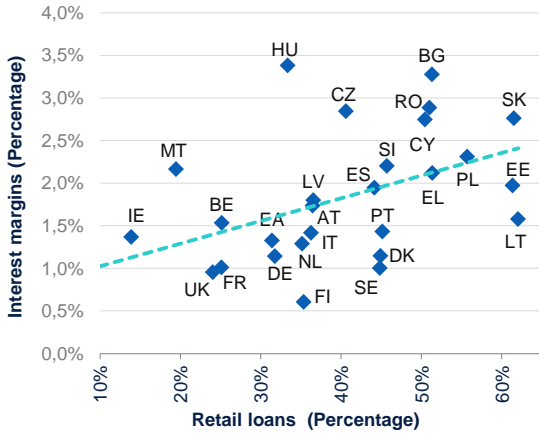


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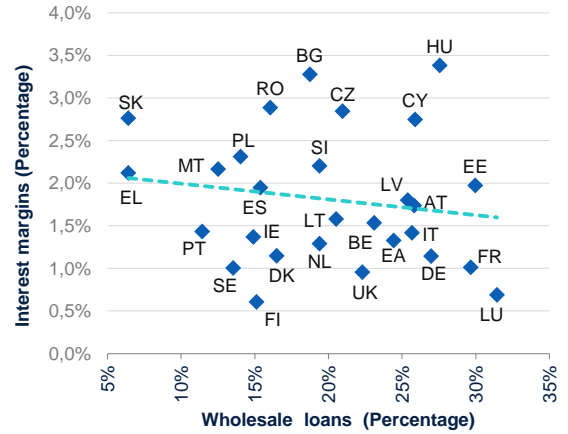
Retail or not retail. Have European banks become more retail on the wake of the crisis?

Figure A1a Interest margins vs. proportion of retail loans, 2015



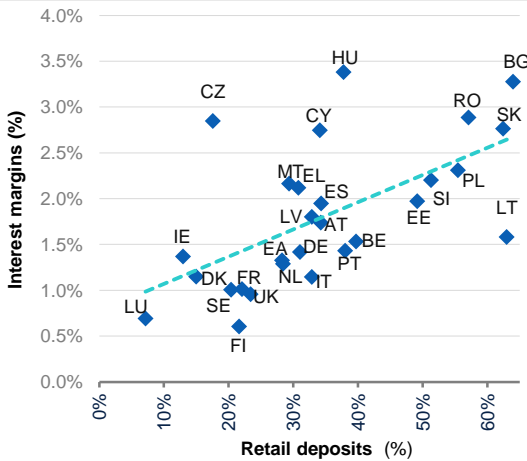
Note: Interest margin: net interest income over total assets. Data for Croatia are not available.
Source: ECB and BBVA Research.

Figure A1b Interest margins vs. proportion of non-retail loans, 2015



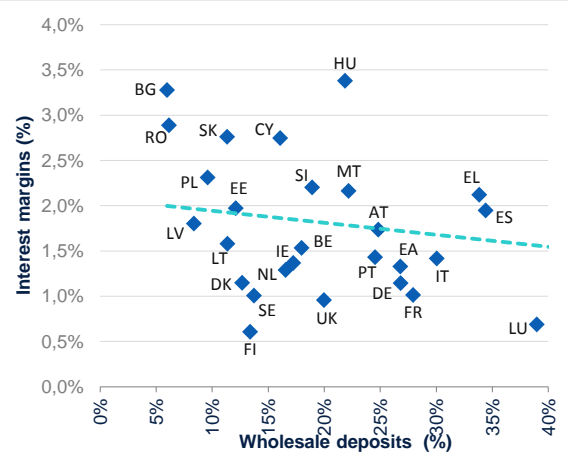
Note: Interest margin: net interest income over total assets. Data for Croatia are not available.
Source: ECB and BBVA Research.

Figure A1c Interest margins vs. proportion of retail deposits, 2015



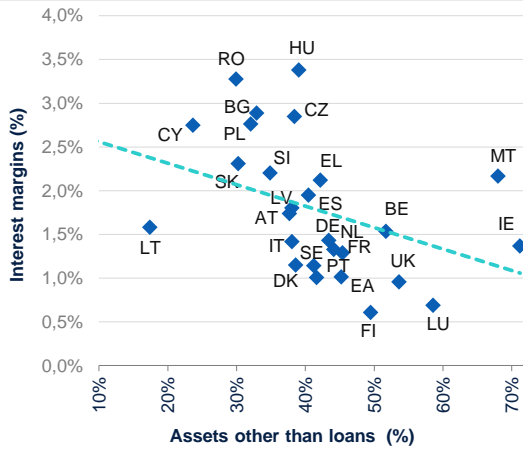
Note: Interest margin: net interest income over total assets. Data for Croatia are not available.
Source: ECB and BBVA Research.

Figure A1d Interest margins vs. proportion of non-retail deposits, 2015



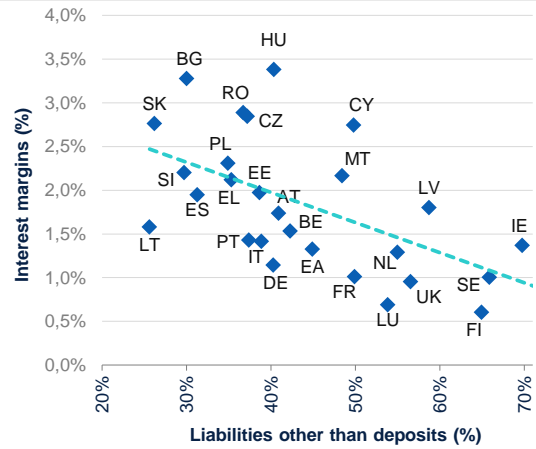
Note: Interest margin: net interest income over total assets. Data for Croatia are not available.
Source: ECB and BBVA Research.

Figure A1e Interest margins vs. proportion of assets other than loans, 2015



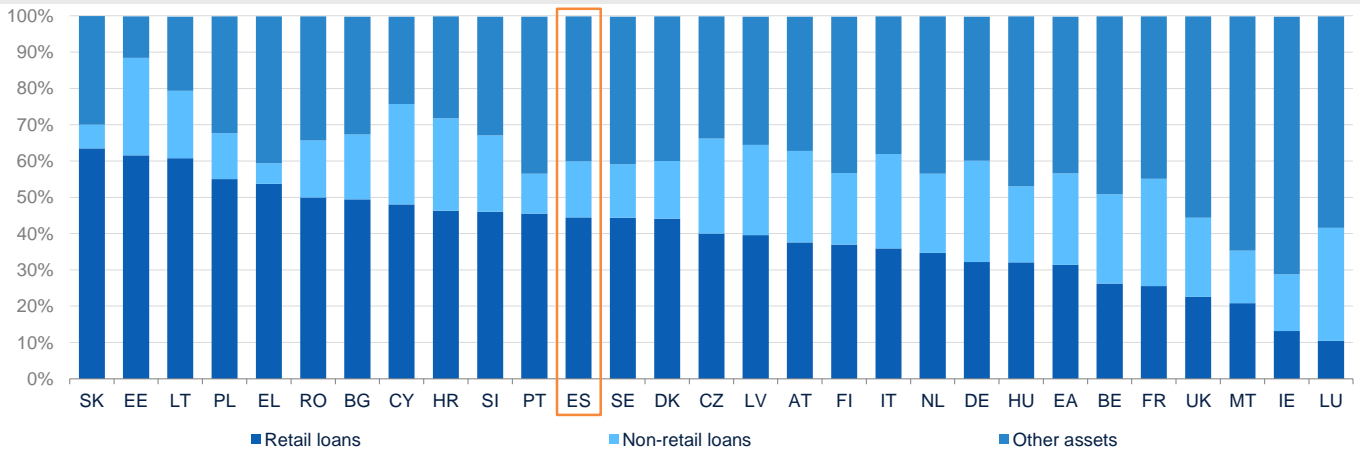
Note: Interest margin: net interest income over total assets. Data for Croatia are not available.
Source: ECB and BBVA Research.

Figure A1f Interest margins vs. proportion of liabilities other than deposits, 2015



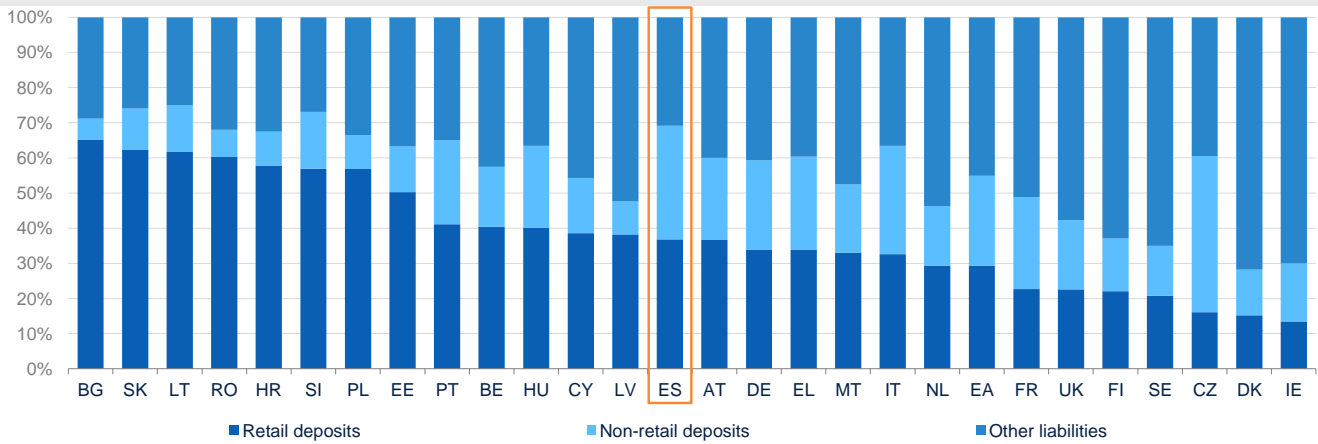
Note: Interest margin: net interest income over total assets. Data for Croatia are not available.
Source: ECB and BBVA Research.

Figure A2 Asset mix, 2016, percentage



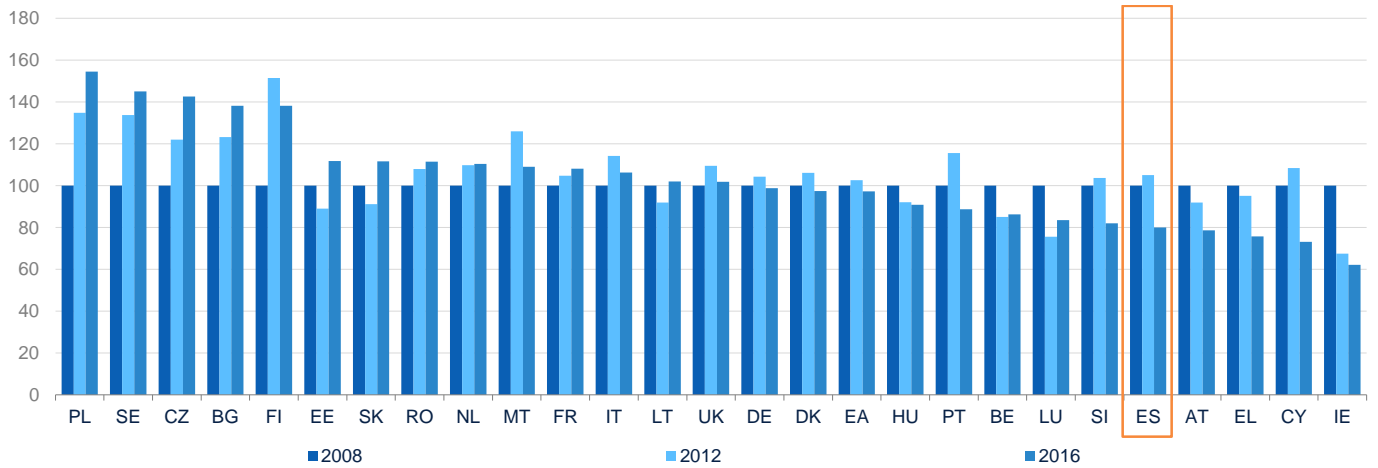
Note: Retail loans are calculated as the sum of non-financial institutions and households.
Source: ECB (domestic banking data) and BBVA Research.

Figure A3 Liability mix, 2016, percentage



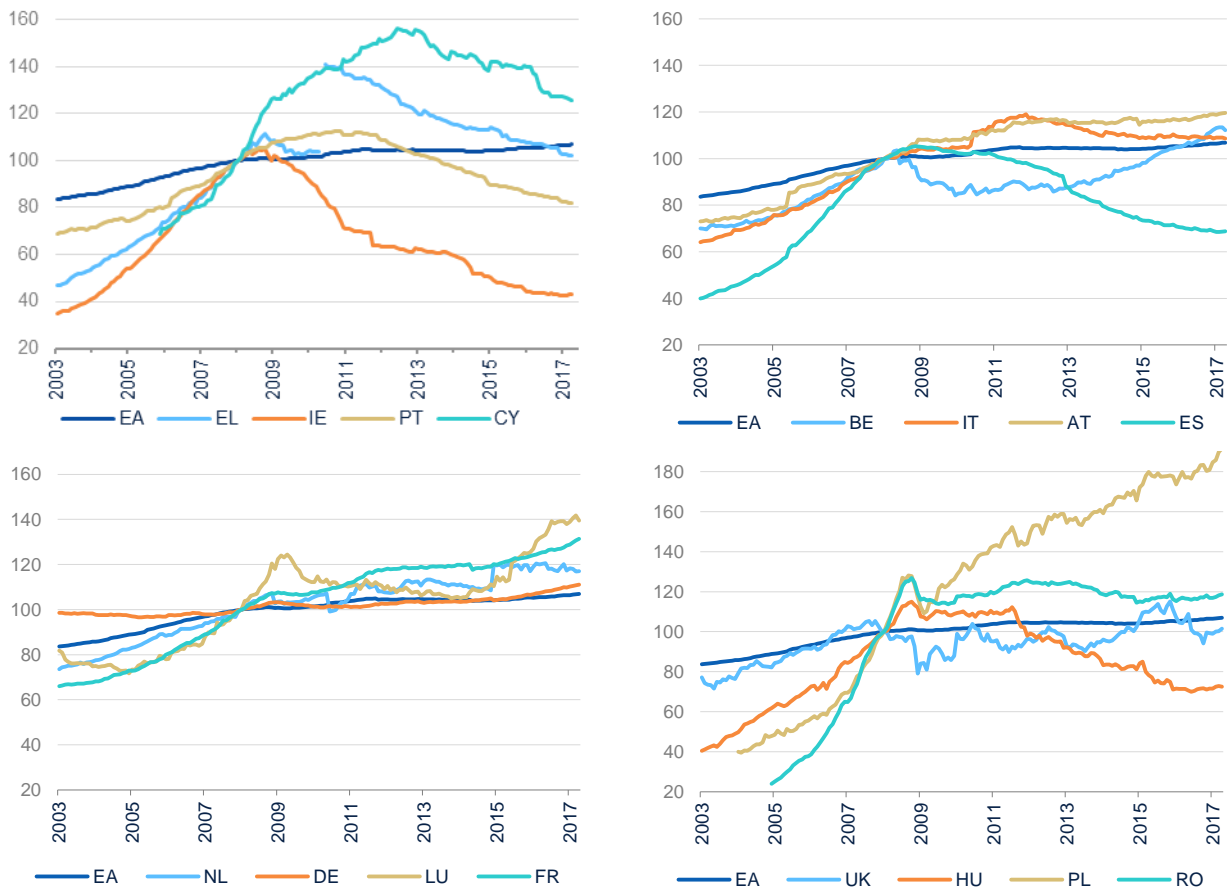
Note: Retail deposits are calculated as the sum of non-financial institutions and households.
Source: ECB (domestic banking data) and BBVA Research.

Figure A4 Evolution of total banking assets (domestic), index 2008 = 100



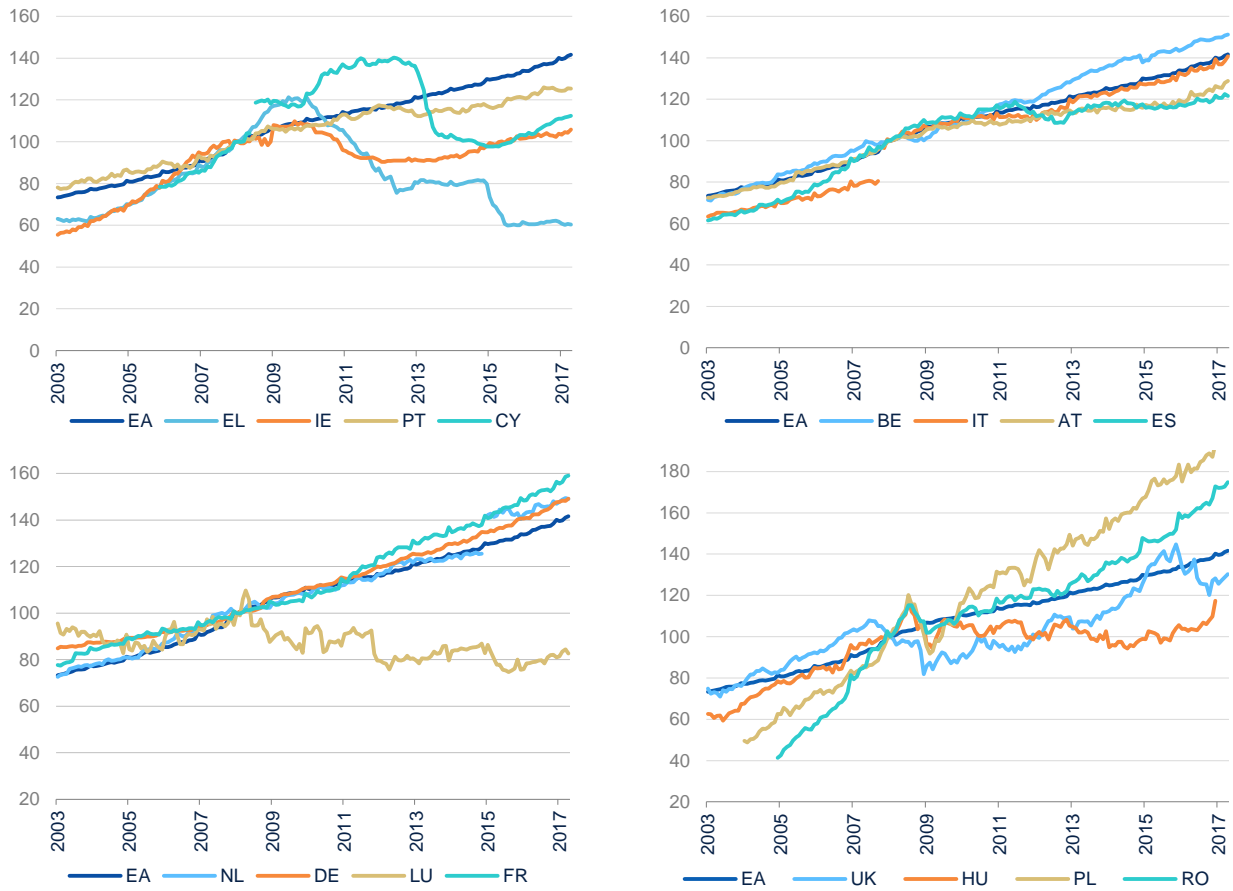
Note: Data for Latvia and Croatia are not available.
Source: ECB, Haver and BBVA Research.

Figure A5 Volume of retail loans, Index Jan 2008 = 100



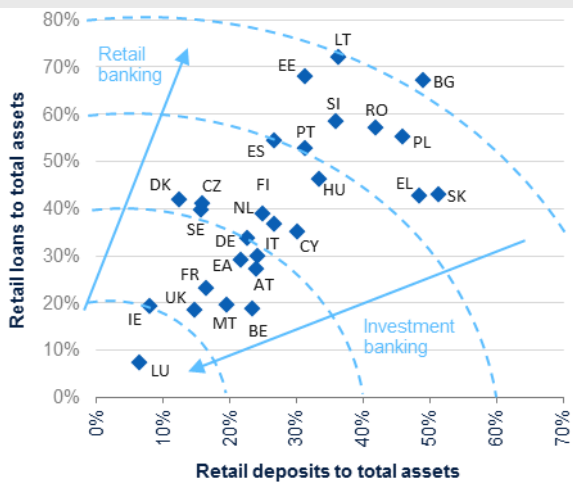
Note: Retail loans are the sum of loans to non-financial corporations and to households. Greece shows a structural break in the series.
Source: ECB and BBVA Research.

Figure A6 Volume of retail deposits, Index Jan 2008 = 100



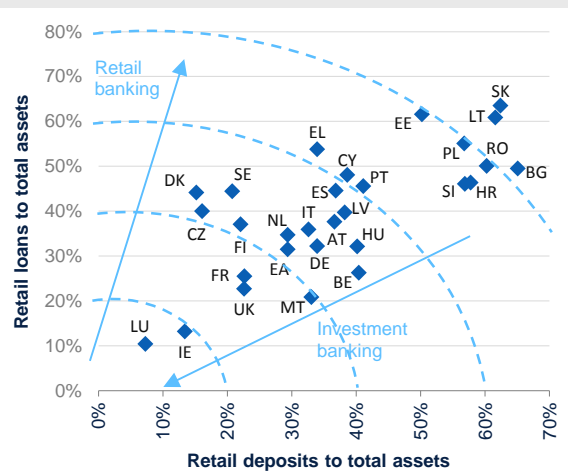
Note: Retail deposits are the sum of deposits from non-financial corporations and from households. Netherlands shows a structural break in the series due to the adoption of ESA2010 accounting standard. Italy 2008: national legislation is implemented (ATECO 2007) to adopt EU standards (ECB recommendations ECB/2008/32 and ECB/2009/25). Cyprus shows a structural break in the series in 2008 due to the harmonization of statistic's definitions for the entrance in euroarea. Source: ECB and BBVA Research.

Figure A7a Retail orientation of banking systems, 2008



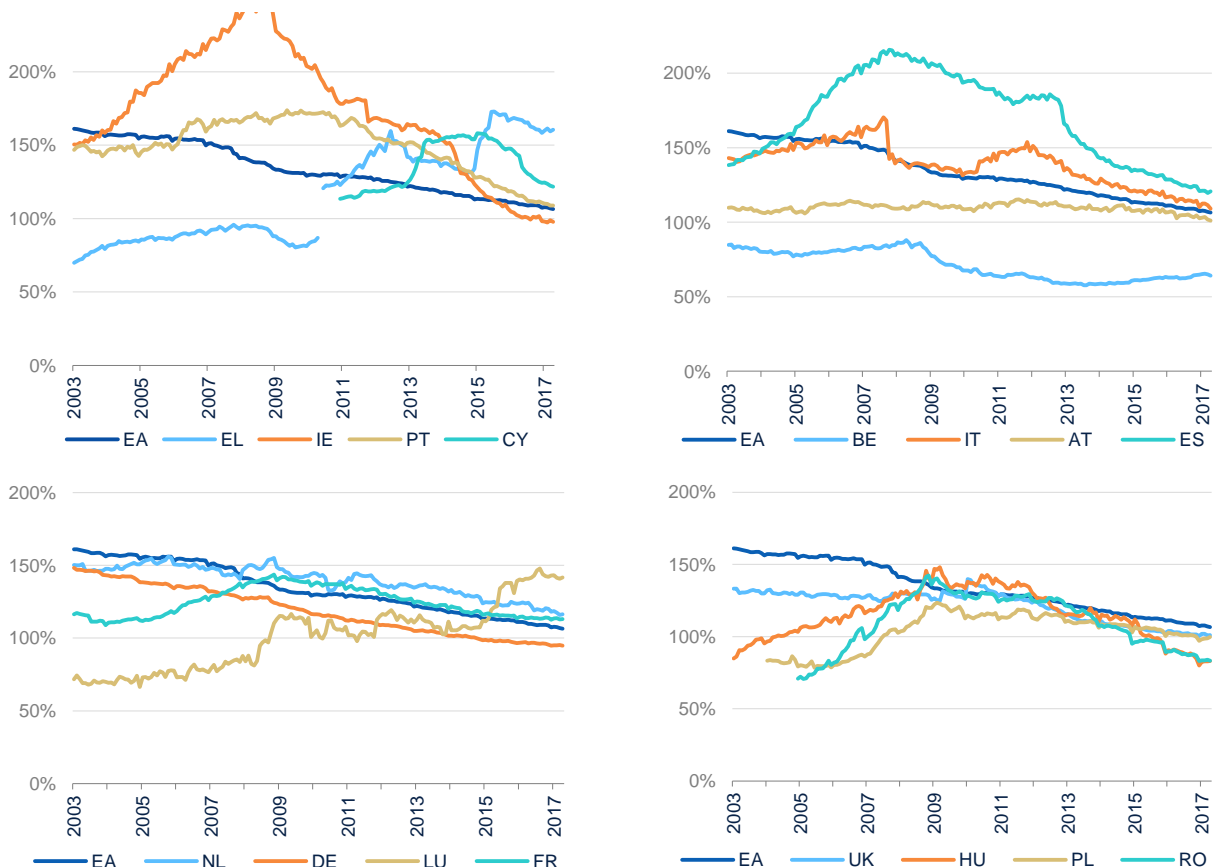
Note: Analysis based on domestic assets (non-consolidated). Retail loans include all loans to households and non-financial corporations. Retail deposits include all deposits from households and non-financial corporations.
Source: ECB and BBVA Research.

Figure A7b Retail orientation of banking systems, 2016



Note: Analysis based on domestic assets (non-consolidated). Retail loans include all loans to households and non-financial corporations. Retail deposits include all deposits from households and non-financial corporations.
Source: ECB and BBVA Research.

Figure A8 Loan-to-deposit ratio, selection of EU countries, percentage



Note: Loans and deposits refer to the ones to / from non-financial corporations and households. Greece shows a structural break in the series. Ireland shows a maximum LTD 255%
Source: ECB and BBVA Research.

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