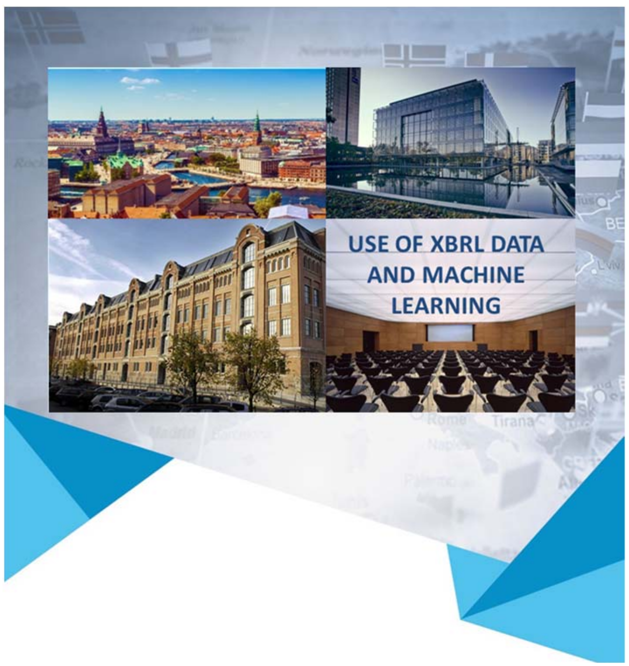
20th XBRL EUROPE DAY
In Copenhagen

FEBRUARY 1st 2018

Hosted by Deloitte

Technical Groups on Jan. 31
Hosted by Danish Business Authority



XBRL EUROPE   XBRL DENMARK

USE OF XBRL DATA
Data Analytics at the EBA

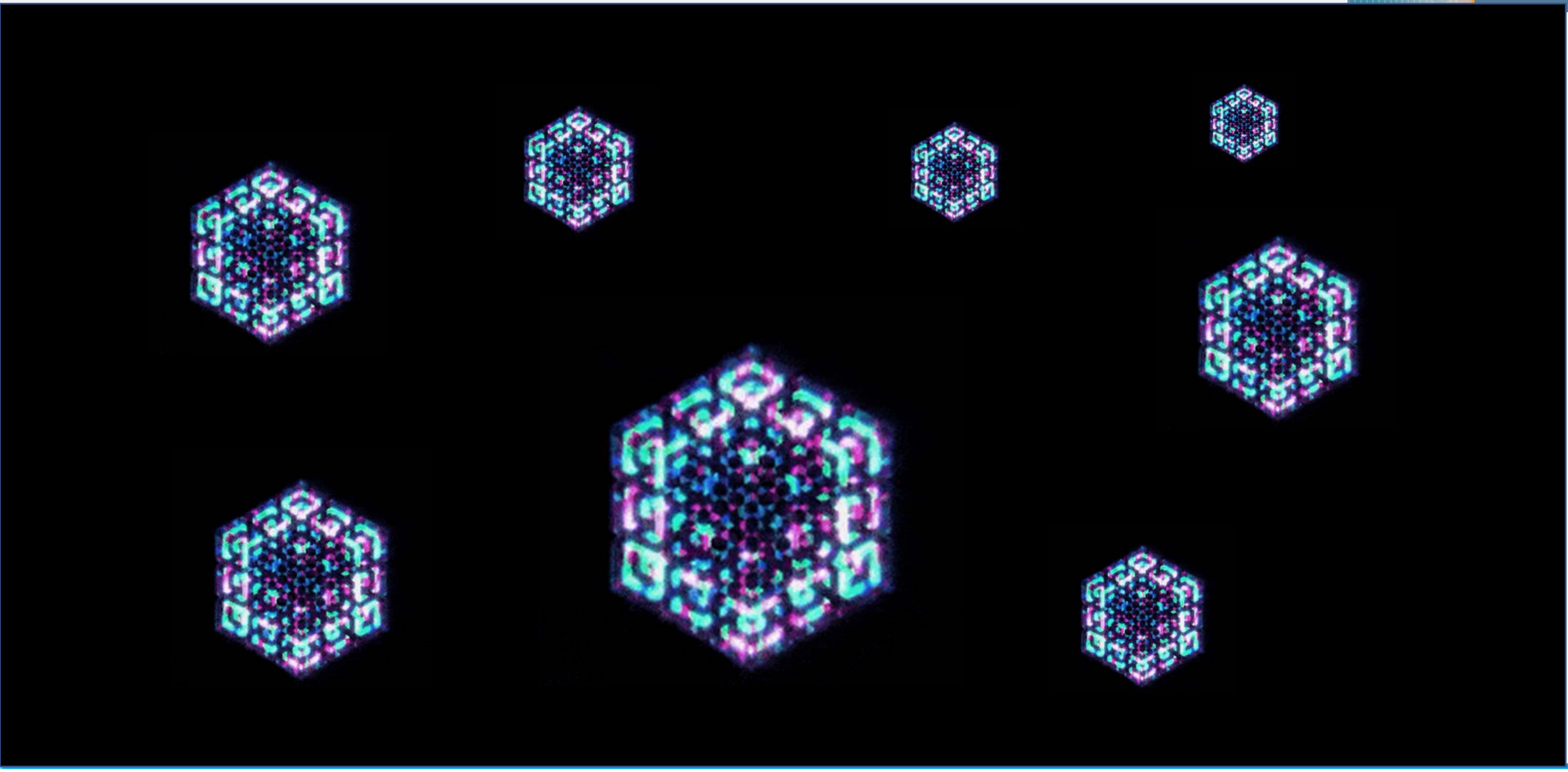
Carlos Martins & Meri Rimmanen

European Banking Authority

Rich dimensional model, but extremely sparse data…

Efficient data collection, but poor accessibility to data…

How data should be organised!



Creating Subject-Oriented Data Marts

EUROPEAN BANKING AUTHORITY

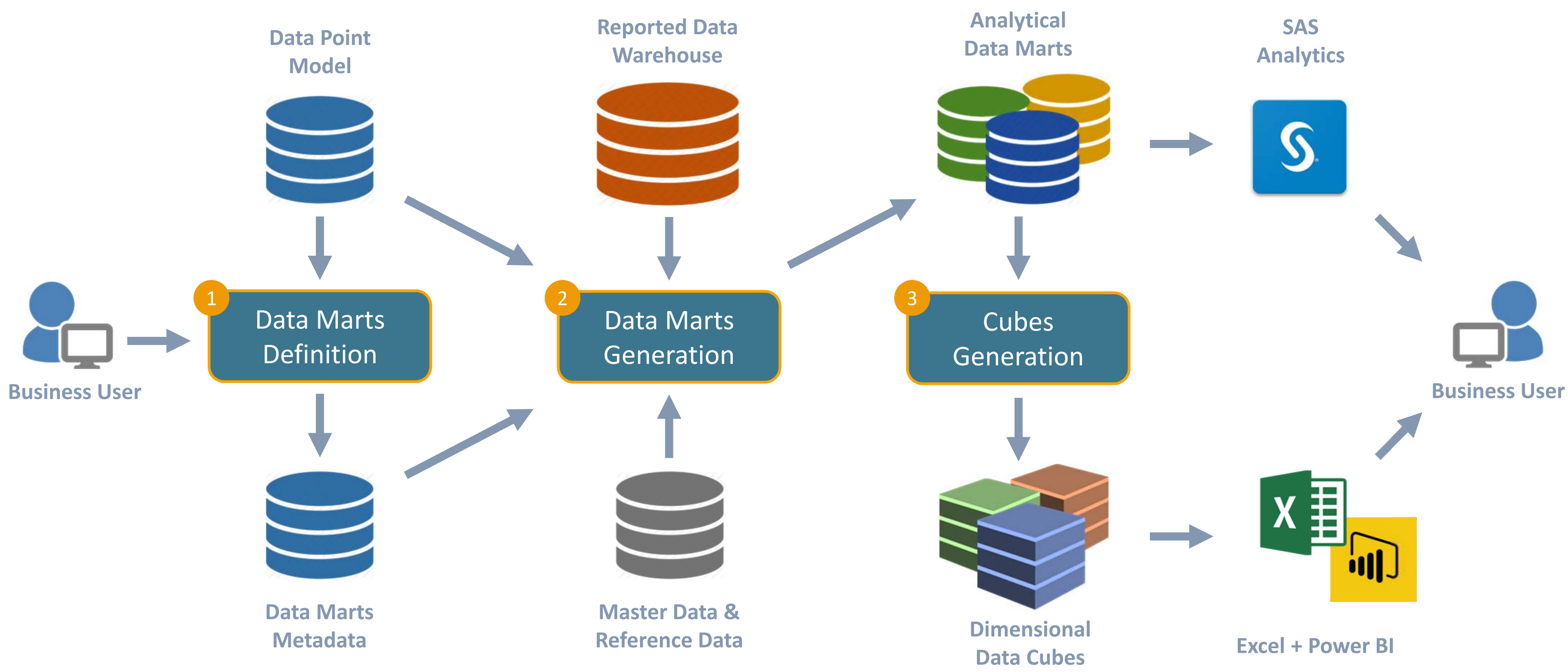
Focus → Define scope of subject area → Identify main dimensions

Filter → Dice the large hyper-cube → Discard non-relevant properties

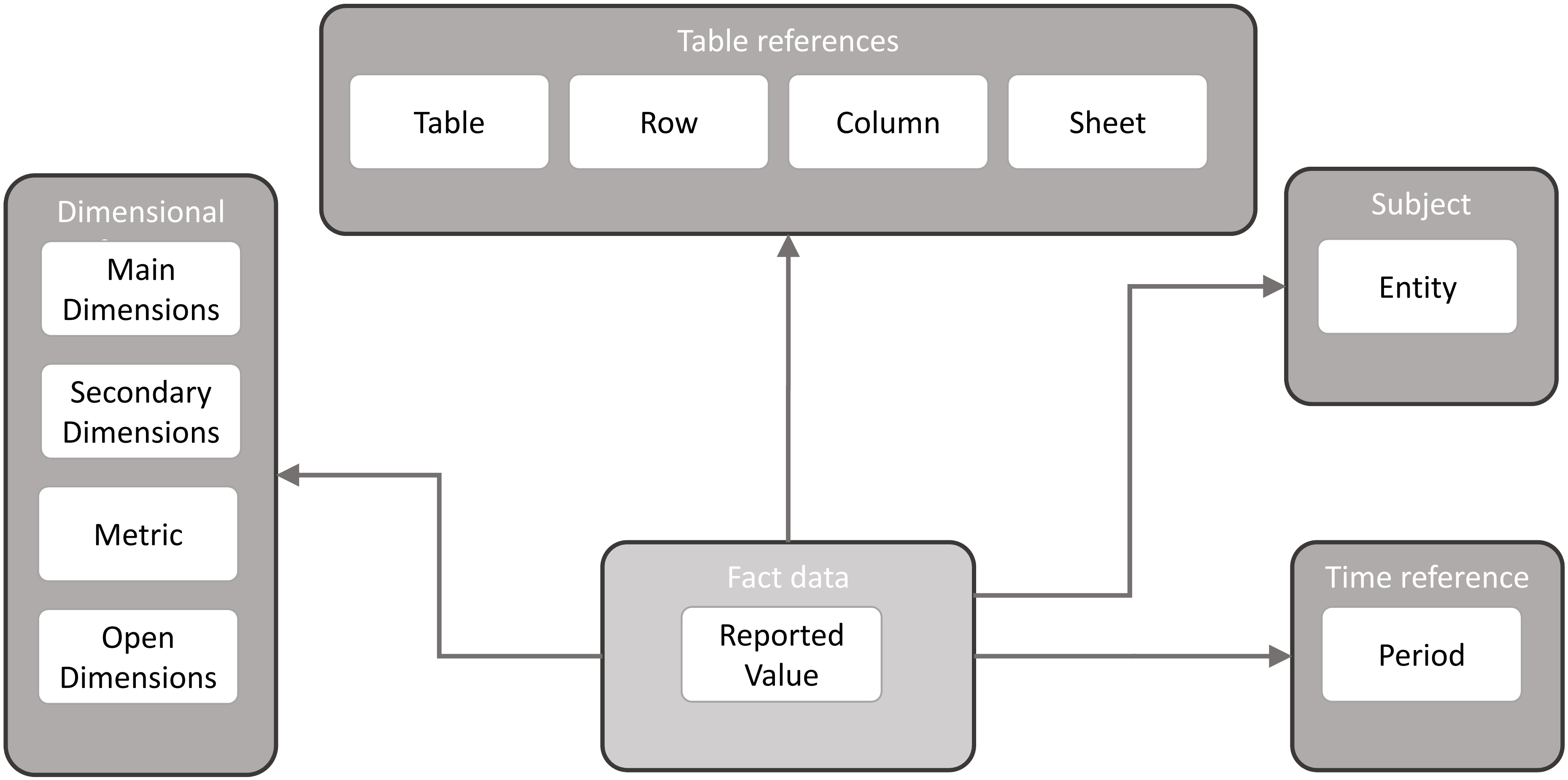
Simplify → Build generic analytical model → Provide tool for visual data analysis

Data Preparation Process

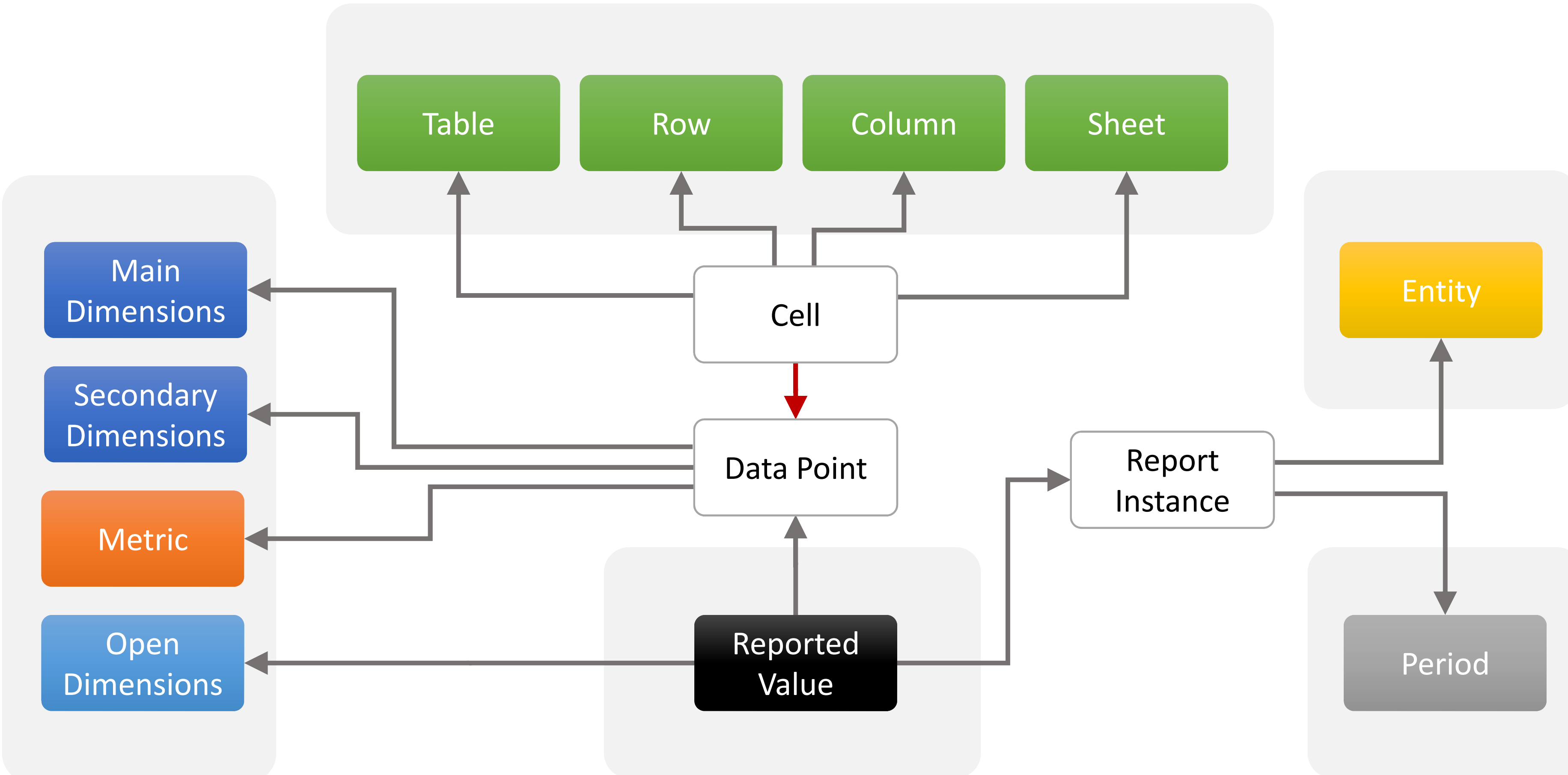
EBA EUROPEAN BANKING AUTHORITY



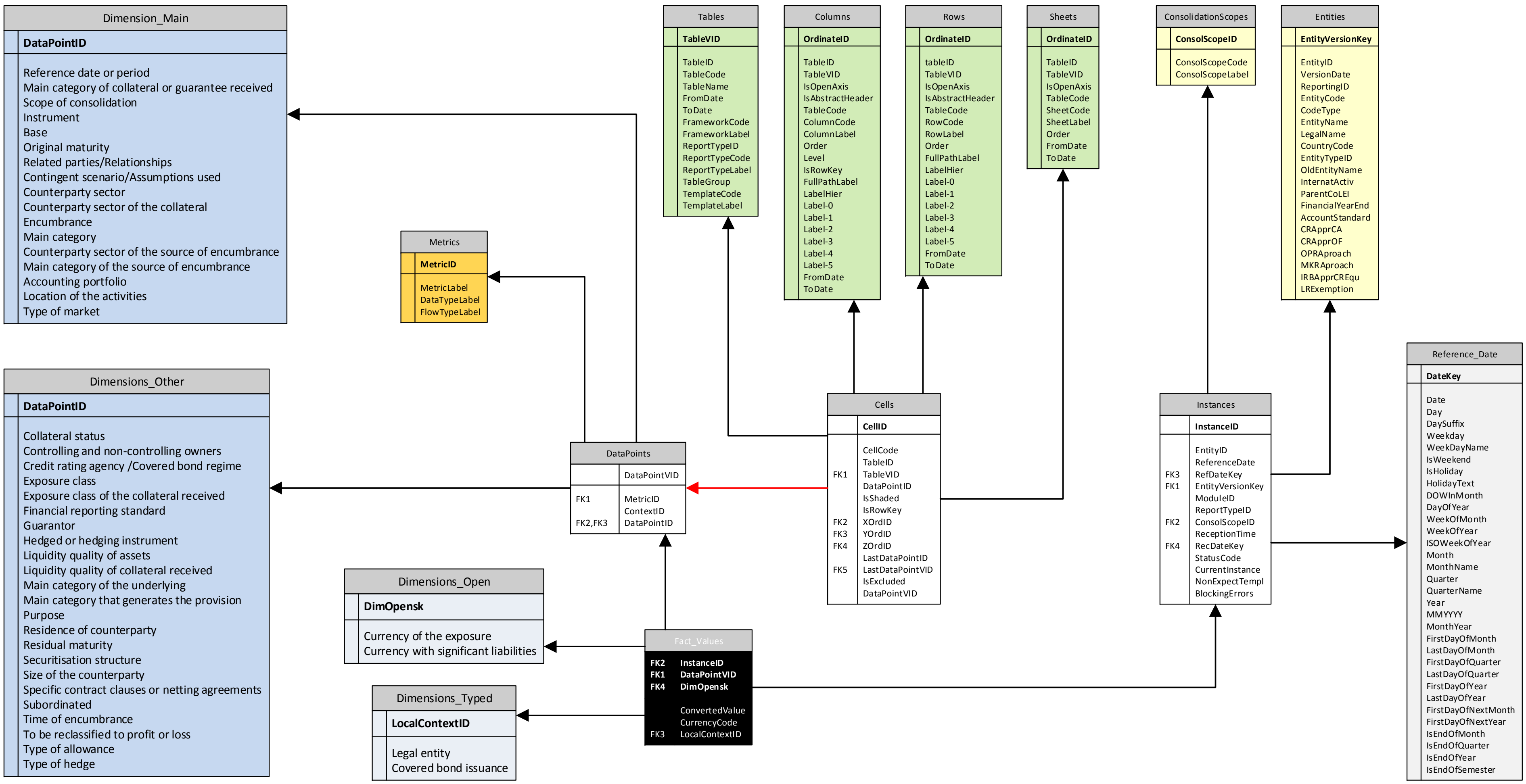
Analytical Data Model



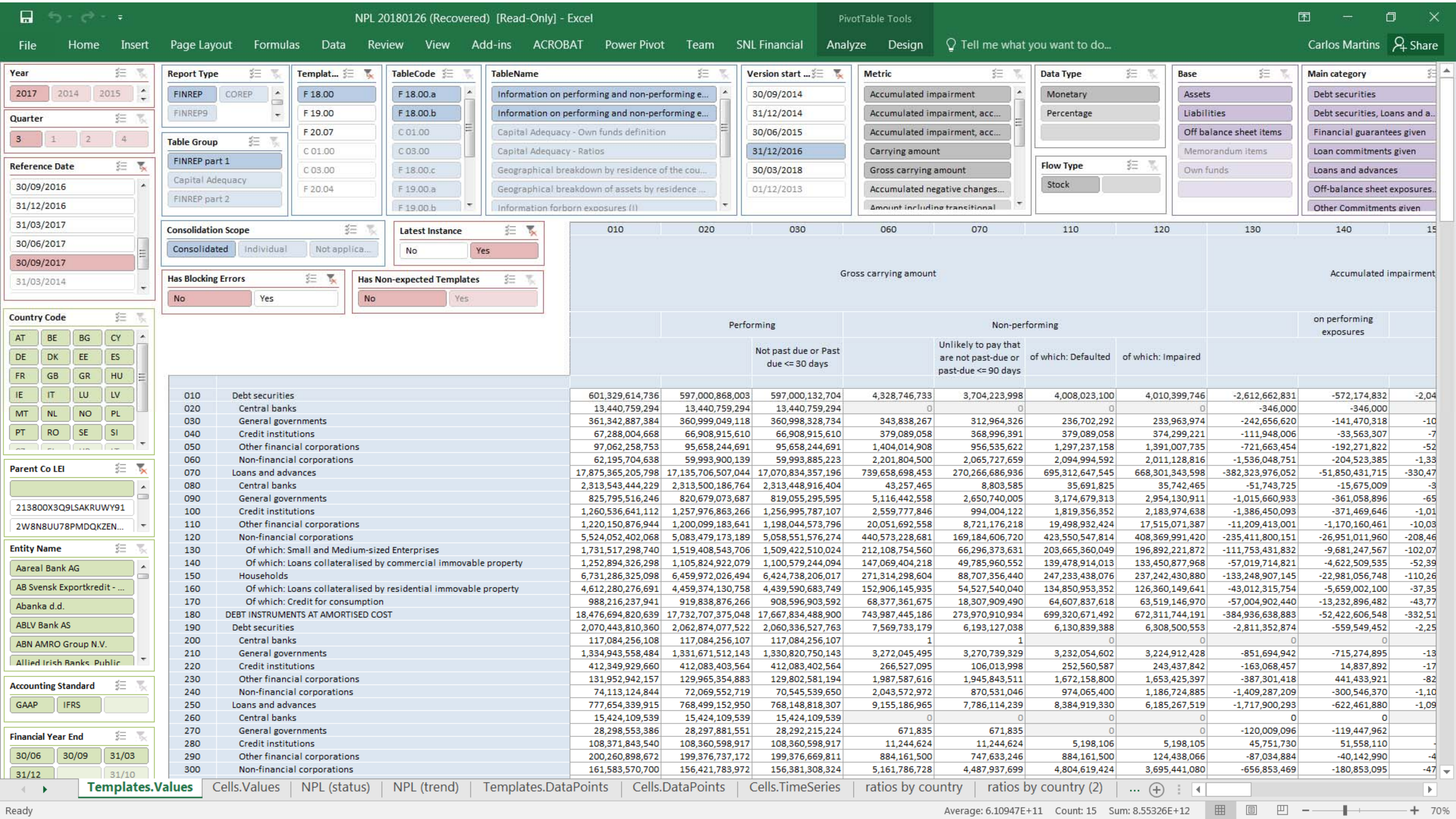
Analytical Data Model



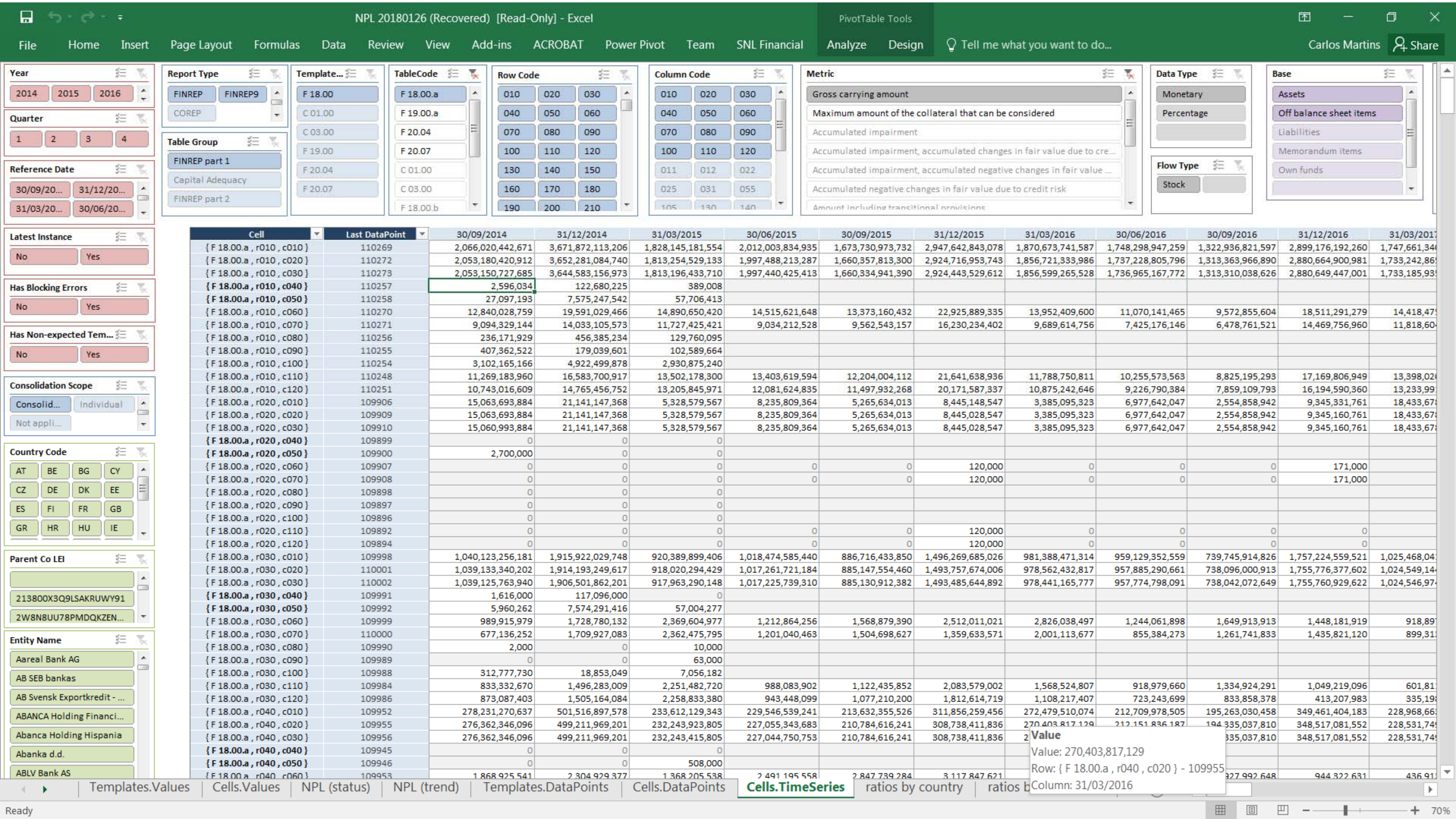
‘*Funding Plans*’ Data Mart



Use of XBRL Reported Data



		010	020	030	060	070	110	120	130	140	15
		Gross carrying amount							Accumulated impairment		
			Performing		Non-performing					on performing exposures	
				Not past due or Past due <= 30 days		Unlikely to pay that are not past-due or past-due <= 90 days	of which: Defaulted	of which: Impaired			
010	Debt securities	601,329,614,736	597,000,868,003	597,000,132,704	4,328,746,733	3,704,223,998	4,008,023,100	4,010,399,746	-2,612,662,831	-572,174,832	-2,04
020	Central banks	13,440,759,294	13,440,759,294	13,440,759,294	0	0	0	0	-346,000	-346,000	
030	General governments	361,342,887,384	360,999,049,118	360,998,328,734	343,838,267	312,964,326	236,702,292	233,963,974	-242,656,620	-141,470,318	-10
040	Credit institutions	67,288,004,668	66,908,915,610	66,908,915,610	379,089,058	368,996,391	379,089,058	374,299,221	-111,948,006	-33,563,307	-7
050	Other financial corporations	97,062,258,753	95,658,244,691	95,658,244,691	1,404,014,908	956,535,622	1,297,237,158	1,391,007,735	-721,663,454	-192,271,822	-52
060	Non-financial corporations	62,195,704,638	59,993,900,139	59,993,885,223	2,201,804,500	2,065,727,659	2,094,994,592	2,011,128,816	-1,536,048,751	-204,523,385	-1,33
070	Loans and advances	17,875,365,205,798	17,135,706,507,044	17,070,834,357,196	739,658,698,453	270,266,686,936	695,312,647,545	668,301,343,598	-382,323,976,052	-51,850,431,715	-330,47
080	Central banks	2,313,543,444,229	2,313,500,186,764	2,313,448,916,404	43,257,465	8,803,585	35,691,825	35,742,465	-51,743,725	-15,675,009	-3
090	General governments	825,795,516,246	820,679,073,687	819,055,295,595	5,116,442,558	2,650,740,005	3,174,679,313	2,954,130,911	-1,015,660,933	-361,058,896	-65
100	Credit institutions	1,260,536,641,112	1,257,976,863,266	1,256,995,787,107	2,559,777,846	994,004,122	1,819,356,352	2,183,974,638	-1,386,450,093	-371,469,646	-1,01
110	Other financial corporations	1,220,150,876,944	1,200,099,183,641	1,198,044,573,796	20,051,692,558	8,721,176,218	19,498,932,424	17,515,071,387	-11,209,413,001	-1,170,160,461	-10,03
120	Non-financial corporations	5,524,052,402,068	5,083,479,173,189	5,058,551,576,274	440,573,228,681	169,184,606,720	423,550,547,814	408,369,991,420	-235,411,800,151	-26,951,011,960	-208,46
130	Of which: Small and Medium-sized Enterprises	1,731,517,298,740	1,519,408,543,706	1,509,422,510,024	212,108,754,560	66,296,373,631	203,665,360,049	196,892,221,872	-111,753,431,832	-9,681,247,567	-102,07
140	Of which: Loans collateralised by commercial immovable property	1,252,894,326,298	1,105,824,922,079	1,100,579,244,094	147,069,404,218	49,785,960,552	139,478,914,013	133,450,877,968	-57,019,714,821	-4,622,509,535	-52,39
150	Households	6,731,286,325,098	6,459,972,026,494	6,424,738,206,017	271,314,298,604	88,707,356,440	247,233,438,076	237,242,430,880	-133,248,907,145	-22,981,056,748	-110,26
160	Of which: Loans collateralised by residential immovable property	4,612,280,276,691	4,459,374,130,758	4,439,590,683,749	152,906,145,935	54,527,540,040	134,850,953,352	126,360,149,641	-43,012,315,754	-5,659,002,100	-37,35
170	Of which: Credit for consumption	988,216,237,941	919,838,876,266	908,596,903,592	68,377,361,675	18,307,909,490	64,607,837,618	63,519,146,970	-57,004,902,440	-13,232,896,482	-43,77
180	DEBT INSTRUMENTS AT AMORTISED COST	18,476,694,820,639	17,732,707,375,048	17,667,834,488,900	743,987,445,186	273,970,910,934	699,320,671,492	672,311,744,191	-384,936,638,883	-52,422,606,548	-332,51
190	Debt securities	2,070,443,810,360	2,062,874,077,522	2,060,336,527,763	7,569,733,179	6,193,127,038	6,130,839,388	6,308,500,553	-2,811,352,874	-559,549,452	-2,25
200	Central banks	117,084,256,108	117,084,256,107	117,084,256,107	1	1	0	0	0	0	
210	General governments	1,334,943,558,484	1,331,671,512,143	1,330,820,750,143	3,272,045,495	3,270,739,329	3,232,054,602	3,224,912,428	-851,694,942	-715,274,895	-13
220	Credit institutions	412,349,929,660	412,083,403,564	412,083,402,564	266,527,095	106,013,998	252,560,587	243,437,842	-163,068,457	14,837,892	-17
230	Other financial corporations	131,952,942,157	129,965,354,883	129,802,581,194	1,987,587,616	1,945,843,511	1,672,158,800	1,653,425,397	-387,301,418	441,433,921	-82
240	Non-financial corporations	74,113,124,844	72,069,552,719	70,545,539,650	2,043,572,972	870,531,046	974,065,400	1,186,724,885	-1,409,287,209	-300,546,370	-1,10
250	Loans and advances	777,654,339,915	768,499,152,950	768,148,818,307	9,155,186,965	7,786,114,239	8,384,919,330	6,185,267,519	-1,717,900,293	-622,461,880	-1,09
260	Central banks	15,424,109,539	15,424,109,539	15,424,109,539	0	0	0	0	0	0	
270	General governments	28,298,553,386	28,297,881,551	28,292,215,224	671,835	671,835	0	0	-120,009,096	-119,447,962	
280	Credit institutions	108,371,843,540	108,360,598,917	108,360,598,917	11,244,624	11,244,624	5,198,106	5,198,105	45,751,730	51,558,110	-
290	Other financial corporations	200,260,898,672	199,376,737,172	199,376,669,811	884,161,500	747,633,246	884,161,500	124,438,066	-87,034,884	-40,142,990	-4
300	Non-financial corporations	161,583,570,700	156,421,783,972	156,381,308,324	5,161,786,728	4,487,937,699	4,804,619,424	3,695,441,080	-656,853,469	-180,853,095	-47



Cell	Last DataPoint	30/09/2014	31/12/2014	31/03/2015	30/06/2015	30/09/2015	31/12/2015	31/03/2016	30/06/2016	30/09/2016	31/12/2016	31/03/2017
{ F 18.00.a , r010 , c010 }	110269	2,066,020,442,671	3,671,872,113,206	1,828,145,181,554	2,012,003,834,935	1,673,730,973,732	2,947,642,843,078	1,870,673,741,587	1,748,298,947,259	1,322,936,821,597	2,899,176,192,260	1,747,661,34
{ F 18.00.a , r010 , c020 }	110272	2,053,180,420,912	3,652,281,084,740	1,813,254,529,133	1,997,488,213,287	1,660,357,813,300	2,924,716,953,743	1,856,721,333,986	1,737,228,805,796	1,313,363,966,890	2,880,664,900,981	1,733,242,86
{ F 18.00.a , r010 , c030 }	110273	2,053,150,727,685	3,644,583,156,973	1,813,196,433,710	1,997,440,425,413	1,660,334,941,390	2,924,443,529,612	1,856,599,265,528	1,736,965,167,772	1,313,310,038,626	2,880,649,447,001	1,733,185,93
{ F 18.00.a , r010 , c040 }	110257	2,596,034	122,680,225	389,008								
{ F 18.00.a , r010 , c050 }	110258	27,097,193	7,575,247,542	57,706,413								
{ F 18.00.a , r010 , c060 }	110270	12,840,028,759	19,591,029,466	14,890,650,420	14,515,621,648	13,373,160,432	22,925,889,335	13,952,409,600	11,070,141,465	9,572,855,604	18,511,291,279	14,418,47
{ F 18.00.a , r010 , c070 }	110271	9,094,329,144	14,033,105,573	11,727,425,421	9,034,212,528	9,562,543,157	16,230,234,402	9,689,614,756	7,425,176,146	6,478,761,521	14,469,756,960	11,818,60
{ F 18.00.a , r010 , c080 }	110256	236,171,929	456,385,234	129,760,095								
{ F 18.00.a , r010 , c090 }	110255	407,362,522	179,039,601	102,589,664								
{ F 18.00.a , r010 , c100 }	110254	3,102,165,166	4,922,499,878	2,930,875,240								
{ F 18.00.a , r010 , c110 }	110248	11,269,183,960	16,583,700,917	13,502,178,300	13,403,619,594	12,204,004,112	21,641,638,936	11,788,750,811	10,255,573,563	8,825,195,293	17,169,806,949	13,398,02
{ F 18.00.a , r010 , c120 }	110251	10,743,016,609	14,765,456,752	13,205,845,971	12,081,624,835	11,497,932,268	20,171,587,337	10,875,242,646	9,226,790,384	7,859,109,793	16,194,590,360	13,233,99
{ F 18.00.a , r020 , c010 }	109906	15,063,693,884	21,141,147,368	5,328,579,567	8,235,809,364	5,265,634,013	8,445,148,547	3,385,095,323	6,977,642,047	2,554,858,942	9,345,331,761	18,433,67
{ F 18.00.a , r020 , c020 }	109909	15,063,693,884	21,141,147,368	5,328,579,567	8,235,809,364	5,265,634,013	8,445,028,547	3,385,095,323	6,977,642,047	2,554,858,942	9,345,160,761	18,433,67
{ F 18.00.a , r020 , c030 }	109910	15,060,993,884	21,141,147,368	5,328,579,567	8,235,809,364	5,265,634,013	8,445,028,547	3,385,095,323	6,977,642,047	2,554,858,942	9,345,160,761	18,433,67
{ F 18.00.a , r020 , c040 }	109899	0	0	0								
{ F 18.00.a , r020 , c050 }	109900	2,700,000	0	0								
{ F 18.00.a , r020 , c060 }	109907	0	0	0	0	0	120,000	0	0	0	171,000	
{ F 18.00.a , r020 , c070 }	109908	0	0	0	0	0	120,000	0	0	0	171,000	
{ F 18.00.a , r020 , c080 }	109898	0	0	0								
{ F 18.00.a , r020 , c090 }	109897	0	0	0								
{ F 18.00.a , r020 , c100 }	109896	0	0	0								
{ F 18.00.a , r020 , c110 }	109892	0	0	0	0	0	120,000	0	0	0	0	
{ F 18.00.a , r020 , c120 }	109894	0	0	0	0	0	120,000	0	0	0	0	
{ F 18.00.a , r030 , c010 }	109998	1,040,123,256,181	1,915,922,029,748	920,389,899,406	1,018,474,585,440	886,716,433,850	1,496,269,685,026	981,388,471,314	959,129,352,559	739,745,914,826	1,757,224,559,521	1,025,468,04
{ F 18.00.a , r030 , c020 }	110001	1,039,133,340,202	1,914,193,249,617	918,020,294,429	1,017,261,721,184	885,147,554,460	1,493,757,674,006	978,562,432,817	957,885,290,661	738,096,000,913	1,755,776,377,602	1,024,549,14
{ F 18.00.a , r030 , c030 }	110002	1,039,125,763,940	1,906,501,862,201	917,963,290,148	1,017,225,739,310	885,130,912,382	1,493,485,644,892	978,441,165,777	957,774,798,091	738,042,072,649	1,755,760,929,622	1,024,546,97
{ F 18.00.a , r030 , c040 }	109991	1,616,000	117,096,000	0								
{ F 18.00.a , r030 , c050 }	109992	5,960,262	7,574,291,416	57,004,277								
{ F 18.00.a , r030 , c060 }	109999	989,915,979	1,728,780,132	2,369,604,977	1,212,864,256	1,568,879,390	2,512,011,021	2,826,038,497	1,244,061,898	1,649,913,913	1,448,181,919	918,89
{ F 18.00.a , r030 , c070 }	110000	677,136,252	1,709,927,083	2,362,475,795	1,201,040,463	1,504,698,627	1,359,633,571	2,001,113,677	855,384,273	1,261,741,833	1,435,821,120	899,31
{ F 18.00.a , r030 , c080 }	109990	2,000	0	10,000								
{ F 18.00.a , r030 , c090 }	109989	0	0	63,000								
{ F 18.00.a , r030 , c100 }	109988	312,777,730	18,853,049	7,056,182								
{ F 18.00.a , r030 , c110 }	109984	833,332,670	1,496,283,009	2,251,482,720	988,083,902	1,122,435,852	2,083,579,002	1,568,524,807	918,979,660	1,334,924,291	1,049,219,096	601,81
{ F 18.00.a , r030 , c120 }	109986	873,087,403	1,505,164,084	2,258,833,380	943,448,099	1,077,210,200	1,812,614,719	1,108,217,407	723,243,699	833,858,378	413,207,983	335,19
{ F 18.00.a , r040 , c010 }	109952	278,231,270,637	501,516,897,578	233,612,129,343	229,546,539,241	213,632,355,526	311,856,259,456	272,479,510,074	212,709,978,505	195,263,030,458	349,461,404,183	228,968,66
{ F 18.00.a , r040 , c020 }	109955	276,362,346,096	499,211,969,201	232,243,923,805	227,055,343,683	210,784,616,241	308,738,411,836	270,403,817,129	212,151,836,187	194,335,037,810	348,517,081,552	228,531,74
{ F 18.00.a , r040 , c030 }	109956	276,362,346,096	499,211,969,201	232,243,415,805	227,044,750,753	210,784,616,241	308,738,411,836	[illegible]	[illegible]	[illegible]	348,517,081,552	228,531,74
{ F 18.00.a , r040 , c040 }	109945	0	0	0								
{ F 18.00.a , r040 , c050 }	109946	0	0	508,000								
{ F 18.00.a , r040 , c060 }	109953	1,868,925,541	2,304,929,377	1,368,205,538	2,491,195,558	2,847,739,284	3,117,847,621	[illegible]	[illegible]	[illegible]	944,322,631	436,91

NPL 20180126 (Recovered) [Read-Only] - Excel

PivotTable Tools

File | Home | Insert | Page Layout | Formulas | Data | Review | View | Add-ins | ACROBAT | Power Pivot | Team | SNL Financial | Analyze | Design | Tell me what you want to do... | Carlos Martins | Share

Quarter

1 | 2 | 3 | 4

CurrentInstance

No | Yes

Reference Date

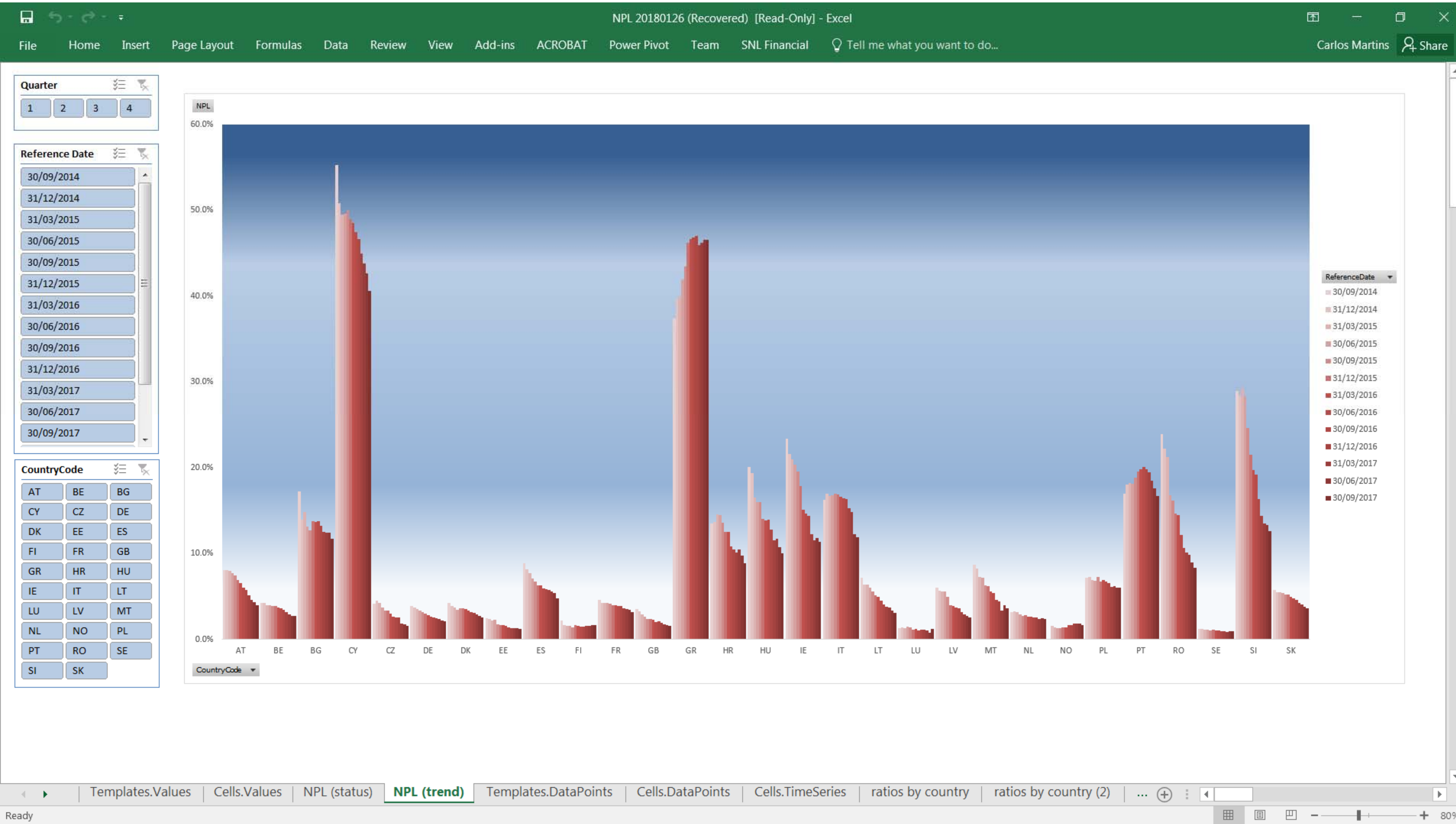
30/09/2014
31/12/2014
31/03/2015
30/06/2015
30/09/2015
31/12/2015
31/03/2016
30/06/2016
30/09/2016
31/12/2016
31/03/2017
30/06/2017
30/09/2017
31/03/2014
30/06/2014
31/12/2017

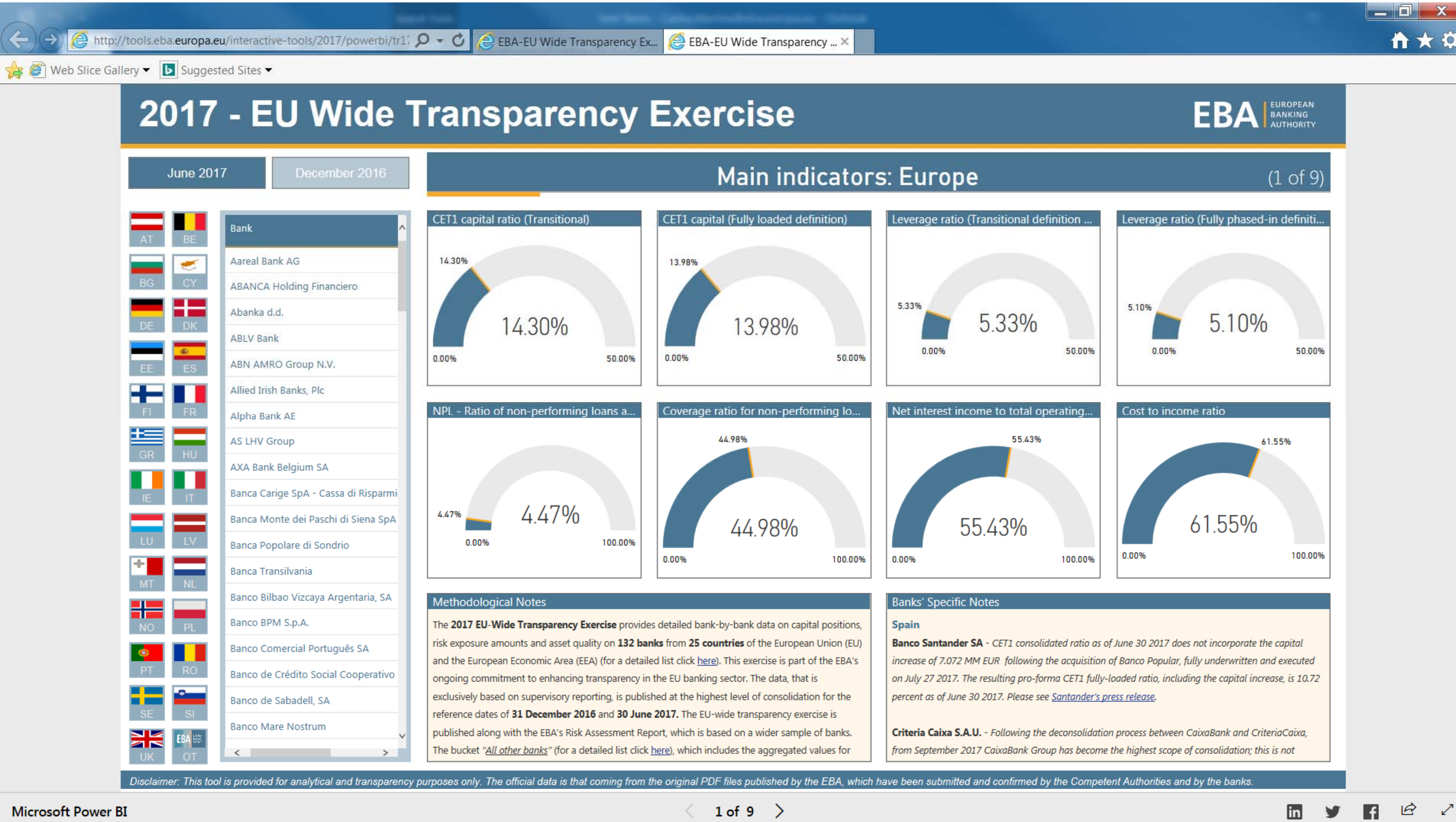
	30/09/2014		31/12/2014		31/03/2015		30/06/2015		30/09/2015		31/12/2015	
	NPL	NPL Status	NPL	NPL Status	NPL	NPL Status	NPL	NPL Status	NPL	NPL Status	NPL	NPL Status
AT	8.1%		8.0%		8.0%		7.7%		7.4%		6.9%	
BE	4.2%		4.3%		4.0%		4.0%		3.9%		3.9%	
BG	17.3%		13.9%		14.8%		13.1%		12.7%		13.7%	
CY	55.3%		50.8%		49.5%		49.6%		50.0%		48.9%	
CZ	4.1%		4.5%		4.2%		3.7%		3.4%		3.3%	
DE	3.9%		3.7%		3.5%		3.4%		3.1%		3.0%	
DK	4.3%		3.9%		3.7%		3.5%		3.6%		3.6%	
EE	2.5%		2.4%		2.2%		2.3%		1.8%		1.7%	
ES	8.8%		8.1%		7.7%		7.1%		6.8%		6.3%	
FI	2.2%		1.6%		1.6%		1.5%		1.4%		1.6%	
FR	4.6%		4.2%		4.3%		4.2%		4.2%		4.0%	
GB	3.6%		3.2%		2.9%		2.7%		2.4%		2.4%	
GR	37.4%		39.7%		40.0%		42.0%		43.5%		46.2%	
HR	13.5%		13.7%		14.5%		14.4%		13.6%		12.5%	
HU	20.1%		19.4%		16.6%		15.9%		16.0%		14.0%	
IE	23.3%		21.6%		21.0%		20.4%		19.6%		17.8%	
IT	16.3%		17.0%		16.7%		16.8%		16.9%		16.8%	
LT	7.2%		6.3%		6.4%		6.0%		5.5%		5.1%	
LU	1.3%		1.4%		1.3%		1.5%		1.4%		1.1%	
LV	6.0%		5.7%		5.6%		5.5%		4.9%		4.0%	
MT	8.7%		8.3%		7.3%		7.2%		6.3%		6.2%	
NL	3.1%		3.3%		3.2%		2.9%		2.8%		2.8%	
NO			1.6%		1.4%		1.3%		1.3%		1.4%	
PL	7.1%		7.3%		6.9%		6.8%		7.3%		6.8%	
PT	17.0%		18.0%		18.2%		18.1%		18.8%		19.6%	
RO	23.9%		22.2%		21.2%		16.7%		16.1%		14.6%	
SE	1.3%		1.2%		1.1%		1.1%		1.0%		1.1%	
SI	29.0%		28.4%		29.2%		28.4%		24.6%		21.5%	
SK	5.7%		5.4%		5.5%		5.4%		5.2%		5.2%	

	31/03/2016		30/06/2016		30/09/2016		31/12/2016		31/03/2017	
	NPL	NPL Status	NPL	NPL Status	NPL	NPL Status	NPL	NPL Status	NPL	NPL Status
AT	6.5%		6.0%		5.8%		5.1%		4.6%	
BE	3.7%		3.6%		3.4%		3.2%		2.9%	
BG	13.7%		13.7%		13.2%		12.5%		12.4%	
CY	48.5%		47.4%		46.7%		45.0%		43.8%	
CZ	3.0%		2.7%		2.5%		2.5%		1.8%	
DE	2.9%		2.6%		2.5%		2.5%		2.4%	
DK	3.6%		3.4%		3.2%		3.1%		2.9%	
EE	1.6%		1.5%		1.4%		1.3%		1.3%	
ES	6.3%		6.0%		5.9%		5.7%		5.5%	
FI	1.5%		1.5%		1.5%		1.6%		1.6%	
FR	4.0%		3.9%		3.9%		3.7%		3.5%	
GB	2.3%		2.1%		2.2%		1.9%		1.8%	
GR	46.6%		46.9%		47.1%		45.9%		46.2%	
HR	12.5%		10.8%		10.5%		10.1%		10.4%	
HU	13.8%		13.9%		12.8%		11.5%		11.7%	
IE	15.1%		14.6%		14.4%		12.3%		11.5%	
IT	16.6%		16.4%		16.4%		15.3%		14.8%	
LT	4.9%		4.5%		4.1%		3.8%		3.7%	
LU	1.2%		1.0%		1.2%		1.1%		1.1%	
LV	3.9%		3.7%		3.6%		3.2%		2.9%	
MT	5.6%		5.4%		4.6%		4.4%		3.3%	
NL	2.7%		2.7%		2.6%		2.5%		2.4%	
NO	1.4%		1.7%		1.7%		1.9%		1.8%	
PL	6.9%		6.8%		6.5%		6.1%		6.2%	
PT	19.8%		20.1%		19.8%		19.5%		18.5%	
RO	14.5%		12.1%		10.7%		10.1%		9.9%	
SE	1.0%		1.0%		1.0%		1.0%		0.8%	
SI	19.7%		19.2%		16.3%		14.4%		13.5%	
SK	5.0%		4.8%		4.6%		4.2%		4.1%	

Templates.Values | Cells.Values | NPL (status) | NPL (trend) | Templates.DataPoints | Cells.DataPoints | Cells.TimeSeries | ratios by country | ratios by country (2) | ...

Ready | 80%


NPL 20180126 (Recovered) [Read-Only] - Excel
File
Home
Insert
Page Layout
Formulas
Data
Review
View
Add-ins
ACROBAT
Power Pivot
Team
SNL Financial
Tell me what you want to do...
Carlos Martins
Share
Quarter
1
2
3
4
Reference Date
30/09/2014
31/12/2014
31/03/2015
30/06/2015
30/09/2015
31/12/2015
31/03/2016
30/06/2016
30/09/2016
31/12/2016
31/03/2017
30/06/2017
30/09/2017
CountryCode
AT
BE
BG
CY
CZ
DE
DK
EE
ES
FI
FR
GB
GR
HR
HU
IE
IT
LT
LU
LV
MT
NL
NO
PL
PT
RO
SE
SI
SK
NPL
60.0%
50.0%
40.0%
30.0%
20.0%
10.0%
0.0%
AT BE BG CY CZ DE DK EE ES FI FR GB GR HR HU IE IT LT LU LV MT NL NO PL PT RO SE SI SK
CountryCode
ReferenceDate
30/09/2014
31/12/2014
31/03/2015
30/06/2015
30/09/2015
31/12/2015
31/03/2016
30/06/2016
30/09/2016
31/12/2016
31/03/2017
30/06/2017
30/09/2017
Templates.Values
Cells.Values
NPL (status)
NPL (trend)
Templates.DataPoints
Cells.DataPoints
Cells.TimeSeries
ratios by country
ratios by country (2)
Ready
80%

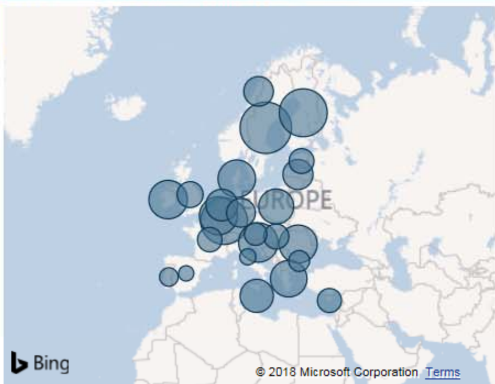

http://tools.eba.europa.eu/interactive-tools/2017/powerbi/tr17
EBA-EU Wide Transparency Ex...
EBA-EU Wide Transparency ...
Web Slice Gallery
Suggested Sites
2017 - EU Wide Transparency Exercise
EBA EUROPEAN BANKING AUTHORITY
June 2017
December 2016
Main indicators: Europe
(1 of 9)
AT BE BG CY DE DK EE ES FI FR GR HU IE IT LU LV MT NL NO PL PT RO SE SI UK OT
Bank
Aareal Bank AG
ABANCA Holding Financiero
Abanka d.d.
ABLV Bank
ABN AMRO Group N.V.
Allied Irish Banks, Plc
Alpha Bank AE
AS LHV Group
AXA Bank Belgium SA
Banca Carige SpA - Cassa di Risparmi
Banca Monte dei Paschi di Siena SpA
Banca Popolare di Sondrio
Banca Transilvania
Banco Bilbao Vizcaya Argentaria, SA
Banco BPM S.p.A.
Banco Comercial Português SA
Banco de Crédito Social Cooperativo
Banco de Sabadell, SA
Banco Mare Nostrum
CET1 capital ratio (Transitional)
14.30%
0.00%
50.00%
CET1 capital (Fully loaded definition)
13.98%
0.00%
50.00%
Leverage ratio (Transitional definition ...
5.33%
0.00%
50.00%
Leverage ratio (Fully phased-in definiti...
5.10%
0.00%
50.00%
NPL - Ratio of non-performing loans a...
4.47%
0.00%
100.00%
Coverage ratio for non-performing lo...
44.98%
0.00%
100.00%
Net interest income to total operating...
55.43%
0.00%
100.00%
Cost to income ratio
61.55%
0.00%
100.00%
Methodological Notes
The 2017 EU-Wide Transparency Exercise provides detailed bank-by-bank data on capital positions, risk exposure amounts and asset quality on 132 banks from 25 countries of the European Union (EU) and the European Economic Area (EEA) (for a detailed list click here). This exercise is part of the EBA's ongoing commitment to enhancing transparency in the EU banking sector. The data, that is exclusively based on supervisory reporting, is published at the highest level of consolidation for the reference dates of 31 December 2016 and 30 June 2017. The EU-wide transparency exercise is published along with the EBA's Risk Assessment Report, which is based on a wider sample of banks. The bucket "All other banks" (for a detailed list click here), which includes the aggregated values for
Banks' Specific Notes
Spain
Banco Santander SA - CET1 consolidated ratio as of June 30 2017 does not incorporate the capital increase of 7.072 MM EUR following the acquisition of Banco Popular, fully underwritten and executed on July 27 2017. The resulting pro-forma CET1 fully-loaded ratio, including the capital increase, is 10.72 percent as of June 30 2017. Please see Santander's press release.
Criteria Caixa S.A.U. - Following the deconsolidation process between CaixaBank and CriteriaCaixa, from September 2017 CaixaBank Group has become the highest scope of consolidation; this is not
Disclaimer: This tool is provided for analytical and transparency purposes only. The official data is that coming from the original PDF files published by the EBA, which have been submitted and confirmed by the Competent Authorities and by the banks.
Microsoft Power BI
1 of 9

2017 - EU Wide Transparency Exercise

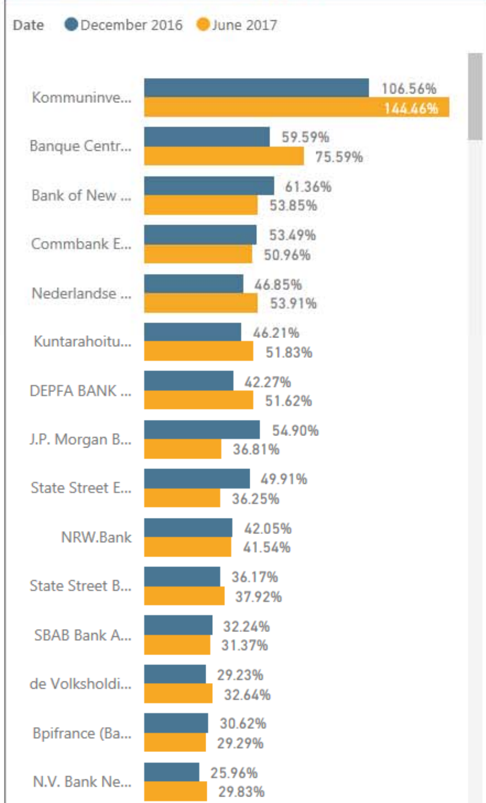
EBA | EUROPEAN BANKING AUTHORITY

CET1 Ratio - Transitional

CET1 Ratio Transitional by Country (June 2017)



CET1 Ratio Transitional by Bank and Date



EU December 2016

14.17%

EU June 2017

14.30%

CET1 Ratio Transitional by Country

Country	December 2016	June 2017
Austria	13.61 %	13.44 %
Belgium	17.37 %	17.57 %
Bulgaria	12.03 %	13.01 %
Cyprus	15.08 %	13.83 %
Denmark	16.94 %	17.40 %
Estonia	15.09 %	14.08 %
Finland	21.08 %	20.17 %
France	13.66 %	13.96 %
Germany	15.28 %	15.10 %
Greece	16.95 %	17.15 %
Hungary	15.59 %	14.12 %
Ireland	17.34 %	17.67 %

Date	December 2016	
Country	CET1 ratio - transitional (Numerator - M€)	Total Risk Exposure (M
Austria	**25,424**	**186,76**
Erste Group Bank AG	13,602	101,80
Promontoria Sacher Holdi...	2,577	19,01
Raiffeisen Bank Internatio...	0	
Raiffeisenbankengruppe ...	3,402	23,27
RAIFFEISEN-HOLDING NI...	1,887	13,27
Sberbank Europe AG	1,401	9,12
Volksbanken Verbund	1,642	13,26
VTB Bank (Austria) AG	914	6,99
Belgium	**33,440**	**192,49**
AXA Bank Belgium SA	994	4,69
Bank of New York Mellon	2,099	3,42
Belfius Banque SA	7,767	46,73
Dexia NV	6,657	43,35
Investar	1,891	7,41
KBC Group NV	14,033	86,88
Bulgaria	**380**	**3,15**
First Investment Bank	380	3,15
Cyprus	**4,915**	**32,59**
Bank of Cyprus Holdings ...	2,728	18,86
Total	**1,684,390**	**11,884,59**

Banks' specific notes

Disclaimer: This tool is provided for analytical and transparency purposes only. The official data is that coming from the original PDF files published by the EBA, which have been submitted and confirmed by the Competent Authorities and by the banks.

Thank you for your attention!