



RISK DASHBOARD

DATA AS OF Q4 2021

EBA

EUROPEAN
BANKING
AUTHORITY

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Summary*

Banks' capital ratios remained solid with little change compared to last quarter. The average CET1 ratio was 15.4% on a fully loaded basis by the end of Q4 2021. A small increase in capital was met by a slight increase in risk weighted assets (RWA) leaving the ratio unchanged compared to the previous quarter. Also the ratio of the lowest 5th percentile remained stable at 11.7% on a quarterly basis. The leverage ratio increased by 10 bp and stood at 5.8% on a fully loaded basis. Total assets decreased by 1% in the last quarter of 2021, driven by trends in cash balances (-9% compared to Q3) and loans and advances with total loan volume reduced by 2% compared to Q3. EU/EEA banks' sovereign exposures further reduced by nearly EUR 140 bn in the second half of the year (EUR 3.18 tn in Q4 2021) with the maturity profile tilting towards longer durations.

Asset quality improved with banks reporting a lower non-performing loan (NPL) ratio of 2.0%. The decline in the ratio was driven by a 7% decrease in NPLs (EUR 391 bn) and was more significant in countries with higher ratios. The NPL ratio of the highest 5th percentile stood at 5.5% (7.7% in Q3, 10.7% in Q4 2020). The NPL ratio declined to 2.4% for household exposures and to 3.8% for loans towards non-financial corporations (NFCs). The decline was more pronounced in commercial real estate (CRE) exposures (4.9% in Q4 2021 from 5.4% in Q3 2021) and SMEs (5.0% in Q4 2021 from 5.4% in Q3 2021). The Stage 2 ratio increased from 8.7% to 8.9% in the last quarter of 2021. Banks reported EUR 381 bn of forbore loans, representing 2.0% of total loans (almost unchanged compared to Q3 2021). Exposures to Russia and Ukraine are small (0.3% of total assets) and concentrated on a few banks. As a result, first-round impacts from the Russian invasion of Ukraine on the EU/EEA banking sector are expected to be manageable. However, EU/EEA banks also have indirect exposures like those through businesses with trading links to these countries that could have a broader impact (see more detail in the following separate chapter on the impact of the Russian war on EU/EEA banks).

Loans under current moratoria decreased further in the last quarter, but asset quality remains a concern. The volume of loans under existing moratoria stood at EUR 12 bn, down from EUR 50 bn in Q3 2021 (-95% since Q1 2021) concentrated in just some countries. Total loans with expired moratoria reached EUR 704 bn. The total volume of loans subject to public guarantee schemes (PGS) stood at EUR 373 bn in Q4, almost unchanged compared to the previous quarter. Ninety per cent of PGS loans are concentrated in just 3 countries (Italy, France, and Spain). The asset quality of loans benefiting from support measures remains a concern. The NPL ratio for loans with expired moratoria and for loans subject to PGS increased significantly to 5.5% (from 4.9% in Q3) and 3.1% (from 2.4% in Q3), respectively. Banks also reported an elevated Stage 2 allocation for loans under moratoria and PGS loans, at 25.0% (23.9% in Q3) and 22.6% (20.1% in Q3), respectively.

Profitability stabilised at levels higher than in the pre-pandemic period. Return on equity (RoE) was reported at 7.3% (7.7% in Q3 2021 and 5.7% in Q4 2019). However, in Q4 2019 the RoE of the lowest 5th percentile stood at -3.2%, slightly higher than in Q4 2021 (-5%). Cost of risk stood at 0.47%, substantially lower than at the same period last year (0.75%) and slightly below the level in December 2019 (0.48%). Although the net interest margin (NIM) remains near historic lows, the downward trend has stopped, and banks reported a slight uptick of 2 bp with NIM at 1.26% in Q4 2021. Net interest income (NII) continues to be the main contributor to banks' net operating income (55.2%), yet the relevance of fee and commission income continues to increase and stood at 32.5% of total net operating income (up from 30.5% in Q4 2020 and 28.5% in Q4 2019).

Banks continue to report abundant liquidity. The liquidity coverage ratio (LCR) remained near its historic high of 174.7% (same as in Q3 2021). Even the banks at the lowest end of the distribution showed a ratio well above the minimum (the LCR of the lowest 5th percentile was 137.4%). The loan-to-deposit ratio stood at 108.6% (108.2% in Q3 2021 and 112.2% in Q4 2020) with a slightly higher growth in loans to NFCs and households than in deposits from NFCs and households in the last quarter of 2021. The asset-encumbrance ratio remained near historic highs and stood at 29.1% in Q4 2021 (same as in Q3 2021 and compared to 27.9% in Q4 2020).

*) This risk dashboard is based on a sample of Risk Indicators (RI) from 161 European banks (unconsolidated number of banks, including 30 subsidiaries). The sample of banks is reviewed annually by competent authorities and adjusted accordingly. This can determine breaks in the time series. In particular, from Q1 2020 onwards, EU aggregates no longer include figures for UK banks but for subsidiaries of UK banks in EU countries. Ratios provided in the text are weighted average if not otherwise stated. The data is based on the EBA's implementing technical standards (ITS) on supervisory reporting (EU Regulation No 680/2014 and its subsequent amendments). In the chart on Risk Indicators by size class, considering the distribution of the average total assets, the small banks are those below the first quartile, the large banks are those above the third quartile. [List of Institutions for Supervisory Reporting](#)

Overview of the main risks and vulnerabilities in the EU banking sector

Risk measure	Developments			Description
	Risk level		Short-term outlook	
	Last risk dashboard	Current		

Asset quality

The risk of significant economic disruption due to COVID-19 has continued to decline in the last two quarters. Nonetheless, a marginal increase was observed in the share of loans allocated to Stage 2 and the NPL ratio of selected sectors in Q4. Banks' exposures towards large corporates expanded while also maintaining a solid flow of lending to other segments. NPL disposals kept on being reported.

Short-term outlook: first-round effects of the war in Ukraine on asset quality appear to be limited for the EU/EEA banking sector. Second-round effects may however have a more notable impact. Rising energy prices along with supply chain bottlenecks might translate to lower economic growth and persistent inflationary pressures. Although the pandemic seems to be abating, further impacts on asset quality cannot be ruled out as some regions are still affected by COVID-19 variants. Measures to reduce oil and gas dependency from Russia might accelerate the EU energy transition, thus, rendering some assets stranded and increasing overall climate-related transition risk.

Market risk

The war in Ukraine has resulted in increased market volatility and lower equity valuations. Credit spreads have widened in a flight to safe-haven assets. Commodity prices have rallied amidst actual and potential disruptions in Ukrainian and Russian exports. Eastern European currencies have depreciated against major currencies, amidst the implications of the war on these regions including substantial inflow of refugees and fear of the conflict spreading to other countries. See separate chapter on the impact of the war on EU/EEA banks.

Short-term outlook: market volatility is unlikely to decline while the war and the ensuing geopolitical tensions continue. Abrupt repricing of derivative products in interest rates and commodity markets could cause a new round of substantial margin calls and potential counterparty defaults. Credit spreads might widen further as investors consider the longer-run impact of the war. Heightened uncertainty about monetary policy stance could cause further interest-rate and market volatility, including sovereign spread widening or sharp depreciations of emerging market currencies.

Liquidity and funding

Since the beginning of the year, banks have successfully tapped primary funding markets albeit offering higher issuance premiums for their longer-term deals. Covered-bond issuance remained high compared to previous years. This may reflect that a replacement for targeted longer term refinancing operations (TLTRO) facilities has not been announced. Since the outbreak of the war, however, there has been limited issuance. In several cases deposit outflows were reported, triggered by political and economic uncertainty. This has been most notable for banks clearly affected by sanctions such as the subsidiary of Russian Sberbank, where substantial deposit outflows resulted in the bank failing. Slight tensions were temporarily observed in USD funding markets, and cross-currency bases vs USD widened.

Short-term outlook: while the war lasts, wholesale bank funding spreads are likely to stay at heightened levels. Banks will likely need to offer comparatively elevated new issuance concessions to ensure the smooth placement of their deals, especially for longer-term bonds. Current liquidity buffers should however allow banks to withstand periods of market turmoil with scarce primary market activity. The substitution of extraordinary central bank funding facilities with other funding sources might prove challenging for some banks.

Profitability

Net interest income benefitted from increasing lending demand and, thanks to the increase in rates observed in late 2021, also from a reversion of the declining trend in margins. Asset management activities continued to provide an increasing and reliable revenue flow. Operating expenses showed increases not least because of overall inflationary pressures. The increased uncertainty about the impact of the Omicron variant might have prevented more loan loss provision reversals before the outbreak of the war.

Short-term outlook: against the backdrop of the war, the lending demand observed in previous quarters might soften while margins might be impacted by the flattening of the yield curve. Market volatility might lead customers to move their savings from products such as investment funds or equity holdings to safer and less fee-generating ones like deposits. Investment banking activities such as mergers and acquisitions (M&A) or initial public offerings might also slow down. Banks with larger trading arms or with substantial mark-to-market exposures might be substantially impacted. Operating expenses might be affected by inflationary pressures and increasing sanction-related compliance costs. Amid increasing macroeconomic uncertainty, the room for reductions or reversals of loan loss provisions is limited.

Operational resilience

Sanctions imposed on Russia pose heightened operational risk, including legal and reputational risks for banks (see also the following separate chapter on the impact of the Russian war on EU/EEA banks). Exposures to Russia might also be a source of reputational risk. The risk of cyberattacks, presumably sponsored by Russia, adds to already heightened cyber risk. Providing basic financial services for refugees arriving in the EU might create anti-money laundering (AML) compliance-related challenges. Increasing digitalisation trends and the closure of physical branches are causing financial exclusion concerns in several countries, with ensuing reputational damage for banks.

High	Medium	Low
↑	→	↓
Increasing	Stable	Decreasing

The level of risk and short-term outlook summarise, in a judgmental fashion, the probability of the materialisation of the risk factors and the likely impact on banks. The assessment takes into consideration the evolution of market and prudential indicators, Competent Authorities' and banks' own assessments as well as analysts' views. The **short term outlook** refers to a six months period.

Special feature: Impact of the Russian invasion of Ukraine on the EU/EEA banking sector

Executive summary

The Russian invasion of Ukraine has taken a heavy toll on the Ukrainian population, society and economy. It has escalated geopolitical tensions and a series of unprecedented sanctions have been imposed by the EU, the US and other countries on Russia and Belarus. Russia has also applied counter sanctions against the EU and other Western countries.

The war and its repercussions are expected to have direct as well as indirect impacts on EU/EEA banks. The first-round effects are mainly linked to EU/EEA banks' exposures towards counterparties domiciled in Russia, Belarus and Ukraine, and elevated market risk due to heightened volatility and abrupt risk premium repricing. Exposures towards Belarussian counterparties¹ are significantly lower than those to Russian and Ukrainian counterparties. Hence, the following analysis focuses on exposures to Russia and Ukraine.

The EBA's initial assessment is that the first-round risks to the EU banking system are not a fundamental threat to financial stability. This reflects that direct exposures to Russia and Ukraine are limited. **Second-round effects are more worrying from a financial stability perspective.** The key drivers of these concerns are the current high level of uncertainty about the outcome of the war in Ukraine and the potentially large impact on the wider EU and global economy of this war. Key drivers include the direct economic fallout of the war including the fiscal impact, the impact of sanctions (from all actors involved), cyber risks and the longer-term impact on supply chains in the global economy.

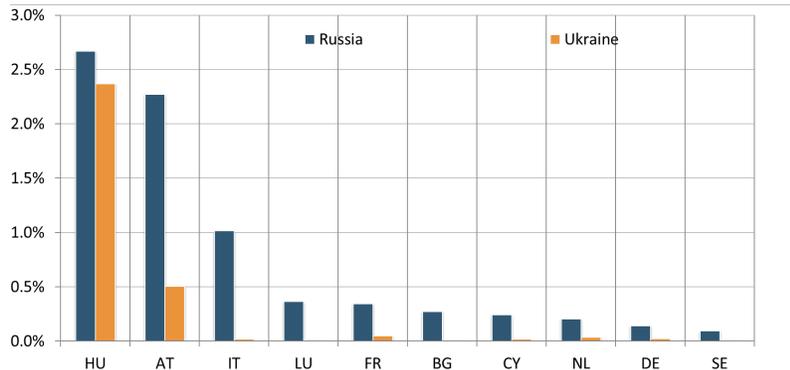
Impact from direct exposures

EU bank exposures to Russian and Ukrainian counterparties are mostly through subsidiaries in these countries. Many EU/EEA banks, however, also have direct exposures at the head office level or other subsidiaries, typically via loans to non-financial corporates. On the revenue side, further links exist through other business lines, for example, in asset management, investment banking and private banking.

Banks' direct asset exposures to Russia and Ukraine are concentrated in a few countries and a limited number of banks. As of Q4 2021, EU/EEA banks reported exposures (loans, advances and debt securities) of EUR 76 bn and EUR 11 bn towards Russian (RU) Ukrainian (UA) counterparties, respectively. Austrian, French and Italian banks reported the highest volume of exposures towards Russian counterparts. Austrian, French, and Hungarian banks were those with the largest exposure towards Ukraine. Yet only Austrian and Hungarian banks reported more than 2% of their total exposures towards these two countries, which are mainly driven by subsidiaries of individual institutions (Figure 1).

¹ Exposures (loans, advances, and debt securities) towards Belarus reached EUR 2bn as of Q4 2021.

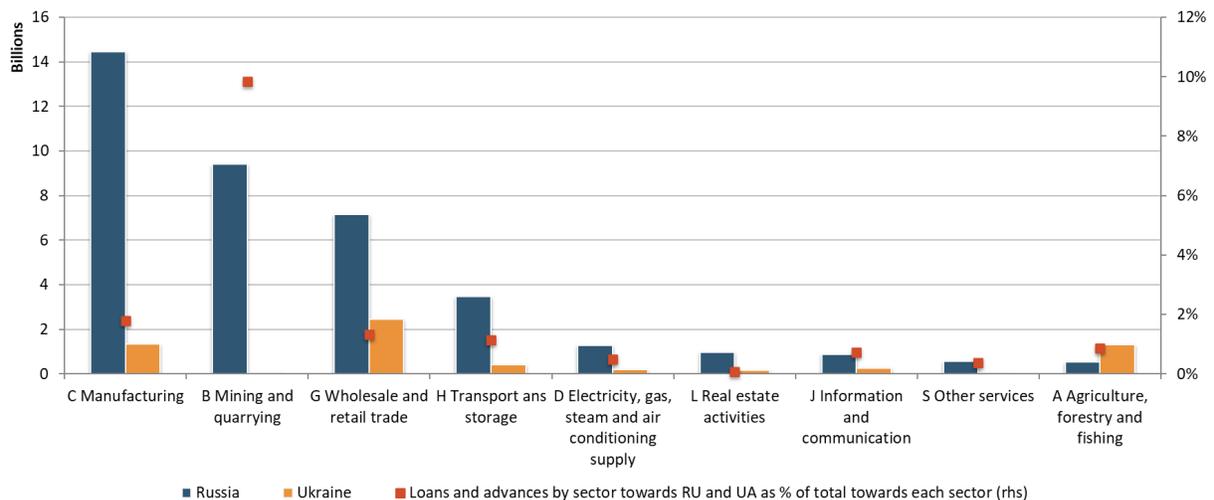
Figure 1: Exposures towards Russia and Ukraine as a percentage of total exposures by country – December 2021, source: EBA supervisory reporting



More than 80% of the total exposures were loans and advances, mainly towards NFCs (more than 50% of the reported exposures in both countries) and to a lesser extent towards households. Loans and advances towards Russian NFCs and households amounted to EUR 40 bn and EUR 16 bn, respectively, while for Ukraine they reached EUR 6 bn and EUR 1 bn, respectively. Exposures towards Russian general governments amounted to EUR 4 bn and towards Ukrainian general governments were close to EUR 2 bn.

EU/EEA banks reported the largest volume of loans and advances towards NFCs in manufacturing (EUR 16 bn), wholesale and retail (EUR 10 bn) and mining and quarrying (EUR 9 bn). Loans towards Russian mining and quarrying NFCs made up more than 10% of the total exposure of EU/EEA banks towards this sector. Sanctions imposed on Russian entities and further disruptions in the supply chain due to the war are expected to have an adverse impact (Figure 2).

Figure 2: Loans and advances by sector towards Russian and Ukrainian counterparties – December 2021, source: EBA supervisory reporting



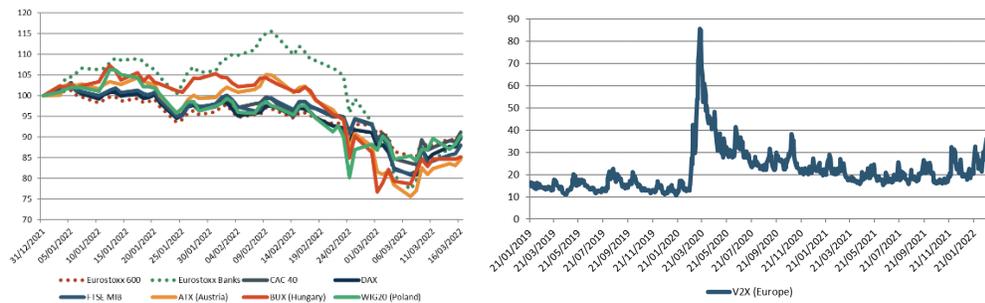
Deposits from Russian and Ukrainian counterparties amount to a combined volume of around EUR 82 bn. For Russian counterparties, overall total asset exposures of around EUR 76 bn compare with deposits of around EUR 69 bn. For Ukrainian counterparties overall deposits of around EUR 13 bn are nearly EUR 2 bn higher than total asset exposures. Household deposits outweigh loans to households in the case of Russian and Ukrainian counterparties (see data Annex on Russian and Ukrainian counterparties). However, loans towards Russian NFCs are

significantly higher than deposits from Russian NFCs, while deposits and loans towards Ukrainian NFCs are rather balanced. Given that most exposures are through subsidiaries and since the market funding is rather limited in these countries, this would imply that several banks might as well rely on intragroup funding. Furthermore, related to contingent liabilities, loan commitments are roughly half the volume of respective NFC loans for both countries.

Market risk related impact

As an immediate result of the geopolitical tensions and the war, EU/EEA banks have faced an increase in market risk. Heightened volatility and sudden adjustments in risk premiums affects mark-to-market exposures. This includes, for instance, sovereign exposures recognised at fair value (Figure 3).²

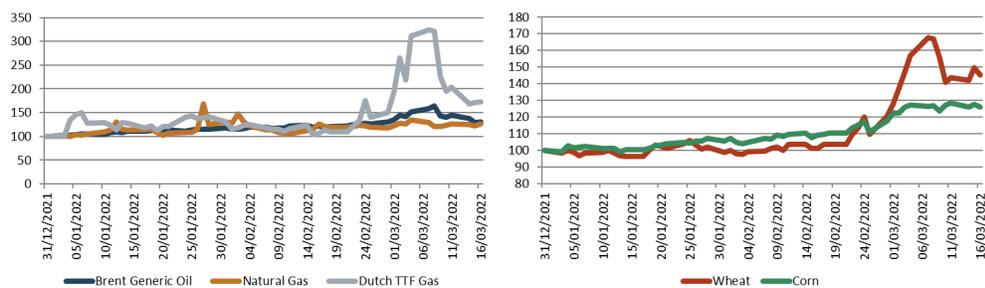
Figure 3: Equity price indices (left) and volatility indices (right) (31/12/2021 = 100), source: Bloomberg



Volatility in energy, metals and agricultural markets has intensified since the beginning of the war (Figure 4). Russia-related and commodity derivative exposures are particularly affected. However, indications are that respective derivatives tend to be insignificant overall. Derivatives with Russian and Ukrainian counterparties have a share of up to 2% of other total exposures (as shown in the data Annex on Russian and Ukrainian counterparties) to these countries (calculated based on carrying amounts). Commodity-related derivatives have a share in total derivatives of around 0.2% (calculated based on notional amounts in banks’ supervisory Financial reporting (FinRep). Yet, as volatility in these markets remains elevated, idiosyncratic vulnerabilities cannot be ruled out. Elevated volatility in respective markets includes rising margin calls from commodity related derivatives, which might also imply rising risk of counterparty defaults.

Foreign exchange markets have also been affected with a few currencies, mainly from Central and Eastern Europe (CEE), but also from emerging markets more broadly, suffering depreciations against major currencies. This is not least related to the particularly multi-fold implications of the war in this region.

Figure 4: Commodity prices trends – Brent oil and gas (left) and agricultural products (right) (31/12/2021 = 100), source: Bloomberg



² Around 40% of Russian and Ukrainian sovereign exposures are in fair-value categories.

Impact from indirect exposures and other areas

Banks presumably have substantial indirect exposures via customers with commercial links to Russia and/or Ukraine. Russia is the 5th largest trading partner of Europe³ and the 11th largest economy in the world⁴. Hence when economic relations between Russia and the rest of the world are disrupted, EU/EEA banks will be affected.

As a result of the war, the macroeconomic environment is expected to deteriorate because of both supply and demand factors. Further tensions in supply chains, disrupted trade relations and sanctions might impair aggregate supply. On the demand side, increasing energy and commodity prices negatively affect household and NFC income, while increased uncertainty due to the ongoing war will damage investment and consumer confidence. Consequently, there might be an EU/EEA-wide rise in credit risk for EU/EEA banks.

Lower economic growth might offset the benefits of rising rates. Monetary policy normalisation to curb inflationary pressures might alleviate the pressure that low and negative interest rates were exerting on banks' NII. However, banks will also be affected by lower economic growth. In addition, rising rates and lower economic growth may impair lending demand. There is a risk that asset repricing will be slower than liability repricing.

The risk of cyber-attacks is elevated. However, no major attack on the EU/EEA banking sector has been reported so far. Outside the EU/EEA, Ukrainian firms, including banks and the public sector have been one of the main targets of such attacks. **The ongoing war in Ukraine and the heightened geopolitical risk have escalated the risk of cyberattacks going forward.**

A broad range of restrictive measures (sanctions) has been imposed as a response to the Russian invasion of Ukraine. These include:

- exclusion of selected banks and central transactions from SWIFT;
- preventing the Russian Central Bank from using its international reserves;
- ban on export and import of selected critical sectors and technologies;
- asset freezes targeting individuals and their families as well as legal entities;
- capital controls put in place by Russia to limit currency outflows.

EU/EEA institutions are affected by sanctions imposed not only by the EU/EEA restrictive measures, but also by sanctions imposed by other jurisdictions such as the US, UK or additional ones implemented by individual EU/EEA countries. Also counter sanctions and measures from Russia and Belarus affect EU/EEA banks. Sanctions might affect credit risks (e.g. clients being unable to service their loans because of payment or FX restrictions), market risks (e.g. through elevated volatility in financial markets), as well as liquidity and funding risks (e.g. through payment restrictions resulting in liquidity challenges). Sanctions may also impact operational risks. Areas most clearly affected include legal, reputational and conduct risk. Sanctions might imply both a loss of revenues from sanctioned clients

³ See trading partner statistics of the [European Commission Directorate General for Trade](#) as of 2020.

⁴ See World Bank data by GDP in USD

and an increase in costs related to sanction implementation and monitoring. There are also risks related to potential unintended consequences of sanction compliance, such as financial services being denied to refugees.⁵

Sanctions will also affect broader economic and financial market developments such as trade flows and FX markets. This points to elevated risks for banks in the medium- to-long term. SWIFT-related measures might affect commodity markets including oil and gas. The response will likely be a search for alternative payment methods and systems. Some of these may not be ready to handle significantly higher volumes. To mitigate the impacts of sanctions and the overall conflict, governments are setting up support measures for households and NFCs. The effectiveness of these measures will also determine the overall impact on the economy and on EU/EEA banks.

Overview of selected first- and second-round impacts

Areas of impact

<p><u>1st round impacts</u> <i>Russian and Ukrainian exposures:</i></p>	<p>Exposures to Russia and Ukraine are likely to be affected for some time by the imposed international sanctions. In the case of ongoing war or escalation, the impact might increase, not least due to further sanctions and retaliatory measures, as well as the impact of the war itself.</p> <p>Revenues from Russia and Ukraine will be likely also be negatively affected for some time, even if a peace agreement is reached.</p>
<p><u>Market risk:</u></p>	<p>While the war persists, volatility is likely to remain at heightened levels. Recent recoveries in equity markets and spread tightening might be quickly reversed in case of further escalation of the war. In this case, banks might experience substantial additional market losses. Even after a successful peace agreement, geopolitical tensions are unlikely to abate in the short term, hence, volatility is likely to remain elevated.</p>
<p><u>2nd round impacts</u> <i>Profitability:</i></p>	<p>Higher energy prices increase inflation and lower economic growth. Counter-sanctions by Russia restricting exports of oil and gas would clearly worsen the impact.</p> <p>A worsening economic environment might weigh on new lending, preventing banks from benefitting from the ‘common effects’ of a rising rate environment.</p> <p>Lower income from asset management. With increased uncertainty, customers are more inclined to place their savings in safer and less fee-generating products like deposits.</p> <p>Higher funding costs due to higher policy rates combined with investor concerns about lower profitability and higher risks.</p> <p>Increased compliance costs due to sanctions.</p>

⁵ The [EBA published a press release on 11 March 2022](#) calling on financial institutions to ensure compliance with sanctions against Russia following the invasion of Ukraine and to facilitate access to basic payment accounts for refugees.

Asset quality: There is an increase in credit risk due to **rising defaults** of Russian counterparties, as well as EU/EEA and other businesses with strong commercial links to Russia and / or Ukraine.

Higher credit losses due to second-round effects from the conflict due to lower economic growth, rising energy prices and rising rates amid inflationary pressures.

Consumer loans can be one of the most affected segments and asset quality could deteriorate as households in particular suffer from higher gas, oil and food prices.

NFC sectors are not only affected by their links to Russian and Ukrainian corporates or households, but also by their dependence on raw materials and an energy supply. Affected sectors include manufacturing, transport and storage, mining, agriculture and hospitality.

Operational risk: **Operational disruptions** for banks in affected regions including those due to Russian **cyberattacks**.

Fines related to sanction breaches might increase, especially if the scope of sanctions is further widened.

Market risk: **Losses from their fair valued sovereign exposures** and, more broadly, from other fair valued bonds. These losses add to potential defaults in the overall bond portfolio, especially in the event of a severe recession.

Higher sovereign spreads might also come under pressure, not least due to rising expenditure for household and NFC support measures, defence spending and similar.

Liquidity and funding risk: **Lack of access to primary markets.** Spread-widening might weigh more on those institutions that still need to issue large volumes of subordinated debt to meet their minimum requirement for own funds and eligible liabilities (MREL). An escalation of the war might trigger an increase in **liquidity risks**.

As market sentiment remains highly volatile and driven by news flow, banks' liquidity levels can become vulnerable due to spread of inaccurate information. **Such campaigns that spread inaccurate information may result in deposit outflows from targeted banks.**

RIs heatmap

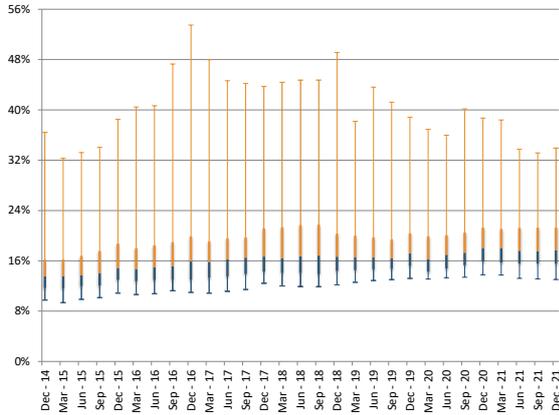
		Traffic light																			
RI	Threshold	Current vs previous quarters for the worst bucket	201709	201712	201803	201806	201809	201812	201903	201906	201909	201912	202003	202006	202009	202012	202103	202106	202109	202112	
			Solvency	Tier 1 capital ratio	> 15%	64.4%	71.1%	63.1%	60.8%	64.1%	68.2%	63.6%	67.2%	68.2%	74.6%	53.8%	62.5%	72.9%	77.2%	76.0%	75.7%
[12% - 15%]	33.4%	28.0%			36.0%	37.9%	34.5%	30.5%	35.5%	32.4%	31.1%	25.4%	45.6%	37.3%	26.9%	22.6%	23.8%	24.2%	21.5%	23.2%	
< 12%	2.2%	0.9%			1.0%	1.3%	1.4%	1.3%	0.9%	0.5%	0.7%	0.0%	0.6%	0.2%	0.2%	0.2%	0.2%	0.2%	0.9%	0.7%	
CET1 ratio	> 14%	53.2%		58.5%	49.3%	53.9%	49.7%	48.2%	51.1%	53.5%	48.4%	55.5%	45.0%	58.3%	61.6%	62.9%	63.1%	63.0%	63.8%	61.3%	
	[11% - 14%]	46.1%		41.3%	50.5%	41.1%	49.9%	51.1%	48.4%	46.0%	51.2%	44.5%	55.0%	41.5%	38.3%	36.9%	36.7%	36.5%	35.3%	38.1%	
	< 11%	0.6%		0.2%	0.2%	5.0%	0.5%	0.8%	0.5%	0.5%	0.5%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%	0.5%	0.9%	0.6%	
Leverage ratio	> 8%	4.1%	5.0%	4.5%	4.2%	4.4%	4.9%	4.1%	4.3%	4.4%	5.5%	6.0%	4.6%	5.6%	5.9%	5.6%	6.6%	6.7%	5.9%		
	[5% - 8%]	53.2%	56.4%	52.0%	49.2%	52.0%	58.0%	50.6%	49.1%	51.1%	58.4%	46.0%	37.4%	54.2%	60.1%	54.4%	60.0%	57.3%	68.5%		
	< 5%	42.6%	38.6%	43.5%	46.6%	43.6%	37.1%	45.3%	46.5%	44.5%	36.1%	48.0%	58.0%	40.2%	33.9%	40.0%	33.3%	36.0%	25.6%		
Credit Risk & Asset Quality	Ratio of non-performing loans and advances (NPL ratio)	< 3%	54.6%	62.1%	62.4%	62.6%	62.8%	67.3%	67.4%	72.9%	73.0%	76.5%	69.7%	78.5%	78.7%	79.1%	78.9%	73.0%	84.0%	81.5%	
		[3% - 8%]	33.6%	27.1%	30.1%	30.7%	32.6%	28.7%	28.7%	23.2%	23.2%	20.2%	26.2%	17.6%	19.2%	18.7%	19.0%	25.1%	15.1%	17.9%	
		> 8%	11.8%	10.8%	7.5%	6.7%	4.5%	4.0%	3.9%	3.9%	3.9%	3.4%	4.1%	4.0%	2.1%	2.2%	2.0%	1.9%	0.9%	0.6%	
	Coverage ratio of non-performing loans and advances	> 55%	11.6%	8.6%	22.4%	17.8%	18.1%	14.0%	13.0%	12.9%	17.9%	17.9%	14.7%	14.8%	9.1%	8.6%	7.3%	15.3%	16.3%	4.9%	
		[40% - 55%]	44.1%	46.4%	31.5%	32.9%	32.6%	45.4%	39.1%	48.1%	35.5%	36.3%	55.7%	53.3%	59.4%	61.5%	60.6%	46.6%	51.2%	60.1%	
		< 40%	44.3%	45.1%	46.2%	49.3%	49.3%	40.6%	47.8%	38.9%	46.5%	45.8%	29.5%	31.8%	31.5%	29.9%	32.2%	38.1%	32.5%	35.0%	
Forbearance ratio for loans and advances	< 1.5%	49.8%	53.9%	52.8%	61.1%	63.9%	63.9%	64.2%	65.6%	65.7%	65.5%	64.5%	51.9%	50.8%	51.1%	42.0%	42.0%	44.4%	38.4%		
	[1.5% - 4%]	31.5%	29.8%	31.5%	23.9%	25.9%	28.2%	28.7%	28.1%	28.3%	28.5%	28.2%	40.8%	43.9%	40.7%	49.8%	49.1%	46.8%	53.1%		
	> 4%	18.6%	16.4%	15.7%	15.0%	10.2%	7.9%	7.1%	6.2%	6.0%	6.1%	7.4%	7.3%	5.3%	8.2%	8.3%	8.8%	8.8%	8.5%		
Profitability	Return on equity	> 10%	22.9%	17.2%	15.5%	19.5%	13.9%	10.3%	13.3%	16.2%	14.0%	5.7%	2.3%	1.8%	5.1%	2.0%	14.8%	13.7%	18.2%	23.3%	
		[6% - 10%]	44.9%	36.5%	52.8%	51.1%	53.1%	55.5%	48.7%	56.8%	53.4%	41.9%	10.4%	17.6%	18.8%	19.3%	51.8%	58.6%	53.8%	44.7%	
	< 6%	32.2%	46.3%	31.7%	29.4%	33.1%	34.2%	38.0%	27.0%	32.5%	52.4%	87.3%	80.6%	76.0%	78.8%	33.4%	27.8%	28.0%	31.9%		
	Cost to income ratio	< 50%	16.6%	13.3%	12.5%	12.5%	13.1%	13.0%	11.7%	12.0%	12.0%	12.0%	14.1%	13.4%	15.9%	16.5%	17.7%	16.0%	16.1%	19.5%	
[50% - 60%]		22.5%	21.8%	18.7%	23.1%	19.0%	19.7%	19.4%	16.6%	24.5%	20.3%	8.2%	16.6%	13.0%	11.4%	12.8%	17.8%	15.3%	10.3%		
> 60%	60.9%	64.9%	68.8%	64.4%	67.9%	67.3%	69.0%	71.5%	63.5%	67.7%	77.7%	70.0%	71.1%	72.1%	69.5%	66.2%	68.6%	70.1%			
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	< 100%	30.8%	31.7%	31.2%	30.9%	31.0%	31.4%	32.2%	32.3%	32.6%	33.0%	13.9%	23.7%	28.9%	34.4%	40.3%	41.7%	43.8%	36.4%	
		[100% - 150%]	49.9%	51.5%	51.9%	52.1%	53.5%	52.0%	51.7%	51.7%	51.5%	51.2%	66.2%	57.5%	52.4%	47.4%	43.8%	43.5%	42.4%	49.1%	
		> 150%	19.4%	16.8%	17.0%	17.0%	15.4%	16.6%	16.0%	16.0%	15.9%	15.8%	19.9%	18.8%	18.7%	18.2%	15.9%	14.8%	13.8%	14.5%	

Note: Traffic lights provide the trend of the KRI given the historical time series. Data bar colour scale: green for the "best bucket", yellow for the intermediate and red for the "worst bucket".

Solvency

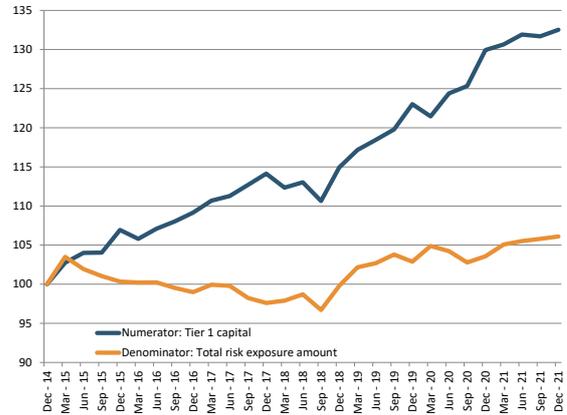
1 - Tier 1 capital ratio

Dispersion



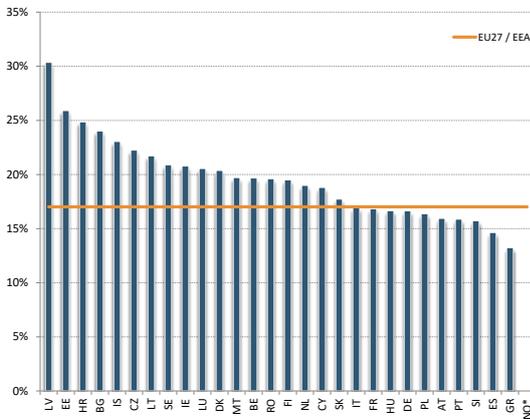
5th and 95th pct, interquartile range and median. From Q1 2020 onwards, EU aggregates no longer include figures for UK banks and they include data for subsidiaries of UK banks in EU countries.

Numerator and denominator: trends



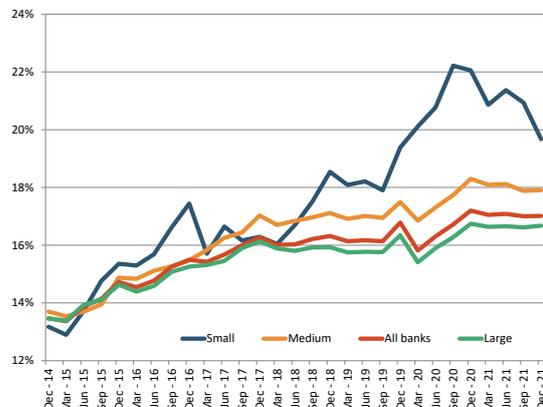
Total numerator and denominator. Dec 2014 = 100.

Country dispersion (as of Dec. 2021)



Weighted Averages by country.
* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



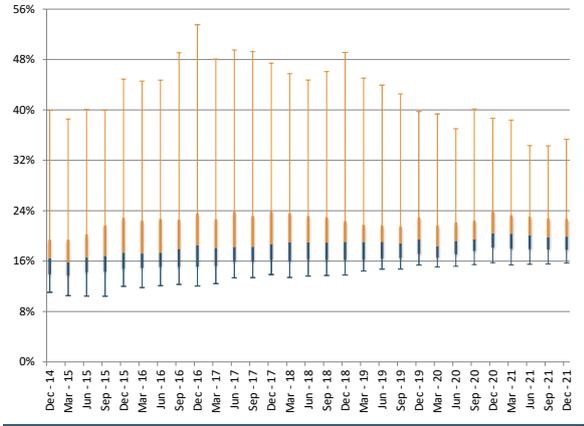
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.7%	16.8%
Dec - 15	14.7%	13.0%	14.9%	18.8%
Jun - 16	14.8%	13.0%	15.0%	18.5%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Jun - 18	16.0%	14.1%	16.7%	21.7%
Dec - 18	16.3%	14.4%	16.7%	20.3%
Jun - 19	16.2%	14.6%	16.5%	19.8%
Dec - 19	16.8%	15.2%	17.2%	20.4%
Mar - 20	15.8%	14.3%	16.3%	19.9%
Jun - 20	16.3%	14.8%	17.0%	20.1%
Sep - 20	16.7%	15.3%	17.3%	20.5%
Dec - 20	17.2%	15.8%	18.0%	21.3%
Mar - 21	17.0%	15.7%	18.0%	21.1%
Jun - 21	17.1%	15.6%	17.6%	21.3%
Sep - 21	17.0%	15.6%	17.5%	21.3%
Dec - 21	17.0%	15.5%	17.7%	21.3%

Solvency

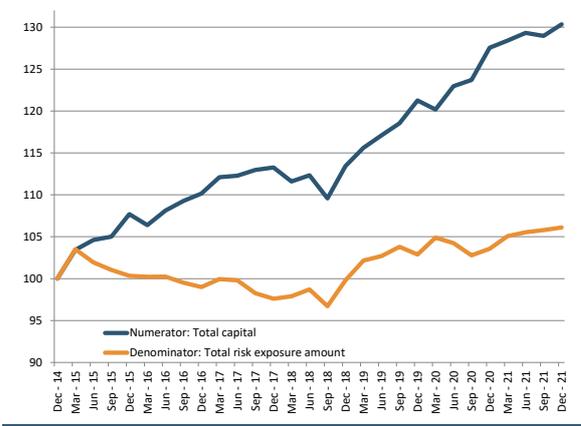
2 - Total capital ratio

Dispersion



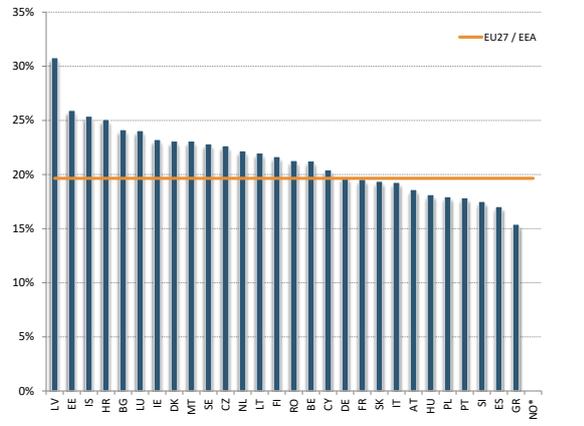
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

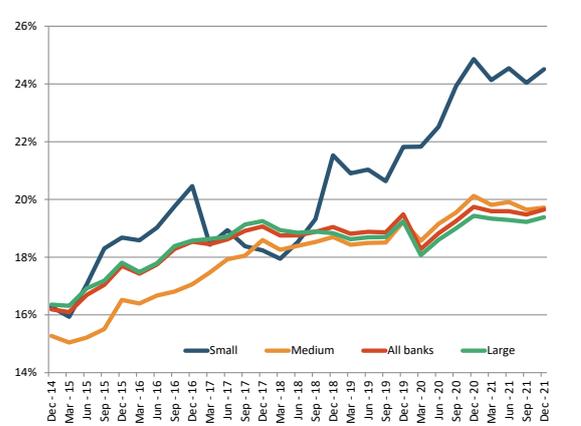
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



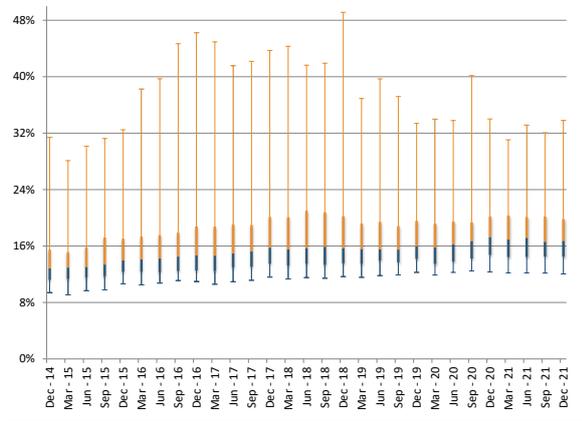
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.9%	16.4%	19.4%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Dec - 15	17.7%	14.8%	17.3%	22.9%
Jun - 16	17.7%	15.1%	17.3%	22.7%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Dec - 18	19.0%	16.2%	19.1%	22.4%
Jun - 19	18.9%	16.4%	19.0%	21.7%
Dec - 19	19.5%	17.1%	19.5%	23.0%
Mar - 20	18.3%	16.6%	18.4%	21.7%
Jun - 20	18.8%	17.1%	19.2%	22.2%
Sep - 20	19.3%	17.6%	19.4%	22.5%
Dec - 20	19.7%	18.1%	20.4%	23.9%
Mar - 21	19.6%	17.9%	20.3%	23.3%
Jun - 21	19.6%	17.9%	20.1%	23.1%
Sep - 21	19.5%	17.9%	19.8%	22.8%
Dec - 21	19.6%	17.8%	19.9%	22.7%

Solvency

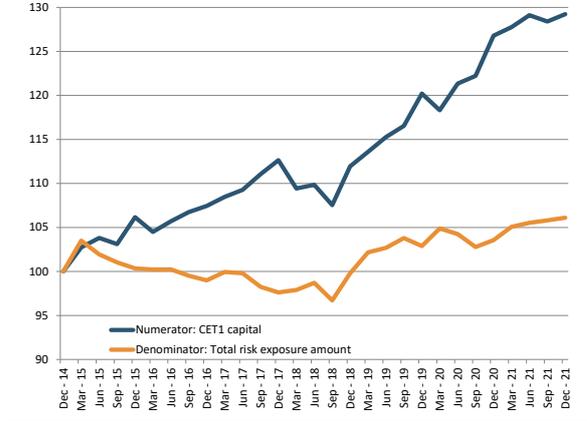
3 - CET1 ratio

Dispersion



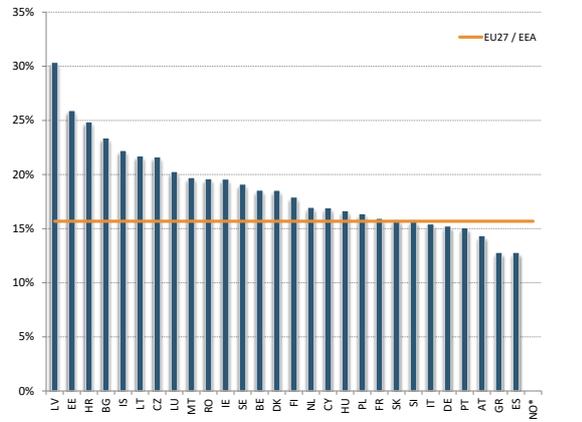
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

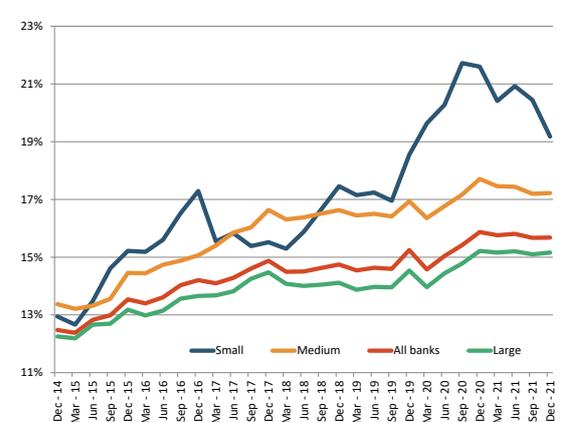
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



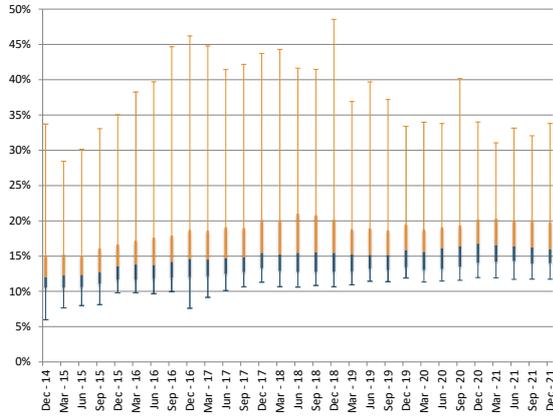
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Jun - 15	12.8%	11.6%	13.0%	15.9%
Dec - 15	13.5%	12.3%	14.0%	17.1%
Jun - 16	13.6%	12.3%	14.2%	17.6%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Dec - 18	14.7%	13.6%	15.7%	20.3%
Jun - 19	14.6%	13.9%	15.5%	19.4%
Dec - 19	15.2%	14.2%	16.0%	19.6%
Mar - 20	14.6%	13.4%	15.8%	19.2%
Jun - 20	15.0%	13.8%	16.2%	19.5%
Sep - 20	15.4%	14.2%	16.7%	19.4%
Dec - 20	15.9%	14.7%	17.3%	20.2%
Mar - 21	15.8%	14.4%	16.9%	20.3%
Jun - 21	15.8%	14.5%	17.2%	20.1%
Sep - 21	15.7%	14.5%	16.6%	20.2%
Dec - 21	15.7%	14.5%	16.7%	19.8%

Solvency

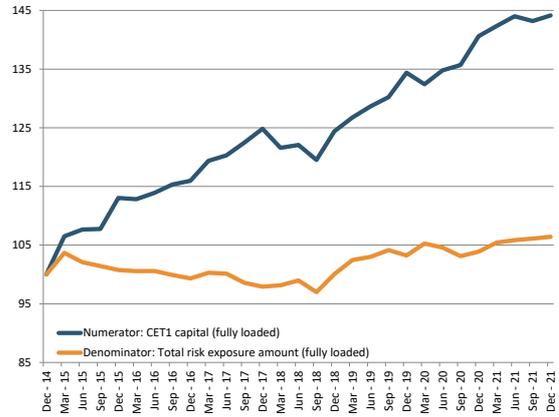
4 - CET1 ratio (fully loaded)

Dispersion



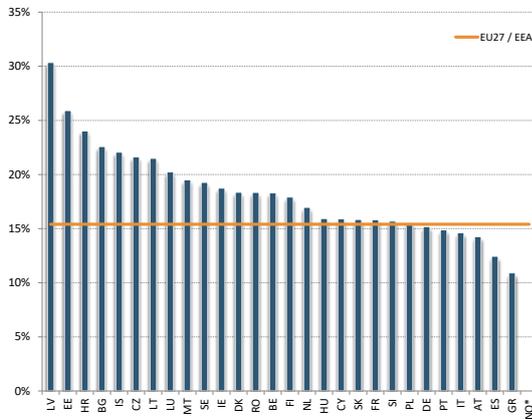
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

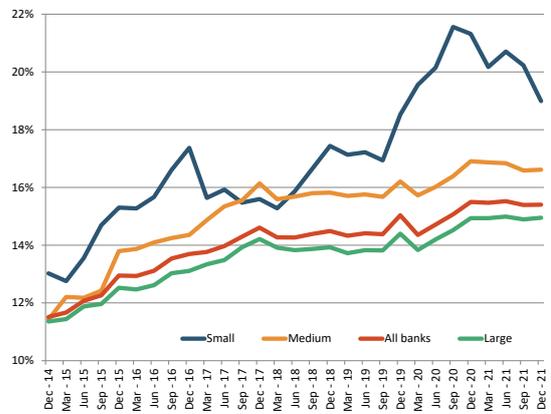
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



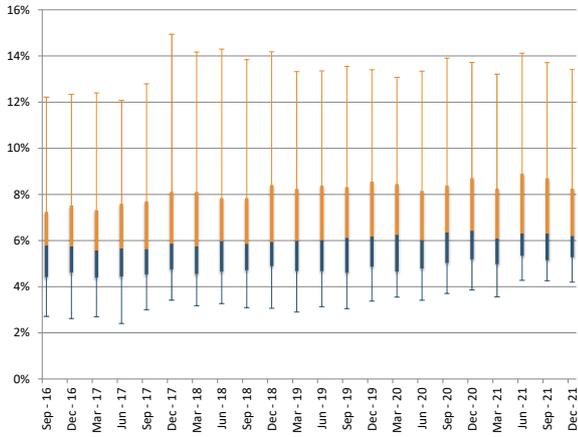
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.0%	15.1%
Jun - 15	12.1%	10.6%	12.3%	15.0%
Dec - 15	12.9%	11.7%	13.5%	16.7%
Jun - 16	13.1%	11.9%	13.7%	17.6%
Dec - 16	13.7%	12.0%	14.6%	18.7%
Jun - 17	14.0%	12.5%	14.7%	19.1%
Dec - 17	14.6%	13.3%	15.5%	20.1%
Jun - 18	14.3%	12.8%	15.5%	21.0%
Dec - 18	14.5%	12.8%	15.4%	20.1%
Jun - 19	14.4%	13.2%	15.2%	19.0%
Dec - 19	15.0%	13.5%	15.9%	19.5%
Mar - 20	14.4%	13.0%	15.6%	18.7%
Jun - 20	14.7%	13.2%	16.1%	19.1%
Sep - 20	15.1%	13.5%	16.4%	19.3%
Dec - 20	15.5%	14.1%	16.8%	20.2%
Mar - 21	15.5%	14.2%	16.6%	20.3%
Jun - 21	15.5%	14.3%	16.4%	20.0%
Sep - 21	15.4%	14.0%	16.2%	20.1%
Dec - 21	15.4%	14.0%	15.9%	19.8%

Solvency

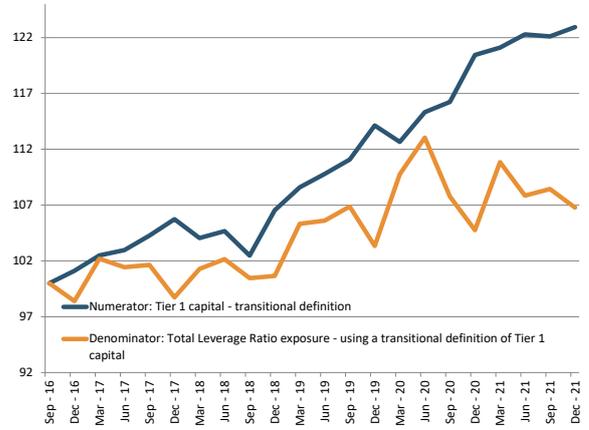
5 - Leverage ratio

Dispersion



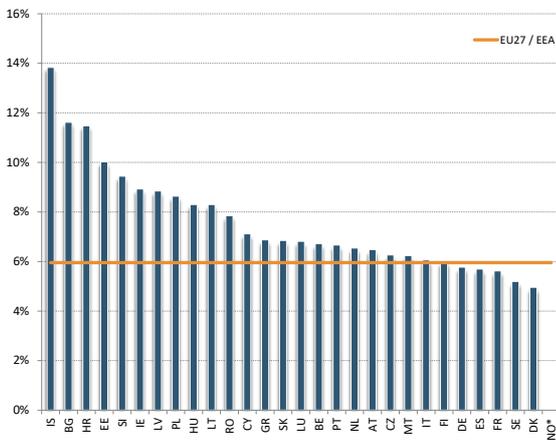
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Sep 2016 = 100.

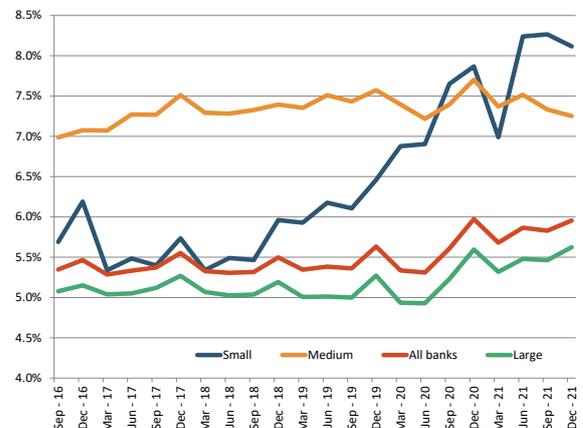
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



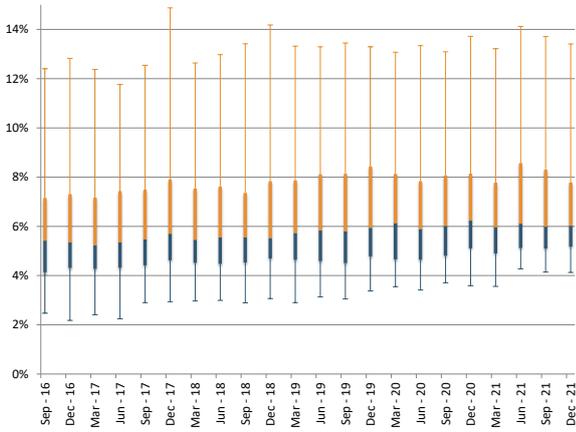
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

Period	Weighted average	25th	50th	75th
Dec - 16	5.5%	4.6%	5.7%	7.5%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Dec - 18	5.5%	4.9%	6.0%	8.4%
Jun - 19	5.4%	4.7%	6.0%	8.4%
Dec - 19	5.6%	4.9%	6.2%	8.6%
Mar - 20	5.3%	4.7%	6.3%	8.5%
Jun - 20	5.3%	4.8%	6.0%	8.2%
Sep - 20	5.6%	5.0%	6.3%	8.4%
Dec - 20	6.0%	5.2%	6.4%	8.7%
Mar - 21	5.7%	5.0%	6.1%	8.2%
Jun - 21	5.9%	5.3%	6.3%	8.9%
Sep - 21	5.8%	5.1%	6.3%	8.7%
Dec - 21	6.0%	5.3%	6.2%	8.2%

Solvency

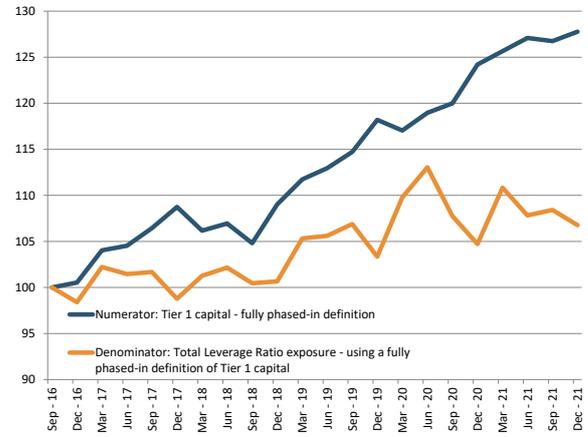
6 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



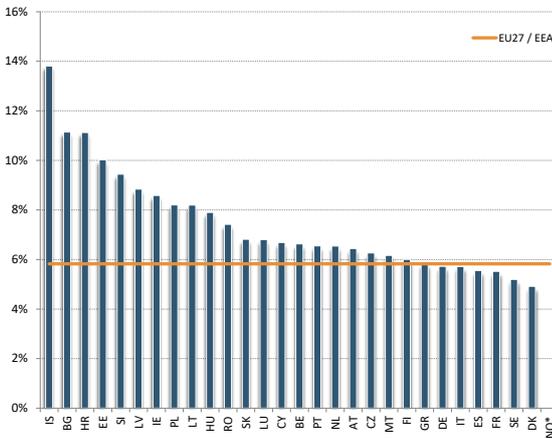
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Sep 2016 = 100.

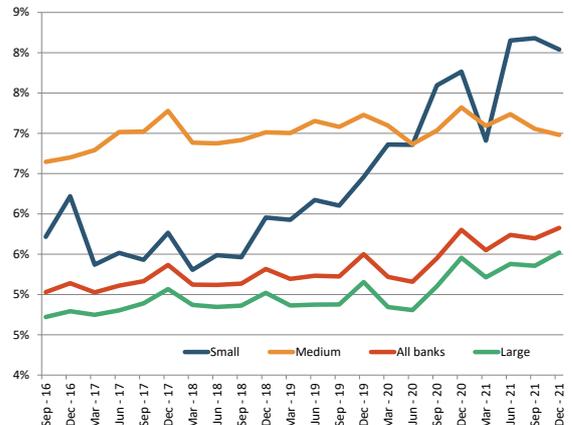
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class

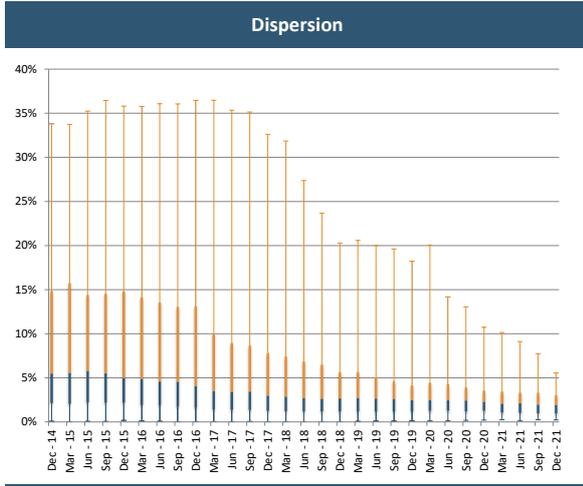


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

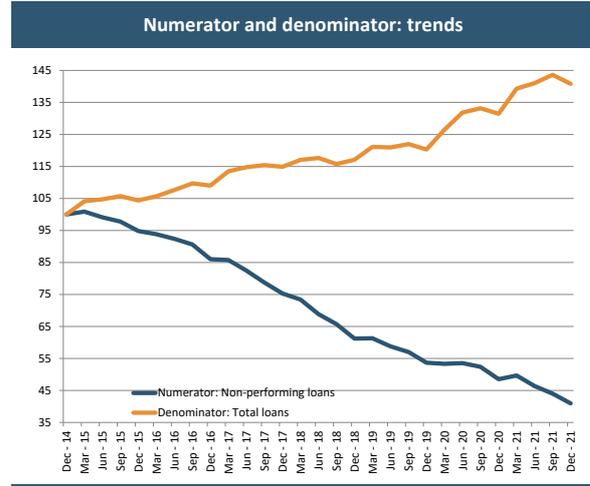
Period	Weighted average	25th	50th	75th
Dec - 16	5.1%	4.3%	5.4%	7.3%
Jun - 17	5.1%	4.3%	5.4%	7.4%
Dec - 17	5.4%	4.6%	5.7%	7.9%
Jun - 18	5.1%	4.5%	5.5%	7.6%
Dec - 18	5.3%	4.7%	5.5%	7.8%
Jun - 19	5.2%	4.6%	5.8%	8.1%
Dec - 19	5.5%	4.8%	5.9%	8.4%
Mar - 20	5.2%	4.7%	6.1%	8.1%
Jun - 20	5.2%	4.6%	5.9%	7.8%
Sep - 20	5.5%	4.8%	6.0%	8.1%
Dec - 20	5.8%	5.1%	6.2%	8.1%
Mar - 21	5.5%	4.9%	6.0%	7.8%
Jun - 21	5.7%	5.1%	6.1%	8.6%
Sep - 21	5.7%	5.1%	6.0%	8.3%
Dec - 21	5.8%	5.2%	6.0%	7.8%

Credit Risk and Asset Quality

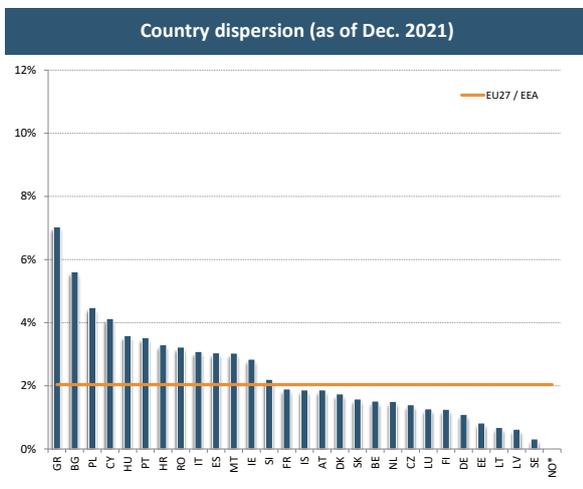
7 - Ratio of non-performing loans and advances (NPL ratio)



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



Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

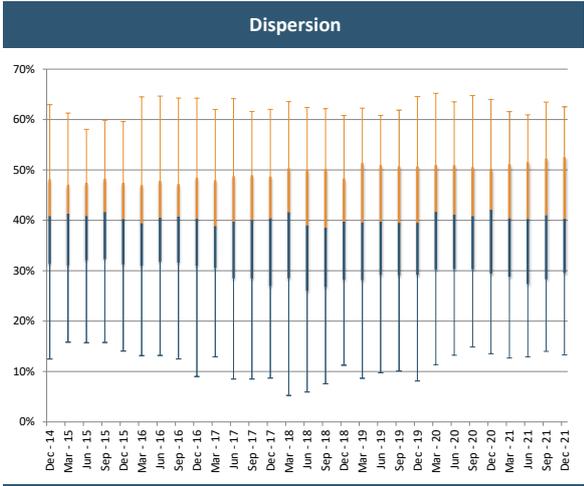


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

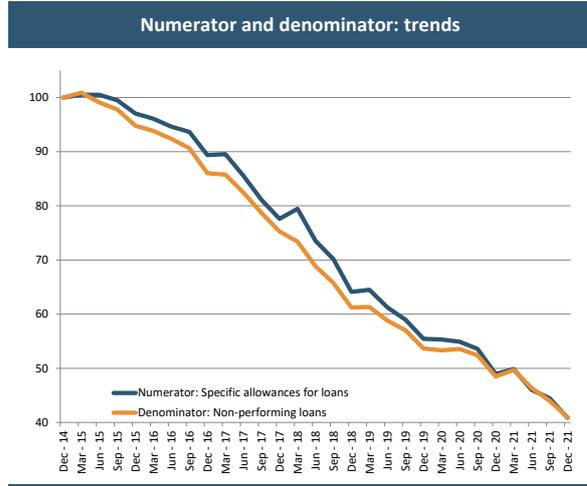
Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.1%	5.5%	14.9%
Jun - 15	6.0%	2.2%	5.8%	14.4%
Dec - 15	5.7%	2.2%	5.0%	14.8%
Jun - 16	5.4%	1.9%	4.6%	13.6%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Jun - 17	4.4%	1.4%	3.4%	9.0%
Dec - 17	4.1%	1.3%	3.0%	7.8%
Jun - 18	3.6%	1.2%	2.7%	6.9%
Dec - 18	3.2%	1.2%	2.7%	5.7%
Jun - 19	3.0%	1.2%	2.6%	5.0%
Dec - 19	2.7%	1.2%	2.5%	4.2%
Mar - 20	3.0%	1.3%	2.5%	4.5%
Jun - 20	2.9%	1.3%	2.4%	4.3%
Sep - 20	2.8%	1.2%	2.4%	3.9%
Dec - 20	2.6%	1.3%	2.3%	3.6%
Mar - 21	2.5%	1.1%	2.1%	3.5%
Jun - 21	2.3%	1.0%	2.1%	3.3%
Sep - 21	2.1%	1.0%	2.0%	3.3%
Dec - 21	2.0%	1.0%	1.9%	3.1%

Credit Risk and Asset Quality

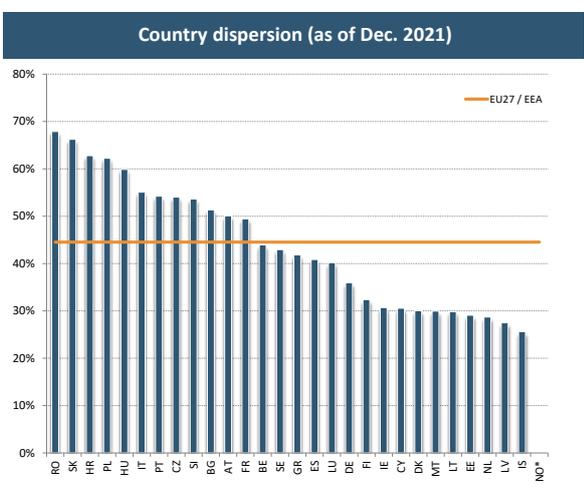
8 - Coverage ratio of non-performing loans and advances



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

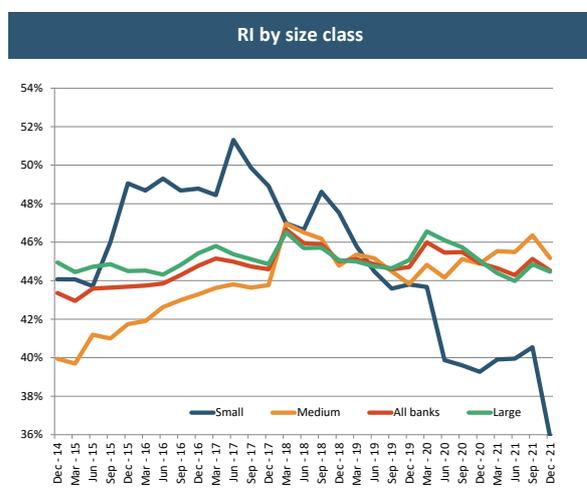


Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.



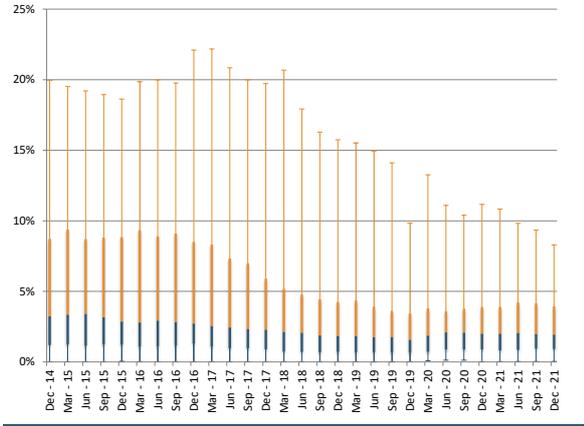
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.3%	40.9%	48.2%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Jun - 18	46.0%	26.0%	39.0%	50.0%
Dec - 18	45.0%	28.2%	39.8%	48.3%
Jun - 19	44.9%	29.2%	39.8%	51.0%
Dec - 19	44.7%	29.2%	39.5%	50.7%
Mar - 20	46.0%	30.2%	41.7%	51.0%
Jun - 20	45.5%	30.3%	41.2%	51.0%
Sep - 20	45.5%	30.3%	40.9%	50.6%
Dec - 20	44.9%	29.4%	42.1%	50.2%
Mar - 21	44.6%	28.8%	40.4%	51.2%
Jun - 21	44.3%	27.4%	40.3%	51.6%
Sep - 21	45.1%	28.3%	41.0%	52.3%
Dec - 21	44.5%	29.5%	40.4%	52.6%

Credit Risk and Asset Quality

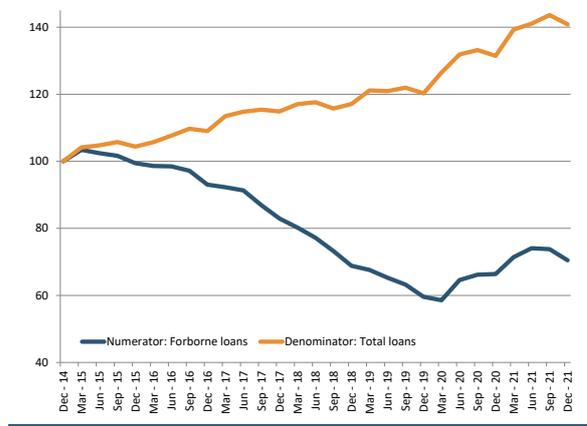
9 - Forbearance ratio for loans and advances

Dispersion



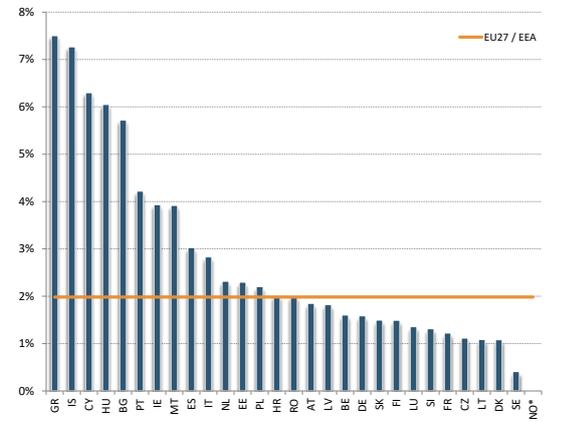
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

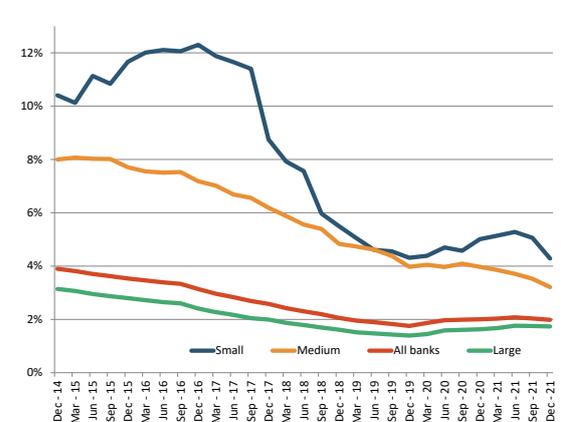
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



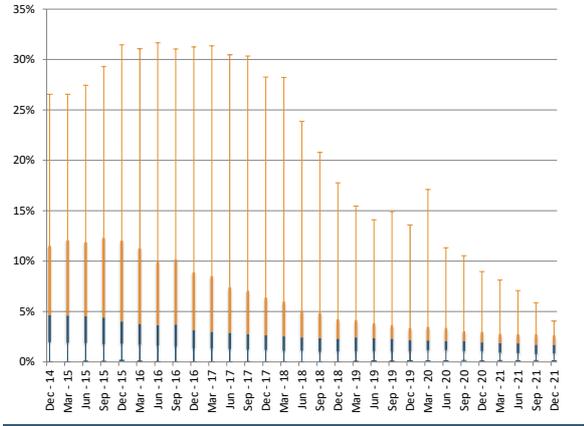
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.2%	3.2%	8.7%
Jun - 15	3.7%	1.2%	3.4%	8.7%
Dec - 15	3.5%	1.2%	2.9%	8.9%
Jun - 16	3.4%	1.1%	2.9%	8.9%
Dec - 16	3.1%	1.3%	2.7%	8.5%
Jun - 17	2.8%	1.0%	2.4%	7.3%
Dec - 17	2.6%	0.9%	2.3%	5.9%
Jun - 18	2.3%	0.7%	2.1%	4.8%
Dec - 18	2.1%	0.7%	1.8%	4.3%
Jun - 19	1.9%	0.7%	1.7%	3.9%
Dec - 19	1.8%	0.7%	1.6%	3.4%
Mar - 20	1.9%	0.7%	1.9%	3.8%
Jun - 20	2.0%	0.9%	2.1%	3.6%
Sep - 20	2.0%	0.9%	2.1%	3.8%
Dec - 20	2.0%	0.9%	2.0%	3.9%
Mar - 21	2.0%	0.8%	2.0%	3.9%
Jun - 21	2.1%	0.9%	2.1%	4.2%
Sep - 21	2.0%	0.9%	2.0%	4.2%
Dec - 21	2.0%	0.9%	1.9%	4.0%

Credit Risk and Asset Quality

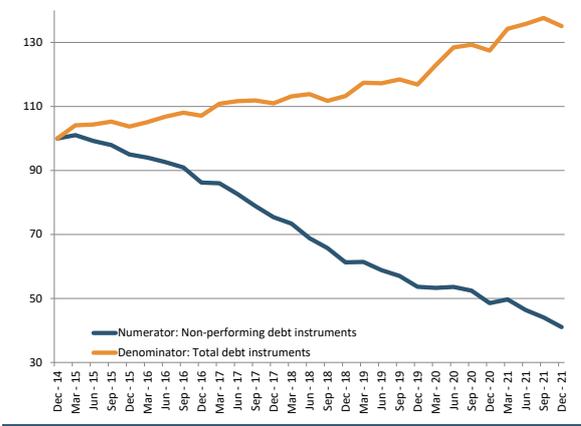
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



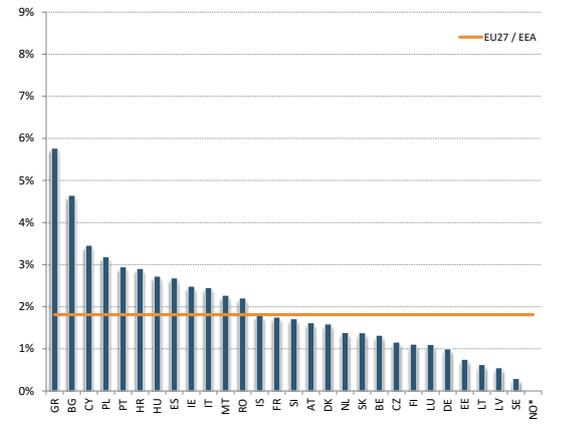
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

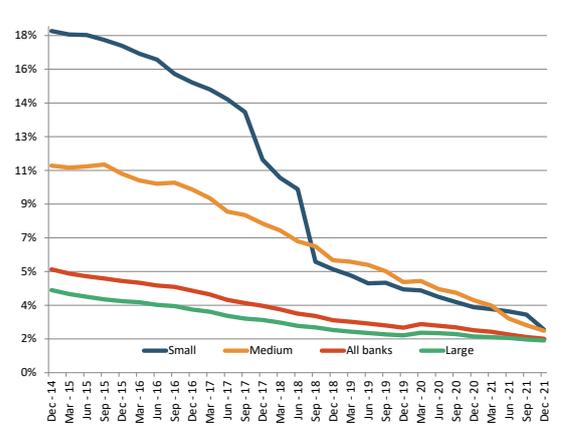
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



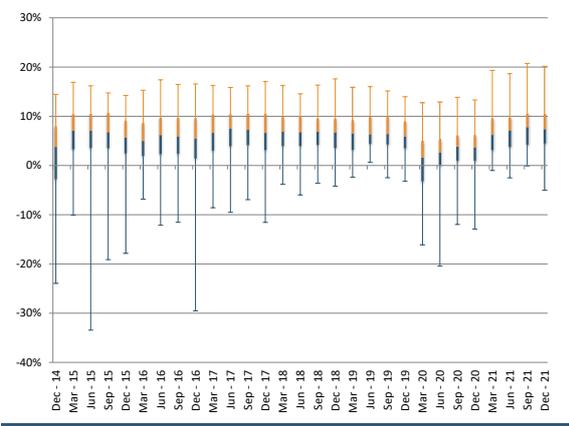
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

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

Profitability

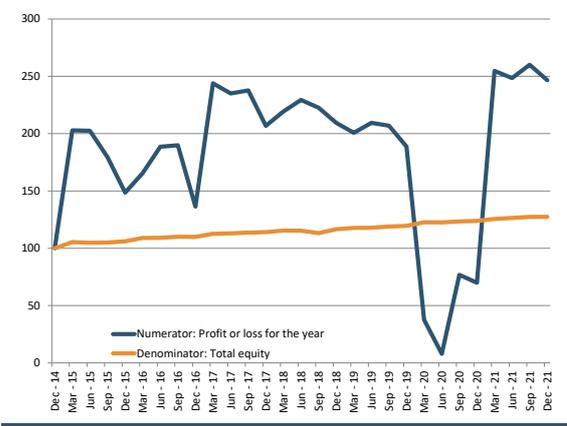
11 - Return on equity

Dispersion



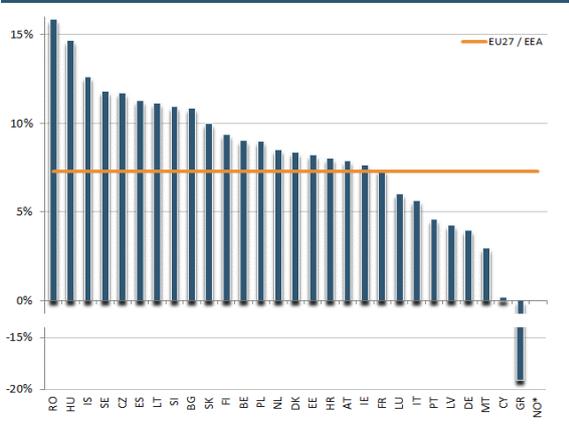
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

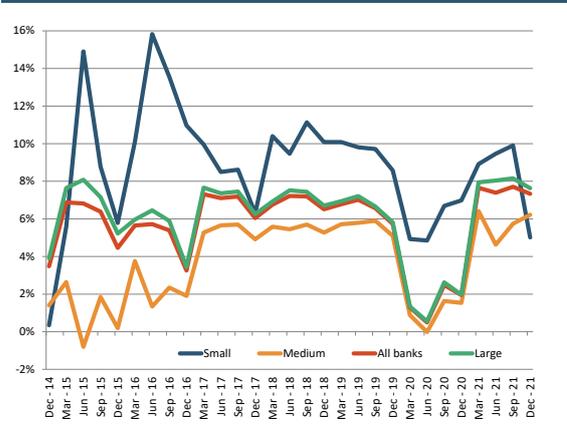
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



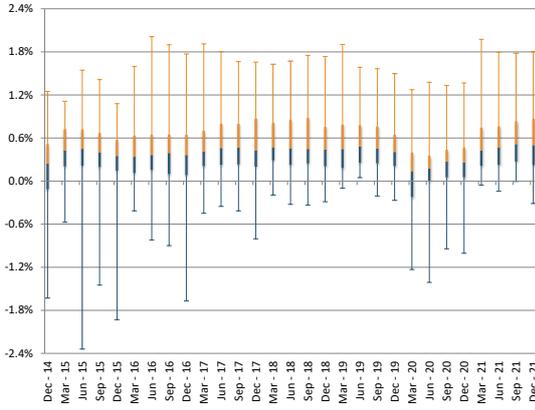
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Jun - 15	6.8%	3.5%	7.1%	10.5%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Jun - 17	7.1%	3.9%	7.5%	10.4%
Dec - 17	6.0%	3.1%	6.6%	10.5%
Jun - 18	7.2%	3.9%	6.8%	10.1%
Dec - 18	6.5%	3.5%	6.7%	9.5%
Jun - 19	7.0%	4.4%	6.3%	9.9%
Dec - 19	5.7%	3.5%	5.8%	9.0%
Mar - 20	1.3%	-3.2%	1.6%	5.0%
Jun - 20	0.5%	0.0%	2.7%	5.4%
Sep - 20	2.5%	1.0%	3.8%	6.1%
Dec - 20	1.9%	0.9%	3.7%	6.2%
Mar - 21	7.7%	3.1%	6.2%	9.6%
Jun - 21	7.4%	3.7%	7.1%	9.8%
Sep - 21	7.7%	4.2%	7.8%	10.6%
Dec - 21	7.3%	4.5%	7.4%	10.5%

Profitability

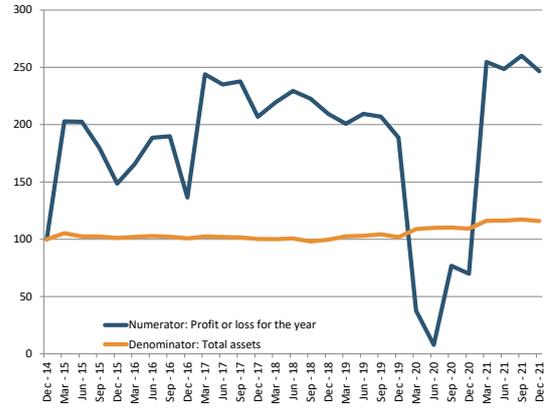
12 - Return on assets

Dispersion



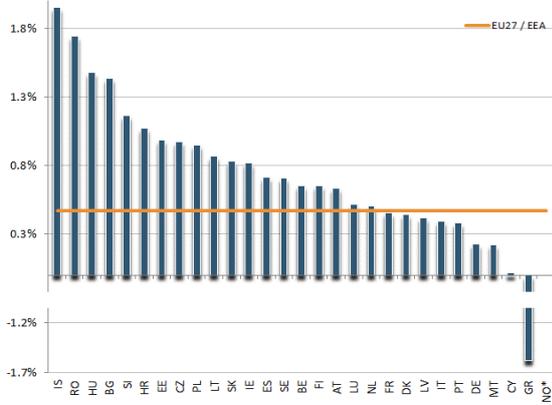
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 =100.

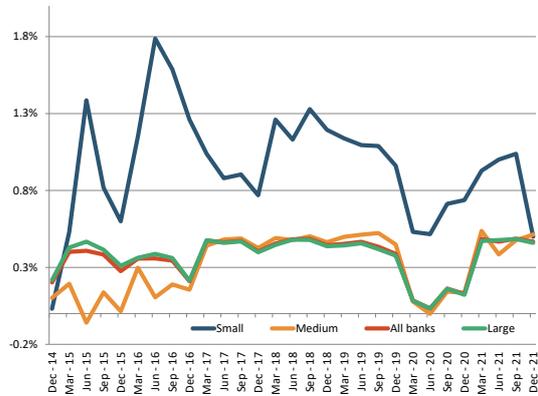
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRDS. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



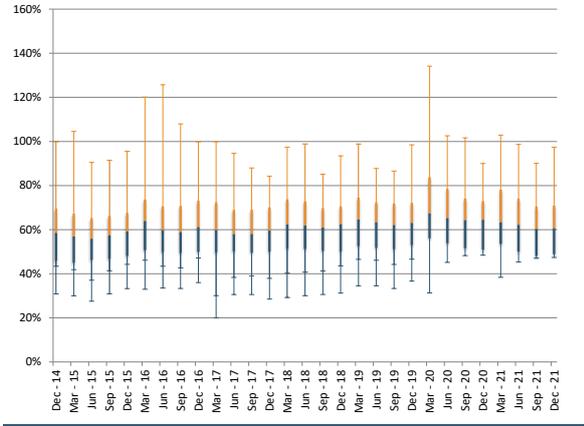
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.11%	0.24%	0.52%
Jun - 15	0.41%	0.21%	0.45%	0.72%
Dec - 15	0.28%	0.14%	0.35%	0.58%
Jun - 16	0.36%	0.16%	0.36%	0.65%
Dec - 16	0.21%	0.08%	0.36%	0.65%
Jun - 17	0.46%	0.23%	0.46%	0.80%
Dec - 17	0.40%	0.20%	0.43%	0.87%
Jun - 18	0.48%	0.23%	0.46%	0.86%
Dec - 18	0.44%	0.21%	0.44%	0.76%
Jun - 19	0.47%	0.26%	0.48%	0.78%
Dec - 19	0.39%	0.21%	0.41%	0.64%
Mar - 20	0.08%	-0.22%	0.14%	0.40%
Jun - 20	0.03%	0.00%	0.17%	0.36%
Sep - 20	0.16%	0.05%	0.27%	0.44%
Dec - 20	0.13%	0.05%	0.26%	0.47%
Mar - 21	0.48%	0.21%	0.42%	0.75%
Jun - 21	0.47%	0.22%	0.47%	0.76%
Sep - 21	0.49%	0.27%	0.51%	0.84%
Dec - 21	0.47%	0.22%	0.50%	0.87%

Profitability

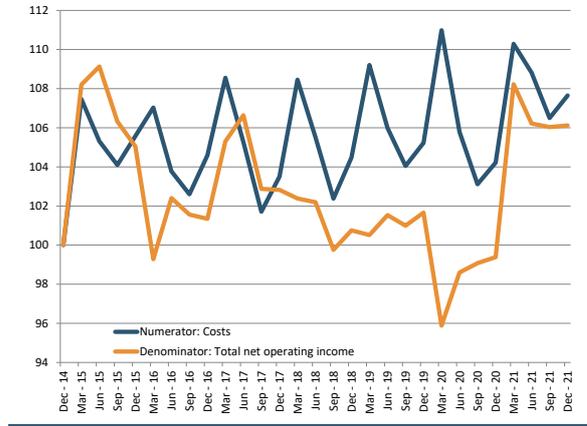
13 - Cost to income ratio

Dispersion



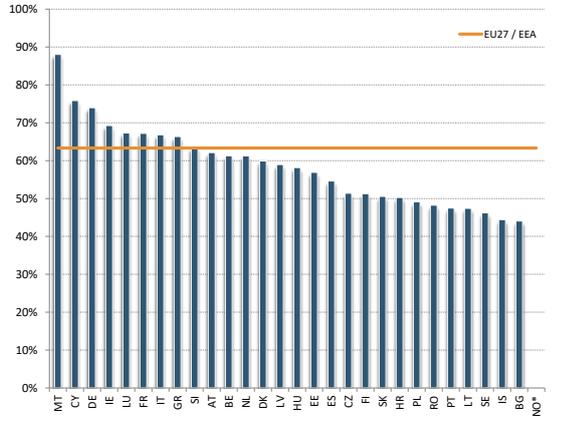
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class

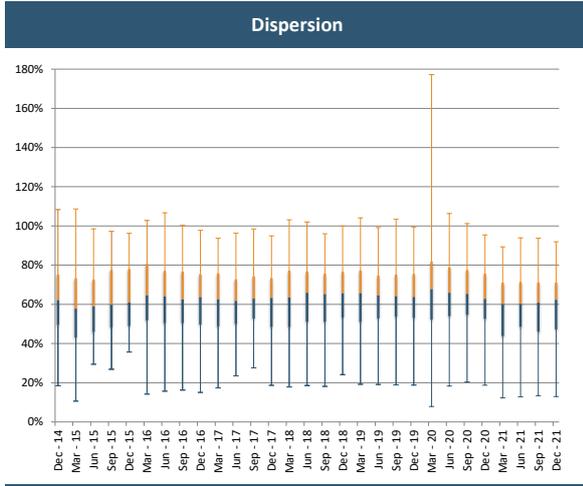


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

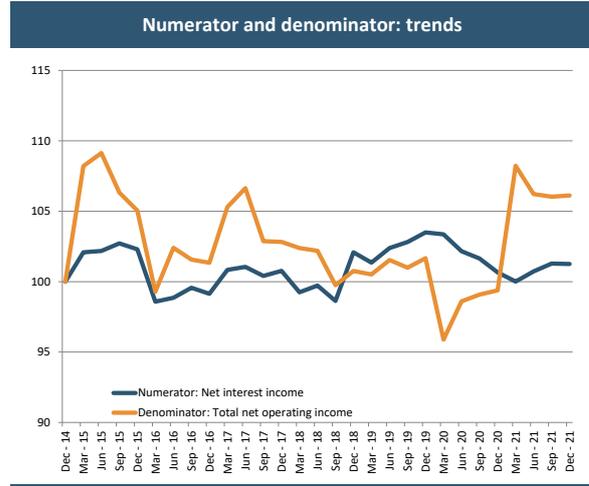
Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Jun - 18	63.7%	51.2%	61.8%	73.0%
Dec - 18	64.5%	50.1%	62.5%	70.7%
Jun - 19	64.1%	51.8%	63.4%	72.5%
Dec - 19	64.0%	53.1%	63.0%	72.2%
Mar - 20	71.7%	56.1%	67.4%	83.9%
Jun - 20	66.6%	53.9%	65.2%	78.6%
Sep - 20	64.7%	51.6%	64.3%	74.1%
Dec - 20	65.2%	51.0%	64.5%	73.0%
Mar - 21	63.6%	53.6%	63.4%	78.3%
Jun - 21	64.0%	50.1%	62.2%	74.1%
Sep - 21	62.7%	48.2%	60.3%	70.5%
Dec - 21	63.3%	48.9%	60.7%	71.1%

Profitability

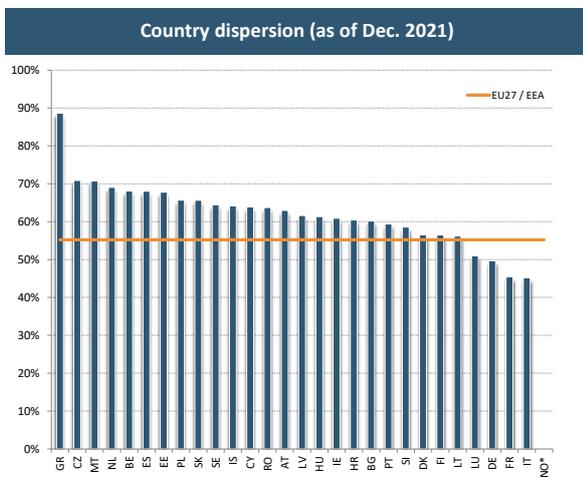
14 - Net interest income to total net operating income



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

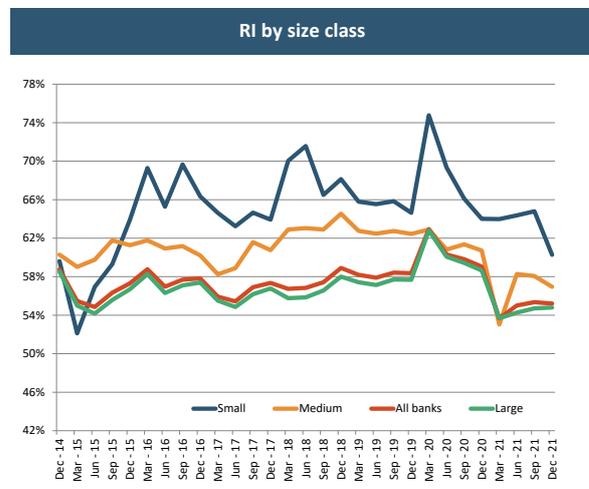


Total numerator and denominator.
Dec 2014 = 100.



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

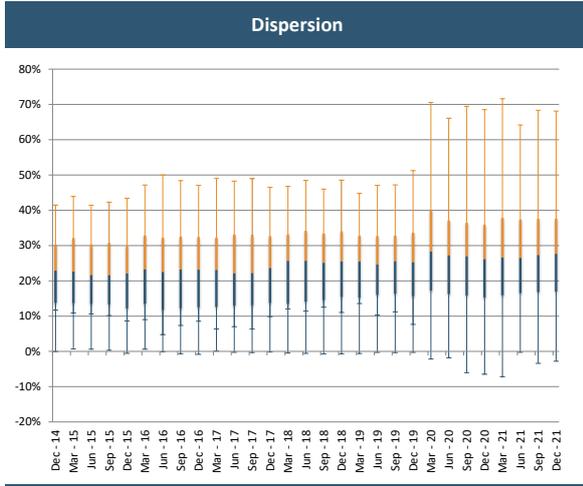


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

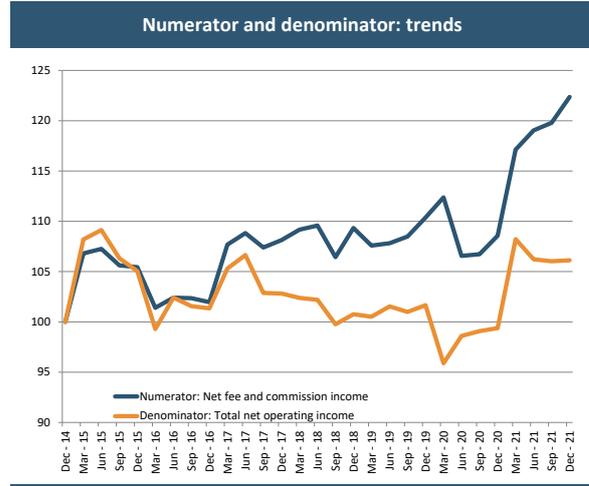
Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Jun - 18	56.8%	51.1%	66.0%	76.7%
Dec - 18	58.9%	53.4%	65.8%	76.6%
Jun - 19	57.9%	52.8%	64.7%	74.7%
Dec - 19	58.4%	53.0%	63.9%	75.6%
Mar - 20	62.9%	52.3%	67.8%	81.9%
Jun - 20	60.3%	54.0%	65.9%	79.0%
Sep - 20	59.8%	54.7%	65.4%	77.6%
Dec - 20	59.0%	52.6%	62.8%	75.7%
Mar - 21	53.7%	43.8%	60.2%	71.0%
Jun - 21	55.0%	48.5%	60.3%	71.6%
Sep - 21	55.4%	46.0%	60.9%	71.4%
Dec - 21	55.2%	47.3%	62.4%	71.2%

Profitability

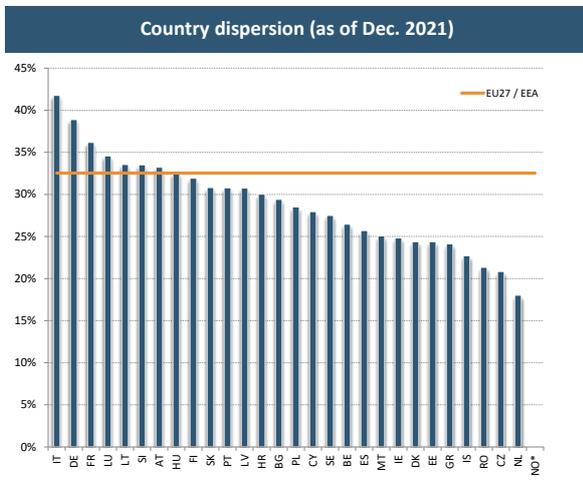
15 - Net fee and commission income to total net operating income



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

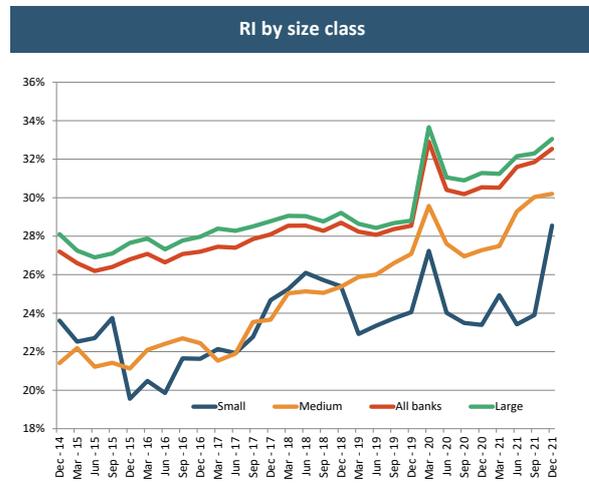


Total numerator and denominator.
Dec 2014 = 100.



Country dispersion (as of Dec. 2021)

Weighted Averages by country.
* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.



RI by size class

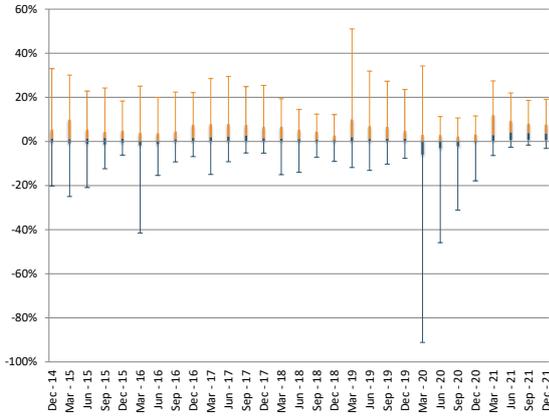
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Jun - 18	28.6%	14.1%	25.7%	34.2%
Dec - 18	28.7%	15.5%	25.5%	34.1%
Jun - 19	28.1%	16.0%	24.6%	32.8%
Dec - 19	28.5%	15.7%	25.3%	33.6%
Mar - 20	32.9%	17.3%	28.3%	40.1%
Jun - 20	30.4%	16.3%	27.1%	37.2%
Sep - 20	30.2%	15.8%	26.9%	36.5%
Dec - 20	30.5%	15.3%	26.1%	35.9%
Mar - 21	30.5%	15.9%	26.6%	37.9%
Jun - 21	31.6%	16.6%	26.5%	37.4%
Sep - 21	31.9%	16.8%	27.3%	37.6%
Dec - 21	32.5%	17.0%	27.6%	37.7%

Profitability

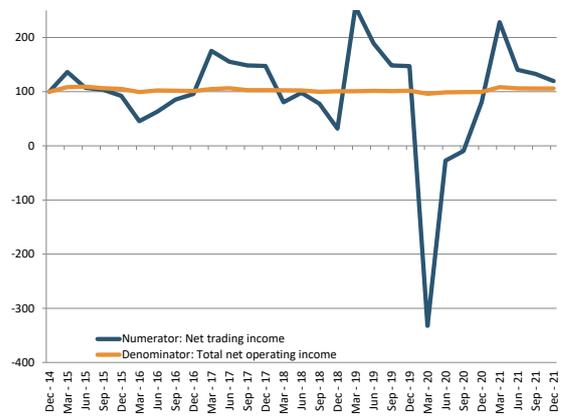
16 - Net trading income to total net operating income

Dispersion



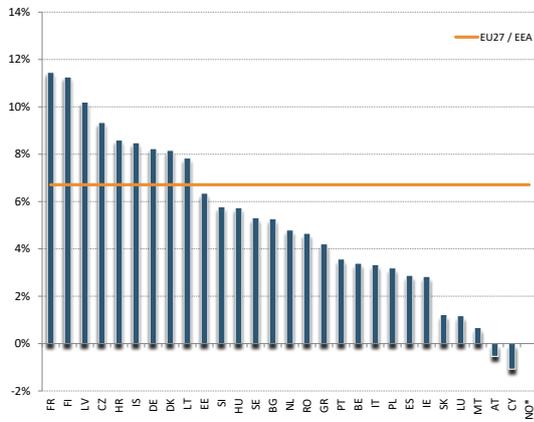
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator. Dec 2014 = 100.

Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



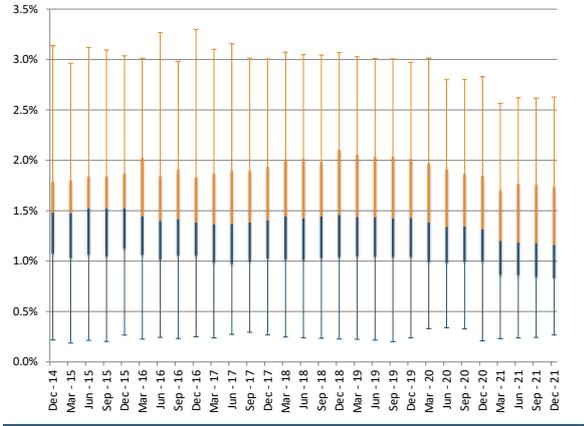
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Jun - 15	6.5%	-1.1%	1.3%	5.5%
Dec - 15	5.8%	-0.7%	1.3%	5.0%
Jun - 16	5.4%	-1.2%	0.4%	3.8%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Jun - 17	9.2%	0.1%	2.2%	7.9%
Dec - 17	8.5%	0.0%	1.5%	6.6%
Jun - 18	6.3%	-0.3%	1.1%	5.3%
Dec - 18	3.1%	-0.3%	0.6%	2.7%
Jun - 19	12.6%	0.0%	1.2%	7.0%
Dec - 19	10.0%	-0.1%	1.3%	4.9%
Mar - 20	-19.7%	-5.7%	-0.4%	2.7%
Jun - 20	-1.5%	-3.1%	0.2%	3.0%
Sep - 20	-0.5%	-2.2%	0.0%	2.4%
Dec - 20	4.6%	-0.3%	0.4%	3.3%
Mar - 21	12.1%	0.1%	2.9%	12.0%
Jun - 21	7.8%	0.7%	4.1%	9.3%
Sep - 21	7.3%	0.9%	3.9%	8.1%
Dec - 21	6.7%	0.6%	3.6%	7.8%

Profitability

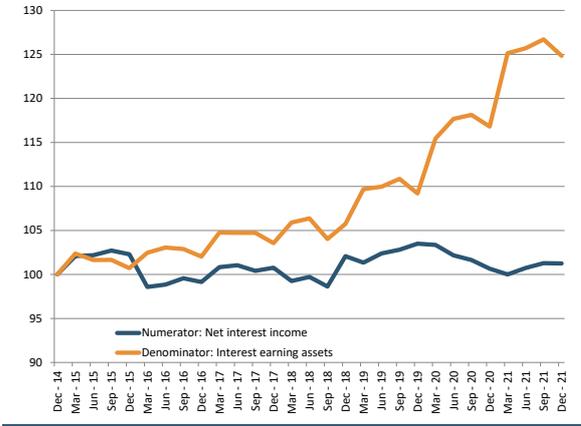
17 - Net interest margin

Dispersion



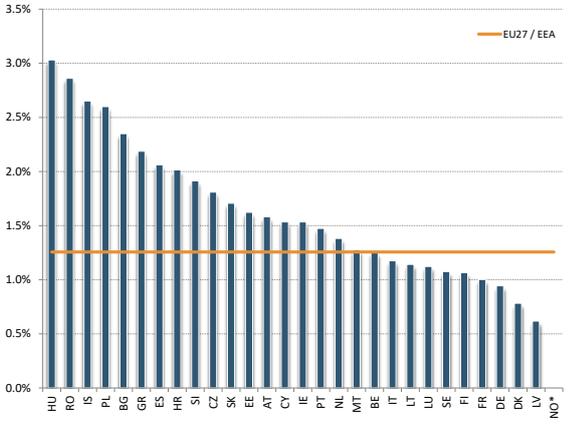
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

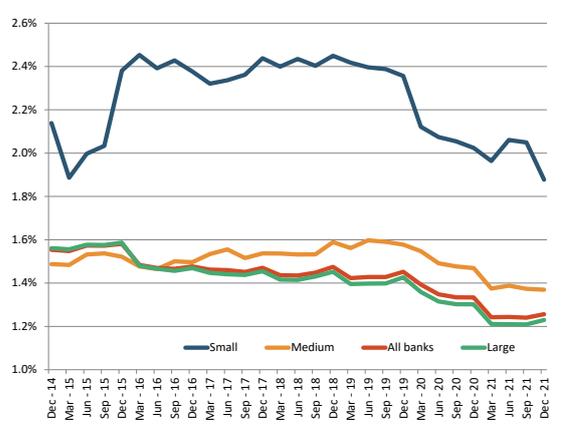
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



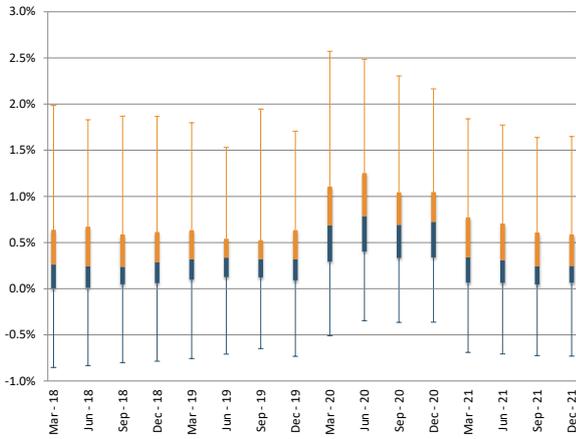
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Dec - 15	1.58%	1.12%	1.53%	1.87%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.94%
Jun - 18	1.43%	1.01%	1.42%	2.02%
Dec - 18	1.47%	1.04%	1.46%	2.11%
Jun - 19	1.43%	1.05%	1.44%	2.04%
Dec - 19	1.45%	1.04%	1.43%	2.02%
Mar - 20	1.39%	0.99%	1.39%	1.97%
Jun - 20	1.35%	0.98%	1.34%	1.91%
Sep - 20	1.33%	0.99%	1.34%	1.87%
Dec - 20	1.33%	1.00%	1.31%	1.85%
Mar - 21	1.24%	0.86%	1.20%	1.71%
Jun - 21	1.24%	0.86%	1.18%	1.77%
Sep - 21	1.24%	0.85%	1.18%	1.76%
Dec - 21	1.26%	0.83%	1.16%	1.74%

Profitability

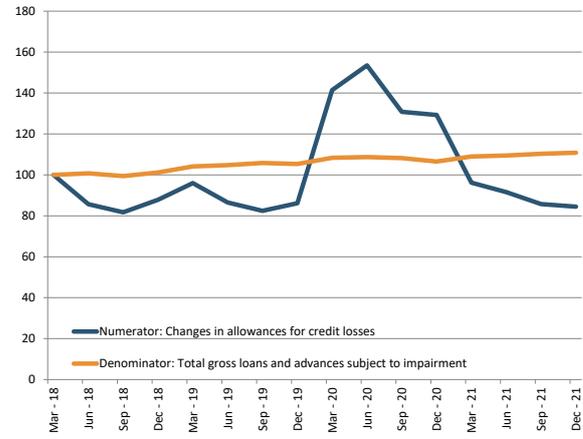
18 - Cost of Risk

Dispersion



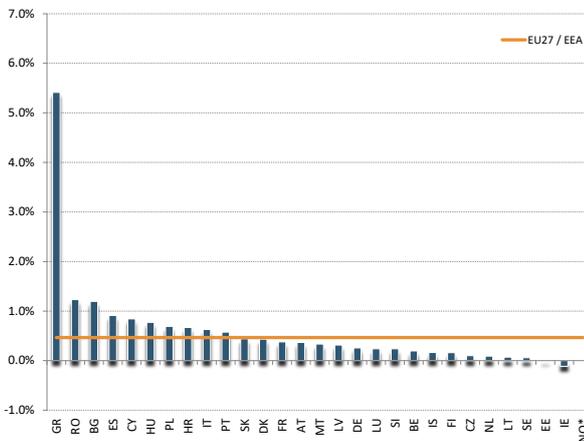
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Mar 2018 = 100.

Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

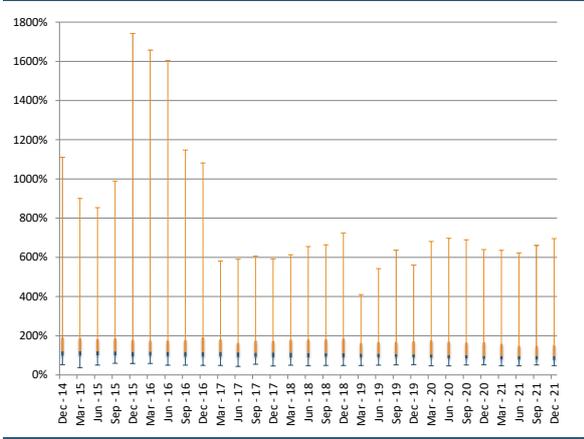
Period	Weighted average	25th	50th	75th
Jun - 18	0.48%	0.01%	0.24%	0.67%
Dec - 18	0.50%	0.06%	0.29%	0.61%
Jun - 19	0.47%	0.13%	0.34%	0.54%
Dec - 19	0.48%	0.09%	0.32%	0.64%
Mar - 20	0.80%	0.29%	0.69%	1.11%
Jun - 20	0.86%	0.40%	0.78%	1.25%
Sep - 20	0.74%	0.33%	0.69%	1.04%
Dec - 20	0.75%	0.34%	0.72%	1.05%
Mar - 21	0.53%	0.07%	0.34%	0.77%
Jun - 21	0.51%	0.06%	0.31%	0.71%
Sep - 21	0.47%	0.05%	0.24%	0.61%
Dec - 21	0.47%	0.06%	0.25%	0.59%

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

Funding and Liquidity

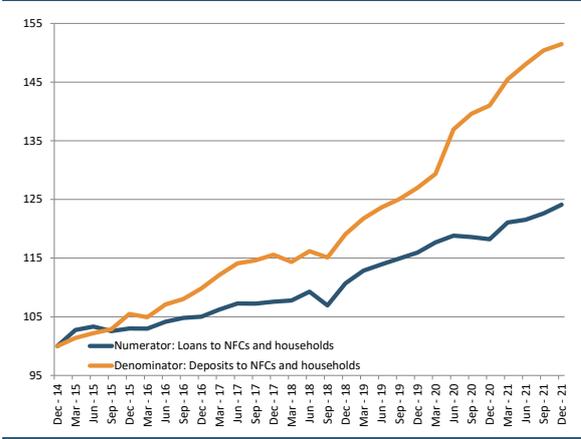
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



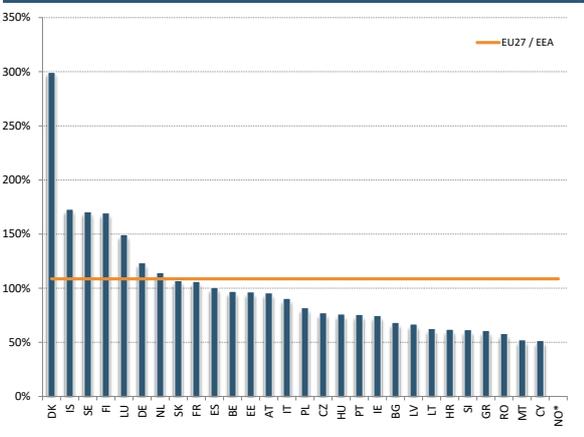
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Dec 2014 = 100.

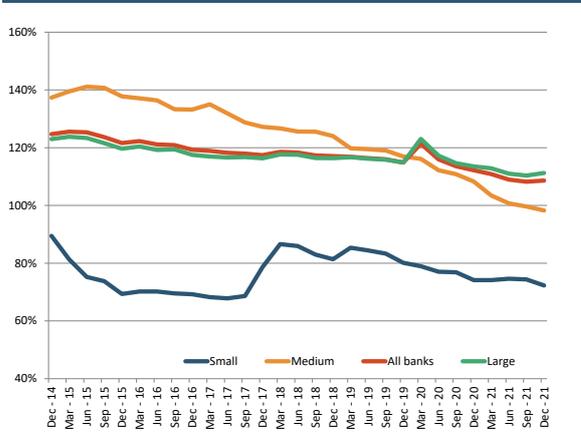
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class

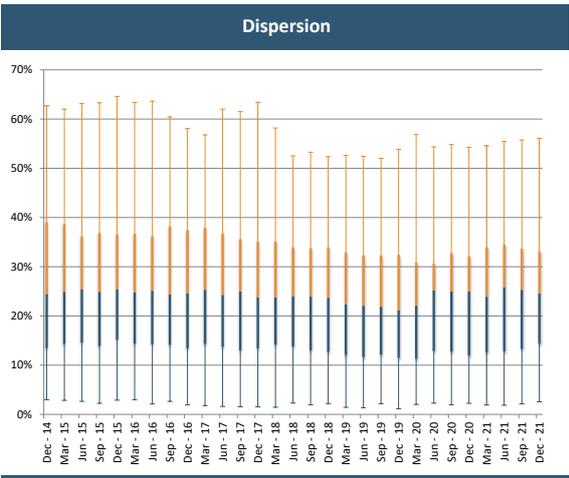


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

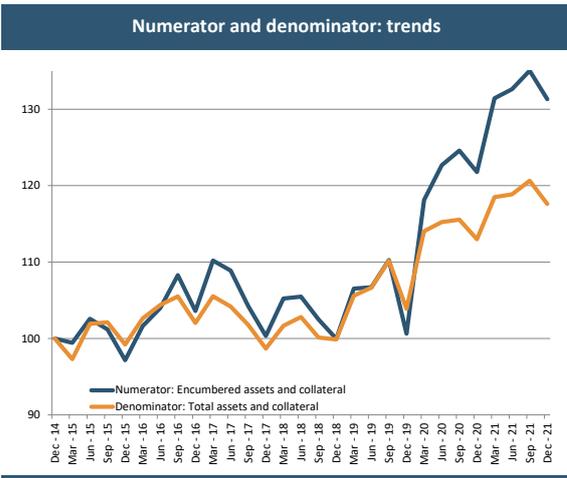
Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	98.5%	121.2%	191.8%
Jun - 15	125.3%	100.1%	120.6%	183.0%
Dec - 15	121.6%	94.0%	118.3%	179.4%
Jun - 16	121.1%	96.4%	117.9%	176.0%
Dec - 16	119.3%	93.5%	116.1%	192.5%
Jun - 17	118.2%	91.2%	114.9%	163.9%
Dec - 17	117.4%	90.3%	114.1%	174.7%
Jun - 18	118.3%	90.3%	112.2%	180.7%
Dec - 18	117.1%	90.9%	111.2%	186.1%
Jun - 19	116.4%	90.9%	108.8%	168.4%
Dec - 19	114.8%	89.4%	105.7%	171.7%
Mar - 20	121.4%	88.4%	104.6%	176.7%
Jun - 20	116.0%	85.2%	102.2%	170.3%
Sep - 20	113.6%	84.7%	100.2%	165.5%
Dec - 20	112.2%	81.2%	97.6%	167.6%
Mar - 21	110.9%	79.6%	97.4%	159.1%
Jun - 21	108.9%	78.8%	97.2%	149.7%
Sep - 21	108.2%	78.6%	97.5%	148.8%
Dec - 21	108.6%	76.1%	96.5%	153.6%

Funding and Liquidity

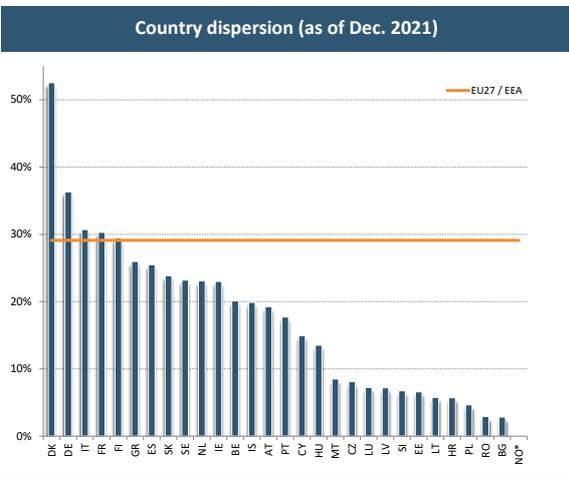
20 - Asset encumbrance ratio



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

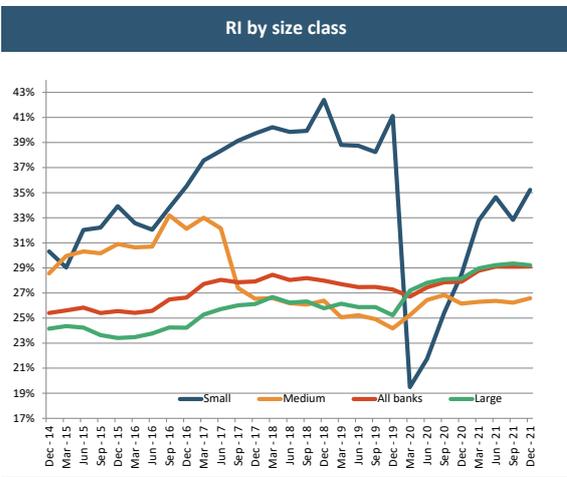


Total numerator and denominator.
Dec 2014 =100.



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.



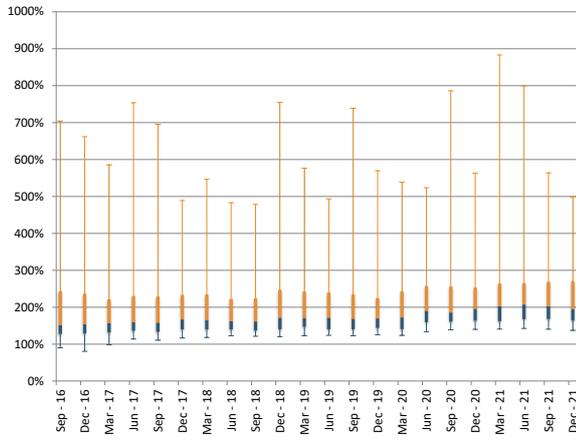
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.5%	24.5%	39.1%
Jun - 15	25.8%	14.5%	25.4%	36.2%
Dec - 15	25.6%	15.2%	25.4%	36.6%
Jun - 16	25.6%	14.2%	25.1%	36.3%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Jun - 18	28.0%	13.8%	23.9%	34.0%
Dec - 18	28.0%	12.7%	23.7%	34.0%
Jun - 19	27.5%	11.6%	22.1%	32.4%
Dec - 19	27.3%	11.5%	21.2%	32.4%
Mar - 20	26.7%	11.3%	22.1%	30.9%
Jun - 20	27.4%	12.8%	25.2%	30.6%
Sep - 20	27.9%	12.7%	25.0%	32.8%
Dec - 20	27.9%	12.0%	25.0%	32.2%
Mar - 21	28.8%	12.6%	23.9%	34.0%
Jun - 21	29.1%	12.7%	25.8%	34.5%
Sep - 21	29.1%	13.3%	25.3%	33.7%
Dec - 21	29.1%	14.3%	24.6%	33.2%

Funding and Liquidity

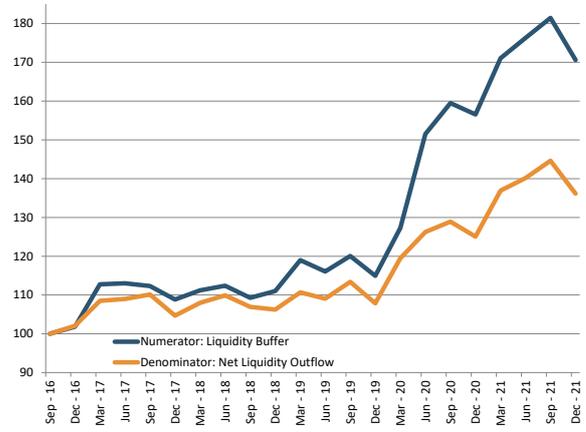
21 - Liquidity coverage ratio

Dispersion



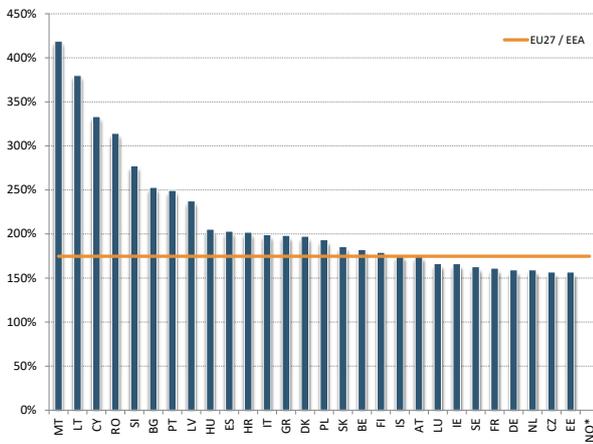
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



Total numerator and denominator.
Sep 2016 = 100.

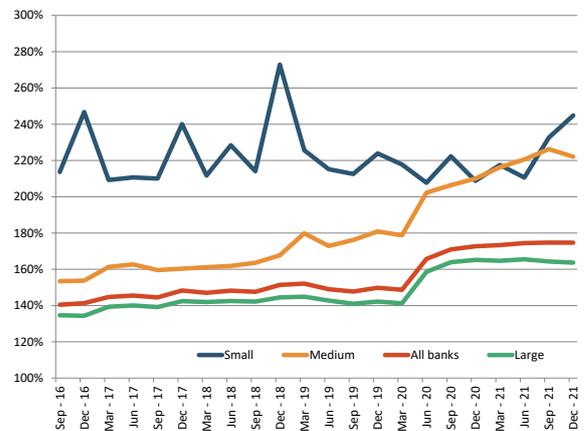
Country dispersion (as of Dec. 2021)



Weighted Averages by country.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

RI by size class



Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Dec. 2021.

Period	Weighted average	25th	50th	75th
Dec - 16	141.3%	128.4%	153.7%	236.9%
Jun - 17	145.5%	135.8%	159.0%	230.8%
Dec - 17	148.3%	139.7%	166.8%	233.7%
Jun - 18	148.2%	139.8%	161.9%	222.8%
Dec - 18	151.4%	140.4%	171.6%	247.5%
Jun - 19	149.0%	140.2%	171.4%	240.0%
Dec - 19	149.8%	143.8%	169.3%	225.3%
Mar - 20	148.7%	140.8%	172.1%	243.4%
Jun - 20	165.7%	159.3%	190.2%	257.8%
Sep - 20	171.0%	161.0%	185.4%	256.0%
Dec - 20	172.7%	163.1%	195.4%	253.5%
Mar - 21	173.4%	162.0%	202.7%	264.2%
Jun - 21	174.5%	167.5%	207.4%	265.7%
Sep - 21	174.7%	167.9%	202.3%	268.9%
Dec - 21	174.7%	163.6%	195.2%	271.0%



STATISTICAL ANNEX

EBA

EUROPEAN
BANKING
AUTHORITY

Statistical Annex

Exposures and deposits to/from Russian counterparties

(million EUR)	Breakdown of exposures towards Russian counterparties															
	Exposures towards Russian counterparties		Cash balances at central banks and other demand deposits		Debt securities				Loans and advances		of which:					
					Central banks and general governments		Credit institutions and other financial corporations		Non-financial corporations		Households					
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21
AT	14,488	16,693	1,034	533	1,424	1,006	1,275	883	12,013	15,138	966	1,613	6,713	7,779	4,000	4,295
BE	370	641	14	17					355	624	12	13	324	592	20	19
BG	115	104	2	1	102	94	92	94	10	10	0	0	-	-	10	10
CY	115	96	33	16	-	-	-	-	82	79	1	12	20	20	61	47
CZ	89	81	1	2	-	-	-	-	88	80	20	22	29	19	38	39
DE	5,043	4,495	518	571	211	137	153	47	4,252	3,781	980	917	2,907	2,800	56	64
DK	3	3	0	1	1	1	1	1	2	1	0	-	0	0	1	1
EE	8	6	3	3	-	-	-	-	5	3	-	-	-	-	5	3
ES	682	672	18	15					664	657	8	3	9	15	647	639
FI	675	361	127	207	107	-	107	-	206	141	10	36	173	88	21	17
FR	20,912	24,234	812	3,054	2,225	1,368	2,168	1,315	17,295	19,162	1,423	1,182	8,627	10,066	6,787	6,963
GR																
HR	10	8	0	0					10	8	-	-	10	8	0	0
HU	2,241	2,742	21	43	411	460	381	450	1,809	2,239	56	118	239	411	1,515	1,709
IE	80	101	2	4	0	0			78	97	1	2	36	53	42	43
IS	0	0							0	0	-	-	-	-	0	0
IT	21,297	21,800	434	407	1,573	1,280	1,447	1,157	19,283	20,112	2,403	2,386	14,890	15,564	1,958	1,980
LT	6	5	5	3					1	2	-	-			1	2
LU	795	686	1	17	-	-	-	-	794	669	1	1	724	618	70	50
LV	11	10	1	1	-	-	-	-	9	9	-	-	2	0	7	8
MT	3	3	-	-	-	-	-	-	3	3	-	-	-	-	3	3
NL	5,442	4,607	105	45	350	182	337	180	4,533	4,096	548	485	3,982	3,604	3	6
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL																
PT	10	12	0	0					10	12	-	-	-	1	10	11
RO	5	1	0	1	-	-	-	-	4	0	4	-	-	0	0	0
SE	221	727	7	4	0	-	0	-	213	723	152	647	36	33	20	11
SI	20	21	0	1	20	20	20	20	0	0	0	-			0	0
SK	66	66	0	0	-	-	-	-	66	66	-	-	59	59	7	7
EU/EEA	70,804	76,188	3,127	4,914	6,322	4,454	5,890	4,053	59,999	65,850	6,463	7,326	37,222	40,074	15,174	15,834

(million EUR)	Breakdown of deposits from Russian counterparties													
	Deposits		of which:											
			Central banks		General governments		Credit institutions		Other financial corporations		Non-financial corporations		Households	
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21
AT	16,213	17,259	0	-	2	1	1,592	1,493	708	381	5,365	6,132	8,545	9,253
BE	5,402	2,425	5,036	2,046	3	2	245	231	0	0	0	0	118	146
BG	94	95	-	-	1	0	1	1	-	-	0	0	92	93
CY	419	399	-	-	0	0	1	0	24	27	50	38	344	334
CZ	119	110	-	-	2	2	1	0	0	0	0	0	116	108
DE	3,919	3,078	832	393	6	7	489	596	419	291	1,375	994	797	798
DK	22	20	1	1	1	1	-	-			0	0	21	19
EE	45	44	-	-	1	1	0	0	0	0	0	0	44	43
ES	924	954			2	2	0	0	1	4	3	4	917	944
FI	87	182	0	0	0	0	7	9	0	-	1	104	79	69
FR	38,459	31,034	24,699	14,824	523	1,116	445	931	1,162	1,407	7,716	8,207	3,914	4,550
GR														
HR	44	41			0	0					0	0	44	40
HU	1,252	1,382	-	-	23	-	255	237	-	-	247	382	727	763
IE	174	220					118	184	0	0	0	0	56	35
IS														
IT	11,968	12,036	46	74	332	415	201	184	202	451	7,451	6,762	3,736	4,152
LT	22	21			1	1	0	1			0	0	21	20
LU	279	323	-	-	-	-	0	-	0	0	0	0	279	323
LV	105	133			0	3	0	0			0	0	104	129
MT	10	9	-	-	-	-	-	-	0	0	0	0	10	9
NL	2,137	1,357			1	1	927	457	30	23	1,055	757	124	120
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL														
PT	91	106			1	0	-	-			1	0	89	105
RO	1	2	-	-	-	-	0	0	-	-	0	0	1	1
SE	594	663			3	4	6	87	6	9	463	457	116	106
SI	38	40			-	-	0	-			0	0	38	40
SK	3	3	-	-	-	-	-	-	-	-	-	-	3	3
EU/EEA	76,094	68,557	25,577	15,291	895	1,549	4,019	4,176	2,552	2,592	23,683	23,792	19,367	21,157

(million EUR)	Off balance sheet exposures towards Russian counterparties					
	Loan commitments		Financial guarantees		Other commitments	
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21
AT	2,407	7,935	1,731	1,971	1,445	1,739
BE	6	2	113	112	12	12
BG	0	1	-	-	10	5
CY	2	1	1	1	0	0
CZ	6	6	0	0	8	9
DE	1,245	1,425	423	366	914	1,002
DK	99	25	3	14	1	1
EE	0	0	-	-	-	-
ES	28	23	5	5	40	25
FI	2	3	10	10	26	79
FR	3,104	3,579	2,881	3,156	144	189
GR						
HR	0	0	1	1		
HU	537	680	270	353	1	1
IE	2	2	2	5	144	181
IS	-	-	-	-	0	0
IT	5,861	5,596	1,444	1,665	6,182	6,984
LT	0	0				
LU	131	21	3	4	-	0
LV	0	0	0	0		
MT	0	0	0	0	0	0
NL	1,900	1,832	71	55	610	650
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL						
PT	0	0			1	1
RO	0	0				
SE	110	78	8	44	121	132
SI	0	0				
SK	0	0	-	-	-	-
EU	15,298	21,180	6,854	7,650	9,553	10,915

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRDS. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

Exposures and deposits to/from Ukrainian counterparties

Breakdown of exposures towards Ukrainian counterparties																
(million EUR)	Exposures towards Ukrainian counterparties		Cash balances at central banks and other demand deposits		Debt securities				Loans and advances		of which:					
					Central banks and general governments		Credit institutions and other financial corporations				Non-financial corporations		Households			
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21
AT	3,053	3,708	100	115	389	520	389	520	2,563	3,073	26	102	1,734	2,294	334	393
BE	12	14	0	0					12	14	-	-	4	4	9	10
BG	1	1	-	-	-	-	-	-	1	1	-	-	-	-	1	1
CY	5	7	-	-	-	-	-	-	5	7	0	0	4	3	1	4
CZ	26	29	-	-	-	-	-	-	26	29	-	-	4	4	22	25
DE	736	779	54	64	46	31	8	31	636	684	10	43	154	142	4	4
DK	6	6							6	6	2	3			4	3
EE	1	1							1	1			-	-	1	1
ES	48	49							48	49	0	-	0	1	47	47
FR	0	1							0	1					0	1
FI	2,640	3,282	172	139	740	735	740	734	1,712	2,408	29	40	1,201	1,779	386	448
GR																
HR	0	0							0	0	-	0			0	0
HU	1,882	2,435	79	84	267	476	266	474	1,537	1,875	32	46	1,178	1,448	327	380
IE	3	5							3	5	-	-	3	5	0	0
IS	0	0							0	0	-	-	-	-	0	0
IT	289	390	31	4	51	47	51	47	207	338	6	28	101	143	82	111
LT	1	1	0	0					1	1	-	-			1	1
LU	5	16	-	2	-	-	-	-	5	13	-	-	-	-	5	13
LV	1	2	0	-	-	1	-	-	1	1	-	-	-	-	1	1
MT	0	-	-	-	-	-	-	-	0	-	-	-	-	-	0	-
NL	394	706	30	35	18	23	17	21	347	649	-	-	221	520	2	3
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL																
PT	7	4							7	4					7	4
RO	0	0	0	-	-	-	-	-	0	0	-	-	0	0	0	0
SE	65	92	3	2	53	75	53	75	9	16	1	0	7	14	2	1
SI	0	0							0	0	-	-			0	0
SK	41	51	-	-	-	-	-	-	41	51	-	-	-	-	41	51
EU/EEA	9,139	11,479	468	445	1,564	1,907	1,524	1,902	7,091	9,126	106	261	4,606	6,353	1,204	1,409

Breakdown of deposits from Ukrainian counterparties														
(million EUR)	Deposits		of which:											
			Central banks		General governments		Credit institutions		Other financial corporations		Non-financial corporations		Households	
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21
AT	3,886	4,137	12	13	20	25	506	280	51	56	1,656	1,853	1,640	1,910
BE	279	211			1	1	192	119			23	27	63	65
BG	31	28	-	-	0	0	-	-	-	-	0	0	31	28
CY	32	112	-	-	0	0	-	-	1	1	10	9	21	102
CZ	61	62	-	-	0	0	0	0	-	-	0	0	61	61
DE	1,470	1,501	-	-	1	1	1,131	1,014	121	167	118	224	99	95
DK	6	6			0	0	-	-			1	0	6	6
EE	7	6	-	-	0	0	-	-	-	-	1	0	6	5
ES	291	290			0	0	104	91	1	1	1	1	185	197
FI	6	5					0	0			0	0	6	4
FR	3,307	3,753	-	28	1	1	20	2	53	71	1,803	2,002	1,429	1,650
GR														
HR	13	15			0	0							13	15
HU	1,579	1,920	-	-	0	0	33	41	16	16	852	1,102	679	761
IE	97	101			-	0	94	100	0	-	3	0	1	1
IS														
IT	494	582			1	1	102	169	39	48	82	111	269	253
LT	25	25			-	0	0	0			0	0	25	25
LU	33	30	-	-	-	-	-	-	-	-	-	-	33	30
LV	22	30			0	0					0	0	22	29
MT	1	1	-	-	-	-	-	-	-	-	-	-	1	1
NL	398	375			1	1	68	31	4	8	266	286	59	50
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL														
PT	128	127									0	0	128	127
RO	3	4	-	-	0	0			-	-	0	0	3	4
SE	105	96			0	0	30	0			52	70	23	25
SI	7	7			0	0					-	-	7	7
SK	10	11	-	-	-	-	-	-	-	-	0	0	10	11
EU/EEA	11,970	13,136	12	41	26	30	2,184	1,785	286	367	4,844	5,659	4,617	5,254

Off balance sheet exposures towards Ukrainian counterparties						
(million EUR)	Loan commitments		Financial guarantees		Other commitments	
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21
AT	833	1,039	218	195	20	19
BE	6	5	48	53	10	5
BG	0	0	-	-	-	-
CY	0	0	0	0	-	0
CZ	7	7	-	-	-	-
DE	13	10	70	103	132	153
DK	5	4	-	-	-	-
EE	0	0	0	-	-	-
ES	2	2	0	1	0	0
FI	0	0	0	0		
FR	406	242	155	125	6	7
GR						
HR	0	0				
HU	705	863	91	99	9	13
IE	0	0	-	-	0	1
IS	-	-	-	-	0	0
IT	120	111	12	18	36	40
LT	0	0			-	0
LU	4	2	0	1	0	-
LV	0	0	0	0		
MT	0	0	-	-	-	-
NL	612	369	1	-	31	30
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL						
PT	0	0			0	0
RO	0	0	-	-	-	-
SE	1	0			0	0
SI	0	0				
SK	6	5	-	-	-	-
EU	2,704	2,649	558	553	235	262

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

Exposures to Belarusian counterparties

Breakdown of exposures towards Belarusian counterparties																
(million EUR)	Exposures towards Belarusian counterparties		Cash balances at central banks and other demand deposits		Debt securities				Loans and advances		of which:					
					Central banks and general governments		Credit institutions and other financial corporations				Non-financial corporations		Households			
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21
AT	1,595	1,598	213	227	105	108	105	108	1,277	1,262	37	14	908	795	332	349
BE	59	50							59	50	50	45	8	4	1	0
BG	0	0	-	-	-	-	-	-	0	0	-	-	-	-	0	0
CY	1	0							1	0	-	-	-	-	1	0
CZ	69	59	-	-	-	-	-	-	69	59	57	51	11	6	2	2
DE	327	269	-	-	-	-	-	-	327	269	276	222	51	48	0	0
DK	0	0							0	0					0	0
EE	0	0							0	0					0	0
ES	50	46							50	46	-	28	31	0	19	18
FI	0	0	0	-					0	0	-	-	0	0	0	0
FR	29	21	-	0	-	-	-	-	29	20	23	15	5	5	1	0
GR																
HR	1	1							1	1	1	1			0	0
HU	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0
IE	0	0							0	0	0	0	-	-		
IS	0	0							0	0	-	-	-	-	0	0
IT	139	96	0	0					139	96	88	55	43	34	7	8
LT	0	0	0	0					0	0	-	-			0	0
LU	-	0							-	0					-	0
LV	0	0	0	0	-	-	-	-	0	0	-	-			0	0
MT																
NL	23	22							23	22	1	0	22	21	0	1
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL																
PT	1	0							1	0					1	0
RO	0	0	0	-	-	-	-	-	0	0	-	-	-	-	0	0
SE	1	0	0	0					0	0	0	0			0	0
SI	0	0							0	0					0	0
SK	2	2	-	-	-	-	-	-	2	2	1	1	-	-	1	1
EU/EEA	2,179	2,069	213	228	105	108	105	108	1,861	1,733	473	378	1,026	873	362	377

Breakdown of deposits from Belarusian counterparties														
(million EUR)	Deposits		of which:											
			Central banks		General governments		Credit institutions		Other financial corporations		Non-financial corporations		Households	
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21
AT	1,329	1,573	7	20	2	2	51	93	16	17	644	770	611	670
BE	5	7			0	0	1	3			0	-	4	3
BG	3	4	-	-	0	0	-	-	-	-	-	-	3	4
CY	15	19							0	0	2	3	13	16
CZ	6	6	-	-	0	0	-	-	-	-	0	0	6	6
DE	669	98	429	3	0	0	175	67	42	5	0	0	22	22
DK	0	0											0	0
EE	10	11	-	-	0	0	-	-	-	-	-	0	10	11
ES	54	62							1	1	0	0	53	62
FI	1	0									0	0	1	0
FR	304	53	296	-	-	-	-	44	2	2	0	0	6	7
GR														
HR	1	1											1	1
HU	3	2	-	-	-	-	-	-	-	-	0	0	3	2
IE	0	0											0	0
IS														
IT	35	54			0	0	8	25			2	2	25	27
LT	43	44			0	0	0	0			2	2	41	42
LU	0	0											0	0
LV	12	33			0	0	-	-	-	-	-	-	12	33
MT	0	0	-	-	-	-	-	-	-	-	-	-	0	0
NL	11	11			0	0	1	3			0	-	10	8
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL														
PT	30	28			0	-	-	-			0	0	29	28
RO	0	0	-	-	-	-	-	-	-	-	-	-	0	0
SE	32	32			0	0	0	0					31	31
SI	0	0			0	0							0	0
SK	1	0	-	-	-	-	-	-	-	-	-	-	1	0
EU/EEA	2,516	1,967	732	23	2	2	234	232	61	25	651	778	836	906

Off balance sheet exposures towards Belarusian counterparties						
(million EUR)	Loan commitments		Financial guarantees		Other commitments	
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21
AT	316	375	85	68	11	13
BE	7	2	4	5	2	0
BG	0	0	-	-	-	-
CY	0	0	0	0		
CZ	8	4	-	-	1	0
DE	23	19	11	3	53	36
DK	2	0				
EE	0	0				
ES	0	0	-	1	0	11
FI	0	0				
FR	0	0	-	-	-	-
GR						
HR	3	2				
HU	0	0	-	-	-	-
IE	-	-	-	-	1	0
IS						
IT	62	26	2	-	137	157
LT	0	0			1	-
LU						
LV	0	0	-	-		
MT						
NL					1	2
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL						
PT	0	0			0	0
RO	0	0	-	-	-	-
SE	0	0			1	-
SI	0	0				
SK	0	0	-	-	-	-
EU	410	416	102	77	205	219

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

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Statistical Annex

Asset composition and volumes

Asset composition																								
% of total assets																								
	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	19.8%	20.0%	19.6%	18.0%	0.5%	0.5%	0.5%	0.5%	13.0%	13.3%	12.9%	13.0%	62.3%	61.9%	62.9%	62.7%	1.4%	1.3%	1.3%	1.3%	3.0%	3.0%	2.9%	4.6%
BE	19.6%	20.6%	20.3%	17.8%	0.2%	0.2%	0.2%	0.2%	13.4%	13.2%	12.7%	12.8%	57.7%	59.1%	59.2%	61.7%	3.6%	3.3%	3.2%	3.3%	5.5%	3.6%	4.3%	4.2%
BG	17.7%	15.9%	16.6%	20.0%	0.1%	0.1%	0.1%	0.1%	16.0%	16.1%	15.8%	16.8%	61.8%	63.4%	63.1%	58.9%	0.3%	0.2%	0.2%	0.2%	4.1%	4.2%	4.1%	4.0%
CY	29.1%	36.7%	36.9%	39.4%	0.1%	0.1%	0.1%	0.1%	18.2%	16.2%	16.3%	14.9%	43.4%	39.4%	38.8%	37.5%	0.0%	0.0%	0.0%	0.0%	9.1%	7.6%	7.9%	8.0%
CZ	2.4%	2.2%	4.2%	2.3%	0.1%	0.0%	0.0%	0.0%	14.4%	15.4%	14.6%	16.4%	79.7%	79.3%	78.0%	77.0%	1.6%	1.5%	1.7%	2.9%	1.8%	1.7%	1.5%	1.4%
DE	17.2%	18.4%	18.6%	15.9%	0.8%	0.9%	0.8%	0.7%	12.9%	12.6%	12.4%	12.2%	55.3%	55.1%	55.2%	57.4%	11.2%	10.4%	10.3%	11.2%	2.6%	2.6%	2.5%	2.6%
DK	7.0%	7.2%	6.5%	6.9%	0.7%	0.7%	0.8%	0.7%	14.2%	14.1%	13.9%	12.4%	69.5%	69.9%	70.6%	71.9%	6.3%	5.5%	5.7%	5.4%	2.4%	2.4%	2.5%	2.6%
EE	25.9%	22.7%	23.6%	22.2%	0.0%	0.0%	0.0%	0.0%	7.6%	7.8%	7.8%	8.3%	65.4%	68.4%	67.5%	68.3%	0.2%	0.2%	0.3%	0.3%	0.9%	0.9%	0.8%	0.8%
ES	11.9%	12.5%	13.6%	14.2%	1.0%	1.1%	1.2%	1.2%	13.1%	13.1%	12.5%	12.2%	61.8%	63.5%	63.0%	63.0%	3.5%	3.3%	3.4%	3.3%	8.8%	6.4%	6.3%	6.1%
FI	12.3%	12.8%	15.9%	12.7%	1.6%	2.1%	1.8%	0.9%	11.5%	11.1%	10.6%	10.9%	65.6%	66.2%	64.5%	68.3%	5.9%	5.3%	4.8%	5.1%	2.5%	2.4%	2.4%	2.1%
FR	14.2%	14.8%	15.4%	14.9%	3.5%	3.7%	3.7%	3.1%	10.6%	10.2%	10.0%	9.1%	58.3%	58.2%	57.8%	58.4%	7.5%	7.0%	6.8%	6.6%	6.0%	6.0%	6.2%	7.8%
GR	14.2%	15.9%	17.1%	19.4%	0.3%	0.2%	0.2%	0.3%	15.5%	15.9%	16.1%	15.6%	51.5%	49.1%	47.4%	48.2%	3.0%	2.8%	2.7%	2.5%	15.5%	16.0%	16.4%	13.9%
HR	19.6%	19.9%	18.2%	21.2%	0.2%	0.1%	0.1%	0.1%	10.8%	11.0%	11.3%	11.8%	66.6%	66.4%	67.9%	64.3%	0.3%	0.2%	0.3%	0.3%	2.5%	2.3%	2.2%	2.2%
HU	9.6%	9.3%	9.5%	8.7%	0.3%	0.3%	0.3%	0.3%	24.6%	24.6%	24.0%	23.4%	60.5%	60.8%	61.2%	62.9%	0.9%	0.9%	1.4%	1.8%	4.1%	4.0%	3.6%	3.0%
IE	22.3%	26.9%	27.8%	29.2%	0.2%	0.1%	0.1%	0.1%	13.3%	12.4%	11.9%	12.1%	54.9%	51.9%	50.9%	50.1%	4.5%	3.8%	4.4%	4.1%	4.8%	4.9%	5.0%	4.4%
IS	8.1%	9.3%	8.6%	8.1%	2.4%	2.6%	2.6%	2.7%	9.3%	9.3%	9.8%	10.0%	77.2%	76.1%	75.4%	76.7%	0.2%	0.2%	0.2%	0.1%	2.9%	2.5%	3.4%	2.2%
IT	14.8%	15.9%	16.5%	15.1%	1.1%	1.2%	1.2%	1.3%	20.4%	20.6%	20.4%	20.2%	55.4%	54.3%	53.9%	54.8%	3.0%	2.7%	2.8%	2.8%	5.3%	5.2%	5.2%	5.8%
LT	43.9%	41.0%	40.6%	42.5%	0.0%	0.0%	0.0%	0.0%	5.3%	8.5%	8.3%	8.0%	49.8%	49.6%	50.2%	48.8%	0.1%	0.1%	0.2%	0.1%	0.8%	0.8%	0.7%	0.6%
LU	21.2%	22.5%	23.8%	26.4%	0.4%	0.5%	0.6%	0.5%	14.9%	14.7%	13.9%	13.3%	59.6%	58.7%	58.3%	56.3%	1.0%	0.8%	0.9%	0.9%	2.8%	2.8%	2.6%	2.7%
LV	26.4%	29.1%	28.7%	36.3%	0.1%	0.1%	0.1%	0.0%	17.2%	17.1%	17.5%	11.6%	55.0%	52.6%	54.7%	51.2%	0.3%	0.1%	0.1%	0.1%	1.0%	0.9%	1.0%	0.7%
MT	23.3%	23.2%	25.2%	27.2%	0.2%	0.2%	0.2%	0.2%	24.6%	25.9%	24.9%	24.5%	48.8%	47.8%	46.9%	45.3%	0.1%	0.1%	0.1%	0.2%	2.9%	2.8%	2.8%	2.6%
NL	15.6%	15.3%	16.7%	14.4%	0.6%	0.8%	0.9%	1.0%	7.6%	7.6%	7.3%	7.5%	69.4%	69.8%	68.9%	71.1%	2.8%	2.5%	2.5%	2.4%	3.9%	4.0%	3.7%	3.5%
NO*	13.1%	n.a.	n.a.	n.a.	0.3%	0.0%	n.a.	n.a.	11.2%	n.a.	n.a.	n.a.	68.9%	n.a.	n.a.	n.a.	4.6%	n.a.	n.a.	n.a.	1.8%	n.a.	n.a.	n.a.
PL	3.1%	2.1%	2.3%	2.9%	0.3%	0.3%	0.3%	0.1%	31.0%	31.8%	30.9%	30.0%	60.7%	60.8%	61.2%	60.9%	1.6%	1.5%	2.0%	2.6%	3.4%	3.4%	3.4%	3.4%
PT	11.2%	12.5%	14.2%	15.6%	1.2%	1.2%	1.1%	1.1%	22.6%	22.8%	21.2%	20.7%	57.6%	56.6%	56.7%	56.6%	0.9%	0.8%	0.7%	0.6%	6.4%	6.2%	6.0%	5.4%
RO	13.9%	14.4%	14.1%	13.6%	0.1%	0.1%	0.1%	0.1%	31.8%	32.0%	32.5%	30.9%	51.9%	51.3%	51.1%	53.1%	0.1%	0.1%	0.1%	0.1%	2.2%	2.1%	2.1%	2.2%
SE	16.4%	16.2%	17.7%	11.4%	1.2%	1.2%	1.5%	1.3%	8.4%	9.0%	8.3%	7.4%	70.1%	70.3%	69.2%	72.2%	2.3%	1.9%	2.0%	2.1%	1.5%	1.4%	1.3%	5.6%
SI	21.2%	22.9%	23.3%	23.6%	0.5%	0.5%	0.5%	0.5%	23.3%	22.9%	22.1%	21.5%	52.4%	51.4%	52.0%	52.1%	0.1%	0.1%	0.1%	0.0%	2.4%	2.2%	2.1%	2.2%
SK	16.0%	17.3%	14.9%	14.3%	0.0%	0.0%	0.0%	0.0%	12.1%	12.3%	12.0%	12.5%	69.7%	68.5%	71.2%	71.3%	0.4%	0.4%	0.4%	0.3%	1.7%	1.6%	1.5%	1.5%
EU/EEA	14.7%	15.4%	16.1%	14.9%	1.7%	1.9%	1.9%	1.7%	12.8%	12.7%	12.3%	11.9%	59.9%	59.9%	59.5%	60.6%	5.8%	5.4%	5.3%	5.3%	5.1%	4.8%	4.9%	5.6%

Assets											
Volumes bn EUR											
	Total Assets				Total Financial Assets						
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21			
AT	743.8	750.7	766.2	770.4	721.7	728.4	744.2	735.2			
BE	1,243.5	1,246.3	1,234.5	1,219.7	1,174.9	1,201.4	1,181.0	1,167.9			
BG	37.5	37.7	38.7	39.6	35.9	36.1	37.1	38.0			
CY	38.0	41.6	42.2	42.7	34.5	38.4	38.8	39.3			
CZ	184.5	191.8	199.4	188.7	181.1	188.6	196.5	186.1			
DE	3,864.6	3,875.0	3,903.9	3,746.5	3,765.5	3,774.9	3,805.1	3,649.2			
DK	810.9	793.7	786.5	786.3	791.3	774.4	766.7	765.5			
EE	36.7	35.6	36.6	36.9	36.4	35.2	36.3	36.6			
ES	3,539.5	3,498.1	3,520.8	3,560.1	3,229.7	3,272.8	3,298.3	3,341.3			
FI	728.2	724.6	752.9	707.2	709.7	706.9	734.6	692.2			
FR	8,617.8	8,631.3	8,800.4	8,607.6	8,098.9	8,110.7	8,252.2	7,935.4			
GR	286.3	293.5	299.6	310.9	242.0	246.6	250.4	267.6			
HR	48.5	50.0	51.4	52.1	47.3	48.9	50.3	50.9			
HU	114.3	120.7	124.3	128.1	109.7	115.8	119.9	124.2			
IE	307.4	321.5	330.3	340.4	292.8	305.7	313.9	325.7			
IS	28.1	29.6	30.0	30.3	27.3	28.9	28.9	29.6			
IT	2,752.3	2,805.6	2,820.7	2,799.0	2,606.8	2,659.1	2,674.6	2,637.7			
LT	27.9	29.2	29.9	31.8	27.7	29.0	29.7	31.6			
LU	183.5	186.8	190.0	194.7	178.4	181.6	185.1	189.5			
LV	17.3	17.3	17.2	49.6	17.2	17.1	17.0	49.2			
MT	23.8	23.8	24.2	24.9	23.1	23.1	23.5	24.3			
NL	2,338.1	2,303.1	2,354.6	2,244.3	2,246.6	2,211.9	2,266.3	2,164.7			
NO*	324.0	n.a.	n.a.	n.a.	318.1	n.a.	n.a.	n.a.			
PL	186.5	191.3	191.0	198.2	180.3	184.8	184.6	191.4			
PT	284.5	294.3	296.8	298.2	266.2	276.0	278.9	282.1			
RO	52.7	53.8	54.7	59.0	51.5	52.7	53.6	57.7			
SE	1,014.0	1,030.0	1,047.6	966.6	998.5	1,015.4	1,033.5	912.2			
SI	33.2	34.7	34.9	35.4	32.4	33.9	34.1	34.6			
SK	60.3	62.2	64.1	65.9	59.3	61.2	63.1	64.9			
EU/EEA	26,706.3	26,365.1	26,716.8	26,182.3	25,346.3	25,092.9	25,412.9	24,711.8			

Financial Assets												
% of total financial assets												
	Share of financial assets valued at (amortised) cost				Share of financial assets at fair value through OCI				Share of financial assets at fair value through profit&loss			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	91.5%	91.7%	92.1%	92.1%	5.1%	5.1%	4.8%	4.7%	3.4%	3.2%	3.1%	3.2%
BE	91.4%	91.8%	92.2%	92.3%	3.5%	3.3%	3.1%	3.1%	5.1%	4.8%	4.7%	4.6%
BG	88.8%	88.7%	89.2%	89.8%	10.1%	10.2%	10.0%	9.4%	1.1%	1.1%	0.8%	0.8%
CY	96.2%	96.5%	96.6%	96.8%	2.8%	2.6%	2.5%	2.4%	1.0%	0.9%	0.9%	0.8%
CZ	95.9%	95.5%	95.6%	94.9%	1.8%	1.9%	1.8%	1.8%	2.3%	2.6%	2.6%	3.2%
DE	72.9%	73.8%	74.0%	73.7%	6.0%	5.8%	5.5%	5.5%	21.1%	20.4%	20.5%	20.8%
DK	33.6%	34.0%	33.8%	34.7%	2.1%	2.1%	2.1%	2.1%	64.3%	63.9%	64.0%	63.2%
EE	92.1%	92.1%	92.2%	92.3%	0.0%	0.0%	0.0%	0.0%	7.9%	7.9%	7.8%	7.7%
ES	84.0%	84.6%	84.9%	85.8%	6.4%	6.1%	5.8%	5.4%	9.6%	9.3%	9.4%	8.9%
FI	67.5%	68.2%	69.5%	70.9%	6.9%	6.7%	6.3%	6.8%	25.7%	25.1%	24.2%	22.2%
FR	72.3%	73.4%	73.8%	76.1%	3.6%	3.5%	3.3%	3.4%	24.2%	23.1%	22.9%	20.5%
GR	87.9%	88.2%	88.2%	89.4%	7.7%	7.4%	7.4%	6.6%	4.5%	4.4%	4.4%	4.0%
HR	89.7%	89.7%	90.3%	90.2%	9.5%	9.6%	9.0%	9.0%	0.8%	0.7%	0.7%	0.7%
HU	86.5%	87.2%	87.1%	87.1%	9.2%	8.3%	7.8%	6.9%	4.2%	4.5%	5.0%	6.0%
IE	84.1%	85.6%	85.3%	84.9%	10.4%	9.6%	9.2%	8.8%	5.5%	4.9%	5.6%	6.2%
IS	87.2%	87.1%	86.4%	86.3%	2.6%	2.8%	3.3%	3.1%	10.2%	10.1%	10.3%	10.7%
IT	85.6%	85.2%	85.4%	85.6%	7.1%	7.4%	7.1%	7.3%	7.3%	7.4%	7.5%	7.1%
LT	96.9%	93.6%	93.8%	94.1%	0.2							

Statistical Annex

Loans: composition and asset quality

Volumes bn EUR	of which: loans and advances at amortised cost - by segment (volumes) ⁽²⁾																								
	Loans and advances ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE				
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	
AT	606.2	608.8	625.4	614.4	173.6	177.8	183.7	183.9	118.1	121.1	124.4	126.4	204.3	202.7	207.7	213.1	73.5	73.1	74.1	72.7	59.6	58.1	59.5	60.5	
BE	963.9	993.2	982.3	970.8	305.7	311.3	304.9	323.7	265.4	269.9	262.8	279.9	249.8	263.7	268.0	277.2	123.4	125.3	127.6	132.3	60.5	60.7	71.4	75.9	
BG	30.6	30.6	31.4	31.7	9.2	9.6	9.9	10.1	4.3	4.5	4.7	4.8	11.3	11.3	11.5	11.8	5.6	5.4	5.5	5.8	5.7	5.4	5.6	5.8	
CY	28.8	32.8	32.7	33.1	9.1	9.0	8.6	8.3	6.9	6.9	6.5	6.4	7.9	7.8	7.6	7.2	6.2	6.3	6.2	5.7	5.8	5.7	5.7	5.3	
CZ	151.4	155.2	163.3	150.0	52.2	54.8	56.2	59.0	40.5	42.6	43.8	46.3	30.2	30.7	31.8	32.9	11.8	12.0	12.2	12.5	13.1	13.1	13.4	13.8	
DE	2,765.5	2,807.6	2,836.3	2,707.5	527.5	535.2	543.3	545.5	361.2	365.7	372.1	377.2	803.1	788.4	789.1	814.0	202.9	204.6	206.2	210.3	241.9	248.8	248.8	264.0	
DK	623.7	616.0	609.9	623.1	74.8	74.6	74.0	74.7	57.1	56.8	56.0	56.7	82.1	81.1	81.2	84.6	39.3	38.6	38.7	39.8	27.2	25.4	24.9	25.3	
EE	33.4	32.3	33.3	33.3	13.2	13.4	13.5	13.8	11.0	11.2	11.3	11.5	10.0	10.1	10.3	10.3	6.9	7.1	7.2	7.2	5.9	5.9	5.9	6.0	
ES	2,604.6	2,653.2	2,672.9	2,705.7	1,145.1	1,167.4	1,164.9	1,179.8	817.9	821.3	824.4	834.6	740.4	738.5	732.1	746.6	320.5	318.5	315.2	316.9	114.7	113.1	108.8	106.9	
FI	536.7	540.2	569.1	550.7	198.1	201.3	204.0	205.5	164.5	166.8	169.5	171.5	159.8	154.6	155.6	161.0	59.4	60.4	63.0	62.7	35.4	34.7	34.1	35.3	
FR	5,641.2	5,739.8	5,870.7	5,831.2	1,908.6	1,944.0	1,973.4	1,979.7	644.9	657.2	663.4	663.8	1,691.4	1,693.4	1,709.9	1,752.7	769.8	785.3	790.1	805.4	220.8	226.7	239.7	233.8	
GR	213.5	204.7	203.0	213.1	68.9	55.1	49.9	46.7	49.8	38.9	35.2	33.5	91.2	81.3	77.7	78.1	46.9	38.4	34.8	35.0	31.1	24.2	21.8	24.0	
HR	42.0	43.1	44.2	44.5	13.6	13.9	14.0	14.0	5.4	5.6	5.6	5.7	10.1	10.1	9.9	10.3	5.2	5.2	4.9	5.4	4.4	4.4	4.3	4.2	
HU	81.7	86.0	89.3	93.2	27.0	28.4	29.4	28.7	13.3	13.6	13.9	13.7	27.9	29.4	30.3	31.7	13.2	14.1	15.1	14.9	9.5	9.5	10.0	10.2	
IE	241.1	256.0	262.5	271.2	85.3	84.0	83.3	82.6	75.3	74.0	73.2	72.5	65.9	65.9	67.2	67.2	28.8	28.9	28.7	28.1	17.7	18.1	17.8	17.5	
IS	24.2	25.5	25.4	25.9	10.4	11.2	11.4	12.1	9.1	9.9	10.1	10.7	10.5	10.6	10.3	10.4	5.5	4.9	4.8	5.8	4.9	5.1	4.7	4.7	
IT	1,959.9	1,990.8	2,006.0	1,970.1	539.6	549.7	555.5	561.1	375.0	385.6	392.3	398.0	733.3	724.4	721.5	724.4	336.0	338.7	337.0	330.2	161.7	158.0	156.0	142.9	
LT	25.9	26.2	26.9	28.8	8.0	8.3	8.5	8.7	6.8	7.0	7.2	7.3	5.7	5.8	6.0	6.3	3.1	3.1	3.1	3.1	3.2	3.6	3.6	3.7	3.8
LU	149.3	152.2	156.5	161.5	21.6	22.2	22.6	23.0	15.1	15.5	15.8	16.1	50.3	50.4	49.4	49.6	23.2	23.8	24.0	24.1	7.6	7.3	7.3	7.4	
LV	14.1	14.1	14.0	14.0	4.1	4.2	4.4	4.4	3.1	3.2	3.4	3.4	5.1	4.7	4.8	4.8	3.0	3.0	3.0	3.0	2.7	2.5	2.6	2.6	
MT	17.4	17.1	17.6	18.2	6.3	6.6	6.8	6.8	5.7	6.0	6.1	5.8	3.5	3.5	3.4	3.4	2.1	2.1	2.2	2.2	1.3	1.3	1.3	0.6	
NL	1,988.1	1,958.9	2,012.9	1,918.4	744.8	748.4	763.6	767.2	687.3	691.4	696.4	701.0	559.1	547.2	538.7	558.2	173.9	174.4	164.2	166.3	159.6	161.6	154.9	154.9	
NO*	267.4	n.a.	n.a.	n.a.	107.9	n.a.	n.a.	n.a.	95.8	n.a.	n.a.	n.a.	84.7	n.a.	n.a.	n.a.	31.3	n.a.	n.a.	n.a.	26.8	n.a.	n.a.	n.a.	
PL	121.7	123.5	124.1	129.3	69.9	72.5	72.3	73.2	45.8	47.0	46.5	47.4	41.5	42.5	42.8	44.6	21.4	21.7	22.0	21.8	14.4	14.2	14.0	13.9	
PT	201.4	209.0	216.1	219.8	96.1	97.3	98.8	99.8	81.4	82.6	83.5	84.6	59.0	60.7	60.3	59.7	38.3	40.4	40.0	39.7	14.9	15.2	14.9	14.6	
RO	33.9	34.5	34.7	38.5	15.3	15.7	16.1	16.4	10.0	10.2	10.4	10.6	9.5	9.7	10.2	10.9	4.7	4.7	4.9	5.3	3.1	3.2	3.1	3.1	
SE	861.6	874.4	894.3	798.9	357.8	367.3	370.6	362.6	323.5	332.5	335.2	328.0	271.2	276.0	275.2	267.5	144.4	146.4	147.9	140.3	104.6	107.4	107.9	104.6	
SI	24.3	25.6	26.0	26.6	9.5	9.7	10.0	10.1	3.9	4.0	4.1	4.2	7.0	7.2	7.2	7.5	3.9	4.2	4.2	4.2	2.8	2.8	2.7	2.6	
SK	52.0	53.6	55.4	56.7	27.6	28.2	28.8	29.3	21.8	22.1	22.3	22.9	13.8	13.8	14.6	15.2	5.7	5.7	6.2	6.3	5.0	5.0	5.1	4.7	
EU/EEA	19,308.1	19,226.9	19,535.1	19,189.8	6,317.2	6,281.3	6,337.4	6,380.9	4,075.0	4,013.0	4,037.0	4,076.1	5,709.9	5,578.6	5,584.2	5,700.2	2,366.7	2,345.1	2,340.7	2,352.1	1,277.9	1,251.0	1,249.5	1,248.0	

Volumes bn EUR	of which: non-performing loans and advances at amortised cost by segment (volumes) ⁽²⁾																							
	Non-performing loans and advances ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	12.0	11.8	11.6	11.5	4.7	4.7	4.6	4.4	1.9	1.9	1.9	1.8	6.6	6.6	6.4	6.6	3.2	3.0	3.1	3.1	2.0	2.1	2.0	2.3
BE	17.4	16.8	15.0	14.7	6.0	5.7	4.2	4.1	4.5	4.3	2.8	2.7	9.6	9.3	9.1	9.1	4.6	4.5	4.4	4.5	2.4	2.5	2.7	2.6
BG	2.1	2.0	1.9	1.8	0.8	0.7	0.7	0.7	0.2	0.2	0.2	0.2	1.3	1.2	1.1	1.1	0.9	0.8	0.8	0.8	0.8	0.8	0.7	0.7
CY	3.1	3.0	2.2	1.4	1.8	1.8	1.3	0.9	1.4	1.4	0.9	0.7	1.2	1.1	0.9	0.3	1.1	1.0	0.8	0.3	0.8	0.7	0.6	0.2
CZ	2.1	2.1	2.1	2.1	0.9	0.9	0.9	0.9	0.4	0.4	0.4	0.4	1.2	1.2	1.2	1.2	0.6	0.6	0.6	0.6	0.4	0.4	0.4	0.4
DE	32.3	31.2	31.0	29.7	9.0	8.7	8.8	8.2	3.6	3.4	3.2	3.0	20.1	19.6	19.1	18.7	5.5	5.7	5.3	5.8	4.9	5.2	5.3	6.0
DK	11.4	12.6	11.4	10.9	1.9	2.0	1.8	1.7	1.0	1.2	1.1	1.0	4.1	4.2	3.5	3.2	2.2	2.1	1.8	1.7	1.0	1.1	0.8	0.8
EE	0.4	0.4	0.3	0.3	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
ES	80.7	83.3	81.6	82.4	43.8	44.9	44.7	45.4	25.5	25.8	25.6	25.7	36.4	37.7	36.2	36.2	22.5	23.4	22.5	22.9	11.5	11.7	10.5	10.4
FI	7.7	7.3	7.1	6.9	2.8	2.7	2.7	2.7	1.6	1.6	1.6	1.6	3.7	3.6	3.5	3.4	1.5	1.6	1.7	1.6	0.7	0.8	0.6	0.6
FR	119.6	118.1	115.8	110.9	48.8	47.7	47.2	46.0	15.3	14.9	14.5	14.1	66.1	65.8	64.4	60.7	33.1	34.1	33.1	32.4	7.9	8.1	8.0	7.7
GR	53.7	30.4	21.3	15.2	25.6	12.7	8.1	4.9	17.3	7.8	4.6	3.0	26.6	16.4	12.1	9.3	20.1	11.5	7.7	6.5	14.7	8.3	5.9	5.2
HR	1.7	1.7	1.6	1.5	0.8	0.8	0.8	0.7	0.2	0.2	0.2	0.2	0.9	0.8	0.8	0.7	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.3
HU	3.1	3.1	3.0	3.3	2.0	2.0	1.9	2.1	0.7	0.7	0.7	0.8	1.1	1.0	1.0	1.1	0.6	0.6	0.6	0.7	0.5	0.4	0.4	0.4
IE	8.8	8.6	8.0	7.7	4.4	3.9	3.8	3.3	3.7	3.3	3.2	2.7	4.3	4.4	4.0	4.2	2.7	3.0	2.9	3.0	2.1	2.2	2.1	2.1
IS	0.6	0.6	0.6	0.5	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.5	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2
IT	78.8	74.0	71.4	60.8	20.6	20.4	20.2	18.4	10.7	10.8	10.7	9.9	53.7	49.5	47.3	39.0	33.1	31.5	30.8	25.0	21.7	19.8	18.9	15.4
LT	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
LU	2.4	2.2	2.1	2.1	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	1.7	1.6	1.5	1.5	1.0	1.0	1.0	1.0	0.4	0.3	0.3	0.3
LV	0.3	0.2	0.2	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
MT	0.6	0.6	0.5	0.6	0.2	0.2	0.2	0.2	0.1	0.1	0.2	0.1	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1
NL	36.3	33.5	31.6	28.9</																				

Statistical Annex

Loans: NPL and coverage ratios

%	of which: loans and advances at amortised cost: NPL ratio ⁽²⁾																							
	Loans and advances: NPL ratio ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	2.0%	1.9%	1.9%	1.9%	2.7%	2.6%	2.5%	2.4%	1.6%	1.6%	1.5%	1.5%	3.2%	3.2%	3.1%	3.1%	4.4%	4.2%	4.2%	4.3%	3.3%	3.6%	3.4%	3.7%
BE	1.8%	1.7%	1.5%	1.5%	1.9%	1.8%	1.4%	1.3%	1.7%	1.6%	1.1%	1.0%	3.8%	3.5%	3.4%	3.3%	3.7%	3.6%	3.5%	3.4%	4.0%	4.2%	3.8%	3.5%
BG	6.7%	6.4%	6.1%	5.6%	8.2%	7.7%	7.3%	6.5%	5.7%	5.3%	4.9%	4.1%	11.2%	10.5%	9.9%	9.1%	16.0%	15.1%	14.8%	14.0%	14.3%	14.6%	12.9%	11.9%
CY	10.9%	9.1%	6.9%	4.1%	20.2%	19.5%	15.0%	11.3%	20.3%	19.6%	14.5%	11.3%	15.3%	14.4%	11.3%	4.7%	17.7%	16.1%	12.6%	4.7%	13.9%	13.0%	10.9%	4.5%
CZ	1.4%	1.4%	1.3%	1.4%	1.8%	1.7%	1.6%	1.5%	0.9%	0.9%	0.8%	0.8%	4.0%	3.9%	3.7%	3.6%	4.9%	4.7%	4.8%	4.8%	3.0%	2.9%	2.9%	2.9%
DE	1.2%	1.1%	1.1%	1.1%	1.7%	1.6%	1.6%	1.5%	1.0%	0.9%	0.9%	0.8%	2.5%	2.5%	2.4%	2.3%	2.7%	2.8%	2.6%	2.7%	2.0%	2.1%	2.1%	2.3%
DK	1.8%	2.0%	1.9%	1.7%	2.5%	2.7%	2.5%	2.3%	1.8%	2.1%	1.9%	1.7%	5.0%	5.2%	4.3%	3.8%	5.5%	5.5%	4.8%	4.3%	3.8%	4.3%	3.4%	3.2%
EE	1.1%	1.1%	1.0%	0.8%	1.2%	1.1%	1.0%	0.8%	1.2%	1.1%	0.9%	0.7%	2.2%	2.0%	1.8%	1.6%	2.1%	2.0%	1.8%	1.7%	2.4%	2.4%	2.1%	1.9%
ES	3.1%	3.1%	3.1%	3.0%	3.8%	3.8%	3.8%	3.8%	3.1%	3.1%	3.1%	3.1%	4.9%	5.1%	4.9%	4.8%	7.0%	7.3%	7.1%	7.2%	10.0%	10.4%	9.6%	9.7%
FI	1.4%	1.4%	1.2%	1.3%	1.4%	1.4%	1.3%	1.3%	1.0%	1.0%	0.9%	1.0%	2.3%	2.3%	2.3%	2.1%	2.5%	2.7%	2.7%	2.5%	1.9%	2.2%	1.7%	1.7%
FR	2.1%	2.1%	2.0%	1.9%	2.6%	2.5%	2.4%	2.3%	2.4%	2.3%	2.2%	2.1%	3.9%	3.9%	3.8%	3.5%	4.3%	4.3%	4.2%	4.0%	3.6%	3.6%	3.3%	3.3%
GR	25.2%	14.8%	10.5%	7.0%	37.1%	23.0%	16.2%	10.5%	34.7%	19.9%	13.0%	8.9%	29.2%	20.2%	15.6%	11.9%	42.9%	29.9%	22.0%	18.7%	47.3%	34.4%	27.0%	21.6%
HR	4.1%	3.9%	3.6%	3.3%	5.9%	5.9%	5.8%	5.3%	3.6%	3.5%	3.3%	3.2%	9.2%	8.4%	7.6%	7.0%	10.5%	10.1%	10.2%	8.9%	10.1%	9.3%	8.3%	7.6%
HU	3.8%	3.6%	3.4%	3.6%	7.3%	6.9%	6.5%	7.3%	5.5%	5.2%	4.7%	5.5%	3.8%	3.5%	3.4%	3.5%	4.5%	4.1%	3.9%	4.5%	4.8%	4.5%	4.0%	4.3%
IE	3.7%	3.4%	3.0%	2.8%	5.1%	4.7%	4.5%	4.0%	5.0%	4.5%	4.3%	3.7%	6.5%	6.7%	5.9%	6.3%	9.2%	10.4%	10.0%	10.5%	11.8%	12.2%	11.5%	12.0%
IS	2.6%	2.3%	2.2%	1.9%	1.1%	1.0%	0.9%	0.8%	0.9%	0.8%	0.7%	0.7%	4.7%	4.5%	4.3%	3.6%	7.2%	7.1%	6.9%	6.0%	4.5%	4.7%	4.7%	3.7%
IT	4.0%	3.7%	3.6%	3.1%	3.8%	3.7%	3.6%	3.3%	2.9%	2.8%	2.7%	2.5%	7.3%	6.8%	6.6%	5.4%	9.9%	9.3%	9.1%	7.6%	13.4%	12.5%	12.1%	10.7%
LT	1.1%	0.9%	0.8%	0.7%	1.5%	1.3%	1.2%	1.1%	1.3%	1.1%	1.0%	0.9%	2.9%	2.3%	2.0%	1.6%	4.8%	4.1%	3.2%	2.4%	3.4%	2.6%	2.2%	1.8%
LU	1.6%	1.5%	1.3%	1.3%	1.9%	1.6%	1.4%	1.5%	2.0%	1.5%	1.4%	1.3%	3.5%	3.2%	3.1%	3.0%	4.4%	4.4%	4.1%	4.1%	4.9%	4.4%	4.5%	3.9%
LV	1.9%	1.7%	1.6%	0.6%	1.9%	1.7%	1.6%	0.9%	2.1%	1.9%	1.7%	0.8%	3.7%	3.5%	3.1%	1.4%	3.9%	3.7%	3.1%	1.9%	4.7%	4.9%	4.3%	1.8%
MT	3.4%	3.2%	3.1%	3.0%	2.6%	2.6%	2.6%	2.4%	2.5%	2.4%	2.4%	2.0%	10.2%	9.4%	8.7%	9.1%	9.0%	9.8%	10.4%	10.7%	11.3%	12.6%	10.1%	10.0%
NL	1.8%	1.7%	1.6%	1.5%	1.3%	1.2%	1.2%	1.2%	1.0%	0.9%	0.9%	0.9%	4.5%	4.2%	3.9%	3.4%	5.7%	5.2%	4.6%	4.0%	5.4%	5.0%	4.3%	3.6%
NO*	1.6%	n.a.	n.a.	n.a.	0.5%	n.a.	n.a.	n.a.	0.4%	n.a.	n.a.	n.a.	4.0%	n.a.	n.a.	n.a.	2.9%	n.a.	n.a.	n.a.	1.3%	n.a.	n.a.	n.a.
PL	5.3%	5.2%	5.0%	4.5%	4.3%	4.2%	4.1%	3.8%	2.2%	2.3%	2.2%	2.1%	7.8%	7.5%	7.1%	6.4%	9.0%	8.8%	8.4%	7.7%	11.0%	11.3%	10.7%	10.3%
PT	4.5%	4.2%	3.9%	3.5%	2.9%	2.7%	2.6%	2.5%	1.8%	1.6%	1.5%	1.5%	9.5%	9.1%	8.5%	8.3%	9.9%	9.4%	8.5%	8.1%	14.6%	14.3%	13.0%	12.0%
RO	3.9%	3.8%	3.8%	3.2%	4.1%	4.1%	4.0%	3.6%	2.5%	2.4%	2.3%	2.1%	7.2%	6.9%	6.3%	5.9%	6.9%	6.6%	6.0%	5.9%	10.8%	9.8%	9.9%	9.2%
SE	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.1%	0.1%	0.1%	0.8%	0.7%	0.7%	0.6%	0.4%	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%	0.2%
SI	3.2%	2.6%	2.4%	2.2%	2.9%	3.0%	2.8%	2.8%	2.3%	2.3%	2.2%	2.1%	5.7%	5.4%	4.7%	4.0%	8.0%	7.4%	6.7%	5.8%	9.1%	8.6%	7.5%	7.3%
SK	2.0%	1.8%	1.7%	1.6%	2.5%	2.3%	2.2%	2.1%	1.4%	1.4%	1.3%	1.3%	2.5%	2.4%	2.0%	1.9%	4.6%	4.3%	3.9%	3.7%	3.1%	3.2%	2.0%	1.9%
EU/EEA	2.5%	2.3%	2.1%	2.0%	2.9%	2.7%	2.5%	2.4%	2.3%	2.1%	1.9%	1.8%	4.7%	4.4%	4.2%	3.8%	6.1%	5.7%	5.4%	5.0%	6.5%	5.9%	5.4%	4.9%

%	of which: non-performing loans and advances at amortised cost: coverage ratio ⁽²⁾																							
	Non-performing loans and advances: coverage ratio ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	51.1%	51.0%	52.2%	50.1%	54.9%	55.2%	55.9%	54.1%	34.6%	34.6%	35.0%	33.9%	50.2%	49.1%	50.7%	48.2%	49.9%	48.6%	49.9%	48.1%	44.4%	40.5%	40.8%	36.7%
BE	40.3%	40.5%	43.6%	43.9%	22.6%	23.4%	23.1%	23.9%	15.9%	16.6%	12.9%	12.2%	48.7%	48.7%	51.0%	50.5%	49.1%	48.4%	48.3%	47.9%	29.4%	28.1%	27.4%	28.6%
BG	50.2%	51.2%	51.5%	51.3%	64.9%	65.6%	66.6%	65.0%	47.8%	48.1%	48.2%	43.9%	42.3%	43.2%	43.0%	44.1%	43.3%	44.8%	45.4%	45.4%	39.3%	40.9%	40.6%	40.5%
CY	45.1%	44.4%	41.8%	30.6%	42.3%	41.2%	35.4%	26.0%	38.1%	36.5%	29.0%	21.4%	52.2%	52.6%	54.2%	45.8%	54.1%	54.6%	55.1%	43.5%	48.3%	48.6%	49.8%	41.4%
CZ	53.7%	53.8%	55.3%	54.0%	54.6%	54.5%	55.6%	53.2%	32.5%	31.1%	31.5%	27.3%	53.8%	53.9%	55.7%	55.4%	54.0%	54.1%	52.5%	52.9%	47.3%	46.9%	47.6%	46.5%
DE	36.5%	35.4%	35.2%	35.9%	32.6%	32.7%	33.2%	35.9%	18.0%	18.4%	19.5%	20.1%	40.7%	39.0%	39.0%	38.4%	41.6%	38.6%	38.0%	37.1%	26.3%	26.4%	27.6%	28.5%
DK	29.8%	27.2%	28.8%	30.0%	41.3%	37.0%	39.4%	41.1%	21.2%	18.4%	19.4%	20.0%	30.2%	30.3%	35.0%	38.8%	30.4%	32.3%	34.8%	37.5%	20.7%	19.4%	23.5%	24.7%
EE	26.8%	27.2%	26.6%	29.1%	22.7%	23.1%	21.8%	24.8%	21.1%	21.6%	19.7%	22.9%	29.1%	28.6%	28.2%	29.6%	23.8%	24.3%	24.9%	24.2%	25.3%	27.7%	26.9%	26.0%
ES	42.2%	40.7%	41.6%	40.9%	37.9%	37.7%	38.4%	38.4%	22.5%	22.9%	23.2%	21.0%	47.5%	44.5%	45.8%	44.3%	48.7%	47.4%	48.4%	45.7%	35.4%	35.2%	34.5%	32.2%
FI	29.7%	30.7%	31.1%	32.4%	19.1%	19.5%	19.4%	20.2%	6.3%	8.6%	8.5%	9.2%	43.7%	44.7%	44.9%	47.1%	36.7%	39.2%	40.3%	40.6%	19.8%	22.7%	21.5%	27.6%
FR	49.0%	49.4%	50.4%	49.4%	49.1%	49.6%	49.8%	49.6%	26.2%	30.4%	29.1%	32.3%	48.7%	48.9%	50.3%	48.8%	49.9%	49.4%	49.9%	48.8%	31.3%	32.6%	32.5%	36.7%
GR	47.1%	46.6%	47.8%	41.8%	44.1%	46.1%	47.6%	32.7%	34.5%	34.1%	34.9%	20.2%	49.9%	47.1%	48.2%	46.5%	50.1%	46.1%	47.0%	46.1%	41.2%	35.9%	36.9%	36.5%
HR	63.0%	62.0%	62.9%	62.8%	59.0%	58.6%	61.9%	61.8%	54.7%	53.1%	55.0%	55.0%	66.5%	65.1%	64.0%	63.6%	64.6%	63.2%	63.5%	62.9%	61.5%	63.2%	58.1%	58.4%
HU	62.6%	63.9%	65.0%	59.9%	66.4%	67.3%	68.4%	63.4%	55.8%	56.0%	56.3%	44.6%	55.2%	55.7%	56.7%	53.2%	52.0%	53.6%	53.0%	49.4%	54.6%	54.5%	56.2%	55.3%
IE	28.5%	28.3%	28.4%	30.7%	25.4%	27.0%	26.3%	30.5%	20.7%	22.5%	21.3%	25.3%	32.9%	30.9%	31.9%	32.3%	32.1%	30.8%	31.7%	33.2%	26.8%	25.4%	24.6%	26.5%
IS	29.9%	25.8%	26.4%	25.6%	16.6%	15.4%	16.4%	16.3%	6.2%	5.4%	5.8%	5.2%	33.1%	28.1%	28.4%	27.9%	30.7%	31.9%	32.4%	27.6%	21.6%	12.9%	14.1%	14.8%
IT	53.3%	53.5%	53.9%	55.1%	46.5%	46.7%	47.2%	49.1%	34.0%	35.0%	35.2%	37.2%	56.5%	56.8%	57.5%	59.1%	56.2%	56.3%	56.8%	58.0%	46.4%	46.6%	47.3%	49.1%
LT	27.5%	26.8%	28.2%	29.8%	22.6%	22.8%	23.3%	22.7%	16.6%	17.4%	18.0%	16.7%	31.0%	30.1%	32.5%	36.4%	31.0%	30.1%	28.5%	33.6%	26.4%	24.1%	26.4%	30.0%
LU	33.7%	36.7%	39.6%	40.2%	20.3%	22.4%	27.5%	24.5%	10.6%	12.4%	12.9%	14.7%	35.0%	38.0%	40.2%	41.9%	45.9%	46.6%	49.4%	49.7%	22.1%	26.0%	28.0%	31.3%
LV	29.2%	30.9%	29.0%	27.5%	44.3%	45.2%	45.4%	28.7%	44.7%	45.6%	45.3%	15.5%	23.0%	24.8%	21.6%	26.5%	21.8%	25.4%	22.6%	21.3%	22.4%	23.0%	17.9%	23.9%
MT	31.9%	30.0%	28.2%	30.0%	29.8%	30.1%	30.0%	37.0%	21.6%	22.7%	23.0%	12.2%	34.9%	33.0%	31.5%	29.5%	44.2%	39.9%	37.2%	36.7%	39.2%	34.6%	33.7%	22.0%
NL	26.7%	26.4%	27.5%	28.7%	16.6%	16.7%	17.5%	18.3%	7.1%	7.1%	7.4%	8.0%	30.5%	30.3%	32.0%	33.7%	23.9%	23.6%	27.7%	27.8%	16.1%	14.5%	14.8%	16.8%
NO*	35.7%	n.a.	n.a.	n.a.	14.6%	n.a.	n.a.	n.a.	6.3%	n.a.	n.a.	n.a.	40.2%	n.a.	n.a.	n.a.	35.9%	n.a.	n.a.	n.a.	19.0%	n.a.	n.a.	n.a.
PL	60.2%	59.8%	61.9%	62.2%	62.8%	61.9%	63																	

Statistical Annex

Non-trading loans and advances to non-financial corporations by sector

Distribution of NFC loans and advances by NACE code (other than trading exposures) (1/2)

%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21
AT	1.9%	1.7%	0.9%	0.9%	18.0%	17.8%	3.1%	3.3%	1.0%	1.0%	7.4%	7.1%	13.7%	13.6%	4.5%	4.4%	3.4%	3.3%	2.4%	2.4%
BE	4.3%	4.4%	0.6%	0.7%	14.4%	15.1%	4.5%	4.3%	1.2%	1.1%	10.3%	10.0%	14.7%	14.8%	5.8%	5.5%	1.5%	1.5%	2.3%	2.2%
BG	6.1%	6.0%	0.7%	0.7%	25.2%	25.6%	4.9%	5.0%	0.4%	0.4%	8.3%	7.7%	23.8%	24.3%	7.4%	7.7%	4.3%	4.3%	1.8%	1.8%
CY	1.2%	1.2%	0.3%	0.3%	9.2%	9.2%	1.0%	1.2%	0.6%	0.6%	11.6%	9.0%	18.9%	18.7%	7.5%	8.0%	20.7%	21.1%	1.2%	1.2%
CZ	4.3%	4.2%	0.4%	0.5%	23.0%	22.3%	3.3%	3.5%	1.2%	1.1%	5.0%	4.6%	17.3%	18.0%	6.9%	7.0%	1.4%	1.3%	2.4%	2.5%
DE	0.7%	0.6%	0.8%	0.8%	12.3%	13.0%	8.3%	8.4%	1.8%	1.8%	2.1%	2.1%	8.0%	8.1%	5.0%	4.7%	1.0%	1.0%	2.6%	2.8%
DK	2.8%	2.7%	0.5%	0.3%	6.7%	7.4%	3.3%	4.9%	0.4%	0.4%	2.6%	2.6%	6.8%	6.5%	3.9%	3.6%	0.8%	0.8%	1.4%	1.5%
EE	8.2%	8.1%	0.3%	0.3%	13.3%	13.0%	6.0%	6.6%	1.0%	1.2%	3.7%	3.8%	15.5%	14.9%	9.4%	9.4%	1.6%	1.5%	0.6%	0.7%
ES	2.6%	2.7%	1.7%	1.8%	17.8%	17.7%	6.2%	6.4%	0.7%	0.7%	7.4%	7.0%	17.8%	17.8%	6.9%	7.1%	5.7%	5.4%	3.5%	3.8%
FI	5.5%	5.3%	0.9%	0.7%	11.3%	11.2%	4.3%	5.5%	1.1%	1.2%	5.3%	5.2%	6.8%	6.6%	6.3%	6.0%	1.1%	1.0%	2.1%	2.0%
FR	4.0%	3.8%	2.0%	2.1%	12.7%	13.2%	4.3%	4.5%	0.6%	0.6%	4.8%	4.6%	12.6%	12.4%	5.8%	5.9%	2.6%	2.6%	2.4%	2.4%
GR	1.8%	2.0%	1.3%	1.0%	17.7%	19.0%	7.0%	8.1%	0.2%	0.2%	6.8%	5.8%	19.5%	18.8%	17.0%	17.1%	11.4%	11.3%	1.1%	1.2%
HR	5.1%	5.0%	0.5%	0.4%	18.0%	19.3%	6.2%	6.9%	2.8%	2.7%	7.5%	7.2%	18.3%	18.1%	9.0%	9.2%	13.4%	12.8%	2.8%	2.2%
HU	7.5%	7.0%	0.6%	0.7%	19.7%	19.4%	4.2%	5.4%	0.6%	0.6%	6.9%	6.5%	20.0%	20.5%	6.7%	6.6%	3.8%	3.8%	2.5%	2.4%
IE	5.0%	4.9%	0.5%	0.5%	19.8%	19.7%	3.5%	3.6%	0.5%	0.5%	2.7%	3.0%	9.3%	8.8%	4.0%	4.1%	7.3%	7.1%	4.4%	4.3%
IS	13.2%	13.3%	0.4%	0.4%	17.6%	17.2%	0.9%	1.1%	0.6%	0.7%	10.2%	10.5%	7.5%	7.3%	5.8%	5.8%	8.3%	9.0%	4.1%	3.8%
IT	2.2%	2.3%	0.9%	1.2%	27.8%	28.0%	3.5%	4.1%	1.1%	1.1%	8.1%	7.7%	16.4%	17.2%	5.1%	5.3%	3.7%	3.5%	3.3%	3.5%
LT	3.4%	3.2%	0.2%	0.2%	15.7%	17.0%	5.3%	6.4%	0.7%	0.7%	2.9%	2.7%	20.6%	20.9%	10.5%	9.9%	2.0%	2.1%	1.3%	1.2%
LU	14.8%	14.7%	1.2%	1.3%	8.5%	8.4%	1.5%	1.5%	0.5%	0.5%	9.4%	9.8%	8.0%	8.3%	6.6%	6.6%	1.6%	1.6%	1.7%	2.1%
LV	12.6%	8.6%	0.3%	0.2%	13.0%	14.3%	9.9%	9.8%	1.0%	0.6%	3.3%	3.2%	12.3%	12.3%	9.7%	9.7%	3.6%	3.1%	1.4%	1.6%
MT	0.1%	0.2%	0.1%	0.1%	6.4%	6.3%	6.5%	6.2%	1.0%	1.0%	7.5%	6.7%	17.1%	17.1%	7.8%	7.7%	14.2%	14.7%	2.4%	2.3%
NL	14.0%	13.6%	2.6%	2.6%	14.8%	14.6%	4.1%	4.2%	0.9%	1.0%	3.5%	3.5%	14.5%	14.9%	7.3%	7.1%	1.4%	1.4%	2.6%	2.8%
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL	1.6%	1.5%	1.4%	1.3%	24.2%	24.9%	2.6%	4.5%	1.1%	1.1%	5.7%	5.4%	20.3%	20.1%	7.9%	8.0%	3.5%	3.4%	4.6%	4.2%
PT	2.4%	2.4%	0.5%	0.5%	18.6%	19.1%	2.5%	2.4%	1.2%	1.2%	9.3%	9.7%	15.9%	16.5%	6.5%	6.8%	8.5%	8.4%	1.4%	1.6%
RO	8.3%	7.6%	0.8%	0.8%	19.9%	19.6%	4.3%	4.3%	1.1%	1.2%	8.6%	8.1%	25.2%	24.8%	11.0%	11.8%	2.5%	2.5%	1.5%	2.0%
SE	1.4%	1.4%	1.0%	0.8%	4.8%	5.0%	3.2%	3.5%	0.7%	0.8%	2.7%	2.6%	4.7%	5.1%	4.1%	4.1%	0.8%	0.8%	1.6%	1.7%
SI	1.5%	1.5%	0.9%	1.0%	27.5%	26.3%	5.2%	6.0%	1.2%	1.2%	7.9%	7.9%	19.0%	19.5%	11.6%	11.1%	3.5%	3.6%	5.1%	5.1%
SK	4.2%	3.7%	0.6%	0.4%	17.9%	17.0%	9.3%	10.4%	1.5%	1.4%	6.0%	6.0%	16.6%	16.0%	9.7%	10.1%	1.3%	1.3%	2.3%	2.7%
EU/EEA	3.8%	3.8%	1.4%	1.5%	15.3%	15.5%	4.8%	5.2%	0.9%	0.9%	5.2%	5.0%	12.8%	12.9%	5.9%	5.9%	2.9%	2.8%	2.6%	2.8%

Distribution of NFC loans and advances by NACE code (other than trading exposures) (2/2)

%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services	
	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21
AT	1.4%	1.5%	28.1%	27.9%	8.3%	8.9%	2.4%	2.6%	0.4%	0.4%	0.1%	0.1%	1.0%	1.0%	0.6%	0.6%	1.3%	1.3%
BE	1.9%	2.2%	13.0%	13.1%	7.4%	7.4%	9.4%	8.9%	0.6%	0.5%	0.2%	0.2%	5.6%	5.5%	0.7%	0.7%	1.6%	1.7%
BG	1.0%	0.9%	11.1%	10.8%	2.0%	1.8%	1.0%	1.1%	0.0%	0.0%	0.2%	0.2%	0.5%	0.5%	0.3%	0.3%	0.9%	1.0%
CY	0.0%	0.0%	17.4%	19.1%	4.5%	4.6%	1.1%	1.2%	0.0%	0.0%	1.4%	1.1%	2.1%	2.2%	0.6%	0.6%	0.8%	0.8%
CZ	0.0%	0.0%	24.0%	24.3%	4.0%	4.5%	2.2%	2.1%	0.1%	0.0%	0.2%	0.2%	0.7%	0.7%	0.8%	0.7%	2.9%	2.4%
DE	4.0%	3.9%	39.9%	39.1%	4.1%	4.1%	4.7%	4.8%	0.3%	0.4%	0.2%	0.2%	1.5%	1.6%	0.4%	0.4%	2.3%	2.3%
DK	1.6%	1.8%	62.9%	61.1%	2.2%	2.4%	2.0%	1.9%	0.2%	0.2%	0.5%	0.5%	0.7%	0.7%	0.3%	0.2%	0.5%	0.5%
EE	0.0%	0.0%	31.8%	31.8%	4.0%	3.8%	2.7%	3.0%	0.0%	0.0%	0.1%	0.1%	0.6%	0.6%	0.2%	0.2%	0.9%	0.8%
ES	3.4%	3.7%	10.8%	10.6%	4.8%	4.8%	3.1%	3.3%	0.5%	0.6%	0.6%	0.5%	1.5%	1.5%	0.7%	0.7%	4.4%	3.9%
FI	7.0%	7.5%	38.3%	37.6%	5.3%	5.5%	2.2%	2.2%	0.1%	0.1%	0.2%	0.2%	0.9%	0.9%	0.6%	0.6%	0.7%	0.7%
FR	6.7%	6.7%	23.0%	22.5%	5.1%	5.6%	5.7%	5.3%	0.3%	0.3%	0.4%	0.3%	1.8%	1.9%	0.6%	0.6%	4.5%	4.7%
GR	0.0%	0.0%	7.1%	7.2%	2.1%	1.9%	1.5%	1.2%	0.0%	0.0%	0.2%	0.2%	1.6%	1.5%	1.2%	1.2%	2.3%	2.2%
HR	0.1%	0.0%	7.3%	7.6%	4.2%	4.1%	2.1%	1.9%	0.4%	0.4%	0.3%	0.2%	0.6%	0.6%	1.1%	1.1%	0.4%	0.4%
HU	2.3%	2.8%	14.4%	13.7%	4.0%	3.7%	2.6%	2.7%	0.0%	0.0%	0.2%	0.1%	0.5%	0.6%	0.3%	0.3%	3.1%	3.3%
IE	2.3%	2.9%	23.3%	23.0%	2.4%	2.5%	5.2%	5.3%	0.0%	0.0%	1.1%	0.9%	4.8%	4.9%	1.4%	1.4%	2.5%	2.4%
IS	2.0%	2.0%	21.6%	20.8%	0.9%	1.0%	5.0%	5.1%	0.0%	0.0%	0.2%	0.3%	0.3%	0.3%	0.8%	0.9%	0.5%	0.6%
IT	1.6%	1.8%	12.9%	12.6%	5.5%	5.3%	2.7%	2.6%	0.1%	0.2%	0.1%	0.1%	1.4%	1.4%	0.6%	0.6%	2.8%	1.5%
LT	0.2%	0.1%	28.5%	27.5%	2.8%	2.7%	3.8%	3.4%	0.0%	0.0%	0.0%	0.0%	0.8%	0.8%	0.2%	0.2%	1.1%	1.0%
LU	2.7%	3.0%	10.3%	10.3%	3.7%	3.8%	19.2%	17.7%	0.1%	0.0%	0.3%	0.3%	2.3%	2.3%	0.3%	0.3%	7.5%	7.6%
LV	0.0%	0.1%	24.5%	27.8%	1.2%	3.1%	4.1%	2.9%	0.2%	0.1%	0.2%	0.2%	1.0%	0.8%	0.3%	0.2%	1.3%	1.3%
MT	9.3%	9.3%	12.0%	12.9%	4.2%	4.8%	3.3%	3.0%	0.2%	0.2%	0.7%	0.7%	5.4%	5.4%	1.3%	1.0%	0.6%	0.5%
NL	3.0%	3.8%	19.0%	18.8%	3.2%	3.2%	3.5%	3.4%	0.2%	0.2%	0.2%	0.2%	3.3%	3.1%	0.5%	0.5%	1.3%	1.1%
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL	0.4%	0.3%	13.1%	12.3%	5.7%	5.8%	2.2%	2.2%	0.0%	0.0%	0.3%	0.3%	1.7%	1.7%	0.7%	0.7%	2.9%	2.2%
PT	2.3%	2.2%	11.6%	11.7%	5.9%	6.3%	2.6%	2.7%	0.2%	0.0%	0.6%	0.6%	1.8%	1.9%	1.5%	1.3%	6.7%	4.6%
RO	1.9%	2.2%	6.3%	6.5%	1.9%	2.0%	2.2%	2.1%	0.0%	0.0%	0.1%	0.2%	2.9%	3.0%	0.7%	0.7%	0.5%	0.6%
SE	4.7%	5.2%	61.6%	60.9%	4.0%	4.5%	1.9%	1.1%	0.1%	0.1%	0.2%	0.3%	0.7%	0.7%	0.5%	0.4%	1.2%	1.1%
SI	1.0%	1.5%	5.1%	5.2%	5.9%	5.7%	2.2%	2.0%	0.0%	0.0%	0.3%	0.2%	1.3%	1.4%	0.7%	0.7%	0.2%	0.2%
SK	0.7%	0.7%	18.4%	18.5%	3.0%	3.5%	2.7%	2.4%	0.0%	0.0%	0.2%	0.2%	1.4%	1.5%	0.9%	0.9%	3.3%	3.2%
EU/EEA	4.1%	4.3%	25.4%	24.9%	4.7%	4.9%	4.0%	3.8%	0.3%	0.3%	0.3%	0.3%	1.8%	1.8%	0.6%	0.6%	3.0%	2.8%

The data is based on gross carrying amounts, other than held for trading.

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

Non-trading loans and advances to non-financial corporations by sector

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (1/2)

%	A Agriculture, forestry and fishing		B Mining and quarrying		C Manufacturing		D Electricity, gas, steam and air conditioning supply		E Water supply		F Construction		G Wholesale and retail trade		H Transport and storage		I Accommodation and food service activities		J Information and communication	
	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21
AT	4.0%	4.0%	5.2%	5.3%	3.7%	3.7%	2.9%	2.4%	1.5%	1.3%	3.4%	3.1%	3.4%	3.0%	4.2%	4.0%	8.4%	8.6%	2.7%	2.8%
BE	2.8%	2.9%	1.3%	1.0%	4.0%	3.8%	1.8%	1.8%	1.5%	1.4%	4.3%	4.2%	4.9%	4.5%	2.9%	3.0%	8.5%	9.2%	2.4%	2.3%
BG	5.9%	6.0%	65.2%	63.3%	5.3%	4.4%	8.0%	8.0%	21.9%	21.2%	20.1%	20.9%	7.3%	6.4%	4.9%	4.5%	12.8%	11.5%	15.6%	15.3%
CY	16.6%	6.9%	4.2%	0.4%	10.2%	3.8%	1.2%	0.6%	2.5%	1.4%	24.6%	7.3%	14.3%	6.6%	2.5%	0.3%	5.4%	1.4%	10.4%	6.1%
CZ	1.4%	1.9%	0.3%	0.2%	5.5%	5.2%	5.3%	3.9%	1.9%	0.8%	4.7%	4.7%	3.5%	3.6%	4.1%	3.8%	14.9%	14.6%	1.4%	2.1%
DE	3.6%	3.6%	3.1%	3.1%	3.7%	3.2%	1.0%	1.0%	0.7%	0.5%	4.8%	4.8%	3.8%	3.4%	4.3%	4.2%	6.2%	5.5%	2.2%	2.0%
DK	5.2%	4.5%	7.2%	13.9%	2.4%	1.9%	0.1%	0.1%	1.9%	2.9%	4.9%	4.4%	4.8%	4.2%	12.9%	11.8%	15.0%	15.9%	2.0%	1.7%
EE	1.9%	2.3%	0.0%	0.0%	1.5%	1.4%	0.3%	0.4%	0.0%	0.3%	5.6%	4.3%	1.5%	0.8%	1.0%	1.1%	19.0%	17.7%	1.1%	0.6%
ES	5.3%	5.2%	2.6%	3.6%	4.4%	4.0%	3.2%	2.8%	2.3%	6.4%	8.9%	8.7%	5.1%	5.0%	5.2%	5.0%	9.0%	9.9%	3.0%	2.6%
FI	5.6%	5.5%	36.9%	42.8%	3.1%	3.0%	0.2%	0.1%	0.1%	0.1%	2.2%	1.9%	2.9%	2.9%	6.6%	5.8%	3.0%	2.8%	0.8%	2.1%
FR	4.2%	4.2%	4.5%	3.5%	4.7%	4.1%	1.1%	0.9%	3.2%	3.2%	7.6%	7.2%	4.5%	4.2%	4.1%	4.2%	9.4%	9.4%	2.9%	2.0%
GR	18.6%	15.1%	32.2%	24.5%	16.3%	12.8%	1.1%	1.0%	8.0%	5.9%	29.3%	17.8%	20.2%	17.3%	10.5%	7.0%	13.6%	14.1%	14.8%	12.6%
HR	6.2%	5.2%	1.1%	1.2%	10.9%	8.6%	0.6%	0.7%	6.8%	6.5%	8.7%	7.3%	5.8%	5.2%	5.4%	9.1%	9.5%	9.0%	11.3%	12.1%
HU	1.9%	2.5%	2.7%	2.4%	4.2%	4.2%	1.0%	1.2%	1.4%	1.6%	4.7%	5.4%	2.9%	3.0%	5.6%	5.4%	5.2%	5.3%	2.8%	3.2%
IE	6.2%	6.2%	1.9%	5.5%	1.3%	1.6%	0.1%	0.2%	1.5%	1.5%	4.5%	4.2%	3.9%	4.4%	6.0%	6.5%	16.0%	15.9%	0.9%	1.2%
IS	0.6%	0.5%	47.7%	43.7%	2.2%	2.1%	0.0%	0.0%	2.0%	0.0%	7.6%	6.4%	2.1%	2.1%	4.6%	4.3%	14.2%	9.7%	1.9%	0.3%
IT	6.6%	5.4%	4.6%	2.0%	5.2%	4.2%	2.2%	1.8%	3.9%	3.0%	16.1%	13.7%	5.3%	4.2%	4.8%	4.0%	9.2%	8.7%	2.8%	2.6%
LT	2.8%	1.2%	0.0%	0.0%	2.9%	2.1%	0.1%	0.0%	0.1%	0.1%	5.4%	5.4%	1.4%	1.2%	1.7%	1.6%	12.1%	10.7%	0.1%	0.0%
LU	2.9%	3.0%	0.3%	0.2%	2.5%	2.2%	4.3%	4.1%	4.7%	5.6%	2.6%	2.5%	2.5%	2.7%	2.0%	2.3%	40.4%	39.0%	4.1%	3.3%
LV	0.9%	1.4%	0.0%	0.0%	9.0%	1.4%	1.3%	0.6%	0.9%	0.0%	1.3%	2.3%	0.9%	0.7%	6.2%	2.9%	17.6%	14.2%	0.2%	0.1%
MT	18.5%	11.9%	0.0%	0.0%	14.0%	14.7%	1.3%	0.4%	0.1%	0.1%	11.0%	9.3%	5.8%	7.6%	3.1%	3.1%	21.4%	20.5%	5.8%	0.3%
NL	5.1%	4.4%	9.1%	8.0%	4.3%	3.7%	1.3%	1.0%	3.3%	2.8%	5.9%	5.5%	3.9%	3.7%	4.0%	3.5%	7.1%	6.9%	1.9%	1.7%
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL	7.7%	7.1%	1.2%	1.1%	8.5%	7.3%	0.8%	0.4%	2.0%	1.6%	12.7%	12.7%	5.9%	5.3%	6.4%	5.4%	16.3%	15.7%	2.4%	1.8%
PT	5.2%	5.2%	6.2%	5.8%	5.8%	6.7%	2.2%	1.5%	6.6%	6.6%	11.1%	11.7%	5.0%	4.6%	7.0%	6.4%	12.9%	11.4%	4.4%	3.5%
RO	4.1%	5.3%	25.4%	24.4%	9.8%	9.2%	6.6%	5.6%	3.1%	2.5%	11.6%	11.2%	3.5%	3.1%	4.1%	3.7%	10.2%	11.0%	5.5%	3.9%
SE	0.4%	0.5%	24.1%	26.2%	1.7%	1.3%	0.2%	0.2%	0.0%	0.0%	0.6%	0.7%	0.6%	0.3%	2.6%	2.6%	3.0%	2.7%	0.3%	0.2%
SI	2.5%	3.7%	1.2%	1.0%	2.4%	2.3%	0.7%	0.2%	2.4%	3.2%	8.1%	7.2%	6.4%	4.7%	4.7%	4.6%	20.1%	19.2%	2.7%	1.9%
SK	6.9%	6.6%	0.3%	0.5%	2.2%	2.2%	1.2%	1.0%	1.4%	1.4%	3.7%	3.3%	2.8%	2.4%	2.0%	1.8%	3.6%	5.7%	0.4%	0.4%
EU/EEA	4.9%	4.5%	6.6%	5.6%	4.7%	4.0%	1.6%	1.3%	2.2%	2.3%	9.0%	8.0%	4.8%	4.4%	4.9%	4.5%	9.4%	9.4%	2.6%	2.2%

NPL ratios of NFC loans and advances by NACE code (other than trading exposures) (2/2)

%	K Financial and insurance activities		L Real estate activities		M Professional, scientific and technical activities		N Administrative and support service activities		O Public administration and defence, compulsory social security		P Education		Q Human health services and social work activities		R Arts, entertainment and recreation		S Other services	
	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21
AT	2.8%	2.7%	1.2%	1.7%	3.2%	2.8%	4.9%	5.9%	0.0%	0.1%	1.9%	4.1%	1.5%	1.5%	7.3%	4.4%	11.2%	10.6%
BE	4.7%	4.1%	3.7%	3.4%	3.1%	3.1%	1.4%	1.5%	3.0%	3.0%	1.9%	1.8%	1.3%	1.3%	4.3%	4.5%	2.4%	2.3%
BG	0.0%	0.0%	20.0%	18.1%	5.2%	9.4%	21.0%	13.6%	6.6%	0.0%	8.9%	9.0%	2.5%	2.3%	31.4%	32.0%	5.0%	4.1%
CY	0.0%	0.0%	11.9%	8.5%	18.5%	15.4%	17.3%	11.7%	0.0%	0.0%	9.6%	1.6%	1.9%	0.5%	32.1%	22.7%	32.3%	31.9%
CZ	0.0%	0.0%	0.8%	1.0%	7.8%	7.1%	5.7%	6.2%	0.0%	0.0%	1.2%	2.4%	0.4%	0.5%	8.1%	5.3%	4.5%	5.4%
DE	3.2%	3.8%	1.6%	1.5%	2.3%	2.2%	4.1%	3.5%	0.0%	0.0%	1.1%	0.9%	0.8%	1.3%	2.2%	1.9%	2.4%	2.3%
DK	2.2%	2.8%	1.6%	1.5%	2.9%	2.4%	2.2%	2.0%	0.0%	0.0%	0.4%	0.3%	6.8%	6.8%	8.2%	8.1%	0.9%	1.4%
EE	0.0%	0.0%	1.5%	1.2%	0.3%	0.2%	3.6%	3.3%	0.0%	0.0%	0.9%	0.8%	0.3%	0.2%	4.1%	1.9%	1.5%	1.3%
ES	1.3%	1.5%	3.9%	4.1%	5.5%	4.9%	4.5%	4.4%	0.3%	0.3%	6.2%	5.8%	3.4%	3.5%	13.3%	14.9%	2.9%	3.1%
FI	0.2%	0.2%	0.8%	0.7%	1.4%	1.8%	1.3%	1.1%	0.0%	0.0%	1.0%	0.9%	0.8%	0.8%	3.1%	2.7%	0.4%	0.3%
FR	2.6%	2.3%	2.2%	2.1%	4.5%	4.1%	3.2%	2.9%	3.8%	2.3%	3.3%	3.5%	2.2%	1.8%	5.2%	5.8%	3.1%	2.8%
GR	19.7%	8.1%	18.2%	13.2%	23.0%	18.2%	6.5%	7.4%	9.4%	8.1%	34.2%	22.0%	14.0%	9.0%	7.2%	7.3%	20.7%	14.9%
HR	7.0%	22.3%	6.5%	4.9%	5.7%	4.1%	19.2%	20.0%	0.0%	0.0%	11.2%	12.3%	1.5%	8.0%	10.5%	8.8%	15.9%	7.8%
HU	1.3%	1.0%	1.5%	1.8%	2.9%	3.5%	3.0%	3.3%	0.5%	0.7%	1.8%	2.9%	3.5%	2.1%	3.5%	5.0%	12.8%	12.8%
IE	0.1%	0.0%	12.3%	12.6%	3.0%	3.4%	4.7%	5.3%	0.0%	0.0%	1.3%	1.5%	2.3%	4.0%	9.6%	9.7%	4.3%	6.5%
IS	0.0%	0.0%	2.9%	2.8%	8.8%	7.6%	6.7%	4.8%	0.0%	0.0%	8.7%	10.4%	0.4%	0.4%	4.4%	1.9%	2.0%	1.7%
IT	1.8%	1.7%	9.6%	8.2%	3.5%	3.1%	7.3%	6.7%	0.2%	0.2%	4.0%	3.0%	3.3%	4.5%	9.7%	7.6%	7.1%	4.5%
LT	0.0%	0.0%	1.6%	1.4%	0.3%	0.3%	1.1%	1.1%	0.0%	0.0%	1.2%	1.1%	3.1%	3.2%	4.1%	1.1%	0.2%	0.2%
LU	0.7%	0.5%	4.3%	3.7%	4.7%	4.8%	0.5%	0.6%	0.5%	0.7%	3.1%	3.0%	4.6%	4.0%	7.7%	6.0%	2.8%	2.9%
LV	0.2%	0.0%	0.6%	0.3%	0.5%	0.2%	3.3%	1.3%	0.0%	0.0%	3.1%	1.3%	0.1%	0.1%	7.8%	5.1%	1.0%	0.2%
MT	0.8%	0.5%	6.8%	6.3%	1.2%	9.7%	25.0%	33.4%	0.0%	0.0%	15.9%	16.7%	2.7%	2.7%	2.6%	1.9%	23.1%	27.0%
NL	10.3%	7.0%	1.2%	0.9%	5.3%	4.0%	3.9%	3.3%	0.0%	0.0%	2.1%	2.2%	2.3%	1.5%	6.5%	6.9%	6.1%	3.9%
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL	2.3%	2.0%	7.9%	7.2%	7.1%	6.5%	7.3%	6.3%	0.0%	1.3%	7.7%	7.1%	3.3%	3.1%	4.1%	3.5%	2.7%	3.8%
PT	10.0%	9.5%	8.7%	7.8%	10.8%	9.4%	11.4%	11.4%	0.0%	1.1%	13.8%	13.4%	6.6%	6.6%	40.0%	45.4%	11.0%	13.4%
RO	0.3%	0.2%	5.6%	5.1%	11.8%	10.4%	4.9%	4.9%	19.4%	16.1%	3.3%	2.7%	1.6%	1.4%	2.3%	2.3%	15.4%	13.2%
SE	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.8%	1.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.5%	0.8%	0.5%	2.8%	2.9%
SI	0.5%	0.1%	4.1%	2.6%	4.0%	2.9%	3.4%	4.1%	26.2%	33.6%	11.4%	11.5%	2.6%	2.3%	11.2%	10.6%	3.8%	4.0%
SK	0.0%	0.0%	0.2%	0.2%	2.6%	3.5%	2.8%	2.5%	0.0%	0.0%	0.9%	0.7%	0.2%	0.1%	1.1%	1.0%	0.4%	0.4%
EU/EEA	2.8%	2.6%	2.4%	2.3%	4.1%	3.6%	3.9%	3.7%	1.6%	1.1%	4.0%	3.7%	2.4%	2.3%	7.7%	7.8%	4.1%	3.5%

The data is based on gross carrying amounts, other than held for trading.

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

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

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

Country of counterparty	Total exposures to Real Estate activities (NACE L)								Non-performing exposures to Real Estate activities (NACE L)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	36.2	36.7	36.8	37.2	32.4%	33.1%	33.0%	31.4%	0.4	0.3	0.3	0.3	1.0%	0.9%	0.8%	0.8%
BE	29.2	29.9	30.2	31.6	16.5%	16.7%	16.7%	16.9%	1.0	1.1	1.1	1.0	3.3%	3.6%	3.6%	3.3%
BG	2.0	2.0	2.0	2.0	12.1%	11.6%	11.5%	12.9%	0.3	0.3	0.3	0.4	14.1%	13.4%	16.1%	21.9%
CY	2.2	2.2	2.2	2.1	16.1%	16.9%	16.6%	18.5%	0.6	0.6	0.6	0.4	29.8%	28.6%	25.3%	18.7%
CZ	13.9	13.2	14.3	15.0	28.1%	26.2%	27.0%	27.6%	0.1	0.1	0.1	0.2	0.9%	0.9%	0.9%	1.3%
DE	188.9	190.2	190.9	194.4	31.6%	32.8%	33.1%	32.5%	0.8	0.9	0.8	0.8	0.4%	0.4%	0.4%	0.4%
DK	68.2	71.8	68.8	65.6	49.9%	53.3%	49.6%	47.8%	1.0	0.9	0.9	0.8	1.4%	1.2%	1.3%	1.3%
EE	3.0	2.9	2.9	2.9	33.2%	33.9%	33.5%	32.7%	0.0	0.0	0.0	0.0	1.1%	1.0%	1.1%	0.6%
ES	43.3	43.6	43.5	46.6	10.9%	11.0%	11.0%	10.9%	2.3	2.3	2.3	2.6	5.3%	5.3%	5.3%	5.5%
FI	50.6	51.6	49.7	43.7	48.1%	48.3%	47.7%	43.5%	0.7	0.8	0.6	0.6	1.4%	1.5%	1.1%	1.3%
FR	319.0	336.9	331.5	338.4	30.9%	31.6%	32.2%	31.8%	6.6	7.3	6.6	6.3	2.1%	2.2%	2.0%	1.9%
GR	4.6	4.1	3.9	4.0	5.8%	6.0%	6.2%	6.2%	1.3	0.9	0.6	0.5	29.3%	21.6%	14.5%	11.9%
HR	1.2	1.2	1.3	1.3	9.5%	9.7%	10.3%	10.8%	0.1	0.1	0.1	0.1	7.6%	5.8%	5.9%	5.6%
HU	4.1	4.1	4.1	3.9	18.8%	18.8%	18.4%	17.6%	0.1	0.1	0.0	0.0	1.8%	1.2%	1.2%	1.0%
IE	11.5	11.5	11.7	11.6	18.9%	20.1%	20.1%	19.5%	1.2	1.3	1.2	1.0	10.7%	11.3%	10.2%	9.1%
IS	2.5	2.3	2.3	2.2	22.8%	20.9%	21.2%	20.4%	0.1	0.1	0.1	0.1	3.7%	2.9%	2.9%	2.8%
IT	56.3	53.9	53.9	51.5	10.5%	10.3%	10.5%	9.7%	8.7	8.1	7.9	5.9	15.4%	15.0%	14.6%	11.5%
LI	0.1	0.1	0.1	0.1	27.2%	17.0%	17.7%	25.1%	0.0	0.0	0.0	0.0	5.9%	6.1%	6.0%	0.5%
LT	2.6	2.2	2.5	2.6	27.1%	23.5%	25.7%	25.1%	0.0	0.0	0.0	0.0	1.5%	0.9%	1.1%	1.2%
LU	36.5	37.3	39.0	38.0	36.6%	36.3%	36.3%	34.9%	0.6	0.7	0.6	0.5	1.6%	1.8%	1.4%	1.4%
LV	1.8	1.5	1.5	1.4	27.3%	25.2%	24.4%	22.8%	0.0	0.0	0.0	0.0	2.6%	2.7%	1.7%	1.6%
MT	0.5	0.5	0.5	0.5	8.1%	8.2%	8.0%	8.3%	0.1	0.0	0.0	0.0	10.8%	9.9%	8.4%	7.7%
NL	97.7	97.8	96.8	96.9	31.3%	31.8%	32.1%	31.2%	1.2	1.2	1.1	0.8	1.2%	1.3%	1.1%	0.9%
NO*	46.3	27.9	23.5	25.0	38.1%	39.0%	32.1%	33.8%	0.3	0.1	0.2	0.1	0.7%	0.4%	0.8%	0.4%
PL	14.3	14.0	14.8	15.0	20.0%	19.1%	20.1%	19.6%	0.5	0.4	0.4	0.5	3.2%	2.9%	3.0%	3.3%
PT	7.5	7.5	7.4	7.5	11.3%	11.1%	10.9%	10.9%	0.7	0.7	0.5	0.4	9.6%	9.0%	7.1%	6.0%
RO	3.5	3.4	3.3	3.2	12.8%	12.3%	11.5%	10.9%	0.5	0.5	0.4	0.2	13.9%	13.6%	13.6%	6.9%
SE	143.7	143.3	145.4	147.8	61.5%	61.9%	62.5%	61.6%	0.2	0.2	0.2	0.2	0.2%	0.1%	0.1%	0.1%
SI	0.7	0.7	0.7	0.8	8.2%	8.6%	8.7%	9.3%	0.0	0.0	0.0	0.0	4.3%	4.0%	3.4%	1.8%
SK	4.5	4.7	4.9	5.1	18.6%	19.8%	20.6%	20.3%	0.1	0.1	0.0	0.0	1.7%	1.6%	0.7%	0.5%
EU/EEA	1,196.3	1,199.0	1,190.5	1,197.8	27.5%	28.0%	28.0%	27.3%	29.5	29.0	26.9	24.1	2.5%	2.4%	2.3%	2.0%
Memo item: Non-EU/EEA countries	154.2	154.3	154.9	153.5	12.3%	12.7%	12.6%	12.4%	5.0	4.8	5.0	5.5	3.2%	3.1%	3.2%	3.6%

By country of counterparty	Total exposures to Construction (NACE F)								Non-performing exposures to Construction (NACE F)							
	Gross carrying amount				As % of Total of exposures to Non-financial corporations				Gross carrying amount				NPL ratio			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	10.6	10.4	10.7	10.8	9.5%	9.4%	9.6%	9.1%	0.3	0.3	0.3	0.3	2.9%	2.8%	2.7%	2.7%
BE	20.1	20.4	20.3	20.4	11.3%	11.4%	11.2%	10.9%	0.8	0.8	0.8	0.7	3.9%	3.9%	3.7%	3.5%
BG	1.1	1.2	1.3	1.1	6.7%	7.0%	7.6%	7.2%	0.2	0.2	0.2	0.2	20.2%	18.9%	17.2%	19.2%
CY	1.8	1.7	1.7	0.9	13.3%	13.3%	13.2%	7.9%	0.9	0.9	0.8	0.1	50.2%	49.4%	48.8%	8.9%
CZ	1.9	2.0	2.1	1.9	3.9%	4.0%	4.0%	3.5%	0.1	0.1	0.1	0.1	4.3%	4.7%	4.5%	4.5%
DE	15.6	14.5	14.8	14.6	2.6%	2.5%	2.6%	2.4%	0.4	0.4	0.5	0.5	2.8%	2.8%	3.2%	3.3%
DK	3.7	3.5	3.2	3.3	2.7%	2.6%	2.3%	2.4%	0.2	0.2	0.2	0.1	4.4%	4.5%	4.8%	4.4%
EE	0.3	0.3	0.3	0.3	2.9%	3.0%	3.0%	2.9%	0.0	0.0	0.0	0.0	1.8%	1.3%	2.1%	2.8%
ES	36.9	36.1	36.2	37.4	9.3%	9.1%	9.1%	8.7%	3.6	3.5	3.6	3.7	9.9%	9.7%	10.0%	9.8%
FI	3.9	3.9	3.8	3.8	3.7%	3.6%	3.6%	3.8%	0.2	0.2	0.2	0.2	4.7%	4.6%	4.5%	4.3%
FR	48.6	49.2	49.9	51.3	4.7%	4.6%	4.8%	4.8%	2.2	2.4	2.4	2.7	4.6%	4.9%	4.8%	5.2%
GR	5.6	4.1	3.6	3.6	7.1%	6.1%	5.7%	5.5%	2.7	1.2	0.8	0.7	49.2%	30.2%	21.0%	18.4%
HR	1.3	1.1	1.1	1.1	10.4%	8.5%	8.8%	8.9%	0.1	0.1	0.1	0.1	10.0%	10.9%	9.9%	11.3%
HU	1.1	1.2	1.2	1.1	5.1%	5.3%	5.3%	5.1%	0.0	0.0	0.0	0.0	1.9%	2.2%	2.1%	2.8%
IE	1.5	1.5	1.7	1.8	2.4%	2.7%	2.9%	3.0%	0.1	0.1	0.1	0.1	7.7%	6.1%	5.7%	5.3%
IS	1.2	1.1	1.1	1.1	10.4%	10.2%	10.0%	10.3%	0.1	0.1	0.1	0.1	5.4%	7.8%	7.6%	6.4%
IT	43.0	41.5	41.3	39.3	8.0%	8.0%	8.0%	7.4%	10.5	9.3	8.6	6.7	24.5%	22.5%	20.8%	17.1%
LI	0.0	0.0	0.0	0.0	1.3%	0.8%	0.8%	1.0%	0.0	0.0	0.0	0.0	0.0%	0.0%	0.0%	0.0%
LT	0.3	0.2	0.3	0.4	3.2%	2.5%	3.2%	3.6%	0.0	0.0	0.0	0.0	11.4%	10.3%	8.0%	5.9%
LU	3.8	3.8	4.4	4.4	3.8%	3.7%	4.1%	4.0%	0.1	0.1	0.1	0.1	1.6%	1.6%	1.3%	1.2%
LV	0.2	0.2	0.2	0.2	2.7%	2.8%	3.0%	3.4%	0.0	0.0	0.0	0.0	3.3%	3.2%	1.9%	1.3%
MT	0.2	0.3	0.3	0.2	4.0%	4.3%	4.6%	3.9%	0.1	0.1	0.0	0.0	23.1%	22.1%	11.0%	9.3%
NL	10.7	10.6	10.2	10.8	3.4%	3.4%	3.4%	3.5%	0.6	0.6	0.6	0.5	5.6%	5.3%	5.6%	4.7%
NO*	13.0	5.4	6.7	6.7	10.7%	7.6%	9.1%	9.0%	0.1	0.1	0.1	0.1	0.9%	1.0%	0.9%	0.8%
PL	3.8	4.1	4.0	4.0	5.4%	5.6%	5.4%	5.3%	0.3	0.2	0.2	0.3	7.4%	5.9%	5.9%	6.2%
PT	6.8	6.7	6.5	6.4	10.2%	10.0%	9.5%	9.3%	0.7	0.7	0.7	0.7	11.1%	11.1%	10.7%	11.6%
RO	2.4	2.5	2.6	2.6	9.0%	9.0%	9.0%	8.7%	0.3	0.3	0.2	0.2	10.6%	10.3%	8.3%	8.5%
SE	6.3	5.6	5.6	5.2	2.7%	2.4%	2.4%	2.2%	0.1	0.1	0.1	0.1	1.1%	1.5%	1.4%	1.1%
SI	0.3	0.3	0.4	0.3	3.9%	4.2%	4.4%	3.6%	0.0	0.0	0.0	0.0	10.3%	7.6%	7.5%	7.3%
SK	1.3	1.3	1.3	1.4	5.6%	5.6%	5.5%	5.5%	0.0	0.0	0.1	0.1	3.3%	3.4%	3.9%	3.6%
EU/EEA	247.3	234.8	236.4	236.5	5.7%	5.5%	5.6%	5.4%	24.9	22.0	20.7	18.2	10.1%	9.4%	8.7%	7.7%
Memo item: Non-EU/EEA countries	37.3	35.8	35.7	33.3	3.0%	2.9%	2.9%	2.7%	3.0	3.0	3.0	2.7	8.1%	8.3%	8.3%	8.0%

Volumes bn EUR; %

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

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

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, exposures towards Norwegian counterparties after March 2021 are those reported by other EU/EEA banks.

Statistical Annex

IFRS 9 specific data ⁽¹⁾

Loans and advances at amortised cost: distribution among stages according to IFRS 9 ⁽²⁾																								
% of loans and advances at amortised cost																								
	Stage 1				Stage 2				Stage 3				Coverage ratio of stage 1 loans and advances				Coverage ratio of stage 2 loans and advances				Coverage ratio of stage 3 loans and advances			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	79.7%	80.1%	81.7%	80.2%	17.8%	17.5%	16.1%	17.5%	2.5%	2.4%	2.3%	2.2%	0.2%	0.2%	0.2%	0.2%	3.0%	3.2%	3.3%	3.1%	51.2%	51.2%	52.6%	50.5%
BE	86.0%	87.1%	86.8%	87.5%	11.6%	10.8%	11.2%	10.7%	2.4%	2.1%	1.9%	1.8%	0.1%	0.1%	0.1%	0.1%	3.1%	2.9%	2.3%	2.1%	41.2%	42.6%	45.8%	46.7%
BG	81.7%	82.7%	82.9%	80.7%	9.9%	9.6%	9.8%	12.1%	8.4%	7.7%	7.3%	7.1%	0.6%	0.5%	0.6%	0.7%	9.1%	9.6%	9.4%	9.6%	50.2%	51.1%	51.5%	51.5%
CY	65.7%	68.4%	72.4%	77.2%	17.1%	17.1%	16.6%	16.6%	17.2%	14.5%	11.0%	6.1%	0.4%	0.5%	0.4%	0.4%	2.1%	2.8%	3.3%	3.1%	46.2%	49.3%	48.0%	37.1%
CZ	93.1%	93.4%	93.5%	92.2%	5.5%	5.3%	5.2%	6.4%	1.4%	1.4%	1.3%	1.4%	0.1%	0.1%	0.1%	0.1%	7.0%	6.7%	5.9%	5.1%	53.7%	54.1%	55.9%	54.7%
DE	89.1%	90.2%	90.5%	90.0%	9.3%	8.4%	8.1%	8.6%	1.6%	1.4%	1.4%	1.4%	0.1%	0.1%	0.1%	0.1%	2.3%	2.6%	2.6%	2.5%	38.0%	38.7%	38.4%	38.4%
DK	89.7%	89.8%	90.2%	91.6%	7.3%	7.8%	7.5%	6.6%	2.9%	2.3%	2.3%	1.9%	0.2%	0.2%	0.2%	0.2%	6.2%	6.2%	6.0%	6.9%	40.2%	40.9%	40.1%	45.9%
EE	88.0%	90.2%	90.2%	88.9%	10.5%	8.4%	8.6%	10.1%	1.5%	1.4%	1.2%	1.0%	0.2%	0.1%	0.2%	0.1%	2.1%	2.6%	2.4%	2.3%	27.5%	28.1%	27.5%	30.3%
ES	89.1%	89.3%	89.5%	89.4%	7.5%	7.4%	7.3%	7.4%	3.5%	3.3%	3.3%	3.3%	0.5%	0.4%	0.4%	0.4%	7.1%	7.0%	7.2%	6.5%	44.7%	44.4%	45.3%	44.5%
FI	92.4%	93.1%	93.1%	93.2%	6.0%	5.5%	5.5%	5.4%	1.7%	1.4%	1.4%	1.3%	0.1%	0.1%	0.1%	0.1%	2.5%	2.4%	2.3%	2.2%	33.4%	37.5%	37.1%	39.0%
FR	89.0%	89.0%	89.0%	88.6%	8.3%	8.4%	8.5%	9.0%	2.7%	2.6%	2.5%	2.4%	0.2%	0.2%	0.2%	0.2%	4.3%	4.2%	4.2%	4.0%	49.9%	50.6%	51.4%	50.3%
GR	55.7%	69.6%	74.2%	78.0%	13.7%	13.2%	13.3%	13.3%	30.6%	17.2%	12.6%	8.7%	0.6%	0.6%	0.5%	0.5%	5.8%	5.4%	4.9%	4.5%	46.9%	46.4%	47.7%	41.7%
HR	84.2%	84.5%	84.9%	83.8%	10.6%	10.8%	10.8%	12.1%	5.1%	4.7%	4.2%	4.1%	0.6%	0.6%	0.5%	0.5%	7.8%	7.9%	8.6%	8.8%	63.1%	62.2%	63.2%	62.8%
HU	83.3%	84.1%	84.1%	83.8%	12.3%	12.2%	12.4%	12.6%	4.4%	3.7%	3.5%	3.6%	0.8%	0.8%	0.8%	0.7%	9.0%	8.7%	8.5%	8.2%	63.3%	64.7%	65.4%	61.3%
IE	79.2%	79.1%	80.2%	83.6%	15.8%	16.2%	15.4%	12.1%	5.0%	4.7%	4.4%	4.3%	0.5%	0.4%	0.4%	0.3%	5.7%	5.6%	5.7%	5.7%	29.3%	29.2%	29.4%	31.6%
IS	84.2%	85.2%	87.2%	89.9%	13.0%	12.2%	10.4%	8.1%	2.8%	2.6%	2.4%	2.1%	0.3%	0.3%	0.2%	0.2%	3.7%	3.6%	3.7%	3.5%	30.4%	26.2%	26.5%	25.8%
IT	81.7%	82.1%	83.1%	82.3%	13.3%	13.4%	12.6%	14.0%	5.0%	4.5%	4.4%	3.7%	0.3%	0.3%	0.3%	0.3%	3.3%	3.5%	3.8%	3.5%	53.3%	54.4%	54.6%	55.7%
LT	88.2%	89.4%	90.3%	90.6%	9.9%	9.0%	8.4%	8.2%	1.9%	1.5%	1.3%	1.1%	0.2%	0.2%	0.2%	0.2%	1.9%	2.1%	2.1%	2.1%	28.9%	29.4%	31.4%	33.0%
LU	92.2%	92.6%	92.5%	92.8%	5.7%	5.4%	5.6%	5.3%	2.1%	2.0%	1.8%	1.9%	0.2%	0.2%	0.2%	0.2%	2.3%	2.4%	2.3%	2.4%	34.6%	37.4%	39.8%	40.3%
LV	86.7%	88.1%	87.9%	88.3%	10.8%	9.8%	10.7%	10.9%	2.5%	2.1%	1.4%	0.9%	0.4%	0.5%	0.5%	0.2%	3.2%	2.8%	2.9%	2.3%	30.8%	34.5%	40.6%	33.2%
MT	86.0%	85.4%	86.3%	86.2%	9.6%	10.1%	9.4%	9.4%	4.4%	4.5%	4.3%	4.4%	0.4%	0.4%	0.4%	0.4%	4.2%	4.3%	4.9%	3.6%	36.1%	31.8%	30.8%	32.7%
NL	90.5%	90.9%	91.3%	92.2%	7.2%	7.0%	6.7%	6.0%	2.3%	2.1%	2.0%	1.8%	0.1%	0.1%	0.1%	0.1%	2.6%	2.4%	2.2%	2.5%	27.3%	27.1%	28.2%	29.1%
NO*	91.0%	n.a.	n.a.	n.a.	7.1%	0.0%	n.a.	n.a.	1.9%	n.a.	n.a.	n.a.	0.1%	0.0%	n.a.	n.a.	1.4%	n.a.	n.a.	n.a.	36.3%	n.a.	n.a.	n.a.
PL	81.5%	82.3%	83.0%	83.6%	13.1%	12.8%	12.3%	12.2%	5.4%	4.9%	4.7%	4.3%	0.4%	0.4%	0.4%	0.4%	5.5%	5.7%	5.8%	5.8%	60.5%	62.8%	65.0%	65.9%
PT	83.0%	83.1%	83.1%	82.3%	11.6%	11.9%	12.3%	13.4%	5.4%	5.0%	4.7%	4.3%	0.4%	0.4%	0.3%	0.3%	7.3%	7.1%	7.7%	7.2%	57.0%	58.8%	59.5%	54.3%
RO	76.5%	75.9%	76.1%	78.1%	18.9%	19.8%	19.7%	18.4%	4.6%	4.2%	4.1%	3.5%	1.1%	1.1%	1.2%	1.1%	10.1%	10.4%	10.1%	10.5%	66.4%	69.6%	70.1%	70.7%
SE	95.7%	95.9%	96.0%	96.1%	3.9%	3.7%	3.7%	3.5%	0.5%	0.4%	0.4%	0.3%	0.0%	0.0%	0.0%	0.0%	2.1%	1.9%	1.9%	1.7%	41.7%	42.5%	44.5%	43.3%
SI	88.0%	88.9%	89.6%	89.6%	8.2%	7.7%	7.3%	7.5%	3.8%	3.4%	3.1%	2.9%	0.7%	0.6%	0.6%	0.6%	5.7%	5.3%	5.7%	5.4%	54.0%	58.3%	58.0%	57.1%
SK	82.8%	83.0%	84.0%	85.5%	14.8%	14.9%	14.0%	12.6%	2.4%	2.1%	2.0%	1.9%	0.3%	0.2%	0.2%	0.3%	3.6%	3.5%	3.3%	3.4%	61.4%	61.5%	63.1%	66.2%
EU/EEA	87.9%	88.4%	88.7%	88.6%	9.0%	8.8%	8.7%	8.9%	3.1%	2.8%	2.6%	2.4%	0.2%	0.2%	0.2%	0.2%	4.1%	4.1%	4.1%	3.9%	46.0%	46.6%	47.3%	46.7%

Fair valued financial assets																
Volumes bn EUR, % as share of fair value financial assets																
	Total fair valued financial assets				Level 1 financial assets				Level 2 financial assets				Level 3 financial assets			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	61.5	60.7	58.7	57.8	62.8%	63.7%	60.9%	59.8%	29.3%	28.2%	30.0%	31.1%	7.9%	8.1%	9.1%	9.1%
BE	101.4	98.0	92.7	89.7	39.7%	39.9%	39.4%	37.5%	50.6%	50.8%	51.1%	52.6%	9.8%	9.4%	9.6%	9.9%
BG	4.0	4.1	4.0	3.9	79.9%	76.9%	77.1%	74.9%	18.9%	21.7%	21.5%	23.7%	1.2%	1.4%	1.5%	1.4%
CY	1.3	1.3	1.3	1.3	71.7%	73.6%	72.7%	72.4%	1.4%	1.0%	1.7%	0.9%	26.8%	25.4%	25.6%	26.8%
CZ	7.5	8.5	8.6	9.5	42.6%	42.2%	39.8%	34.6%	51.6%	52.8%	55.5%	61.5%	5.6%	5.0%	4.6%	3.9%
DE	1,017.6	986.6	989.0	957.5	20.6%	21.7%	22.5%	20.4%	73.7%	72.5%	71.5%	73.4%	5.8%	5.8%	6.0%	6.2%
DK	525.2	511.1	507.4	499.9	14.0%	14.2%	15.5%	11.6%	78.8%	79.4%	78.5%	81.3%	7.2%	6.4%	6.1%	7.1%
EE	2.9	2.8	2.8	2.8	22.6%	22.2%	22.5%	22.1%	77.0%	77.4%	77.2%	77.6%	0.4%	0.4%	0.3%	0.3%
ES	515.3	504.2	498.5	474.8	48.8%	48.5%	46.8%	45.4%	48.1%	48.1%	50.1%	51.6%	3.1%	3.4%	3.2%	3.1%
FI	231.0	224.4	224.2	201.3	23.6%	24.7%	23.5%	19.8%	74.8%	73.6%	74.5%	78.3%	1.6%	1.6%	2.0%	1.9%
FR	2,247.4	2,155.5	2,163.1	1,899.5	34.0%	35.5%	35.2%	32.9%	62.4%	60.8%	61.0%	62.6%	3.6%	3.7%	3.8%	4.4%
GR	29.4	29.1	29.6	28.3	60.1%	59.2%	61.1%	62.8%	37.3%	37.1%	35.7%	33.3%	2.6%	3.7%	3.2%	3.9%
HR	4.9	5.0	4.9	5.0	46.4%	46.0%	43.0%	47.6%	52.0%	52.8%	50.1%	50.6%	1.6%	1.2%	6.9%	1.8%
HU	14.8	14.8	15.4	16.1	44.3%	41.4%	38.7%	29.9%	34.6%	34.7%	37.0%	42.2%	21.1%	23.9%	24.3%	27.9%
IE	46.7	44.1	46.2	49.1	60.2%	66.5%	62.1%	62.1%	35.8%	29.4%	33.8%	34.1%	4.0%	4.2%	4.1%	3.8%
IS	3.5	3.7	3.9	4.1	86.5%	86.7%	86.7%	87.2%	4.3%	4.4%	4.3%	3.9%	9.2%	8.9%	9.0%	8.9%
IT	376.6	394.2	390.5	379.6	63.7%	66.2%	65.3%	65.6%	32.4%	30.1%	30.9%	29.7%	3.9%	3.7%	3.8%	4.7%
LT	0.9	1.9	1.8	1.9	94.6%	44.7%	44.9%	45.9%	3.6%	54.4%	54.7%	53.5%	1.9%	0.9%	0.4%	0.6%
LU	13.7	12.9	12.6	12.0	62.7%	61.7%	57.7%	54.8%	29.8%	29.9%	32.0%	33.4%	7.5%	8.4%	10.2%	11.8%
LV	1.7	1.6	1.6	4.3	46.5%	40.8%	44.4%	26.1%	53.1%	58.8%	55.5%	73.8%	0.4%	0.4%	0.1%	0.0%
MT	2.3	2.5	2.5	2.5	69.4%	68.8%	70.4%	78.1%	29.6%	30.3%	28.6%	21.2%	0.9%	0.9%	1.0%	0.7%
NL	274.1	268.4	269.0	241.1	42.8%	44.0%	43.2%	44.9%	54.4%	52.9%	53.6%	50.8%	2.8%	3.1%	3.2%	4.3%
NO*	66.4	n.a.	n.a.	n.a.	10.0%	n.a.	n.a.	n.a.	66.4%	n.a.	n.a.	n.a.	23.5%	n.a.	n.a.	n.a.
PL	44.8	43.2	42.0	40.9	67.6%	63.6%	61.4%	61.3%	20.8%	25.2%	28.8%	31.1%	11.6%	11.2%	9.8%	7.5%
PT	43.8	44.0	40.5	38.6	68.6%	69.7%	68.9%	69.7%	18.5%	17.6%	18.5%	18.6%	12.9%	12.7%	12.5%	11.8%
RO	14.0	14.4	14.7	15.1	96.0%	95.5%	96.0%	96.2%	3.3%	3.7%	3.0%	3.0%	0.7%	0.8%	1.0%	0.8%
SE	135.2	132.5	130.4	105.7	42.3%	43.8%	45.4%	46.2%	57.2%	55.6%	53.9%	53.0%	0.5%	0.6%	0.7%	0.8%
SI	5.7	5.5	5.4	5.3	64.2%	63.0%	63.2%	61.1%	34.1%	36.6%	36.4%	38.4%	1.7%	0.4%	0.4%	0.4%
SK	1.9	2.0	1.9	2.3	54.3%	64.4%	76.5%	83.0%	44.2%	34.3%	21.5%	15.1%	1.5%	1.3%	2.0%	1.8%
EU/EEA	5,696.3	5,457.9	5,448.1	5,031.2	34.3%	35.9%	35.7%	33.8%	61.0%	59.6%	59.8%	61.2%	4.6%	4.5%	4.5%	5.0%

(1) Applicable only to IFRS reporting banks. Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

(2) From June 2021 and onwards, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRD5. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

Sovereign exposures

Sovereign exposure																			
Direct exposures towards General governments ⁽¹⁾																			
Volumes bn EUR, % of total sov exposure		Total gross carrying amount of which:						Total carrying amount (net of short positions) of which ⁽²⁾ :											
		to home country		to other EU/EEA countries				Financial assets held for trading		Fair value through P&L		Fair value through OCI		Amortised cost		Other financial assets			
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	
AT	79.6	98.6	29%	28%	57%	61%	79.6	97.8	5%	4%	1%	0%	34%	25%	55%	66%	5%	4%	
BE	184.7	173.8	39%	38%	43%	42%	187.0	172.2	2%	2%	0%	0%	12%	11%	85%	86%	1%	1%	
BG	5.9	6.5	71%	77%	20%	15%	5.9	6.5	1%	1%	0%	0%	60%	53%	32%	35%	7%	11%	
CY	3.5	2.8	88%	87%	4%	5%	3.5	2.8	0%	0%	0%	0%	20%	27%	80%	73%	0%	0%	
CZ	32.0	32.5	96%	96%	3%	3%	32.0	32.5	1%	1%	14%	14%	9%	9%	77%	76%	0%	0%	
DE	398.4	381.7	45%	44%	24%	27%	365.4	343.2	20%	24%	3%	3%	23%	21%	45%	45%	9%	7%	
DK	50.0	39.0	46%	54%	44%	37%	47.7	38.9	50%	46%	1%	0%	4%	3%	25%	29%	20%	21%	
EE	1.5	1.8	55%	50%	45%	50%	1.5	1.8	0%	0%	16%	13%	0%	0%	46%	55%	38%	32%	
ES	486.3	468.3	55%	53%	17%	17%	470.3	452.8	11%	10%	1%	0%	32%	29%	57%	60%	0%	0%	
FI	42.7	42.7	43%	44%	39%	41%	42.7	42.7	7%	6%	0%	0%	12%	11%	47%	49%	34%	34%	
FR	1,056.0	1,008.0	51%	53%	22%	20%	914.9	894.2	23%	18%	0%	0%	16%	17%	59%	64%	1%	1%	
GR	46.0	44.8	69%	66%	27%	30%	45.8	44.7	3%	3%	0%	0%	31%	29%	66%	68%	0%	0%	
HR	10.4	10.9	85%	85%	9%	10%	10.4	10.8	2%	1%	0%	0%	43%	40%	56%	59%	0%	0%	
HU	31.2	22.5	88%	80%	8%	13%	31.1	22.5	15%	20%	0%	0%	22%	21%	62%	57%	1%	2%	
IE	43.1	39.9	35%	37%	45%	45%	36.5	34.2	21%	21%	0%	0%	52%	50%	25%	26%	2%	3%	
IS	2.5	3.4	83%	67%	10%	24%	1.5	2.6	100%	35%	0%	0%	0%	62%	0%	3%	0%	0%	
IT	510.8	499.5	61%	59%	28%	27%	494.9	484.7	11%	9%	0%	0%	30%	29%	57%	60%	1%	1%	
LT	1.9	2.4	89%	92%	11%	8%	1.9	2.4	1%	1%	0%	0%	2%	2%	58%	67%	40%	30%	
LU	19.2	17.9	16%	17%	64%	63%	19.2	17.9	0%	0%	0%	0%	36%	33%	64%	66%	1%	1%	
LV	1.9	3.0	46%	35%	51%	64%	1.9	3.0	0%	0%	0%	0%	10%	7%	65%	55%	24%	38%	
MT	3.2	3.6	62%	62%	36%	35%	3.2	3.6	0%	0%	0%	0%	35%	32%	65%	68%	0%	0%	
NL	247.2	240.2	49%	49%	35%	33%	245.8	238.5	2%	2%	1%	1%	31%	31%	38%	37%	28%	29%	
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
PL	63.6	49.4	100%	100%	0%	0%	63.6	49.4	1%	0%	0%	0%	52%	50%	47%	49%	0%	0%	
PT	70.9	68.5	60%	61%	34%	32%	70.9	68.5	2%	1%	0%	0%	49%	40%	38%	45%	11%	13%	
RO	17.6	18.0	96%	95%	2%	5%	17.6	18.0	46%	45%	0%	0%	29%	31%	23%	24%	1%	0%	
SE	64.1	58.2	79%	78%	15%	15%	61.2	56.2	21%	16%	13%	10%	3%	11%	51%	51%	12%	12%	
SI	6.6	6.1	33%	27%	32%	37%	6.6	6.1	0%	0%	0%	0%	64%	64%	36%	36%	0%	0%	
SK	7.0	7.6	78%	82%	21%	17%	7.0	7.6	2%	1%	0%	0%	14%	20%	83%	79%	0%	0%	
EU/EEA	3,319	3,181	52%	52%	26%	26%	3,096	2,986	15%	14%	1%	1%	24%	23%	55%	58%	5%	5%	

(1) Direct exposures through Non-derivative financial assets. Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables".
(2) The breakdown by accounting portfolios refers to the Total carrying amount of General governments exposures through Non-derivative financial assets.

Sovereign exposure											
Total gross carrying amount by maturity											
% of total sov exposure		0 - 3M		3M - 1Y		1Y - 5Y		5Y - 10Y		10Y - more	
	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	Jun-21	Dec-21	
AT	9%	9%	9%	7%	40%	36%	27%	30%	16%	18%	
BE	5%	3%	3%	4%	28%	26%	28%	31%	35%	37%	
BG	2%	9%	14%	3%	41%	45%	38%	39%	6%	3%	
CY	3%	2%	21%	29%	60%	54%	13%	11%	3%	4%	
CZ	4%	0%	6%	7%	34%	26%	42%	46%	14%	21%	
DE	8%	7%	8%	7%	28%	27%	16%	16%	41%	43%	
DK	92%	31%	2%	16%	4%	33%	1%	12%	1%	9%	
EE	1%	7%	27%	16%	40%	39%	27%	33%	5%	5%	
ES	10%	10%	13%	8%	35%	40%	26%	25%	16%	16%	
FI	26%	26%	9%	5%	24%	26%	25%	26%	17%	16%	
FR	16%	17%	10%	7%	27%	30%	19%	19%	28%	27%	
GR	3%	4%	11%	6%	16%	19%	19%	20%	51%	52%	
HR	3%	9%	22%	20%	35%	36%	34%	28%	6%	7%	
HU	15%	29%	6%	5%	38%	30%	36%	32%	5%	4%	
IE	26%	21%	9%	8%	36%	34%	26%	28%	4%	9%	
IS	35%	53%	11%	32%	52%	12%	1%	2%	2%	1%	
IT	4%	4%	9%	9%	45%	43%	25%	28%	16%	16%	
LT	22%	42%	10%	6%	61%	46%	6%	6%	0%	0%	
LU	4%	4%	9%	9%	48%	48%	33%	33%	6%	7%	
LV	2%	15%	19%	14%	56%	48%	19%	17%	4%	6%	
MT	7%	9%	10%	10%	44%	43%	36%	33%	3%	5%	
NL	6%	4%	7%	9%	35%	33%	22%	22%	30%	31%	
NO*	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	
PL	6%	7%	10%	11%	51%	50%	27%	27%	6%	5%	
PT	24%	23%	9%	10%	26%	26%	30%	33%	10%	9%	
RO	4%	6%	10%	13%	53%	48%	23%	23%	11%	9%	
SE	32%	29%	17%	13%	34%	43%	11%	8%	5%	8%	
SI	7%	10%	16%	11%	44%	46%	22%	24%	10%	10%	
SK	2%	3%	7%	9%	41%	40%	40%	39%	10%	9%	
EU/EEA	12%	11%	9%	8%	32%	34%	22%	23%	24%	25%	

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

* Norwegian banks have not implemented yet the reporting framework based on CRR2/CRDS. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

Liability composition and volumes

% of total liabilities	Liabilities composition																							
	Debt securities issued				Deposits from credit institutions				Customer deposits from HHs				Customer deposits from NFCs				Other customer deposits ⁽¹⁾				Other liabilities ⁽²⁾			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	11.3%	11.0%	11.3%	11.0%	9.8%	9.4%	9.5%	8.2%	38.9%	40.3%	40.0%	40.2%	17.2%	16.8%	16.9%	17.3%	9.3%	8.5%	8.6%	8.2%	13.5%	13.9%	13.7%	15.1%
BE	13.0%	13.4%	13.1%	11.8%	9.1%	8.2%	7.6%	6.7%	35.9%	36.6%	36.7%	39.3%	13.6%	13.8%	14.0%	15.0%	11.4%	11.4%	12.0%	11.2%	17.0%	16.5%	16.7%	16.1%
BG	0.4%	0.4%	0.4%	1.0%	3.3%	3.0%	3.5%	4.8%	63.6%	64.0%	62.4%	62.6%	26.2%	25.5%	26.4%	25.4%	4.2%	5.2%	5.3%	4.7%	2.4%	2.0%	1.9%	1.6%
CY	1.1%	2.0%	2.0%	1.9%	1.6%	1.4%	1.6%	1.5%	63.0%	57.6%	57.0%	57.3%	17.0%	16.4%	17.0%	17.1%	7.6%	7.1%	7.2%	7.4%	9.6%	15.5%	15.2%	14.8%
CZ	11.6%	11.3%	10.3%	15.6%	8.5%	9.3%	9.9%	3.7%	46.5%	47.0%	45.8%	49.8%	16.6%	16.4%	16.4%	17.6%	13.5%	12.1%	14.4%	8.7%	3.4%	3.9%	3.1%	4.5%
DE	16.1%	16.2%	16.2%	16.4%	12.4%	12.4%	12.3%	11.5%	18.3%	18.5%	18.1%	19.2%	11.7%	11.8%	12.1%	12.1%	15.8%	15.9%	16.4%	16.2%	25.6%	25.2%	24.9%	24.6%
DK	54.1%	54.2%	55.0%	55.8%	2.6%	2.3%	2.4%	1.7%	11.5%	11.8%	11.7%	11.8%	9.8%	10.5%	10.4%	10.5%	8.6%	8.4%	7.3%	7.4%	13.3%	12.7%	13.2%	12.8%
EE	3.7%	3.9%	4.0%	3.6%	3.1%	2.3%	1.8%	3.0%	39.7%	42.0%	43.1%	42.7%	31.8%	31.8%	31.6%	33.5%	14.0%	12.8%	12.5%	10.5%	7.7%	7.3%	7.0%	6.7%
ES	12.1%	12.2%	12.2%	12.1%	4.9%	4.5%	4.4%	4.1%	38.4%	39.6%	39.4%	39.8%	14.8%	15.5%	15.6%	16.2%	8.6%	8.7%	9.2%	8.6%	21.1%	19.5%	19.2%	19.2%
FI	38.6%	38.7%	38.5%	38.7%	2.8%	2.7%	3.9%	2.4%	20.3%	21.4%	20.5%	21.8%	13.1%	15.3%	15.4%	16.0%	7.9%	6.2%	6.2%	6.1%	17.3%	15.8%	15.4%	14.9%
FR	16.1%	16.1%	15.6%	15.8%	5.5%	5.1%	5.4%	4.3%	24.9%	25.5%	25.3%	25.7%	17.1%	16.9%	17.1%	17.4%	12.8%	12.9%	13.1%	12.4%	23.6%	23.5%	23.5%	24.3%
GR	2.1%	2.2%	2.6%	2.8%	2.0%	2.0%	2.1%	2.0%	51.4%	50.7%	50.4%	49.7%	15.9%	16.3%	16.7%	17.5%	5.7%	5.9%	5.8%	5.5%	22.8%	22.8%	22.5%	22.6%
HR	0.3%	0.3%	1.2%	1.2%	6.7%	6.2%	4.4%	4.3%	57.5%	57.4%	57.5%	58.1%	21.9%	21.8%	23.3%	23.3%	10.0%	10.0%	9.7%	9.3%	3.6%	4.3%	3.8%	3.8%
HU	3.9%	3.9%	3.6%	3.3%	3.9%	4.2%	3.9%	4.2%	42.3%	41.3%	40.3%	40.6%	27.7%	27.4%	27.3%	29.6%	9.0%	9.3%	10.8%	9.3%	13.2%	13.9%	14.1%	13.0%
IE	5.6%	5.7%	5.9%	5.9%	4.7%	5.1%	4.5%	3.5%	37.1%	36.0%	35.5%	34.9%	29.8%	29.6%	29.9%	30.5%	7.1%	6.6%	6.5%	6.8%	15.7%	16.9%	17.6%	18.5%
IS	34.2%	33.0%	34.8%	34.7%	1.3%	1.2%	0.9%	0.6%	31.7%	30.2%	29.4%	30.9%	17.7%	18.5%	19.4%	19.6%	10.7%	12.1%	11.1%	10.3%	4.5%	4.9%	4.4%	3.9%
IT	10.4%	10.0%	10.1%	10.0%	5.2%	5.1%	5.4%	4.4%	34.2%	34.0%	34.3%	35.3%	16.4%	16.4%	16.7%	17.8%	9.5%	9.6%	9.2%	8.6%	24.3%	24.9%	24.3%	23.8%
LT	0.1%	0.1%	0.1%	0.3%	3.3%	3.2%	2.4%	2.3%	58.0%	57.6%	57.4%	57.2%	26.5%	24.9%	24.2%	23.6%	9.6%	7.9%	8.0%	9.8%	2.5%	6.2%	7.9%	6.8%
LU	4.1%	4.3%	4.5%	4.2%	27.4%	25.0%	23.6%	22.8%	16.3%	16.0%	16.2%	16.0%	10.6%	10.9%	10.7%	10.9%	36.5%	38.3%	40.6%	41.6%	5.0%	5.4%	4.3%	4.4%
LV	0.4%	0.4%	0.4%	0.6%	0.7%	0.8%	0.0%	1.0%	50.4%	52.7%	53.3%	54.0%	30.6%	30.7%	30.4%	27.8%	6.8%	6.1%	6.2%	8.5%	11.0%	9.4%	9.6%	8.0%
MT	4.7%	4.1%	4.0%	3.8%	0.7%	0.7%	0.8%	1.2%	65.1%	66.5%	66.1%	65.4%	17.8%	17.3%	17.6%	18.5%	7.3%	6.9%	7.1%	6.9%	4.5%	4.4%	4.3%	4.2%
NL	20.5%	20.0%	20.1%	20.0%	3.5%	3.2%	3.8%	2.4%	37.4%	38.3%	37.3%	38.8%	14.2%	14.4%	14.4%	15.8%	11.0%	9.9%	10.5%	8.9%	13.5%	14.2%	13.9%	14.1%
NO*	37.2%	n.a.	n.a.	n.a.	6.5%	0.0%	n.a.	n.a.	18.6%	n.a.	n.a.	n.a.	22.6%	n.a.	n.a.	n.a.	7.2%	n.a.	n.a.	n.a.	7.8%	n.a.	n.a.	n.a.
PL	7.6%	7.5%	6.9%	6.1%	1.8%	1.9%	2.0%	1.7%	59.8%	60.4%	59.7%	58.8%	18.9%	18.1%	18.9%	19.3%	6.2%	6.3%	6.1%	6.6%	5.7%	5.8%	6.4%	7.3%
PT	4.1%	4.1%	4.3%	4.7%	2.2%	2.0%	2.2%	1.8%	54.5%	53.9%	53.6%	54.4%	18.8%	19.0%	19.2%	19.6%	4.9%	5.3%	5.2%	4.9%	15.5%	15.8%	15.5%	14.7%
RO	1.0%	1.4%	1.4%	1.7%	3.2%	3.1%	2.7%	3.6%	59.7%	59.1%	58.5%	55.9%	26.4%	27.0%	27.3%	27.2%	5.8%	5.5%	5.2%	5.8%	3.9%	3.9%	4.9%	5.8%
SE	43.2%	43.9%	43.1%	43.9%	3.7%	3.3%	3.3%	1.7%	18.6%	19.2%	19.2%	20.7%	17.7%	18.2%	18.9%	18.9%	10.5%	10.1%	9.9%	8.4%	6.2%	5.4%	5.7%	6.5%
SI	1.3%	1.6%	1.6%	1.8%	1.6%	1.5%	1.5%	1.3%	71.1%	69.5%	69.3%	68.5%	18.6%	17.4%	18.2%	19.1%	4.4%	4.6%	4.3%	4.4%	3.0%	5.3%	5.0%	4.8%
SK	11.8%	12.0%	11.5%	11.0%	2.2%	2.2%	2.1%	2.3%	50.1%	49.6%	48.1%	47.3%	19.7%	18.6%	18.6%	20.0%	4.0%	3.8%	4.0%	4.4%	12.2%	13.8%	15.8%	15.1%
EU/EEA	17.9%	17.6%	17.4%	17.4%	6.0%	5.8%	5.9%	5.0%	28.7%	29.3%	29.1%	30.0%	15.4%	15.5%	15.8%	16.3%	11.5%	11.4%	11.6%	10.9%	20.4%	20.4%	20.2%	20.5%

(1) Customer deposits include deposits from other financial institutions and general governments.

(2) Also includes deposits from central banks.

Total liabilities	Volumes bn EUR			
	Mar-21	Jun-21	Sep-21	Dec-21
AT	685	691	705	710
BE	1,157	1,159	1,145	1,130
BG	33	33	34	34
CY	35	39	39	40
CZ	170	177	184	173
DE	3,656	3,664	3,690	3,531
DK	769	751	743	743
EE	32	31	32	33
ES	3,318	3,276	3,298	3,337
FI	679	675	702	659
FR	8,102	8,111	8,274	8,071
GR	261	270	276	288
HR	42	43	44	45
HU	103	108	112	115
IE	275	288	296	305
IS	24	25	26	26
IT	2,560	2,612	2,624	2,607
LT	26	27	28	29
LU	168	171	174	179
LV	16	16	15	45
MT	22	22	22	23
NL	2,206	2,169	2,219	2,110
NO*	296	n.a.	n.a.	n.a.
PL	166	170	170	179
PT	261	270	272	274
RO	46	47	48	53
SE	958	973	989	909
SI	30	31	31	32
SK	55	57	59	61
EU/EEA	25,037	24,712	25,044	24,507

Share of secured funding	% of debt securities issued			
	Mar-21	Jun-21	Sep-21	Dec-21
AT	35.5%	35.8%	34.7%	34.7%
BE	21.6%	20.5%	21.2%	22.6%
BG	0.0%	0.0%	0.0%	0.0%
CY	0.0%	0.0%	0.0%	0.0%
CZ	23.5%	23.6%	24.6%	32.3%
DE	30.5%	30.4%	29.8%	29.5%
DK	90.0%	90.7%	90.4%	87.0%
EE	41.6%	41.5%	39.2%	42.5%
ES	37.0%	35.4%	35.0%	34.6%
FI	47.6%	47.4%	45.1%	48.6%
FR	23.1%	22.5%	22.5%	23.0%
GR	31.1%	28.7%	24.5%	27.9%
HR	0.0%	0.0%	0.0%	0.0%
HU	65.6%	65.7%	65.4%	63.1%
IE	26.0%	23.9%	22.8%	22.1%
IS	65.7%	67.9%	66.1%	68.2%
IT	30.4%	30.1%	30.2%	29.6%
LT	0.0%	0.0%	0.0%	0.0%
LU	0.0%	0.0%	0.0%	0.0%
LV	0.0%	0.0%	0.0%	0.0%
MT	77.7%	74.8%	74.4%	74.1%
NL	23.1%	23.3%	21.9%	24.0%
NO	52.1%	n.a.	n.a.	n.a.
PL	44.3%	41.4%	44.2%	40.9%
PT	47.2%	45.3%	41.9%	38.6%
RO	0.0%	0.0%	0.0%	0.0%
SE	43.8%	43.8%	44.3%	46.2%
SI	0.0%	0.0%	0.0%	0.0%
SK	91.0%	85.8%	85.9%	85.1%
EU / EEA	36.2%	35.4%	35.1%	35.6%

Contingent liabilities: loan commitments	Volumes bn EUR; % of total loan commitments											
	Loan commitments: volume				Share of loan commitments to HHs				Share of loan commitments to NFCs			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	123	131	132	138	23.5%	23.5%	23.5%	23.7%	58.5%	59.1%	59.6%	60.3%
BE	164	162	158	165	19.0%	19.6%	19.3%	19.8%	56.3%	56.4%	56.9%	56.7%
BG	5	5	5	5	13.9%	13.9%	14.0%	14.3%	77.1%	78.7%	80.0%	79.5%
CY	3	3	3	3	34.4%	34.5%	34.9%	35.1%	63.9%	63.9%	63.4%	63.1%
CZ	23	25	25	28	26.4%	29.5%	30.9%	31.8%	54.6%	52.7%	50.9%	51.2%
DE	653	663	665	665	17.9%	17.7%	17.7%	17.5%	60.7%	60.9%	61.7%	60.6%
DK	125	126	123	127	20.8%	21.1%	20.0%	19.0%	60.6%	60.6%	61.0%	62.1%
EE	3	3	3	3	22.6%	24.6%	26.0%	26.4%	73.7%	69.5%	68.8%	68.6%
ES	561	542	556	561	38.9%	39.6%	39.0%	39.7%	50.4%	49.5%	48.7%	47.8%
FI	121	123	122	120	33.6%	35.8%	35.1%	32.4%	54.0%	52.1%	52.4%	55.9%
FR	1,211	1,216	1,236	1,239	17.3%	17.7%	17.2%	17.0%	58.1%	57.9%	58.3%	59.7%
GR	22	23	24	25	29.6%	28.9%	27.2%	25.8%	68.7%	69.0%	69.7%	70.4%
HR	5	6	6	6	54.8%	55.5%	54.1%	51.5%	39.6%	39.0%	39.2%	44.7%
HU	16	17	18	18	18.0%	17.7%	17.3%	17.8%	65.3%	66.2%	66.3%	67.0%
IE	52	52	53	53	16.8%	17.0%	17.2%	16.8%	77.0%	76.6%	76.1%	76.3%
IS	2	2	2	3	14.3%	9.8%	11.8%	10.2%	79.0%	81.9%	78.9%	83.8%
IT	592	594	599	600	8.6%	8.8%	8.9%	8.9%	68.1%	68.7%	68.3%	69.1%
LT	2	2	2	3	20.9%	20.4%	19.4%	20.3%	77.6%	77.3%	78.6%	77.0%
LU	18	18	17	17	27.0%	27.7%</						

Statistical Annex

Composition of own funds and risk-weighted assets

Composition of own funds (Tier 1 capital)																								
Volumes bn EUR, %	Own funds (Tier 1 capital) volume				Capital instruments eligible as CET1 Capital				Retained earnings				Accumulated other comprehensive income				Other CET1 components				Additional Tier 1 capital			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	49.9	50.7	50.7	51.7	38%	37%	37%	36%	61%	63%	63%	62%	-16%	-16%	-16%	-16%	7%	6%	7%	7%	10%	9%	9%	10%
BE	77.3	77.8	76.9	77.5	46%	46%	46%	46%	64%	64%	63%	63%	-3%	-2%	-2%	-3%	-14%	-13%	-13%	-13%	6%	5%	6%	6%
BG	4.7	4.9	4.9	4.9	25%	24%	24%	24%	34%	35%	35%	35%	4%	4%	4%	4%	34%	34%	34%	34%	3%	3%	3%	3%
CY	3.6	3.5	3.5	3.5	43%	44%	44%	44%	34%	34%	34%	33%	3%	2%	3%	3%	11%	9%	9%	9%	10%	10%	10%	10%
CZ	12.5	13.2	12.8	13.0	18%	18%	18%	19%	76%	77%	79%	78%	0%	0%	0%	-1%	0%	0%	0%	2%	5%	5%	3%	3%
DE	199.4	205.8	205.7	207.0	55%	53%	53%	52%	31%	31%	31%	33%	-1%	-1%	-1%	-1%	8%	9%	8%	8%	8%	8%	8%	8%
DK	39.6	40.9	40.6	41.3	4%	3%	3%	3%	79%	78%	78%	81%	0%	0%	0%	0%	9%	9%	9%	6%	9%	10%	10%	9%
EE	4.3	4.3	4.3	3.9	6%	6%	6%	6%	61%	61%	61%	58%	0%	0%	0%	0%	33%	33%	33%	36%	0%	0%	0%	0%
ES	199.9	200.7	200.7	199.0	64%	63%	63%	61%	58%	59%	61%	64%	-25%	-25%	-26%	-27%	-8%	-8%	-10%	-11%	11%	11%	12%	13%
FI	42.5	42.8	42.2	42.7	17%	17%	17%	17%	81%	82%	83%	82%	-2%	-2%	-2%	-2%	-3%	-3%	-7%	-5%	7%	6%	8%	8%
FR	438.4	445.0	443.8	450.3	33%	32%	32%	32%	33%	34%	34%	35%	0%	1%	1%	1%	28%	27%	27%	27%	6%	6%	5%	5%
GR	22.7	20.0	19.5	18.7	242%	281%	291%	294%	-199%	-246%	-256%	-259%	-1%	-2%	1%	-2%	58%	63%	63%	64%	0%	3%	3%	3%
HR	6.2	6.3	6.4	6.4	35%	35%	35%	35%	58%	59%	59%	59%	3%	2%	2%	2%	4%	4%	5%	4%	0%	0%	0%	0%
HU	10.2	10.8	10.8	11.0	18%	19%	19%	18%	82%	82%	81%	81%	1%	-1%	0%	0%	-1%	0%	1%	2%	0%	0%	0%	0%
IE	46.8	47.1	47.9	49.8	38%	39%	40%	38%	66%	66%	66%	66%	-5%	-5%	-5%	-4%	-7%	-6%	-7%	-6%	6%	6%	6%	6%
IS	4.2	4.3	4.2	4.5	40%	39%	37%	35%	54%	56%	56%	60%	0%	1%	0%	0%	4%	2%	2%	1%	2%	2%	4%	4%
IT	173.1	172.1	171.0	170.0	54%	52%	52%	52%	35%	36%	36%	36%	-2%	-2%	-2%	-2%	5%	6%	5%	5%	9%	8%	9%	9%
LT	2.1	2.1	2.1	2.1	46%	47%	46%	47%	36%	36%	36%	35%	0%	0%	0%	0%	18%	18%	18%	18%	0%	0%	0%	0%
LU	21.2	21.6	21.8	22.2	50%	49%	49%	46%	46%	44%	44%	45%	3%	5%	5%	7%	0%	2%	2%	1%	1%	1%	1%	1%
LV	1.6	1.6	1.7	1.6	54%	54%	53%	92%	48%	49%	49%	10%	0%	0%	0%	0%	-3%	-3%	-2%	-2%	0%	0%	0%	0%
MT	1.6	1.6	1.6	1.6	51%	51%	52%	51%	41%	42%	42%	42%	3%	2%	2%	2%	6%	5%	4%	5%	0%	0%	0%	0%
NL	128.3	129.8	130.5	132.3	36%	36%	36%	33%	57%	59%	59%	61%	0%	-1%	1%	-1%	-4%	-4%	-5%	-4%	11%	10%	11%	11%
NO*	24.3	n.a.	n.a.	n.a.	21%	n.a.	n.a.	n.a.	73%	n.a.	n.a.	n.a.	1%	n.a.	n.a.	n.a.	-4%	n.a.	n.a.	n.a.	9%	n.a.	n.a.	n.a.
PL	18.8	19.1	18.9	18.2	22%	23%	22%	23%	9%	12%	14%	16%	4%	3%	1%	-10%	65%	62%	62%	71%	0%	0%	0%	0%
PT	20.9	21.5	21.0	20.4	55%	54%	55%	57%	28%	27%	26%	31%	-17%	-15%	-15%	-17%	27%	27%	27%	25%	7%	7%	7%	5%
RO	5.5	5.5	5.5	4.9	43%	43%	45%	50%	40%	36%	41%	39%	3%	3%	1%	-1%	14%	18%	13%	13%	0%	0%	0%	0%
SE	52.6	53.8	53.1	53.4	16%	16%	15%	15%	70%	69%	68%	69%	4%	5%	5%	6%	2%	3%	4%	1%	8%	7%	8%	9%
SI	3.0	3.2	3.2	3.2	46%	44%	44%	44%	52%	55%	55%	58%	1%	1%	1%	0%	0%	-1%	0%	-2%	0%	0%	0%	0%
SK	4.4	4.4	4.5	4.5	23%	23%	23%	23%	68%	68%	67%	66%	1%	1%	1%	1%	0%	-1%	1%	0%	9%	9%	9%	11%
EU/EEA	1,530.3	1,516.3	1,512.1	1,523.0	44%	44%	44%	43%	43%	43%	43%	44%	-4%	-4%	-4%	-4%	10%	10%	10%	9%	8%	7%	8%	8%

RWA composition																								
Volumes bn EUR, %	RWA volume				Credit risk capital requirements (excl. securitisation)				Securitisation capital requirements				Market risk capital requirements				Operational risk capital requirements				Other capital requirements			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	302.2	312.4	321.7	324.4	84.4%	84.9%	84.1%	84.3%	0.5%	0.4%	0.3%	0.5%	3.3%	3.5%	3.1%	2.8%	10.1%	9.7%	9.7%	10.1%	1.7%	1.4%	2.7%	2.4%
BE	403.4	393.0	390.7	393.8	82.8%	83.5%	83.5%	83.6%	0.9%	0.8%	0.8%	0.8%	1.7%	1.7%	1.7%	1.7%	8.6%	8.1%	8.2%	8.3%	6.0%	5.9%	5.8%	5.6%
BG	20.2	20.3	20.9	20.5	91.9%	91.8%	92.1%	91.9%	0.0%	0.0%	0.0%	0.0%	0.5%	0.6%	0.5%	0.4%	7.6%	7.6%	7.4%	7.7%	0.0%	0.0%	0.0%	0.0%
CY	19.2	18.8	18.9	18.5	87.8%	87.4%	87.5%	88.3%	0.8%	0.9%	0.9%	0.9%	0.2%	0.1%	0.1%	0.1%	11.2%	11.4%	11.3%	10.5%	0.1%	0.1%	0.1%	0.2%
CZ	52.8	55.2	56.2	58.5	84.4%	84.3%	84.4%	84.8%	0.2%	0.2%	0.2%	0.1%	2.3%	2.5%	2.6%	3.2%	11.8%	11.6%	11.4%	11.1%	1.3%	1.5%	1.4%	0.8%
DE	1,200.0	1,216.1	1,219.8	1,243.5	77.7%	78.3%	78.7%	77.7%	2.3%	2.2%	2.2%	2.2%	6.7%	6.1%	5.9%	7.2%	11.1%	11.1%	11.0%	10.6%	2.2%	2.3%	2.3%	2.3%
DK	193.9	198.1	197.2	202.7	82.7%	83.3%	83.1%	84.3%	0.2%	0.2%	0.2%	0.2%	7.0%	6.4%	5.9%	5.1%	8.4%	8.2%	8.3%	8.1%	1.8%	1.9%	2.6%	2.4%
EE	14.4	14.7	15.0	15.0	89.5%	89.7%	89.9%	89.8%	0.0%	0.0%	0.0%	0.0%	0.4%	0.5%	0.5%	0.5%	9.1%	8.9%	8.7%	8.8%	1.0%	0.9%	0.9%	0.9%
ES	1,388.0	1,368.0	1,354.1	1,358.7	86.5%	86.7%	86.8%	86.3%	0.7%	0.6%	0.7%	0.8%	2.7%	2.7%	2.6%	2.6%	9.4%	9.3%	9.3%	9.5%	0.8%	0.7%	0.7%	0.8%
FI	217.2	216.2	215.8	219.1	82.3%	81.9%	81.9%	80.5%	0.5%	0.5%	0.4%	0.4%	2.7%	2.6%	2.5%	2.9%	8.5%	8.6%	8.6%	8.5%	6.0%	6.5%	6.6%	7.7%
FR	2,615.0	2,646.6	2,659.1	2,674.9	85.1%	85.6%	85.6%	85.7%	1.3%	1.3%	1.3%	1.4%	2.9%	2.6%	2.7%	2.7%	9.9%	9.5%	9.5%	9.4%	0.8%	0.9%	0.9%	0.9%
GR	163.8	153.0	149.7	141.7	89.1%	87.9%	87.8%	86.7%	0.7%	1.0%	1.1%	1.8%	2.8%	3.2%	3.0%	3.0%	7.2%	7.7%	7.9%	8.2%	0.1%	0.2%	0.2%	0.2%
HR	25.4	25.9	25.9	25.6	89.6%	89.8%	90.1%	90.0%	0.0%	0.0%	0.0%	0.0%	1.2%	1.1%	0.8%	0.8%	9.1%	9.1%	9.1%	9.2%	0.0%	0.1%	0.0%	0.0%
HU	62.2	65.6	67.3	66.1	88.4%	87.8%	88.4%	88.5%	0.0%	0.0%	0.0%	0.0%	0.9%	2.0%	1.9%	0.8%	10.6%	10.0%	9.6%	10.5%	0.1%	0.2%	0.2%	0.2%
IE	230.5	231.0	237.5	239.8	84.5%	84.5%	84.4%	81.7%	2.0%	1.9%	2.0%	2.3%	3.4%	3.2%	3.3%	4.8%	8.8%	8.8%	8.7%	8.6%	1.2%	1.6%	1.7%	2.5%
IS	19.1	19.1	18.9	19.4	88.5%	88.6%	89.0%	88.7%	0.0%	0.0%	0.0%	0.0%	1.6%	1.5%	1.3%	1.4%	9.7%	9.7%	9.6%	9.7%	0.2%	0.2%	0.1%	0.2%
IT	1,008.9	1,017.3	1,012.1	1,004.5	82.9%	84.0%	83.5%	83.9%	1.7%	1.8%	1.8%	1.9%	4.0%	3.3%	3.4%	2.9%	10.3%	10.2%	10.3%	10.2%	1.1%	0.7%	1.1%	1.1%
LT	8.9	9.3	9.6	9.6	88.6%	89.1%	89.1%	88.5%	0.0%	0.0%	0.0%	0.0%	0.5%	0.5%	0.3%	0.5%	8.6%	8.1%	8.0%	8.1%	2.3%	2.3%	2.6%	2.9%
LU	105.2	105.4	107.4	108.0	86.7%	86.7%	87.0%	86.6%	2.1%	2.1%	2.0%	2.5%	0.4%	0.4%	0.3%	0.3%	8.8%	8.5%	8.4%	8.3%	2.0%	2.3%	2.2%	2.3%
LV	6.6	6.5	6.8	15.0	90.1%	90.0%	90.5%	87.4%	0.0%	0.0%	0.0%	0.0%	0.3%	0.2%	0.2%	0.2%	9.6%	9.6%	9.2%	10.5%	0.0%	0.1%	0.1%	1.9%
MT	8.4	8.3	8.3	8.1	89.1%	88.9%	88.8%	88.8%	1.2%	1.2%	1.2%	1.4%	0.0%	0.0%	0.0%	0.0%	9.7%	9.9%	9.9%	9.7%	0.0%	0.0%	0.1%	0.1%
NL	679.7	677.5	684.4	696.5	79.2%	79.0%	79.6%	78.2%	0.9%	0.9%	0.8%	0.8%	2.2%	2.1%	1.9%	2.2%	12.8%	12.3%	11.9%	12.2%	5.0%	5.7%	5.8%	6.5%
NO*	113.6	n.a.	n.a.	n.a.	88.5%	n.a.	n.a.	n.a.	0.0%	n.a.	n.a.	n.a.	0.9%	n.a.	n.a.	n.a.	10.0%	n.a.	n.a.	n.a.	0.6%	n.a.	n.a.	n.a.
PL	108.4	108.2	109.4	111.2	86.0%	88.6%	88.8%	89.0%	0.0%	0.0%	0.0%	0.1%	4.1%	1.4%	1.3%	1.2%	9.7%	9.9%	9.7%	9.5%	0.2%	0.2%	0.2%	0.2%
PT	133.2	135.0	133.1	128.5	85.8%	85.4%	85.2%	85.4%	0.5%	0.4%	0.6%	0.6%	3.8%	4.3%	4.0%	3.7%	8.4%	8.3%	8.4%	8.7%	1.6%	1.6%	1.8%	1.6%
RO	25.1	25.7	26.4	25.2	72.9%	72.9%	73.9%	80.8%	0.0%	0.0%	0.0%	0.0%	11.5%	11.7%	11.1%	3.9%	15.4%	15.0%	14.6%	15.0%	0.2%	0.4%	0.4%	0.4%
SE	250.2	249.9	252.0	255.4	60.6%	60.3%	59.1%	59.8%	0.1%	0.1%	0.1%	0.1%	3.3%	2.7%	2.4%	2.3%	8.5%	8.3%	8.2%	8.1%	27.5%	28.7%	30.2%	29.8%
SI	19.9	20.3	20.5	20.4	84.9%	85.9%	85.9%	84.6%	0.0%	0.0%	0.0%	0.0%	6.9%	6.1%	6.1%	6.0%	8.2%	8.0%	7.9%	9.3%	0.0%	0.0%	0.0%	0.1%
SK	23.9	23.6	24.6	25.3	91.4%	90.6%	91.0%	91.2%	0.0%															

Statistical Annex

Profitability analysis: main drivers within RoE

%	Components of RoE: revenue side																			
	RoE (Return on Equity)				Net interest income / equity				Net fee & commission income / equity				Net trading income (incl. FV result) / equity				Other operating income / equity			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	6.6%	8.7%	9.3%	7.9%	18.1%	18.4%	18.5%	18.5%	9.2%	9.5%	9.7%	9.8%	1.7%	-0.4%	0.3%	-0.2%	0.1%	1.9%	1.0%	1.3%
BE	4.5%	7.0%	8.2%	9.0%	15.7%	15.8%	15.7%	15.7%	6.0%	6.1%	6.0%	6.1%	1.5%	1.2%	0.9%	0.8%	2.5%	-0.1%	0.5%	0.5%
BG	8.9%	10.8%	11.3%	10.9%	17.1%	17.0%	17.0%	17.0%	7.7%	8.0%	8.2%	8.3%	2.7%	1.6%	1.6%	1.5%	0.4%	1.5%	1.3%	1.5%
CY	2.2%	0.3%	1.4%	0.2%	18.9%	18.8%	18.5%	18.5%	7.4%	7.9%	7.9%	8.1%	0.0%	0.0%	-0.3%	-0.3%	1.7%	1.5%	2.0%	2.7%
CZ	8.0%	9.8%	11.0%	11.7%	18.9%	18.9%	19.2%	20.8%	5.9%	5.9%	5.9%	6.1%	3.5%	2.9%	2.5%	2.7%	-0.7%	-0.4%	0.1%	-0.3%
DE	4.7%	4.1%	4.4%	4.1%	14.7%	14.4%	14.1%	14.1%	11.0%	10.9%	10.8%	11.1%	4.4%	3.3%	2.9%	2.4%	1.5%	1.0%	1.1%	0.9%
DK	8.7%	8.1%	8.1%	8.4%	13.3%	13.5%	13.4%	13.4%	6.0%	5.7%	5.5%	5.8%	2.9%	2.0%	1.8%	1.9%	2.3%	2.6%	2.5%	2.6%
EE	6.6%	7.9%	8.0%	8.2%	12.6%	12.9%	12.8%	13.4%	4.3%	4.4%	4.5%	4.8%	1.2%	1.4%	1.1%	1.3%	0.5%	0.4%	0.3%	0.3%
ES	16.2%	11.9%	12.1%	11.3%	26.9%	27.6%	28.2%	28.6%	10.0%	10.4%	10.6%	10.8%	3.5%	1.3%	1.4%	1.2%	0.0%	1.8%	1.4%	1.4%
FI	8.1%	9.0%	9.0%	9.4%	13.4%	13.3%	13.2%	13.9%	7.7%	7.6%	7.5%	7.9%	4.4%	2.9%	2.6%	2.8%	-0.6%	0.4%	0.3%	0.1%
FR	5.3%	7.3%	7.5%	7.4%	13.8%	13.8%	13.8%	13.3%	10.5%	10.5%	10.5%	10.6%	5.0%	3.6%	3.5%	3.4%	0.6%	2.2%	2.0%	2.0%
GR	-1.0%	-32.7%	-25.0%	-19.1%	21.7%	22.7%	22.0%	21.7%	4.7%	5.4%	5.7%	5.9%	5.0%	3.1%	1.8%	1.0%	10.9%	-11.8%	-7.4%	-4.2%
HR	7.3%	8.3%	8.9%	8.0%	15.0%	14.9%	14.7%	14.7%	6.4%	6.8%	7.2%	7.3%	2.7%	1.6%	1.8%	2.1%	-0.4%	0.9%	0.4%	0.2%
HU	13.9%	15.4%	15.9%	14.7%	28.0%	28.5%	28.8%	28.5%	14.3%	14.9%	15.3%	15.1%	3.2%	2.4%	2.7%	2.7%	1.2%	1.2%	1.1%	0.2%
IE	6.0%	6.7%	7.1%	7.6%	13.1%	13.1%	12.9%	13.0%	4.9%	5.2%	5.3%	5.3%	1.5%	0.9%	0.7%	0.6%	1.7%	2.1%	2.2%	2.5%
IS	11.1%	11.8%	12.5%	12.6%	15.5%	16.2%	16.0%	16.3%	5.3%	5.4%	5.5%	5.8%	2.6%	2.5%	2.5%	2.2%	1.0%	1.1%	1.3%	1.2%
IT	8.7%	8.3%	7.9%	5.7%	14.8%	14.9%	14.8%	15.1%	13.5%	13.6%	13.5%	14.0%	2.4%	1.7%	1.4%	1.1%	4.9%	3.9%	3.5%	3.3%
LT	10.3%	11.1%	11.5%	11.2%	13.7%	14.0%	14.2%	14.5%	8.0%	8.4%	8.6%	8.7%	2.4%	1.9%	1.9%	2.0%	-0.2%	0.5%	0.7%	0.6%
LU	4.1%	6.5%	6.3%	6.0%	12.4%	12.6%	12.5%	12.6%	8.4%	8.6%	8.5%	8.5%	1.3%	-0.1%	0.3%	0.3%	1.5%	4.1%	3.5%	3.3%
LV	8.4%	11.4%	11.1%	4.3%	16.1%	16.3%	16.2%	6.3%	8.4%	8.5%	8.7%	3.1%	3.0%	2.0%	1.8%	1.0%	-0.9%	0.4%	0.2%	-0.3%
MT	3.1%	3.5%	3.6%	3.0%	16.6%	16.7%	16.6%	16.5%	5.4%	5.5%	5.5%	5.8%	0.4%	0.5%	0.5%	0.2%	0.6%	0.7%	0.8%	0.8%
NL	7.2%	8.5%	9.3%	8.5%	22.7%	21.8%	21.6%	21.6%	5.5%	5.5%	5.5%	5.6%	2.3%	1.4%	1.3%	1.5%	1.7%	2.2%	2.3%	2.5%
NO*	10.2%	n.a.	n.a.	n.a.	16.9%	n.a.	n.a.	n.a.	3.7%	n.a.	n.a.	n.a.	1.7%	n.a.	n.a.	n.a.	0.7%	n.a.	n.a.	n.a.
PL	6.7%	7.8%	8.6%	9.0%	21.0%	21.5%	21.6%	23.3%	9.2%	9.4%	9.6%	10.1%	5.1%	2.4%	2.1%	1.1%	-3.2%	0.1%	0.1%	0.9%
PT	3.6%	4.1%	4.2%	4.6%	16.0%	16.1%	16.0%	16.3%	7.8%	8.1%	8.2%	8.4%	2.2%	1.3%	1.1%	1.0%	2.2%	2.4%	1.9%	1.7%
RO	17.1%	15.3%	16.3%	15.9%	24.4%	24.3%	24.6%	25.4%	7.5%	7.8%	8.2%	8.5%	2.3%	2.2%	2.0%	1.9%	3.8%	4.0%	3.9%	4.1%
SE	11.1%	11.8%	11.9%	11.8%	17.2%	17.4%	17.2%	16.7%	6.8%	7.1%	7.1%	7.1%	2.8%	1.5%	1.6%	1.4%	0.1%	0.8%	0.7%	0.7%
SI	9.3%	11.6%	11.5%	10.9%	17.0%	17.0%	17.0%	17.5%	9.4%	9.8%	9.7%	10.0%	1.8%	2.5%	2.0%	1.7%	-0.3%	0.9%	0.8%	0.6%
SK	7.2%	9.5%	10.3%	10.0%	20.0%	20.2%	19.9%	20.2%	8.8%	9.2%	9.4%	9.5%	0.5%	0.4%	0.4%	0.4%	0.7%	0.6%	0.6%	0.7%
EU/EEA	7.7%	7.4%	7.7%	7.3%	17.0%	17.1%	17.1%	17.1%	9.7%	9.8%	9.8%	10.1%	3.7%	2.4%	2.3%	2.1%	1.4%	1.7%	1.7%	1.7%

%	Components of RoE: expenses, costs, provisions, impairments																			
	Staff expenses / equity				Other admin. (incl. depreciation) expenses / equity				Provisions / equity				Impairments (credit risk losses) / equity				Other (incl. tax) / equity			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	9.3%	9.3%	9.3%	9.8%	7.3%	7.2%	7.2%	7.4%	1.6%	0.7%	0.6%	0.7%	0.9%	0.9%	0.7%	0.9%	3.3%	2.8%	2.3%	2.7%
BE	7.4%	6.8%	6.9%	7.0%	7.5%	6.1%	5.7%	6.2%	1.3%	0.0%	0.1%	0.0%	0.7%	0.2%	0.1%	0.1%	4.4%	2.9%	2.1%	0.8%
BG	5.7%	5.7%	5.6%	5.5%	5.9%	5.9%	5.8%	5.9%	-0.1%	-0.2%	-0.2%	-0.1%	3.6%	3.4%	3.2%	3.8%	3.9%	2.6%	2.3%	2.2%
CY	10.8%	10.8%	10.8%	11.2%	8.7%	8.9%	9.2%	9.6%	0.4%	0.7%	0.7%	-0.1%	3.5%	4.7%	2.7%	4.2%	2.5%	2.8%	3.4%	3.9%
CZ	7.1%	7.2%	7.2%	7.5%	6.2%	6.4%	6.3%	6.6%	1.2%	0.0%	-0.1%	0.1%	1.0%	0.0%	-0.2%	-0.3%	4.1%	4.0%	3.7%	3.7%
DE	10.4%	10.3%	10.2%	10.4%	9.3%	9.2%	9.4%	9.6%	1.5%	1.4%	1.1%	1.0%	0.5%	0.5%	0.4%	0.6%	5.1%	4.1%	3.5%	2.8%
DK	7.8%	7.7%	7.6%	7.7%	5.8%	5.9%	6.0%	6.1%	0.6%	-0.1%	0.1%	-0.2%	-0.4%	0.1%	-0.2%	-0.1%	2.0%	1.9%	1.8%	1.7%
EE	5.3%	5.2%	5.0%	5.2%	5.3%	5.2%	5.1%	5.5%	0.3%	0.1%	0.0%	0.0%	1.2%	0.5%	0.2%	0.2%	-0.1%	0.2%	0.3%	0.6%
ES	10.4%	12.4%	12.2%	12.1%	8.9%	9.1%	9.3%	9.4%	2.3%	2.7%	2.3%	2.4%	7.2%	6.4%	6.4%	6.2%	-4.7%	-1.4%	-0.8%	0.6%
FI	6.9%	7.0%	6.8%	7.1%	4.8%	4.7%	4.6%	4.8%	0.0%	-0.1%	0.0%	-0.1%	0.8%	0.4%	0.4%	0.7%	4.3%	3.3%	2.8%	2.8%
FR	11.2%	11.3%	11.1%	11.0%	9.0%	8.1%	8.0%	8.0%	1.0%	0.2%	0.1%	0.2%	1.8%	1.7%	1.6%	1.7%	1.6%	1.5%	1.5%	1.1%
GR	8.2%	8.1%	7.9%	7.8%	6.8%	7.1%	7.1%	7.5%	0.3%	0.2%	0.4%	0.4%	24.6%	34.1%	29.4%	25.1%	3.4%	2.6%	2.3%	2.9%
HR	5.8%	5.8%	5.7%	5.9%	5.8%	5.9%	5.8%	5.8%	1.1%	0.5%	0.3%	0.3%	1.4%	1.3%	1.1%	1.2%	2.1%	2.4%	2.3%	2.4%
HU	10.9%	11.0%	11.0%	10.9%	17.4%	15.8%	15.2%	15.1%	-0.2%	0.4%	0.8%	0.2%	0.9%	0.6%	0.9%	1.6%	3.8%	3.7%	4.2%	4.0%
IE	7.1%	7.1%	7.0%	7.1%	6.3%	6.9%	6.7%	7.2%	1.8%	0.3%	0.2%	0.1%	-0.7%	-1.3%	-1.5%	-1.7%	0.8%	1.5%	1.6%	1.1%
IS	6.7%	6.8%	6.2%	6.5%	4.8%	4.6%	4.4%	4.4%	0.2%	0.1%	0.1%	0.1%	-1.9%	-1.6%	-1.7%	-1.9%	3.5%	3.6%	3.7%	3.7%
IT	11.2%	11.2%	11.0%	12.1%	8.8%	8.8%	8.6%	8.9%	0.4%	0.4%	0.4%	0.4%	3.5%	3.5%	3.3%	4.7%	3.0%	1.9%	2.1%	1.7%
LT	6.1%	6.0%	5.9%	6.0%	4.6%	4.6%	5.0%	5.4%	0.0%	-0.1%	0.0%	0.0%	-0.2%	-0.1%	-0.4%	-0.2%	3.0%	3.3%	3.5%	3.5%
LU	9.1%	9.1%	9.0%	9.0%	6.9%	6.9%	6.9%	7.0%	0.6%	0.0%	0.0%	0.0%	0.6%	0.7%	0.7%	0.7%	2.4%	2.0%	2.0%	1.9%
LV	8.1%	8.2%	8.1%	2.9%	6.1%	6.1%	6.4%	2.6%	1.0%	0.4%	0.5%	-0.1%	2.0%	-0.2%	-0.4%	-0.2%	1.0%	1.4%	1.3%	0.8%
MT	8.1%	7.9%	8.2%	8.2%	10.8%	10.6%	10.3%	11.0%	-0.1%	0.0%	0.0%	0.0%	-0.8%	-0.6%	-0.7%	-1.0%	1.8%	1.8%	2.0%	2.2%
NL	10.4%	10.4%	10.3%	10.5%	8.2%	7.1%	6.8%	7.4%	0.4%	0.4%	0.5%	0.9%	0.4%	-0.5%	-0.5%	0.0%	5.6%	4.9%	4.3%	3.9%
NO*	6.2%	n.a.	n.a.	n.a.	4.0%	n.a.	n.a.	n.a.	-0.1%	n.a.	n.a.	n.a.	0.2%	n.a.	n.a.	n.a.	2.6%	n.a.	n.a.	n.a.
PL	6.8%	7.0%	7.0%	7.5%	8.6%	8.7%	8.6%	9.1%	2.1%	2.4%	1.7%	2.1%	3.3%	3.3%	3.2%	3.5%	4.7%	4.3%	4.2%	4.4%
PT	7.5%	6.7%	6.7%	6.7%	4.9%	4.9%	4.9%	5.2%	4.9%	4.6%	4.0%	4.7%	4.5%	3.5%	4.0%	3.4%	2.8%	4.1%	3.3%	2.9%
RO	9.5%	9.3%	9.4%	9.6%	8.2%	8.3%	8.4%	8.9%	-0.4%	-0.3%	-0.4%	-0.4%	-0.5%	1.8%	1.0%	2.2%	4.1%	3.9%	3.9%	3.6%
SE	7.7%	7.5%	7.3%	7.1%	4.5%	4.3%	4.2%	4.2%	0.3%	-0.5%	-0.2%	-0.1%	0.5%	0.2%	0.2%	0.2%	2.8%	3.5%	3.1%	2.7%
SI	9.8%	9.7%	9.7%	10.0%	7.2%	7.4%	7.2%	7.6%	-0.4%	0.3%	0.0%	0.3%	-0.7%	-1.7%	-1.3%	-1.1%	2.7%	2.9%	2.4%	2.0%
SK	8.1%	8.0%	8.1%	8.1%	6.7%	6.7%	6.6%	6.7%	0.6%	0.2%	0.6%	0.4%	2.7%	2.0%	1.0%	1.8%	4.6%	4.1%	3.8%	3.7%
EU/EEA	10.2%	10.5%	10.3%	10.5%	8.3%	8.0%	7.9%	8.1%	1.0%	0.8%	0.6%	0.7%	2.5%	2.4%	2.3%	2.4%	2.2%	2.2%	2.1%	1.9%

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead.

Other expenses include for instance taxes, extraordinary effects, impact from discontinued operations, impairment or (-) reversal of impairment on non-financial assets. These expenses are shown with a positive sign (like in the columns to the left). In case there are effects resulting in negative expenses (i.e. a positive income) they have a negative sign.

* Norwegian banks have not implemented yet the reporting framework based on CR2/CRDS. Therefore, Norwegian figures are included in the EBA Risk dashboard only until March 2021.

Statistical Annex

Overview on EBA-compliant Moratoria

Loans and advances with non-expired EBA-compliant moratoria

Country	Total				of which: Households				of which: NFCs				Stage 2				Non-performing				Coverage of NPLs			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	2.4	1.0	0.5	0.1	36.5%	50.4%	70.0%	83.7%	63.4%	49.6%	30.0%	16.3%	48.9%	48.3%	37.5%	14.3%	4.6%	10.2%	12.7%	31.7%	50.3%	48.0%	61.1%	55.5%
BE	4.1	1.6	0.9	0.1	22.8%	8.3%	8.9%	48.0%	75.4%	90.7%	90.5%	52.0%	41.0%	43.0%	68.5%	52.7%	7.2%	4.6%	7.6%	5.6%	11.9%	22.1%	20.7%	19.7%
BG	0.5	0.3	0.2	0.0	19.4%	19.7%	12.9%	100.0%	78.8%	75.3%	82.0%	-	17.8%	8.4%	15.5%	3.9%	8.6%	3.1%	2.3%	13.9%	20.3%	33.6%	22.4%	16.7%
CY	0.0	0.0	-	-	68.7%	69.1%	-	-	31.3%	30.9%	-	-	38.6%	33.4%	-	-	7.8%	6.6%	-	-	29.0%	25.0%	-	-
CZ	2.4	1.0	0.9	0.1	14.1%	17.7%	8.4%	19.8%	84.3%	79.4%	89.5%	80.2%	31.6%	47.8%	35.9%	12.7%	5.0%	9.9%	28.3%	49.3%	11.6%	13.7%	7.0%	18.4%
DE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DK	0.1	0.0	0.0	-	98.6%	93.9%	100.0%	-	1.4%	6.1%	-	-	19.9%	19.4%	41.8%	-	0.1%	0.1%	-	-	12.5%	8.0%	-	-
EE	47.7	22.2	9.5	0.9	75.7%	57.7%	55.4%	42.8%	24.2%	42.1%	44.5%	57.2%	28.2%	26.2%	23.7%	29.1%	5.6%	7.6%	5.4%	7.6%	23.4%	28.1%	26.2%	23.8%
ES	7.6	7.7	0.0	-	100.0%	100.0%	-	-	0.0%	0.0%	100.0%	-	2.0%	2.3%	-	-	0.2%	0.2%	-	-	4.7%	4.0%	-	-
FR	16.9	7.1	3.0	0.9	27.2%	18.1%	18.8%	14.2%	68.3%	80.7%	80.3%	85.4%	25.8%	33.9%	56.8%	49.8%	3.5%	4.6%	5.5%	4.1%	25.3%	31.1%	23.2%	20.2%
GR	2.2	1.4	1.0	0.1	12.5%	8.7%	5.7%	4.3%	87.5%	91.3%	94.3%	95.7%	38.7%	41.7%	40.5%	44.3%	14.1%	15.6%	7.9%	1.8%	12.3%	10.6%	3.9%	0.6%
HR	2.2	1.4	0.6	0.0	8.3%	2.1%	1.5%	24.1%	41.2%	26.5%	6.2%	75.9%	25.6%	13.8%	4.8%	79.0%	2.1%	2.5%	0.7%	15.8%	49.6%	49.9%	41.9%	26.5%
HU	1.3	0.7	-	-	49.7%	45.0%	-	-	46.6%	55.0%	-	-	39.9%	26.3%	-	-	6.9%	6.3%	-	-	29.2%	34.0%	-	-
IE	1.1	0.5	0.3	0.1	36.0%	30.2%	35.3%	23.2%	62.4%	69.8%	64.7%	76.8%	56.7%	74.6%	52.9%	47.6%	6.1%	3.7%	3.9%	1.2%	18.3%	31.8%	39.1%	13.0%
IS	0.0	0.0	-	-	100.0%	100.0%	-	-	-	-	-	-	85.6%	-	-	-	14.4%	-	-	-	-	-	-	-
IT	70.9	37.8	14.9	4.1	26.0%	17.2%	20.0%	13.9%	71.0%	78.7%	74.1%	82.9%	34.4%	45.7%	44.1%	58.9%	2.2%	3.0%	3.1%	3.5%	35.1%	37.3%	30.5%	28.6%
LT	0.1	0.0	0.0	-	95.9%	67.0%	100.0%	-	4.1%	33.0%	-	-	31.9%	59.0%	52.7%	-	0.4%	-	-	-	7.0%	-	-	-
LU	0.9	0.8	0.5	0.0	5.6%	0.0%	0.0%	-	94.2%	99.9%	99.9%	100.0%	17.8%	52.2%	77.5%	30.3%	3.7%	3.5%	7.9%	13.6%	32.2%	20.3%	11.9%	33.2%
LV	0.1	0.0	0.0	0.0	99.6%	100.0%	100.0%	100.0%	0.4%	-	-	-	40.0%	31.8%	56.2%	47.1%	0.2%	-	-	-	6.3%	-	-	-
MT	0.3	0.1	0.0	0.0	23.0%	34.1%	12.3%	-	64.1%	59.8%	79.3%	100.0%	57.6%	24.8%	19.5%	57.6%	7.3%	27.5%	34.0%	-	71.1%	89.1%	24.1%	-
NL	1.5	0.7	0.2	0.0	41.7%	30.9%	51.0%	59.7%	58.1%	69.0%	49.0%	40.3%	41.2%	38.4%	51.0%	53.7%	13.1%	3.2%	2.6%	1.5%	6.2%	20.5%	38.0%	36.2%
NO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PL	0.8	0.3	0.2	0.1	33.4%	22.5%	25.7%	31.8%	66.6%	77.5%	74.3%	68.2%	36.9%	20.1%	32.6%	47.5%	15.8%	19.3%	17.0%	14.8%	31.5%	37.1%	39.1%	48.0%
PT	27.7	27.0	19.4	0.2	40.9%	37.7%	23.7%	22.9%	58.5%	61.8%	75.8%	74.2%	23.7%	26.8%	30.9%	32.4%	8.6%	8.6%	9.6%	21.8%	47.3%	49.5%	51.3%	54.7%
RO	0.1	0.0	0.0	0.0	79.3%	75.8%	34.7%	2.0%	20.7%	24.2%	65.3%	98.0%	54.0%	64.3%	41.5%	-	13.0%	11.2%	7.0%	74.2%	27.9%	42.0%	24.7%	16.0%
SE	23.7	22.3	5.7	5.4	100.0%	100.0%	100.0%	100.0%	0.0%	0.0%	-	-	4.3%	3.7%	4.5%	5.1%	0.1%	0.1%	0.1%	0.1%	5.4%	12.0%	5.8%	5.7%
SI	0.8	0.2	0.1	0.0	27.3%	18.4%	10.8%	-	71.5%	81.6%	89.2%	100.0%	46.0%	57.4%	50.1%	-	5.5%	8.2%	7.5%	-	36.5%	43.4%	43.8%	-
SK	0.5	0.2	0.1	0.1	55.9%	63.6%	40.2%	15.0%	44.0%	36.3%	59.8%	85.0%	59.2%	57.4%	73.4%	8.1%	1.2%	0.5%	0.3%	0.3%	34.2%	53.4%	50.6%	45.9%
EU/EEA	202.2	124.5	50.1	11.9	50.8%	47.9%	34.2%	56.1%	47.5%	50.6%	63.7%	42.8%	27.2%	28.1%	33.6%	30.3%	3.9%	4.5%	6.0%	3.3%	31.3%	37.0%	37.6%	31.3%

Loans and advances with expired EBA-compliant moratoria

Country	Total				of which: Households				of which: NFCs				Stage 2				Non-performing				Coverage of NPLs			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	29.1	28.5	26.9	24.4	55.8%	55.3%	55.9%	57.1%	43.0%	43.5%	42.9%	41.7%	38.6%	38.7%	38.4%	37.8%	4.5%	5.0%	5.2%	6.0%	39.5%	42.2%	43.2%	42.4%
BE	37.7	37.8	35.2	33.6	38.6%	38.8%	36.3%	37.6%	58.2%	58.2%	60.6%	58.8%	20.2%	20.8%	20.3%	17.4%	2.3%	3.1%	2.5%	2.3%	11.8%	10.8%	11.4%	14.9%
BG	1.9	2.0	2.0	2.0	28.5%	29.2%	29.9%	28.3%	70.5%	69.7%	68.8%	70.2%	32.6%	34.3%	35.1%	36.1%	6.5%	8.9%	10.4%	9.4%	58.3%	44.0%	41.2%	47.1%
CY	9.0	8.6	8.4	8.1	39.0%	39.1%	39.4%	39.7%	58.0%	58.0%	56.6%	56.6%	30.6%	32.5%	33.3%	31.8%	6.8%	6.5%	5.9%	6.0%	25.9%	25.2%	26.5%	27.1%
CZ	19.8	20.4	19.2	19.2	65.4%	62.6%	64.2%	62.2%	33.7%	36.2%	34.9%	36.8%	18.8%	21.3%	17.9%	18.2%	4.9%	4.9%	5.4%	6.6%	21.1%	23.3%	26.1%	23.7%
DE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DK	0.7	0.7	0.7	0.6	54.1%	61.5%	62.5%	65.5%	45.2%	37.9%	36.8%	33.8%	21.5%	19.4%	19.8%	49.0%	1.0%	1.4%	2.1%	1.6%	24.7%	22.3%	14.7%	16.4%
EE	136.3	147.4	150.4	151.2	80.4%	84.4%	83.0%	82.3%	19.5%	15.4%	16.9%	17.6%	22.5%	22.7%	21.6%	21.5%	5.8%	6.4%	7.1%	8.0%	34.9%	32.0%	30.6%	28.7%
ES	0.1	0.0	7.5	7.1	0.1%	0.1%	99.4%	99.4%	99.8%	99.8%	0.6%	0.6%	-	-	2.2%	2.3%	-	-	0.2%	0.2%	-	-	4.3%	5.6%
FR	228.7	223.7	214.5	197.7	12.3%	13.0%	13.2%	13.4%	86.6%	85.6%	85.7%	85.7%	17.9%	18.8%	18.9%	19.9%	2.0%	2.3%	2.7%	3.1%	28.1%	29.1%	29.4%	31.8%
GR	25.4	24.1	22.2	21.8	49.0%	47.7%	47.0%	46.6%	50.1%	51.3%	52.1%	52.5%	39.5%	39.7%	38.9%	39.8%	21.2%	19.5%	18.2%	16.4%	24.7%	25.6%	26.8%	21.1%
HR	2.4	2.9	3.3	3.7	34.0%	31.0%	26.0%	22.5%	63.0%	63.4%	57.4%	46.5%	-	-	-	-	-	-	-	-	-	-	-	-
HU	12.8	13.5	13.6	-	57.5%	57.5%	57.6%	-	40.2%	40.0%	39.9%	-	-	-	-	-	-	-	-	-	-	-	-	-
IE	21.8	21.4	19.7	17.8	57.3%	57.3%	59.1%	59.4%	42.4%	42.4%	40.5%	40.3%	34.3%	45.7%	44.9%	37.2%	12.7%	13.5%	13.3%	13.6%	19.3%	20.0%	20.2%	20.8%
IT	1.5	2.5	1.8	1.6	32.8%	24.6%	16.9%	17.4%	66.8%	74.1%	81.8%	82.6%	-	-	-	-	-	-	-	-	-	-	-	-
IS	103.9	123.2	139.6	141.4	40.1%	40.4%	36.5%	35.8%	56.3%	56.5%	60.3%	60.0%	29.8%	30.1%	31.8%	33.6%	2.7%	2.8%	3.6%	4.1%	36.8%	35.3%	36.4%	37.4%
LT	0.3	0.3	0.3	0.3	47.2%	58.7%	60.7%	61.8%	52.8%	41.3%	39.3%	38.2%	27.1%	27.4%	24.8%	24.8%	0.4%	0.6%	1.0%	1.1%	10.9%	8.2%	10.6%	9.0%
LU	3.2	2.7	2.7	2.6	17.0%	12.0%	11.3%	11.8%	78.9%	85.2%	86.0%	85.6%	14.3%	4.1%	9.2%	9.5%	4.4%	3.5%	3.2%	2.9%	5.1%	4.6%	5.8%	6.0%
LV	0.2	0.3	0.3	0.7	47.9%	62.4%	63.9%	61.3%	52.1%	37.6%	36.1%	38.7%	26.7%	30.0%	32.0%	28.0%	0.4%	1.9%	2.0%	1.0%	25.4%	32.6%	32.1%	14.1%
MT	0.9	1.1	1.1	1.1	43.9%	39.7%	41.0%	42.3%	38.6%	41.2%	39.9%	40.6%	15.4%	26.5%	25.4%	22.2%	1.6%	2.9%	5.3%	6.0%	37.8%	17.7%	15.1%	16.7%
NL	45.3	43.7	42.0	39.6	22.2%	22.7%	25.8%	26.2%	76.1%	75.7%	72.6%	71.7%	24.2%	22.9%	21.2%	21.3%	4.7%	5.5%	5.6%	5.7%	16.2%	15.2%	15.2%	17.8%
NO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PL	13.5	13.4	12.7	12.0	52.3%	53.7%	53.7%	55.8%	46.5%	45.2%	45.2%	44.1%	39.2%	42.3%	42.6%	44.7%	4.6%	5.7%	6.4%	6.1%	32.0%	35.0%	36.4%	40.4%
PT	7.8	9.8	16.4	33.6	72.7%	66.8%	71.0%	46.4%	27.1%	32.8%	28.4%	53.1%	11.4%	18.4%	20.8%	30.0%	3.6%	4.2%	5.2%	8.5%	33.6%	41.5%	44.5%	46.1%
RO	2.9	2.7	2.5	2.4	57.8%	60.0%	62.4%	62.5%	40.7%	38.6%	36.2%	36.3%	50.0%	48.3%	47.9%	39.3%	10.9%	12.4%	13.0%	13.6%	61.0%	59.2%	59.6%	61.2%
SE	5.2	6.8	20.5	19.4	76.8%	84.4%	95.3%	95.5%	23.1%	15.6%	4.7%	4.5%	-	-	-	-	-	-	-	-	-	-	-	-
SI	2.0	2.2	2.2	2.0	57.2%	54.0%	53.2%	53.2%	42.2%	45.5%	46.3%	46.4%	10.5%	16.8%	18.6%									

Statistical Annex

Overview of public guarantee schemes (PGS)

Newly originated loans and advances subject to public guarantee schemes																				
Volumes bn EUR	Newly originated loans subject to PGS				of which: Residual maturity <= 6 months				of which: Residual maturity > 6 months <= 12 months				of which: Residual maturity > 1 year <= 2 years				of which: Residual maturity > 2 years <= 5 years			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	3.9	4.2	4.2	4.0	1.3%	2.3%	11.4%	12.2%	15.7%	14.4%	3.6%	1.9%	6.5%	6.7%	9.9%	13.8%	60.4%	61.6%	61.9%	60.8%
BE	1.8	1.4	1.4	1.2	28.3%	14.2%	9.0%	3.3%	6.5%	4.8%	4.7%	4.1%	3.6%	12.5%	20.6%	32.0%	25.8%	43.1%	43.5%	37.0%
BG	0.1	0.3	0.4	0.4	13.0%	23.4%	25.0%	35.4%	4.7%	7.2%	6.1%	1.6%	3.2%	2.6%	2.8%	1.7%	79.1%	66.9%	66.1%	61.4%
CY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CZ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DE	11.2	12.3	12.5	12.0	2.6%	2.4%	2.2%	4.9%	0.7%	4.7%	7.3%	7.1%	11.4%	10.6%	8.0%	3.7%	45.4%	45.8%	52.5%	59.4%
DK	1.0	0.8	0.8	0.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EE	0.0	0.0	0.0	0.0	3.9%	10.7%	9.3%	6.3%	5.6%	11.1%	13.3%	6.1%	18.0%	12.5%	28.7%	26.7%	56.9%	54.7%	41.8%	58.8%
ES	108.7	106.8	106.2	103.6	1.6%	1.4%	1.6%	2.3%	1.1%	1.3%	1.5%	1.3%	5.8%	10.8%	14.2%	16.3%	86.0%	61.7%	59.8%	57.6%
FI	1.1	1.4	1.4	1.5	10.2%	5.0%	6.4%	3.6%	21.7%	5.0%	3.2%	5.2%	32.8%	25.8%	26.4%	27.7%	18.6%	36.4%	34.9%	37.3%
FR	131.7	118.9	114.0	110.0	38.7%	17.4%	9.8%	8.4%	21.7%	18.2%	16.3%	13.0%	2.8%	6.8%	8.2%	7.5%	20.9%	50.0%	61.2%	70.0%
GR	5.3	5.6	5.6	5.5	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.1%	0.5%	0.5%	2.1%	3.6%	5.5%	99.2%	97.6%	96.2%	93.9%
HR	0.1	0.1	0.1	0.1	6.6%	12.3%	5.4%	4.2%	13.0%	7.5%	6.2%	8.3%	8.2%	0.7%	1.7%	19.5%	44.1%	61.5%	66.3%	56.9%
HU	1.4	1.8	2.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IE	1.0	1.2	1.3	1.0	6.3%	4.3%	1.4%	1.3%	2.0%	1.8%	0.8%	0.5%	1.3%	1.9%	2.8%	2.7%	29.9%	48.5%	57.9%	62.8%
IS	0.1	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IT	100.5	110.7	116.5	120.5	0.6%	0.9%	1.0%	1.3%	1.4%	1.5%	1.6%	1.5%	1.5%	7.2%	7.8%	7.9%	24.4%	24.2%	37.4%	47.7%
LT	0.0	0.0	0.0	0.0	32.5%	37.2%	16.2%	17.5%	1.6%	15.1%	21.1%	47.1%	52.2%	40.8%	55.3%	26.9%	13.6%	6.9%	7.3%	8.5%
LU	0.1	0.1	0.1	0.1	8.6%	7.5%	2.0%	2.9%	0.1%	0.6%	0.5%	-	0.7%	13.7%	13.2%	6.1%	26.5%	30.3%	34.9%	52.8%
LV	0.0	0.0	0.0	0.0	11.3%	43.6%	2.6%	1.3%	40.2%	15.0%	25.5%	9.8%	47.3%	40.2%	71.9%	13.8%	1.2%	1.2%	-	71.2%
MT	0.2	0.3	0.3	0.3	-	-	0.0%	0.1%	0.0%	0.3%	2.0%	1.3%	3.7%	3.2%	0.8%	1.6%	23.7%	48.6%	69.5%	81.9%
NL	3.1	3.2	3.3	3.2	13.6%	9.9%	8.1%	5.6%	13.0%	19.9%	19.4%	20.3%	24.6%	24.2%	24.9%	25.7%	36.2%	40.7%	42.8%	43.6%
NO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PL	2.9	3.5	3.9	3.7	25.0%	25.3%	23.2%	24.0%	28.0%	27.8%	31.3%	31.2%	29.5%	27.4%	23.8%	21.8%	15.5%	19.5%	21.4%	22.4%
PT	6.8	7.1	7.4	7.6	1.3%	0.4%	0.7%	0.9%	0.8%	0.9%	1.4%	2.1%	3.0%	3.8%	3.3%	3.0%	55.5%	83.8%	88.5%	88.8%
RO	1.0	1.0	1.2	1.5	0.6%	0.3%	0.1%	0.4%	0.2%	0.4%	0.7%	0.3%	0.7%	30.4%	43.0%	43.1%	92.6%	62.1%	49.4%	49.9%
SE	0.1	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SI	0.1	0.1	0.2	0.2	0.4%	0.7%	1.2%	2.3%	2.5%	4.0%	6.7%	6.5%	6.3%	31.8%	36.4%	38.7%	90.8%	62.9%	55.8%	52.5%
SK	0.6	0.7	0.7	0.7	2.2%	1.6%	0.8%	1.4%	1.2%	1.4%	2.2%	1.6%	0.6%	1.1%	1.6%	2.2%	45.9%	53.2%	71.1%	84.1%
EU/EEA	378.1	376.7	378.3	372.8	14.6%	6.6%	4.2%	4.1%	8.8%	7.3%	6.6%	5.4%	4.0%	8.4%	10.0%	10.4%	43.2%	46.2%	52.9%	58.4%

Newly originated loans and advances subject to public guarantee schemes																
	Public guarantee received				Loans subject to PGS classified as stage 2				Non-performing loans subject to PGS				Coverage of non-performing loans subject to PGS			
	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21	Mar-21	Jun-21	Sep-21	Dec-21
AT	74.4%	75.5%	74.8%	74.6%	48.9%	46.7%	43.5%	45.5%	2.8%	3.5%	4.3%	5.4%	18.3%	20.5%	21.2%	19.2%
BE	59.0%	77.0%	78.5%	79.1%	9.9%	12.2%	19.7%	18.5%	2.1%	3.1%	3.8%	4.8%	9.7%	9.1%	10.2%	9.2%
BG	90.3%	90.3%	90.7%	93.1%	9.4%	11.5%	9.0%	14.8%	1.3%	1.5%	1.1%	1.4%	54.6%	47.6%	31.7%	30.1%
CY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CZ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DE	78.7%	78.3%	76.0%	78.8%	19.4%	19.1%	18.2%	19.7%	1.6%	1.6%	1.8%	2.2%	17.4%	16.4%	15.9%	17.8%
DK	79.6%	82.7%	81.8%	81.9%	17.1%	21.1%	17.3%	24.2%	22.8%	27.6%	28.9%	24.5%	15.5%	19.4%	18.4%	27.9%
EE	80.3%	83.4%	84.6%	83.7%	32.3%	20.2%	26.7%	25.4%	20.7%	17.6%	15.1%	16.8%	51.6%	43.5%	66.8%	66.1%
ES	82.2%	82.4%	83.1%	78.7%	11.9%	17.6%	19.4%	21.0%	1.0%	2.0%	2.6%	3.9%	13.2%	13.7%	14.4%	15.6%
FI	76.9%	68.5%	67.1%	66.5%	7.9%	4.4%	10.2%	8.7%	7.8%	6.5%	6.8%	6.1%	28.2%	24.2%	22.0%	29.4%
FR	68.6%	67.5%	67.7%	67.1%	15.7%	24.4%	28.8%	32.1%	2.2%	3.2%	3.8%	4.7%	9.0%	8.7%	8.8%	9.2%
GR	64.2%	64.5%	64.5%	64.6%	5.7%	7.5%	7.1%	8.8%	0.7%	0.9%	1.1%	1.2%	12.6%	9.3%	11.4%	12.8%
HR	55.9%	68.3%	66.9%	76.1%	60.6%	70.2%	66.1%	60.0%	-	2.7%	3.1%	3.0%	-	50.7%	50.0%	49.3%
HU	76.6%	76.0%	77.4%	-	5.6%	6.4%	8.1%	-	0.7%	1.0%	1.5%	-	11.9%	15.6%	21.6%	-
IE	84.6%	82.6%	83.3%	80.5%	28.4%	33.4%	32.1%	31.4%	7.8%	8.0%	8.2%	9.4%	3.4%	4.5%	7.7%	10.0%
IS	89.6%	89.5%	89.4%	89.5%	61.1%	60.6%	46.4%	45.8%	8.0%	8.1%	8.2%	9.3%	33.6%	34.2%	33.4%	30.3%
IT	86.3%	86.8%	87.9%	87.6%	10.5%	12.7%	12.5%	15.8%	0.3%	0.5%	0.6%	0.8%	21.8%	21.5%	19.4%	26.0%
LT	16.6%	16.2%	16.3%	16.4%	-	12.9%	14.3%	15.2%	25.9%	24.7%	14.5%	21.8%	21.0%	21.4%	22.2%	18.2%
LU	85.1%	84.8%	82.9%	87.1%	15.2%	21.5%	26.8%	21.4%	5.0%	12.9%	13.5%	13.5%	7.6%	11.8%	11.8%	11.8%
LV	80.0%	80.0%	78.6%	85.3%	-	-	-	26.3%	-	-	-	2.7%	-	-	-	15.6%
MT	49.2%	49.4%	49.3%	50.5%	33.1%	31.1%	34.2%	32.5%	2.7%	5.9%	5.1%	5.5%	14.5%	10.4%	11.0%	11.7%
NL	85.2%	93.1%	93.4%	94.3%	28.6%	26.5%	24.8%	21.5%	4.1%	5.0%	5.2%	5.6%	11.8%	12.8%	14.4%	14.7%
NO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PL	39.8%	69.7%	70.9%	71.7%	14.1%	16.3%	13.6%	15.0%	1.1%	1.6%	1.2%	1.9%	24.3%	18.5%	29.7%	21.6%
PT	78.6%	77.2%	77.8%	79.3%	15.9%	11.5%	13.3%	16.2%	0.3%	0.4%	0.4%	0.8%	29.5%	27.8%	32.3%	34.7%
RO	26.5%	30.2%	31.6%	33.0%	12.3%	27.4%	26.0%	31.4%	0.5%	0.3%	0.4%	0.5%	11.6%	12.2%	19.5%	24.3%
SE	69.6%	69.4%	76.5%	52.5%	32.7%	36.4%	38.0%	34.0%	6.0%	5.6%	2.6%	2.9%	20.5%	23.4%	11.8%	16.5%
SI	43.9%	43.8%	36.5%	37.9%	15.5%	19.3%	14.1%	21.6%	0.2%	0.4%	0.4%	0.6%	23.3%	22.7%	32.2%	24.8%
SK	41.4%	43.8%	45.2%	45.7%	41.3%	53.5%	52.2%	45.8%	0.2%	0.5%	0.8%	1.3%	65.6%	32.5%	35.3%	43.4%
EU/EEA	77.5%	78.2%	78.9%	77.7%	13.6%	18.5%	20.1%	22.6%	1.4%	2.0%	2.4%	3.1%	11.8%	12.0%	12.4%	14.0%

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary in country X of a bank domiciled in country Y is included both in data for countries X and Y (for the latter as part of the consolidated entity). In the EU aggregate, only the consolidated entity domiciled in country Y is considered. The sample of banks is unbalanced and reviewed annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures.

[Compliance table on the Guidelines on Covid-19 measures reporting and disclosure](#)

Methodological note

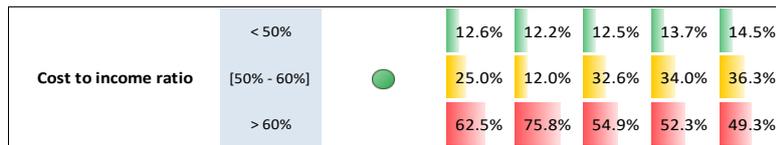
Risk Indicators' (RIs) heatmap

The heatmap provides a quick overview of the main RIs, in which it is possible to find the category, number and designation of the specific RI, its historic development and the three buckets in which each data point is assigned to across time (green for the “best” bucket, yellow for the intermediary one and red for the “worst” bucket). The “sample of reporting banks” returns the actual number of banks that submitted the expected data for that reference date (consolidated view).

For each of the RIs' quarterly data, the distribution across the three buckets is computed in respect of the sum of total assets for all banks that are included in the EBA's reporting sample in each reference date. From reference periods March 2020 onwards, the sum of total assets no longer includes UK banks.. Thus, if we observe any given bucket increasing its percentage, we immediately acknowledge that more assets are being assigned to that bucket. However, this does not necessarily mean that more banks are comprised within the bucket (the sum of total assets for all banks is fixed, as well as the total assets from each bank taken individually).

The traffic light of each RI can assume three colours (green, yellow and red) depending on the latest developments on the “worst” bucket of the RI comparing to the whole time series. If the “worst” bucket is progressing positively (i.e. in case fewer assets are being assigned to it), the traffic light should be moving away from red getting closer to green. The colour is computed considering the 33rd and the 67th percentile of the time series.

To help reading the heatmap, let us consider the example of the cost to income ratio:



The green traffic light for the ratio points to the good behaviour of this RI in the last quarter relating to past observations.

More than just declaring if the “worst” bucket has more or less percentage of assets assigned to it, this traffic light approach delivers simultaneously an insight to the latest developments in the RI’s “worst” bucket and to the relative position of that data point comparing to all other observations in the same bucket.

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

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹⁾		
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	0015	0010	C 02.00	0010	0010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	0010	0010	C 02.00	0010	0010						
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	0020	0010	C 02.00	0010	0010						
4	SVC_29	CET 1 ratio (fully loaded)	Common equity TIER 1 capital (A) / Total risk exposure amount (B) with both, numerator and denominator, being adjusted for transitional effects	[(C 01.00(0020, c0010) - C 05.01(0010, c0010) - C 01.00(0040, c0010) + MIN [(C 01.00(0530, c0010) - C 01.00(0740, c0010) - C 05.01(0010, c0020) - C 01.00(0720, c0010) + MIN [(C 01.00(0750, c0010) - C 01.00(0970, c0010) - C 05.01(0010, c0030), 0), 0)] / ((C 02.00(0010, c0010) - C 05.01(0010, c0040))											
5	SVC_13	Leverage ratio	Tier 1 capital - transitional definition (A) / Total Leverage Ratio exposure - using a transitional definition of Tier 1 capital (B)	C 47.00	0320	0010	C 47.00	0300	0010						
6	SVC_12	Leverage ratio (fully phased-in definition of Tier 1)	Tier 1 capital - fully phased-in definition (A) / Total Leverage Ratio exposure - using a fully phased-in definition of Tier 1 capital (B)	C 47.00	0310	0010	C 47.00	0290	0010						
7	AQT_3.2	Share of non-performing loans and advances (NPL ratio)	Non-performing loans and advances (A) / Total gross loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0060	F 18.00	0005, 0070, 0191, 0221	010						
8	AQT_41.2	Coverage ratio of non-performing loans and advances	Accumulated impairment, accumulated negative changes in fair value due to credit risk for non-performing loans and advances (A) / Total gross non-performing loans and advances (B)	F 18.00	0005, 0070, 0191, 0221	0150	F 18.00	0005, 0070, 0191, 0221	0060						
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FB)	Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)	F 19.00	0005, 0070, 0191, 0221	0010	F 18.00	0005, 0070, 0191, 0221	0010						
10	AQT_3.1	Non-performing debt instruments (loans and advances & debt securities) other than held for trading to total gross debt instruments (NPE ratio)	Non-performing debt instruments (loans and advances & debt securities) other than held for trading (A) / Total gross debt instruments (B)	F 18.00	0330	0060	F 18.00	0330	0010						
11	PFT_21	Return on equity (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total equity (B)	F 02.00	0670	0010	F 01.03	0300	0010						
12	PFT_24	Return on assets (numerator annualised, denominator as average) ⁽²⁾	Profit or loss for the year (A) / Total assets (B)	F 02.00	0670	0010	F 01.01	0380	0010						
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	0360, 0385, 0390	0010	F 02.00	0355	0010						
14	PFT_25	Net interest income to total net operating income	Net interest income (interest income (A) - interest expenses (B)) / Total net operating income (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 02.00	0355	0010			
15	PFT_26	Net fee and commission income to total net operating income	Net fee and commission income (fee and commission income (A) - fee and commission expenses (B)) / Total net operating income (C)	F 02.00	0200	0010	F 02.00	0210	0010	F 02.00	0355	0010			
16	PFT_29	Net trading income to total net operating income	Net gains or losses on financial assets and liabilities held for trading (A) / Total net operating income (B)	F 02.00	0280, 0285, 0287, 0290, 0295	0010	F 02.00	0355	0010						
17	PFT_41	Net interest margin (numerator annualised, denominator as average) ⁽²⁾	Interest income (A) - interest expenses (B) / Interest earning assets (C)	F 02.00	0010	0010	F 02.00	0090	0010	F 01.01	0010, 0080, 0090, 0094, 0095, 0120, 0138, 0173, 0174, 0177, 0178, 0232, 0233, 0236, 0237, 0098, 0099, 0143, 0144, 0182, 0183	0010			
18	PFT_43	Cost of risk ⁽⁴⁾	⁽¹⁾ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to update in the institution's methodology for estimation (net) + Other adjustments (annualised) (A) / Total gross loans and advances subject to impairment (B + C)	F 12.01	0080, 0250, 0430, 0670	0020, 0040, 0050, 0070, 0110, 0120, 0125	F 04.03.1	0110	0015, 0030, 0040, 0041	F 04.04.1	0070	0015, 0030, 0040, 0041			
19	FND_32	Loans and advances-to-deposits ratio for households and non-financial corporations	Total loans and advances to non-financial corporations and households (A + B) / Total deposits to non-financial corporations and households (C)	F 05.01	0080	0050, 0060	F 04.01	0170, 0180	0010	F 08.01	0260, 0310	0010, 0020, 0030, 0034, 0035			
20	FND_33	Asset encumbrance ratio	⁽⁴⁾ Total encumbered assets and collateral (A) / Total assets and collateral (B+C)	F 32.01 & F32.02	010, 130	010	F 32.01	010	010, 060	F 32.02	130	010, 040			
21	LQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	0010	0010	C 76.00	0020	0010						

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

(2) For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second the number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4.

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

(4) Encumbered assets (recognised on the balance sheet) are considered at their carrying value, collateral received is considered as at fair value.

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾		
				Template	Row	Column	Template	Row	Column
Exposures towards counterparty	n/a	Equity instruments + Cash balances at central banks and other demand deposits + Debt securities + Loans and advances		F 20.04	0040, 0075, 0080, 0140	0010			
Cash balances at central banks and other demand deposits	n/a	Cash balances at central banks and other demand deposits		F 20.04	0075	0010			
Debt securities	n/a	Debt securities		F 20.04	0080	0010			
Debt securities: of which Central banks and general governments	n/a	Central banks and general governments		F 20.04	0090, 0100	0010			
Loans and advances	n/a	Loans and advances		F 20.04	0140	0010			
Loans and advances: of which Credit institutions and other financial corporations	n/a	Credit institutions and other financial corporations		F 20.04	0170, 0180	0010			
Loans and advances: of which Non-financial corporations	n/a	Non-financial corporations		F 20.04	0190	0010			
Loans and advances: of which Households	n/a	Households		F 20.04	0220	0010			
Deposits	n/a	Deposits		F 20.06	0070	0010			
Deposits: of which Central banks	n/a	Central banks		F 20.06	0080	0010			
Deposits: of which General governments	n/a	General governments		F 20.06	0090	0010			
Deposits: of which Credit institutions	n/a	Credit institutions		F 20.06	0100	0010			
Deposits: of which Other financial corporations	n/a	Other financial corporations		F 20.06	0110	0010			
Deposits: of which Non-financial corporations	n/a	Non-financial corporations		F 20.06	0120	0010			
Deposits: of which Households	n/a	Households		F 20.06	0130	0010			
Off balance sheet exposures: Loan commitments	n/a	Loan commitments given		F 20.05	0010	0010			
Off balance sheet exposures: Financial guarantees	n/a	Financial guarantees given		F 20.05	0020	0010			
Off balance sheet exposures: Other Commitments	n/a	Other Commitments given		F 20.05	0030	0010			
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	0020, 0030, 0040	0010	F 01.01	0380	0010

Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	0070, 0093, 0097, 0110, 0142, 0172, 0176, 0235, 0390	0010	F 01.01	0380	0010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	0080, 0094, 0098, 0120, 0173, 0143, 0177, 0182, 0232, 0236	0010	F 01.01	0380	0010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	0090, 0095, 0099, 0130, 0144, 0174, 0178, 0183, 0233, 0237	0010	F 01.01	0380	0010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	0060, 0092, 0240	0010	F 01.01	0380	0010
Other assets	RDB_6 ⁽⁴⁾	Ratio	Other assets (A) / Total Assets (B)	F 01.01	0250, 0260, 0270, 0300, 0330, 0360, 0370, 0375	0010	F 01.01	0380	0010
Total assets	RDB_1	Denominator	Total assets	F 01.01	0380	0010			
Total financial assets	AQT_68.1 ⁽⁴⁾	Denominator	Total financial instruments on the asset side	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010			
Share of financial assets valued at (amortised) cost	AQT_68.3 ⁽⁴⁾	Ratio	Financial instruments measured at (amortised) cost (A) / Total financial instruments on the asset side (B)	F 01.01	0010, 0181, 0231, 0234	010	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through OCI	AQT_68.2 ⁽⁴⁾	Ratio	Financial instruments measured at FV through other comprehensive income (A) / Total financial instruments on the asset side (B)	F 01.01	0141, 0175	0010	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Share of financial assets at fair value through profit&loss ⁽³⁾	AQT_68.1 ⁽⁴⁾	Ratio	Financial instruments measured at FV through P&L (A) / Total financial instruments on the asset side (B)	F 01.01	0050, 0091, 0096, 0100, 0171, 0240	0010	F 01.01	0010, 0050, 0091, 0096, 0100, 0141, 0171, 0175, 0181, 0231, 0234, 0240	0010
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	0005, 0070, 0191, 0221	0010	n/a	n/a	n/a
Loans and advances: HHs	n/a		Gross carrying amount of loans at amortised costs to Households	F 18.00	0150	0010	n/a	n/a	n/a
Loans and advances: Mortgages	n/a		Gross carrying amount of loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0010	n/a	n/a	n/a
Loans and advances: NFCs	n/a		Gross carrying amount of loans at amortised costs to Non-financial corporations	F 18.00	0120	0010	n/a	n/a	n/a
Loans and advances: SME	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Small and Medium-sized Enterprises	F 18.00	0130	0010	n/a	n/a	n/a
Loans and advances: CRE	n/a		Gross carrying amount of loans at amortised costs to NFCs of which: Loans collateralised by commercial immovable property	F 18.00	0140	0010	n/a	n/a	n/a
Non-performing loans and advances	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	0005, 0070, 0191, 0221	0060	n/a	n/a	n/a
Non-performing loans and advances: HHs	n/a		Gross carrying amount of non-performing loans at amortised costs to Households	F 18.00	0150	0060	n/a	n/a	n/a
Non-performing loans and advances: Mortgages	n/a		Gross carrying amount of non-performing loans at amortised costs to Households of which: Loans collateralised by residential immovable property	F 18.00	0160	0060	n/a	n/a	n/a
Non-performing loans and advances: NFCs	n/a		Gross carrying amount of non-performing loans at amortised costs to Non-financial corporations	F 18.00	0120	0060	n/a	n/a	n/a

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

NFCs loans and advances - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0130	0010	F06.01	0190	0010
NFCs loans and advances - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0140	0010	F06.01	0190	0010
NFCs loans and advances - P Education	n/a	Ratio	NFCs loans and advances - P Education (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0150	0010	F06.01	0190	0010
NFCs loans and advances - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0160	0010	F06.01	0190	0010
NFCs loans and advances - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0170	0010	F06.01	0190	0010
NFCs loans and advances - S Other services	n/a	Ratio	NFCs loans and advances - S Other services (A) / Total gross carrying amount Loans and advances (B)	F 06.01	0180	0010	F06.01	0190	0010
NFCs NPLs - A Agriculture, forestry and fishing	n/a	Ratio	NFCs loans and advances - A Agriculture, forestry and fishing : Non-performing (A) /Loans and advances (B)	F 06.01	0010	0012	F06.01	0010	0010
NFCs NPLs - B Mining and quarrying	n/a	Ratio	NFCs loans and advances - B Mining and quarrying : Non-performing (A) /Loans and advances (B)	F 06.01	0020	0012	F06.01	0020	0010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B)	F 06.01	0030	0012	F06.01	0030	0010
NFCs NPLs - D Electricity, gas, steam and air conditioning supply	n/a	Ratio	NFCs loans and advances - D Electricity, gas, steam and air conditioning supply : Non-performing (A) /Loans and advances (B)	F 06.01	0040	0012	F06.01	0040	0010
NFCs NPLs - E Water supply	n/a	Ratio	NFCs loans and advances - E Water supply : Non-performing (A) /Loans and advances (B)	F 06.01	0050	0012	F06.01	0050	0010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)	F 06.01	0060	0012	F06.01	0060	0010
NFCs NPLs - G Wholesale and retail trade	n/a	Ratio	NFCs loans and advances - G Wholesale and retail trade : Non-performing (A) /Loans and advances (B)	F 06.01	0070	0012	F06.01	0070	0010
NFCs NPLs - H Transport and storage	n/a	Ratio	NFCs loans and advances - H Transport and storage : Non-performing (A) /Loans and advances (B)	F 06.01	0080	0012	F06.01	0080	0010
NFCs NPLs - I Accommodation and food service activities	n/a	Ratio	NFCs loans and advances - I Accommodation and food service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0090	0012	F06.01	0090	0010
NFCs NPLs - J Information and communication	n/a	Ratio	NFCs loans and advances - J Information and communication : Non-performing (A) /Loans and advances (B)	F 06.01	0100	0012	F06.01	0100	0010
NFCs NPLs - K Financial and insurance activities	n/a	Ratio	NFCs loans and advances - K Financial and insurance activities : Non-performing (A) /Loans and advances (B)	F 06.01	0105	0012	F06.01	0105	0010
NFCs NPLs - L Real estate activities	n/a	Ratio	NFCs loans and advances - L Real estate activities : Non-performing (A) /Loans and advances (B)	F 06.01	0110	0012	F06.01	0110	0010
NFCs NPLs - M Professional, scientific and technical activities	n/a	Ratio	NFCs loans and advances - M Professional, scientific and technical activities : Non-performing (A) /Loans and advances (B)	F 06.01	0120	0012	F06.01	0120	0010
NFCs NPLs - N Administrative and support service activities	n/a	Ratio	NFCs loans and advances - N Administrative and support service activities : Non-performing (A) /Loans and advances (B)	F 06.01	0130	0012	F06.01	0130	0010
NFCs NPLs - O Public administration and defence, compulsory social security	n/a	Ratio	NFCs loans and advances - O Public administration and defence, compulsory social security : Non-performing (A) /Loans and advances (B)	F 06.01	0140	0012	F06.01	0140	0010
NFCs NPLs - P Education	n/a	Ratio	NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)	F 06.01	0150	0012	F06.01	0150	0010
NFCs NPLs - Q Human health services and social work activities	n/a	Ratio	NFCs loans and advances - Q Human health services and social work activities : Non-performing (A) /Loans and advances (B)	F 06.01	0160	0012	F06.01	0160	0010
NFCs NPLs - R Arts, entertainment and recreation	n/a	Ratio	NFCs loans and advances - R Arts, entertainment and recreation : Non-performing (A) /Loans and advances (B)	F 06.01	0170	0012	F06.01	0170	0010
NFCs NPLs - S Other services	n/a	Ratio	NFCs loans and advances - S Other services : Non-performing (A) /Loans and advances (B)	F 06.01	0180	0012	F06.01	0180	0010
Proportion of exposures to NACE L (Real Estate Activities)	n/a	Ratio	Exposures to NACE L (Real Estate Activities) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0110	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE L (Real Estate Activities)	n/a	Ratio	Non-performing exposures to NACE L (A) / Total exposures to NACE L (Real Estate Activities) (B)	F 20.07.1	0110	0012	F 20.07.1	0110	0010
Proportion of exposures to NACE F (Construction)	n/a	Ratio	Exposures to NACE F (Construction) (A) / Total exposures to non-financial corporations (B)	F 20.07.1	0060	0010	F 20.07.1	0190	0010
Non-performing exposures to NACE F (Construction)	n/a	Ratio	Non-performing exposures to NACE F (A) / Total exposures to NACE F (Construction) (B)	F 20.07.1	0060	0012	F 20.07.1	0060	0010
Stage 1 loans and advances ⁽³⁾	AQT_65	Ratio	Stage 1 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	0070	0015	F 04.04.1	0070	0015, 0030, 0040
Stage 2 loans and advances ⁽³⁾	AQT_66	Ratio	Stage 2 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	0070	0030	F 04.04.1	0070	0015, 0030, 0040
Stage 3 loans and advances ⁽³⁾	AQT_67	Ratio	Stage 3 loans and advances at amortised cost (A) / Sum of stage 1, 2 and 3 loans and advances at amortised cost (B)	F 04.04.1	0070	0040	F 04.04.1	0070	0015, 0030, 0040
Coverage ratio stage 1 of loans and advances ⁽³⁾	AQT_79.1	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 1	F 04.04.1	0070	0050	F 04.04.1	0070	0015

Coverage ratio stage 2 of loans and advances ⁽³⁾	AQT_79.2	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 2	F 04.04.1	0070	0060	F 04.04.1	0070	0030
Coverage ratio stage 3 of loans and advances ⁽³⁾	AQT_79.3	Ratio	Accumulated impairments (A) / Gross carrying amount (B) for loans and advances at amortised cost in stage 3	F 04.04.1	0070	0070	F 04.04.1	0070	0040
Total fair valued financial assets ⁽³⁾	n/a	Calculation	(AQT_68.1 + AQT_68.2) * Total Financial Assets	n/a	n/a	n/a	n/a	n/a	n/a
Level 1 financial assets ⁽³⁾	AQT_80.1	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 1 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 2 financial assets ⁽³⁾	AQT_80.2	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Level 3 financial assets ⁽³⁾	AQT_80.3	Ratio	Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B)	F 14.00	0010, 0056, 0060, 0101, 0140	0010	F 14.00	0010, 0056, 0060, 0101, 0140	0010, 0020, 0030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	0010	0010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	0010	0010			
Sovereign exposure - Financial assets held for trading	n/a	Ratio	Sovereign exposure treated as Financial assets held for trading / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0010	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Fair value through P&L	n/a	Ratio	Sovereign exposure treated as Fair value through P&L (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0060	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Fair value through OCI	n/a	Ratio	Sovereign exposure treated as Fair value through OCI (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0080	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Amortised cost	n/a	Ratio	Sovereign exposure treated as Amortised cost (A) / Sum of the sovereign exposure values at fair value through P&L, OCI and amortised cost (B)	C 33.00	0010	0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	0010	0030, 0060, 0080, 0100	C 33.00	0010	0030, 0040, 0050, 0060, 0070, 0080, 0090, 0100, 0110, 0120
Sovereign exposure maturities 0 - 3M	n/a	Ratio	Sovereign exposure maturities 0 - 3M (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0170	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 3M - 1Y	n/a	Ratio	Sovereign exposure maturities 3M - 1Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0180	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 1Y - 5Y	n/a	Ratio	Sovereign exposure maturities 1Y - 5Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0190, 0200, 0210	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 5Y - 10Y	n/a	Ratio	Sovereign exposure maturities 5Y - 10Y (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0220	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010
Sovereign exposure maturities 10Y - more	n/a	Ratio	Sovereign exposure maturities 10Y - more (A) / Sum of the sovereign exposure values in all maturities (B)	C 33.00	0230	0010	C 33.00	0170, 0180, 0190, 0200, 0210, 0220, 0230	0010

Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	0050, 0065, 0090, 0130, 0143	0010	F 01.02	0300	0010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	0160	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Customer deposits from HHs	n/a	Ratio	Deposits from HHs (A) / Total liabilities (B)	F 08.01	0310	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Customer deposits from NFCs	n/a	Ratio	Deposits from NFCs (A) / Total liabilities (B)	F 08.01	0260	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Other deposits	n/a	Ratio	Other deposits (A) / Total liabilities (B)	F 08.01	0110, 0210	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	0110, 0210, 0260, 0310	0010, 0020, 0030, 0034, 0035	F 01.02	0300	0010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	0300	0010
			Calculated as sum (numerator FND_28 and FND_29) / numerator FND_9	n/a	n/a	n/a	n/a	n/a	n/a
Share of secured funding	FND_28	Numerator	Covered bonds (A) / Total liabilities (B)	F 08.01	390	010, 020, 030, 034, 035	n/a	n/a	n/a
	FND_29	Numerator	Asset-backed securities (A) / Total liabilities (B)	F 08.01	380	010, 020, 030, 034, 035	n/a	n/a	n/a
Loan commitments: volume	n/a		Gross carrying amount	F 18.00	0340	0010	n/a	n/a	n/a
Share of loan commitments to HHs	n/a	Ratio	Loan commitments to HHs (A) / Total loan commitments given (B)	F 18.00	0400	0010	F 18.00	0340	0010
Share of loan commitments to NFCs	n/a	Ratio	Loan commitments to NFCs (A) / Total loan commitments given (B)	F 18.00	0390	0010	F 18.00	0340	0010
Own funds (Tier 1 capital) volume	n/a		Tier 1 capital volume (A)	C 01.00	0015	0010	n/a	n/a	n/a
Capital instruments eligible as CET1 Capital	n/a	Ratio	Capital instruments eligible as CET1 Capital (A) / Tier 1 capital volume (B)	C 01.00	0030	0010	C 01.00	0015	0010
Retained earnings	n/a	Ratio	Retained earnings (A) / Tier 1 capital volume (B)	C 01.00	0130	0010	C 01.00	0015	0010
Accumulated other comprehensive income	n/a	Ratio	Accumulated other comprehensive income (A) / Tier 1 capital volume (B)	C 01.00	0180	0010	C 01.00	0015	0010
Other CET1 components	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 01.00	0030, 0130, 0180, 0530	0010	C 01.00	0015	0010
Additional Tier 1 capital	n/a	Ratio	Additional Tier 1 capital	C 01.00	0530	0010	C 01.00	0015	0010
RWA volume	n/a		RWA volume	C 02.00	0010	0010	n/a	n/a	n/a
			Calculated as SCV_4 - Securitisation risk exposure amounts of total credit risk exposure amounts	n/a	n/a	n/a	n/a	n/a	n/a
Credit risk capital requirements (excl. securitisation)	SCV_4	Ratio	Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (A) / Total risk exposure amount (B)	C 02.00	0040	0010	C 02.00	0010	0010
Securitisation capital requirements	n/a	Ratio	Securitisation positions (SA and IRB) (A) / Risk-weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries (B)	C 02.00	0220, 0430, 0470	0010	C 02.00	0010	0010
Market risk capital requirements	SCV_8	Ratio	Total risk exposure amount for position, foreign exchange and commodities risks (A) / Total risk exposure amount (B)	C 02.00	0520	0010	C 02.00	0010	0010
Operational risk capital requirements	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	0590	0010	C 02.00	0010	0010
Other capital requirements	n/a	Ratio	Residual in total capital requirements	n/a	n/a	n/a	n/a	n/a	n/a
Net interest income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	(Interest income - Interest expense) / Equity (B)	F 02.00	0010, 0090	0010	F 01.03	0300	0010
Net fee & commission income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Fee & commission income - Fee & commission expense (A) / Equity (B)	F 02.00	0200, 0210	0010	F 01.03	0300	0010
Net trading income (incl. FV result) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Net Gains or (-) losses on financial assets and liabilities: held for trading, trading, non-trading financial assets mandatorily at fair value through profit or loss, designated at fair value through profit or loss (A) / Equity (B)	F 02.00	0280, 0285, 0287, 0290	0010	F 01.03	0300	0010

Other operating income on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Total net operating income - net interest income - Fee & commission income - net trading income (A) / Equity (B)	F 02.00	0010, 0090, 0200, 0210, 0280, 0285, 0287, 0290, 0355	0010	F 01.03	0300	0010
Staff expenses on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	0370	0010	F 01.03	0300	0010
Other admin. (incl. depreciation) expenses on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Other admin. (incl. depreciation) expenses (A) / Equity (B)	F 02.00	0380, 0390	0010	F 01.03	0300	0010
Provisions on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	0430	0010	F 01.03	0300	0010
Impairments (credit risk losses) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Impairments (credit risk losses) (A) / Equity (B)	F 02.00	0460	0010	F 01.03	0300	0010
Other (incl. tax) on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Provisions + Impairments (A) / Equity (B)	F 02.00	0670, 0355, 0370, 0380, 0390, 0430, 0460	0010	F 01.03	0300	0010
Loans and advances with non-expired EBA-compliant moratoria: Total	n/a		Total Loans and advances with non-expired EBA-compliant moratoria	F 91.01	0010	0010			
Loans and advances with non-expired EBA-compliant moratoria: HHs	n/a	Ratio	Households (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0020	0010	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: NFCs	n/a	Ratio	NFCs (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0040	0010	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: Stage 2	n/a	Ratio	Stage 2 (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0010	0050	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: Non-performing	n/a	Ratio	Non-performing (A) / Total Loans and advances with non-expired EBA-compliant moratoria (B)	F 91.01	0010	0060	F 91.01	0010	0010
Loans and advances with non-expired EBA-compliant moratoria: Coverage of NPLs	n/a	Ratio	Coverage of NPLs (A) / Non-performing (B)	F 91.01	0010	0150	F 91.01	0010	0060
Loans and advances with expired EBA-compliant moratoria: Total	n/a	Ratio	Total Loans and advances with expired EBA-compliant moratoria	F 91.03	0010	0010			
Loans and advances with expired EBA-compliant moratoria: HHs	n/a	Ratio	Households (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0020	0010	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: NFCs	n/a	Ratio	NFCs (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0040	0010	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Stage 2	n/a	Ratio	Stage 2 (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0010	0040	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Non-performing	n/a	Ratio	Non-performing (A) / Total Loans and advances with expired EBA-compliant moratoria (B)	F 91.03	0010	0050	F 91.03	0010	0010
Loans and advances with expired EBA-compliant moratoria: Coverage of NPLs	n/a	Ratio	Coverage of NPLs (A) / Non-performing (B)	F 91.03	0010	0120	F 91.03	0010	0050
Loans subject to PGS: newly originated	n/a	Ratio	Total loans subject to PGS	F 90.03	0010	0030			
Loans subject to PGS: residual maturity <= 6 months	n/a	Ratio	Residual maturity <= 6 months (A) / Total loans subject to PGS (B)	F 90.03	0010	0050	F 90.03	0010	0030
Loans subject to PGS: residual maturity > 6 months <= 12 months	n/a	Ratio	Residual maturity > 6 months <= 12 months (A) / Total loans subject to PGS (B)	F 90.03	0010	0060	F 90.03	0010	0030
Loans subject to PGS: residual maturity > 1 year <= 2 years	n/a	Ratio	Residual maturity > 1 year <= 2 years (A) / Total loans subject to PGS (B)	F 90.03	0010	0070	F 90.03	0010	0030
Loans subject to PGS: residual maturity > 2 years <= 5 years	n/a	Ratio	Residual maturity > 2 years <= 5 years (A) / Total loans subject to PGS (B)	F 90.03	0010	0080	F 90.03	0010	0030
Loans subject to PGS: public guarantee received	n/a	Ratio	Guarantee received (A) / Total loans subject to PGS (B)	F 91.05	0010	0150	F 90.03	0010	0030
Loans subject to PGS: classified as stage 2	n/a	Ratio	Loans subject to PGS classified as stage 2 (A) / Total loans subject to PGS (B)	F 91.05	0010	0040	F 90.03	0010	0030
Loans subject to PGS: non-performing loans	n/a	Ratio	Non-performing loans subject to PGS (A) / Total loans subject to PGS (B)	F 91.05	0010	0050	F 90.03	0010	0030
Loans subject to PGS: coverage ratio of non-performing loans subject to PGS	n/a	Ratio	Accumulated impairment, accumulated negative changes in fair value due to credit risk of non-performing loans subject to PGS (A) / Non-performing loans subject to PGS (B)	F 91.05	0010	0120	F 91.05	0010	0050

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

(2) For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second the number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4.

(3) Applicable only to IFRS reporting banks.

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



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