
RISK DASHBOARD

Q2 2024



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Heatmap: Risk indicator trends over time

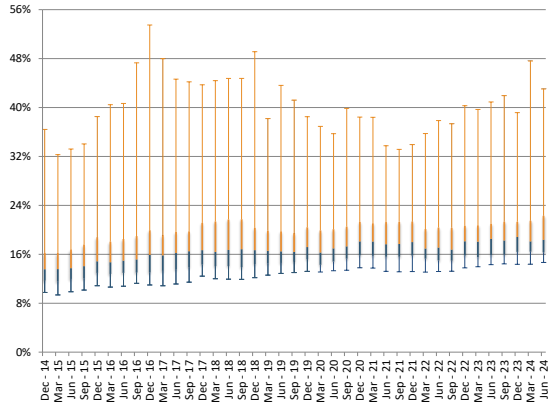
				Traffic light														
RI	Threshold	Current vs previous quarters for the worst bucket	202012 202103 202106 202109 202112 202203 202206 202209 202212 202303 202306 202309 202312 202403 202406															
Solvency	Tier 1 capital ratio	> 15%	●	77.2%	76.1%	75.7%	77.7%	77.1%	63.4%	57.1%	65.6%	75.3%	78.1%	84.0%	84.3%	86.6%	77.8%	87.1%
		[12% - 15%]	●	22.6%	23.8%	24.1%	21.4%	22.6%	35.7%	42.2%	33.7%	24.6%	21.8%	15.8%	15.6%	13.4%	22.2%	12.9%
		< 12%	●	0.2%	0.2%	0.2%	0.9%	0.2%	0.9%	0.6%	0.6%	0.2%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%
	CET1 ratio	> 14%	●	62.9%	63.2%	63.1%	63.9%	62.0%	56.2%	54.1%	53.6%	59.9%	59.7%	63.4%	62.2%	63.4%	62.8%	59.7%
		[11% - 14%]	●	36.9%	36.6%	36.4%	35.2%	37.8%	43.6%	45.4%	45.8%	39.9%	40.3%	36.6%	37.8%	36.6%	37.2%	40.3%
		< 11%	●	0.2%	0.2%	0.5%	0.9%	0.2%	0.2%	0.5%	0.6%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Leverage ratio	> 8%	●	5.9%	5.6%	6.6%	6.7%	6.2%	5.5%	4.2%	3.7%	5.4%	5.4%	7.1%	6.4%	7.6%	6.6%	7.5%	
	[5% - 8%]	●	60.1%	54.5%	60.1%	57.4%	68.7%	59.8%	45.6%	37.6%	55.7%	41.8%	49.7%	50.5%	60.4%	52.1%	51.1%	
	< 5%	●	33.9%	39.9%	33.3%	35.9%	25.1%	34.7%	50.1%	58.7%	38.9%	52.7%	43.2%	43.2%	32.0%	41.3%	41.3%	
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	●	79.1%	79.0%	73.1%	84.1%	81.7%	88.4%	90.8%	93.6%	93.8%	94.1%	94.1%	94.2%	91.1%	84.2%	91.4%
		[3% - 8%]	●	18.7%	19.0%	25.0%	15.0%	17.7%	11.0%	9.2%	6.4%	6.2%	5.9%	5.9%	5.8%	8.9%	15.8%	8.6%
		> 8%	●	2.2%	2.0%	1.9%	0.9%	0.6%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Coverage ratio of non-performing loans and advances	> 55%	●	8.6%	7.2%	15.3%	16.2%	4.8%	4.9%	6.1%	5.4%	6.1%	6.0%	5.2%	5.2%	4.3%	4.4%	3.5%
		[40% - 55%]	●	61.5%	60.4%	46.5%	51.1%	60.0%	64.3%	53.1%	54.6%	53.4%	58.0%	54.9%	54.4%	49.5%	49.1%	51.3%
		< 40%	●	29.9%	32.4%	38.2%	32.7%	35.2%	30.8%	40.8%	40.0%	40.5%	36.0%	39.9%	40.3%	46.2%	46.5%	45.3%
Forbearance ratio for loans and advances	< 1.5%	●	51.1%	42.1%	42.2%	44.5%	38.6%	45.7%	62.2%	63.1%	62.8%	64.9%	64.7%	63.3%	61.8%	58.6%	55.0%	
	[1.5% - 4%]	●	40.7%	49.6%	49.1%	46.7%	53.0%	46.5%	34.1%	32.8%	34.4%	32.8%	33.6%	35.2%	36.6%	40.0%	43.8%	
	> 4%	●	8.2%	8.2%	8.8%	8.8%	8.5%	7.8%	3.7%	4.1%	2.8%	2.3%	1.8%	1.5%	1.6%	1.4%	1.3%	
Profitability	Return on equity	> 10%	●	2.0%	14.7%	13.6%	18.2%	23.1%	17.8%	21.5%	21.1%	26.7%	55.4%	58.9%	60.8%	45.5%	46.1%	57.0%
		[6% - 10%]	●	19.3%	51.7%	58.4%	53.7%	44.8%	29.4%	51.5%	52.8%	47.1%	15.2%	30.0%	23.6%	38.1%	33.8%	18.6%
		< 6%	●	78.8%	33.6%	27.9%	28.2%	32.1%	52.8%	27.0%	26.1%	26.2%	29.4%	11.0%	15.6%	16.4%	20.2%	24.4%
	Cost to income ratio	< 50%	●	16.5%	17.6%	15.9%	16.0%	19.7%	17.0%	17.6%	19.8%	19.8%	22.5%	33.9%	36.5%	28.8%	31.8%	37.7%
[50% - 60%]		●	11.4%	12.8%	17.8%	15.3%	9.8%	12.9%	20.0%	17.9%	21.1%	24.3%	18.0%	19.2%	26.5%	24.2%	17.9%	
> 60%	●	72.1%	69.6%	66.3%	68.7%	70.5%	70.0%	62.5%	62.2%	59.1%	53.2%	48.1%	44.3%	44.7%	43.9%	44.4%		
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	< 100%	●	34.4%	40.5%	41.8%	43.9%	36.6%	36.0%	35.8%	34.7%	34.5%	34.4%	38.7%	38.5%	39.6%	39.2%	45.1%
		[100% - 150%]	●	47.4%	43.7%	43.4%	42.3%	48.9%	49.6%	50.1%	51.7%	50.5%	50.5%	44.7%	45.7%	44.0%	45.2%	40.5%
		> 150%	●	18.2%	15.9%	14.8%	13.7%	14.5%	14.4%	14.1%	13.7%	14.9%	15.1%	16.6%	15.7%	16.4%	15.6%	14.4%
	Liquidity coverage ratio (%)	> 140%	●	97.5%	89.1%	83.4%	78.7%	84.0%	76.8%	69.2%	74.8%	84.6%	79.6%	84.9%	75.9%	93.0%	78.8%	81.2%
[110% - 140%]		●	2.5%	10.9%	16.6%	21.3%	16.0%	23.2%	30.8%	25.2%	15.4%	20.4%	15.1%	24.1%	7.0%	21.2%	18.8%	
< 110%	●	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

Note: Traffic lights provide the trend of the RI risk indicator given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket". Further explanations on the calculation of the heatmap can be found in the "methodological note" in the Annex of this Risk Dashboard.

Solvency

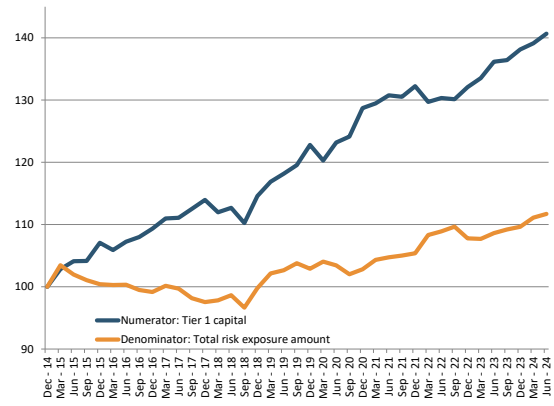
1 - Tier 1 capital ratio

Dispersion



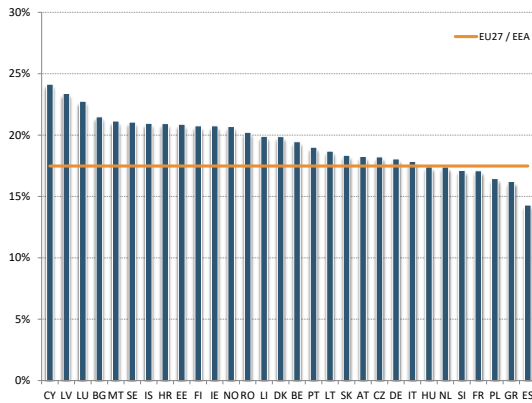
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



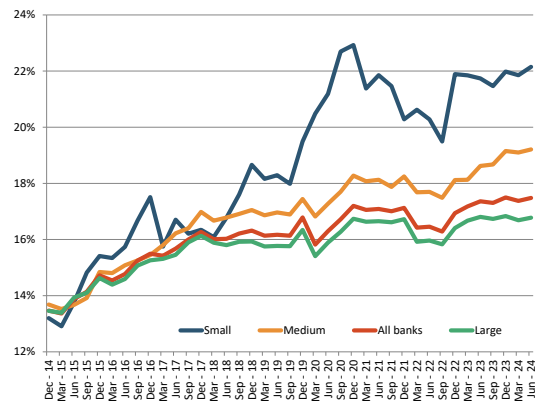
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



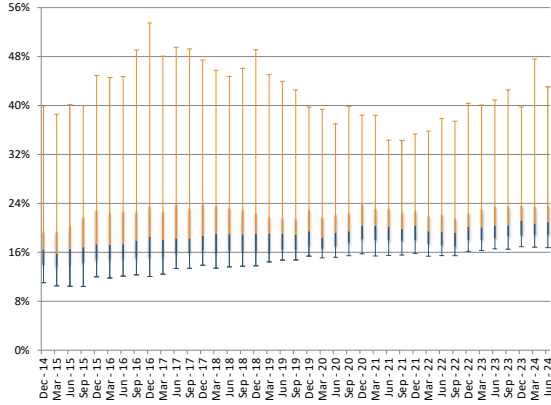
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.7%	16.8%
Dec - 15	14.7%	13.0%	14.9%	18.8%
Jun - 16	14.8%	13.0%	15.0%	18.5%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Jun - 18	16.0%	14.1%	16.7%	21.7%
Dec - 18	16.3%	14.4%	16.7%	20.3%
Jun - 19	16.2%	14.6%	16.5%	19.7%
Dec - 19	16.8%	15.2%	17.2%	20.4%
Mar - 20	15.8%	14.3%	16.3%	19.9%
Jun - 20	16.3%	14.8%	17.0%	20.1%
Sep - 20	16.7%	15.3%	17.3%	20.5%
Dec - 20	17.2%	15.8%	18.1%	21.3%
Mar - 21	17.1%	15.8%	18.1%	21.1%
Jun - 21	17.1%	15.6%	17.6%	21.3%
Sep - 21	17.0%	15.6%	17.7%	21.3%
Dec - 21	17.1%	15.8%	18.0%	21.3%
Mar - 22	16.4%	15.3%	16.9%	20.1%
Jun - 22	16.5%	15.0%	17.1%	20.4%
Sep - 22	16.3%	15.0%	16.8%	20.3%
Dec - 22	16.9%	15.8%	18.1%	20.6%
Mar - 23	17.2%	15.5%	18.1%	20.7%
Jun - 23	17.4%	15.9%	18.5%	21.0%
Sep - 23	17.3%	16.0%	18.3%	21.3%
Dec - 23	17.5%	16.4%	18.8%	21.3%
Mar - 24	17.4%	16.4%	18.1%	21.5%
Jun - 24	17.5%	16.3%	18.4%	22.3%

Solvency

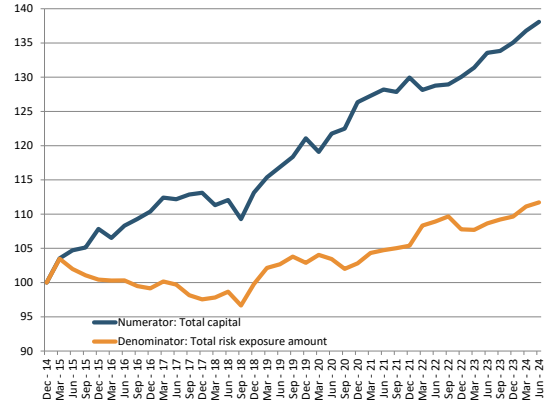
2 - Total capital ratio

Dispersion



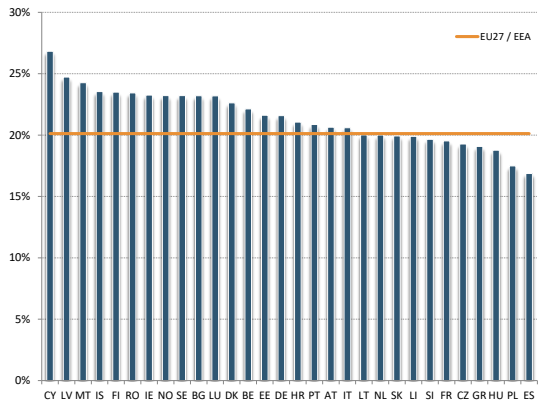
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



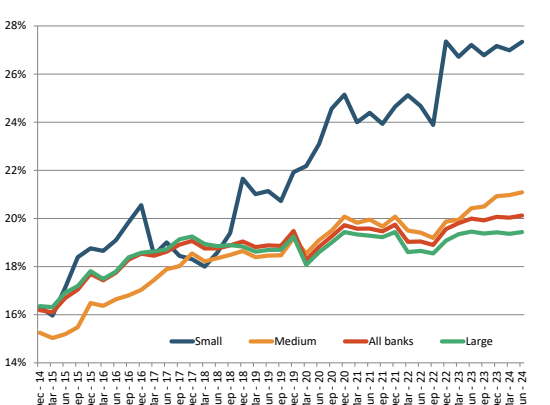
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



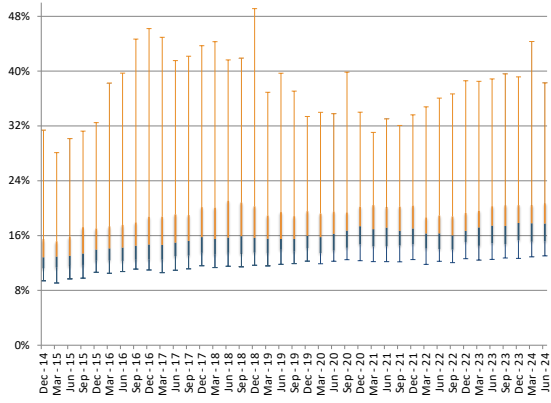
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.9%	16.4%	19.4%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Dec - 15	17.7%	14.8%	17.3%	22.9%
Jun - 16	17.7%	15.1%	17.3%	22.7%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Dec - 18	19.0%	16.2%	19.1%	22.4%
Jun - 19	18.9%	16.4%	19.0%	21.7%
Dec - 19	19.5%	17.1%	19.5%	23.0%
Mar - 20	18.3%	16.6%	18.4%	21.7%
Jun - 20	18.8%	17.0%	19.2%	22.2%
Sep - 20	19.3%	17.6%	19.4%	22.5%
Dec - 20	19.7%	18.1%	20.4%	23.9%
Mar - 21	19.6%	18.0%	20.4%	23.1%
Jun - 21	19.6%	17.9%	20.2%	23.1%
Sep - 21	19.5%	17.9%	19.8%	22.6%
Dec - 21	19.7%	18.0%	20.4%	22.8%
Mar - 22	19.0%	17.4%	19.5%	22.0%
Jun - 22	19.0%	17.2%	19.4%	22.2%
Sep - 22	18.9%	16.9%	19.2%	21.6%
Dec - 22	19.6%	18.0%	20.2%	22.4%
Mar - 23	19.8%	18.0%	20.1%	23.1%
Jun - 23	20.0%	18.3%	20.4%	23.5%
Sep - 23	19.9%	18.6%	20.4%	23.5%
Dec - 23	20.1%	18.7%	21.2%	23.7%
Mar - 24	20.0%	18.9%	20.7%	23.5%
Jun - 24	20.1%	18.9%	21.0%	23.7%

Solvency

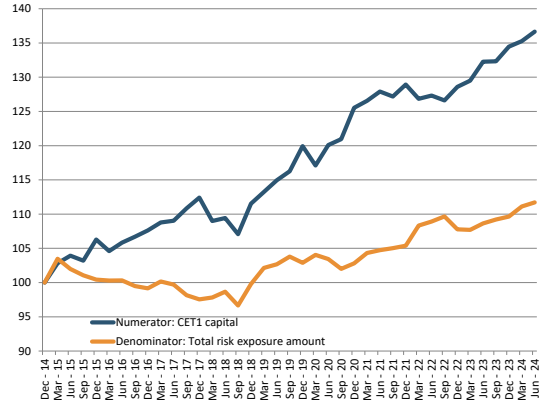
3 - CET1 ratio

Dispersion



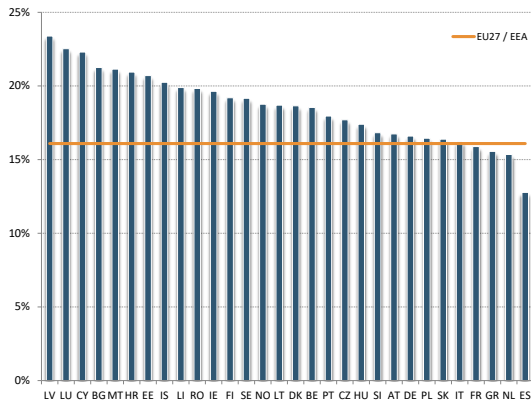
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



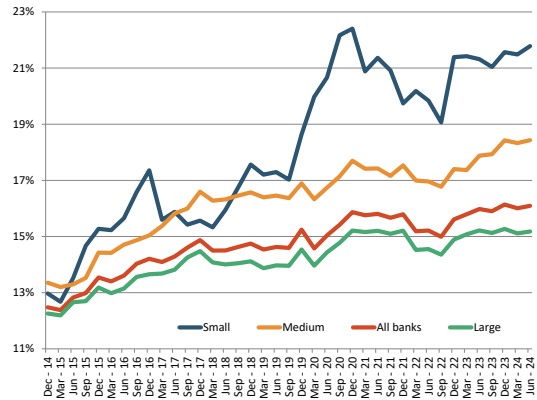
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



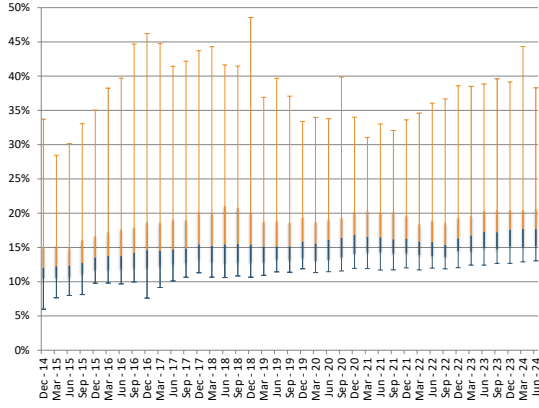
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Jun - 15	12.8%	11.6%	13.0%	15.9%
Dec - 15	13.5%	12.3%	14.0%	17.1%
Jun - 16	13.6%	12.3%	14.2%	17.6%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Dec - 18	14.7%	13.6%	15.7%	20.3%
Jun - 19	14.6%	13.9%	15.5%	19.4%
Dec - 19	15.2%	14.2%	16.0%	19.6%
Mar - 20	14.6%	13.4%	15.8%	19.2%
Jun - 20	15.0%	13.8%	16.2%	19.5%
Sep - 20	15.4%	14.2%	16.7%	19.4%
Dec - 20	15.9%	14.7%	17.4%	20.2%
Mar - 21	15.8%	14.4%	16.9%	20.4%
Jun - 21	15.8%	14.5%	17.2%	20.2%
Sep - 21	15.7%	14.6%	16.7%	20.2%
Dec - 21	15.8%	14.8%	17.0%	20.4%
Mar - 22	15.2%	14.1%	16.3%	18.7%
Jun - 22	15.2%	14.0%	16.3%	18.9%
Sep - 22	15.0%	13.9%	16.0%	18.8%
Dec - 22	15.6%	15.1%	16.7%	19.3%
Mar - 23	15.8%	14.5%	17.2%	19.6%
Jun - 23	16.0%	14.9%	17.4%	20.3%
Sep - 23	15.9%	14.8%	17.4%	20.4%
Dec - 23	16.1%	15.3%	17.8%	20.5%
Mar - 24	16.0%	15.1%	17.8%	20.4%
Jun - 24	16.1%	15.2%	17.8%	20.7%

Solvency

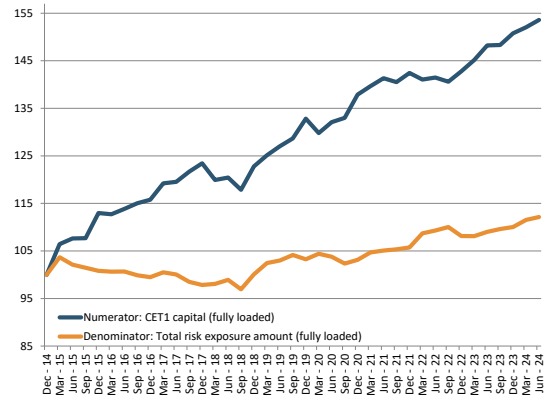
4 - CET1 ratio (fully loaded)

Dispersion



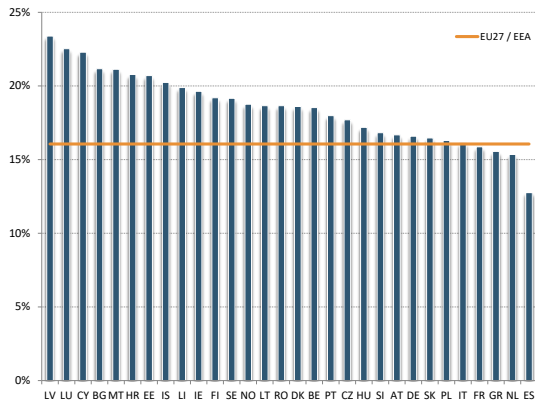
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



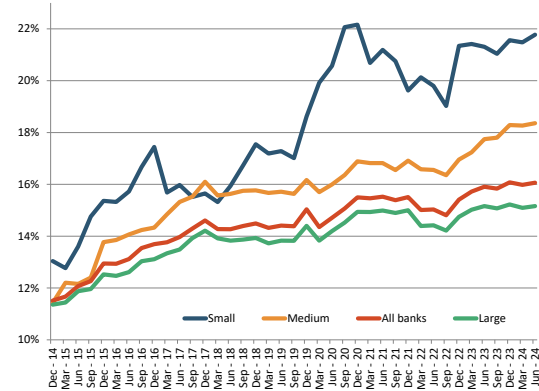
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



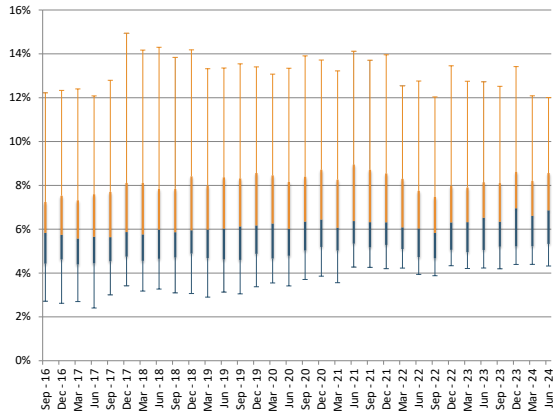
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.0%	15.1%
Jun - 15	12.1%	10.6%	12.3%	15.0%
Dec - 15	12.9%	11.7%	13.5%	16.7%
Jun - 16	13.1%	11.9%	13.7%	17.6%
Dec - 16	13.7%	12.0%	14.6%	18.7%
Jun - 17	14.0%	12.5%	14.7%	19.1%
Dec - 17	14.6%	13.3%	15.5%	20.1%
Jun - 18	14.3%	12.8%	15.5%	21.0%
Dec - 18	14.5%	12.8%	15.4%	20.1%
Jun - 19	14.4%	13.2%	15.2%	18.9%
Dec - 19	15.0%	13.5%	15.9%	19.5%
Mar - 20	14.4%	13.0%	15.6%	18.7%
Jun - 20	14.7%	13.2%	16.1%	19.1%
Sep - 20	15.1%	13.5%	16.4%	19.3%
Dec - 20	15.5%	14.1%	16.8%	20.2%
Mar - 21	15.5%	14.2%	16.5%	20.3%
Jun - 21	15.5%	14.3%	16.5%	20.1%
Sep - 21	15.4%	14.1%	16.2%	20.2%
Dec - 21	15.5%	14.1%	16.3%	19.7%
Mar - 22	15.0%	13.9%	15.8%	18.5%
Jun - 22	15.0%	13.7%	15.8%	18.9%
Sep - 22	14.8%	13.6%	15.4%	18.6%
Dec - 22	15.4%	14.5%	16.3%	19.3%
Mar - 23	15.7%	14.4%	16.8%	19.6%
Jun - 23	15.9%	14.9%	17.3%	20.3%
Sep - 23	15.8%	14.7%	17.2%	20.4%
Dec - 23	16.1%	15.1%	17.6%	20.5%
Mar - 24	16.0%	15.1%	17.7%	20.4%
Jun - 24	16.1%	15.1%	17.7%	20.6%

Solvency

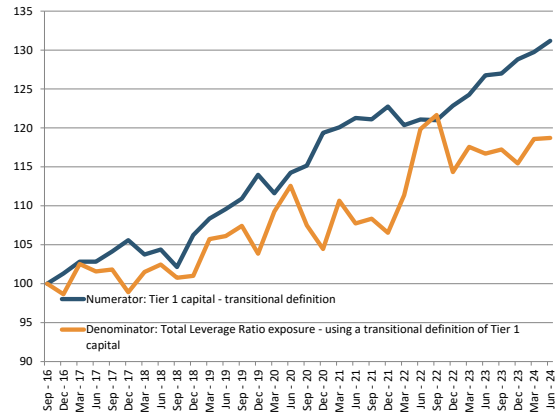
5 - Leverage ratio

Dispersion



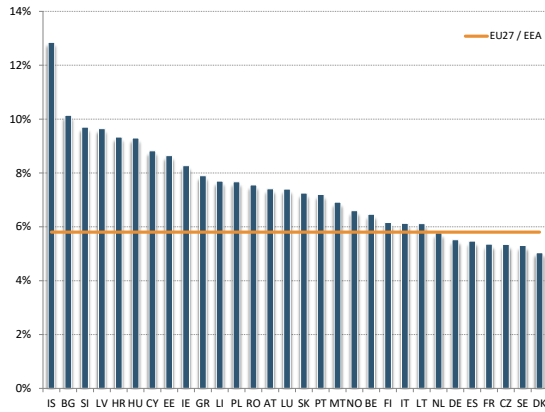
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



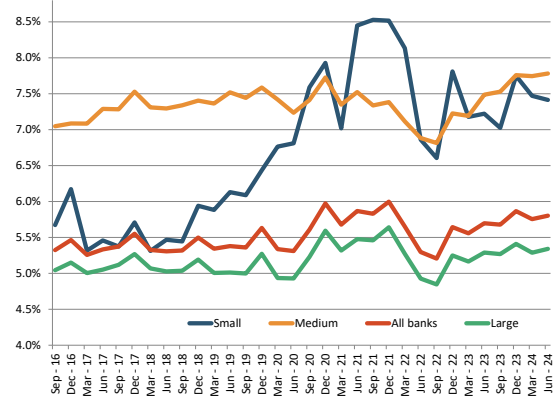
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



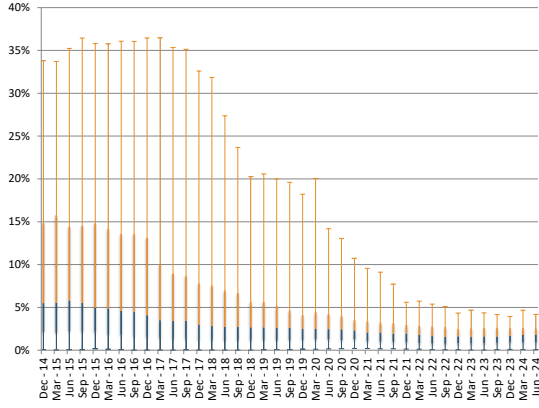
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 16	5.5%	4.6%	5.7%	7.5%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Dec - 18	5.5%	4.9%	6.0%	8.4%
Jun - 19	5.4%	4.6%	6.0%	8.4%
Dec - 19	5.6%	4.9%	6.2%	8.6%
Mar - 20	5.3%	4.7%	6.3%	8.5%
Jun - 20	5.3%	4.8%	6.0%	8.2%
Sep - 20	5.6%	5.0%	6.3%	8.4%
Dec - 20	6.0%	5.2%	6.4%	8.7%
Mar - 21	5.7%	5.0%	6.1%	8.3%
Jun - 21	5.9%	5.3%	6.4%	9.0%
Sep - 21	5.8%	5.2%	6.3%	8.7%
Dec - 21	6.0%	5.3%	6.3%	8.5%
Mar - 22	5.7%	5.1%	6.1%	8.3%
Jun - 22	5.3%	4.7%	6.0%	7.8%
Sep - 22	5.2%	4.7%	5.8%	7.5%
Dec - 22	5.6%	5.1%	6.3%	8.0%
Mar - 23	5.6%	5.0%	6.3%	7.9%
Jun - 23	5.7%	5.1%	6.5%	8.1%
Sep - 23	5.7%	5.2%	6.3%	8.1%
Dec - 23	5.9%	5.2%	7.0%	8.6%
Mar - 24	5.8%	5.2%	6.6%	8.2%
Jun - 24	5.8%	5.3%	6.9%	8.6%

Credit Risk and Asset Quality

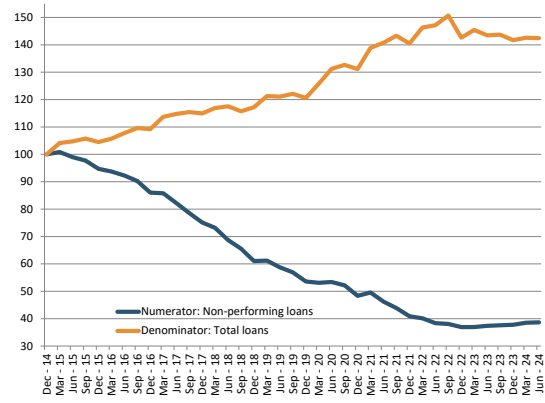
7 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



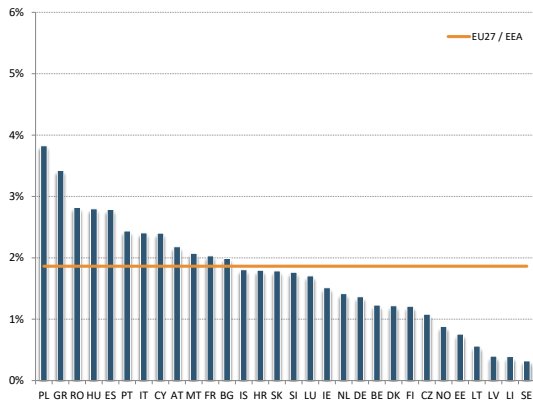
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



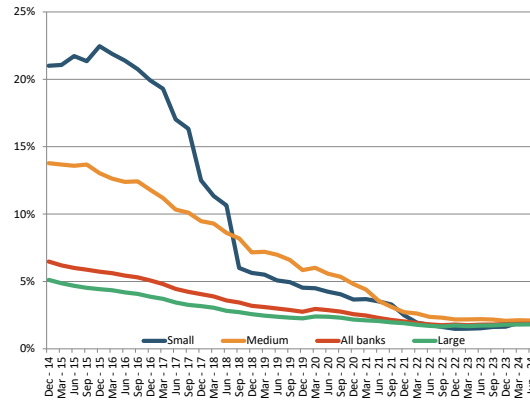
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class

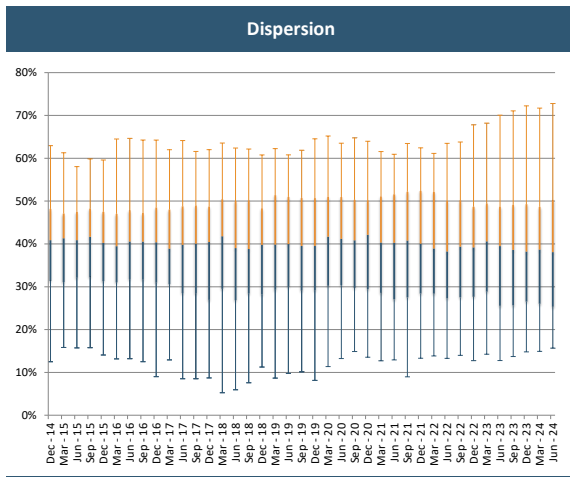


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

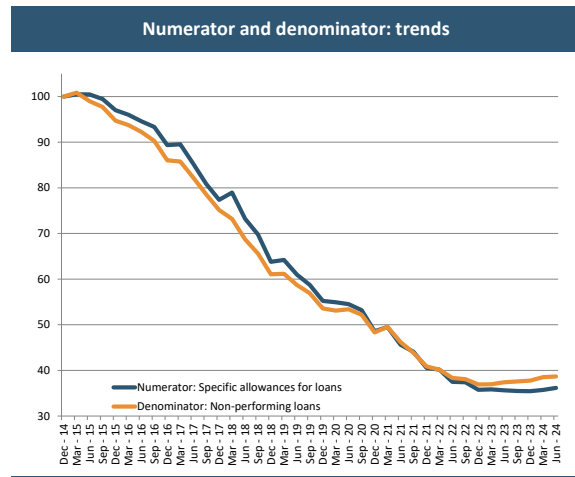
Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.1%	5.5%	14.9%
Jun - 15	6.0%	2.2%	5.8%	14.4%
Dec - 15	5.7%	2.2%	5.0%	14.8%
Jun - 16	5.4%	1.9%	4.6%	13.6%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Jun - 17	4.4%	1.4%	3.4%	9.0%
Dec - 17	4.1%	1.3%	3.0%	7.8%
Jun - 18	3.6%	1.2%	2.7%	7.0%
Dec - 18	3.2%	1.2%	2.7%	5.7%
Jun - 19	3.0%	1.2%	2.6%	5.2%
Dec - 19	2.7%	1.2%	2.5%	4.2%
Mar - 20	3.0%	1.3%	2.5%	4.5%
Jun - 20	2.9%	1.3%	2.4%	4.3%
Sep - 20	2.8%	1.1%	2.4%	4.1%
Dec - 20	2.6%	1.3%	2.3%	3.6%
Mar - 21	2.5%	1.0%	2.1%	3.4%
Jun - 21	2.3%	1.0%	2.1%	3.2%
Sep - 21	2.1%	1.0%	1.9%	3.2%
Dec - 21	2.0%	1.0%	1.9%	3.0%
Mar - 22	1.9%	0.8%	1.8%	2.9%
Jun - 22	1.8%	0.8%	1.6%	2.8%
Sep - 22	1.8%	0.8%	1.6%	2.7%
Dec - 22	1.8%	0.8%	1.6%	2.5%
Mar - 23	1.8%	0.8%	1.6%	2.7%
Jun - 23	1.8%	0.8%	1.6%	2.6%
Sep - 23	1.8%	0.9%	1.6%	2.7%
Dec - 23	1.8%	0.9%	1.7%	2.6%
Mar - 24	1.9%	0.9%	1.8%	2.6%
Jun - 24	1.9%	0.9%	1.8%	2.6%

Credit Risk and Asset Quality

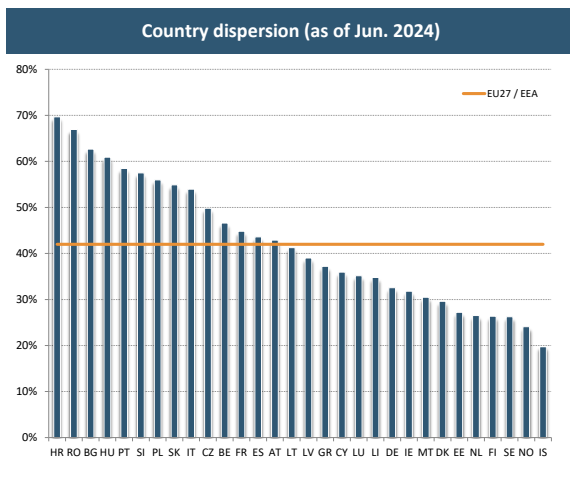
8 - Coverage ratio of non-performing loans and advances



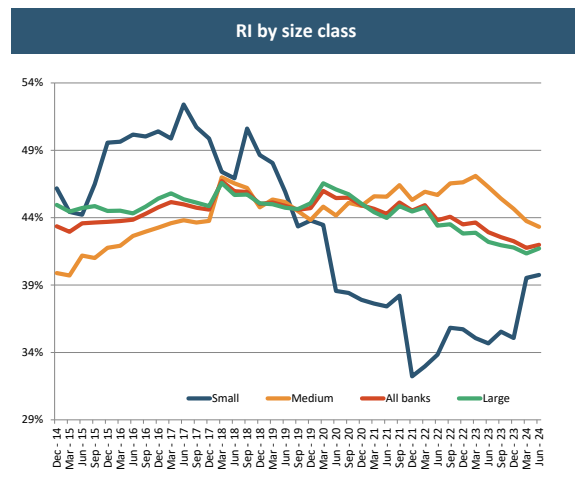
5th and 95th pct, interquartile range, and median.



Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.



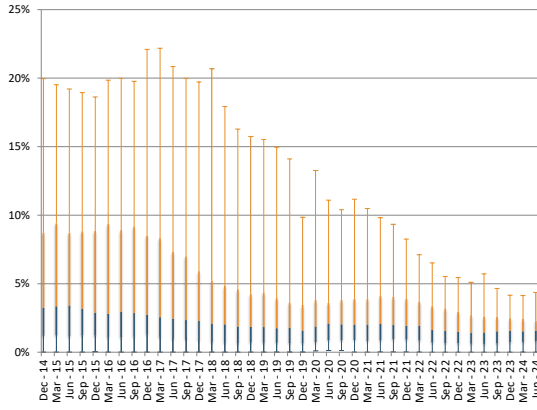
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.3%	40.9%	48.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Jun - 18	46.0%	26.8%	39.0%	50.0%
Dec - 18	45.0%	28.2%	39.8%	48.3%
Jun - 19	44.9%	30.0%	40.0%	51.0%
Dec - 19	44.7%	29.2%	39.5%	50.7%
Mar - 20	46.0%	30.2%	41.7%	51.0%
Jun - 20	45.5%	30.3%	41.2%	51.0%
Sep - 20	45.5%	29.7%	40.8%	50.3%
Dec - 20	44.9%	29.4%	42.1%	50.2%
Mar - 21	44.7%	28.6%	40.3%	51.1%
Jun - 21	44.3%	27.1%	40.3%	51.6%
Sep - 21	45.1%	27.5%	40.8%	52.2%
Dec - 21	44.5%	28.4%	40.1%	52.4%
Mar - 22	44.9%	28.4%	38.9%	52.1%
Jun - 22	43.8%	27.3%	38.2%	50.1%
Sep - 22	44.1%	27.5%	39.4%	50.2%
Dec - 22	43.5%	27.7%	39.2%	48.7%
Mar - 23	43.6%	28.9%	40.6%	49.5%
Jun - 23	42.9%	25.6%	39.5%	48.7%
Sep - 23	42.6%	25.7%	38.6%	49.1%
Dec - 23	42.3%	26.5%	38.2%	49.3%
Mar - 24	41.8%	26.0%	38.7%	48.7%
Jun - 24	42.0%	25.3%	38.1%	50.3%

Credit Risk and Asset Quality

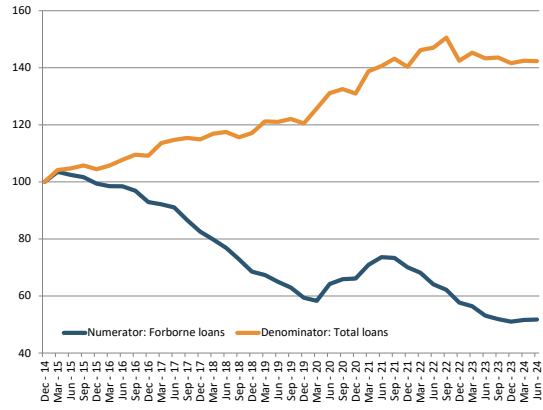
9 - Forbearance ratio for loans and advances

Dispersion



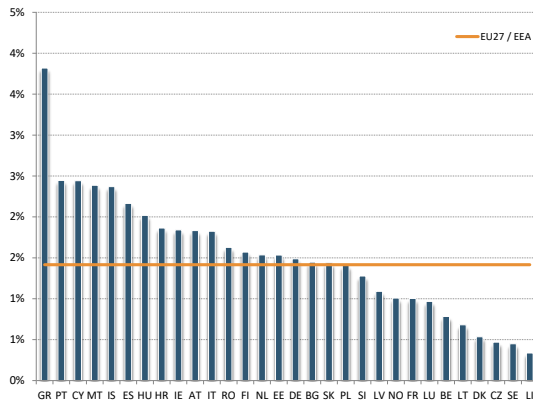
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



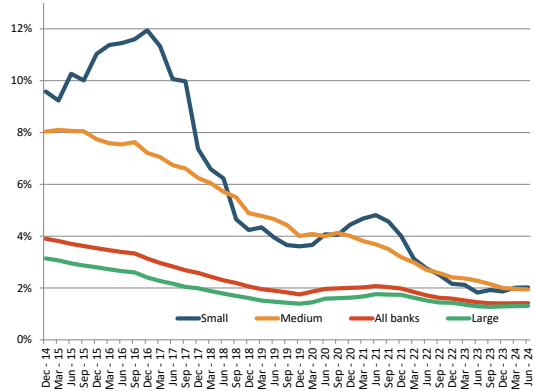
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



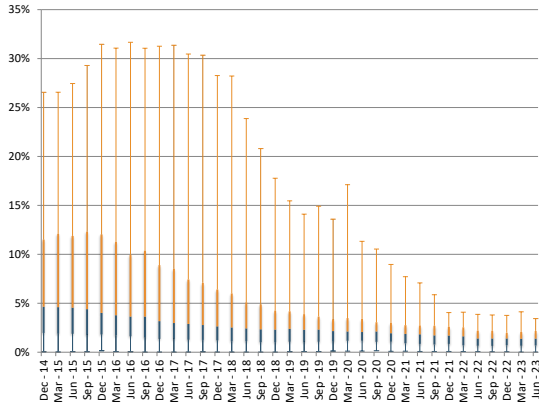
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.2%	3.2%	8.7%
Jun - 15	3.7%	1.2%	3.4%	8.7%
Dec - 15	3.5%	1.2%	2.9%	8.9%
Jun - 16	3.4%	1.1%	2.9%	8.9%
Dec - 16	3.1%	1.3%	2.7%	8.5%
Jun - 17	2.8%	1.0%	2.4%	7.3%
Dec - 17	2.6%	0.9%	2.3%	5.9%
Jun - 18	2.3%	0.7%	2.0%	4.9%
Dec - 18	2.1%	0.7%	1.8%	4.3%
Jun - 19	1.9%	0.7%	1.8%	3.9%
Dec - 19	1.8%	0.7%	1.6%	3.4%
Mar - 20	1.9%	0.7%	1.9%	3.8%
Jun - 20	2.0%	0.9%	2.1%	3.6%
Sep - 20	2.0%	0.9%	2.0%	3.8%
Dec - 20	2.0%	0.9%	2.0%	3.9%
Mar - 21	2.0%	0.8%	2.0%	3.9%
Jun - 21	2.1%	0.9%	2.1%	4.1%
Sep - 21	2.0%	0.9%	2.0%	4.1%
Dec - 21	2.0%	0.9%	1.9%	3.9%
Mar - 22	1.8%	0.9%	1.9%	3.7%
Jun - 22	1.7%	0.7%	1.6%	3.4%
Sep - 22	1.6%	0.7%	1.6%	3.2%
Dec - 22	1.6%	0.7%	1.5%	3.0%
Mar - 23	1.5%	0.6%	1.4%	2.7%
Jun - 23	1.5%	0.6%	1.4%	2.6%
Sep - 23	1.4%	0.6%	1.5%	2.6%
Dec - 23	1.4%	0.7%	1.6%	2.5%
Mar - 24	1.4%	0.8%	1.5%	2.4%
Jun - 24	1.4%	0.8%	1.6%	2.3%

Credit Risk and Asset Quality

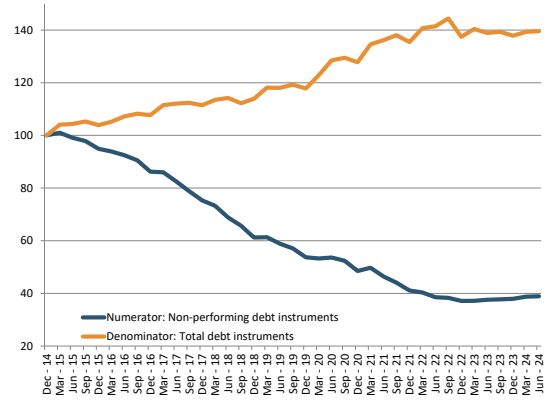
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



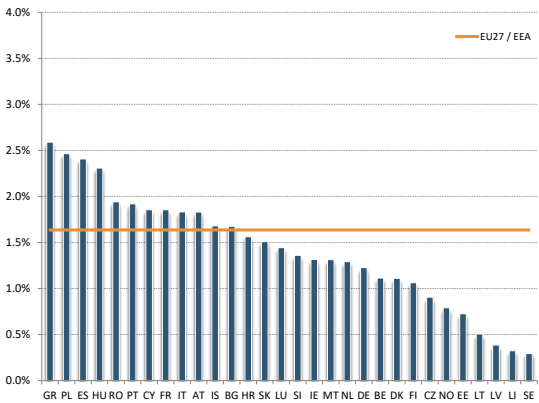
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



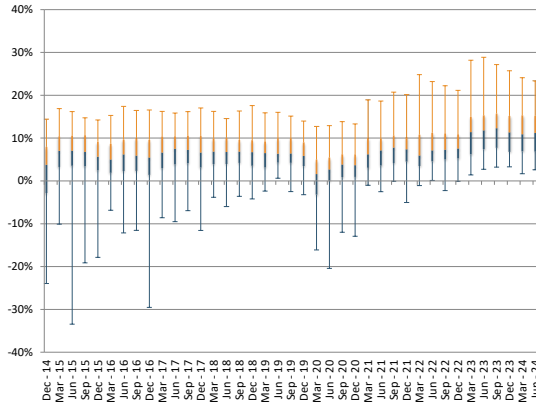
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Jun - 18	3.2%	1.1%	2.4%	5.1%
Dec - 18	2.8%	1.0%	2.3%	4.2%
Jun - 19	2.6%	1.1%	2.3%	3.9%
Dec - 19	2.4%	1.1%	2.2%	3.4%
Mar - 20	2.6%	1.2%	2.1%	3.5%
Jun - 20	2.5%	1.2%	2.1%	3.4%
Sep - 20	2.4%	1.1%	2.1%	3.1%
Dec - 20	2.3%	1.1%	1.9%	3.0%
Mar - 21	2.2%	0.9%	1.9%	2.8%
Jun - 21	2.0%	0.9%	1.8%	2.7%
Sep - 21	1.9%	0.8%	1.7%	2.7%
Dec - 21	1.8%	0.9%	1.7%	2.6%
Mar - 22	1.7%	0.7%	1.6%	2.5%
Jun - 22	1.6%	0.7%	1.4%	2.2%
Sep - 22	1.6%	0.6%	1.4%	2.2%
Dec - 22	1.6%	0.7%	1.4%	2.0%
Mar - 23	1.6%	0.7%	1.4%	2.1%
Jun - 23	1.6%	0.7%	1.4%	2.2%
Sep - 23	1.6%	0.7%	1.4%	2.0%
Dec - 23	1.6%	0.8%	1.4%	2.0%
Mar - 24	1.6%	0.8%	1.5%	2.1%
Jun - 24	1.6%	0.8%	1.5%	2.1%

Profitability

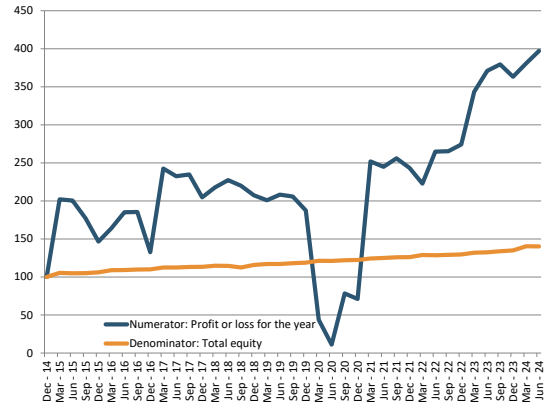
11 - Return on equity

Dispersion



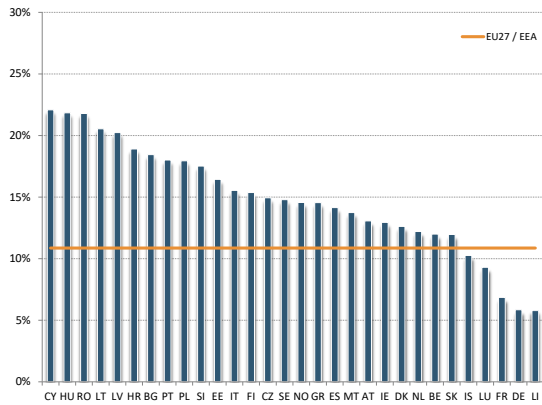
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



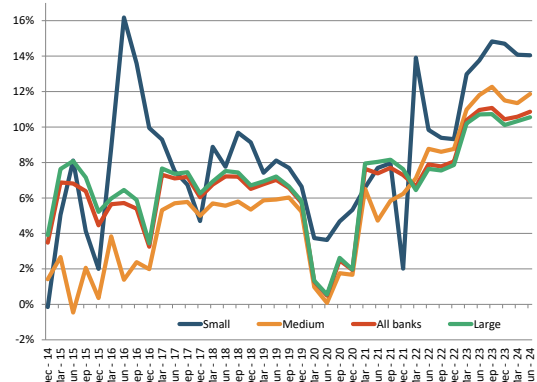
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



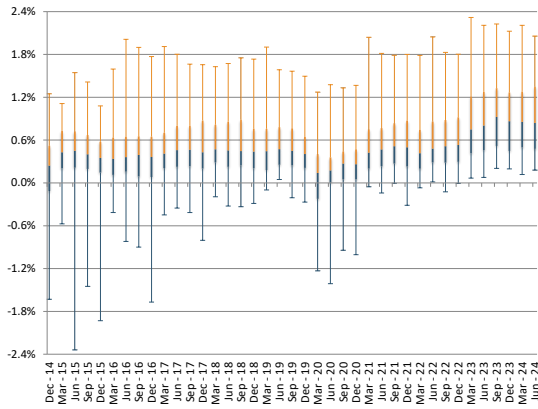
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Jun - 15	6.8%	3.5%	7.1%	10.5%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Jun - 17	7.1%	3.9%	7.5%	10.4%
Dec - 17	6.0%	3.1%	6.6%	10.5%
Jun - 18	7.2%	3.9%	6.8%	10.1%
Dec - 18	6.5%	3.5%	6.7%	9.5%
Jun - 19	7.0%	4.3%	6.3%	10.0%
Dec - 19	5.7%	3.5%	5.8%	9.0%
Mar - 20	1.3%	-3.2%	1.6%	5.0%
Jun - 20	0.5%	0.0%	2.7%	5.4%
Sep - 20	2.5%	0.9%	3.8%	6.2%
Dec - 20	1.9%	0.9%	3.7%	6.2%
Mar - 21	7.6%	3.1%	6.2%	10.0%
Jun - 21	7.4%	3.6%	7.1%	9.9%
Sep - 21	7.7%	4.2%	7.8%	10.6%
Dec - 21	7.3%	4.5%	7.4%	10.3%
Mar - 22	6.7%	3.5%	5.9%	10.8%
Jun - 22	7.9%	4.6%	7.1%	11.3%
Sep - 22	7.8%	5.0%	7.3%	11.1%
Dec - 22	8.1%	5.3%	7.6%	10.9%
Mar - 23	10.4%	6.2%	11.4%	14.9%
Jun - 23	11.0%	7.4%	11.8%	15.3%
Sep - 23	11.1%	7.7%	12.3%	15.7%
Dec - 23	10.4%	6.8%	11.3%	15.2%
Mar - 24	10.6%	6.9%	10.9%	15.3%
Jun - 24	10.9%	6.8%	11.2%	15.2%

Profitability

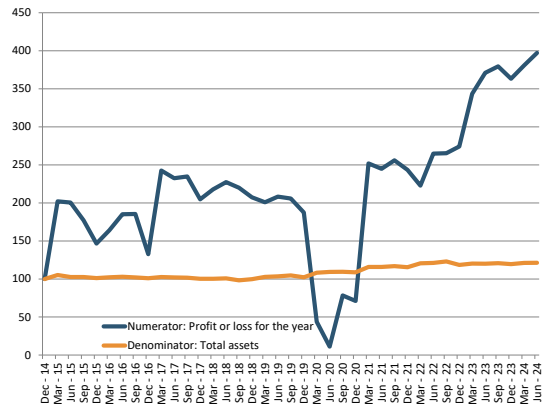
12 - Return on assets

Dispersion



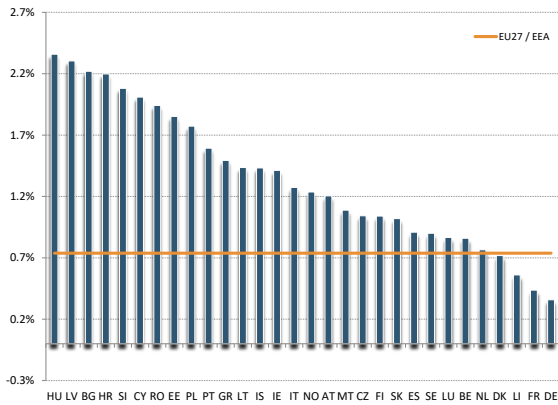
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



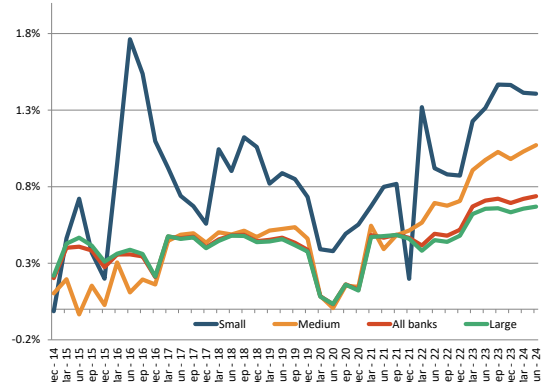
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



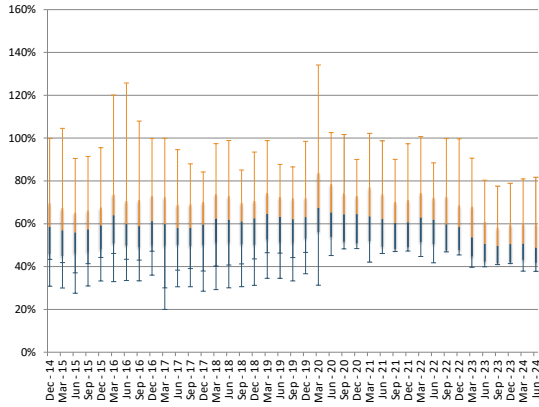
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.11%	0.24%	0.52%
Jun - 15	0.41%	0.21%	0.45%	0.72%
Dec - 15	0.28%	0.14%	0.35%	0.58%
Jun - 16	0.36%	0.16%	0.36%	0.65%
Dec - 16	0.21%	0.08%	0.36%	0.65%
Jun - 17	0.46%	0.23%	0.46%	0.80%
Dec - 17	0.40%	0.20%	0.43%	0.87%
Jun - 18	0.48%	0.23%	0.46%	0.86%
Dec - 18	0.44%	0.21%	0.44%	0.76%
Jun - 19	0.47%	0.25%	0.47%	0.78%
Dec - 19	0.39%	0.21%	0.41%	0.64%
Mar - 20	0.08%	-0.22%	0.14%	0.40%
Jun - 20	0.03%	0.00%	0.17%	0.36%
Sep - 20	0.16%	0.05%	0.27%	0.44%
Dec - 20	0.13%	0.05%	0.26%	0.47%
Mar - 21	0.48%	0.20%	0.42%	0.75%
Jun - 21	0.47%	0.23%	0.47%	0.77%
Sep - 21	0.49%	0.27%	0.51%	0.84%
Dec - 21	0.47%	0.23%	0.50%	0.87%
Mar - 22	0.42%	0.20%	0.42%	0.74%
Jun - 22	0.49%	0.29%	0.48%	0.86%
Sep - 22	0.48%	0.28%	0.51%	0.88%
Dec - 22	0.52%	0.30%	0.53%	0.92%
Mar - 23	0.67%	0.42%	0.75%	1.21%
Jun - 23	0.71%	0.46%	0.80%	1.28%
Sep - 23	0.72%	0.52%	0.92%	1.33%
Dec - 23	0.69%	0.45%	0.86%	1.27%
Mar - 24	0.72%	0.50%	0.86%	1.28%
Jun - 24	0.74%	0.48%	0.84%	1.35%

Profitability

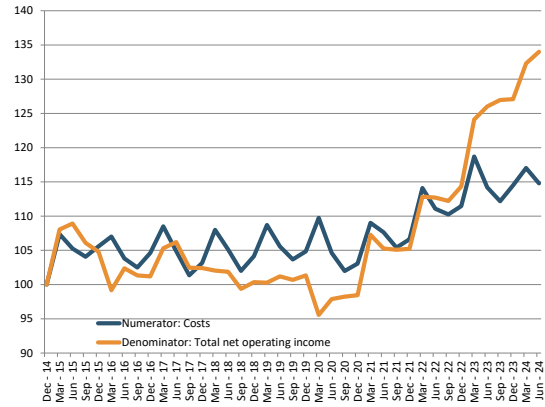
13 - Cost to income ratio

Dispersion



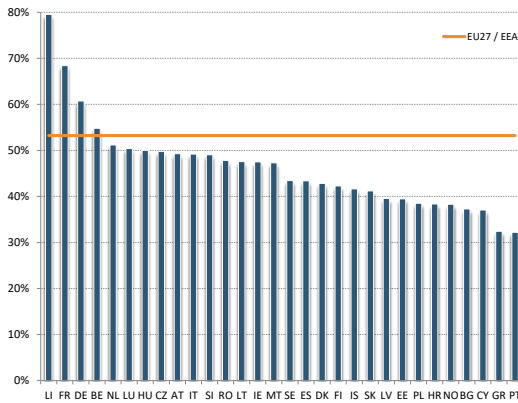
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



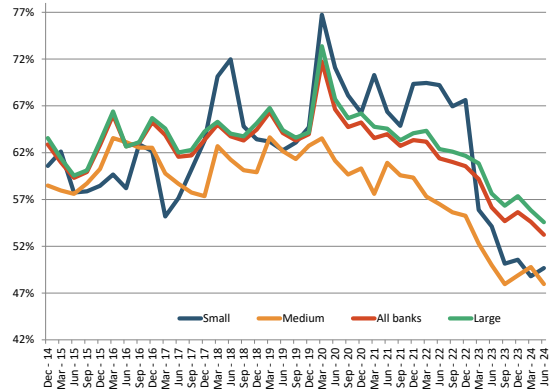
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



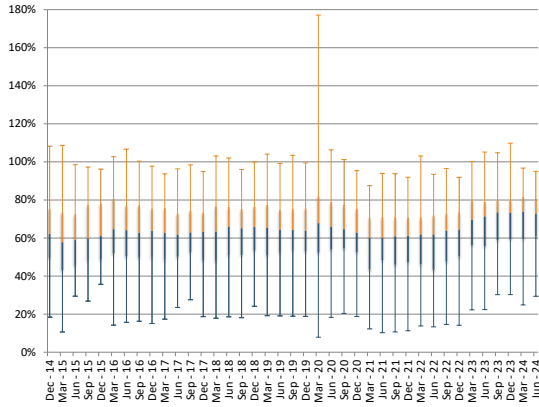
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Jun - 18	63.7%	51.2%	61.8%	73.0%
Dec - 18	64.5%	50.1%	62.5%	70.7%
Jun - 19	64.1%	51.5%	63.2%	72.5%
Dec - 19	64.0%	53.1%	63.0%	72.2%
Mar - 20	71.7%	56.1%	67.4%	83.9%
Jun - 20	66.6%	53.9%	65.2%	78.6%
Sep - 20	64.7%	51.6%	64.3%	74.4%
Dec - 20	65.2%	51.0%	64.5%	73.0%
Mar - 21	63.6%	52.0%	63.4%	77.0%
Jun - 21	64.0%	49.3%	62.2%	74.0%
Sep - 21	62.7%	48.2%	60.3%	70.3%
Dec - 21	63.3%	49.1%	60.7%	71.1%
Mar - 22	63.2%	51.4%	62.9%	74.5%
Jun - 22	61.4%	50.5%	61.8%	72.3%
Sep - 22	61.0%	47.6%	59.6%	72.8%
Dec - 22	60.6%	47.7%	58.4%	68.7%
Mar - 23	59.2%	44.8%	53.6%	68.1%
Jun - 23	56.1%	42.4%	50.6%	60.9%
Sep - 23	54.7%	41.7%	49.6%	58.3%
Dec - 23	55.6%	42.1%	50.5%	59.6%
Mar - 24	54.6%	43.1%	50.7%	60.3%
Jun - 24	53.2%	41.7%	48.8%	60.1%

Profitability

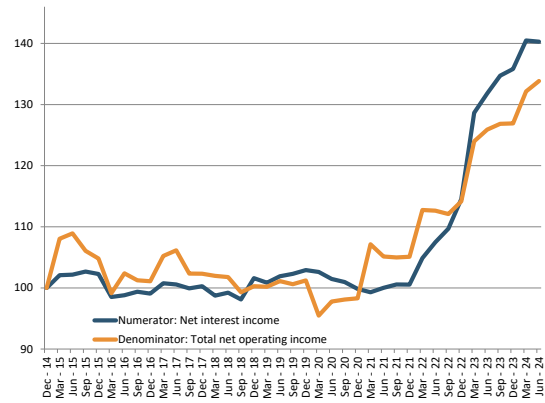
14 - Net interest income to total net operating income

Dispersion



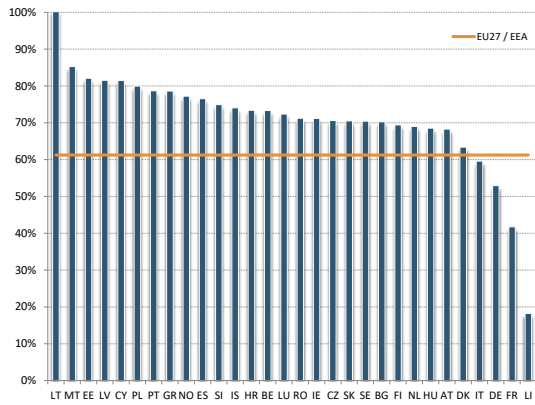
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



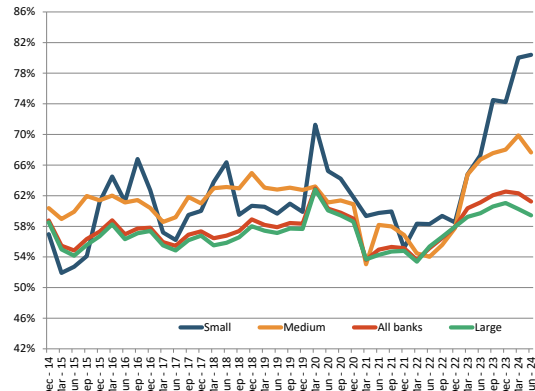
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



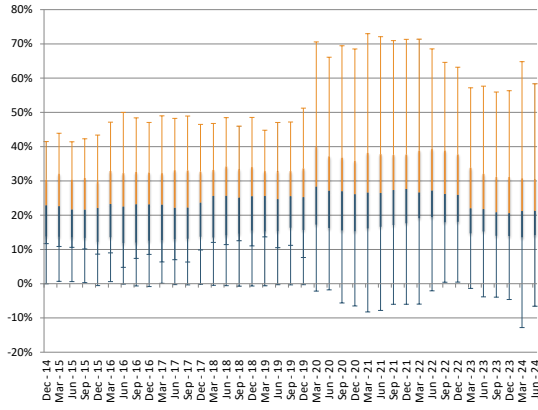
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Jun - 18	56.8%	51.0%	66.0%	76.3%
Dec - 18	58.9%	53.4%	65.8%	76.6%
Jun - 19	57.9%	52.4%	64.4%	74.8%
Dec - 19	58.3%	53.0%	63.9%	75.6%
Mar - 20	62.9%	52.3%	67.8%	81.9%
Jun - 20	60.3%	54.0%	65.9%	79.0%
Sep - 20	59.8%	54.5%	64.6%	77.3%
Dec - 20	59.0%	52.6%	62.8%	75.4%
Mar - 21	53.6%	43.5%	60.2%	70.9%
Jun - 21	55.0%	48.5%	60.1%	71.1%
Sep - 21	55.3%	46.0%	60.9%	71.1%
Dec - 21	55.2%	47.4%	61.2%	70.8%
Mar - 22	53.6%	46.3%	61.9%	70.9%
Jun - 22	55.1%	43.3%	61.9%	71.9%
Sep - 22	56.5%	47.5%	63.8%	72.9%
Dec - 22	57.9%	50.4%	64.5%	74.0%
Mar - 23	60.4%	56.3%	69.7%	79.7%
Jun - 23	61.1%	55.7%	71.3%	78.9%
Sep - 23	62.1%	58.9%	73.5%	80.0%
Dec - 23	62.5%	59.2%	73.3%	79.9%
Mar - 24	62.3%	59.6%	73.8%	81.7%
Jun - 24	61.2%	60.9%	72.9%	80.4%

Profitability

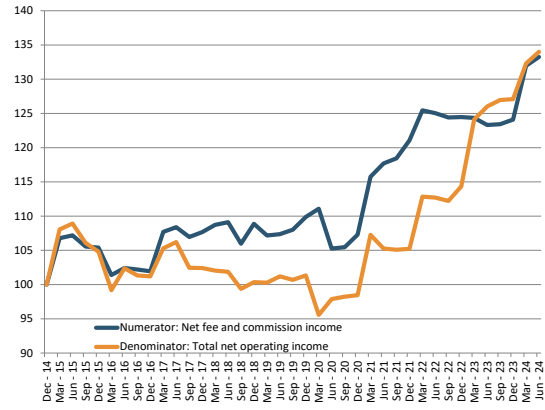
15 - Net fee and commission income to total net operating income

Dispersion



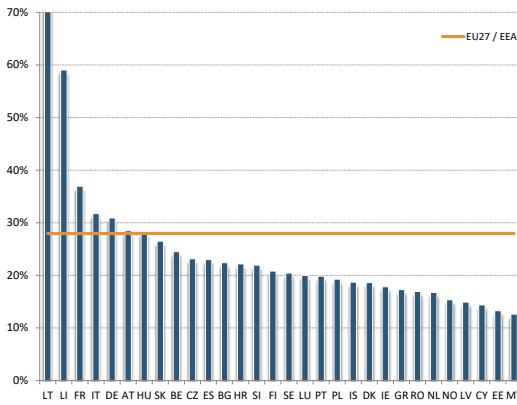
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



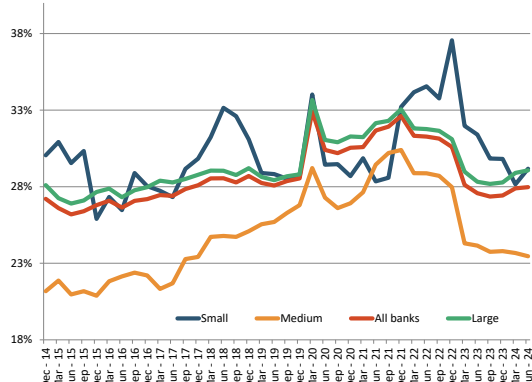
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



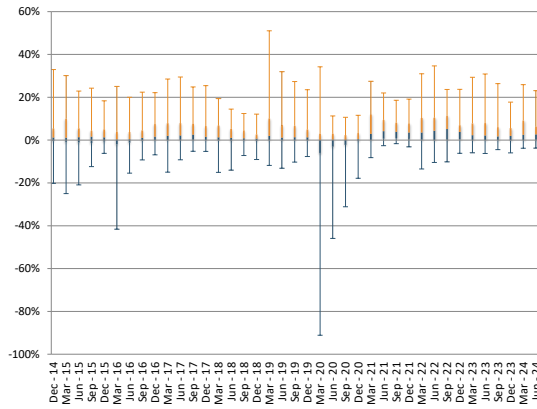
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Jun - 18	28.6%	14.1%	25.7%	34.2%
Dec - 18	28.7%	15.5%	25.5%	34.1%
Jun - 19	28.1%	15.3%	24.7%	32.9%
Dec - 19	28.5%	15.7%	25.3%	33.6%
Mar - 20	32.9%	17.3%	28.3%	40.1%
Jun - 20	30.4%	16.3%	27.1%	37.2%
Sep - 20	30.2%	15.5%	27.0%	36.8%
Dec - 20	30.5%	15.3%	26.1%	35.9%
Mar - 21	30.6%	16.2%	26.6%	38.2%
Jun - 21	31.7%	16.6%	26.5%	37.8%
Sep - 21	31.9%	17.1%	27.3%	37.6%
Dec - 21	32.6%	17.6%	27.6%	37.7%
Mar - 22	31.3%	19.1%	26.6%	38.8%
Jun - 22	31.3%	19.4%	27.2%	39.3%
Sep - 22	31.1%	17.9%	26.2%	38.9%
Dec - 22	30.6%	18.1%	25.9%	37.7%
Mar - 23	28.1%	14.7%	22.0%	33.8%
Jun - 23	27.6%	15.3%	21.8%	32.1%
Sep - 23	27.4%	14.0%	20.8%	31.2%
Dec - 23	27.4%	13.9%	20.6%	31.1%
Mar - 24	27.9%	13.6%	21.2%	30.8%
Jun - 24	28.0%	14.2%	21.2%	30.5%

Profitability

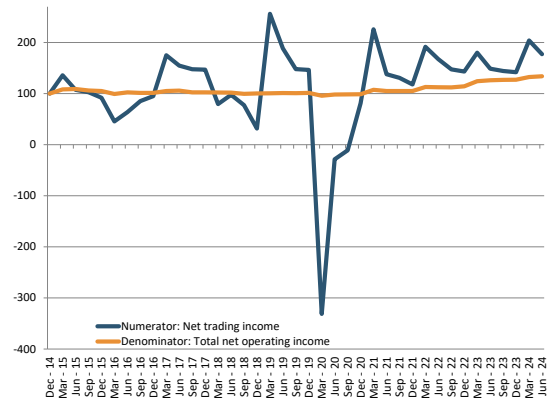
16 - Net trading income to total net operating income

Dispersion



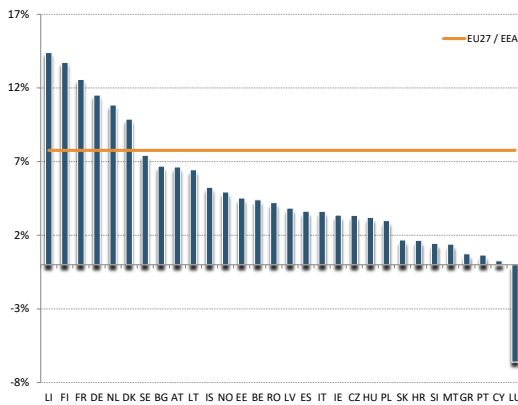
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



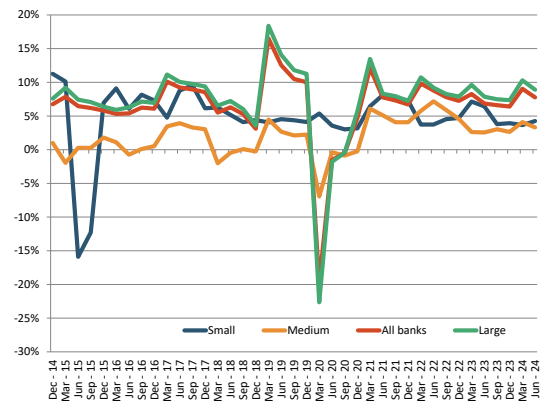
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



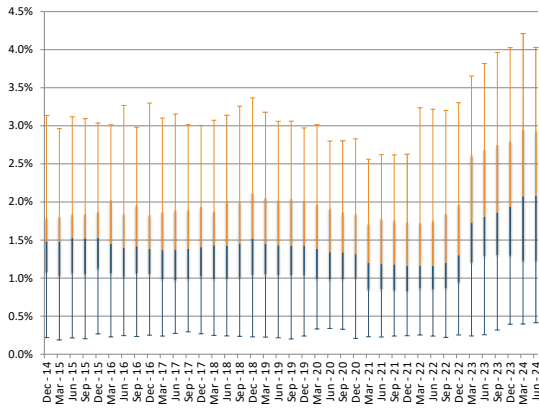
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Jun - 15	6.5%	-1.1%	1.3%	5.5%
Dec - 15	5.8%	-0.7%	1.3%	5.0%
Jun - 16	5.4%	-1.2%	0.4%	3.8%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Jun - 17	9.2%	0.1%	2.2%	7.9%
Dec - 17	8.5%	0.0%	1.5%	6.6%
Jun - 18	6.3%	-0.3%	1.1%	5.3%
Dec - 18	3.1%	-0.3%	0.6%	2.7%
Jun - 19	12.6%	0.0%	1.2%	7.0%
Dec - 19	10.0%	0.0%	1.3%	4.9%
Mar - 20	-19.7%	-5.7%	-0.4%	2.7%
Jun - 20	-1.5%	-3.1%	0.2%	3.0%
Sep - 20	-0.5%	-2.2%	0.0%	2.4%
Dec - 20	4.7%	-0.3%	0.4%	3.3%
Mar - 21	12.1%	0.1%	2.9%	12.0%
Jun - 21	7.8%	0.6%	4.1%	9.4%
Sep - 21	7.3%	0.9%	3.9%	8.1%
Dec - 21	6.7%	0.6%	3.6%	7.8%
Mar - 22	9.8%	0.1%	3.6%	10.3%
Jun - 22	8.8%	-0.1%	4.4%	10.4%
Sep - 22	7.8%	0.1%	5.2%	11.3%
Dec - 22	7.2%	0.4%	3.8%	6.9%
Mar - 23	8.3%	0.1%	2.3%	7.8%
Jun - 23	6.8%	0.0%	2.1%	7.9%
Sep - 23	6.6%	-0.2%	1.7%	6.1%
Dec - 23	6.4%	-0.2%	1.9%	5.6%
Mar - 24	9.0%	0.0%	2.5%	9.2%
Jun - 24	7.8%	0.1%	2.6%	6.3%

Profitability

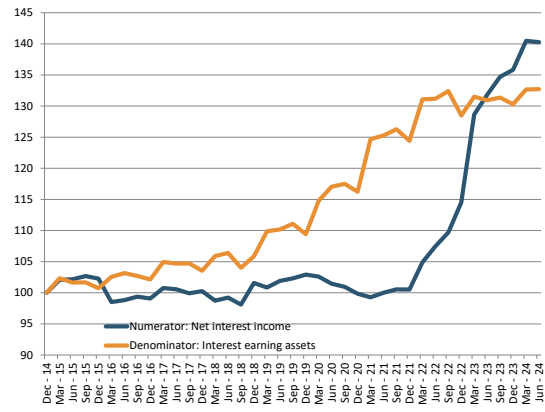
17 - Net interest margin

Dispersion



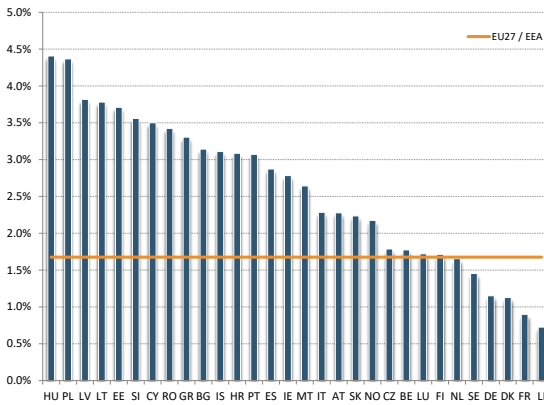
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



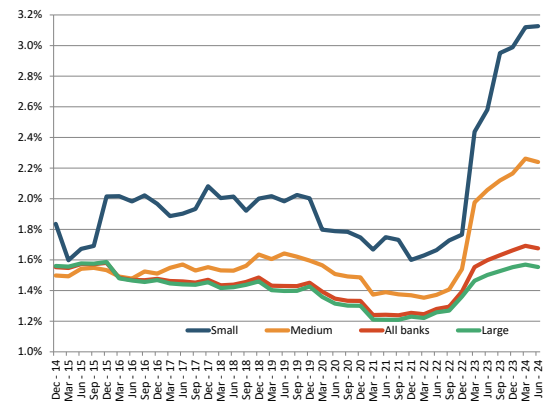
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



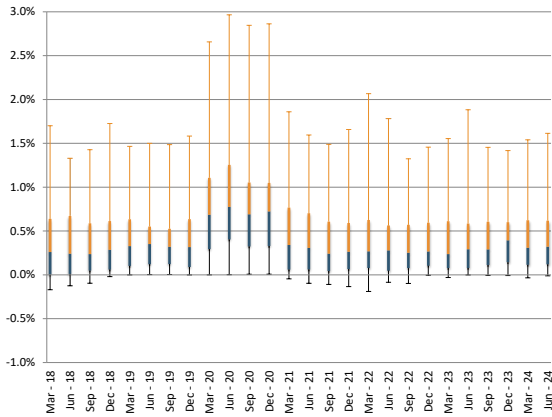
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Dec - 15	1.58%	1.12%	1.53%	1.87%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.94%
Jun - 18	1.44%	1.00%	1.42%	2.01%
Dec - 18	1.48%	1.04%	1.52%	2.12%
Jun - 19	1.43%	1.04%	1.43%	2.02%
Dec - 19	1.45%	1.04%	1.43%	2.02%
Mar - 20	1.39%	0.99%	1.39%	1.97%
Jun - 20	1.35%	0.98%	1.34%	1.91%
Sep - 20	1.33%	0.99%	1.34%	1.87%
Dec - 20	1.33%	1.00%	1.31%	1.85%
Mar - 21	1.24%	0.85%	1.20%	1.71%
Jun - 21	1.24%	0.85%	1.18%	1.78%
Sep - 21	1.24%	0.85%	1.18%	1.76%
Dec - 21	1.25%	0.83%	1.16%	1.74%
Mar - 22	1.25%	0.87%	1.16%	1.72%
Jun - 22	1.28%	0.86%	1.16%	1.76%
Sep - 22	1.29%	0.87%	1.20%	1.85%
Dec - 22	1.39%	0.94%	1.30%	1.97%
Mar - 23	1.55%	1.21%	1.73%	2.61%
Jun - 23	1.60%	1.29%	1.81%	2.69%
Sep - 23	1.63%	1.30%	1.86%	2.75%
Dec - 23	1.66%	1.29%	1.94%	2.80%
Mar - 24	1.69%	1.23%	2.08%	2.96%
Jun - 24	1.68%	1.23%	2.08%	2.94%

Profitability

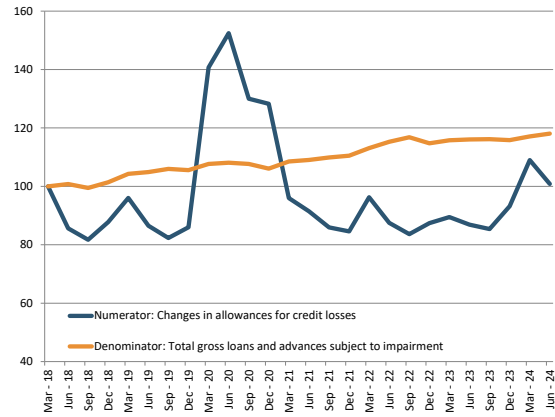
18 - Cost of Risk

Dispersion



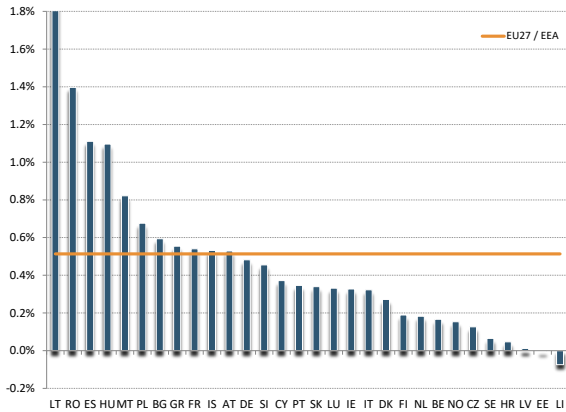
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



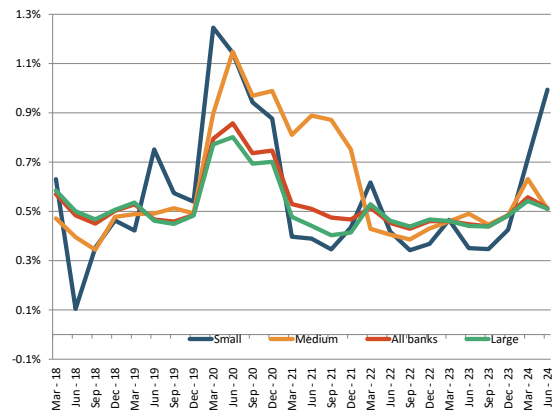
Total numerator and denominator.
Mar 2018 =100.

Country dispersion (as of Jun. 2024)



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 Jun. 2024.

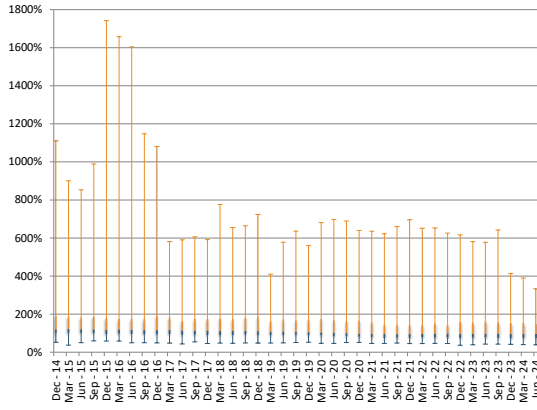
Period	Weighted average	25th	50th	75th
Jun - 18	0.48%	0.01%	0.24%	0.67%
Dec - 18	0.50%	0.06%	0.29%	0.61%
Jun - 19	0.47%	0.12%	0.35%	0.55%
Dec - 19	0.48%	0.09%	0.32%	0.64%
Mar - 20	0.79%	0.29%	0.69%	1.11%
Jun - 20	0.86%	0.40%	0.78%	1.25%
Sep - 20	0.74%	0.32%	0.69%	1.05%
Dec - 20	0.75%	0.33%	0.72%	1.05%
Mar - 21	0.53%	0.06%	0.34%	0.77%
Jun - 21	0.51%	0.06%	0.31%	0.70%
Sep - 21	0.48%	0.04%	0.24%	0.61%
Dec - 21	0.47%	0.07%	0.26%	0.59%
Mar - 22	0.51%	0.08%	0.27%	0.63%
Jun - 22	0.45%	0.05%	0.28%	0.56%
Sep - 22	0.43%	0.08%	0.25%	0.57%
Dec - 22	0.46%	0.10%	0.27%	0.59%
Mar - 23	0.46%	0.08%	0.24%	0.61%
Jun - 23	0.45%	0.08%	0.29%	0.59%
Sep - 23	0.44%	0.11%	0.29%	0.61%
Dec - 23	0.48%	0.14%	0.39%	0.60%
Mar - 24	0.56%	0.11%	0.31%	0.62%
Jun - 24	0.51%	0.12%	0.32%	0.62%

Data for Cost of Risk are shown here as a positive value, even though they are commonly expenses.

Funding and Liquidity

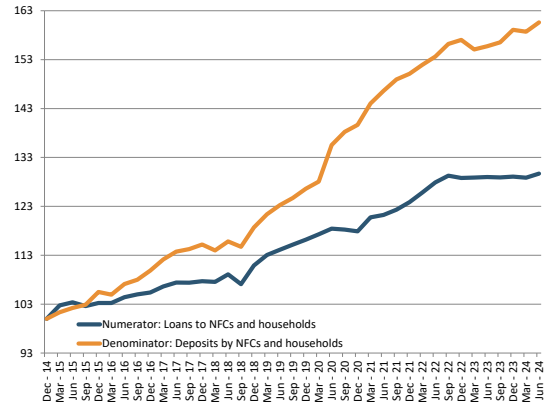
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



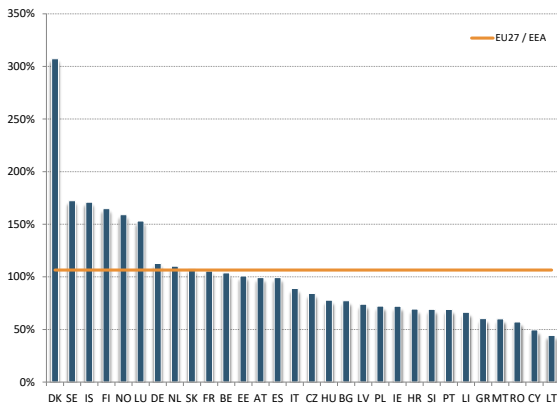
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



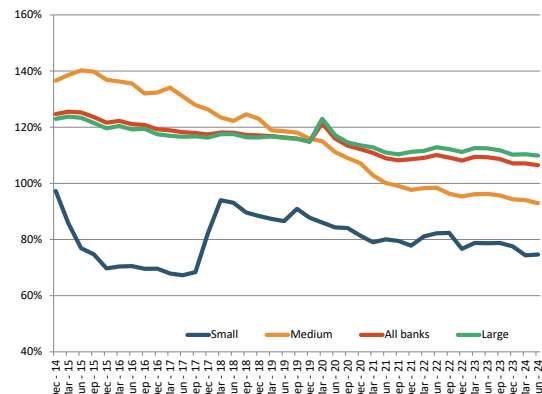
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



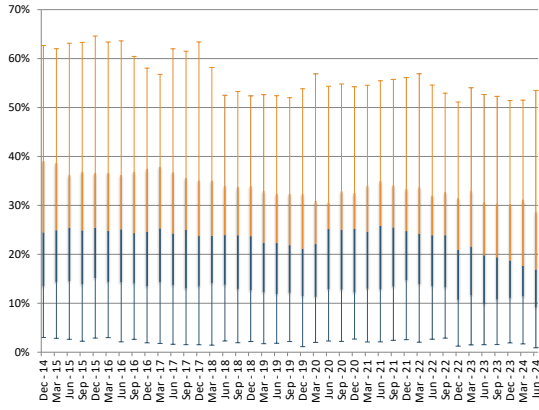
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	98.5%	121.2%	191.8%
Jun - 15	125.3%	100.1%	120.6%	183.0%
Dec - 15	121.6%	94.0%	118.3%	179.4%
Jun - 16	121.1%	96.4%	117.9%	176.0%
Dec - 16	119.3%	93.5%	116.1%	192.5%
Jun - 17	118.2%	91.2%	114.9%	163.9%
Dec - 17	117.4%	90.3%	114.1%	174.7%
Jun - 18	118.0%	89.7%	111.8%	175.0%
Dec - 18	117.1%	90.9%	111.2%	186.1%
Jun - 19	116.3%	90.5%	108.7%	173.4%
Dec - 19	114.8%	89.4%	105.7%	171.7%
Mar - 20	121.4%	88.4%	104.6%	176.7%
Jun - 20	116.0%	85.2%	102.2%	170.3%
Sep - 20	113.5%	84.4%	100.2%	163.8%
Dec - 20	112.2%	81.2%	97.6%	167.6%
Mar - 21	110.8%	78.2%	97.0%	158.8%
Jun - 21	108.9%	75.0%	96.3%	147.1%
Sep - 21	108.2%	75.5%	95.6%	145.7%
Dec - 21	108.6%	76.0%	95.6%	142.3%
Mar - 22	109.1%	78.2%	96.2%	144.5%
Jun - 22	110.1%	76.3%	98.6%	152.3%
Sep - 22	109.2%	77.4%	98.3%	144.5%
Dec - 22	108.1%	74.6%	95.9%	161.5%
Mar - 23	109.4%	76.7%	97.7%	156.3%
Jun - 23	109.3%	77.1%	97.6%	161.4%
Sep - 23	108.7%	74.1%	98.4%	157.3%
Dec - 23	107.1%	74.5%	97.0%	153.7%
Mar - 24	107.1%	74.7%	96.2%	153.2%
Jun - 24	106.5%	74.2%	96.2%	148.0%

Funding and Liquidity

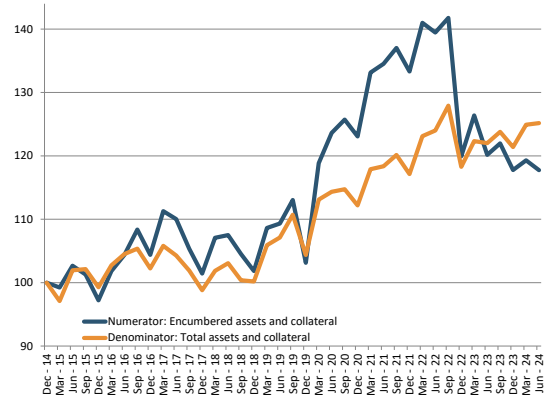
20 - Asset encumbrance ratio

Dispersion



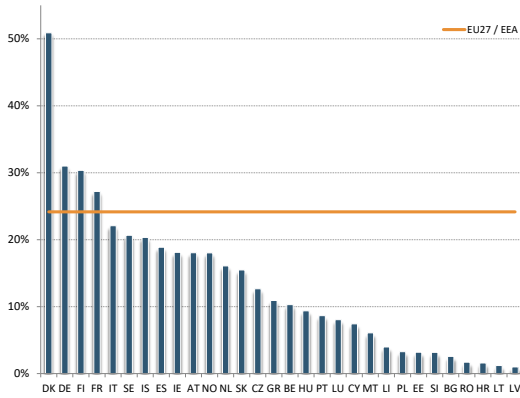
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



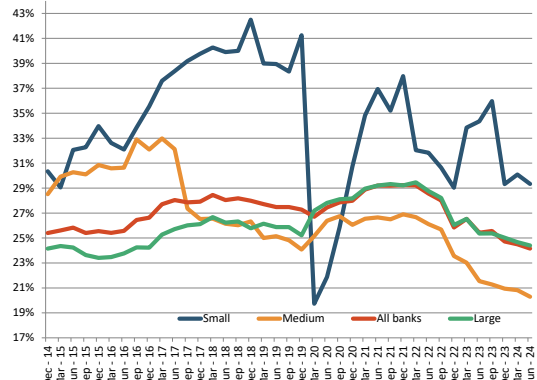
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



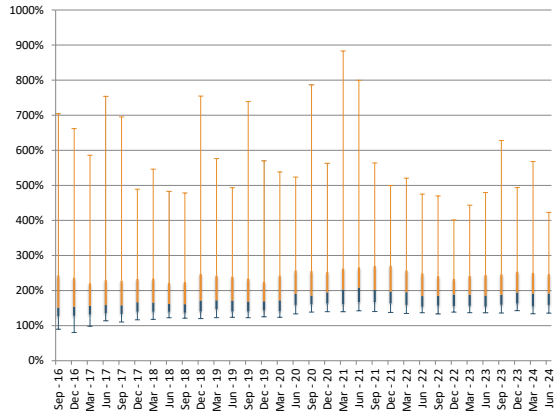
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.5%	24.5%	39.1%
Jun - 15	25.8%	14.5%	25.4%	36.2%
Dec - 15	25.6%	15.2%	25.4%	36.6%
Jun - 16	25.6%	14.2%	25.1%	36.3%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Jun - 18	28.0%	13.8%	23.9%	34.0%
Dec - 18	28.0%	12.7%	23.7%	34.0%
Jun - 19	27.5%	11.9%	22.3%	32.4%
Dec - 19	27.3%	11.5%	21.2%	32.4%
Mar - 20	26.7%	11.3%	22.1%	30.9%
Jun - 20	27.4%	12.8%	25.2%	30.6%
Sep - 20	27.9%	12.8%	25.0%	32.9%
Dec - 20	28.0%	12.2%	25.2%	32.5%
Mar - 21	28.9%	13.0%	24.6%	34.1%
Jun - 21	29.2%	12.9%	25.8%	35.0%
Sep - 21	29.2%	13.4%	25.5%	34.1%
Dec - 21	29.2%	14.7%	24.7%	33.4%
Mar - 22	29.2%	13.9%	24.2%	33.7%
Jun - 22	28.6%	13.5%	23.9%	32.0%
Sep - 22	28.0%	13.3%	23.9%	32.8%
Dec - 22	25.8%	10.7%	20.9%	31.5%
Mar - 23	26.5%	11.7%	21.6%	33.0%
Jun - 23	25.4%	9.9%	19.8%	30.7%
Sep - 23	25.6%	10.8%	19.4%	30.4%
Dec - 23	24.7%	11.1%	18.7%	30.3%
Mar - 24	24.5%	11.5%	17.6%	31.2%
Jun - 24	24.2%	9.2%	16.9%	28.8%

Funding and Liquidity

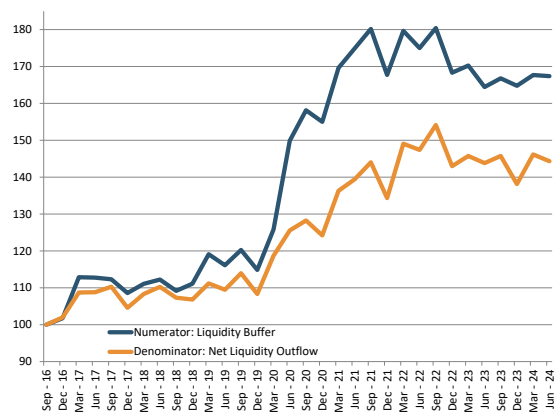
21 - Liquidity coverage ratio

Dispersion



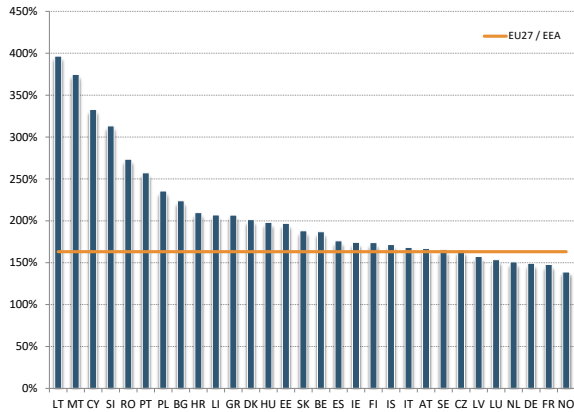
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



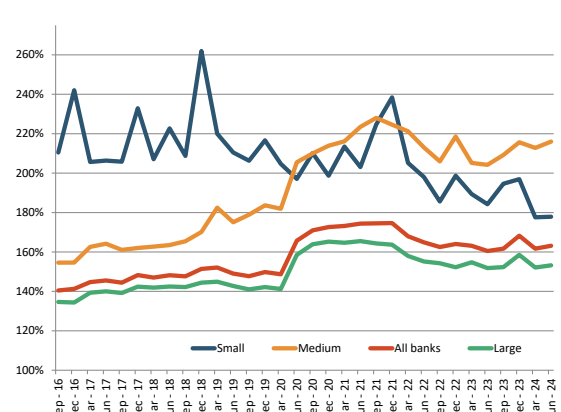
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.

RI by size class



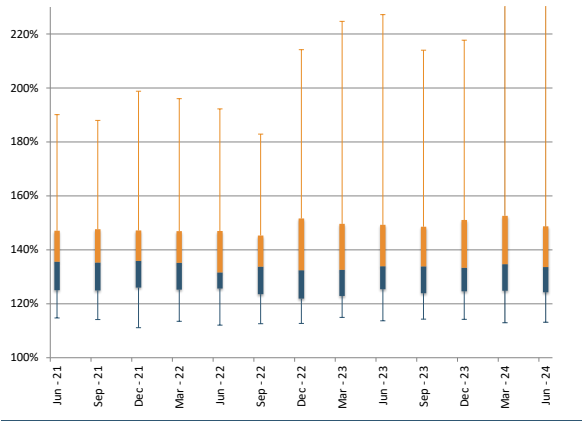
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Dec - 16	141.3%	128.4%	153.7%	236.9%
Jun - 17	145.5%	135.8%	159.0%	230.8%
Dec - 17	148.3%	139.7%	166.8%	233.7%
Jun - 18	148.2%	139.8%	161.9%	222.8%
Dec - 18	151.4%	140.4%	171.6%	247.5%
Jun - 19	149.0%	140.6%	171.5%	240.0%
Dec - 19	149.8%	143.8%	169.3%	225.3%
Mar - 20	148.7%	140.8%	172.1%	243.4%
Jun - 20	165.7%	159.3%	190.2%	257.8%
Sep - 20	171.0%	161.0%	185.4%	256.0%
Dec - 20	172.6%	163.1%	194.7%	253.5%
Mar - 21	173.2%	161.7%	202.8%	263.1%
Jun - 21	174.4%	167.5%	208.7%	266.3%
Sep - 21	174.5%	167.6%	202.1%	270.6%
Dec - 21	174.7%	163.6%	197.1%	271.2%
Mar - 22	167.9%	159.4%	195.3%	257.7%
Jun - 22	164.9%	154.3%	184.4%	249.3%
Sep - 22	162.5%	157.1%	184.6%	241.3%
Dec - 22	164.0%	156.0%	188.6%	233.5%
Mar - 23	163.1%	156.5%	187.7%	242.0%
Jun - 23	160.5%	154.7%	185.6%	244.8%
Sep - 23	161.7%	159.5%	187.5%	246.8%
Dec - 23	168.3%	163.3%	194.6%	254.1%
Mar - 24	161.7%	155.4%	191.0%	251.2%
Jun - 24	163.2%	159.2%	191.5%	247.2%

Funding and Liquidity

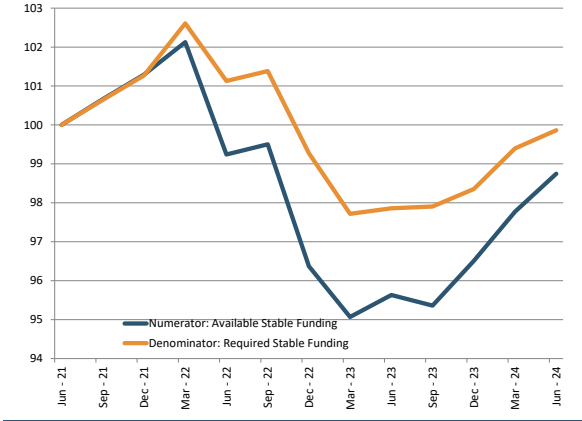
22 - Net stable funding ratio

Dispersion



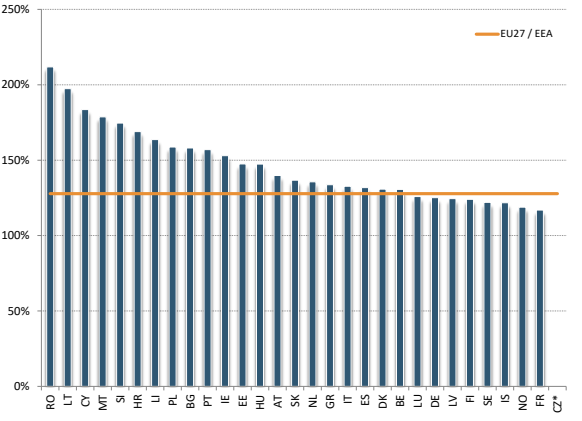
5th and 95th pct, interquartile range, and median.

Numerator and denominator: trends



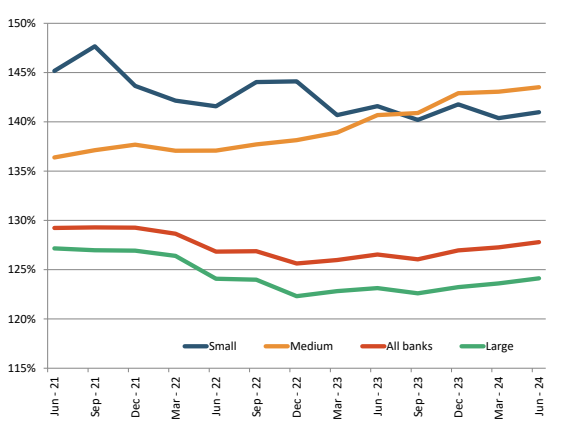
Total numerator and denominator.
Jun 2021 =100.

Country dispersion (as of Jun. 2024)



Weighted Averages by country.
* Data not reported for the countries marked.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Jun. 2024.

Period	Weighted average	25th	50th	75th
Jun - 21	129.2%	125.0%	135.6%	147.1%
Sep - 21	129.3%	124.9%	135.3%	147.6%
Dec - 21	129.3%	126.0%	135.9%	147.2%
Mar - 22	128.7%	125.2%	135.2%	146.9%
Jun - 22	126.8%	125.7%	131.6%	147.0%
Sep - 22	126.9%	123.6%	133.8%	145.3%
Dec - 22	125.6%	121.9%	132.4%	151.6%
Mar - 23	126.0%	122.9%	132.6%	149.6%
Jun - 23	126.5%	125.4%	133.9%	149.3%
Sep - 23	126.1%	123.9%	133.9%	148.6%
Dec - 23	127.0%	124.7%	133.3%	151.0%
Mar - 24	127.3%	124.9%	134.7%	152.6%
Jun - 24	127.8%	124.3%	133.6%	148.7%

Statistical annex

Statistical Annex

Number of Institutions that contribute to the EBA's Risk Dashboard and EU Banking population

Institutions that contribute to the EBA Risk Dashboard (EBA's Largest reporting institutions)							
	Total	Highest level of consolidation in EU/EEA	Highest level of consolidation in MS (Subsidiaries of other largest institutions) ⁽¹⁾	Banking Groups	Largest independent credit institutions ⁽²⁾	Institutions belonging to a largest group ⁽³⁾	Branches of largest institutions ⁽⁴⁾
AT	7	6	1	7		63	6
BE	7	6	1	7		13	10
BG	3		3	3		4	2
CY	4	3	1	3		6	1
CZ	3		3	3		10	5
DE	23	23		17	6	39	25
DK	3	3		3		5	8
EE	4	2	2	4		4	2
ES	10	10		10		20	21
FI	3	3		3		117	8
FR	12	12		10	2	109	24
GR	4	4		4		5	9
HR	3		3	3		5	
HU	3	2	1	3		19	3
IE	5	5		3	2	7	11
IS	3	3		3		3	
IT	12	12		12		218	21
LI	3	3		3		3	
LT	4	2	2	3		4	1
LU	4	2	2	3	1	25	15
LV	3	1	2	3		3	
MT	3	2	1	3		3	
NL	8	7	1	7	1	10	19
NO	3	3		3		7	8
PL	3	2	1	3		15	15
PT	4	3	1	4		14	13
RO	4	2	2	4		13	3
SE	7	7		6	1	20	14
SI	4	2	2	4		7	1
SK	3		3	3		4	3
EU/EEA	162	130	32	147	13	775	248

(1) Institutions that are subsidiaries of a large institution with the Head Office in another EU/EEA country. They contribute to country aggregates but not to EU/EEA averages. For example, at country level the subsidiary in country X of a largest 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.

(2) Individual institutions that do not belong to a banking group and report only on individual basis. These institutions are not required to submit FINREP data on solo basis to the EBA and therefore they are not included in FINREP-based risk indicators in this Risk Dashboard.

(3) Institutions that are subsidiaries of an EU large institution. They contribute neither to country aggregates nor to EU/EEA averages because data for these institutions are included in the figures reported at consolidated basis by their parent companies.

(4) Number of branches of the largest institutions authorised in each country. The largest institutions have their Head Office in another EU/EEA country and they have the right to passport their activities. They do contribute neither to country aggregates nor to EU/EEA averages because data for these institutions are included in the figures reported at consolidated basis by their parent companies.

EU Banking Population							
	Banking groups		Institutions by type		by size	Branches	
	Total	of which: Subgroups ⁽¹⁾	Independent credit institutions ⁽²⁾	Institutions belonging to an EU banking group	Small non-complex credit institutions	Branches of EU/EEA credit institutions	Branches of non EU/EEA credit institutions
AT	34	3	301	91	344	18	
BE	13	4	8	18	11	44	8
BG	12	3	4	13		5	1
CY	5	1	3	7		4	6
CZ	11	5	9	19	7	21	2
DE	75	7	1099	100	949	79	33
DK	19	2	39	20	5	24	
EE	9	2		9	2	4	
ES	39	5	33	48	41	74	4
FI	14	3		164	3	34	
FR	38	2	49	137	41	69	20
GR	9		4	10	2	19	2
HR	5	5	12	8	13	1	
HU	9	5	4	22	17	9	1
IE	8	1	7	11	1	31	1
IS	4		7	4	7		
IT	52	7	82	265	69	68	7
LI	6		6	7			
LT	12	4	4	10	11	5	
LU	19	9	37	34	8	30	13
LV	7	2	2	8	1	4	
MT	5	1	11	5	2	2	2
NL	20	1	9	24	3	45	2
NO	91	1	20	109	110	39	
PL	14	7	496	23	402	31	1
PT	17	4	13	95	13	33	1
RO	9	6	7	17	4	10	
SE	26		80	41	92	31	
SI	9	5	2	10	4	2	
SK	6	5	3	7	1	14	
EU/EEA	597	100	2351	1336	2163	750	104

(1) Subsidiaries in the form of subgroup of another EU group which has the Head Office in another EU/EEA country.

(2) Individual institutions that do not belong to an EU/EEA banking group and report only on an individual basis. These institutions are not required to submit FINREP data on a solo basis to the EBA and therefore they are not included in FINREP-based risk indicators in this Risk Dashboard.

Statistical Annex

Exposures to Real Estate activities and Construction - by country of counterparty

In compliance with the Recommendation ESRB/2016/14 on closing real estate data gaps, the EBA is disclosing aggregated information on the exposures towards non-financial corporations under Real Estate activities (NACE code L) and Construction Sector (NACE code F) ⁽¹⁾⁽²⁾

Country of counterparty	Total exposures to Real Estate activities (NACE L)						Non-performing exposures to Real Estate activities (NACE L)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Jun-23	Mar-24	Jun-24	Jun-23	Mar-24	Jun-24	Jun-23	Mar-24	Jun-24	Jun-23	Mar-24	Jun-24
AT	38.8	45.7	46.8	30.2%	33.1%	33.6%	0.4	1.6	1.7	1.1%	3.6%	3.7%
BE	37.9	39.3	38.9	18.3%	18.8%	18.2%	1.1	1.2	1.2	2.8%	3.1%	3.1%
BG	1.9	1.9	1.9	10.3%	10.2%	9.7%	0.2	0.1	0.1	11.8%	5.7%	3.9%
CY	1.9	1.9	1.9	19.3%	18.0%	18.6%	0.3	0.3	0.3	17.1%	17.5%	17.8%
CZ	17.3	18.6	19.0	27.1%	29.0%	29.4%	0.1	0.1	0.1	0.8%	0.6%	0.6%
DE	197.6	199.1	200.0	30.1%	30.5%	30.6%	2.0	4.7	4.9	1.0%	2.4%	2.5%
DK	69.0	68.5	67.5	48.4%	43.9%	44.9%	0.6	0.5	0.5	0.8%	0.8%	0.7%
EE	3.3	3.4	3.3	33.9%	33.4%	32.9%	0.0	0.0	0.0	0.5%	0.3%	0.3%
ES	45.4	45.8	45.9	10.8%	11.2%	11.1%	1.7	1.5	1.3	3.7%	3.3%	2.9%
FI	45.8	31.5	33.7	41.5%	35.5%	36.1%	0.5	0.7	0.7	1.0%	2.2%	2.0%
FR	384.2	388.4	381.8	32.7%	32.9%	32.7%	7.5	9.2	9.4	2.0%	2.4%	2.4%
GR	4.3	4.4	4.3	6.3%	6.2%	5.9%	0.2	0.2	0.1	5.0%	3.8%	2.4%
HR	1.5	1.5	1.5	9.9%	9.7%	9.6%	0.0	0.0	0.1	3.3%	3.0%	3.4%
HU	4.2	4.5	4.5	15.2%	16.5%	16.9%	0.0	0.0	0.1	0.6%	0.6%	1.5%
IE	12.5	11.2	10.9	19.6%	17.4%	17.4%	0.6	0.6	0.8	4.4%	5.6%	7.1%
IS	2.7	3.0	3.3	20.4%	22.0%	23.0%	0.1	0.1	0.1	2.1%	2.1%	3.9%
IT	43.9	40.2	38.5	8.6%	8.3%	8.0%	3.7	3.3	2.8	8.3%	8.1%	7.3%
LI	0.7	0.7	0.7	39.7%	37.3%	36.7%	0.0	0.0	0.0	0.1%	0.0%	0.1%
LT	2.9	3.2	3.3	24.3%	24.5%	25.0%	0.0	0.0	0.0	1.1%	0.7%	0.6%
LU	40.6	41.5	42.5	31.7%	33.2%	34.0%	0.7	2.3	2.5	1.8%	5.6%	6.0%
LV	1.6	1.7	1.7	25.1%	25.5%	25.4%	0.0	0.0	0.0	0.1%	0.1%	0.1%
MT	0.5	0.6	0.6	8.9%	8.9%	9.6%	0.0	0.0	0.0	6.7%	5.0%	4.3%
NL	52.4	53.4	54.1	19.6%	20.3%	20.2%	0.8	0.6	0.5	1.6%	1.1%	1.0%
NO	46.8	48.2	49.9	37.6%	37.7%	38.1%	0.2	0.3	0.3	0.5%	0.5%	0.6%
PL	16.7	17.7	18.0	19.4%	19.4%	19.2%	0.5	0.5	0.6	2.7%	2.8%	3.4%
PT	8.1	8.2	8.3	12.2%	12.6%	12.7%	0.4	0.3	0.2	4.3%	3.2%	3.0%
RO	4.1	3.9	4.0	11.3%	11.5%	11.1%	0.1	0.0	0.0	1.3%	0.9%	1.0%
SE	142.6	145.1	148.4	56.6%	59.5%	59.5%	0.2	0.5	0.3	0.1%	0.3%	0.2%
SI	1.0	0.9	0.9	9.8%	9.8%	9.2%	0.0	0.0	0.0	0.4%	0.3%	0.3%
SK	5.5	5.7	5.7	19.2%	19.6%	20.3%	0.0	0.0	0.0	0.8%	0.9%	0.9%
EU/EEA	1,235.4	1,239.7	1,241.8	26.5%	26.8%	26.8%	21.9	28.8	28.9	1.8%	2.3%	2.3%
Memo item: Non-EU/EEA countries	178.9	181.3	181.9	13.7%	13.7%	13.6%	6.2	10.1	11.3	3.4%	5.6%	6.2%

By country of counterparty	Total exposures to Construction (NACE F)						Non-performing exposures to Construction (NACE F)					
	Gross carrying amount			As % of Total of exposures to Non-financial corporations			Gross carrying amount			NPL ratio		
	Jun-23	Mar-24	Jun-24	Jun-23	Mar-24	Jun-24	Jun-23	Mar-24	Jun-24	Jun-23	Mar-24	Jun-24
AT	12.3	13.1	13.1	9.6%	9.5%	9.4%	0.3	0.7	0.7	2.5%	5.0%	5.6%
BE	22.3	23.3	24.3	10.7%	11.2%	11.3%	0.8	0.9	1.0	3.4%	3.9%	4.2%
BG	1.0	1.0	1.1	5.7%	5.5%	5.7%	0.1	0.0	0.0	6.7%	3.1%	2.7%
CY	0.9	0.9	0.9	9.2%	8.1%	8.4%	0.1	0.1	0.0	7.6%	8.7%	5.5%
CZ	2.5	2.3	2.2	3.9%	3.6%	3.4%	0.1	0.1	0.1	3.5%	4.1%	4.1%
DE	17.4	17.2	17.4	2.6%	2.6%	2.7%	0.6	1.0	1.0	3.4%	5.9%	6.0%
DK	3.8	4.2	3.8	2.6%	2.7%	2.5%	0.1	0.1	0.1	3.1%	3.0%	3.2%
EE	0.3	0.3	0.3	3.2%	2.7%	2.7%	0.0	0.0	0.0	1.7%	1.1%	1.1%
ES	33.8	31.6	31.7	8.1%	7.8%	7.7%	2.5	2.2	2.1	7.5%	7.0%	6.7%
FI	4.1	3.6	3.6	3.7%	4.1%	3.9%	0.1	0.3	0.3	3.7%	7.6%	7.3%
FR	55.7	54.2	52.9	4.7%	4.6%	4.5%	3.5	3.9	4.2	6.2%	7.3%	7.9%
GR	3.1	3.1	3.1	4.5%	4.3%	4.3%	0.2	0.2	0.2	7.0%	5.6%	4.9%
HR	1.1	1.2	1.3	7.1%	7.9%	8.0%	0.1	0.1	0.1	8.2%	6.5%	5.9%
HU	1.3	1.3	1.3	4.9%	4.8%	4.8%	0.1	0.0	0.1	3.8%	3.8%	4.0%
IE	1.7	1.9	1.9	2.6%	3.0%	3.1%	0.1	0.1	0.1	3.7%	3.1%	2.9%
IS	1.8	2.1	2.1	13.3%	15.1%	14.6%	0.0	0.0	0.1	1.1%	2.1%	2.5%
IT	34.8	33.1	31.8	6.8%	6.8%	6.6%	3.5	3.0	2.8	10.2%	9.1%	8.8%
LI	0.1	0.1	0.1	4.1%	4.0%	4.1%	0.0	0.0	0.0	1.7%	1.5%	1.5%
LT	0.6	0.7	0.7	4.9%	5.4%	5.6%	0.0	0.0	0.0	5.7%	1.9%	1.8%
LU	5.3	5.5	5.4	4.1%	4.4%	4.3%	0.1	0.4	0.4	2.5%	7.5%	6.5%
LV	0.2	0.2	0.2	3.1%	2.6%	2.7%	0.0	0.0	0.0	2.1%	6.0%	4.5%
MT	0.3	0.3	0.3	4.7%	4.7%	4.4%	0.0	0.0	0.0	6.7%	6.1%	5.9%
NL	11.2	11.2	11.4	4.2%	4.3%	4.3%	0.4	0.4	0.4	3.5%	3.4%	3.1%
NO	13.6	13.6	14.2	11.0%	10.6%	10.8%	0.1	0.2	0.3	0.8%	1.7%	1.8%
PL	4.3	4.4	4.6	5.0%	4.8%	4.9%	0.3	0.2	0.3	6.3%	5.6%	5.5%
PT	6.3	6.0	6.0	9.4%	9.3%	9.2%	0.6	0.4	0.4	9.2%	6.3%	6.0%
RO	3.2	3.0	3.4	8.9%	8.8%	9.6%	0.2	0.2	0.2	4.9%	5.0%	4.6%
SE	7.3	6.2	6.3	2.9%	2.5%	2.5%	0.1	0.2	0.2	0.9%	2.7%	3.0%
SI	0.6	0.5	0.6	6.3%	5.3%	5.8%	0.0	0.0	0.0	2.2%	2.9%	3.0%
SK	1.9	1.9	2.0	6.6%	6.6%	6.9%	0.1	0.1	0.1	3.4%	4.3%	4.3%
EU/EEA	252.6	248.0	247.8	5.4%	5.4%	5.3%	14.0	14.9	14.9	5.5%	6.0%	6.0%
Memo item: Non-EU/EEA countries	34.0	34.2	34.4	2.6%	2.6%	2.6%	2.6	2.6	2.7	7.6%	7.6%	7.7%

(1) In disclosing aggregated information on the real estate (RE) exposures towards the different national RE markets in the Union, the EBA made use of information in regulatory reporting templates that provide a breakdown of credit exposures. RE exposures are identified as those referred to as both the NACE codes 'F' and 'L', although strictly speaking some sub-categories would need to be excluded following the Commercial Real Estate (CRE) definition adopted in the ESRB Recommendation.

(2) Data is country aggregated on the basis of the residence of the immediate counterparty. The information on the geographical distribution of exposures by country is reported by institutions where non-domestic original exposures in all 'non-domestic' countries in all exposures classes are equal or higher than 10% of total domestic and non-domestic original exposures. For this purpose exposures shall be deemed to be domestic where they are exposures to counterparties located in the Member State where the institution is located.

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. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

Methodological note

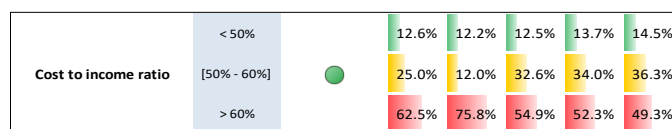
Risk Indicators' (RIs) heatmap

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 for all banks that are included in the EBA's reporting sample in each reference date. From reference periods March 2020 onwards, the sum of total assets no longer includes UK 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 ⁽¹⁾			Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹⁾			
				Template	Row	Column	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	0015	0010	C 02.00	0010	0010							
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	0010	0010	C 02.00	0010	0010							
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	0020	0010	C 02.00	0010	0010							
4	SVC_29	CET 1 ratio (fully loaded)	Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	[(C 01.00/0020, c0010) - C 05.01/0010, c0010] - C 01.00/0400, c0010 + MIN [(C 01.00/0530, c0010) - C 01.00/0740, c0010] - C 05.01/0010, c0020] - C 01.00/0720, c0010] + MIN [(C 01.00/0750, c0010) - C 01.00/0970, c0010] - C 05.01/0010, c0030], 0)], 0)] / [(C 02.00/0010; c0010) - (C 05.01/0010; c0040)]												
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	0320	0010	C 47.00	0300	0010							
6	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	0310	0010	C 47.00	0290	0010							
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	010							
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060							
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (F&L)	Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)	F 19.00	0005, 0070, 0191, 0221	0010	F 18.00	0005, 0070, 0191, 0221	0010							
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	0330	0060	F 18.00	0330	0010							
11	PFT_21	Return on equity (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total equity (B)	F 02.00	0670	0010	F 01.03	0300	0010							
12	PFT_24	Return on assets (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total assets (B)	F 02.00	0670	0010	F 01.01	0380	0010							
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	0360, 0385, 0390	0010	F 02.00	0355	0010							
14	PFT_25	Net interest income to total net operating income	Net interest income (Interest income (A) - Interest expenses (B)) / Total net operating income (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 02.00	0355	0010				
15	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (Fee and commission income (A) - Fee and commission expenses (B)) / Total net operating income (C)	F 02.00	0200	0010	F 02.00	0210	0010	F 02.00	0355	0010				
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	0280, 0285, 0287, 0290, 0295	0010	F 02.00	0355	0010							
17	PFT_41	Net interest margin (numerator annualised, denominator as average) ⁽²⁾	Interest income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 01.01	0010, 0080, 0090, 0094, 0095, 0100, 0130, 0173, 0174, 0177, 0178, 0232, 0233, 0236, 0237, 0098, 0099, 0143, 0144, 0182, 0183	0010				
18	PFT_43	Cost of risk ⁽¹⁾	⁽¹⁾ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to update in the institution's methodology for estimation (net) + Other adjustments] (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	0080, 0250, 0430, 0670	0020, 0040, 0050, 0070, 0110, 0120, 0125	F 04.03.1	0110	0015, 0030, 0040, 0041	F 04.04.1	0070	0015, 0030, 0040, 0041				
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	0080	0050, 0060	F 04.01	0170, 0180	0010	F 08.01	0260, 0310	0010, 0020, 0030, 0034, 0035				
20	FND_33	Asset encumbrance ratio	⁽¹⁾ Total encumbered assets and collateral (A + B) / Total assets and collateral (C + D)	F 32.01	0010	0010	F 32.02	0130	0010	F 32.01	0010	0010, 0060	F 32.02	0130	0010, 0040	
21	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	0010	0010	C 76.00	0020	0010							
22	LIQ_20	Net Stable Funding Ratio	Available Stable Funding (A) / Required Stable Funding (B)	C 84.00	0120	0030	C 84.00	0010	0020							

(1) The data points refer to the latest version of either FINREP tables ("F") or COREP tables ("C") (<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementation-technical-standard-on-supervisory-reporting>). For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methodological Guide available here (<http://www.eba.europa.eu/risk-analysis-and-data/risk-indicators-guide>).

(2) 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.

(3) Applicable only to IFRS reporting banks. For IGAAP banks the formula is: Increases and other adjustments in allowances, due to amounts set aside for estimated loan losses during the period + Decreases due to amounts reversed for estimated loan losses during the period] (A) / Total gross loans and advances subject to impairment (B + C + D)

(4) 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 ⁽¹⁾			Data Point B ⁽¹⁾		
				Template	Row	Column	Template	Row	Column
Exposures towards counterparty	n/a	Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances		F 20.04	0040, 0075, 0080, 0140	0010			
Cash balances at central banks and other demand deposits	n/a	Cash balances at central banks and other demand deposits		F 20.04	0075	0010			
Debt securities	n/a	Debt securities		F 20.04	0080	0010			
Debt securities: of which Central banks and general governments	n/a	Central banks and general governments		F 20.04	0090, 0100	0010			
Loans and advances	n/a	Loans and advances		F 20.04	0140	0010			
Loans and advances: of which Credit institutions and other financial corporations	n/a	Credit institutions and other financial corporations		F 20.04	0170, 0180	0010			
Loans and advances: of which Non-financial corporations	n/a	Non-financial corporations		F 20.04	0190	0010			
Loans and advances: of which Households	n/a	Households		F 20.04	0220	0010			
Deposits	n/a	Deposits		F 20.06	0070	0010			
Deposits: of which Central banks	n/a	Central banks		F 20.06	0080	0010			
Deposits: of which General governments	n/a	General governments		F 20.06	0090	0010			
Deposits: of which Credit institutions	n/a	Credit institutions		F 20.06	0100	0010			
Deposits: of which Other financial corporations	n/a	Other financial corporations		F 20.06	0110	0010			
Deposits: of which Non-financial corporations	n/a	Non-financial corporations		F 20.06	0120	0010			
Deposits: of which Households	n/a	Households		F 20.06	0130	0010			
Off balance sheet exposures: Loan commitments	n/a	Loan commitments given		F 20.05	0010	0010			
Off balance sheet exposures: Financial guarantees	n/a	Financial guarantees given		F 20.05	0020	0010			
Off balance sheet exposures: Other Commitments	n/a	Other Commitments given		F 20.05	0030	0010			
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	0020, 0030, 0040	0010	F 01.01	0380	0010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	0070, 0093, 0097, 0110, 0142, 0172, 0176, 0195, 0190	0010	F 01.01	0380	0010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	0080, 0094, 0098, 0120, 0173, 0143, 0177, 0182, 0232, 0239	0010	F 01.01	0380	0010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	0090, 0095, 0099, 0130, 0144, 0174, 0175, 0185, 0233, 0237	0010	F 01.01	0380	0010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	0060, 0092, 0240	0010	F 01.01	0380	0010
Other assets	RDB_6 ⁽¹⁾	Ratio	Other assets (A) / Total Assets (B)	F 01.01	0250, 0260, 0270, 0300, 0330, 0360, 0370, 0375	0010	F 01.01	0380	0010
Total assets	RDB_1	Denominator	Total assets	F 01.01	0380	0010			
Total financial assets	AQT_68.1 ⁽¹⁾	Denominator	Total financial instruments on the asset side	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010			
Share of financial assets valued at (amortised) cost	AQT_68.3 ⁽¹⁾	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F 01.01	0010, 0181, 0231, 0234	010	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through OCI	AQT_68.2 ⁽¹⁾	Ratio	Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F 01.01	0141, 0175	0010	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through profit&loss ⁽¹⁾	AQT_68.1 ⁽¹⁾	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F 01.01	0050, 0091, 0096, 0100, 0171, 0240	0010	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	0005, 0070, 0191, 0221	0010	n/a	n/a	n/a
Loans and advances: HHs	n/a		Gross carrying amount of loans at amortised costs to Households	F 18.00	0150	0010	n/a	n/a	n/a

Loans and advances: Mortgages	n/a		Gross carrying amount of loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0010	n/a	n/a	n/a
Loans and advances: NFCs	n/a		Gross carrying amount of loans at amortised costs to Non-financial corporations	F 18.00	0120	0010	n/a	n/a	n/a
Loans and advances: SME	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0010	n/a	n/a	n/a
Loans and advances: CRE	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0010	n/a	n/a	n/a
Non-performing loans and advances	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	0005, 0070, 0191, 0221	0060	n/a	n/a	n/a
Non-performing loans and advances: HHs	n/a		Gross carrying amount of non-performing loans at amortised costs to Households	F 18.00	0150	0060	n/a	n/a	n/a
Non-performing loans and advances: Mortgages	n/a		Gross carrying amount of non-performing loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0060	n/a	n/a	n/a
Non-performing loans and advances: NFCs	n/a		Gross carrying amount of non-performing loans at amortised costs to Non-financial corporations	F 18.00	0120	0060	n/a	n/a	n/a
Non-performing loans and advances: SME	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0060	n/a	n/a	n/a
Non-performing loans and advances: CRE	n/a		Gross carrying amount of non-performing loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0060	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	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	0010
NPL ratio: HHs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Non-performing (A) / Gross carrying amount (B)	F 18.00	0150	0060	F 18.00	0150	0010
NPL ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0160	0060	F 18.00	0160	0010
NPL ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Non-performing (A) / Gross carrying amount (B)	F 18.00	0120	0060	F 18.00	0120	0010
NPL ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Non-performing (A) / Gross carrying amount (B)	F 18.00	0130	0060	F 18.00	0130	0010
NPL ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Non-performing (A) / Gross carrying amount (B)	F 18.00	0140	0060	F 18.00	0140	0010
Coverage ratio of non-performing loans and advances	AQT_41.2	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060
Coverage ratio: HHs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households: Accumulated impairment (A) / Non-performing (B)	F 18.00	0150	0150	F 18.00	0150	0060
Coverage ratio: Mortgages	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Households of which: Loans collateralised by residential immovable property: Accumulated impairment (A) / Non-performing (B)	F 18.00	0160	0150	F 18.00	0160	0060
Coverage ratio: NFCs	n/a	Ratio	Gross carrying amounts of loans at amortised costs to Non-financial corporations: Accumulated impairment (A) / Non-performing (B)	F 18.00	0120	0150	F 18.00	0120	0060
Coverage ratio: SME	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises: Accumulated impairment (A) / Non-performing (B)	F 18.00	0130	0150	F 18.00	0130	0060
Coverage ratio: CRE	n/a	Ratio	Gross carrying amounts of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property: Accumulated impairment (A) / Non-performing (B)	F 18.00	0140	0150	F 18.00	0140	0060
NFCs loans and advances - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0010	0010	F06.01	0190	0010
NFCs loans and advances - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0020	0010	F06.01	0190	0010
NFCs loans and advances - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0030	0010	F06.01	0190	0010
NFCs loans and advances - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0040	0010	F06.01	0190	0010
NFCs loans and advances - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0050	0010	F06.01	0190	0010
NFCs loans and advances - F Construction	n/a	Ratio	NFCs loans and advances - F Construction (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0060	0010	F06.01	0190	0010
NFCs loans and advances - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0070	0010	F06.01	0190	0010
NFCs loans and advances - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0080	0010	F06.01	0190	0010
NFCs loans and advances - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0090	0010	F06.01	0190	0010
NFCs loans and advances - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0100	0010	F06.01	0190	0010
NFCs loans and advances - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0105	0010	F06.01	0190	0010
NFCs loans and advances - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0110	0010	F06.01	0190	0010
NFCs loans and advances - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0120	0010	F06.01	0190	0010
NFCs loans and advances - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0130	0010	F06.01	0190	0010
NFCs loans and advances - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0140	0010	F06.01	0190	0010
NFCs loans and advances - P Education	n/a	Ratio	NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0150	0010	F06.01	0190	0010
NFCs loans and advances - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0160	0010	F06.01	0190	0010
NFCs loans and advances - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0170	0010	F06.01	0190	0010
NFCs loans and advances - S Other services	n/a	Ratio	NFCs loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0180	0010	F06.01	0190	0010
NFCs NPLs - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing: Non-performing (A) / Loans and advances (B)	F 06.01	0010	0012	F06.01	0010	0010
NFCs NPLs - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying: Non-performing (A) / Loans and advances (B)	F 06.01	0020	0012	F06.01	0010	0010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing: Non-performing (A) / Loans and advances (B)	F 06.01	0030	0012	F06.01	0010	0010

NFCs NPLs - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply : Non-performing (A) /Loans and advances (B)	F 06.01	0040	0012	F06.01	0040	0010
NFCs NPLs - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply : Non-performing (A) /Loans and advances (B)	F 06.01	0050	0012	F06.01	0050	0010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)	F 06.01	0060	0012	F06.01	0060	0010
NFCs NPLs - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade : Non-performing (A) /Loans and advances (B)	F 06.01	0070	0012	F06.01	0070	0010
NFCs NPLs - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage : Non-performing (A) /Loans and advances (B)	F 06.01	0080	0012	F06.01	0080	0010
NFCs NPLs - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0090	0012	F06.01	0090	0010
NFCs NPLs - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication : Non-performing (A) /Loans and advances (B)	F 06.01	0100	0012	F06.01	0100	0010
NFCs NPLs - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities : Non-performing (A) /Loans and advances (B)	F 06.01	0105	0012	F06.01	0105	0010
NFCs NPLs - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities : Non-performing (A) /Loans and advances (B)	F 06.01	0110	0012	F06.01	0110	0010
NFCs NPLs - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities : Non-performing (A) /Loans and advances (B)	F 06.01	0120	0012	F06.01	0120	0010
NFCs NPLs - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0130	0012	F06.01	0130	0010
NFCs NPLs - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security : Non-performing (A) /Loans and advances (B)	F 06.01	0140	0012	F06.01	0140	0010
NFCs NPLs - P Education	n/a	Ratio	NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)	F 06.01	0150	0012	F06.01	0150	0010
NFCs NPLs - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities : Non-performing (A) /Loans and advances (B)	F 06.01	0160	0012	F06.01	0160	0010
NFCs NPLs - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation : Non-performing (A) /Loans and advances (B)	F 06.01	0170	0012	F06.01	0170	0010
NFCs NPLs - S Other services	n/a	Ratio	NFCs loans and advances - S Other services : Non-performing (A) /Loans and advances (B)	F 06.01	0180	0012	F06.01	0180	0010
Proportion of exposures to NACE L (Real Estate Activities)	n/a	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0110	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE L (Real Estate Activities)	n/a	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	0110	0012	F 20.07.1	0110	0010
Proportion of exposures to NACE F (Construction)	n/a	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0060	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE F (Construction)	n/a	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	0060	0012	F 20.07.1	0060	0010
Share of stage 1 loans and advances to total gross loans and advances	AQT_65.1	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0015	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 2 loans and advances to total gross loans and advances	AQT_65.2	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0030	F 04.04.1	0070	0015, 0030, 0040, 0041
Share of stage 3 loans and advances to total gross loans and advances	AQT_65.3	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2, 3 and POCI loans and advances at amortised cost (B)	F 04.04.1	0070	0040	F 04.04.1	0070	0015, 0030, 0040, 0041
Coverage ratio stage 1 of loans and advances	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	0070	0050	F 04.04.1	0070	0015
Coverage ratio stage 2 of loans and advances	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	0070	0060	F 04.04.1	0070	0030
Coverage ratio stage 3 of loans and advances	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	0070	0070	F 04.04.1	0070	0040
Total fair valued financial assets ⁽¹⁾	n/a	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets ⁽²⁾	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 2 financial assets ⁽²⁾	AQT_80.2	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 3 financial assets ⁽²⁾	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	0010	0010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	0010	0020			
Sovereign exposure - Financial assets held for trading	n/a	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0010	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Fair value through P&L	n/a	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0060	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Fair value through OCI	n/a	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0080	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Amortised cost	n/a	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	0010	0030, 0060, 0080, 0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0170	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0180	0010	C 33.00	0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 1Y - 5Y	n/a	Ratio	Sovereign exposure maturities 1Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0190, 0200, 0210	0010	C 33.00	0200, 0210, 0220, 0230	0010

Sovereign exposure maturities 5Y - 10Y	n/a	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0220	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 10Y - more	n/a	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0230	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	0050, 0060, 0090, 0230, 0143	0010	F 01.02	0300	0010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	0160	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Customer deposits from HFs	n/a	Ratio	Deposits from HFs (A) / Total liabilities (B)	F 08.01	0310	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Customer deposits from NFCs	n/a	Ratio	Deposits from NFCs (A) / Total liabilities (B)	F 08.01	0260	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Other deposits	n/a	Ratio	Other deposits (A) / Total liabilities (B)	F 08.01	0110, 0210	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	0110, 0210, 0360, 0310	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	0300	0010
			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 (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Loan commitments: volume	n/a		Gross carrying amount	F 18.00	0340	0010	n/a	n/a	n/a

Share of loan commitments to HHs	n/a	Ratio	Loan commitments to HHs (A) / Total loan commitments given (B)	F 18.00	0400	0010	F 18.00	0340	0010
Share of loan commitments to NFCs	n/a	Ratio	Loan commitments to NFCs (A) / Total loan commitments given (B)	F 18.00	0390	0010	F 18.00	0340	0010
Volume of liquid assets (after weighting)	n/a		Volume of liquid assets	C 72.00	0010	0040			
Cash and reserves	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0040, 0050	0040	C 72.00	0010	0040
Central government assets (L1)	n/a	Ratio	Central government assets L1 (A) / Volume of liquid assets (B)	C 72.00	0070	0040	C 72.00	0010	0040
L1 securities	n/a	Ratio	L1 Securities (A) / Volume of liquid assets (B)	C 72.00	0060, 0080, 0090, 0100, 0110, 0120, 0130, 0140, 0150, 0160, 0170	0040	C 72.00	0010	0040
Extremely high quality covered bonds	n/a	Ratio	Cash and reserves (A) / Volume of liquid assets (B)	C 72.00	0180	0040	C 72.00	0010	0040
L2A & L2B assets	n/a	Ratio	L2A & L2B assets (A) / Volume of liquid assets (B)	C 72.00	0230, 0310	0040	C 72.00	0010	0040
Volume of available stable funding (after weighting)	n/a		Volume of available stable funding	C 84.00	0120	0030			
Capital items and instruments	n/a	Ratio	Capital items and instruments (A) / Volume of available stable funding (B)	C 84.00	0130	0030	C 84.00	0120	0030
Retail deposits	n/a	Ratio	Retail deposits (A) / Volume of available stable funding (B)	C 84.00	0140	0030	C 84.00	0120	0030
Operational deposits	n/a	Ratio	Operational deposits (A) / Volume of available stable funding (B)	C 84.00	0160	0030	C 84.00	0120	0030
Other non-financial customers (excl. central banks)	n/a	Ratio	Other non-financial customers (excl. central banks) (A) / Volume of available stable funding (B)	C 84.00	0150	0030	C 84.00	0120	0030
(Other) financial customers and central banks	n/a	Ratio	(Other) financial customers and central banks (A) / Volume of available stable funding (B)	C 84.00	0180	0030	C 84.00	0120	0030
Liabilities provided from undetermined counterparties	n/a	Ratio	Liabilities provided from undetermined counterparties (A) / Volume of available stable funding (B)	C 84.00	0190	0030	C 84.00	0120	0030
Intra-group and other liabilities	n/a	Ratio	Intra-group and other liabilities (A) / Volume of available stable funding (B)	C 84.00	0170, 0200, 0210	0030	C 84.00	0120	0030
Own funds (Tier 1 capital) volume	n/a		Tier 1 capital volume (A)	C 01.00	0015	0010	n/a	n/a	n/a
Capital instruments eligible as CET1 Capital	n/a	Ratio	Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B)	C 01.00	0030	0010	C 01.00	0015	0010
Retained earnings	n/a	Ratio	Retained earnings (A) / Tier 1 capital volume (B)	C 01.00	0130	0010	C 01.00	0015	0010
Accumulated other comprehensive income	n/a	Ratio	Accumulated other comprehensive income (A) / Tier 1 capital volume (B)	C 01.00	0180	0010	C 01.00	0015	0010
Other CET1 components	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 01.00	0030, 0130, 0180, 0630	0010	C 01.00	0015	0010
Additional Tier 1 capital	n/a	Ratio	Additional Tier 1 capital	C 01.00	0930	0010	C 01.00	0015	0010
RWA volume	n/a		RWA volume	C 02.00	0010	0010	n/a	n/a	n/a
			Calculated as SCV_4 - Securitisation risk exposure amounts of total credit risk exposure amounts	n/a	n/a	n/a	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	0040	0010	C 02.00	0010	0010
Securitisation capital requirements	n/a	Ratio	Securitisation positions (SA and RB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	0220, 0430, 0470	0010	C 02.00	0010	0010
Market risk capital requirements	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	0520	0010	C 02.00	0010	0010
Operational risk capital requirements	SCV_9	Ratio	Total risk exposure amount for Optr (A) / Total risk exposure amount (B)	C 02.00	0590	0010	C 02.00	0010	0010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Net interest income on equity (numerator annualised, denominator as average) ⁽¹⁾	n/a	Ratio	(Interest income - Interest expense) (A) / Equity (B)	F 02.00	0010, 0090	0010	F 01.03	0300	0010
Net fee & commission income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Fee & commission income - Fee & commission expense (A) / Equity (B)	F 02.00	0200, 0210	0010	F 01.03	0300	0010
Net trading income (incl. FV result) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	0280, 0285, 0287, 0290	0010	F 01.03	0300	0010
Other operating income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0305	0010	F 01.03	0300	0010
Staff expenses on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	0370	0010	F 01.03	0300	0010
Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Other admin. (incl. depreciation) expenses (A) / Equity (B)	F 02.00	0380, 0390	0010	F 01.03	0300	0010
Provisions on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	0430	0010	F 01.03	0300	0010
Impairments (credit risk losses) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	0460	0010	F 01.03	0300	0010
Contributions to resolution funds and DGS (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Cash contributions to resolution funds and deposit guarantee schemes (A) / Equity (B)	F 02.00	0385	0010	F 01.03	0300	0010
Other (incl. tax) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Profit or (-) loss for the year: Total operating income + Staff expenses + Other admin. Expenses + Cash contributions to resolution funds and deposit guarantee schemes + Provisions + Impairments (A) / Equity (B)	F 02.00	0670, 0355, 0370, 0380, 0385, 0390, 0430, 0460	0010	F 01.03	0300	0010

(1) The data points refer to the latest version of either FINREP tables ("F") or COREP tables ("C") (<http://www.eba.europa.eu/regulation-and-policy/supervisory-reporting/implementing-technical-standard-on-supervisory-reporting>). For more information regarding the Risk Indicators formulas, applicable to each reporting framework, please see the List and Methodological Guide available here (<http://www.eba.europa.eu/risk-analysis-and-data/risk-indicators-guide>).

(2) 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.

(3) Applicable only to IFRS reporting banks.

(4) The formula presented in this document for this risk indicator differs from the formula presented in the EBA list of risk indicators published on the EBA website, which will be subject to future revision.



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