



## COVID-19 note

### Statistical annex

#### DISCLAIMER

**This Excel file is provided for analytical and transparency purposes only.**

**The file includes the statistical information comprised in the EBA's COVID-19 note, with the exception of figures based on market data.**

**The final aim of this tool is to give the statistical users a consistent set of information which allows to reproduce the same charts showed in the COVID-19 note.**

For additional queries please contact [rast@eba.europa.eu](mailto:rast@eba.europa.eu)

<b>Disclaimer</b>	F7	F8	F9	F10	F11	F12	F13	F14	F16	F18	F19	F20	F21	F22	F24	F28
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Series Name	Type	Chart	Period	Country	Value
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Autumn-13	EU	31%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Spring-14	EU	31%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Autumn-14	EU	32%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Spring-15	EU	36%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Autumn-15	EU	49%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Spring-16	EU	45%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Autumn-16	EU	53%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Spring-17	EU	51%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Autumn-17	EU	51%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Spring-18	EU	53%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Autumn-18	EU	55%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Spring-19	EU	55%
Earnings are covering their cost of equity	Percentage	Figure 7:Share of banks for which earnings are covering their cost of equity (left)	Autumn-19	EU	58%







Other Households	Percentage	Figure 8: Distribution of loans and advances by segment and by country, as of Q4 2019	Dec-19	MT	4,7%
Other Households	Percentage	Figure 8: Distribution of loans and advances by segment and by country, as of Q4 2019	Dec-19	NL	1,6%
Other Households	Percentage	Figure 8: Distribution of loans and advances by segment and by country, as of Q4 2019	Dec-19	NO	5,2%
Other Households	Percentage	Figure 8: Distribution of loans and advances by segment and by country, as of Q4 2019	Dec-19	PL	8,7%
Other Households	Percentage	Figure 8: Distribution of loans and advances by segment and by country, as of Q4 2019	Dec-19	PT	3,2%
Other Households	Percentage	Figure 8: Distribution of loans and advances by segment and by country, as of Q4 2019	Dec-19	RO	3,2%
Other Households	Percentage	Figure 8: Distribution of loans and advances by segment and by country, as of Q4 2019	Dec-19	SE	3,1%
Other Households	Percentage	Figure 8: Distribution of loans and advances by segment and by country, as of Q4 2019	Dec-19	SI	16,5%
Other Households	Percentage	Figure 8: Distribution of loans and advances by segment and by country, as of Q4 2019	Dec-19	SK	4,2%
Other Households	Percentage	Figure 8: Distribution of loans and advances by segment and by country, as of Q4 2019	Dec-19	EU	11,0%

Series Name	Column	Type	Chart	Period	Country	Value
A Agriculture, forestry and fishing	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	4.0%
B Mining and quarrying	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	1.7%
C Manufacturing	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	14.3%
D Electricity, gas, steam and air conditioning supply	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	4.6%
E Water supply	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	0.9%
F Construction	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	5.4%
G Wholesale and retail trade	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	13.0%
H Transport and storage	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	6.1%
I Accommodation and food service activities	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	2.6%
J Information and communication	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	2.6%
K Financial and insurance activities	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	3.1%
L Real estate activities	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	2.5%
M Professional, scientific and technical activities	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	4.7%
N Administrative and support service activities	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	3.8%
O Public administration and defence, compulsory social security	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	0.4%
P Education	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	0.3%
Q Human health services and social work activities	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	1.9%
R Arts, entertainment and recreation	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	0.6%
S Other services	EEA average	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	4.5%
A Agriculture, forestry and fishing	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	6.7%
B Mining and quarrying	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	6.6%
C Manufacturing	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	6.0%
D Electricity, gas, steam and air conditioning supply	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	2.4%
E Water supply	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	3.5%
F Construction	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	14.9%
G Wholesale and retail trade	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	6.5%
H Transport and storage	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	6.5%
I Accommodation and food service activities	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	8.6%
J Information and communication	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	3.0%
K Financial and insurance activities	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	3.2%
L Real estate activities	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	3.3%
M Professional, scientific and technical activities	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	4.6%
N Administrative and support service activities	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	3.2%
O Public administration and defence, compulsory social security	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	1.0%
P Education	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	4.5%
Q Human health services and social work activities	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	2.9%
R Arts, entertainment and recreation	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	7.7%
S Other services	NPL ratio	Percentage	Figure 9: Breakdown of loans and advances to NFCs and NPL ratios by NACE codes	Dec-19	EU	4.6%





Manufacturing	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Other non-EEA	160.740.588.545
Electricity, gas, steam and air con. supply	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Other non-EEA	51.936.251.260
Construction	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Other non-EEA	23.948.392.118
Wholesale and retail trade	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Other non-EEA	128.866.974.923
Transport and storage	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Other non-EEA	100.554.521.493
Accommodation and food service activities	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Other non-EEA	14.322.766.717
Administrative and support service activities	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Other non-EEA	27.890.143.652
Arts, entertainment and recreation	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Other non-EEA	2.316.175.199
Manufacturing	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Total NFC exposures to selected sectors (RHS)	653.918.321.252
Electricity, gas, steam and air con. supply	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Total NFC exposures to selected sectors (RHS)	199.235.946.488
Construction	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Total NFC exposures to selected sectors (RHS)	250.930.423.051
Wholesale and retail trade	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Total NFC exposures to selected sectors (RHS)	565.326.719.025
Transport and storage	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Total NFC exposures to selected sectors (RHS)	224.618.612.051
Accommodation and food service activities	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Total NFC exposures to selected sectors (RHS)	120.403.764.776
Administrative and support service activities	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Total NFC exposures to selected sectors (RHS)	175.026.869.305
Arts, entertainment and recreation	EUR	EU banks' total exposure to most affected sectors by the crisis, and distribution according to the country of counterparty	Dec-19	Total NFC exposures to selected sectors (RHS)	27.117.866.403









Series Name	Type	Chart	Period	Country	Value
Impact of sensitivity 1 on the CET1 ratio: weighted average	bps	Credit risk sensitivity analysis – weighted average and interquartile range of impact on CET1 ratio (left)	Projection	EU	-233
Impact of sensitivity 1 on the CET1 ratio: 1st quartile	bps	Credit risk sensitivity analysis – weighted average and interquartile range of impact on CET1 ratio (left)	Projection	EU	-335
Impact of sensitivity 1 on the CET1 ratio: 3rd quartile	bps	Credit risk sensitivity analysis – weighted average and interquartile range of impact on CET1 ratio (left)	Projection	EU	-139
Impact of sensitivity 2 on the CET1 ratio: weighted average	bps	Credit risk sensitivity analysis – weighted average and interquartile range of impact on CET1 ratio (left)	Projection	EU	-355
Impact of sensitivity 2 on the CET1 ratio: 1st quartile	bps	Credit risk sensitivity analysis – weighted average and interquartile range of impact on CET1 ratio (left)	Projection	EU	-428
Impact of sensitivity 2 on the CET1 ratio: 3rd quartile	bps	Credit risk sensitivity analysis – weighted average and interquartile range of impact on CET1 ratio (left)	Projection	EU	-210
Impact of sensitivity 3 on the CET1 ratio: weighted average	bps	Credit risk sensitivity analysis – weighted average and interquartile range of impact on CET1 ratio (left)	Projection	EU	-380
Impact of sensitivity 3 on the CET1 ratio: 1st quartile	bps	Credit risk sensitivity analysis – weighted average and interquartile range of impact on CET1 ratio (left)	Projection	EU	-444
Impact of sensitivity 3 on the CET1 ratio: 3rd quartile	bps	Credit risk sensitivity analysis – weighted average and interquartile range of impact on CET1 ratio (left)	Projection	EU	-231
Additional ECL from sensitivity 1: NFC	EUR Billion	Credit risk sensitivity analysis – additional ECL for NFCs and households (right)	Projection	EU	84
Additional ECL from sensitivity 1: households	EUR Billion	Credit risk sensitivity analysis – additional ECL for NFCs and households (right)	Projection	EU	85
Additional ECL from sensitivity 2: NFC	EUR Billion	Credit risk sensitivity analysis – additional ECL for NFCs and households (right)	Projection	EU	117
Additional ECL from sensitivity 2: households	EUR Billion	Credit risk sensitivity analysis – additional ECL for NFCs and households (right)	Projection	EU	153
Additional ECL from sensitivity 3: NFC	EUR Billion	Credit risk sensitivity analysis – additional ECL for NFCs and households (right)	Projection	EU	138
Additional ECL from sensitivity 3: households	EUR Billion	Credit risk sensitivity analysis – additional ECL for NFCs and households (right)	Projection	EU	153
Starting point accumulated impairment: NFC	EUR Billion	Credit risk sensitivity analysis – starting point accumulated impairment for NFCs and households (right)	Dec-19	EU	175
Starting point accumulated impairment: households	EUR Billion	Credit risk sensitivity analysis – starting point accumulated impairment for NFCs and households (right)	Dec-19	EU	114
Additional RWA from sensitivity 1: NFC	EUR Billion	Credit risk sensitivity analysis – additional RWA for NFCs and households (right)	Projection	EU	240
Additional RWA from sensitivity 1: households	EUR Billion	Credit risk sensitivity analysis – additional RWA for NFCs and households (right)	Projection	EU	78
Additional RWA from sensitivity 2: NFC	EUR Billion	Credit risk sensitivity analysis – additional RWA for NFCs and households (right)	Projection	EU	298
Additional RWA from sensitivity 2: households	EUR Billion	Credit risk sensitivity analysis – additional RWA for NFCs and households (right)	Projection	EU	96
Additional RWA from sensitivity 3: NFC	EUR Billion	Credit risk sensitivity analysis – additional RWA for NFCs and households (right)	Projection	EU	318
Additional RWA from sensitivity 3: households	EUR Billion	Credit risk sensitivity analysis – additional RWA for NFCs and households (right)	Projection	EU	96
Starting point RWA: NFC	EUR Billion	Credit risk sensitivity analysis – starting point RWA for NFCs and households (right)	Dec-19	EU	3.870
Starting point RWA: households	EUR Billion	Credit risk sensitivity analysis – starting point RWA for NFCs and households (right)	Dec-19	EU	1.500











Other financial liabilities	Percentage	EU banks' composition of financial liabilities (Q4 2019, left)	Q4 2019	LV	1%
Other financial liabilities	Percentage	EU banks' composition of financial liabilities (Q4 2019, left)	Q4 2019	MT	0%
Other financial liabilities	Percentage	EU banks' composition of financial liabilities (Q4 2019, left)	Q4 2019	NL	0%
Other financial liabilities	Percentage	EU banks' composition of financial liabilities (Q4 2019, left)	Q4 2019	NO	1%
Other financial liabilities	Percentage	EU banks' composition of financial liabilities (Q4 2019, left)	Q4 2019	PO	2%
Other financial liabilities	Percentage	EU banks' composition of financial liabilities (Q4 2019, left)	Q4 2019	PT	1%
Other financial liabilities	Percentage	EU banks' composition of financial liabilities (Q4 2019, left)	Q4 2019	RO	2%
Other financial liabilities	Percentage	EU banks' composition of financial liabilities (Q4 2019, left)	Q4 2019	SE	1%
Other financial liabilities	Percentage	EU banks' composition of financial liabilities (Q4 2019, left)	Q4 2019	SI	1%
Other financial liabilities	Percentage	EU banks' composition of financial liabilities (Q4 2019, left)	Q4 2019	SK	1%



LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	IE	161%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	CZ	156%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	SK	144%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	DE	138%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	PL	162%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	IT	160%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	NO	130%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	EE	157%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	BE	137%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	AT	142%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	LU	145%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	FR	141%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	NL	129%
LCR	Percentage	Liquidity coverage, EU level, over time (left) and by country (right)	Mrz - 20	GR	123%

Series Name	Type	Chart	Period	Country	Value
L1 Cash & Reserves	Percentage	Liquid assets composition (after weights and pre cap), EU level, as of Q4 2019 and Q1 2020	Dec 2019	All	41%
L1 Covered Bonds	Percentage	Liquid assets composition (after weights and pre cap), EU level, as of Q4 2019 and Q1 2020	Dec 2019	All	7%
L1 Securities	Percentage	Liquid assets composition (after weights and pre cap), EU level, as of Q4 2019 and Q1 2020	Dec 2019	All	47%
L2A Total	Percentage	Liquid assets composition (after weights and pre cap), EU level, as of Q4 2019 and Q1 2020	Dec 2019	All	3%
L2B Total	Percentage	Liquid assets composition (after weights and pre cap), EU level, as of Q4 2019 and Q1 2020	Dec 2019	All	2%
L1 Cash & Reserves	Percentage	Liquid assets composition (after weights and pre cap), EU level, as of Q4 2019 and Q1 2020	Mar 2019	All	45%
L1 Covered Bonds	Percentage	Liquid assets composition (after weights and pre cap), EU level, as of Q4 2019 and Q1 2020	Mar 2019	All	6%
L1 Securities	Percentage	Liquid assets composition (after weights and pre cap), EU level, as of Q4 2019 and Q1 2020	Mar 2019	All	45%
L2A Total	Percentage	Liquid assets composition (after weights and pre cap), EU level, as of Q4 2019 and Q1 2020	Mar 2019	All	3%
L2B Total	Percentage	Liquid assets composition (after weights and pre cap), EU level, as of Q4 2019 and Q1 2020	Mar 2019	All	2%

Series Name	Type	Chart	Period	Country	Value
Retail deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Dec 2019	All	28%
Operational deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Dec 2019	All	6%
Non-operational deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Dec 2019	All	11%
Committed facilities	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Dec 2019	All	10%
Other products and services	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Dec 2019	All	9%
Other liabilities	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Dec 2019	All	4%
Secured lending and capital market transactions	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Dec 2019	All	6%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Dec 2019	All	0%
Retail deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Jan 2020	All	27%
Operational deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Jan 2020	All	7%
Non-operational deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Jan 2020	All	12%
Committed facilities	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Jan 2020	All	11%
Other products and services	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Jan 2020	All	9%
Other liabilities	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Jan 2020	All	4%
Secured lending and capital market transactions	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Jan 2020	All	7%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Jan 2020	All	1%
Retail deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Feb 2020	All	28%
Operational deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Feb 2020	All	6%
Non-operational deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Feb 2020	All	12%
Committed facilities	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Feb 2020	All	10%
Other products and services	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Feb 2020	All	9%
Other liabilities	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Feb 2020	All	4%
Secured lending and capital market transactions	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Feb 2020	All	7%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Feb 2020	All	1%
Retail deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Mar 2020	All	28%
Operational deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Mar 2020	All	7%
Non-operational deposits	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Mar 2020	All	13%
Committed facilities	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Mar 2020	All	10%
Other products and services	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Mar 2020	All	9%
Other liabilities	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Mar 2020	All	4%
Secured lending and capital market transactions	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Mar 2020	All	7%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, EU level, over time	Mar 2020	All	0%









Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2190	Mrz - 20	ES	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2191	Mrz - 20	FI	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2192	Mrz - 20	FR	1%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2193	Mrz - 20	GR	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2194	Mrz - 20	HR	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2195	Mrz - 20	HU	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2196	Mrz - 20	IE	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2197	Mrz - 20	IT	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2198	Mrz - 20	LT	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2199	Mrz - 20	LU	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2200	Mrz - 20	LV	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2201	Mrz - 20	MT	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2202	Mrz - 20	NL	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2203	Mrz - 20	NO	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2204	Mrz - 20	PL	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2205	Mrz - 20	PT	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2206	Mrz - 20	RO	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2207	Mrz - 20	SE	0%
Collateral swaps	Percentage	Outflows (pre weights) as a share of total assets, by country, Q1 2208	Mrz - 20	SK	0%

Series Name	Type	Chart	Period	Country	Value
Third Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Dez - 19	All	196%
Second Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Dez - 19	All	135%
First Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Dez - 19	All	55%
Weighted Average	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Dez - 19	All	115%
Third Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Jan - 20	All	179%
Second Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Jan - 20	All	107%
First Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Jan - 20	All	43%
Weighted Average	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Jan - 20	All	110%
Third Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Feb - 20	All	192%
Second Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Feb - 20	All	119%
First Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Feb - 20	All	61%
Weighted Average	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Feb - 20	All	104%
Third Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Mrz - 20	All	191%
Second Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Mrz - 20	All	122%
First Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Mrz - 20	All	58%
Weighted Average	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Mrz - 20	All	121%
Third Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Dez - 19	All	139%
Second Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Dez - 19	All	90%
First Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Dez - 19	All	39%
Weighted Average	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Dez - 19	All	102%
Third Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Jan - 20	All	121%
Second Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Jan - 20	All	97%
First Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Jan - 20	All	53%
Weighted Average	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Jan - 20	All	116%
Third Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Feb - 20	All	128%
Second Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Feb - 20	All	85%
First Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Feb - 20	All	65%
Weighted Average	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Feb - 20	All	114%
Third Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Mrz - 20	All	145%
Second Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Mrz - 20	All	103%
First Quartile	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Mrz - 20	All	74%
Weighted Average	Percentage	LCR by currency, for USD (left) and GBP (right), EU level, over time	Mrz - 20	All	116%

Series Name	Type	Chart	Period	Country	Value
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Austria	14,0%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Belgium	15,9%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Bulgaria	16,2%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Croatia	18,7%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Cyprus	15,7%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	CzechRepublic	16,6%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Denmark	17,6%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Estonia	22,9%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Finland	17,0%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	France	14,2%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Germany	13,9%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Greece	13,5%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Hungary	11,5%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Iceland	19,6%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Ireland	17,8%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Italy	13,3%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Latvia	19,2%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Lithuania	16,4%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Luxembourg	16,6%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Malta	17,3%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Netherlands	16,4%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Norway	18,0%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Poland	14,1%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Portugal	12,7%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Romania	13,3%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovakia	13,9%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovenia	15,9%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Spain	11,9%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Sweden	17,2%
CET1 ratio	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	EU	14,3%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Austria	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Belgium	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Bulgaria	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Croatia	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Cyprus	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	CzechRepublic	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Denmark	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Estonia	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Finland	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	France	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Germany	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Greece	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Hungary	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Iceland	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Ireland	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Italy	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Latvia	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Lithuania	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Luxembourg	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Malta	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Netherlands	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Norway	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Poland	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Portugal	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Romania	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovakia	4,5%

Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovenia	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Spain	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Sweden	4,5%
Pillar 1	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	EU	4,5%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Austria	2,0%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Belgium	1,8%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Bulgaria	0,9%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Croatia	1,4%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Cyprus	3,5%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	CzechRepublic	1,2%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Denmark	2,4%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Estonia	1,9%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Finland	0,5%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	France	1,6%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Germany	2,1%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Greece	3,1%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Hungary	1,0%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Iceland	2,9%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Ireland	2,8%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Italy	1,8%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Latvia	1,8%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Lithuania	1,8%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Luxembourg	0,9%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Malta	3,0%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Netherlands	1,8%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Norway	2,0%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Poland	0,1%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Portugal	1,7%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Romania	1,8%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovakia	1,4%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovenia	3,4%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Spain	1,6%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Sweden	3,4%
P2R	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	EU	1,8%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Austria	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Belgium	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Bulgaria	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Croatia	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Cyprus	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	CzechRepublic	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Denmark	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Estonia	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Finland	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	France	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Germany	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Greece	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Hungary	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Iceland	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Ireland	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Italy	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Latvia	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Lithuania	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Luxembourg	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Malta	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Netherlands	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Norway	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Poland	2,5%

CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Portugal	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Romania	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovakia	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovenia	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Spain	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Sweden	2,5%
CCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	EU	2,5%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Austria	0,3%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Belgium	0,2%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Bulgaria	0,5%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Croatia	
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Cyprus	0,0%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	CzechRepublic	1,4%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Denmark	0,9%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Estonia	0,2%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Finland	1,0%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	France	0,2%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Germany	0,1%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Greece	0,0%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Hungary	0,1%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Iceland	1,7%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Ireland	0,6%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Italy	0,1%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Latvia	0,1%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Lithuania	1,0%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Luxembourg	0,1%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Malta	0,1%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Netherlands	0,1%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Norway	2,2%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Poland	0,0%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Portugal	0,0%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Romania	0,0%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovakia	1,4%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovenia	0,0%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Spain	0,1%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Sweden	1,9%
CYCB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	EU	0,3%
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Austria	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Belgium	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Bulgaria	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Croatia	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Cyprus	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	CzechRepublic	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Denmark	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Estonia	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Finland	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	France	0,9%
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Germany	0,6%
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Greece	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Hungary	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Iceland	0,5%
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Ireland	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Italy	0,4%
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Latvia	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Lithuania	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Luxembourg	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Malta	

GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Netherlands	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Norway	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Poland	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Portugal	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Romania	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovakia	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovenia	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Spain	0,4%
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Sweden	
GSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	EU	0,4%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Austria	
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Belgium	1,4%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Bulgaria	0,7%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Croatia	
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Cyprus	0,5%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	CzechRepublic	
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Denmark	
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Estonia	1,9%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Finland	
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	France	0,1%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Germany	0,5%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Greece	0,3%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Hungary	1,3%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Iceland	1,5%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Ireland	0,3%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Italy	0,1%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Latvia	1,8%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Lithuania	1,7%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Luxembourg	0,5%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Malta	1,5%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Netherlands	0,0%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Norway	1,6%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Poland	0,9%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Portugal	0,3%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Romania	0,7%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovakia	0,9%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovenia	0,7%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Spain	0,2%
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Sweden	
OSII	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	EU	0,2%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Austria	1,7%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Belgium	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Bulgaria	2,9%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Croatia	3,0%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Cyprus	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	CzechRepublic	3,0%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Denmark	2,4%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Estonia	0,6%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Finland	2,7%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	France	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Germany	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Greece	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Hungary	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Iceland	2,9%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Ireland	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Italy	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Latvia	



SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Lithuania	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Luxembourg	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Malta	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Netherlands	2,9%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Norway	3,0%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Poland	2,9%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Portugal	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Romania	1,1%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovakia	0,9%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovenia	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Spain	
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Sweden	2,6%
SRB	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	EU	0,5%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Austria	1,0%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Belgium	0,7%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Bulgaria	
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Croatia	
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Cyprus	1,9%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	CzechRepublic	
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Denmark	
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Estonia	0,9%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Finland	0,3%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	France	0,8%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Germany	1,1%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Greece	2,0%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Hungary	
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Iceland	
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Ireland	1,1%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Italy	1,0%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Latvia	0,7%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Lithuania	1,0%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Luxembourg	0,8%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Malta	1,6%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Netherlands	1,1%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Norway	0,8%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Poland	
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Portugal	0,9%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Romania	
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovakia	1,0%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovenia	1,3%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Spain	1,0%
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Sweden	
P2G	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	EU	0,9%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Austria	1,9%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Belgium	4,8%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Bulgaria	4,1%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Croatia	7,3%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Cyprus	2,9%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	CzechRepublic	3,9%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Denmark	4,9%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Estonia	10,3%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Finland	5,5%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	France	3,6%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Germany	2,4%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Greece	1,1%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Hungary	2,1%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Iceland	3,2%

Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Ireland	5,9%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Italy	2,9%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Latvia	7,8%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Lithuania	3,9%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Luxembourg	7,2%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Malta	4,1%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Netherlands	3,6%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Norway	1,4%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Poland	3,2%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Portugal	2,8%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Romania	2,8%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovakia	1,3%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Slovenia	3,6%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Spain	1,5%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	Sweden	2,4%
Management Buffer	Percentage	Figure 24: CET1 ratio - capital stack	31/12/2019	EU	3,0%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Austria	35,7%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Belgium	23,5%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Bulgaria	68,0%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Croatia	68,9%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Cyprus	87,5%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	CzechRepublic	8,1%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Denmark	12,5%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Estonia	59,0%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Finland	11,0%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	France	34,0%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Germany	17,0%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Greece	79,8%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Hungary	74,3%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Iceland	88,1%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Ireland	54,3%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Italy	41,1%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Latvia	28,6%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Lithuania	25,9%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Luxembourg	59,9%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Malta	90,0%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Netherlands	9,9%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Norway	25,1%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Poland	91,6%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Portugal	55,5%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Romania	77,8%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Slovakia	17,5%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Slovenia	86,1%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Spain	52,9%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	Sweden	9,4%
Credit risk SA	Percentage	Figure 24: RWA composition	31/12/2019	EU	35,1%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Austria	49,8%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Belgium	58,7%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Bulgaria	21,8%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Croatia	19,4%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Cyprus	0,0%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	CzechRepublic	76,3%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Denmark	70,6%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Estonia	31,0%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Finland	70,0%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	France	52,0%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Germany	62,5%

Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Greece	9,8%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Hungary	13,2%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Iceland	0,0%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Ireland	32,4%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Italy	44,8%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Latvia	60,1%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Lithuania	61,1%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Luxembourg	30,5%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Malta	0,0%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Netherlands	70,2%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Norway	63,8%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Poland	0,0%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Portugal	32,2%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Romania	0,0%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Slovakia	73,3%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Slovenia	0,0%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Spain	33,9%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	Sweden	52,9%
Credit risk IRB	Percentage	Figure 24: RWA composition	31/12/2019	EU	49,0%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Austria	2,2%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Belgium	1,6%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Bulgaria	0,9%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Croatia	2,5%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Cyprus	0,3%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	CzechRepublic	2,3%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Denmark	6,3%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Estonia	0,3%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Finland	3,0%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	France	2,6%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Germany	5,5%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Greece	2,5%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Hungary	1,5%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Iceland	1,5%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Ireland	2,2%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Italy	3,5%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Latvia	0,4%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Lithuania	1,0%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Luxembourg	0,4%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Malta	0,0%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Netherlands	1,6%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Norway	1,0%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Poland	1,6%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Portugal	2,8%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Romania	8,0%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Slovakia	0,5%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Slovenia	3,8%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Spain	2,9%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	Sweden	2,2%
Market risk	Percentage	Figure 24: RWA composition	31/12/2019	EU	3,1%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Austria	10,4%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Belgium	8,8%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Bulgaria	9,2%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Croatia	9,2%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Cyprus	12,1%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	CzechRepublic	12,5%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Denmark	8,8%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Estonia	8,7%

Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Finland	9,8%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	France	10,1%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Germany	12,1%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Greece	7,1%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Hungary	10,9%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Iceland	10,3%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Ireland	9,3%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Italy	9,0%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Latvia	10,8%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Lithuania	8,7%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Luxembourg	7,7%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Malta	9,3%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Netherlands	13,8%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Norway	9,4%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Poland	6,5%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Portugal	8,2%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Romania	14,1%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Slovakia	8,3%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Slovenia	10,0%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Spain	9,4%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	Sweden	8,4%
Operational risk	Percentage	Figure 24: RWA composition	31/12/2019	EU	10,1%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Austria	2,0%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Belgium	7,4%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Bulgaria	0,1%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Croatia	0,0%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Cyprus	0,1%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Czech Republic	0,8%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Denmark	1,8%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Estonia	1,0%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Finland	6,2%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	France	1,3%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Germany	2,9%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Greece	0,7%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Hungary	0,0%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Iceland	0,1%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Ireland	1,7%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Italy	1,7%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Latvia	0,0%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Lithuania	3,3%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Luxembourg	1,4%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Malta	0,6%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Netherlands	4,4%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Norway	0,7%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Poland	0,2%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Portugal	1,2%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Romania	0,1%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Slovakia	0,5%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Slovenia	0,0%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Spain	0,9%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	Sweden	27,1%
Other RWA	Percentage	Figure 24: RWA composition	31/12/2019	EU	2,7%

Series Name	Type	Chart	Period	Country	Value
CET1 ratio Q4 2019	Percentage	Figure 28: From the CET1 ratio to the remaining free buffer after measures (dividends, OCR related measures, P2G) and credit risk sensitivity 3	Dez - 19	EU	14,8%
2019 dividends	Percentage	Figure 28: From the CET1 ratio to the remaining free buffer after measures (dividends, OCR related measures, P2G) and credit risk sensitivity 3	Dez - 19	EU	0,5%
AT1&T2 shortfall	Percentage	Figure 28: From the CET1 ratio to the remaining free buffer after measures (dividends, OCR related measures, P2G) and credit risk sensitivity 3	Dez - 19	EU	0,6%
CET1 ratio (incl. dividends and shortfall)	Percentage	Figure 28: From the CET1 ratio to the remaining free buffer after measures (dividends, OCR related measures, P2G) and credit risk sensitivity 3	Dez - 19	EU	14,7%
OCR pre measures	Percentage	Figure 28: From the CET1 ratio to the remaining free buffer after measures (dividends, OCR related measures, P2G) and credit risk sensitivity 3	Dez - 19	EU	10,3%
OCR related measures	Percentage	Figure 28: From the CET1 ratio to the remaining free buffer after measures (dividends, OCR related measures, P2G) and credit risk sensitivity 3	Dez - 19	EU	0,6%
Credit risk losses (sensitivity 3)	Percentage	Figure 28: From the CET1 ratio to the remaining free buffer after measures (dividends, OCR related measures, P2G) and credit risk sensitivity 3	Dez - 19	EU	3,8%
P2G (top)	Percentage	Figure 28: From the CET1 ratio to the remaining free buffer after measures (dividends, OCR related measures, P2G) and credit risk sensitivity 3	Dez - 19	EU	0,9%
remaining management buffer (bottom)	Percentage	Figure 28: From the CET1 ratio to the remaining free buffer after measures (dividends, OCR related measures, P2G) and credit risk sensitivity 3	Dez - 19	EU	0,2%