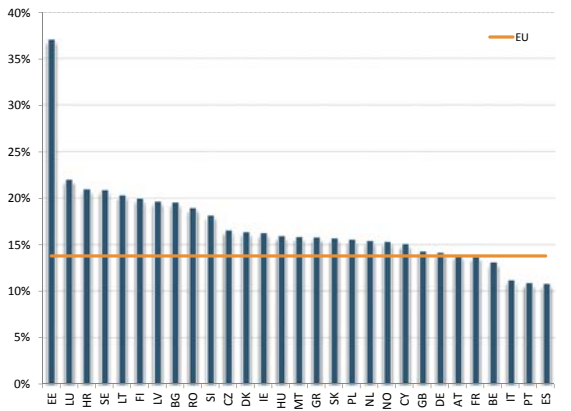
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



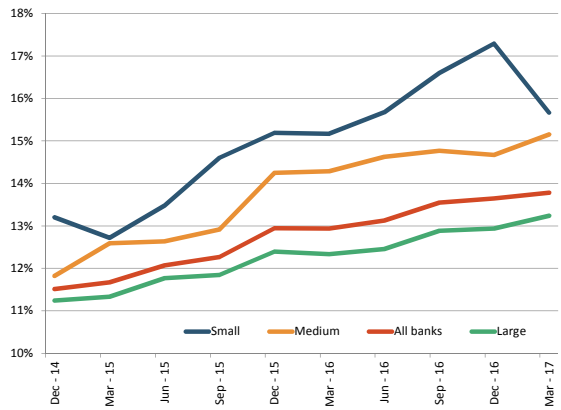
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



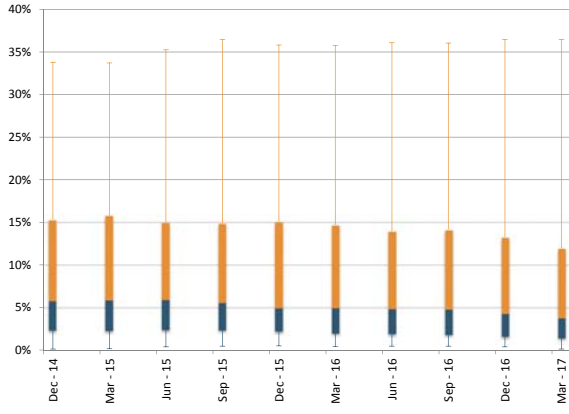
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2017. Non-FINREP banks are assigned to the bucket of small banks.

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	12.9%	11.7%	13.6%	16.9%
Mar - 16	12.9%	11.8%	13.9%	17.1%
Jun - 16	13.1%	11.9%	13.8%	17.6%
Sep - 16	13.5%	12.0%	14.2%	17.9%
Dec - 16	13.6%	12.0%	14.5%	18.7%
Mar - 17	13.8%	12.2%	14.6%	18.7%

Credit Risk and Asset Quality

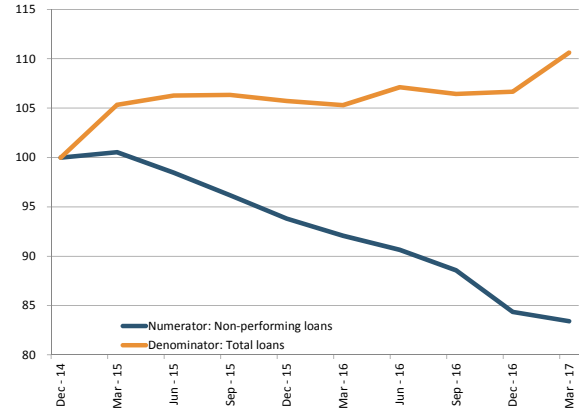
5 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



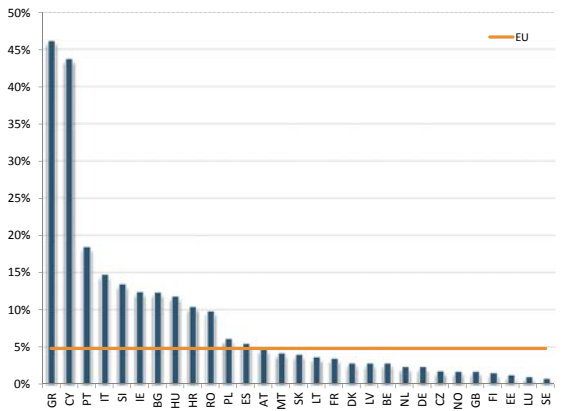
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



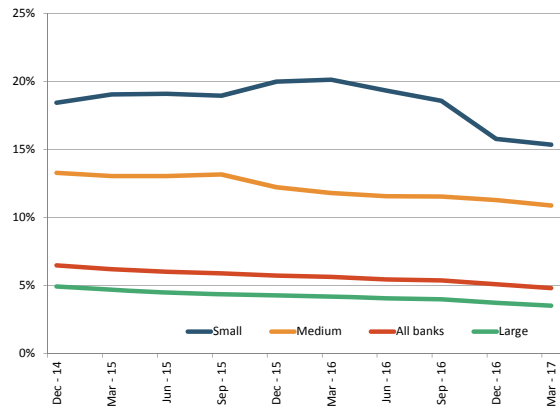
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



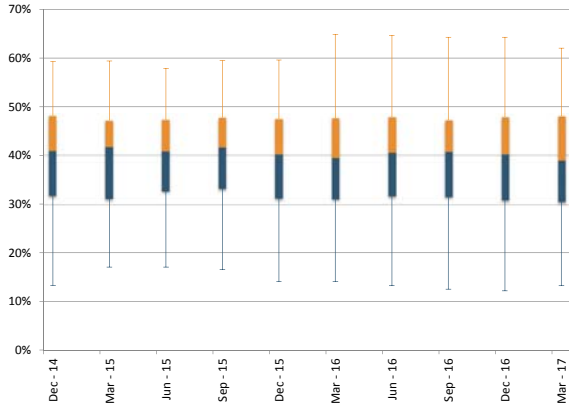
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2017.

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	5.4%	2.0%	4.9%	13.9%
Sep - 16	5.4%	1.9%	4.8%	14.2%
Dec - 16	5.1%	1.7%	4.3%	13.3%
Mar - 17	4.8%	1.5%	3.8%	12.0%

Credit Risk and Asset Quality

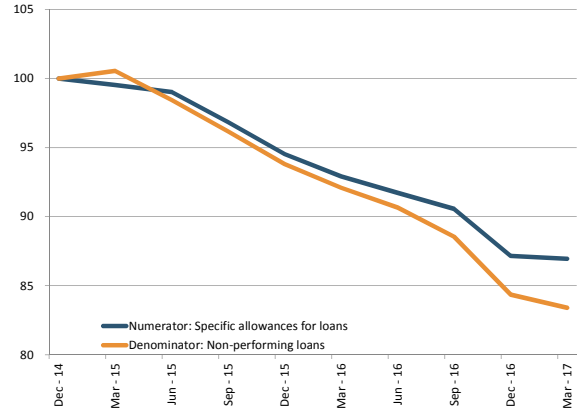
6 - Coverage ratio of non-performing loans and advances

Dispersion



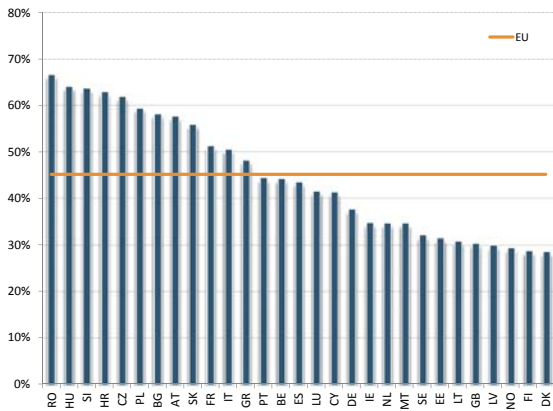
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



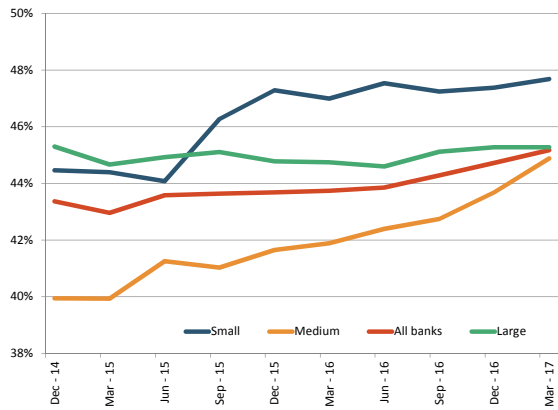
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



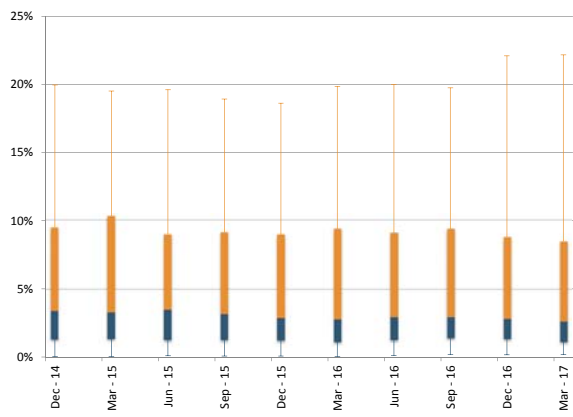
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2017.

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%	31.2%	39.5%	47.6%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Sep - 16	44.3%	31.6%	40.8%	47.2%
Dec - 16	44.7%	31.0%	40.2%	47.9%
Mar - 17	45.2%	30.6%	38.9%	48.0%

Credit Risk and Asset Quality

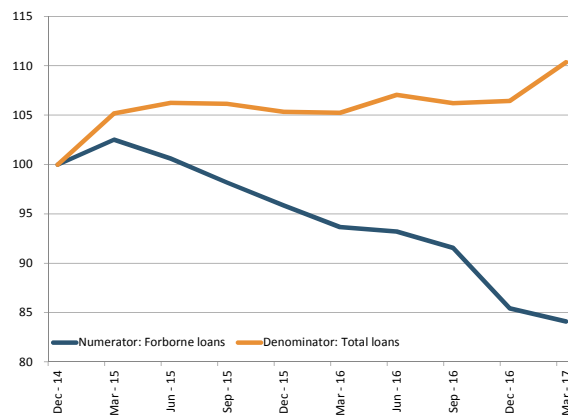
7 - Forbearance ratio for loans and advances

Dispersion



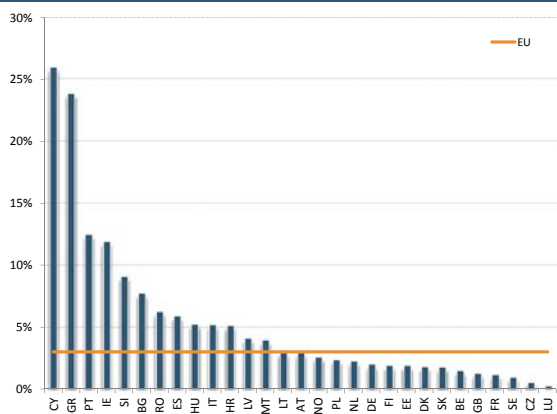
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



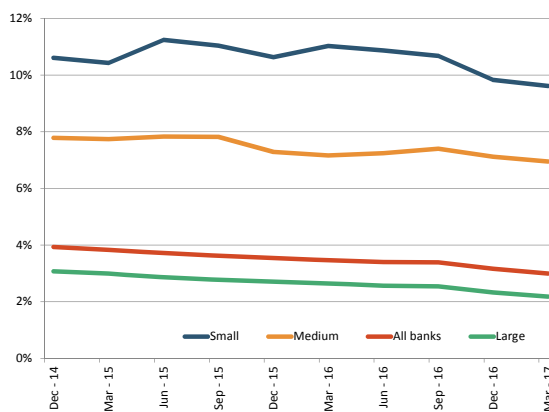
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



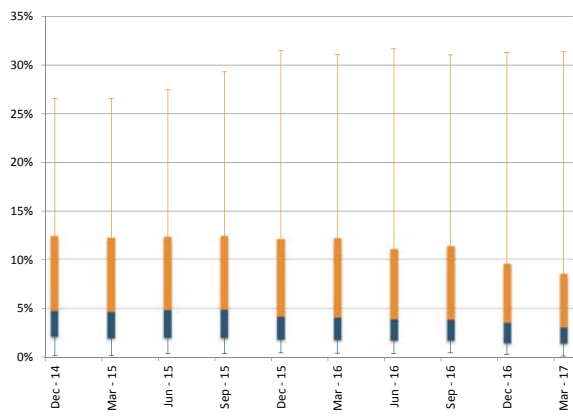
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2017.

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%
Dec - 16	3.2%	1.4%	2.9%	8.8%
Mar - 17	3.0%	1.2%	2.7%	8.5%

Credit Risk and Asset Quality

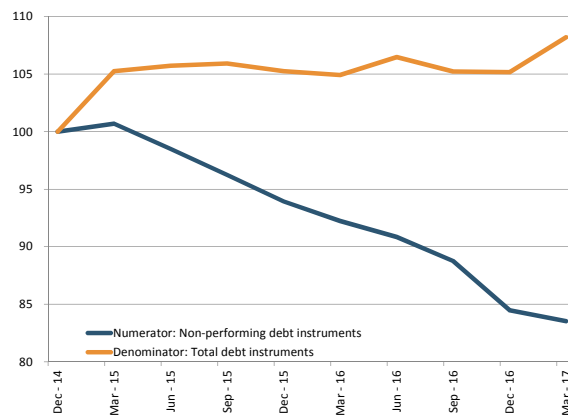
8 - Ratio of non-performing exposures (NPE ratio)

Dispersion



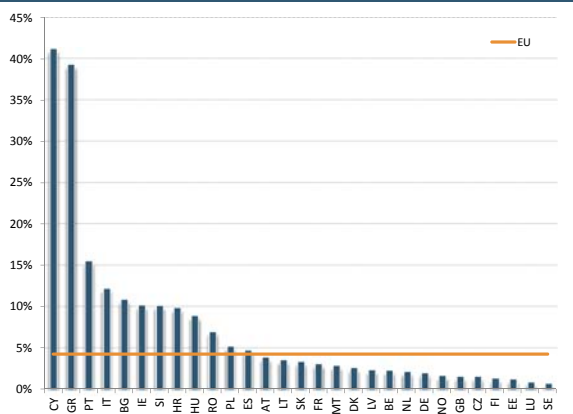
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



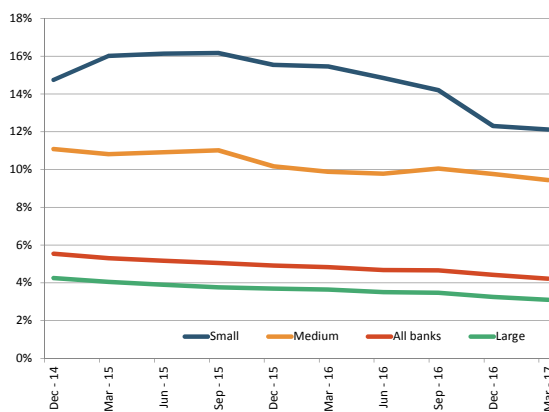
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



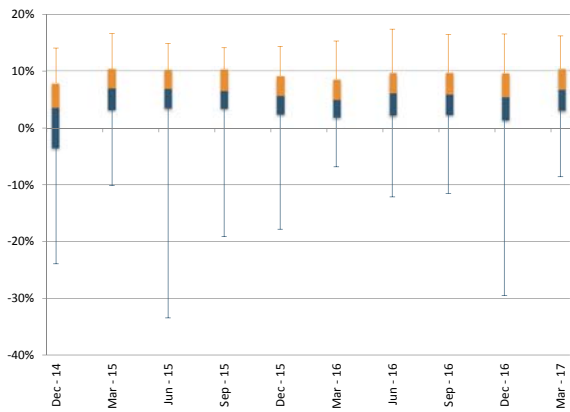
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2017.

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%	1.8%	3.9%	11.1%
Sep - 16	4.7%	1.7%	3.9%	11.4%
Dec - 16	4.4%	1.5%	3.6%	9.6%
Mar - 17	4.2%	1.4%	3.1%	8.5%

Profitability

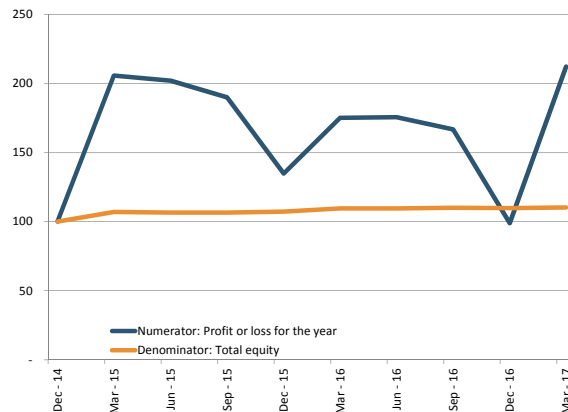
9 - Return on equity

Dispersion



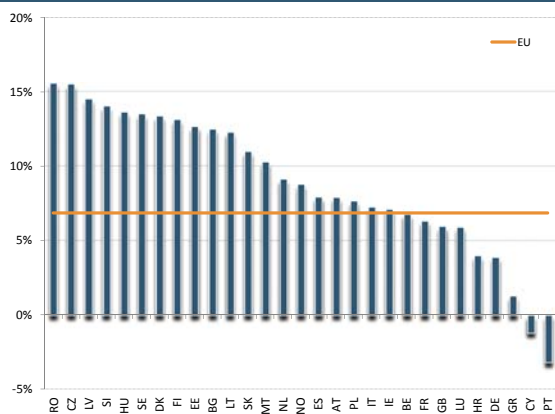
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



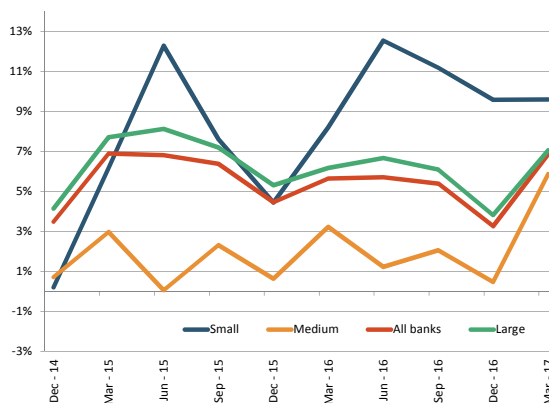
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



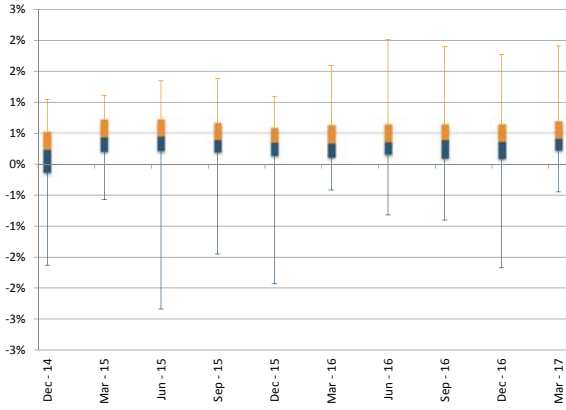
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2017.

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	5.6%	1.9%	5.0%	8.5%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Sep - 16	5.4%	2.4%	5.9%	9.7%
Dec - 16	3.3%	1.5%	5.5%	9.6%
Mar - 17	6.9%	3.1%	6.8%	10.4%

Profitability

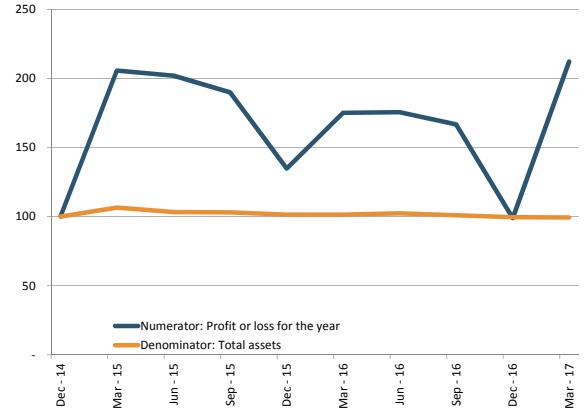
10 - Return on assets

Dispersion



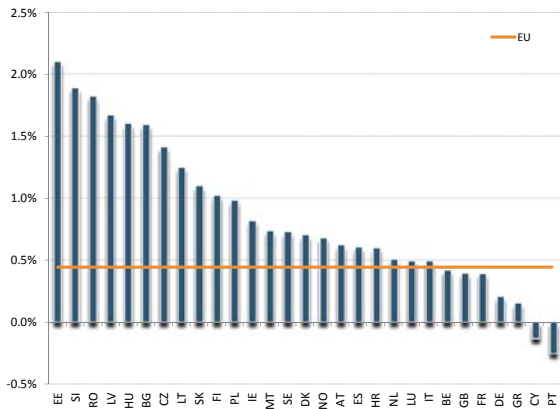
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



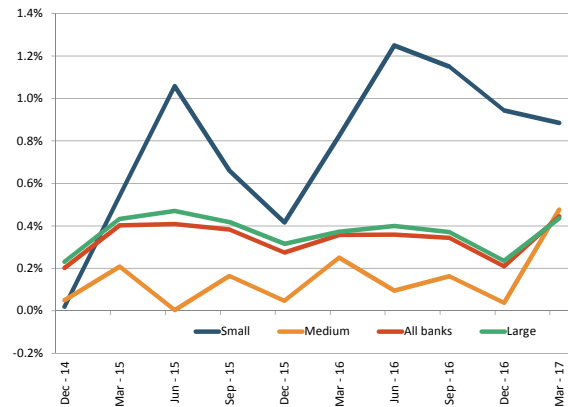
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



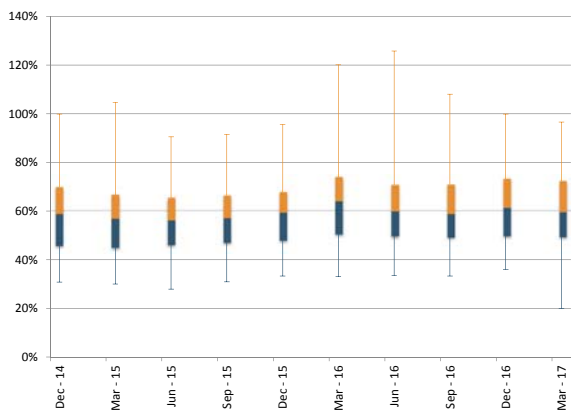
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2017.

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%	0.10%	0.39%	0.65%
Dec - 16	0.21%	0.09%	0.36%	0.65%
Mar - 17	0.45%	0.23%	0.41%	0.70%

Profitability

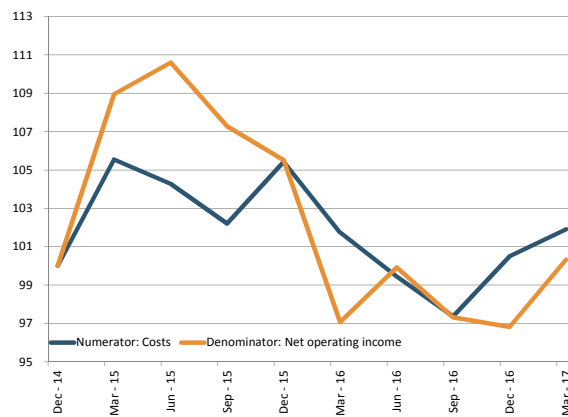
11 - Cost to income ratio

Dispersion



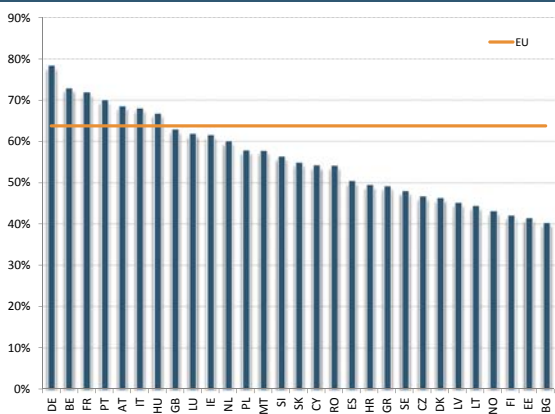
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



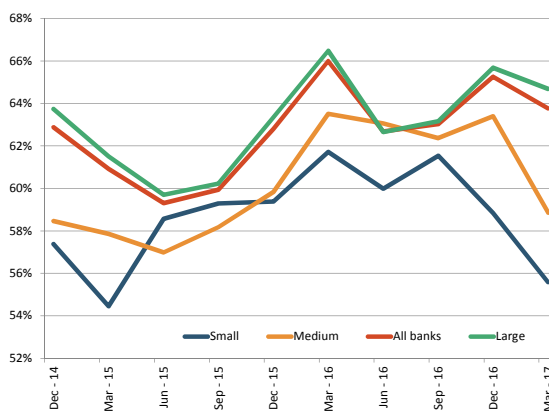
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



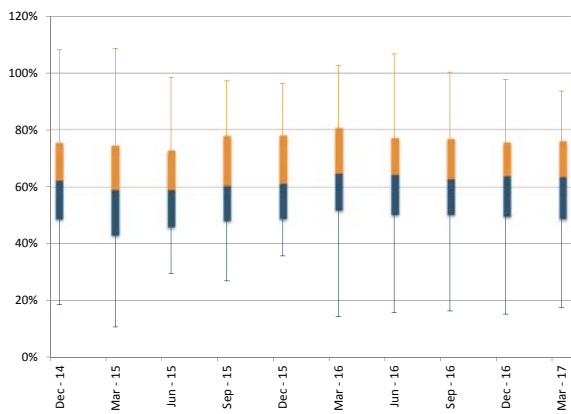
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2017.

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%	49.9%	59.8%	70.7%
Sep - 16	63.0%	49.5%	58.9%	70.8%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Mar - 17	63.8%	49.6%	59.5%	72.2%

Profitability

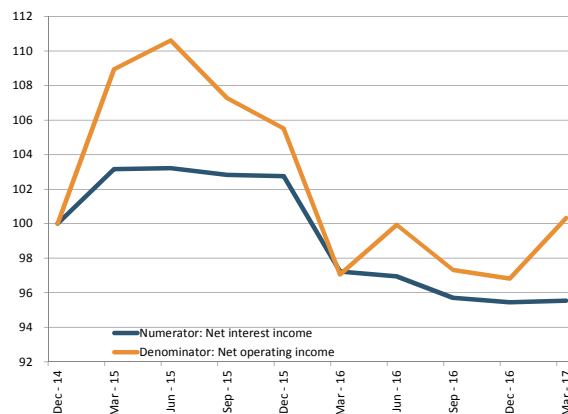
12 - Net interest income to total operating income

Dispersion



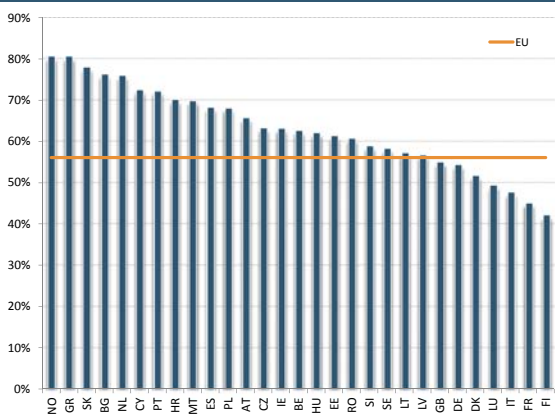
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



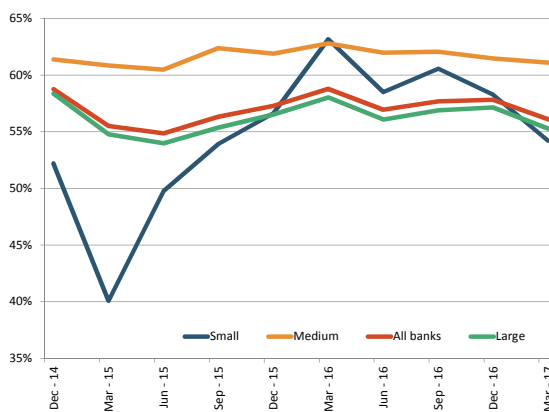
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



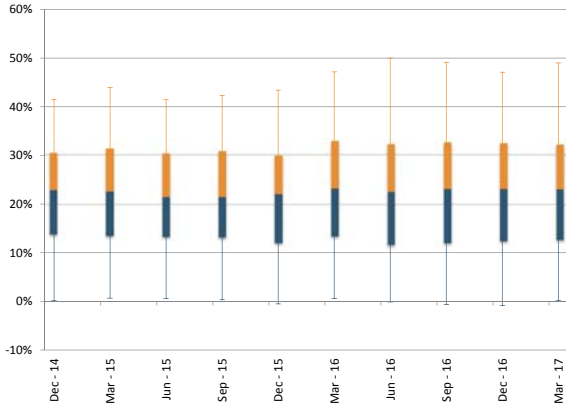
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2017.

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%	64.1%	77.1%
Sep - 16	57.7%	50.4%	62.6%	76.8%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Mar - 17	56.1%	48.9%	63.4%	76.0%

Profitability

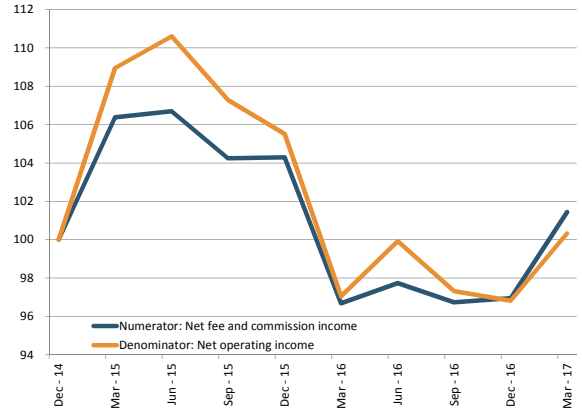
13 - Net fee and commission income to total operating income

Dispersion



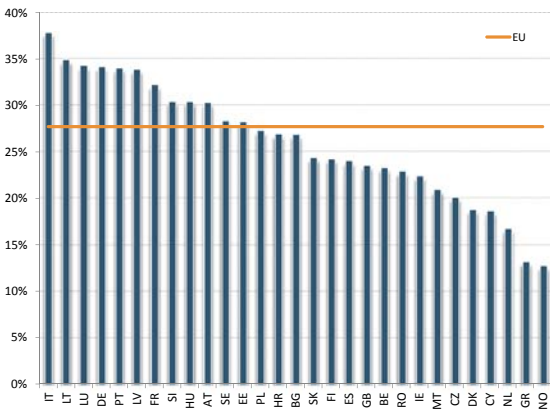
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



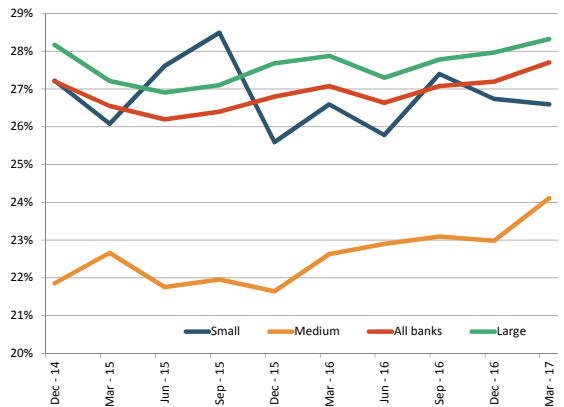
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



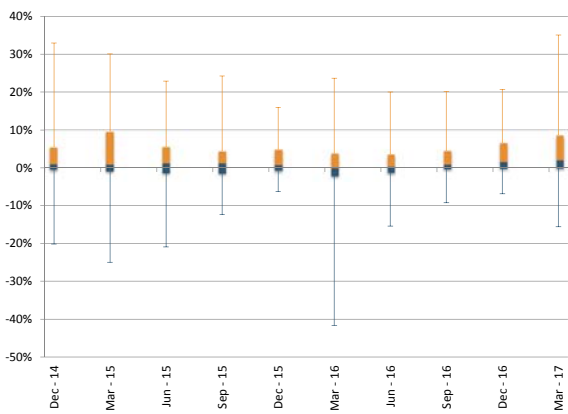
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2017.

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%	12.3%	23.2%	32.6%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Mar - 17	27.7%	12.9%	23.1%	32.3%

Profitability

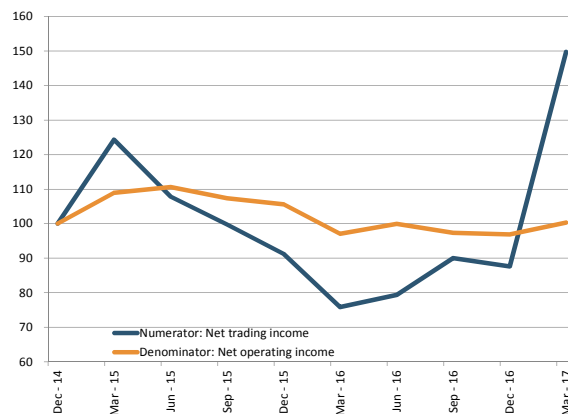
14 - Net trading income to total operating income

Dispersion



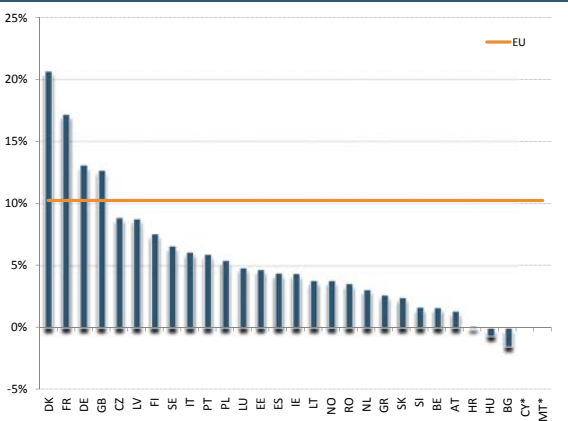
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



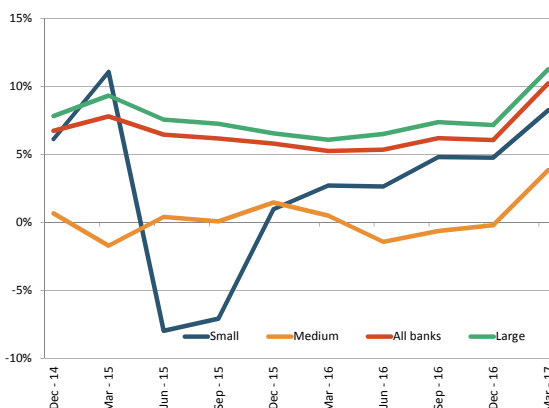
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



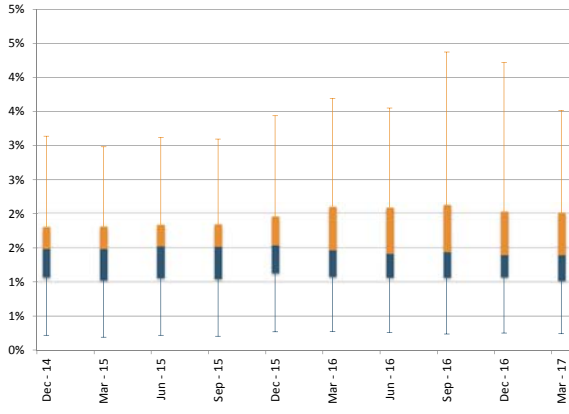
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2017.

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	6.5%	-1.3%	1.3%	5.5%
Sep - 15	6.2%	-1.4%	1.5%	4.4%
Dec - 15	5.8%	-0.6%	0.9%	4.8%
Mar - 16	5.3%	-2.0%	0.2%	3.8%
Jun - 16	5.4%	-1.2%	0.4%	3.5%
Sep - 16	6.2%	-0.3%	1.0%	4.5%
Dec - 16	6.1%	-0.1%	1.7%	6.6%
Mar - 17	10.2%	0.0%	2.1%	8.6%

Profitability

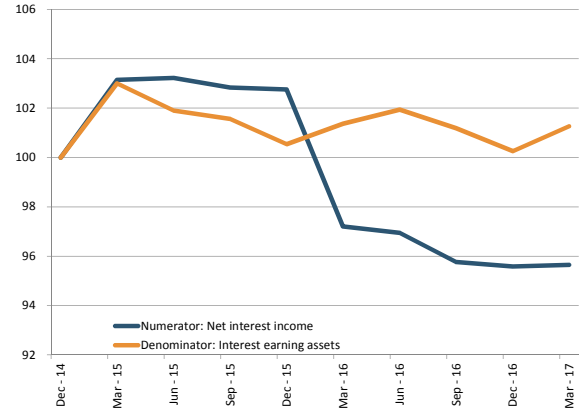
15 - Net interest income to interest bearing assets

Dispersion



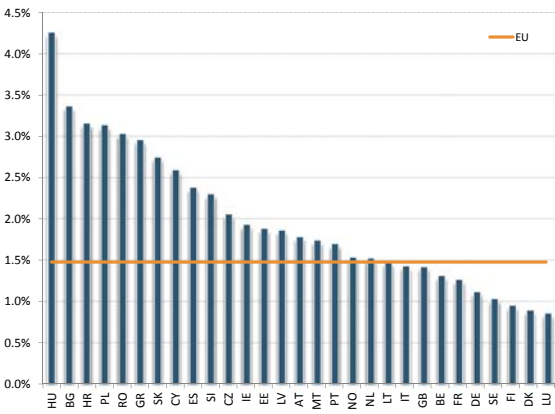
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



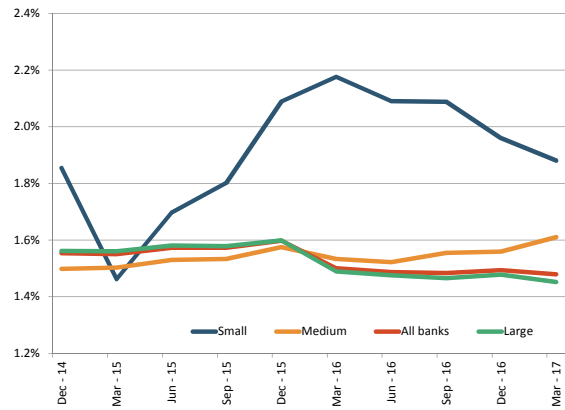
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



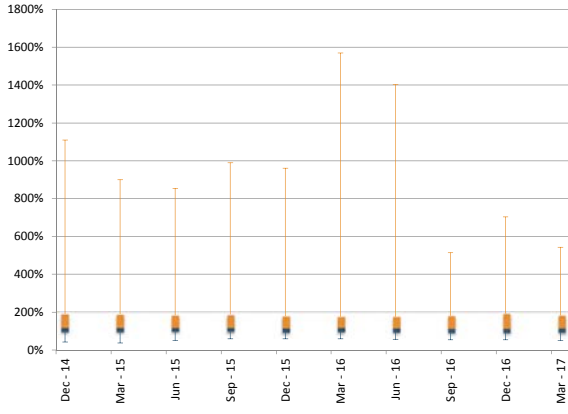
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2017.

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%	1.07%	1.41%	2.09%
Sep - 16	1.48%	1.07%	1.44%	2.13%
Dec - 16	1.49%	1.07%	1.39%	2.03%
Mar - 17	1.48%	1.02%	1.40%	2.01%

Balance Sheet Structure and Liquidity

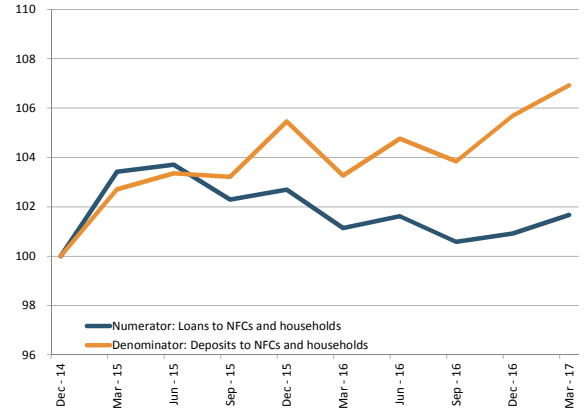
16 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



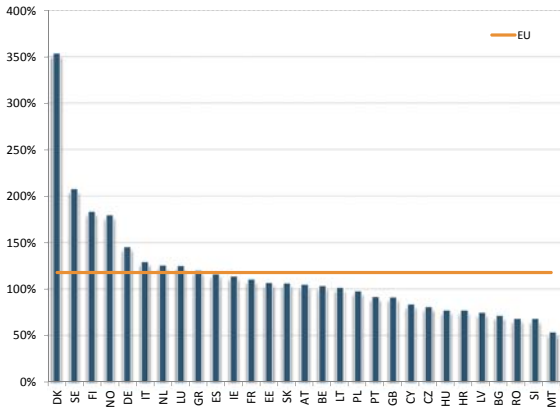
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



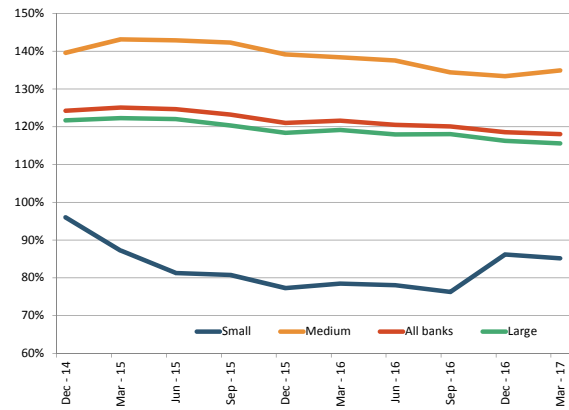
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



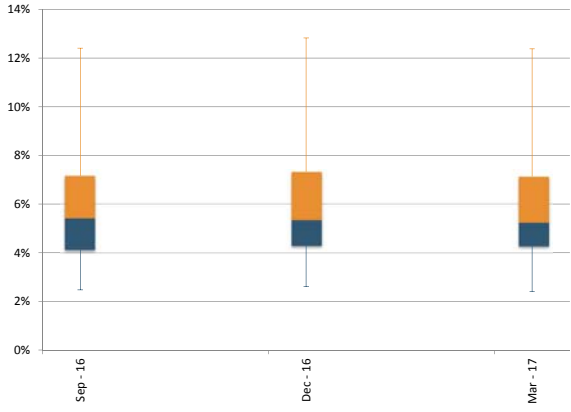
Weighted average. Banks are classified in the size class according to the their average total assets between Dec. 2014 and Mar. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	124.3%	98.5%	121.2%	191.8%
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%
Dec - 16	118.5%	93.8%	116.1%	192.4%
Mar - 17	118.1%	94.2%	117.8%	182.8%

Balance Sheet Structure and Liquidity

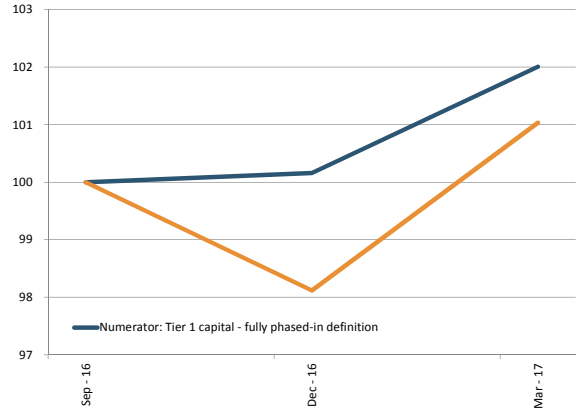
17 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



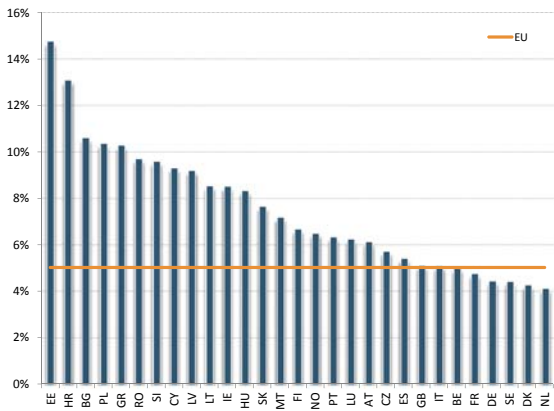
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



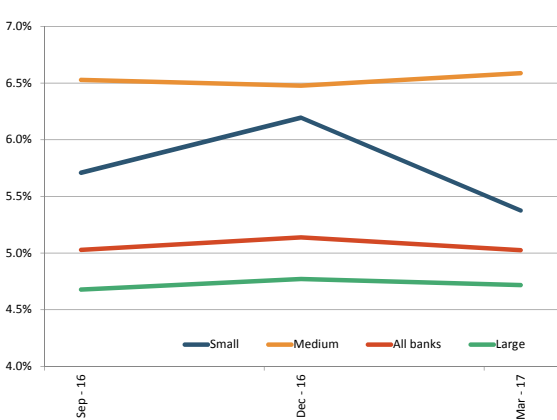
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



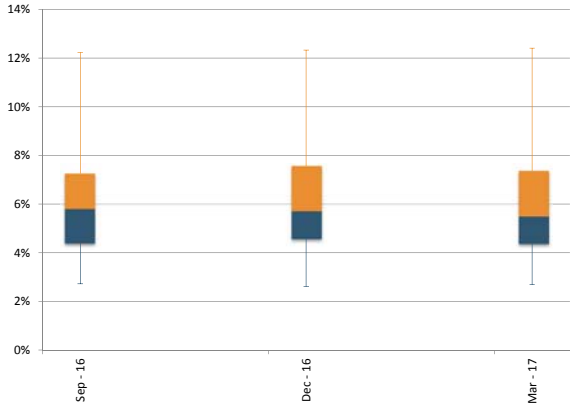
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2017.

Period	Weighted average	25th	50th	75th
Sep - 16	5.0%	4.1%	5.4%	7.2%
Dec - 16	5.1%	4.3%	5.4%	7.3%
Mar - 17	5.0%	4.3%	5.3%	7.1%

Balance Sheet Structure and Liquidity

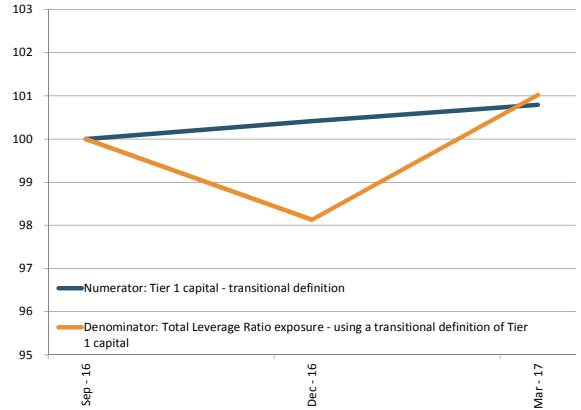
18 - Leverage Ratio (transitional definition of Tier 1 capital)

Dispersion



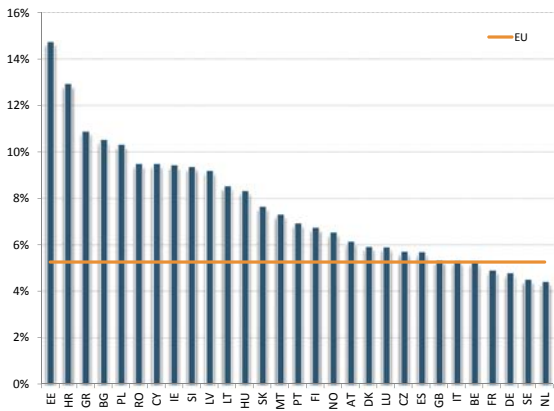
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



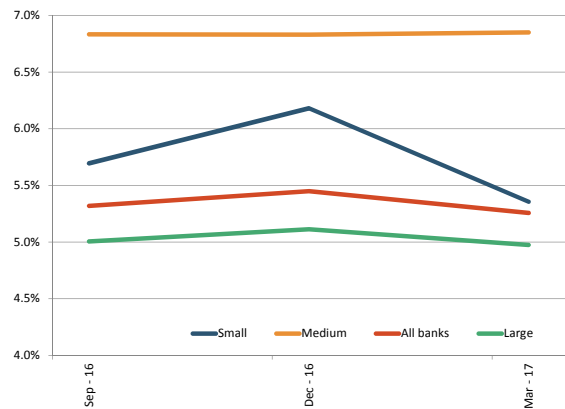
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



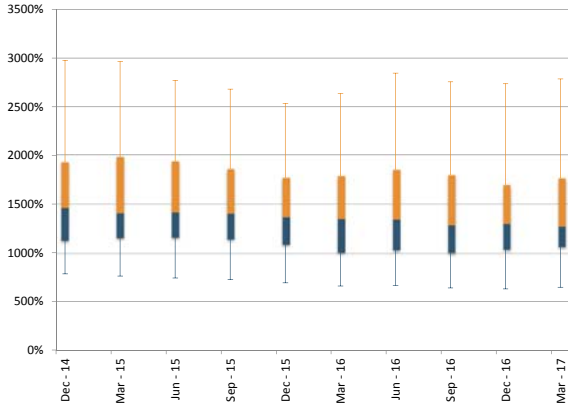
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2017.

Period	Weighted average	25th	50th	75th
Sep - 16	5.3%	4.4%	5.8%	7.2%
Dec - 16	5.4%	4.6%	5.7%	7.6%
Mar - 17	5.3%	4.4%	5.5%	7.4%

Balance Sheet Structure and Liquidity

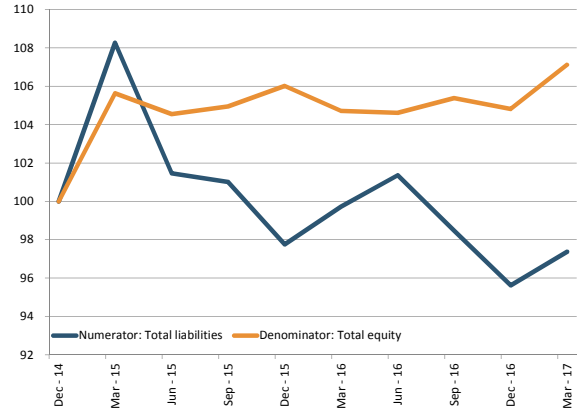
19 - Debt to equity ratio

Dispersion



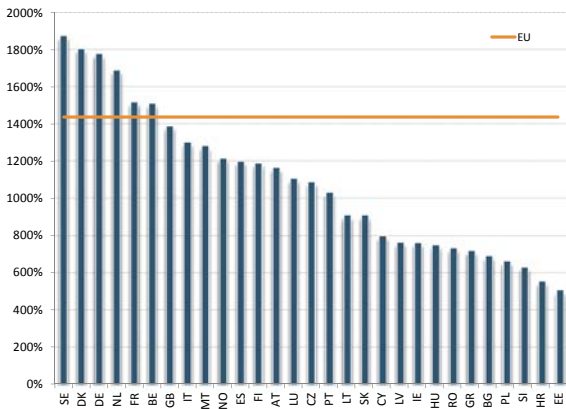
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



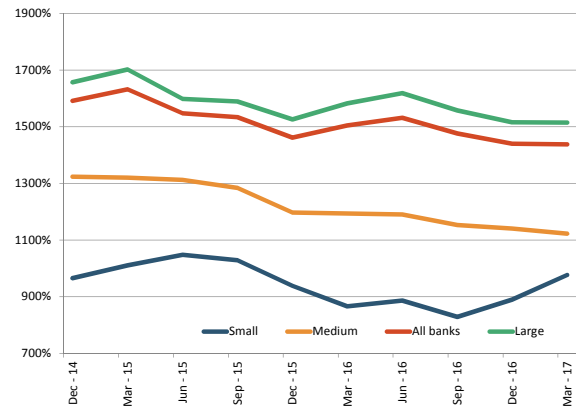
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



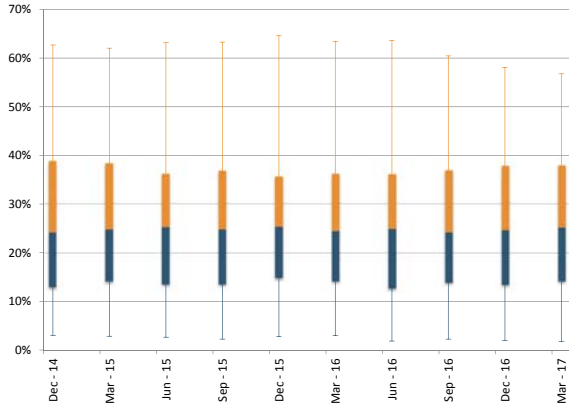
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2017.

Period	Weighted average	25th	50th	75th
Dec - 14	1592.0%	1132.1%	1464.4%	1927.7%
Mar - 15	1632.5%	1158.9%	1411.2%	1979.5%
Jun - 15	1547.4%	1165.1%	1417.9%	1934.6%
Sep - 15	1534.5%	1145.2%	1406.3%	1859.6%
Dec - 15	1462.1%	1091.9%	1373.0%	1768.5%
Mar - 16	1504.7%	1012.1%	1351.6%	1784.8%
Jun - 16	1532.0%	1034.7%	1346.9%	1852.9%
Sep - 16	1476.2%	1009.6%	1290.3%	1797.7%
Dec - 16	1440.2%	1043.7%	1301.4%	1696.3%
Mar - 17	1438.4%	1070.5%	1275.2%	1763.6%

Balance Sheet Structure and Liquidity

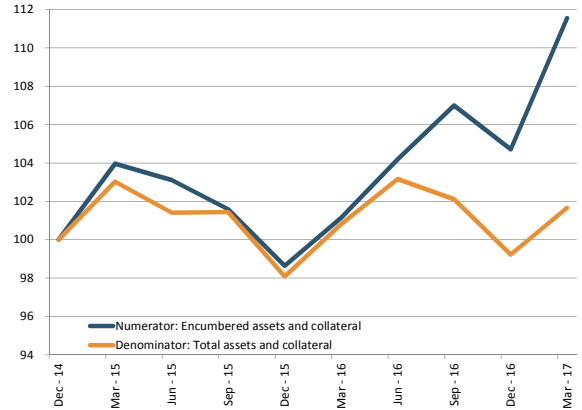
20 - Asset encumbrance ratio

Dispersion



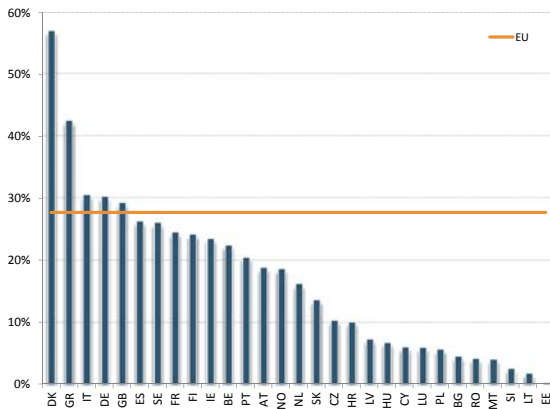
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



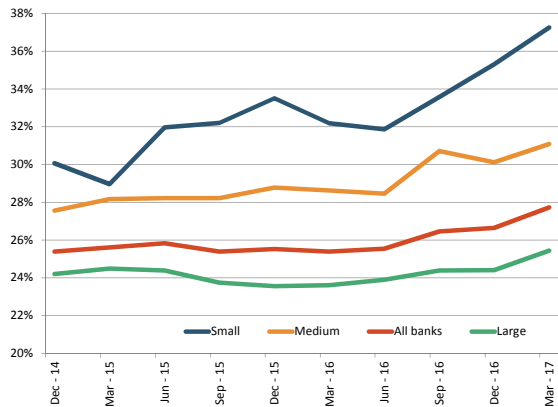
Total numerator and denominator.
Dec 2014 =100.

Country dispersion (as of Mar. 2017)



Weighted Averages by country.

RI by size class



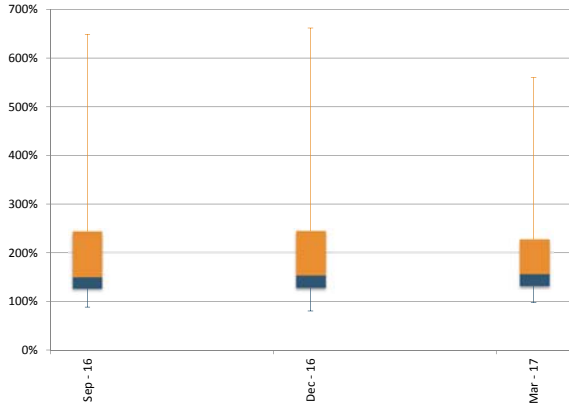
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2017. Non-FINREP banks are assigned to the bucket of small banks.

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	25.5%	15.0%	25.4%	35.7%
Mar - 16	25.4%	14.3%	24.6%	36.2%
Jun - 16	25.5%	12.8%	24.9%	36.1%
Sep - 16	26.5%	14.0%	24.3%	36.9%
Dec - 16	26.6%	13.6%	24.7%	37.8%
Mar - 17	27.7%	14.3%	25.3%	37.9%

Balance Sheet Structure and Liquidity

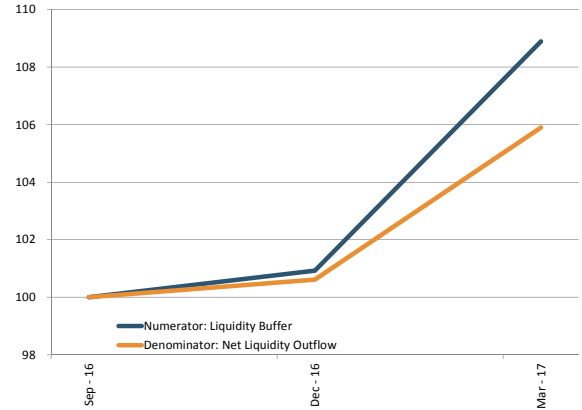
21 - Liquidity coverage ratio (%)

Dispersion



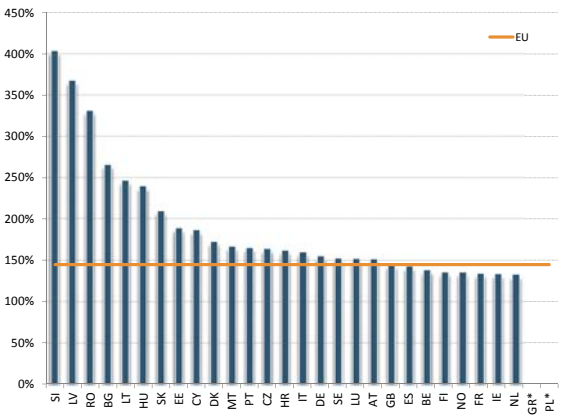
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



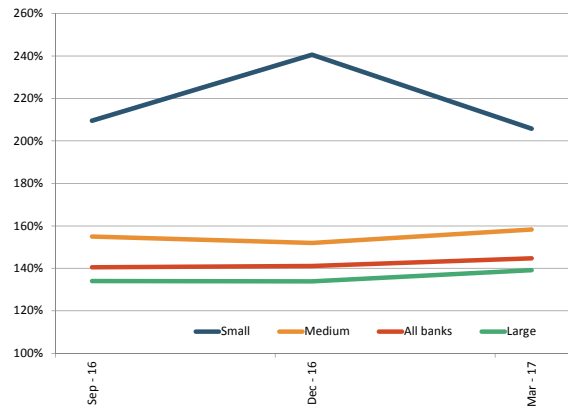
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Mar. 2017)



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 Mar. 2017.

Period	Weighted average	25th	50th	75th
Sep - 16	140.5%	127.1%	150.3%	243.3%
Dec - 16	141.1%	128.4%	153.7%	243.9%
Mar - 17	144.7%	132.0%	156.6%	226.8%



STATISTICAL ANNEX

Statistical Annex

Asset composition and volumes

Asset composition																								
% of total assets																								
	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17
AT	6.4%	6.7%	8.9%	10.3%	0.5%	0.5%	0.6%	0.6%	14.7%	14.4%	17.5%	17.0%	53.6%	53.7%	66.0%	65.3%	3.3%	3.2%	3.1%	2.8%	21.4%	21.6%	3.9%	4.0%
BE	4.5%	6.5%	6.5%	8.9%	0.7%	0.7%	0.4%	0.4%	21.4%	20.8%	20.4%	19.7%	55.9%	54.7%	55.2%	55.9%	7.9%	7.6%	6.8%	6.2%	9.7%	9.8%	10.7%	8.8%
BG	17.5%	19.1%	21.2%	21.5%	0.1%	0.1%	0.1%	0.1%	11.4%	11.6%	12.6%	12.6%	65.1%	63.3%	60.2%	60.1%	0.3%	0.2%	0.3%	0.3%	5.6%	5.6%	5.5%	5.4%
CY	18.4%	18.2%	19.4%	18.8%	0.1%	0.1%	0.2%	0.2%	6.2%	6.0%	5.7%	6.4%	67.7%	67.7%	66.4%	66.2%	0.0%	0.0%	0.1%	0.0%	7.5%	8.0%	8.3%	8.3%
CZ	10.7%	11.1%	11.3%	12.9%	0.1%	0.2%	0.1%	0.1%	19.3%	18.6%	18.7%	14.6%	64.7%	65.3%	65.4%	68.9%	3.1%	2.8%	2.5%	1.8%	1.9%	1.9%	2.0%	1.6%
DE	5.7%	6.0%	7.8%	8.8%	2.6%	2.7%	2.8%	2.9%	15.7%	14.8%	14.6%	14.3%	52.4%	54.2%	54.2%	55.3%	19.1%	17.6%	16.4%	14.1%	4.6%	4.7%	4.2%	4.5%
DK	4.1%	3.2%	4.6%	5.6%	0.5%	0.6%	0.7%	0.6%	13.3%	13.4%	13.4%	13.5%	71.5%	72.9%	72.0%	71.7%	8.0%	7.3%	6.7%	6.2%	2.7%	2.7%	2.6%	2.3%
ES	3.5%	3.5%	4.8%	4.4%	1.1%	1.1%	1.2%	1.2%	15.3%	15.1%	14.7%	14.8%	65.4%	65.5%	65.3%	65.8%	5.8%	5.7%	5.1%	4.6%	9.0%	9.1%	9.0%	9.2%
FI	13.2%	14.3%	11.3%	10.3%	0.3%	0.3%	0.4%	0.1%	11.9%	12.2%	13.2%	12.3%	49.2%	48.6%	50.3%	68.1%	20.2%	19.5%	19.2%	5.6%	5.2%	5.1%	5.6%	3.5%
FR	6.6%	6.7%	7.3%	8.6%	2.6%	2.8%	2.9%	3.6%	11.8%	11.5%	11.0%	11.0%	56.7%	57.6%	58.5%	58.5%	14.2%	13.2%	12.3%	10.4%	8.1%	8.2%	8.0%	7.9%
GB	6.8%	7.4%	7.7%	8.6%	1.9%	2.2%	2.6%	3.0%	13.6%	13.5%	13.5%	13.4%	51.7%	52.6%	53.0%	54.9%	21.3%	19.7%	18.5%	15.0%	4.7%	4.6%	4.8%	5.0%
GR	3.7%	3.5%	3.3%	3.2%	0.2%	0.2%	0.2%	0.3%	19.0%	18.2%	16.8%	15.8%	60.9%	61.7%	62.3%	63.1%	2.9%	2.9%	2.6%	2.4%	13.4%	13.4%	14.8%	15.2%
HR	9.3%	9.8%	10.9%	10.5%	0.3%	0.4%	0.3%	0.3%	9.7%	10.2%	10.4%	10.7%	76.3%	75.5%	74.3%	74.5%	0.9%	0.7%	0.9%	0.8%	3.5%	3.3%	3.1%	3.2%
HU	7.9%	7.2%	8.9%	8.8%	0.8%	0.8%	0.9%	1.0%	24.8%	24.8%	25.0%	25.7%	60.1%	61.3%	59.3%	58.4%	1.8%	1.5%	1.5%	1.3%	4.6%	4.3%	4.3%	4.8%
IE	6.9%	7.1%	9.7%	9.2%	0.2%	0.2%	0.2%	0.2%	17.9%	17.9%	16.2%	15.9%	63.5%	63.3%	64.0%	64.1%	6.5%	6.6%	5.7%	5.2%	5.0%	4.9%	4.2%	5.3%
IT	1.1%	1.2%	1.3%	2.1%	1.4%	1.4%	1.5%	1.6%	19.0%	18.3%	17.6%	17.7%	66.9%	67.6%	67.0%	66.6%	5.3%	5.1%	4.6%	4.1%	6.3%	6.3%	8.0%	7.8%
LT	18.0%	18.4%	21.3%	21.2%	0.0%	0.0%	0.0%	0.0%	4.5%	4.5%	4.2%	3.4%	75.2%	75.0%	72.3%	73.4%	0.8%	0.7%	0.8%	0.7%	1.6%	1.4%	1.4%	1.3%
LU	9.4%	11.9%	12.0%	13.1%	1.0%	1.1%	0.6%	0.5%	18.6%	18.7%	13.3%	11.9%	65.9%	62.7%	67.3%	66.8%	2.7%	3.1%	4.1%	5.4%	2.5%	2.5%	2.6%	2.3%
LV	22.1%	21.9%	21.1%	22.9%	0.2%	0.2%	0.3%	0.2%	21.6%	20.8%	21.4%	19.1%	53.6%	54.7%	54.7%	55.8%	0.8%	0.8%	1.0%	0.4%	1.6%	1.6%	1.6%	1.6%
NL	5.7%	6.9%	6.6%	8.4%	0.8%	0.8%	0.8%	0.8%	10.5%	10.1%	10.1%	9.4%	72.0%	72.0%	73.3%	73.4%	6.7%	5.9%	5.4%	4.4%	4.3%	4.2%	3.8%	3.6%
NO	6.0%	6.0%	6.9%	12.7%	0.2%	0.2%	0.3%	0.3%	11.4%	11.4%	11.8%	9.9%	74.5%	73.4%	73.2%	68.7%	6.6%	6.1%	5.3%	5.3%	1.2%	2.9%	2.5%	3.0%
PL	4.9%	4.7%	4.4%	4.6%	0.3%	0.3%	0.3%	0.3%	20.7%	20.9%	21.7%	20.9%	69.2%	69.4%	68.8%	69.4%	1.4%	1.2%	1.2%	1.2%	3.5%	3.5%	3.6%	3.7%
PT	3.6%	3.3%	3.0%	3.7%	3.1%	3.2%	3.0%	3.0%	19.2%	19.2%	17.8%	19.1%	63.6%	64.0%	63.2%	63.3%	1.4%	1.4%	1.3%	1.2%	9.0%	8.9%	11.8%	9.7%
RO	13.1%	12.9%	15.0%	13.6%	0.2%	0.2%	0.2%	0.2%	26.3%	26.0%	27.8%	29.0%	57.3%	57.9%	53.8%	54.0%	0.3%	0.2%	0.2%	0.2%	2.9%	2.8%	3.0%	3.0%
SE	10.7%	10.3%	6.7%	12.2%	1.3%	1.1%	0.8%	1.4%	10.2%	10.3%	11.0%	11.2%	65.9%	66.3%	69.7%	65.9%	8.8%	8.3%	7.9%	5.9%	3.1%	3.7%	3.9%	3.5%
SK	4.5%	4.3%	5.5%	6.3%	0.2%	0.1%	0.1%	0.1%	19.8%	19.6%	18.3%	16.9%	72.8%	73.3%	73.6%	74.3%	0.6%	0.5%	0.4%	0.3%	2.2%	2.2%	2.1%	2.0%
EE	23.5%	23.9%	23.5%	23.8%	0.1%	0.1%	0.1%	0.1%	2.9%	2.7%	2.9%	2.4%	71.9%	71.7%	72.0%	72.4%	0.3%	0.3%	0.3%	0.3%	1.3%	1.3%	1.2%	1.1%
SI	9.7%	11.4%	11.9%	13.6%	0.9%	0.9%	0.9%	0.8%	28.3%	28.5%	26.6%	25.7%	57.7%	55.9%	57.3%	56.7%	0.3%	0.2%	0.2%	0.2%	3.2%	3.1%	3.1%	3.1%
MT	2.9%	2.6%	3.0%	3.7%	0.5%	0.4%	0.5%	0.4%	32.2%	31.4%	29.6%	30.0%	61.4%	62.7%	64.0%	62.7%	0.2%	0.1%	0.1%	0.1%	2.9%	2.8%	2.9%	3.1%
EU	5.9%	6.1%	6.6%	7.9%	1.8%	1.9%	2.0%	2.4%	14.2%	13.8%	13.6%	13.4%	58.8%	59.8%	60.3%	60.7%	13.3%	12.2%	11.3%	9.5%	6.1%	6.1%	6.2%	6.2%

Volumes bln EUR; %	Assets											
	Total Assets				Share of financial assets held for trading				Share of fair value level 3 to total fair valued assets			
	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17
AT	714.5	712.0	598.8	592.3	3.2%	3.0%	3.1%	3.0%	3.1%	3.3%	5.1%	5.3%
BE	1 040.6	1 036.3	1 016.0	1 018.7	7.8%	7.3%	6.4%	6.1%	9.9%	10.1%	9.2%	9.1%
BG	20.2	20.6	21.1	21.4	0.5%	0.7%	0.8%	0.9%	0.9%	0.9%	0.8%	0.6%
CY	43.1	42.7	42.5	42.5	0.0%	0.0%	0.1%	0.0%	1.4%	1.2%	1.1%	1.1%
CZ	114.9	118.0	116.5	142.2	3.8%	3.5%	2.2%	4.5%	4.4%	4.2%	4.7%	3.3%
DE	4 501.3	4 334.1	4 116.1	4 184.1	25.5%	23.8%	22.3%	20.3%	2.7%	2.8%	3.1%	3.4%
DK	820.0	825.1	822.8	713.5	15.6%	15.0%	14.7%	14.3%	0.6%	0.5%	0.5%	0.4%
ES	3 365.0	3 296.0	3 307.3	3 331.8	8.5%	8.2%	7.9%	7.7%	1.0%	1.1%	1.0%	1.0%
FI	497.2	482.5	415.4	181.5	33.5%	31.5%	30.8%	4.7%	1.3%	1.4%	1.5%	2.5%
FR	7 173.7	7 078.2	6 918.8	7 116.4	24.3%	23.7%	21.7%	21.8%	2.4%	2.4%	2.6%	2.5%
GB	7 514.0	6 994.3	6 784.2	6 766.4	29.0%	27.9%	26.1%	24.1%	2.1%	2.1%	2.3%	2.3%
GR	304.0	295.9	288.9	279.5	3.3%	3.3%	2.8%	3.1%	1.5%	1.5%	1.7%	1.6%
HR	35.5	36.5	36.5	36.1	1.2%	1.0%	1.1%	1.1%	2.4%	2.4%	2.5%	2.4%
HU	55.6	59.1	61.2	55.3	3.3%	3.3%	3.2%	2.9%	0.6%	0.6%	0.5%	0.4%
IE	323.3	315.2	301.2	298.8	4.7%	4.8%	4.7%	4.5%	3.5%	3.7%	3.0%	3.2%
IT	2 331.0	2 296.5	2 277.3	2 289.0	8.7%	8.2%	7.1%	7.1%	2.0%	2.2%	2.4%	2.2%
LT	17.7	18.3	18.8	18.7	1.8%	1.7%	1.8%	1.6%	1.1%	0.8%	0.9%	1.1%
LU	300.5	282.8	247.7	255.9	3.3%	3.5%	4.5%	5.8%	0.9%	0.9%	0.9%	0.7%
LV	13.0	12.9	12.7	12.6	3.9%	3.8%	4.1%	1.8%	0.3%	0.3%	0.4%	0.1%
NL	2 216.1	2 210.5	2 114.2	2 178.2	10.3%	9.4%	8.1%	8.2%	2.2%	2.4%	2.3%	2.1%
NO	356.2	363.0	381.4	327.2	17.0%	16.6%	15.5%	16.5%	10.7%	10.7%	10.3%	11.0%
PL	130.4	134.0	137.7	142.3	2.6%	1.8%	1.5%	1.7%	4.4%	3.9%	3.9%	4.2%
PT	293.4	289.4	283.9	281.2	3.4%	4.1%	3.1%	3.7%	24.7%	25.6%	23.0%	20.8%
RO	35.7	36.6	37.7	37.5	1.1%	0.7%	1.1%	1.4%	1.0%	1.2%	1.1%	1.1%
SE	1 526.1	1 486.9	1 395.8	1 531.2	17.9%	16.6%	14.9%	14.8%	0.8%	0.9%	0.9%	1.1%
SK	38.8	39.7	40.2	41.3	0.9%	0.8%	0.4%	0.4%	1.9%	0.9%	1.7%	1.5%
EE*	16.0	16.3	16.5	16.5	2.4%	2.5%	2.3%	1.8%	0.5%	0.5%	0.4%	0.6%
SI	22.9	23.0	23.1	23.3	1.3%	1.1%	0.5%	0.4%	0.3%	0.3%	0.3%	0.3%
MT	18.9	18.8	19.3	19.5	0.2%	0.1%	0.1%	0.1%	0.2%	0.2%	0.3%	0.3%
EU	31 985.8	31 055.1	30 262.4	30 721.6	19.6%	18.6%	17.2%	16.4%	2.5%	2.5%	2.6%	2.6%

Volumes; bln EUR	Loans and advances				
	Jun-16	Sep-16	Dec-16	Mar-17	
AT	383.1	382.0	395.0	386.7	
BE	581.6	566.5	560.4	569.7	
BG	13.1	13.0	12.7	12.9	
CY	28.9	28.9	28.2	28.2	
CZ	74.4	77.1	76.2	98.0	
DE	2 358.8	2 348.3	2 231.8	2 314.2	
DK	586.4	601.3	592.0	511.2	
ES	2 199.1	2 160.3	2 158.2	2 191.5	
FI	244.8	234.5	209.0	123.6	
FR	4 066.1	4 079.9	4 048.3	4 160.7	
GB	3 882.3	3 678.8	3 594.8	3 716.5	
GR	185.1	182.6	179.9	176.5	
HR	27.1	27.5	27.1	26.9	
HU	33.4	36.2	36.3	32.3	
IE	205.4	199.5	192.7	191.7	
IT	1 559.1	1 553.6	1 526.9	1 525.4	
LT	13.3	13.7	13.6	13.7	
LU	197.9	177.3	166.8	170.9	
LV	7.0	7.0	7.0	7.0	
NL	1 596.0	1 592.4	1 549.6	1 599.3	
NO	265.5	266.3	279.3	224.9	
PL	90.2	93.0	94.7	98.8	
PT	186.6	185.3	179.5	178.1	
RO	20.5	21.2	20.3	20.3	
SE	1 005.2	985.7	973.0	1 008.6	
SK	28.2	29.1	29.6	30.7	
EE*	11.5	11.7	11.9	12.0	
SI	13.2	12.9	13.2	13.2	
MT	11.6	11.8	12.3	12.2	
EU	18 818.0	18 559.6</			

Statistical Annex

Liability composition and volumes

% of total liabilities	Liabilities composition															
	Debt securities issued				Deposits from credit institutions				Customer deposits ⁽¹⁾				Other liabilities ⁽²⁾			
	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17
AT	12.6%	12.5%	15.0%	14.5%	11.8%	11.1%	12.7%	14.5%	51.1%	52.6%	64.2%	62.1%	24.5%	23.8%	8.1%	8.9%
BE	19.5%	19.4%	20.3%	20.6%	11.1%	12.3%	12.1%	13.3%	49.3%	48.5%	49.4%	50.0%	20.2%	19.9%	18.1%	16.2%
BG	0.6%	0.6%	0.6%	0.6%	7.5%	6.8%	6.8%	6.3%	89.3%	90.7%	90.8%	90.2%	2.7%	1.9%	1.8%	2.8%
CY	0.5%	0.4%	0.5%	1.0%	1.5%	1.5%	1.6%	1.5%	88.4%	91.5%	94.2%	93.5%	9.6%	6.7%	3.7%	4.0%
CZ	7.7%	5.4%	9.1%	9.2%	8.3%	10.8%	7.0%	16.1%	78.0%	78.2%	78.9%	70.6%	6.0%	5.6%	5.0%	4.1%
DE	18.8%	19.4%	20.1%	20.3%	13.8%	13.9%	13.8%	14.1%	36.6%	37.6%	39.2%	40.0%	30.7%	29.2%	26.9%	25.6%
DK	52.7%	53.1%	53.8%	55.1%	4.9%	4.1%	3.9%	3.4%	26.2%	26.2%	26.3%	25.6%	16.2%	16.6%	16.0%	15.9%
ES	14.0%	14.1%	13.9%	13.1%	8.6%	8.5%	7.8%	7.9%	60.4%	60.3%	61.5%	61.5%	17.0%	17.0%	16.8%	17.5%
FI	20.2%	21.4%	19.9%	36.6%	18.0%	17.7%	16.5%	2.9%	31.2%	31.9%	34.2%	45.7%	30.6%	29.0%	29.4%	14.9%
FR	17.7%	18.1%	18.4%	18.3%	7.2%	7.0%	6.1%	6.0%	47.0%	48.2%	50.4%	51.3%	28.1%	26.7%	25.1%	24.4%
GB	9.7%	10.2%	10.3%	10.5%	5.4%	5.3%	5.0%	5.2%	54.1%	55.2%	57.2%	58.6%	30.8%	29.3%	27.4%	25.7%
GR	0.6%	0.7%	0.5%	0.5%	5.7%	6.7%	7.5%	8.3%	54.7%	57.2%	59.3%	60.6%	39.0%	35.4%	32.6%	30.6%
HR	0.4%	0.4%	0.4%	0.4%	13.3%	11.9%	10.9%	11.2%	82.7%	84.2%	84.8%	84.6%	3.6%	3.5%	3.9%	3.8%
HU	3.2%	2.0%	1.9%	3.1%	7.7%	7.4%	7.2%	6.7%	80.4%	78.6%	82.2%	80.4%	8.6%	12.0%	8.6%	9.8%
IE	15.3%	14.6%	11.3%	10.8%	9.2%	9.0%	8.3%	7.8%	61.6%	62.5%	68.0%	67.9%	13.9%	13.9%	12.4%	13.5%
IT	18.7%	18.1%	17.3%	16.9%	7.2%	7.0%	6.4%	7.1%	55.5%	55.9%	56.2%	53.7%	18.5%	19.0%	20.2%	22.3%
LT	0.2%	0.1%	0.1%	0.0%	14.1%	15.6%	12.4%	14.4%	81.6%	80.6%	83.6%	81.2%	4.1%	3.7%	3.9%	4.3%
LU	15.7%	18.4%	21.6%	21.7%	40.1%	33.6%	30.2%	28.8%	37.7%	40.1%	40.7%	40.6%	6.5%	7.9%	7.6%	9.0%
LV	4.8%	4.7%	4.6%	4.6%	6.8%	7.0%	6.3%	7.0%	85.7%	85.8%	86.1%	86.1%	2.7%	2.5%	2.9%	2.3%
NL	26.7%	26.5%	26.7%	26.4%	3.9%	4.1%	3.4%	3.8%	56.5%	57.2%	58.6%	59.1%	12.8%	12.1%	11.4%	10.7%
NO	35.3%	34.8%	35.0%	38.9%	12.6%	11.4%	12.9%	8.1%	42.3%	42.2%	42.4%	43.6%	9.7%	11.6%	9.8%	9.4%
PL	3.8%	3.8%	4.4%	4.9%	3.1%	3.1%	2.9%	6.0%	83.6%	84.7%	84.0%	84.4%	9.5%	8.4%	8.7%	4.6%
PT	7.9%	7.8%	7.2%	6.3%	5.3%	5.0%	4.6%	5.0%	72.9%	73.8%	72.8%	75.2%	13.8%	13.4%	15.5%	13.5%
RO	0.6%	0.5%	0.5%	0.4%	10.2%	9.3%	8.9%	8.8%	86.2%	87.0%	87.4%	87.7%	3.1%	3.1%	3.3%	3.2%
SE	42.2%	43.2%	46.8%	44.0%	5.8%	5.9%	3.9%	5.4%	36.3%	35.6%	35.3%	37.0%	15.8%	15.3%	14.0%	13.6%
SK	10.9%	10.1%	10.4%	10.7%	4.4%	4.6%	3.9%	3.6%	82.3%	82.7%	83.2%	82.9%	2.4%	2.6%	2.5%	2.8%
EE	0.2%	0.2%	0.2%	0.2%	7.6%	8.3%	8.2%	8.6%	89.4%	89.6%	89.5%	88.6%	2.7%	1.9%	2.1%	2.6%
SI	1.7%	1.6%	1.6%	1.5%	6.5%	5.7%	5.6%	5.0%	87.7%	88.4%	88.4%	88.4%	4.1%	4.3%	4.5%	5.1%
MT	2.7%	2.7%	2.6%	2.2%	1.6%	1.5%	1.8%	1.9%	93.4%	93.7%	93.0%	93.8%	2.3%	2.1%	2.7%	2.1%
EU	18.4%	18.7%	19.0%	19.0%	7.6%	7.6%	7.0%	7.2%	49.8%	50.5%	52.1%	52.6%	24.2%	23.2%	21.9%	21.2%

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

(2) Also includes deposits from central banks.

Total Liabilities				
Volumes; bln EUR	Jun-16	Sep-16	Dec-16	Mar-17
AT	660.2	655.0	551.5	545.5
BE	982.5	976.8	953.6	955.4
BG	17.6	17.9	18.4	18.7
CY	38.3	37.9	37.8	37.8
CZ	103.9	106.5	104.8	130.2
DE	4 281.1	4 115.0	3 895.9	3 961.5
DK	777.7	781.9	778.2	676.1
ES	3 112.9	3 040.2	3 054.4	3 075.3
FI	472.4	457.0	390.1	167.4
FR	6 753.2	6 648.5	6 482.7	6 676.5
GB	7 049.6	6 540.2	6 334.4	6 312.0
GR	268.2	260.0	255.0	245.5
HR	30.3	31.1	31.1	30.6
HU	49.3	52.0	53.8	48.8
IE	290.9	282.8	266.7	264.3
IT	2 165.3	2 130.0	2 127.9	2 125.8
LT	15.8	16.4	16.9	16.8
LU	278.6	260.4	226.7	234.7
LV	11.6	11.5	11.3	11.2
NL	2 100.4	2 093.8	1 996.4	2 056.6
NO	329.2	334.6	350.0	302.3
PL	113.7	116.4	120.3	123.7
PT	271.7	267.6	264.0	256.4
RO	31.7	32.3	33.4	33.1
SE	1 452.5	1 411.6	1 315.0	1 453.7
SK	34.9	35.7	36.2	37.2
EE	13.3	13.6	13.7	13.8
SI	19.8	19.9	20.0	20.1
MT	17.5	17.4	17.9	18.0
EU	30 025.9	29 084.8	28 297.5	28 724.6

Share of secured funding				
% of debt securities issued	Jun-16	Sep-16	Dec-16	Mar-17
AT	34.0%	35.6%	31.0%	34.1%
BE	25.3%	24.2%	23.0%	22.9%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	19.2%	25.4%	15.3%	12.3%
DE	24.0%	24.8%	24.5%	25.1%
DK	90.0%	90.1%	89.7%	86.7%
ES	49.3%	48.6%	51.1%	46.0%
FI	32.0%	29.4%	15.9%	21.6%
FR	23.2%	23.1%	23.2%	22.6%
GB	18.6%	18.4%	18.0%	16.1%
GR	71.2%	74.4%	64.6%	62.7%
HR	0.0%	0.0%	0.0%	0.0%
HU	11.1%	13.6%	34.9%	48.4%
IE	76.3%	78.0%	71.4%	71.9%
IT	26.2%	25.8%	25.9%	25.9%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.1%	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
NL	17.3%	17.0%	17.5%	16.9%
NO	56.2%	57.8%	56.1%	52.1%
PL	17.0%	22.6%	28.4%	34.2%
PT	42.9%	46.2%	41.4%	43.9%
RO	0.0%	0.0%	0.0%	0.0%
SE	47.9%	47.5%	49.5%	47.8%
SK	89.2%	93.5%	93.7%	93.9%
EE	0.0%	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	32.6%	32.7%	32.9%	31.9%

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

Statistical Annex

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

% of total RWA	RWA composition																			
	Credit risk capital requirements (excl. securitisation)				Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17
AT	85.7%	85.6%	84.5%	83.7%	0.2%	0.3%	0.3%	0.3%	2.8%	2.5%	2.6%	3.0%	10.6%	10.9%	11.9%	12.4%	0.7%	0.7%	0.7%	0.7%
BE	82.5%	83.3%	83.6%	83.8%	1.6%	1.5%	1.5%	1.1%	2.7%	2.6%	2.1%	2.3%	7.5%	7.6%	8.1%	8.3%	5.7%	5.1%	4.7%	4.5%
BG	91.0%	90.7%	90.6%	89.9%	0.1%	0.1%	0.0%	0.0%	0.3%	0.4%	0.4%	0.6%	8.3%	8.5%	8.9%	9.6%	0.2%	0.3%	0.0%	0.0%
CY	87.3%	87.2%	87.8%	88.4%	0.0%	0.0%	0.0%	0.0%	0.5%	0.7%	0.8%	0.5%	11.8%	11.9%	11.2%	10.9%	0.3%	0.3%	0.3%	0.2%
CZ	82.8%	83.1%	82.9%	81.7%	0.0%	0.0%	0.0%	0.0%	3.5%	3.2%	3.2%	4.0%	12.8%	12.9%	13.0%	13.1%	0.8%	0.8%	0.9%	1.1%
DE	73.2%	73.8%	74.3%	74.8%	3.4%	3.2%	3.4%	3.3%	8.3%	7.7%	6.8%	6.5%	12.6%	12.9%	13.2%	13.2%	2.5%	2.4%	2.2%	2.2%
DK	83.7%	83.4%	83.0%	83.1%	0.2%	0.2%	0.2%	0.1%	6.2%	6.8%	7.0%	7.3%	9.2%	8.9%	9.2%	8.8%	0.8%	0.7%	0.7%	0.7%
ES	86.8%	86.8%	87.0%	86.8%	0.4%	0.4%	0.4%	0.4%	3.6%	3.5%	3.1%	3.4%	8.5%	8.6%	9.0%	9.0%	0.7%	0.7%	0.5%	0.5%
FI	82.8%	82.4%	83.1%	81.0%	0.1%	0.1%	0.1%	0.1%	5.9%	6.4%	5.7%	2.7%	8.9%	8.9%	9.2%	8.5%	2.3%	2.2%	2.0%	7.6%
FR	84.4%	84.5%	84.6%	85.3%	1.2%	1.2%	1.1%	1.0%	3.0%	3.0%	3.0%	3.0%	9.7%	9.7%	9.7%	9.8%	1.7%	1.6%	1.6%	1.0%
GB	69.6%	68.0%	68.4%	67.7%	1.2%	1.3%	1.3%	1.3%	11.8%	12.7%	12.7%	13.4%	10.4%	10.7%	10.9%	10.5%	7.0%	7.3%	6.7%	7.1%
GR	89.7%	89.5%	89.0%	89.0%	0.1%	0.1%	0.1%	0.1%	3.2%	3.3%	3.4%	3.5%	6.8%	6.9%	7.3%	7.3%	0.2%	0.2%	0.2%	0.2%
HR	87.5%	87.2%	87.4%	87.7%	0.0%	0.0%	0.0%	0.0%	2.1%	2.6%	2.3%	2.1%	10.1%	9.9%	10.1%	10.2%	0.3%	0.3%	0.2%	0.1%
HU	79.3%	78.9%	79.3%	82.4%	0.0%	0.0%	0.0%	0.0%	5.1%	5.5%	5.1%	3.7%	15.3%	15.3%	15.3%	13.6%	0.3%	0.3%	0.3%	0.2%
IE	88.5%	88.6%	88.6%	88.4%	0.5%	0.4%	0.3%	0.3%	1.2%	1.1%	0.9%	1.0%	7.8%	7.9%	8.1%	8.4%	2.1%	2.0%	2.1%	1.9%
IT	85.3%	85.4%	85.8%	85.7%	0.9%	0.9%	0.8%	0.8%	4.4%	4.2%	4.1%	4.2%	8.7%	8.8%	8.6%	8.6%	0.8%	0.7%	0.7%	0.6%
LT	90.3%	90.7%	90.1%	90.0%	0.0%	0.0%	0.0%	0.0%	1.5%	1.3%	1.5%	1.6%	8.1%	8.0%	8.4%	8.4%	0.0%	0.0%	0.0%	0.0%
LU	90.5%	90.2%	89.2%	88.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.6%	1.4%	0.7%	7.6%	7.8%	8.2%	8.8%	1.0%	1.0%	0.9%	1.8%
LV	86.6%	86.3%	86.5%	86.8%	0.0%	0.0%	0.0%	0.0%	1.5%	1.6%	1.7%	1.3%	11.9%	12.0%	11.7%	11.8%	0.0%	0.0%	0.0%	0.0%
NL	82.2%	82.0%	82.4%	82.4%	0.9%	0.8%	0.7%	0.7%	2.4%	2.3%	2.3%	2.3%	13.0%	13.4%	13.3%	13.4%	1.6%	1.4%	1.3%	1.2%
NO	73.4%	71.9%	72.1%	80.0%	0.9%	0.8%	0.8%	0.9%	1.1%	1.0%	1.0%	1.1%	7.5%	7.6%	7.5%	7.7%	17.1%	18.6%	18.6%	10.3%
PL	90.6%	90.7%	90.9%	90.6%	0.0%	0.0%	0.0%	0.0%	2.4%	2.4%	2.4%	2.4%	6.5%	6.5%	6.3%	6.5%	0.5%	0.4%	0.5%	0.4%
PT	88.1%	88.0%	87.1%	88.4%	1.2%	1.1%	1.1%	1.2%	3.5%	3.5%	3.4%	2.5%	6.1%	6.1%	6.8%	6.6%	1.2%	1.2%	1.6%	1.4%
RO	78.7%	78.9%	77.6%	76.4%	0.0%	0.0%	0.0%	0.0%	6.2%	5.7%	6.6%	6.9%	14.8%	15.1%	15.6%	16.5%	0.3%	0.2%	0.2%	0.2%
SE	81.7%	81.6%	80.9%	80.9%	0.1%	0.4%	0.4%	0.3%	4.3%	3.9%	3.7%	3.4%	11.5%	11.7%	12.1%	11.8%	2.4%	2.4%	2.9%	3.5%
SK	86.2%	85.5%	86.4%	83.9%	0.0%	0.0%	0.0%	0.0%	1.1%	1.2%	0.8%	2.9%	11.6%	12.0%	11.8%	12.2%	1.0%	1.3%	1.0%	0.9%
EE	90.2%	90.3%	90.3%	89.9%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%	0.4%	0.4%	9.4%	9.2%	9.2%	9.6%	0.0%	0.1%	0.0%	0.0%
SI	87.1%	86.8%	87.3%	87.1%	0.0%	0.0%	0.0%	0.0%	1.2%	1.3%	1.2%	1.0%	11.7%	11.9%	11.5%	11.9%	0.0%	0.0%	0.0%	0.0%
MT	90.0%	90.8%	91.0%	90.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	9.8%	9.0%	8.9%	8.9%	0.2%	0.1%	0.1%	0.1%
EU	79.3%	79.1%	79.4%	79.4%	1.2%	1.2%	1.2%	1.1%	6.3%	6.3%	6.1%	6.3%	10.0%	10.2%	10.4%	10.3%	3.2%	3.1%	2.9%	2.9%

% of total RWA	NPL Ratio (weighted average)			
	Jun-16	Sep-16	Dec-16	Mar-17
AT	6.0%	5.8%	5.1%	4.8%
BE	3.6%	3.4%	3.2%	2.9%
BG	13.7%	13.2%	12.5%	12.4%
CY	47.4%	46.7%	45.0%	43.8%
CZ	2.7%	2.5%	2.5%	1.8%
DE	2.6%	2.5%	2.5%	2.4%
DK	3.4%	3.2%	3.1%	2.9%
ES	6.0%	5.9%	5.7%	5.5%
FI	1.5%	1.5%	1.6%	1.6%
FR	3.9%	3.9%	3.7%	3.5%
GB	2.2%	2.2%	1.9%	1.8%
GR	46.9%	47.1%	45.9%	46.2%
HR	10.8%	10.5%	10.1%	10.4%
HU	13.9%	12.8%	11.5%	11.9%
IE	14.6%	14.4%	13.6%	12.5%
IT	16.4%	16.4%	15.3%	14.8%
LT	4.5%	4.1%	3.8%	3.7%
LU	1.0%	1.2%	1.1%	1.1%
LV	3.7%	3.6%	3.2%	2.9%
NL	2.7%	2.6%	2.5%	2.4%
NO	1.7%	1.7%	1.9%	1.8%
PL	6.8%	6.5%	6.1%	6.2%
PT	20.1%	19.8%	19.5%	18.5%
RO	12.1%	10.7%	10.1%	9.9%
SE	1.0%	1.0%	1.0%	0.8%
SK	4.8%	4.6%	4.2%	4.1%
EE	1.5%	1.4%	1.3%	1.3%
SI	19.2%	16.3%	14.4%	13.5%
MT	5.4%	4.6%	4.4%	4.2%
EU	5.4%	5.4%	5.1%	4.8%

% of total RWA	Coverage ratio of NPLs (weighted average)			
	Jun-16	Sep-16	Dec-16	Mar-17
AT	56.9%	56.9%	57.7%	57.8%
BE	43.1%	43.0%	44.1%	44.3%
BG	56.8%	59.9%	57.8%	58.3%
CY	37.7%	38.4%	40.2%	41.4%
CZ	60.8%	62.4%	62.6%	61.9%
DE	38.7%	40.1%	37.4%	37.8%
DK	31.7%	31.2%	30.0%	28.7%
ES	44.8%	44.4%	43.7%	43.6%
FI	27.9%	26.6%	29.5%	28.9%
FR	50.6%	50.8%	51.8%	51.3%
GB	29.9%	30.3%	30.5%	30.5%
GR	48.2%	48.2%	48.3%	48.2%
HR	59.5%	61.4%	63.3%	63.0%
HU	61.7%	62.0%	63.9%	64.2%
IE	37.9%	37.9%	35.5%	34.8%
IT	46.4%	47.2%	48.9%	50.6%
LT	32.9%	33.3%	30.4%	31.0%
LU	42.2%	38.5%	44.7%	41.6%
LV	28.7%	27.7%	28.6%	30.1%
NL	36.4%	35.9%	35.2%	34.7%
NO	31.6%	30.4%	28.2%	29.6%
PL	60.3%	60.8%	58.8%	59.5%
PT	41.2%	42.1%	44.0%	44.4%
RO	65.2%	63.5%	66.8%	66.7%
SE	28.2%	28.6%	28.7%	32.2%
SK	53.2%	54.1%	55.0%	55.9%
EE	28.9%	28.5%	31.7%	31.6%
SI	66.1%	66.5%	63.7%	63.7%
MT	39.4%	35.6%	36.3%	34.7%
EU	43.9%	44.3%	44.7%	45.2%

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.

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)			
	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17	Jun-16	Sep-16	Dec-16	Mar-17
AT	8.1%	8.9%	7.2%	8.2%	2.2%	2.2%	2.4%	2.6%	13.41	13.06	13.19	12.62	23.5%	27.6%	20.2%	30.6%	116.2%	111.9%	110.9%	81.7%
BE	8.8%	9.8%	9.9%	6.8%	1.6%	1.7%	1.7%	1.7%	17.49	17.25	16.65	16.19	34.8%	39.8%	41.1%	29.5%	88.1%	84.2%	84.2%	81.2%
BG	19.4%	16.9%	14.8%	12.5%	5.3%	5.2%	5.1%	4.2%	7.85	7.72	7.73	7.82	52.2%	46.4%	42.0%	42.8%	90.0%	90.0%	90.1%	89.8%
CY	5.2%	3.6%	1.1%	-1.2%	3.8%	3.6%	3.6%	3.3%	9.12	9.06	9.13	9.00	18.2%	13.7%	8.7%	-2.5%	81.8%	79.4%	38.5%	42.1%
CZ	15.1%	14.8%	14.1%	15.5%	3.8%	3.6%	3.6%	3.1%	9.76	9.69	9.54	10.94	50.7%	52.0%	49.9%	54.2%	81.3%	81.9%	82.5%	83.4%
DE	2.7%	2.1%	1.3%	3.7%	1.5%	1.5%	1.6%	1.5%	19.71	19.36	18.81	19.65	14.4%	12.6%	8.3%	17.6%	61.5%	56.2%	54.6%	71.0%
DK	9.4%	9.8%	10.3%	13.4%	1.4%	1.4%	1.4%	1.6%	18.94	18.78	18.41	18.91	45.3%	46.4%	48.6%	57.5%	79.3%	79.1%	79.7%	78.6%
ES	6.8%	7.1%	5.1%	7.9%	2.8%	2.8%	2.8%	3.0%	13.45	13.21	13.31	13.04	25.0%	25.7%	18.3%	28.3%	72.9%	74.1%	74.6%	72.5%
FR	8.5%	8.3%	9.3%	13.1%	1.0%	1.0%	1.2%	2.1%	19.58	18.97	17.69	12.82	49.7%	50.1%	51.5%	57.3%	84.5%	83.4%	84.1%	87.2%
FI	7.5%	7.2%	6.6%	6.3%	2.1%	2.1%	2.1%	2.2%	16.63	16.33	16.02	16.06	27.4%	27.6%	26.1%	25.4%	76.8%	76.0%	73.6%	71.3%
GB	5.0%	3.4%	0.8%	5.9%	1.9%	1.8%	1.8%	2.0%	15.62	15.24	15.09	14.99	23.4%	19.4%	9.2%	31.5%	72.9%	64.1%	33.4%	64.2%
GR	-16.2%	-10.1%	-7.4%	1.3%	2.8%	2.8%	2.8%	3.0%	8.94	8.81	8.97	8.37	2.4%	3.9%	0.8%	6.3%	-2733.6%	-1041.5%	-3844.5%	81.4%
HR	12.5%	12.1%	10.8%	4.0%	4.6%	4.6%	4.6%	4.3%	7.10	7.08	7.03	6.64	48.4%	46.3%	43.0%	16.8%	79.8%	79.9%	77.3%	83.0%
HU	19.1%	19.1%	16.7%	13.6%	6.0%	5.9%	6.0%	6.4%	9.19	8.91	8.89	8.50	42.0%	42.0%	37.2%	28.4%	83.1%	86.0%	83.5%	88.7%
IE	10.2%	9.2%	7.9%	7.1%	2.6%	2.6%	2.6%	2.7%	10.08	9.89	9.32	8.69	49.6%	46.5%	40.2%	35.6%	79.7%	77.3%	80.1%	84.0%
IT	2.2%	1.5%	-10.8%	7.3%	2.8%	2.8%	2.6%	2.6%	13.92	13.77	14.47	14.65	6.3%	5.5%	-30.3%	21.0%	90.0%	70.4%	106.6%	90.8%
LT	9.9%	10.0%	10.1%	12.3%	2.8%	2.7%	2.6%	2.5%	8.33	8.37	8.38	9.81	50.5%	52.1%	51.3%	57.6%	85.5%	85.2%	89.2%	85.8%
LU	5.8%	6.1%	9.3%	5.9%	1.5%	1.6%	2.0%	1.6%	13.35	12.81	11.75	11.92	38.3%	40.3%	46.4%	39.7%	74.8%	74.0%	84.2%	77.4%
LV	15.7%	14.3%	13.7%	14.5%	3.7%	3.5%	3.5%	3.2%	8.18	8.03	7.87	8.68	57.8%	55.8%	55.5%	58.9%	91.1%	90.5%	90.1%	88.4%
NL	8.1%	9.0%	8.0%	9.1%	1.7%	1.8%	1.9%	1.8%	18.77	18.67	18.17	17.92	31.1%	34.6%	30.4%	37.5%	81.5%	78.8%	77.1%	74.6%
NO	10.5%	9.9%	10.0%	8.8%	2.0%	2.0%	2.0%	1.7%	13.17	12.96	12.60	12.83	51.2%	48.7%	49.3%	50.9%	78.0%	77.8%	80.3%	77.2%
PL	11.1%	10.3%	9.9%	7.7%	4.6%	4.6%	4.4%	4.4%	7.75	7.67	7.82	7.78	39.5%	37.9%	37.4%	32.1%	78.5%	77.8%	77.3%	70.0%
PT	-4.5%	-2.4%	-9.6%	-3.2%	2.2%	2.2%	2.2%	2.0%	13.16	13.06	13.52	12.64	-23.9%	-15.4%	-61.7%	-0.5%	134.4%	146.1%	146.8%	-2227.9%
RO	16.4%	17.3%	16.1%	15.6%	5.6%	5.6%	5.3%	4.8%	8.79	8.54	8.72	8.54	39.4%	41.9%	35.5%	45.1%	84.1%	86.9%	98.4%	83.8%
SE	12.9%	13.0%	12.5%	13.5%	1.5%	1.5%	1.6%	1.6%	19.62	19.14	17.81	18.49	54.1%	55.7%	53.5%	57.5%	81.9%	81.8%	81.3%	80.6%
SK	15.4%	13.6%	12.3%	11.0%	4.2%	4.0%	3.9%	3.4%	9.68	9.65	9.64	10.00	48.9%	46.2%	42.8%	41.0%	77.0%	75.6%	75.3%	78.0%
EE	14.0%	12.6%	11.7%	12.7%	3.3%	3.2%	3.2%	3.0%	5.96	5.94	5.91	6.01	78.5%	72.2%	67.7%	80.9%	92.2%	92.2%	92.2%	85.9%
SI	37.0%	27.0%	21.1%	14.0%	3.2%	3.3%	3.3%	3.8%	7.61	7.53	7.56	7.42	160.4%	114.2%	87.4%	54.6%	96.1%	95.0%	96.6%	92.3%
MT	13.2%	12.1%	11.7%	10.3%	2.8%	2.8%	2.6%	2.4%	14.15	14.04	14.16	13.95	49.7%	46.1%	47.4%	45.2%	66.2%	66.5%	66.2%	67.7%
EU	5.7%	5.4%	3.3%	6.9%	2.0%	2.0%	2.0%	2.1%	15.95	15.67	15.48	15.47	24.2%	23.8%	15.6%	28.7%	72.3%	71.4%	65.7%	73.2%

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

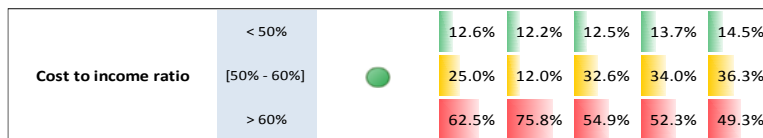
Methodological note on the Risk Indicators' (RIs) heatmap

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.

The Risk Assessment (RA) meter summarizes the developments in all the KRIs included in the heatmap, providing a single measure. It is computed as the weighted average across the KRIs sum of total assets in the "intermediate" and "worst" bucket. The average is weighted in order to guarantee that each KRI category (solvency, credit risk and asset quality, earnings and balance sheet structure) receives the same weight. Since each category includes a different number of KRIs, the weight of each KRI is thus different. The risk perception increases with higher values of the RA meter: the closer to 100%, the higher the risk.

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						
17	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	310	010	C 47.00	290	010						
18	SVC_13	Leverage ratio (transitional definition of Tier 1)	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure using a transitional definition of Tier 1 capital (B)	C 47.00	320	010	C 47.00	300	010						
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			
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	010	010	C 76.00	020	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>)

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*** 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 (Non operating contribution)	PFT_19	Ratio	[Earnings before Tax ± Profit or (-) loss before tax from continuing operations (A)] / [Net operating Profit = Total operating income net (B)]	F 02.00	610	010	F 02.00	355	010
NP / Ebt (tax effect on the capital yield)	PFT_20	Ratio	1 - ((Earnings before Tax(B) - Net Profit (A)) / ABS [Earnings before Tax (B)])	F 02.00	670	010	F 02.00	610	010

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