



RISK DASHBOARD

DATA AS OF Q1 2021

EBA

EUROPEAN
BANKING
AUTHORITY

Summary*

The CET1 ratio increased again slightly in Q1 2021. It reached 15.6% on a fully loaded basis amid a nearly parallel rise of the numerator (CET1 capital) and denominator (risk weighted assets, RWA). The latter came in parallel to an increase in total assets. The leverage ratio declined from 5.8% in Q4 2020 to 5.6% in Q1 2021 on a fully loaded basis, as the increase in capital could not compensate for the rise of the denominator. The rise in total assets was driven by a significant increase in cash balances (including deposits with central banks). Also loans to households and non-financial corporates (NFCs) rose. The RWA composition showed a growing share of credit RWA (up from 82.6% in Q4 to 83.5% in Q1), whereas the share of operational RWA contracted (from 10.1% to 9.7%). Other components remained roughly stable quarter on quarter (QoQ).

The NPL ratio declined despite a slight rise in NPL volumes. It reached 2.5%, down by 10bps compared to the previous quarter. The 5th/95th percentile ranges from 0.2% (unchanged QoQ) to 10.1% (10.7% in Q4), showing that banks with particularly high ratios managed to reduce them. On segment level, the NPL ratios remained stable for household exposures (2.9%), and slightly contracted for loans to NFCs (from 4.8% to 4.7%). For NFC exposures, even though the NPL ratio declined or remained stable for nearly all sectors, it rose for some of them. The biggest increase was among accommodation and food services (further up from 8.4% to 9.0% QoQ) as well as arts, entertainment and recreation (further up from 7.2% to 7.9%). Forborne loans rose by 7.6% in Q1. However, amid the even more pronounced rise of the denominator the forbearance ratio remained unchanged at 2.0%. The Heatmap shows that there was a particularly pronounced move of banks with a ratio below 1.5% into the segment of banks with an average ratio of 1.5% to 4.0% (the former is down from 51.1% to 41.9%, the latter up from 40.7% to 49.8%). The share of banks with a ratio above 4% remained nearly unchanged (8.3% in Q1 vs. 8.2% in Q4). The stage ratio 2 ratio slightly declined from 9.1% to 9.0% in Q1.

Loans under EBA eligible moratoria declined further in Q1 2021. They reached around EUR 203bn (around EUR 318bn in Q4 2020). The decline was again more pronounced for NFC exposures than for loans to households. Whereas the share of stage 2 loans under moratoria remained nearly stable at 27.3% (27.2% in Q4 2020), the NPL ratio showed a significant rise. It stood at 3.9% in Q1 2021, 60bps up since Q4 2020. For loans with expired moratoria, the stage 2 ratio reached 23.7% (20.2% in the previous quarter) and the NPL ratio was 4.5% (4.0% in the previous quarter). The latter also shows an extremely wide dispersion among countries, ranging from 0.4% to 21.2%. The rise in loans under public guarantee schemes (PGS) slowed down, reaching around EUR 378bn in Q1, up from EUR 343bn as of YE 2020. Both, the stage 2 and NPL ratios were on the rise for PGS exposures, from 11.7% to 13.6% for the former and from 1.1% to 1.4% for the latter. Also the share of exposures, which is covered by the guarantees, further rose from 71.1% to 77.5% QoQ.

Profitability improved strongly. Return on equity (RoE) rose to 7.6% in Q1 2021 from 1.9% as of YE2020, an all time high for the periods covered by the Risk Dashboard (since 2014), driven by contracting cost of risk as well as rising fee & commission and trading income. Cost of risk fell from 75bps to 53bps QoQ, with the 5th/95th percentile ranging from -5bps to 186bps, showing a wide dispersion among banks. Fee & commission income as share of equity rose from 9.0% to 9.6% and trading income from 1.6% to 3.6%. Net interest income as share of equity, in contrast, declined from 17.4% to 17.1%. The net interest margin (NIM) significantly contracted from 133bps to 124bps, ranging from 75bps up to 302bps among countries. The cost to income ratio declined from 65.2% in Q4 2020 to 63.6% in Q1 2021, with a bigger increase of the denominator than the numerator. The rise in the latter is similarly reflected in other than staff related administrative expenses as share of equity, which rose from 8.1% as of YE 2020 to 8.3% in Q1 2021. Also provisions as share of equity rose from 0.8% to 1.0% in the same period. Staff expenses as share of equity declined from 10.2% to 10.1% QoQ.

The loan to deposit ratio declined further from 112.2% in Q4 to 111.0% in Q1, supported by a bigger rise in client deposits from households and NFCs than respective loans. The asset encumbrance ratio increased from 27.9% as of YE 2020 to 28.8% in Q1 2021, presumably not least due to a further rise in central bank funding (TLTRO3) during the quarter. The liquidity coverage ratio (LCR) reached 173.7% in Q1 (173.0% in Q4).


*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.

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


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


Asset quality		→	<p>After two quarters of decreasing total loan volumes, lending to households and non-financial corporates picked up again in the first quarter. This might have been partially influenced by banks' efforts to meet the lending target to get a preferential rate on their Targeted Longer-Term Refinancing Operations (TLTRO) borrowing. New lending continues to be supported by public guarantee schemes (PGS). These and other support measures, such as moratoria as well as temporary suspensions of tax and insolvency regimes might be a reason why non-performing loan (NPL) volumes do not show a major increase. However, NPL formation has particularly accelerated in some of the sectors most affected by the pandemic, such as hospitality related sectors, and it rose slightly for traditionally safer portfolios like mortgages. The rise in forbore loans indicates that a growing share of lenders is in need of concessions because they are experiencing or are likely to experience difficulties in meeting their financial commitments.</p> <p>Short-term outlook: The ECB's Bank Lending Survey for Q1 2020 points to rather subdued demand and further tightening of lending standards but credit growth will also depend on the pace of the economic recovery. Although vaccine rollouts have accelerated and containment measures are being gradually lifted, the risks related to the emergence of new COVID-19 variants for which existing vaccines may not be effective remain elevated. Banks are still vulnerable, in particular those with higher exposures towards economic activities that are more reliant on social contact and mobility. Also supply chain shortages add to the COVID-19 related concerns. Improving macroeconomic conditions, a large stock of non-financial corporation (NFC) deposits and early debt restructuring – where needed – might limit NPL formation. However, if the phase-out of fiscal, monetary, and regulatory support measures is not managed carefully, potential cliff effects might be triggered. Concentration risk arising from central counterparties (CCPs) domiciled in the UK need close monitoring, in particular in light of expiry of the European Commission's equivalence decision in June 2022, which aimed to provide financial market participants time to reduce their exposure to respective CCPs.</p>
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Market risk		↓	<p>Market participants are optimistic about the economic recovery, but they remain sensitive to potential setbacks in the evolution of the pandemic. Recent rises in inflation prompted fears of an early wind down of the extraordinary central bank measures. This resulted in rising yields and bouts of volatility. Nonetheless, spreads remained at pre-pandemic lows amidst intense investors' search for yield and abundant market liquidity. Due to very accommodative monetary policy and support measures assets might be overpriced. Idiosyncratic events such as defaulting market participants or extreme bouts in valuation of single shares show the risk inherent in financial markets and that banks might suffer significant losses from them.</p> <p>Short-term outlook: Unexpected developments in the COVID-19 pandemic might reverse the positive mood of financial markets. Central bank responses to inflationary pressures could trigger abrupt movements in yields and volatility. In particular riskier market segments such as equity or currencies of emerging economies might suffer abrupt corrections in case of sudden capital outflows. Increase in firms and sovereign funding costs could also raise creditworthiness concerns and lead to spread widening. Even though a rising share of financial market participants seems to be prepared for the upcoming LIBOR cessation, there might be significant exposures relying on them also after their termination.</p>
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Liquidity and funding		→	<p>Banks continued to improve their liquidity positions amidst increasing deposit volumes and cheap and abundant central bank funding. Despite the rise in yields, conditions in wholesale funding markets remained very favourable while banks focussed their market funding activities on regulatory capital and MREL-eligible instrument issuance. The extensive use of central bank facilities has resulted in an upward trend in asset encumbrance ratios.</p> <p>Short-term outlook: Although the increase in absolute yields affects wholesale financing costs, given current tight debt spreads, abundant liquidity buffers, and the availability of extraordinary central bank facilities, banks are not expected to face major funding pressures. Nonetheless, a potentially continued rise in the encumbrance ratio of central bank eligible assets might limit the capacity of some banks to resort to this source of financing in periods of market stress. In the medium-term, the phase out of central bank facilities may prove challenging for some institutions more dependent on them.</p>
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Profitability		↓	<p>Despite the increase in profitability, return on equity (RoE) remains below the estimated cost of equity for many banks. Amid rising optimism about macroeconomic prospects, the cost of risk returned to pre-pandemic levels, boosting banks' RoE in the first quarter of the year. The strong performance of financial markets in this period also allowed banks to improve their profitability levels through increasing net trading income. Fee and commission income was also an important driver for improving profitability. The recent increase in lending was not enough to offset the negative impact from contracting margins on net interest income, which continues its downward trend. Operating costs increased, presumably also as pre-pandemic working arrangements gradually resume. Recent examples also show that banks face social pressure when they aim to apply significant reductions in headcount.</p> <p>Short-term outlook: In the context of rising absolute yields, if the funding repricing is faster than repricing of assets, net interest margins could be additionally hit. The increasing share of low margin exposures could additionally affect net interest income. Banks' clients might be further incentivised to shift their savings from near zero or negative yielding deposits to riskier asset management products. Although this could result in increasing fee income, strong competition, including from non-banks, might limit the upside. Many banks still need to streamline their operational structure to guarantee their long-term viability. This requires further digital investment and the rationalisation of branch networks and might entail substantial costs in the short and medium-term. It remains to be seen whether the accumulated impairments are adequate to cover upcoming NPLs or banks will need to incur additional provisions.</p>
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Operational resilience		↑	<p>Amid an increasing use of digital channels by clients and a substantial share of banks' employees working remotely, hardware, software or telecommunication malfunctioning might cause significant disruptions in banks' operations. Cyber-attacks have become more frequent and aggressive. The ransomware episodes mainly observed in other economic sectors could similarly affect banks. Anti-money laundering (AML) issues reveal that their legal, economic, and reputational consequences can last for several years and might affect not only the involved institutions but the entirety of the banking sector. Inadequately addressed environmental, social or governance (ESG) factors might have detrimental consequences on banks. New types of misconduct related to COVID-19 support measures might emerge.</p>
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	<p>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, National Supervisory Authorities' and banks' own assessments as well as analysts' views. The short term outlook refers to a six months period.</p>
<p>↑ Increasing → Stable ↓ Decreasing</p>	

RIs heatmap

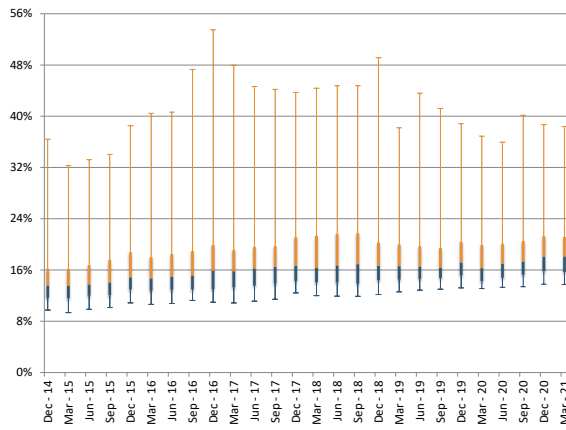
		Traffic light																			
RI	Threshold	Current vs previous quarters for the worst bucket																			
			201612	201703	201706	201709	201712	201803	201806	201809	201812	201903	201906	201909	201912	202003	202006	202009	202012	202103	
Solvency	Tier 1 capital ratio	> 15%	●	60.6%	56.5%	56.7%	64.4%	71.1%	63.1%	60.8%	64.7%	68.2%	63.6%	67.2%	68.2%	74.6%	53.8%	62.5%	72.3%	76.8%	74.6%
		[12% - 15%]	●	31.2%	37.6%	34.7%	33.4%	28.0%	36.0%	37.9%	33.9%	30.5%	35.5%	32.4%	31.1%	25.4%	45.6%	37.3%	27.4%	23.0%	25.2%
		< 12%	●	8.2%	5.9%	8.6%	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%
	CET1 ratio	> 14%	●	40.7%	49.8%	47.7%	53.2%	58.5%	49.3%	53.9%	50.6%	48.2%	51.1%	53.5%	48.4%	55.5%	45.0%	58.3%	60.8%	62.1%	65.6%
		[11% - 14%]	●	55.0%	47.3%	45.3%	46.1%	41.3%	50.5%	41.1%	49.0%	51.1%	48.4%	46.0%	51.2%	44.5%	55.0%	41.5%	39.0%	37.7%	34.2%
		< 11%	●	4.3%	2.9%	7.0%	0.6%	0.2%	0.2%	5.0%	0.4%	0.8%	0.5%	0.5%	0.5%	0.0%	0.0%	0.2%	0.2%	0.2%	0.2%
Credit Risk & Asset Quality	Leverage ratio	> 8%	●	4.4%	3.9%	4.1%	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%	5.4%
		[5% - 8%]	●	52.5%	44.7%	49.1%	53.2%	56.4%	52.0%	49.2%	51.0%	58.0%	50.6%	49.1%	51.1%	58.4%	46.0%	37.4%	54.2%	60.1%	54.4%
		< 5%	●	43.1%	51.4%	46.7%	42.6%	38.6%	43.5%	46.6%	44.6%	37.1%	45.3%	46.5%	44.5%	36.1%	48.0%	58.0%	40.2%	34.0%	40.2%
	Ratio of non-performing loans and advances (NPL ratio)	< 3%	●	45.9%	46.1%	48.7%	54.6%	62.1%	62.4%	62.6%	63.5%	67.3%	67.4%	72.9%	73.0%	76.5%	69.7%	78.5%	78.7%	79.2%	78.8%
		[3% - 8%]	●	41.5%	41.3%	39.2%	33.6%	27.1%	30.1%	30.7%	32.1%	28.7%	28.7%	23.2%	23.2%	20.2%	26.2%	17.6%	19.2%	18.7%	19.1%
		> 8%	●	12.6%	12.5%	12.1%	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%	2.1%
Coverage ratio of non-performing loans and advances	> 55%	●	14.2%	7.8%	9.6%	11.6%	8.6%	22.4%	17.8%	17.8%	14.0%	13.0%	12.9%	17.9%	17.9%	14.7%	14.8%	9.1%	8.6%	7.3%	
	[40% - 55%]	●	39.6%	45.7%	45.4%	44.1%	46.4%	31.5%	32.9%	32.0%	45.4%	39.1%	48.1%	35.5%	36.3%	55.7%	53.3%	59.4%	61.5%	61.1%	
	< 40%	●	46.2%	46.5%	45.0%	44.3%	45.1%	46.2%	49.3%	50.2%	40.6%	47.8%	38.9%	46.5%	45.8%	29.5%	31.8%	31.5%	29.9%	31.6%	
Forbearance ratio for loans and advances	< 1.5%	●	46.9%	48.3%	49.8%	49.8%	53.9%	52.8%	61.1%	64.5%	63.9%	64.2%	65.6%	65.7%	65.5%	64.5%	52.0%	50.9%	51.1%	41.9%	
	[1.5% - 4%]	●	29.9%	32.6%	31.4%	31.5%	29.8%	31.5%	23.9%	25.5%	28.2%	28.7%	28.1%	28.3%	28.5%	28.1%	40.8%	43.8%	40.7%	49.8%	
	> 4%	●	23.2%	19.1%	18.8%	18.6%	16.4%	15.7%	15.0%	10.0%	7.9%	7.1%	6.2%	6.0%	6.1%	7.4%	7.3%	5.3%	8.2%	8.3%	
Profitability	Return on equity	> 10%	●	9.3%	17.7%	20.6%	22.9%	17.2%	15.5%	19.5%	13.6%	10.3%	13.3%	16.2%	14.0%	5.7%	2.3%	1.8%	5.1%	2.0%	14.5%
		[6% - 10%]	●	38.8%	45.1%	44.2%	44.9%	36.5%	52.8%	51.1%	53.9%	55.5%	48.7%	56.8%	53.4%	41.9%	10.4%	17.6%	18.8%	19.2%	51.7%
	< 6%	●	52.0%	37.1%	35.2%	32.2%	46.3%	31.7%	29.4%	32.5%	34.2%	38.0%	27.0%	32.5%	52.4%	87.3%	80.6%	76.0%	78.8%	33.8%	
	Cost to income ratio	< 50%	●	13.6%	16.1%	17.1%	16.6%	13.3%	12.5%	12.5%	12.9%	13.0%	11.7%	12.0%	12.0%	12.0%	14.1%	13.4%	15.9%	16.5%	17.7%
[50% - 60%]		●	19.0%	16.2%	21.8%	22.5%	21.8%	18.7%	23.1%	20.4%	19.7%	19.4%	16.6%	24.5%	20.3%	8.2%	16.6%	13.0%	11.4%	12.5%	
Funding & Liquidity	Loan-to-deposit ratio for households and non-financial corporations	> 60%	●	67.4%	67.7%	61.1%	60.9%	64.9%	68.8%	64.4%	66.7%	67.3%	69.0%	71.5%	63.5%	67.7%	77.7%	70.0%	71.1%	72.2%	69.8%
		< 100%	●	26.1%	27.2%	31.0%	30.7%	31.7%	31.1%	30.9%	30.4%	31.4%	32.2%	32.3%	32.6%	33.0%	13.9%	23.7%	28.9%	34.3%	40.7%
		[100% - 150%]	●	53.9%	52.3%	51.1%	49.8%	51.4%	51.8%	52.1%	52.5%	52.0%	51.7%	51.7%	51.5%	51.2%	66.2%	57.5%	52.4%	47.4%	43.5%
	> 150%	●	20.0%	20.5%	17.9%	19.4%	16.9%	17.0%	17.1%	17.0%	16.6%	16.0%	16.0%	15.9%	15.8%	19.9%	18.8%	18.7%	18.2%	15.8%	

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

Solvency

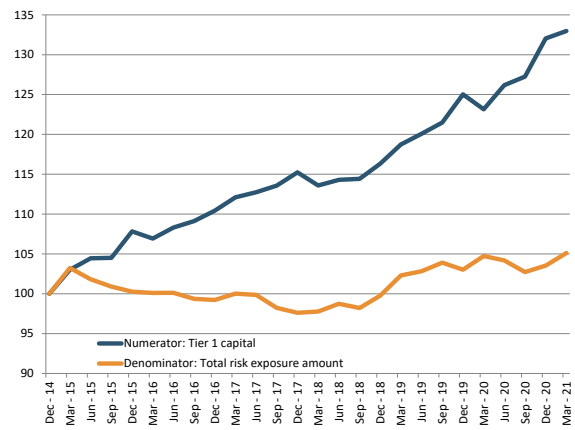
1 - Tier 1 capital ratio

Dispersion



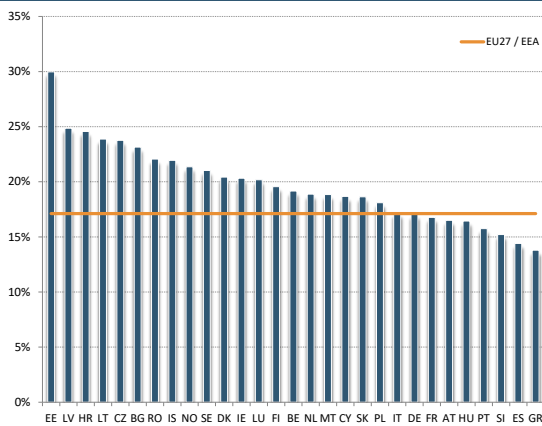
5th and 95th pct, interquartile range and median. From Q1 2020 onwards, EU aggregates no longer include figures for UK banks and they include data for subsidiaries of UK banks in EU countries.

Numerator and denominator: trends



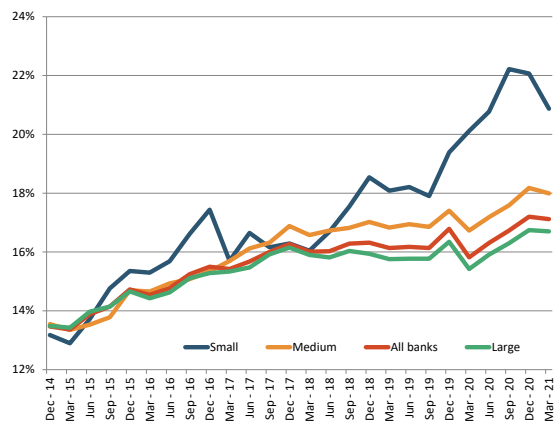
Total numerator and denominator. Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country. 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.

RI by size class



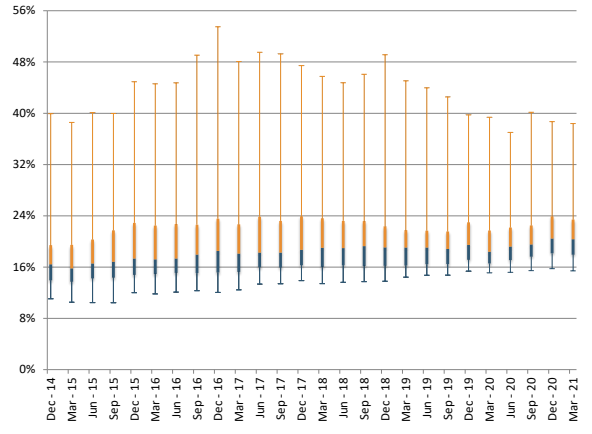
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	13.5%	11.7%	13.6%	16.2%
Mar - 15	13.4%	11.6%	13.6%	16.2%
Jun - 15	13.9%	12.0%	13.7%	16.8%
Sep - 15	14.1%	12.1%	14.1%	17.6%
Dec - 15	14.7%	13.0%	14.9%	18.8%
Mar - 16	14.5%	12.8%	14.7%	18.1%
Jun - 16	14.8%	13.0%	15.0%	18.5%
Sep - 16	15.2%	13.0%	15.1%	19.0%
Dec - 16	15.5%	13.0%	15.9%	19.9%
Mar - 17	15.4%	13.3%	15.8%	19.2%
Jun - 17	15.7%	13.6%	16.2%	19.6%
Sep - 17	16.0%	13.9%	16.5%	19.8%
Dec - 17	16.3%	14.3%	16.7%	21.1%
Mar - 18	16.0%	14.1%	16.4%	21.3%
Jun - 18	16.0%	14.1%	16.7%	21.7%
Sep - 18	16.3%	13.9%	16.9%	21.8%
Dec - 18	16.3%	14.4%	16.7%	20.3%
Mar - 19	16.1%	14.5%	16.6%	20.0%
Jun - 19	16.2%	14.6%	16.5%	19.8%
Sep - 19	16.1%	14.8%	16.4%	19.5%
Dec - 19	16.8%	15.2%	17.2%	20.4%
Mar - 20	15.8%	14.3%	16.3%	19.9%
Jun - 20	16.3%	14.8%	17.0%	20.1%
Sep - 20	16.7%	15.3%	17.3%	20.5%
Dec - 20	17.2%	15.8%	18.1%	21.3%
Mar - 21	17.1%	15.7%	18.1%	21.2%

Solvency

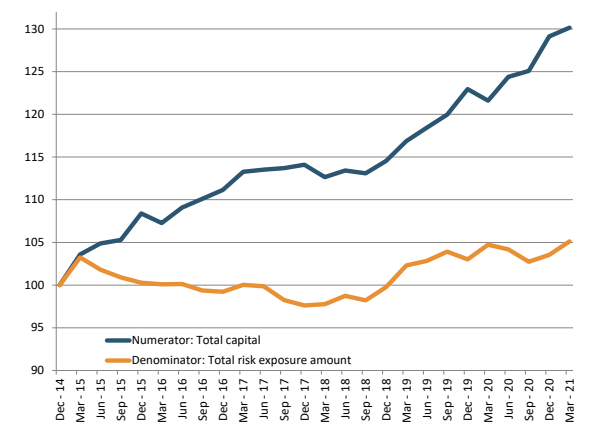
2 - Total capital ratio

Dispersion



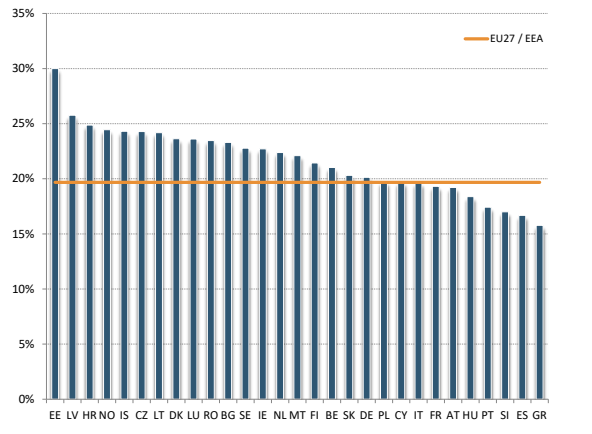
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



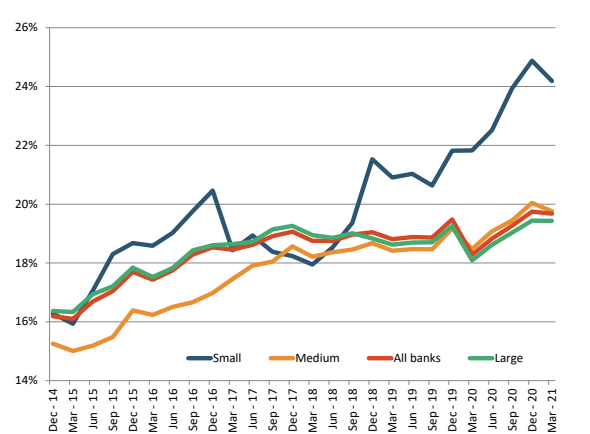
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



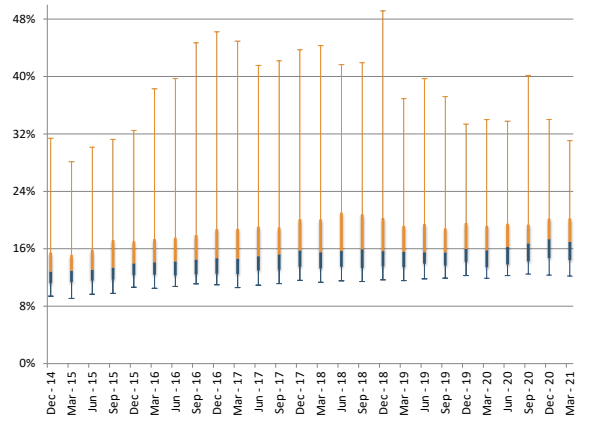
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	16.2%	13.9%	16.4%	19.4%
Mar - 15	16.1%	13.7%	15.8%	19.5%
Jun - 15	16.7%	14.2%	16.6%	20.3%
Sep - 15	17.0%	14.4%	16.8%	21.7%
Dec - 15	17.7%	14.8%	17.3%	22.9%
Mar - 16	17.4%	14.9%	17.2%	22.5%
Jun - 16	17.7%	15.1%	17.3%	22.7%
Sep - 16	18.3%	15.1%	17.9%	22.6%
Dec - 16	18.5%	15.2%	18.5%	23.5%
Mar - 17	18.4%	15.3%	18.1%	22.7%
Jun - 17	18.6%	16.0%	18.3%	23.9%
Sep - 17	18.9%	15.9%	18.3%	23.2%
Dec - 17	19.1%	16.3%	18.7%	23.9%
Mar - 18	18.8%	16.0%	19.0%	23.6%
Jun - 18	18.8%	16.3%	19.0%	23.2%
Sep - 18	19.0%	16.2%	19.3%	23.2%
Dec - 18	19.0%	16.2%	19.1%	22.4%
Mar - 19	18.8%	16.2%	19.0%	21.8%
Jun - 19	18.9%	16.4%	19.0%	21.7%
Sep - 19	18.9%	16.5%	18.8%	21.6%
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%	19.5%	22.5%
Dec - 20	19.7%	18.1%	20.5%	23.9%
Mar - 21	19.7%	17.9%	20.3%	23.4%

Solvency

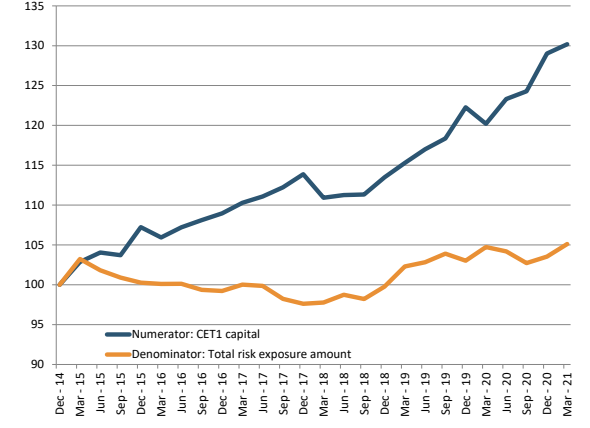
3 - CET1 ratio

Dispersion



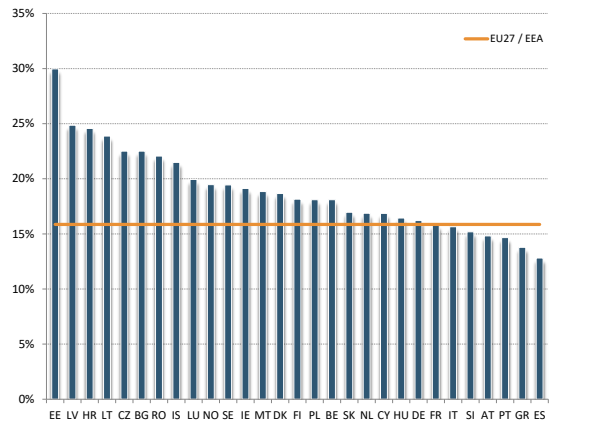
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



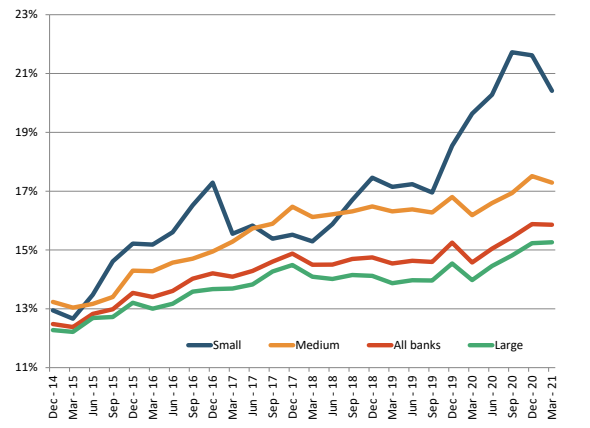
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



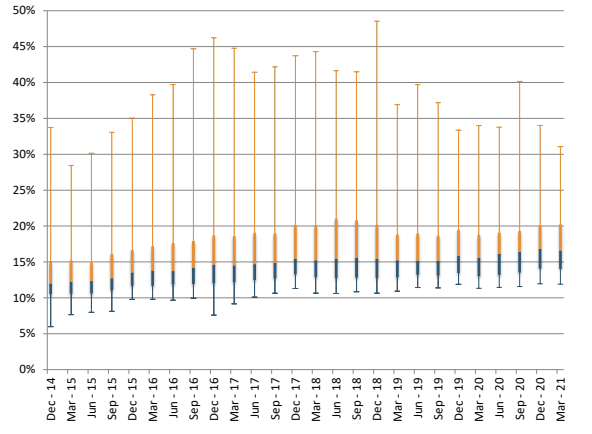
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	12.5%	11.2%	12.8%	15.5%
Mar - 15	12.4%	11.4%	12.9%	15.2%
Jun - 15	12.8%	11.6%	13.0%	15.9%
Sep - 15	13.0%	11.7%	13.4%	17.2%
Dec - 15	13.5%	12.3%	14.0%	17.1%
Mar - 16	13.4%	12.4%	14.1%	17.3%
Jun - 16	13.6%	12.3%	14.2%	17.6%
Sep - 16	14.0%	12.5%	14.5%	17.9%
Dec - 16	14.2%	12.5%	14.7%	18.8%
Mar - 17	14.1%	12.5%	14.6%	18.8%
Jun - 17	14.3%	13.0%	15.0%	19.1%
Sep - 17	14.6%	13.1%	15.2%	19.0%
Dec - 17	14.9%	13.5%	15.8%	20.1%
Mar - 18	14.5%	13.3%	15.5%	20.1%
Jun - 18	14.5%	13.5%	15.7%	21.0%
Sep - 18	14.7%	13.3%	15.9%	20.8%
Dec - 18	14.7%	13.6%	15.7%	20.3%
Mar - 19	14.5%	13.5%	15.6%	19.2%
Jun - 19	14.6%	13.9%	15.5%	19.4%
Sep - 19	14.6%	13.7%	15.5%	18.8%
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%	16.8%	19.4%
Dec - 20	15.9%	14.7%	17.3%	20.2%
Mar - 21	15.9%	14.4%	17.0%	20.2%

Solvency

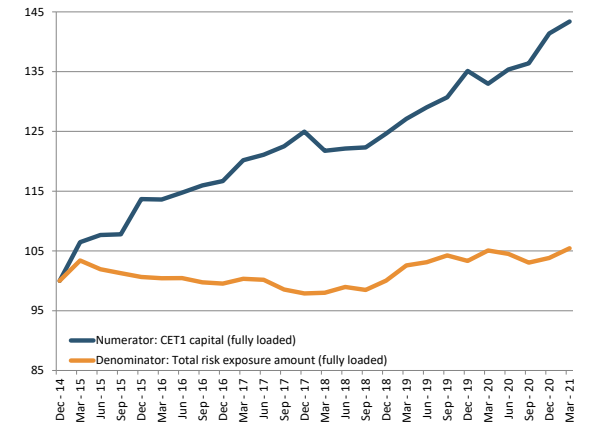
4 - CET1 ratio (fully loaded)

Dispersion



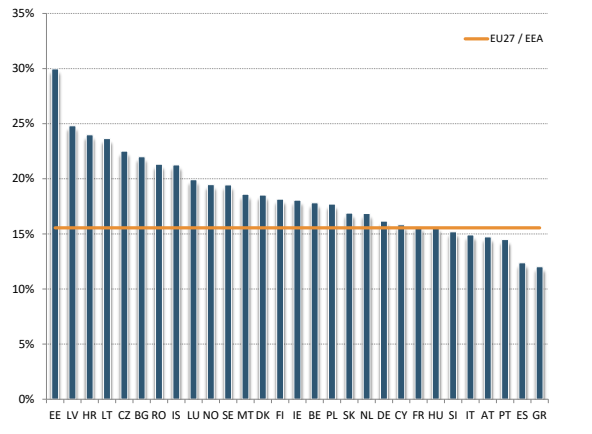
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



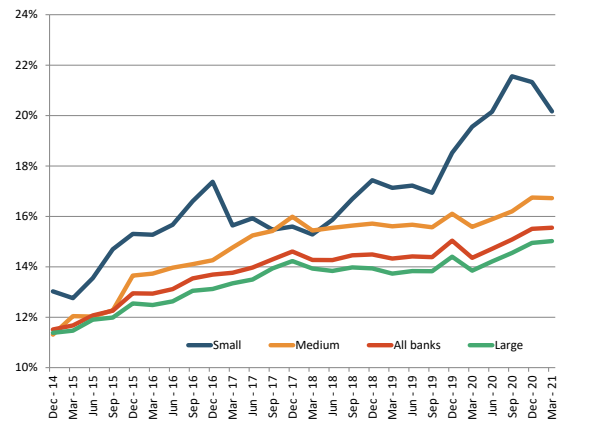
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



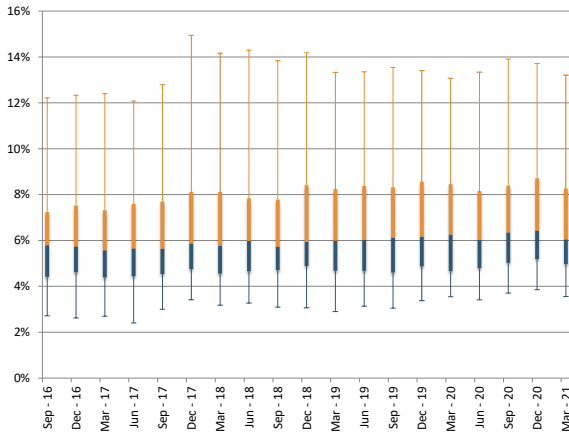
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021. Non-FINREP banks are assigned to the bucket of small banks.

Period	Weighted average	25th	50th	75th
Dec - 14	11.5%	10.5%	12.0%	15.1%
Mar - 15	11.7%	10.6%	12.3%	15.2%
Jun - 15	12.1%	10.6%	12.3%	15.0%
Sep - 15	12.3%	11.1%	12.7%	16.1%
Dec - 15	12.9%	11.7%	13.5%	16.7%
Mar - 16	12.9%	11.7%	13.8%	17.2%
Jun - 16	13.1%	11.9%	13.7%	17.6%
Sep - 16	13.5%	11.9%	14.2%	17.9%
Dec - 16	13.7%	12.0%	14.6%	18.7%
Mar - 17	13.8%	12.2%	14.5%	18.6%
Jun - 17	14.0%	12.5%	14.7%	19.1%
Sep - 17	14.3%	12.7%	14.8%	19.0%
Dec - 17	14.6%	13.3%	15.5%	20.1%
Mar - 18	14.3%	12.9%	15.2%	20.1%
Jun - 18	14.3%	12.8%	15.5%	21.0%
Sep - 18	14.5%	12.8%	15.6%	20.8%
Dec - 18	14.5%	12.8%	15.4%	20.1%
Mar - 19	14.3%	12.9%	15.2%	18.8%
Jun - 19	14.4%	13.2%	15.2%	19.0%
Sep - 19	14.4%	13.1%	15.2%	18.7%
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	15.6%	14.0%	16.6%	20.2%

Solvency

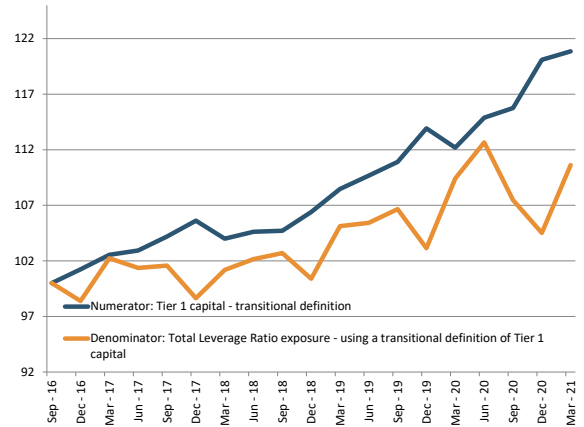
5 - Leverage ratio

Dispersion



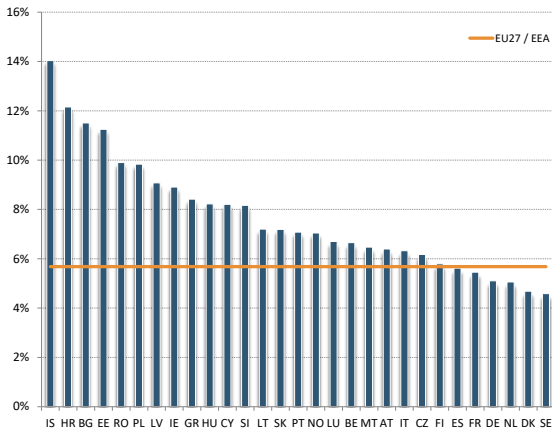
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



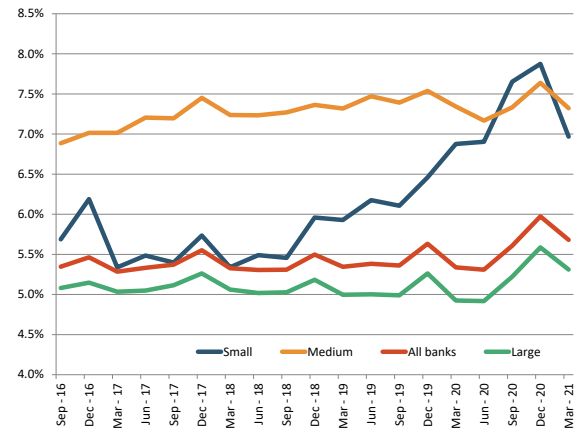
Total numerator and denominator.
Sep 2016 =100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



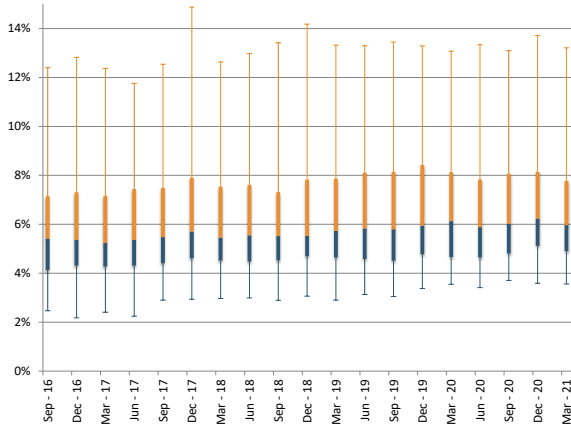
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Sep - 16	5.3%	4.4%	5.8%	7.2%
Dec - 16	5.5%	4.6%	5.7%	7.5%
Mar - 17	5.3%	4.4%	5.6%	7.3%
Jun - 17	5.3%	4.4%	5.7%	7.6%
Sep - 17	5.4%	4.5%	5.6%	7.7%
Dec - 17	5.6%	4.8%	5.9%	8.1%
Mar - 18	5.3%	4.6%	5.8%	8.1%
Jun - 18	5.3%	4.7%	6.0%	7.8%
Sep - 18	5.3%	4.7%	5.7%	7.8%
Dec - 18	5.5%	4.9%	6.0%	8.4%
Mar - 19	5.3%	4.7%	6.0%	8.2%
Jun - 19	5.4%	4.7%	6.0%	8.4%
Sep - 19	5.4%	4.6%	6.1%	8.3%
Dec - 19	5.6%	4.9%	6.2%	8.6%
Mar - 20	5.3%	4.7%	6.3%	8.5%
Jun - 20	5.3%	4.8%	6.0%	8.2%
Sep - 20	5.6%	5.0%	6.3%	8.4%
Dec - 20	6.0%	5.2%	6.4%	8.7%
Mar - 21	5.7%	5.0%	6.1%	8.3%

Solvency

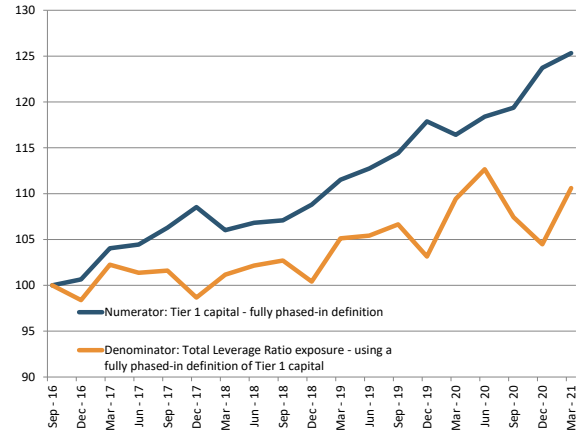
6 - Leverage ratio (fully phased-in definition of Tier 1)

Dispersion



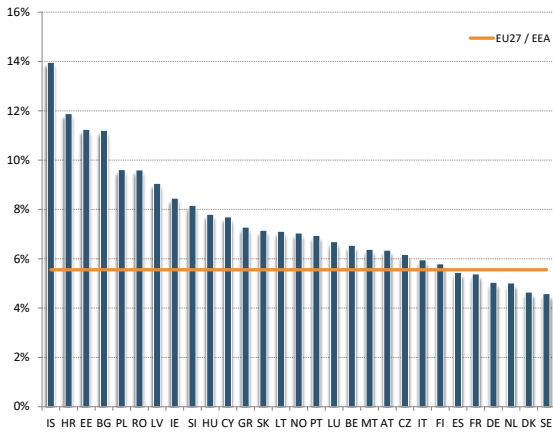
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



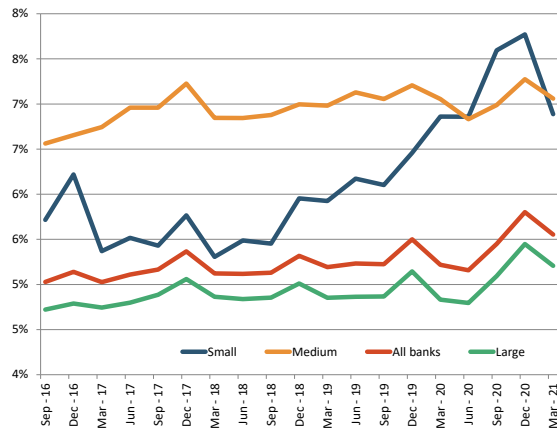
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



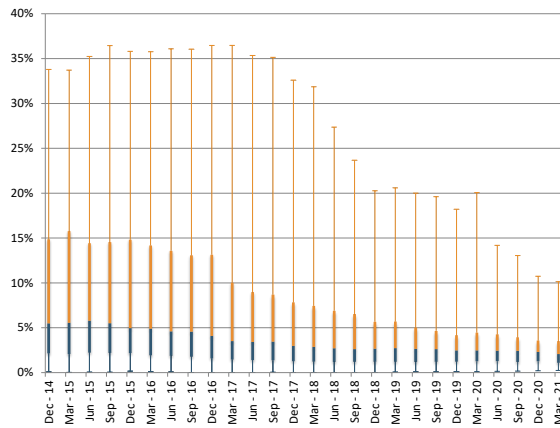
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Sep - 16	5.0%	4.1%	5.4%	7.2%
Dec - 16	5.1%	4.3%	5.4%	7.3%
Mar - 17	5.0%	4.3%	5.2%	7.2%
Jun - 17	5.1%	4.3%	5.4%	7.4%
Sep - 17	5.2%	4.4%	5.5%	7.5%
Dec - 17	5.4%	4.6%	5.7%	7.9%
Mar - 18	5.1%	4.5%	5.5%	7.5%
Jun - 18	5.1%	4.5%	5.5%	7.6%
Sep - 18	5.1%	4.5%	5.5%	7.3%
Dec - 18	5.3%	4.7%	5.5%	7.8%
Mar - 19	5.2%	4.6%	5.7%	7.9%
Jun - 19	5.2%	4.6%	5.8%	8.1%
Sep - 19	5.2%	4.5%	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	5.6%	4.9%	6.0%	7.8%

Credit Risk and Asset Quality

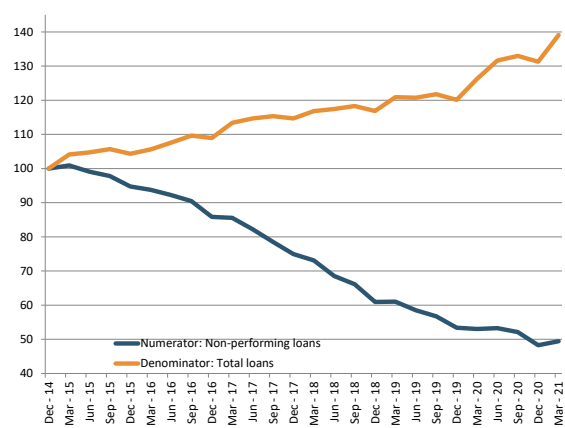
7 - Ratio of non-performing loans and advances (NPL ratio)

Dispersion



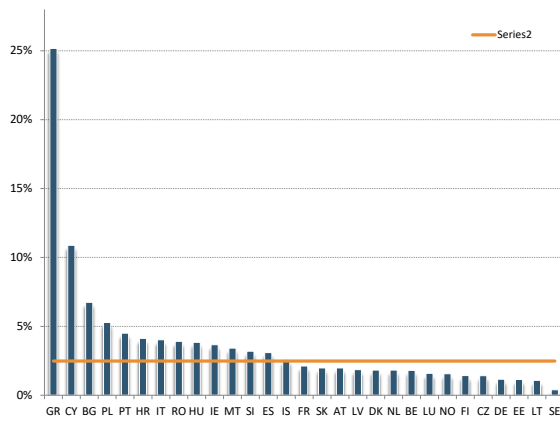
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



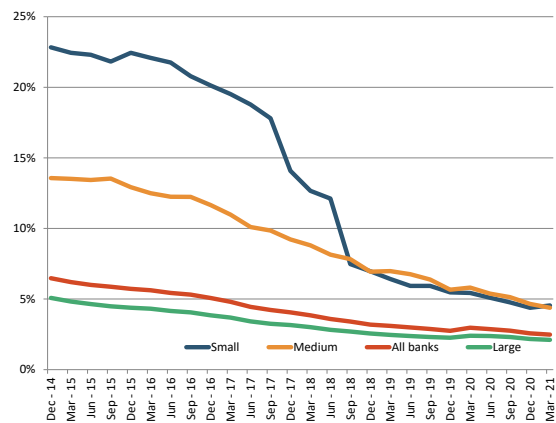
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



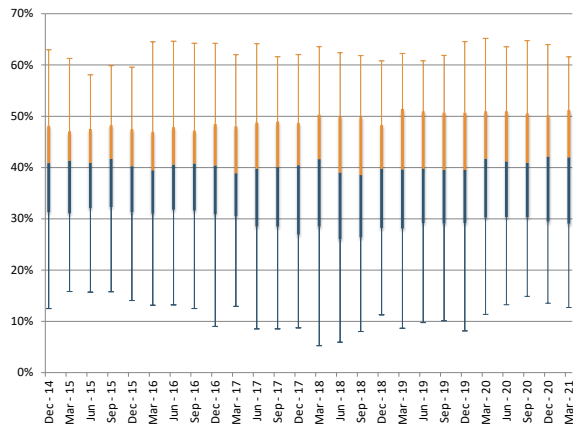
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	6.5%	2.1%	5.5%	14.9%
Mar - 15	6.2%	2.1%	5.6%	15.8%
Jun - 15	6.0%	2.2%	5.8%	14.4%
Sep - 15	5.9%	2.2%	5.5%	14.5%
Dec - 15	5.7%	2.2%	5.0%	14.8%
Mar - 16	5.6%	1.9%	4.9%	14.2%
Jun - 16	5.4%	1.9%	4.6%	13.6%
Sep - 16	5.3%	1.8%	4.6%	13.1%
Dec - 16	5.1%	1.6%	4.1%	13.1%
Mar - 17	4.8%	1.5%	3.5%	10.0%
Jun - 17	4.4%	1.4%	3.4%	9.0%
Sep - 17	4.2%	1.4%	3.4%	8.7%
Dec - 17	4.1%	1.3%	3.0%	7.8%
Mar - 18	3.8%	1.2%	2.9%	7.4%
Jun - 18	3.6%	1.2%	2.7%	6.9%
Sep - 18	3.4%	1.2%	2.6%	6.5%
Dec - 18	3.2%	1.2%	2.7%	5.7%
Mar - 19	3.1%	1.2%	2.7%	5.7%
Jun - 19	3.0%	1.2%	2.6%	5.0%
Sep - 19	2.9%	1.2%	2.6%	4.6%
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%

Credit Risk and Asset Quality

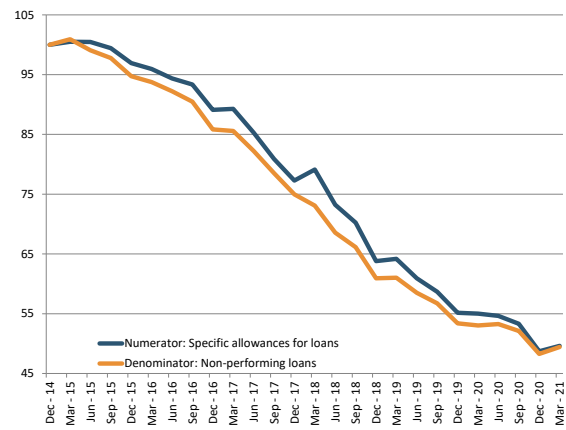
8 - Coverage ratio of non-performing loans and advances

Dispersion



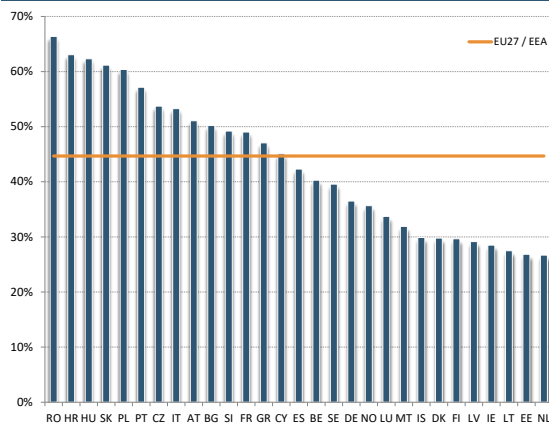
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



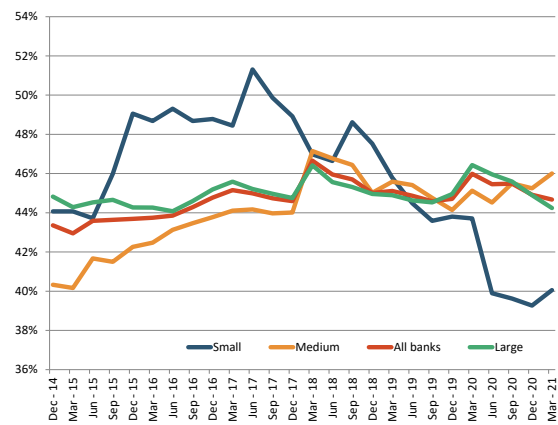
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



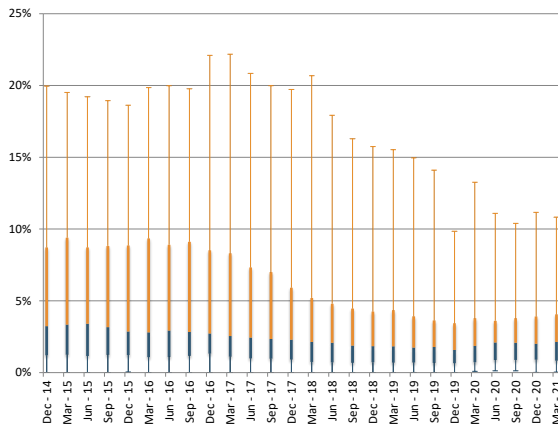
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	43.4%	31.3%	40.9%	48.2%
Mar - 15	43.0%	31.1%	41.3%	47.1%
Jun - 15	43.6%	32.1%	40.9%	47.5%
Sep - 15	43.6%	32.3%	41.7%	48.3%
Dec - 15	43.7%	31.3%	40.3%	47.5%
Mar - 16	43.7%	31.0%	39.5%	47.0%
Jun - 16	43.9%	31.8%	40.6%	47.9%
Sep - 16	44.3%	31.6%	40.8%	47.2%
Dec - 16	44.8%	31.0%	40.4%	48.5%
Mar - 17	45.2%	30.6%	38.9%	48.0%
Jun - 17	45.0%	28.5%	39.8%	48.8%
Sep - 17	44.7%	28.5%	40.1%	49.0%
Dec - 17	44.6%	26.9%	40.4%	48.7%
Mar - 18	46.7%	28.5%	41.6%	50.3%
Jun - 18	46.0%	26.0%	39.0%	50.0%
Sep - 18	45.7%	26.4%	38.5%	49.9%
Dec - 18	45.0%	28.2%	39.8%	48.3%
Mar - 19	45.1%	28.1%	39.6%	51.4%
Jun - 19	44.9%	29.2%	39.8%	51.0%
Sep - 19	44.6%	29.1%	39.5%	50.7%
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	44.7%	29.1%	42.0%	51.2%

Credit Risk and Asset Quality

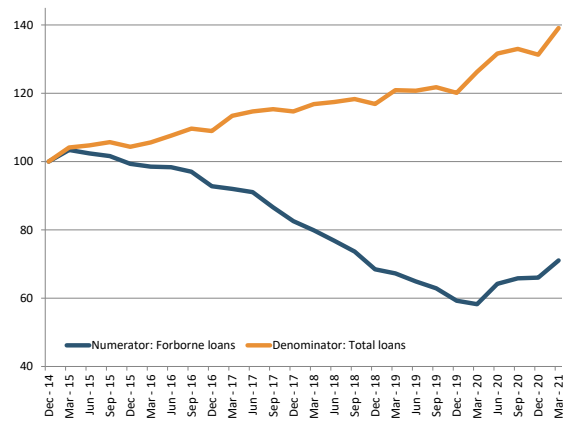
9 - Forbearance ratio for loans and advances

Dispersion



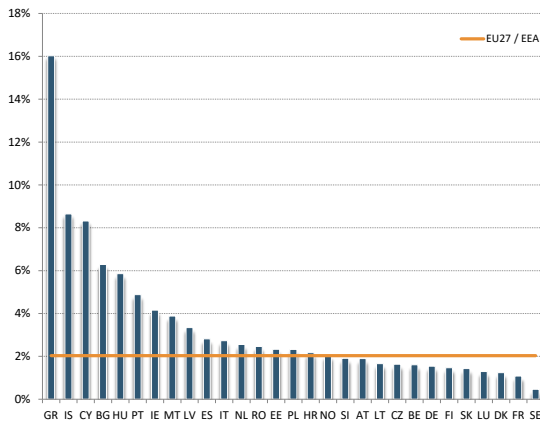
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



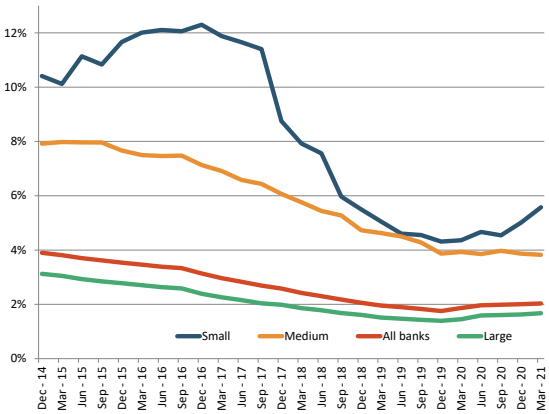
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



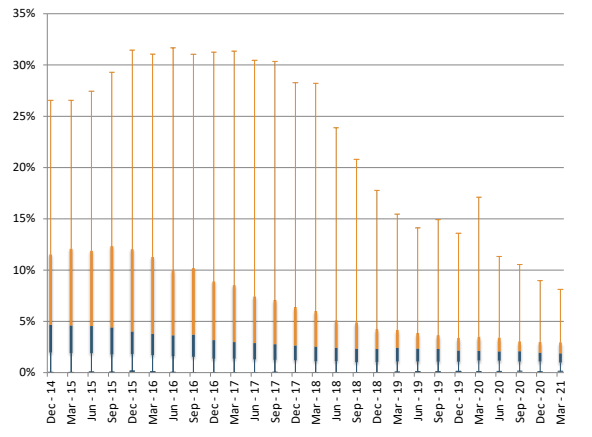
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	3.9%	1.2%	3.2%	8.7%
Mar - 15	3.8%	1.2%	3.3%	9.4%
Jun - 15	3.7%	1.2%	3.4%	8.7%
Sep - 15	3.6%	1.2%	3.2%	8.8%
Dec - 15	3.5%	1.2%	2.9%	8.9%
Mar - 16	3.5%	1.1%	2.8%	9.3%
Jun - 16	3.4%	1.1%	2.9%	8.9%
Sep - 16	3.3%	1.2%	2.8%	9.1%
Dec - 16	3.1%	1.3%	2.7%	8.5%
Mar - 17	3.0%	1.1%	2.5%	8.3%
Jun - 17	2.8%	1.0%	2.4%	7.3%
Sep - 17	2.7%	1.0%	2.3%	7.0%
Dec - 17	2.6%	0.9%	2.3%	5.9%
Mar - 18	2.4%	0.7%	2.1%	5.2%
Jun - 18	2.3%	0.7%	2.1%	4.8%
Sep - 18	2.2%	0.7%	1.9%	4.5%
Dec - 18	2.1%	0.7%	1.8%	4.3%
Mar - 19	2.0%	0.7%	1.8%	4.4%
Jun - 19	1.9%	0.7%	1.7%	3.9%
Sep - 19	1.8%	0.7%	1.8%	3.6%
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%	2.1%	4.1%

Credit Risk and Asset Quality

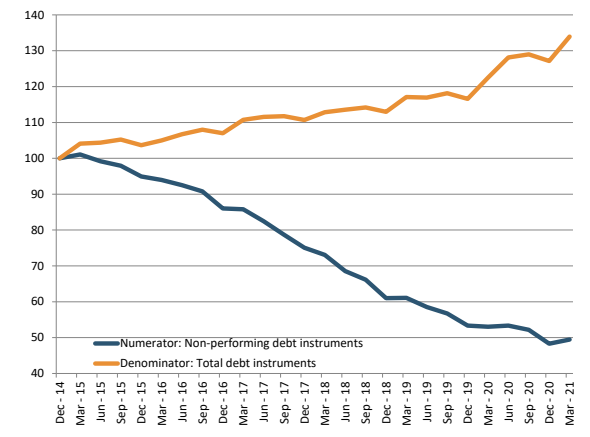
10 - Ratio of non-performing exposures (NPE ratio)

Dispersion



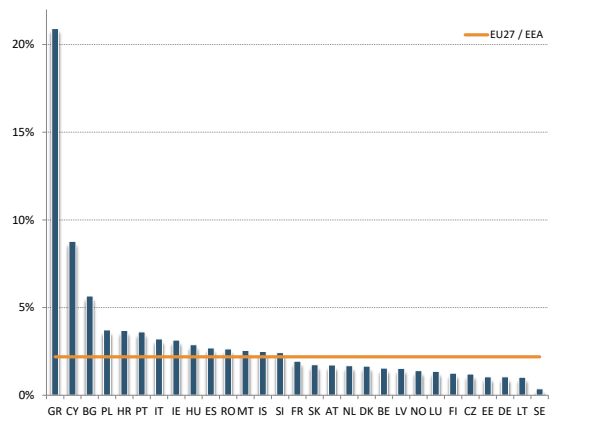
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



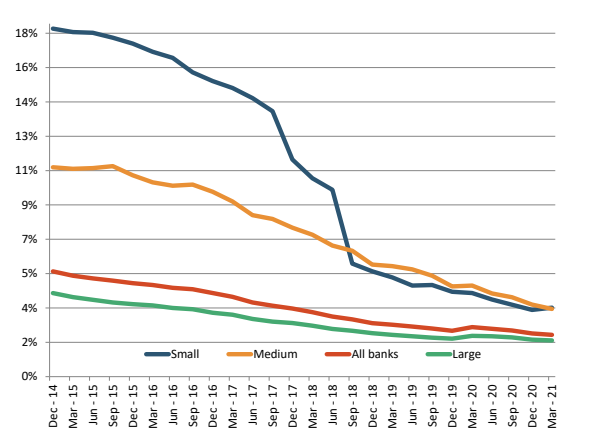
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



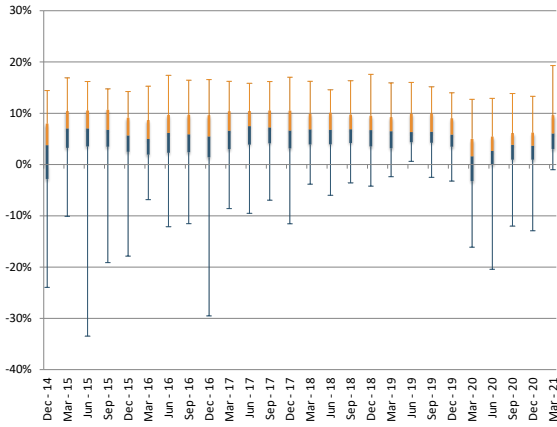
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	5.5%	2.0%	4.7%	11.5%
Mar - 15	5.3%	1.9%	4.6%	12.1%
Jun - 15	5.1%	1.9%	4.5%	11.9%
Sep - 15	5.0%	1.8%	4.4%	12.3%
Dec - 15	4.9%	1.8%	4.0%	12.0%
Mar - 16	4.8%	1.7%	3.8%	11.3%
Jun - 16	4.7%	1.6%	3.6%	9.9%
Sep - 16	4.6%	1.6%	3.7%	10.2%
Dec - 16	4.4%	1.4%	3.2%	8.9%
Mar - 17	4.2%	1.4%	3.0%	8.5%
Jun - 17	3.9%	1.3%	2.9%	7.4%
Sep - 17	3.7%	1.2%	2.8%	7.1%
Dec - 17	3.6%	1.2%	2.6%	6.4%
Mar - 18	3.4%	1.1%	2.5%	6.0%
Jun - 18	3.2%	1.1%	2.4%	5.1%
Sep - 18	3.0%	1.0%	2.3%	4.9%
Dec - 18	2.8%	1.0%	2.3%	4.2%
Mar - 19	2.7%	1.1%	2.4%	4.2%
Jun - 19	2.6%	1.1%	2.3%	3.9%
Sep - 19	2.5%	1.1%	2.3%	3.6%
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%	1.0%	1.9%	3.0%

Profitability

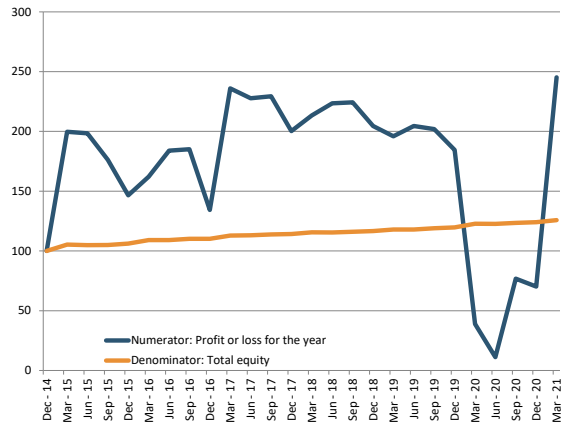
11 - Return on equity

Dispersion



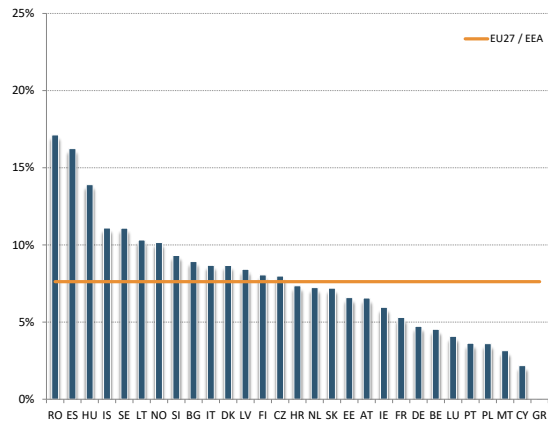
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



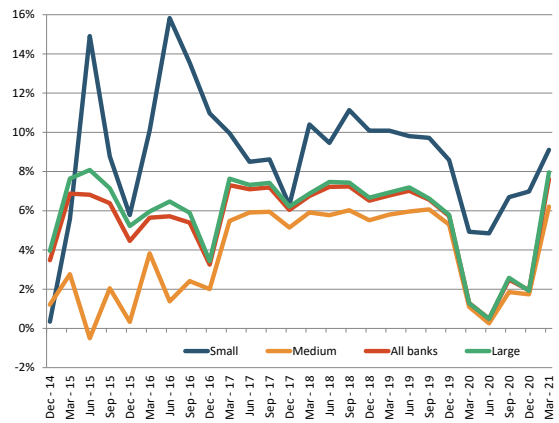
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



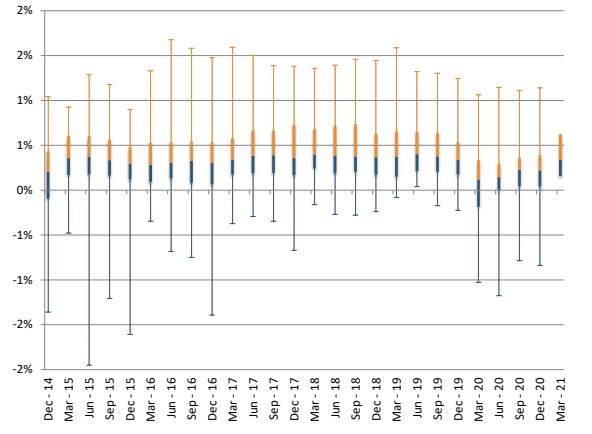
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	3.5%	-2.8%	3.8%	8.0%
Mar - 15	6.9%	3.3%	7.0%	10.4%
Jun - 15	6.8%	3.5%	7.1%	10.5%
Sep - 15	6.4%	3.5%	6.8%	10.7%
Dec - 15	4.5%	2.5%	5.7%	9.1%
Mar - 16	5.6%	1.9%	5.0%	8.7%
Jun - 16	5.7%	2.3%	6.2%	9.7%
Sep - 16	5.4%	2.4%	5.9%	9.7%
Dec - 16	3.3%	1.4%	5.5%	9.6%
Mar - 17	7.3%	3.0%	6.6%	10.4%
Jun - 17	7.1%	3.9%	7.5%	10.4%
Sep - 17	7.2%	4.1%	7.2%	10.5%
Dec - 17	6.0%	3.1%	6.6%	10.5%
Mar - 18	6.8%	3.9%	6.8%	9.9%
Jun - 18	7.2%	3.9%	6.8%	10.1%
Sep - 18	7.2%	4.2%	6.9%	9.8%
Dec - 18	6.5%	3.5%	6.7%	9.5%
Mar - 19	6.8%	3.2%	6.5%	9.2%
Jun - 19	7.0%	4.4%	6.3%	9.9%
Sep - 19	6.6%	4.3%	6.4%	10.0%
Dec - 19	5.7%	3.5%	5.8%	9.0%
Mar - 20	1.3%	-3.2%	1.6%	5.0%
Jun - 20	0.5%	0.0%	2.7%	5.4%
Sep - 20	2.5%	1.0%	3.8%	6.1%
Dec - 20	1.9%	0.9%	3.7%	6.2%
Mar - 21	7.6%	3.0%	6.1%	9.6%

Profitability

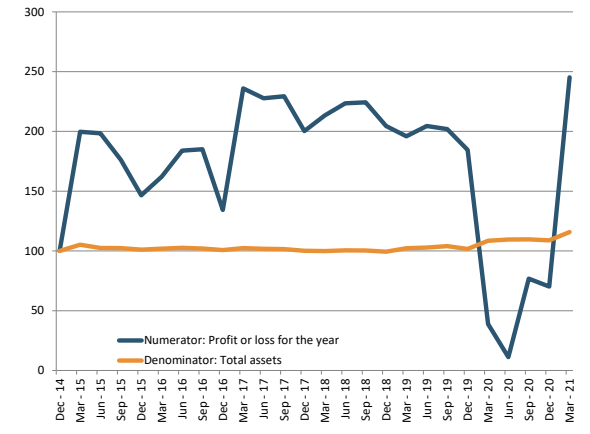
12 - Return on assets

Dispersion



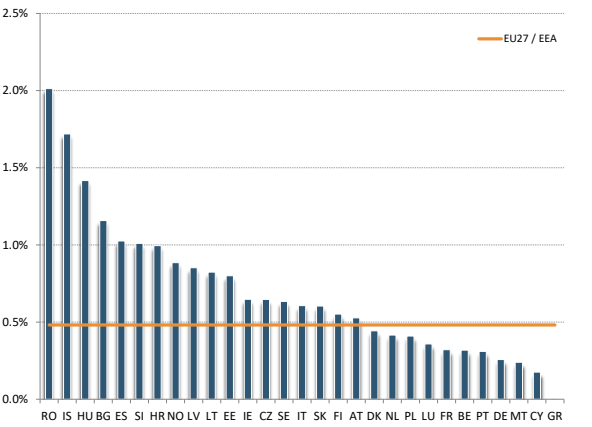
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



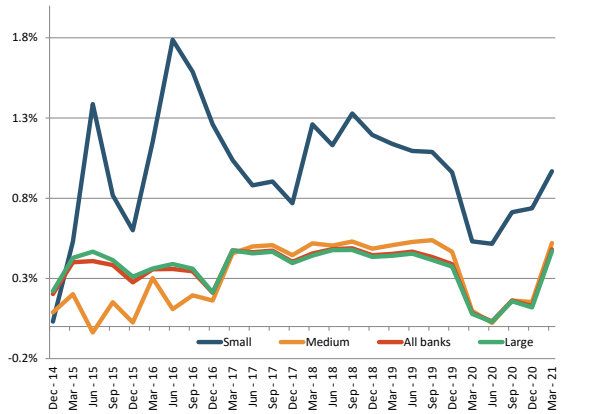
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



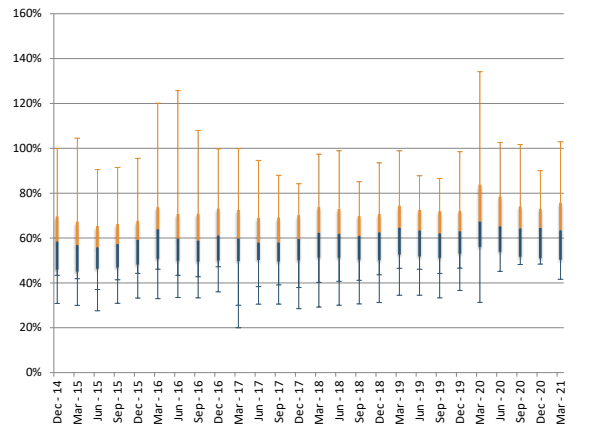
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	0.20%	-0.11%	0.24%	0.52%
Mar - 15	0.40%	0.20%	0.43%	0.73%
Jun - 15	0.41%	0.21%	0.45%	0.72%
Sep - 15	0.38%	0.20%	0.40%	0.67%
Dec - 15	0.28%	0.14%	0.35%	0.58%
Mar - 16	0.36%	0.11%	0.34%	0.63%
Jun - 16	0.36%	0.16%	0.36%	0.65%
Sep - 16	0.34%	0.10%	0.39%	0.65%
Dec - 16	0.21%	0.08%	0.36%	0.65%
Mar - 17	0.47%	0.21%	0.41%	0.70%
Jun - 17	0.46%	0.23%	0.46%	0.80%
Sep - 17	0.47%	0.23%	0.47%	0.80%
Dec - 17	0.40%	0.20%	0.43%	0.87%
Mar - 18	0.46%	0.29%	0.47%	0.82%
Jun - 18	0.48%	0.23%	0.46%	0.86%
Sep - 18	0.49%	0.25%	0.45%	0.88%
Dec - 18	0.44%	0.21%	0.44%	0.76%
Mar - 19	0.45%	0.18%	0.45%	0.79%
Jun - 19	0.47%	0.26%	0.48%	0.78%
Sep - 19	0.43%	0.25%	0.45%	0.76%
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%	0.19%	0.41%	0.75%

Profitability

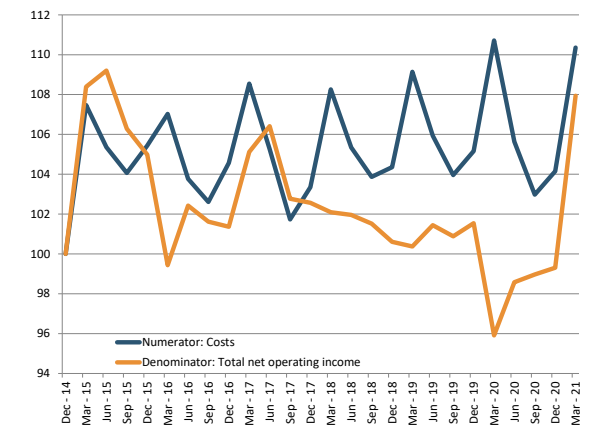
13 - Cost to income ratio

Dispersion



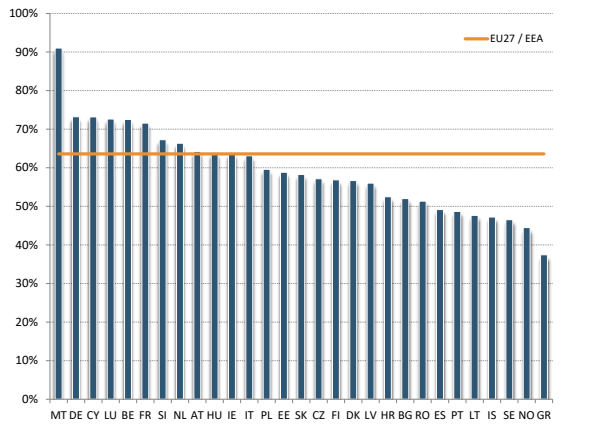
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



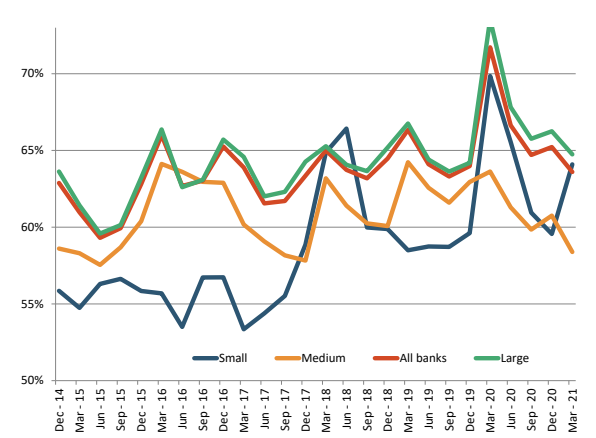
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



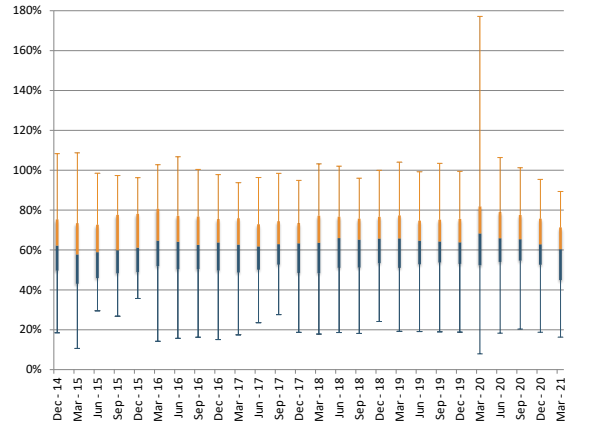
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	62.9%	45.9%	58.5%	69.7%
Mar - 15	61.0%	45.0%	56.9%	67.4%
Jun - 15	59.3%	46.3%	55.9%	65.3%
Sep - 15	59.9%	46.9%	57.3%	66.3%
Dec - 15	62.8%	48.2%	59.2%	67.7%
Mar - 16	66.0%	50.7%	63.9%	73.8%
Jun - 16	62.7%	49.9%	59.8%	70.7%
Sep - 16	63.0%	49.5%	58.9%	70.8%
Dec - 16	65.3%	50.0%	61.2%	73.2%
Mar - 17	63.9%	49.7%	59.8%	72.5%
Jun - 17	61.6%	50.2%	58.0%	69.0%
Sep - 17	61.7%	49.5%	58.0%	69.1%
Dec - 17	63.4%	50.1%	59.5%	70.2%
Mar - 18	65.0%	51.3%	62.3%	73.9%
Jun - 18	63.7%	51.2%	61.8%	73.0%
Sep - 18	63.2%	50.3%	60.9%	69.8%
Dec - 18	64.5%	50.1%	62.5%	70.7%
Mar - 19	66.3%	52.6%	64.6%	74.5%
Jun - 19	64.1%	51.8%	63.4%	72.5%
Sep - 19	63.3%	51.2%	62.1%	71.9%
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%	50.4%	63.4%	75.8%

Profitability

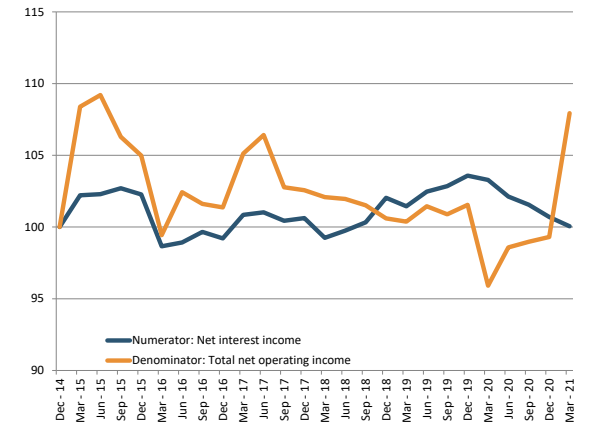
14 - Net interest income to total net operating income

Dispersion



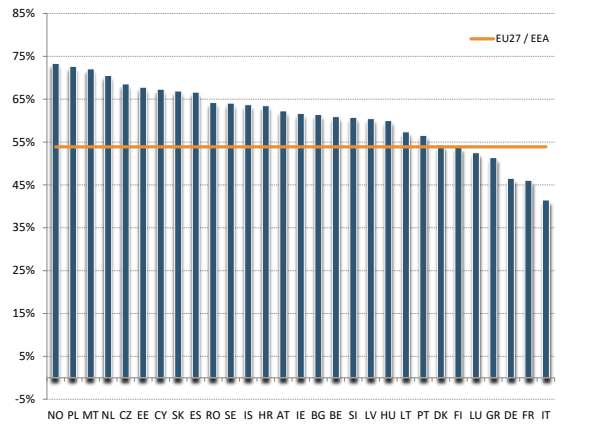
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



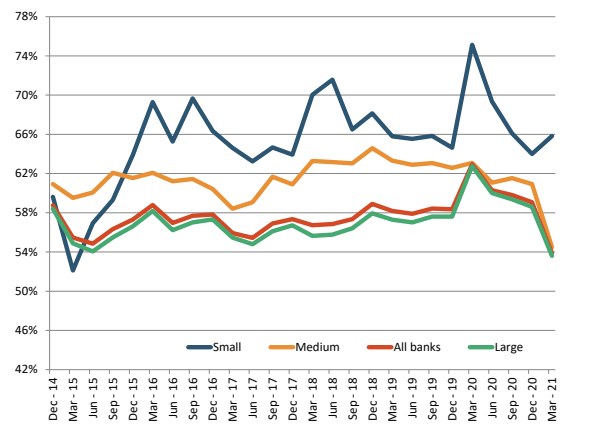
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



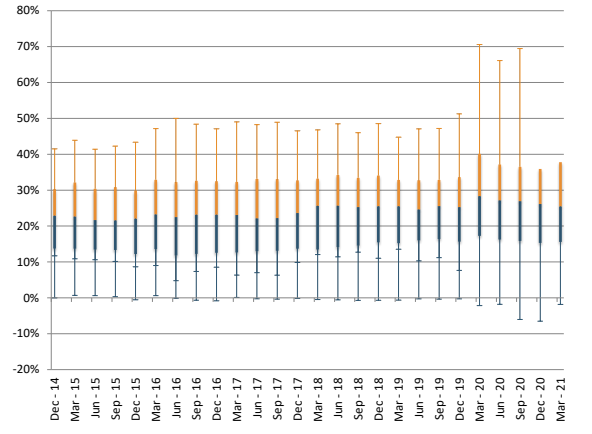
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	58.8%	49.6%	62.2%	75.4%
Mar - 15	55.5%	43.1%	57.8%	73.4%
Jun - 15	54.9%	45.9%	58.9%	72.7%
Sep - 15	56.3%	48.3%	59.9%	77.6%
Dec - 15	57.3%	48.9%	61.1%	78.1%
Mar - 16	58.8%	51.9%	64.7%	80.7%
Jun - 16	57.0%	50.4%	64.1%	77.1%
Sep - 16	57.7%	50.4%	62.6%	76.8%
Dec - 16	57.8%	49.7%	63.8%	75.5%
Mar - 17	55.9%	48.7%	62.7%	75.9%
Jun - 17	55.4%	50.1%	61.8%	72.9%
Sep - 17	56.9%	52.7%	62.9%	74.5%
Dec - 17	57.3%	48.5%	63.4%	73.5%
Mar - 18	56.7%	48.4%	63.6%	77.2%
Jun - 18	56.8%	51.1%	66.0%	76.7%
Sep - 18	57.4%	51.2%	65.2%	75.7%
Dec - 18	58.9%	53.4%	65.8%	76.6%
Mar - 19	58.2%	51.0%	65.8%	77.3%
Jun - 19	57.9%	52.8%	64.7%	74.7%
Sep - 19	58.4%	53.7%	64.3%	75.2%
Dec - 19	58.4%	53.0%	63.9%	75.6%
Mar - 20	62.9%	52.3%	68.3%	81.9%
Jun - 20	60.3%	54.0%	65.9%	79.0%
Sep - 20	59.8%	54.7%	65.4%	77.6%
Dec - 20	59.1%	52.6%	62.8%	75.7%
Mar - 21	53.9%	44.9%	60.4%	71.3%

Profitability

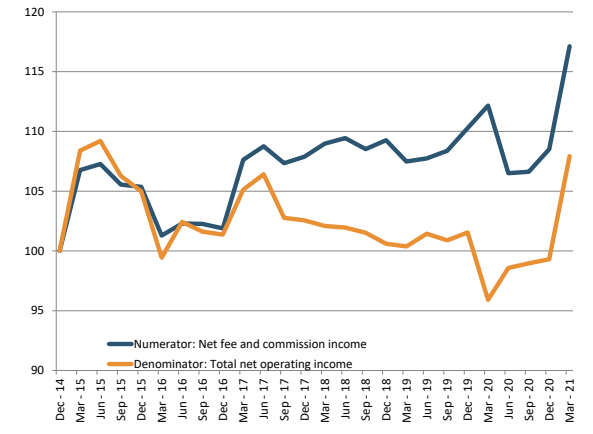
15 - Net fee and commission income to total net operating income

Dispersion



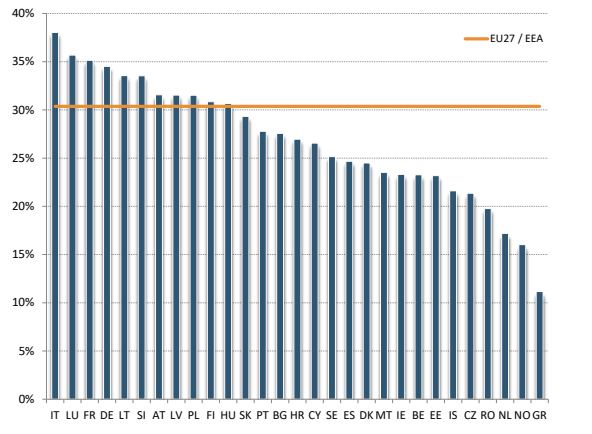
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



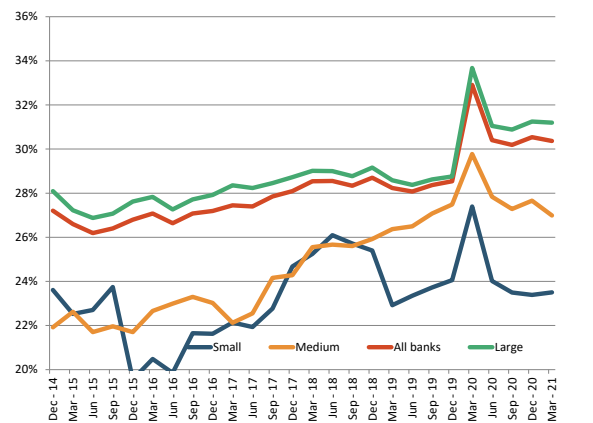
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



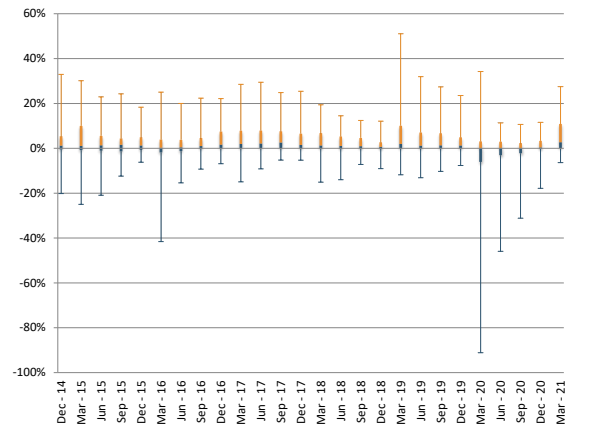
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	27.2%	13.7%	22.9%	30.3%
Mar - 15	26.6%	13.7%	22.6%	32.2%
Jun - 15	26.2%	13.5%	21.7%	30.4%
Sep - 15	26.4%	13.3%	21.6%	30.9%
Dec - 15	26.8%	12.2%	22.1%	29.9%
Mar - 16	27.1%	13.6%	23.3%	32.9%
Jun - 16	26.6%	11.8%	22.5%	32.3%
Sep - 16	27.1%	12.3%	23.2%	32.6%
Dec - 16	27.2%	12.6%	23.1%	32.5%
Mar - 17	27.5%	12.6%	23.1%	32.3%
Jun - 17	27.4%	13.0%	22.1%	33.1%
Sep - 17	27.8%	13.1%	22.2%	33.1%
Dec - 17	28.1%	13.7%	23.6%	32.7%
Mar - 18	28.5%	13.5%	25.6%	33.2%
Jun - 18	28.6%	14.1%	25.7%	34.2%
Sep - 18	28.3%	14.6%	25.3%	33.5%
Dec - 18	28.7%	15.5%	25.5%	34.1%
Mar - 19	28.2%	15.2%	25.5%	32.9%
Jun - 19	28.1%	16.0%	24.6%	32.8%
Sep - 19	28.4%	16.4%	25.5%	32.9%
Dec - 19	28.5%	15.7%	25.3%	33.6%
Mar - 20	32.9%	17.3%	28.3%	40.1%
Jun - 20	30.4%	16.3%	27.1%	37.2%
Sep - 20	30.2%	15.8%	26.9%	36.5%
Dec - 20	30.5%	15.3%	26.1%	35.9%
Mar - 21	30.4%	15.6%	25.5%	37.8%

Profitability

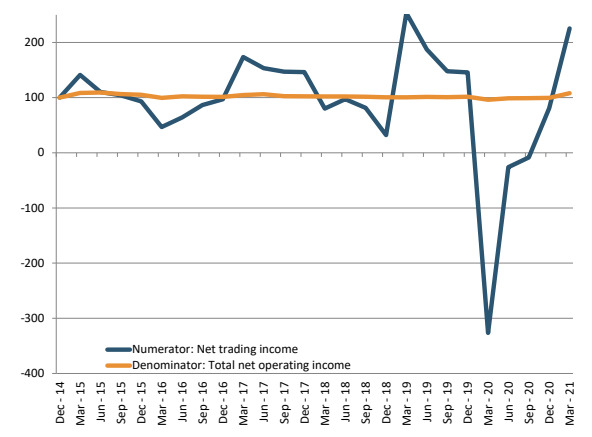
16 - Net trading income to total net operating income

Dispersion



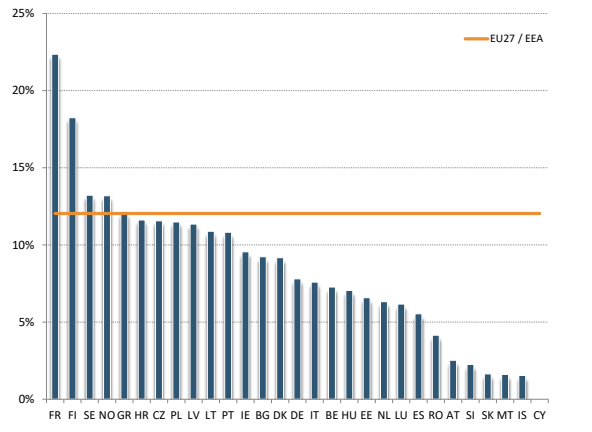
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



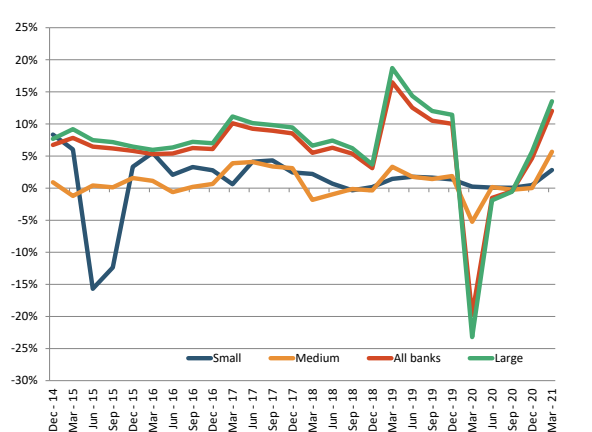
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



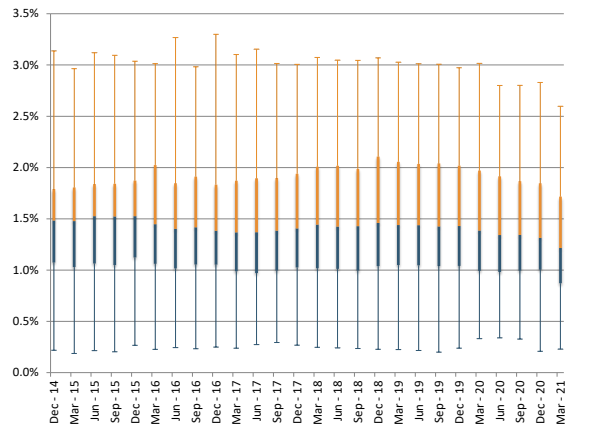
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	6.7%	-0.5%	1.2%	5.4%
Mar - 15	7.8%	-0.8%	1.1%	10.0%
Jun - 15	6.5%	-1.1%	1.3%	5.5%
Sep - 15	6.2%	-1.4%	1.6%	4.4%
Dec - 15	5.8%	-0.7%	1.3%	5.0%
Mar - 16	5.3%	-1.8%	0.3%	3.9%
Jun - 16	5.4%	-1.2%	0.4%	3.8%
Sep - 16	6.2%	-0.2%	1.0%	4.6%
Dec - 16	6.1%	-0.1%	1.6%	7.5%
Mar - 17	10.1%	0.0%	1.9%	7.9%
Jun - 17	9.2%	0.1%	2.2%	7.9%
Sep - 17	8.9%	0.2%	2.6%	7.6%
Dec - 17	8.5%	0.0%	1.5%	6.6%
Mar - 18	5.5%	-0.1%	1.3%	6.8%
Jun - 18	6.3%	-0.3%	1.1%	5.3%
Sep - 18	5.4%	-0.1%	0.9%	4.6%
Dec - 18	3.1%	-0.3%	0.6%	2.7%
Mar - 19	16.5%	-0.1%	2.0%	10.1%
Jun - 19	12.6%	0.0%	1.2%	7.0%
Sep - 19	10.5%	0.0%	1.3%	6.7%
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	4.7%	-0.3%	0.4%	3.3%
Mar - 21	12.0%	0.1%	2.7%	10.8%

Profitability

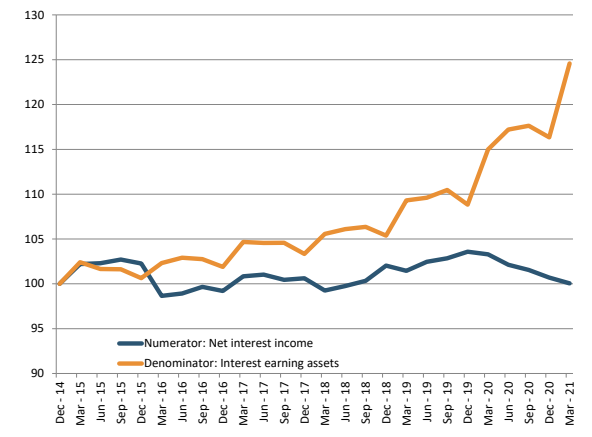
17 - Net interest margin

Dispersion



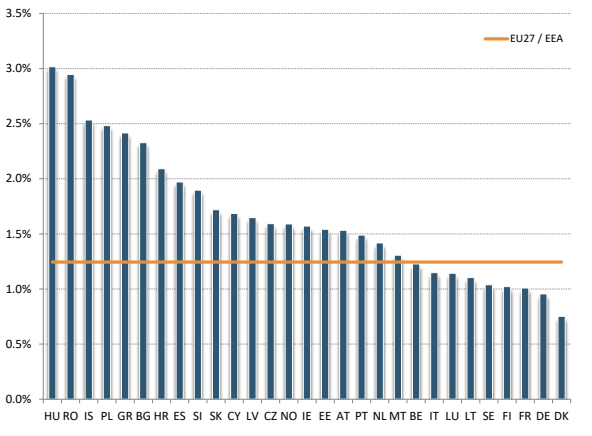
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



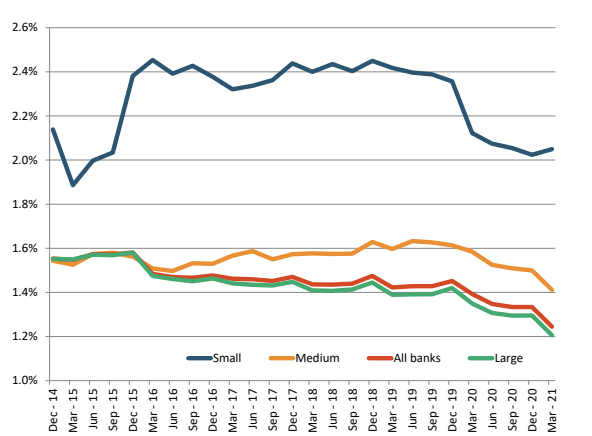
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



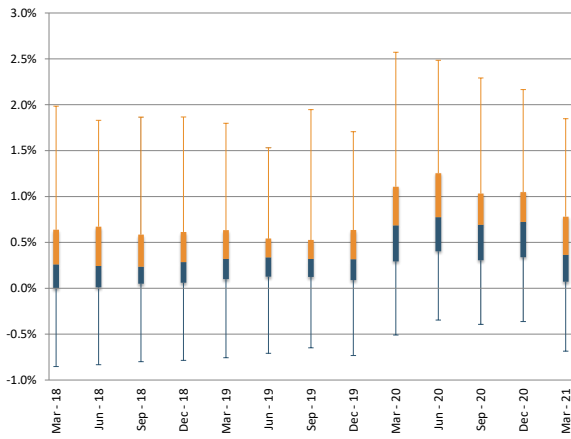
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	1.55%	1.07%	1.48%	1.79%
Mar - 15	1.55%	1.03%	1.48%	1.81%
Jun - 15	1.57%	1.06%	1.53%	1.84%
Sep - 15	1.57%	1.05%	1.52%	1.84%
Dec - 15	1.58%	1.12%	1.53%	1.87%
Mar - 16	1.48%	1.06%	1.45%	2.02%
Jun - 16	1.47%	1.02%	1.40%	1.85%
Sep - 16	1.47%	1.06%	1.42%	1.91%
Dec - 16	1.48%	1.05%	1.38%	1.83%
Mar - 17	1.46%	0.99%	1.37%	1.87%
Jun - 17	1.46%	0.97%	1.37%	1.90%
Sep - 17	1.45%	1.00%	1.38%	1.90%
Dec - 17	1.47%	1.03%	1.41%	1.94%
Mar - 18	1.44%	1.02%	1.44%	2.01%
Jun - 18	1.43%	1.01%	1.42%	2.02%
Sep - 18	1.44%	1.00%	1.43%	1.99%
Dec - 18	1.47%	1.04%	1.46%	2.11%
Mar - 19	1.42%	1.05%	1.44%	2.06%
Jun - 19	1.43%	1.05%	1.44%	2.04%
Sep - 19	1.43%	1.04%	1.43%	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%	0.87%	1.21%	1.72%

Profitability

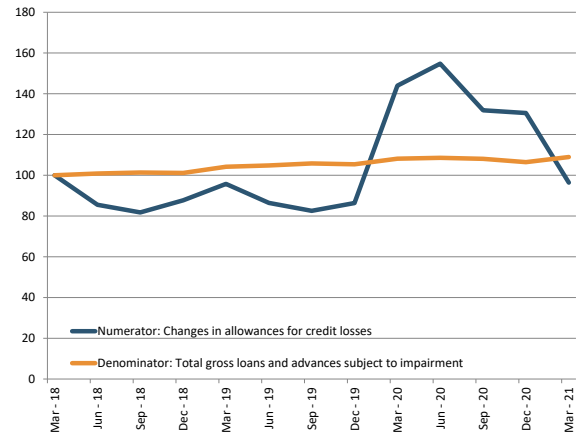
18 - Cost of Risk

Dispersion



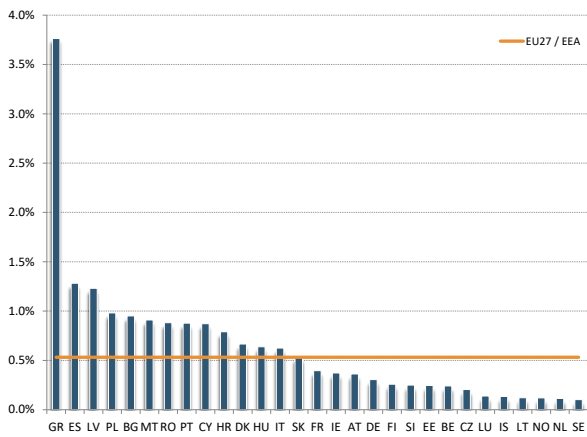
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



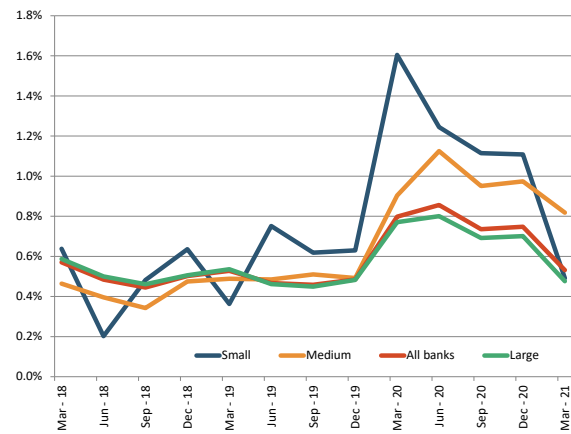
Total numerator and denominator. Mar 2018 =100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



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

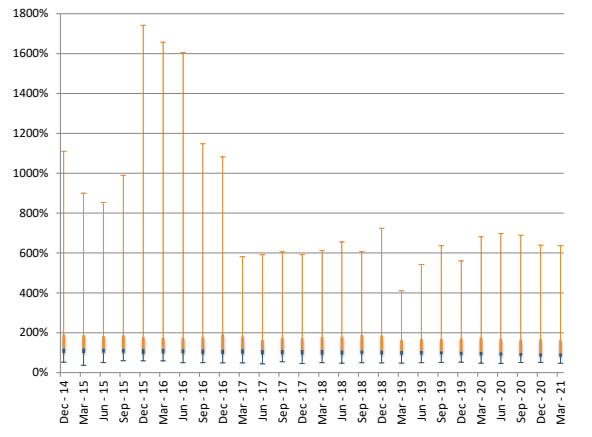
Period	Weighted average	25th	50th	75th
Mar - 18	0.57%	0.00%	0.26%	0.64%
Jun - 18	0.48%	0.01%	0.24%	0.67%
Sep - 18	0.44%	0.05%	0.23%	0.59%
Dec - 18	0.50%	0.06%	0.29%	0.61%
Mar - 19	0.53%	0.10%	0.32%	0.63%
Jun - 19	0.47%	0.13%	0.34%	0.54%
Sep - 19	0.46%	0.12%	0.32%	0.53%
Dec - 19	0.48%	0.09%	0.32%	0.64%
Mar - 20	0.80%	0.29%	0.69%	1.11%
Jun - 20	0.86%	0.40%	0.78%	1.25%
Sep - 20	0.74%	0.30%	0.69%	1.03%
Dec - 20	0.75%	0.34%	0.72%	1.05%
Mar - 21	0.53%	0.07%	0.36%	0.78%

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

Funding and Liquidity

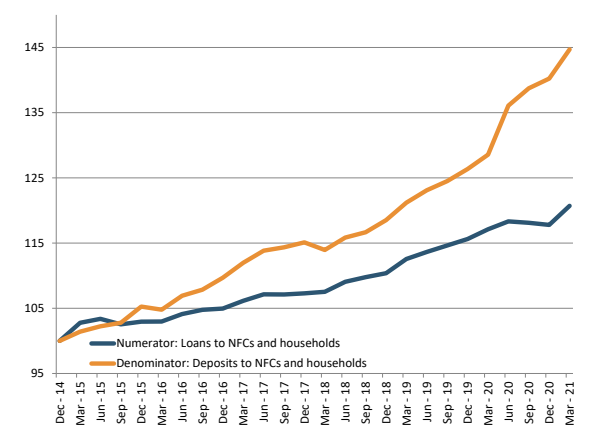
19 - Loan-to-deposit ratio for households and non-financial corporations

Dispersion



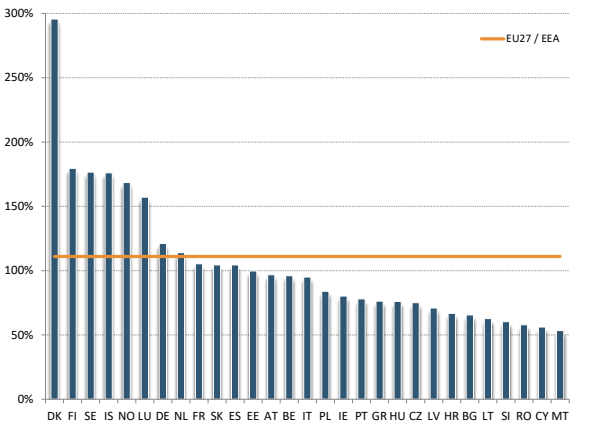
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



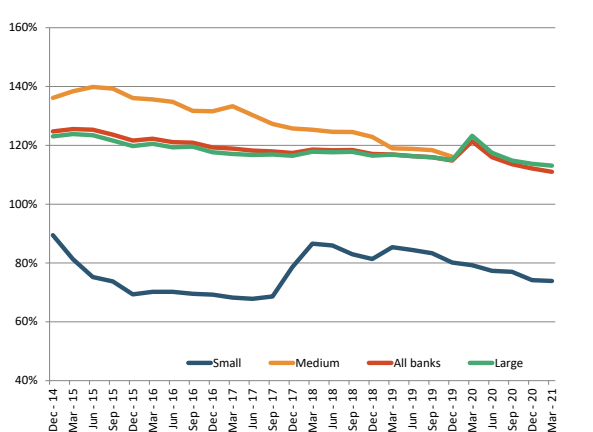
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



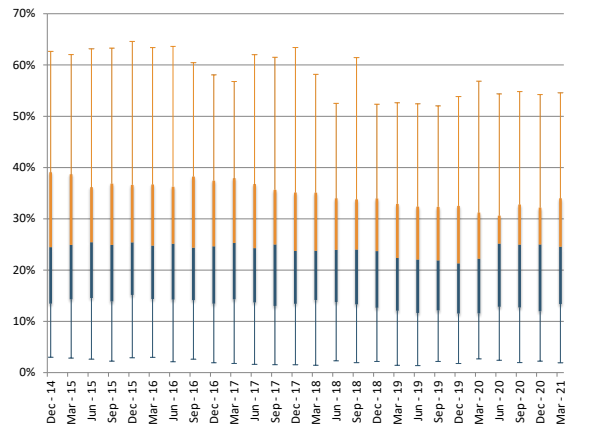
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	124.7%	98.5%	121.2%	191.8%
Mar - 15	125.5%	98.1%	122.2%	187.7%
Jun - 15	125.3%	100.1%	120.6%	183.0%
Sep - 15	123.6%	99.7%	120.0%	187.0%
Dec - 15	121.6%	94.0%	118.3%	179.4%
Mar - 16	122.3%	97.4%	119.6%	175.6%
Jun - 16	121.1%	96.4%	117.9%	176.0%
Sep - 16	120.9%	93.2%	116.9%	179.8%
Dec - 16	119.3%	93.5%	116.1%	192.5%
Mar - 17	118.9%	94.2%	117.7%	181.7%
Jun - 17	118.2%	91.2%	114.9%	163.9%
Sep - 17	118.0%	91.6%	113.6%	175.4%
Dec - 17	117.4%	90.3%	114.1%	174.7%
Mar - 18	118.6%	89.5%	113.7%	179.9%
Jun - 18	118.3%	90.3%	112.2%	180.7%
Sep - 18	118.4%	94.2%	112.1%	188.5%
Dec - 18	117.1%	90.9%	111.2%	186.1%
Mar - 19	116.9%	89.4%	108.7%	164.1%
Jun - 19	116.4%	90.9%	108.8%	168.4%
Sep - 19	116.0%	92.3%	107.3%	169.2%
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	111.0%	80.0%	97.6%	166.2%

Funding and Liquidity

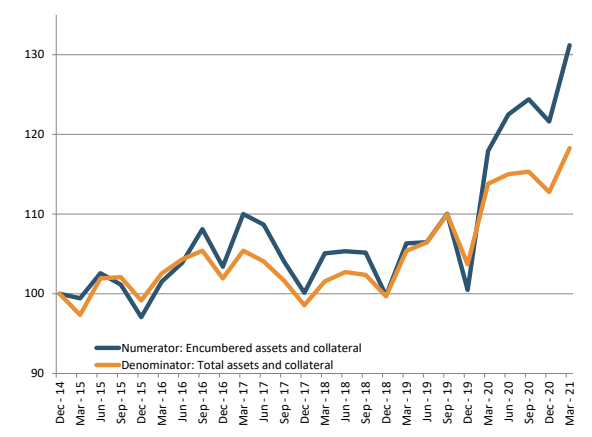
20 - Asset encumbrance ratio

Dispersion



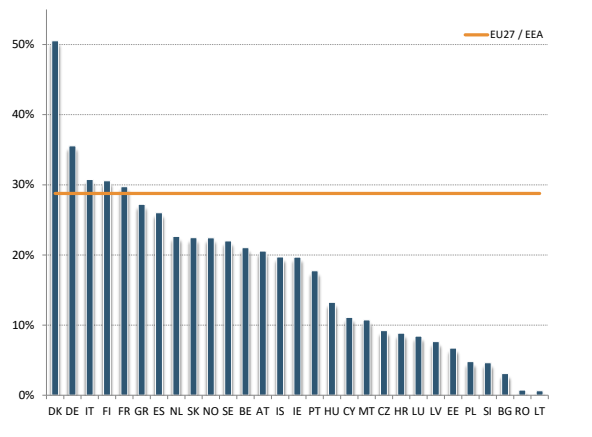
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



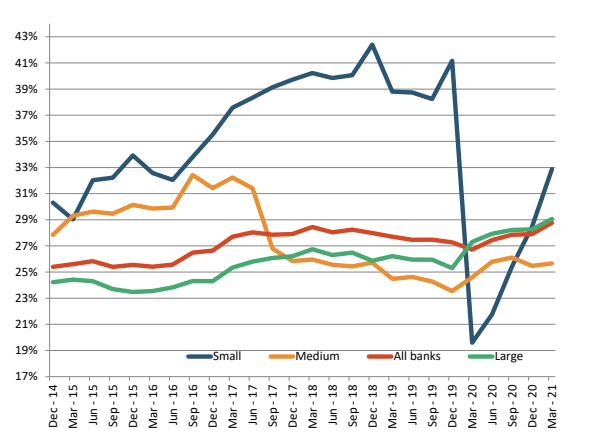
Total numerator and denominator.
Dec 2014 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



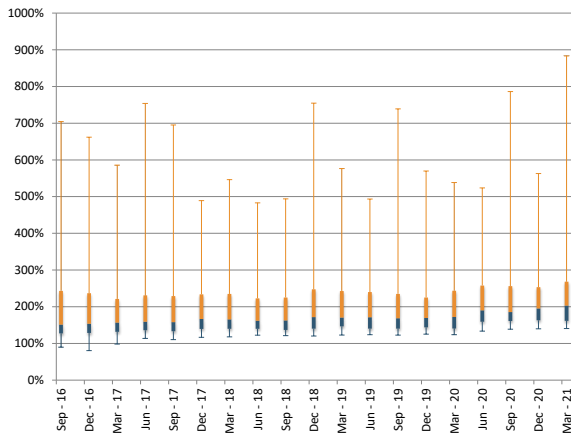
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

Period	Weighted average	25th	50th	75th
Dec - 14	25.4%	13.5%	24.5%	39.1%
Mar - 15	25.6%	14.3%	24.9%	38.7%
Jun - 15	25.8%	14.5%	25.4%	36.2%
Sep - 15	25.4%	13.9%	24.9%	36.9%
Dec - 15	25.6%	15.2%	25.4%	36.6%
Mar - 16	25.4%	14.4%	24.8%	36.7%
Jun - 16	25.6%	14.2%	25.1%	36.3%
Sep - 16	26.5%	14.1%	24.4%	38.2%
Dec - 16	26.6%	13.5%	24.6%	37.4%
Mar - 17	27.7%	14.3%	25.3%	37.9%
Jun - 17	28.0%	13.7%	24.3%	36.8%
Sep - 17	27.9%	13.0%	25.0%	35.6%
Dec - 17	27.9%	13.4%	23.7%	35.1%
Mar - 18	28.4%	14.2%	23.8%	35.1%
Jun - 18	28.0%	13.8%	23.9%	34.0%
Sep - 18	28.2%	13.3%	24.0%	33.8%
Dec - 18	28.0%	12.7%	23.7%	34.0%
Mar - 19	27.7%	12.1%	22.3%	32.9%
Jun - 19	27.5%	11.6%	22.1%	32.4%
Sep - 19	27.5%	12.1%	21.9%	32.3%
Dec - 19	27.3%	11.5%	21.3%	32.5%
Mar - 20	26.7%	11.6%	22.2%	31.2%
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%	13.4%	24.6%	34.0%

Funding and Liquidity

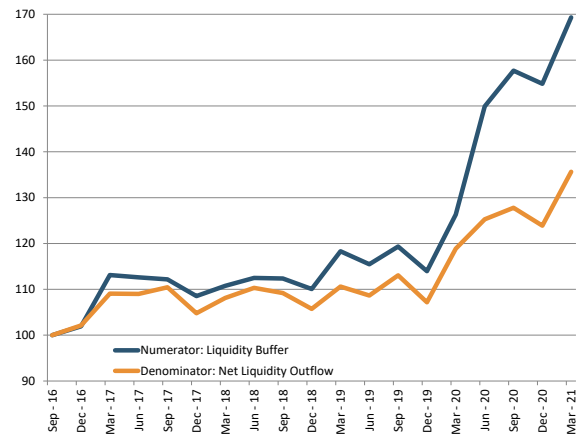
21 - Liquidity coverage ratio

Dispersion



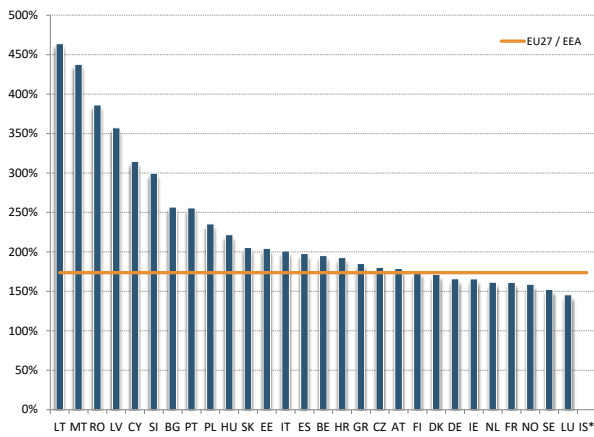
5th and 95th pct, interquartile range and median.

Numerator and denominator: trends



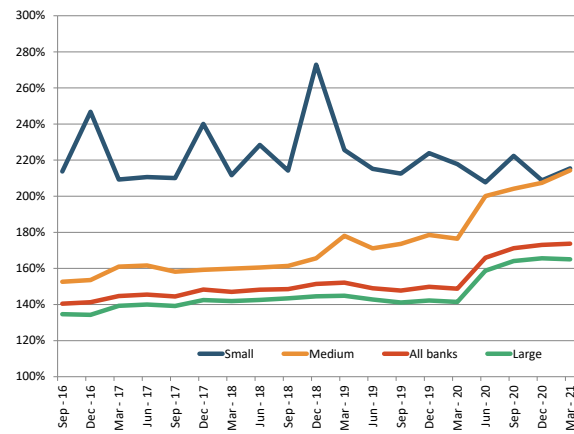
Total numerator and denominator.
Sep 2016 = 100.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.

RI by size class



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

Period	Weighted average	25th	50th	75th
Sep - 16	140.5%	127.4%	151.1%	243.3%
Dec - 16	141.3%	128.4%	153.7%	236.9%
Mar - 17	144.7%	131.7%	156.6%	221.1%
Jun - 17	145.5%	135.8%	159.0%	230.8%
Sep - 17	144.4%	133.3%	158.0%	228.8%
Dec - 17	148.3%	139.7%	166.8%	233.7%
Mar - 18	147.0%	139.8%	165.6%	234.8%
Jun - 18	148.2%	139.8%	161.9%	222.8%
Sep - 18	148.5%	136.8%	162.8%	225.2%
Dec - 18	151.4%	140.4%	171.6%	247.5%
Mar - 19	152.1%	146.7%	170.6%	242.9%
Jun - 19	149.0%	140.2%	171.4%	240.0%
Sep - 19	147.7%	140.3%	168.6%	235.1%
Dec - 19	149.8%	143.8%	169.3%	225.3%
Mar - 20	148.8%	140.8%	172.1%	243.4%
Jun - 20	165.9%	159.3%	190.2%	257.8%
Sep - 20	171.2%	161.0%	185.4%	256.0%
Dec - 20	173.0%	163.1%	195.4%	253.5%
Mar - 21	173.7%	161.7%	203.3%	268.4%



STATISTICAL ANNEX

EBA

EUROPEAN
BANKING
AUTHORITY

Statistical Annex

Asset composition and volumes

Asset composition																								
% of total assets																								
	Cash balances				Equity instruments				Debt securities				Loans and advances				Derivatives				Other Assets			
	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21
AT	13.4%	15.6%	17.7%	19.8%	0.3%	0.3%	0.5%	0.5%	14.6%	13.9%	13.4%	13.0%	66.6%	65.1%	63.4%	62.3%	1.9%	1.9%	1.7%	1.4%	3.3%	3.3%	3.2%	3.0%
BE	12.7%	14.3%	15.5%	19.6%	0.2%	0.2%	0.2%	0.2%	14.8%	14.5%	14.1%	13.4%	61.3%	60.3%	59.8%	57.7%	5.0%	4.8%	4.5%	3.6%	5.9%	5.8%	5.8%	5.5%
BG	17.5%	18.3%	20.5%	17.7%	0.2%	0.1%	0.1%	0.1%	15.4%	15.7%	15.2%	16.0%	62.1%	61.1%	59.8%	61.8%	0.2%	0.2%	0.2%	0.3%	4.7%	4.5%	4.3%	4.1%
CY	24.0%	24.3%	26.4%	29.1%	0.1%	0.1%	0.1%	0.1%	20.8%	20.7%	18.5%	18.2%	46.0%	45.6%	45.3%	43.4%	0.0%	0.1%	0.1%	0.0%	9.0%	9.2%	9.6%	9.1%
CZ	2.6%	2.9%	2.2%	2.4%	0.1%	0.1%	0.1%	0.1%	14.1%	13.6%	14.5%	14.4%	78.6%	78.6%	79.1%	79.7%	2.8%	2.8%	2.1%	1.6%	1.9%	1.9%	2.0%	1.8%
DE	13.9%	15.2%	13.8%	17.2%	0.7%	0.7%	0.8%	0.8%	13.7%	13.7%	13.8%	12.9%	55.2%	54.9%	55.4%	55.3%	13.9%	13.0%	13.6%	11.2%	2.6%	2.6%	2.7%	2.6%
DK	4.7%	5.1%	7.1%	7.0%	0.4%	0.6%	0.6%	0.7%	13.2%	14.0%	13.5%	14.2%	71.4%	70.5%	69.0%	69.5%	7.9%	7.4%	7.5%	6.3%	2.4%	2.4%	2.4%	2.4%
EE	23.5%	25.3%	28.1%	25.9%	0.0%	0.0%	0.0%	0.0%	8.0%	7.8%	7.0%	7.6%	67.2%	65.6%	63.5%	65.4%	0.2%	0.2%	0.1%	0.2%	1.1%	1.1%	1.2%	0.9%
ES	9.4%	10.1%	10.2%	11.9%	0.7%	0.8%	0.9%	1.0%	13.5%	13.8%	12.1%	13.1%	64.5%	63.7%	58.4%	61.8%	5.0%	4.7%	4.0%	3.5%	6.8%	6.9%	14.4%	8.8%
FI	10.8%	11.3%	9.3%	13.0%	0.7%	0.8%	0.7%	1.6%	13.0%	12.5%	11.6%	11.3%	65.7%	65.8%	68.4%	65.6%	7.5%	7.3%	7.5%	5.9%	2.3%	2.3%	2.4%	2.5%
FR	11.8%	12.6%	12.8%	14.2%	2.2%	2.3%	2.7%	3.5%	11.1%	10.8%	10.0%	10.6%	59.1%	58.9%	59.2%	58.3%	9.3%	8.8%	8.7%	7.5%	6.5%	6.5%	6.7%	6.0%
GR	9.6%	10.5%	12.6%	14.2%	0.2%	0.2%	0.3%	0.3%	14.6%	14.4%	14.5%	15.5%	55.0%	55.6%	53.2%	51.5%	3.7%	3.6%	3.5%	3.0%	16.9%	15.6%	15.9%	15.5%
HR	16.2%	15.6%	18.2%	19.6%	0.3%	0.3%	0.2%	0.2%	10.9%	11.4%	11.2%	10.8%	69.7%	70.0%	67.7%	66.6%	0.6%	0.3%	0.2%	0.3%	2.5%	2.4%	2.5%	2.5%
HU	9.5%	9.2%	9.8%	9.6%	0.3%	0.3%	0.3%	0.3%	21.5%	22.0%	21.5%	24.6%	62.7%	63.0%	63.2%	60.5%	1.5%	1.3%	1.1%	0.9%	4.4%	4.1%	4.1%	4.1%
IE	15.6%	18.3%	18.8%	22.3%	0.2%	0.2%	0.2%	0.2%	14.8%	14.3%	14.0%	13.3%	60.4%	58.6%	58.0%	54.9%	3.5%	3.6%	4.5%	4.5%	5.4%	4.9%	4.6%	4.8%
IS	9.6%	10.4%	7.5%	8.1%	1.7%	1.7%	1.9%	2.4%	10.1%	10.7%	10.6%	9.3%	74.9%	73.7%	77.3%	77.2%	0.4%	0.4%	0.4%	0.2%	3.3%	3.1%	2.4%	2.9%
IT	5.9%	7.6%	13.7%	14.8%	1.1%	1.1%	1.2%	1.1%	20.8%	20.5%	19.1%	20.4%	62.6%	61.6%	56.1%	55.4%	3.8%	3.5%	3.5%	3.0%	5.8%	5.7%	6.5%	5.3%
LT	33.9%	38.0%	36.8%	43.9%	0.1%	0.1%	0.0%	0.0%	5.6%	5.6%	5.4%	5.3%	59.3%	55.4%	56.8%	49.8%	0.1%	0.1%	0.1%	0.1%	0.9%	0.9%	0.8%	0.8%
LU	16.5%	16.6%	21.1%	21.2%	0.3%	0.3%	0.4%	0.4%	12.8%	12.8%	15.9%	14.9%	66.3%	66.4%	58.7%	59.6%	1.5%	1.2%	1.1%	1.0%	2.6%	2.7%	2.8%	2.8%
LV	28.0%	26.0%	30.1%	26.4%	0.2%	0.2%	0.1%	0.1%	16.6%	19.5%	17.9%	17.2%	53.7%	52.8%	50.0%	55.0%	0.4%	0.3%	0.2%	0.3%	1.1%	1.1%	0.8%	1.0%
MT	21.3%	21.9%	23.9%	23.3%	0.2%	0.2%	0.3%	0.2%	27.5%	26.7%	25.0%	24.6%	47.9%	48.2%	47.7%	48.8%	0.1%	0.1%	0.0%	0.1%	3.1%	3.0%	3.1%	2.9%
NL	12.1%	14.7%	13.3%	15.6%	0.4%	0.5%	0.6%	0.6%	8.5%	8.2%	8.3%	7.6%	72.1%	70.1%	71.2%	69.4%	3.5%	3.3%	3.5%	2.8%	3.5%	3.3%	3.3%	3.9%
NO	9.5%	10.3%	9.3%	13.1%	0.3%	0.3%	0.3%	0.3%	11.8%	10.8%	11.4%	11.2%	69.8%	70.5%	70.8%	68.9%	6.9%	6.6%	6.6%	4.6%	1.6%	1.5%	1.5%	1.8%
PL	3.0%	1.9%	2.3%	3.0%	0.2%	0.2%	0.2%	0.3%	28.7%	30.4%	31.0%	30.9%	63.0%	62.5%	61.3%	60.9%	1.9%	1.9%	1.8%	1.6%	3.2%	3.2%	3.4%	3.3%
PT	9.0%	8.1%	9.5%	11.2%	1.4%	1.3%	1.3%	1.2%	23.9%	24.0%	23.2%	22.6%	58.8%	59.0%	59.0%	57.6%	1.0%	1.0%	0.9%	0.9%	5.9%	6.5%	6.2%	6.5%
RO	15.8%	14.8%	16.6%	13.9%	0.2%	0.2%	0.2%	0.1%	28.4%	28.5%	29.3%	31.8%	53.0%	54.0%	51.5%	51.9%	0.1%	0.1%	0.1%	0.1%	2.5%	2.4%	2.3%	2.2%
SE	13.4%	13.1%	11.0%	16.4%	0.6%	0.9%	1.1%	1.2%	10.0%	8.7%	8.1%	8.4%	71.9%	73.2%	75.5%	70.1%	2.9%	2.8%	2.8%	2.3%	1.3%	1.3%	1.5%	1.5%
SI	19.1%	18.8%	20.4%	21.2%	0.5%	0.5%	0.5%	0.5%	22.2%	23.0%	23.7%	23.3%	55.5%	55.1%	52.9%	52.4%	0.1%	0.1%	0.1%	0.1%	2.6%	2.5%	2.4%	2.4%
SK	5.2%	6.3%	7.9%	16.0%	0.1%	0.1%	0.0%	0.0%	15.5%	14.6%	13.8%	12.1%	76.8%	76.5%	75.9%	69.7%	0.5%	0.6%	0.6%	0.4%	1.9%	1.9%	1.8%	1.7%
EU/EEA	11.1%	12.2%	12.5%	14.7%	1.2%	1.2%	1.4%	1.7%	13.4%	13.2%	12.5%	12.8%	62.0%	61.5%	60.5%	60.0%	7.4%	7.0%	6.9%	5.8%	5.0%	5.0%	6.2%	5.1%

Assets									
Volumes bn EUR									
	Total Assets				Total Financial Assets				
	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	
AT	683.4	692.2	705.0	743.8	660.6	669.5	682.3	721.7	
BE	1,204.0	1,194.6	1,193.7	1,243.5	1,133.3	1,125.5	1,124.0	1,174.9	
BG	34.1	35.2	36.6	37.5	32.5	33.6	35.1	35.9	
CY	36.3	36.3	36.4	38.0	33.0	33.0	32.9	34.5	
CZ	174.4	171.8	170.0	184.5	171.0	168.5	166.6	181.1	
DE	3,938.6	3,915.7	3,742.7	3,864.6	3,836.1	3,814.5	3,642.9	3,765.5	
DK	791.3	794.3	813.6	810.9	772.5	775.3	794.4	791.3	
EE	38.2	39.5	41.5	36.7	37.8	39.0	41.0	36.4	
ES	3,558.9	3,477.5	3,476.1	3,539.5	3,317.4	3,238.6	2,976.2	3,229.7	
FI	737.8	724.1	698.2	728.2	720.7	707.6	681.3	709.7	
FR	8,446.0	8,465.1	8,308.2	8,617.8	7,896.4	7,911.0	7,755.5	8,098.9	
GR	270.8	274.8	283.0	286.3	225.1	231.8	238.1	242.0	
HR	46.6	46.7	47.8	48.5	45.5	45.6	46.6	47.3	
HU	82.4	83.7	87.6	114.3	78.8	80.2	84.0	109.7	
IE	275.9	279.8	285.6	307.4	260.9	266.0	272.4	292.8	
IS	25.7	25.7	26.1	28.1	24.8	24.9	25.5	27.3	
IT	2,545.2	2,582.7	2,623.6	2,752.3	2,397.1	2,434.4	2,452.0	2,606.8	
LT	23.3	25.1	27.2	27.9	23.1	24.8	27.0	27.7	
LU	221.3	218.7	177.3	183.5	215.7	212.8	172.3	178.4	
LV	15.5	15.8	16.5	17.3	15.3	15.6	16.4	17.2	
MT	22.4	22.5	22.8	23.8	21.7	21.8	22.1	23.1	
NL	2,262.4	2,290.7	2,193.3	2,338.1	2,184.2	2,215.0	2,122.0	2,246.6	
NO	303.7	297.2	303.0	324.0	298.7	292.7	298.4	318.1	
PL	186.7	182.4	183.6	187.5	180.7	176.7	177.4	181.3	
PT	356.0	354.2	355.0	284.6	335.1	331.0	333.0	266.2	
RO	48.5	49.1	52.0	52.7	47.3	48.0	50.8	51.5	
SE	980.2	941.9	939.9	1,014.0	967.9	929.5	925.4	998.5	
SI	27.4	27.7	32.4	33.2	26.7	27.0	31.6	32.4	
SK	52.8	54.1	55.6	60.3	51.8	53.1	54.6	59.3	
EU/EEA	26,054.1	25,992.2	25,638.3	26,625.7	24,744.4	24,687.9	24,052.6	25,268.9	

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			
	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21
AT	89.7%	90.4%	90.8%	91.5%	6.1%	5.6%	5.4%	5.1%	4.2%	4.0%	3.8%	3.4%
BE	88.7%	89.2%	90.2%	91.4%	4.1%	3.8%	3.7%	3.5%	7.3%	7.0%	6.1%	5.1%
BG	87.5%	87.9%	88.3%	88.8%	11.5%	11.1%	10.7%	10.1%	1.0%	1.0%	1.0%	1.1%
CY	95.4%	95.6%	96.1%	96.2%	3.5%	3.4%	2.8%	2.8%	1.0%	1.1%	1.1%	1.0%
CZ	94.1%	94.5%	95.7%	95.9%	2.3%	2.1%	1.9%	1.8%	3.6%	3.4%	2.4%	2.3%
DE	69.7%	70.5%	70.2%	72.9%	6.2%	6.4%	6.7%	6.0%	24.1%	23.1%	23.1%	21.1%
DK	31.7%	31.5%	33.3%	33.6%	2.0%	2.0%	2.0%	2.1%	66.3%	66.5%	64.7%	64.3%
EE	91.7%	91.9%	92.8%	92.1%	0.0%	0.0%	0.0%	0.0%	8.3%	8.1%	7.2%	7.9%
ES	81.6%	82.9%	82.8%	84.0%	6.7%	6.6%	6.9%	6.4%	11.8%	10.5%	10.3%	9.6%
FI	63.9%	65.0%	67.3%	67.5%	6.9%	7.0%	7.1%	6.9%	29.1%	28.1%	25.6%	25.7%
FR	71.4%	71.7%	72.9%	72.3%	4.0%	3.8%	3.8%	3.6%	24.6%	24.4%	23.3%	24.2%
GR	86.9%	88.0%	87.8%	87.9%	7.8%	7.1%	7.2%	7.7%	5.3%	5.0%	4.9%	4.5%
HR	88.9%	88.9%	89.3%	89.7%	10.0%	10.2%	10.0%	9.5%	1.2%	0.8%	0.8%	0.8%
HU	88.5%	88.6%	86.6%	86.5%	8.9%	9.1%	8.8%	9.2%	2.6%	2.4%	4.7%	4.2%
IE	83.2%	84.1%	83.7%	84.1%	12.1%	11.4%	11.0%	10.4%	4.7%	4.5%	5.4%	5.5%
IS	87.1%	86.5%	86.5%	87.2%	3.2%	3.8%	3.5%	2.6%	9.7%	9.7%	10.1%	10.2%
IT	82.8%	83.4%	84.9%	85.6%	9.0%	8.5%	7.4%	7.1%	8.3%	8.0%	7.7%	7.3%
LT	96.8%	97.0%	97.0%	96.9%	0.2%	0.1%	0.1%	0.2%	3.0%	2.9%	2.9%	2.9%
LU	72.1%	73.0%	91.8%	92.3%	5.4%	5.2%	6.4%	6.0%	22.5%	21.8%</		

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			
	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21
AT	541.5	554.4	566.9	606.2	167.1	168.7	172.1	173.6	114.4	116.0	118.5	118.1	202.0	198.8	198.0	204.3	71.6	72.2	72.3	73.5	59.1	58.4	59.3	59.6
BE	891.2	892.4	902.2	963.9	293.6	296.9	302.4	305.7	245.6	248.2	254.2	265.4	252.6	247.1	247.4	249.8	113.6	118.2	119.6	123.4	58.0	56.2	57.4	60.5
BG	27.8	28.7	30.0	30.6	8.8	9.0	9.0	9.2	4.1	4.2	4.3	4.3	11.0	11.2	11.3	11.3	5.9	6.1	5.6	5.6	5.8	5.9	5.7	5.7
CY	27.3	27.0	27.3	28.8	9.5	9.4	9.1	9.1	7.1	7.1	6.9	6.9	8.1	8.0	7.8	7.9	6.6	6.4	6.2	6.2	6.0	5.9	5.8	5.8
CZ	141.2	140.2	138.7	151.4	48.8	48.9	51.3	52.2	37.3	37.5	39.7	40.5	30.4	29.8	29.9	30.2	11.5	11.3	11.7	11.8	12.2	12.1	13.0	13.1
DE	2,684.8	2,706.4	2,557.7	2,765.5	511.8	518.4	525.5	527.5	347.4	350.7	357.8	361.2	824.0	797.7	779.3	803.1	197.1	192.4	192.8	202.9	241.1	240.0	240.0	241.9
DK	606.6	604.6	622.7	623.7	71.2	71.3	73.5	74.8	54.0	53.9	56.0	57.1	83.9	82.3	81.7	82.1	34.2	34.1	34.6	39.3	26.4	26.4	27.3	27.2
EE	34.7	35.9	38.0	33.4	13.8	13.9	14.0	13.2	11.4	11.5	11.6	11.0	11.2	11.3	11.2	10.0	7.7	7.6	8.0	6.9	6.8	6.9	6.8	5.9
ES	2,629.0	2,570.8	2,381.6	2,604.6	1,151.1	1,139.4	1,056.8	1,145.1	810.0	804.7	736.6	817.9	784.2	760.6	688.3	740.4	320.2	318.3	299.4	320.5	121.6	124.8	105.5	111.9
FI	517.0	516.5	515.9	536.7	195.8	197.2	203.4	198.1	158.6	162.9	169.2	164.5	151.5	152.3	160.8	159.8	59.3	57.7	59.9	56.3	27.9	33.8	34.0	35.4
FR	5,407.9	5,455.9	5,439.8	5,641.2	1,863.4	1,870.0	1,893.7	1,908.6	609.7	601.6	609.1	644.9	1,700.0	1,672.0	1,669.9	1,691.4	731.2	754.3	759.8	769.8	178.8	179.4	200.9	220.8
GR	202.3	208.8	210.2	213.5	75.7	75.3	69.6	68.9	55.9	55.3	50.5	49.8	88.4	90.0	89.9	91.2	42.3	43.4	46.3	46.9	31.5	31.1	30.6	31.1
HR	40.0	40.1	41.3	42.0	13.6	13.7	13.6	13.6	4.9	5.1	5.4	5.4	9.9	9.8	10.1	10.1	5.2	5.4	5.2	5.2	4.2	4.3	4.4	4.4
HU	60.5	61.5	65.0	81.7	24.9	24.5	22.3	27.0	12.4	12.0	10.9	13.3	20.5	21.6	21.8	27.9	7.9	8.7	9.1	13.2	7.6	7.9	7.8	9.5
IE	213.1	218.8	222.8	241.1	85.3	85.2	85.4	85.3	75.0	74.8	75.2	75.3	66.8	65.3	65.0	65.9	27.7	27.9	28.4	28.8	16.8	17.2	17.1	17.7
IS	21.9	21.9	22.4	24.2	8.1	8.4	9.4	10.4	6.9	7.2	8.1	9.1	10.3	10.0	10.1	10.5	5.1	5.0	4.9	5.5	5.2	4.5	4.5	4.9
IT	1,787.0	1,823.4	1,855.5	1,959.9	517.0	518.6	509.3	538.6	360.4	361.8	355.8	375.0	744.5	742.4	715.1	733.3	328.9	334.6	323.3	336.0	175.2	171.9	159.3	161.7
LT	21.5	23.2	25.3	25.9	7.6	7.8	7.9	8.0	6.3	6.5	6.7	6.8	6.0	5.9	5.6	5.7	3.8	3.8	3.2	3.1	3.9	3.7	3.6	3.6
LU	184.1	182.6	142.4	149.3	20.1	20.4	21.0	21.6	13.6	13.8	14.8	15.1	48.7	47.8	49.2	50.3	21.7	21.7	22.7	23.2	5.1	5.1	6.1	7.6
LV	12.6	12.4	13.3	14.1	3.8	3.8	3.8	4.1	3.0	3.0	3.1	3.1	4.4	4.4	4.3	5.1	2.9	2.8	2.4	3.0	2.6	2.6	2.6	2.7
MT	15.6	15.9	16.5	17.4	5.4	5.7	6.0	6.3	4.8	5.0	5.0	5.3	3.0	3.1	3.5	3.5	1.9	1.8	2.0	2.1	1.2	1.2	0.4	0.7
NL	1,901.9	1,940.4	1,852.2	1,988.1	738.1	738.8	740.2	744.8	680.7	681.1	682.9	687.3	575.7	550.5	536.3	559.1	144.1	146.1	173.1	143.2	161.8	162.6	159.4	159.6
NO	242.6	241.7	244.5	267.4	95.4	95.7	102.4	107.9	83.7	84.6	90.9	95.8	81.5	79.7	82.2	84.7	28.1	29.1	30.2	31.3	24.1	23.5	25.0	26.8
PL	125.7	120.2	119.5	122.7	72.1	70.9	69.6	70.9	46.7	47.4	46.4	46.8	42.4	40.8	40.9	41.5	19.9	19.4	19.4	21.4	14.0	14.0	13.3	14.4
PT	248.6	245.2	249.5	201.4	118.7	119.1	120.0	95.1	100.7	101.0	101.6	81.4	78.6	78.3	77.6	59.0	52.4	53.3	53.4	38.3	22.7	22.4	22.2	14.9
RO	32.8	33.2	34.8	33.9	15.0	15.2	15.3	15.3	9.7	9.8	10.0	10.0	8.6	8.9	9.1	9.5	4.2	4.5	4.6	4.7	3.5	3.4	3.3	3.1
SE	805.3	788.9	798.5	861.6	337.6	338.9	359.5	357.8	303.1	304.1	323.3	323.5	268.0	265.0	272.7	271.2	137.0	137.3	142.4	144.4	111.2	99.3	104.9	104.6
SI	20.4	20.5	23.6	24.3	8.3	8.4	9.4	9.5	3.3	3.3	3.8	3.9	6.3	6.2	6.8	7.0	3.5	3.4	3.9	3.9	2.8	2.7	2.8	2.8
SK	43.6	45.2	46.9	52.0	26.7	27.1	27.4	27.6	21.0	21.5	21.5	21.8	13.5	13.7	13.8	13.8	5.4	5.6	5.7	5.7	5.0	5.1	5.0	5.0
EU/EEA	18,425.7	18,515.6	18,171.7	19,249.9	6,169.8	6,180.6	6,158.3	6,299.6	3,935.1	3,936.2	3,915.0	4,065.9	5,794.1	5,678.9	5,563.3	5,703.7	2,254.5	2,282.5	2,300.7	2,328.2	1,253.7	1,245.3	1,240.5	1,272.7

Volumes bn EUR	of which: non-performing loans and advances at amortised cost by segment (volumes) ⁽²⁾																							
	Non-performing loans and				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21
AT	11.3	11.1	11.9	12.0	4.7	4.6	4.7	4.7	2.0	1.9	1.9	1.9	6.1	6.0	6.7	6.6	3.0	3.0	3.3	3.2	2.1	2.0	2.1	2.0
BE	17.4	16.9	17.8	17.4	6.0	5.8	5.9	6.0	4.5	4.3	4.4	4.5	9.5	9.3	10.1	9.6	4.4	4.5	4.9	4.6	2.2	2.1	2.7	2.4
BG	2.1	2.1	2.1	2.1	0.7	0.7	0.7	0.8	0.3	0.3	0.3	0.2	1.4	1.3	1.3	1.3	1.0	1.0	0.9	0.9	0.8	0.8	0.8	0.8
CY	4.2	3.9	3.1	3.1	2.4	2.2	1.8	1.8	1.8	1.7	1.4	1.4	1.7	1.5	1.2	1.2	1.5	1.4	1.1	1.1	1.2	1.1	0.9	0.8
CZ	1.8	1.8	2.0	2.1	0.8	0.8	0.9	0.9	0.3	0.3	0.4	0.4	1.0	1.0	1.1	1.2	0.4	0.4	0.5	0.6	0.3	0.3	0.4	0.4
DE	33.9	33.2	32.5	32.3	8.9	9.0	9.2	9.0	3.7	3.7	3.7	3.6	21.0	21.0	20.4	20.1	5.3	4.8	5.7	5.5	4.0	4.2	4.8	4.9
DK	11.4	11.3	11.6	11.4	2.0	2.0	2.0	1.9	1.1	1.1	1.1	1.0	4.1	4.1	4.5	4.1	1.9	2.0	2.0	2.2	0.9	0.9	1.0	1.0
EE	0.5	0.5	0.4	0.4	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.3	0.3	0.2	0.2	0.2	0.2	0.1	0.1	0.2	0.1	0.1	0.1
ES	79.3	76.9	69.7	80.5	43.8	41.4	36.9	43.7	27.5	25.8	21.4	25.4	34.6	34.9	32.2	36.2	21.9	21.7	20.1	22.4	11.6	11.9	10.2	11.2
FI	8.2	8.0	7.9	7.7	2.8	3.0	3.0	2.8	1.6	1.7	1.7	1.6	4.2	3.8	3.7	3.7	1.7	1.7	1.6	1.4	0.6	0.7	0.7	0.7
FR	126.6	125.4	119.3	119.6	54.1	51.7	49.3	48.8	16.8	16.2	15.3	15.3	66.4	67.4	64.7	66.1	34.9	34.2	33.0	33.1	7.4	7.1	7.6	7.9
GR	61.3	60.2	53.7	53.7	31.1	30.6	25.7	25.6	22.6	22.1	17.6	17.3	28.3	27.8	26.3	26.6	20.6	20.3	20.0	20.1	15.0	14.6	14.3	14.7
HR	1.7	1.8	1.8	1.7	0.7	0.8	0.8	0.8	0.2	0.2	0.2	0.2	1.0	1.0	1.0	0.9	0.6	0.7	0.6	0.5	0.5	0.5	0.4	0.4
HU	2.7	2.6	2.6	3.1	1.8	1.7	1.7	2.0	0.7	0.7	0.7	0.7	0.8	0.9	0.9	1.1	0.4	0.4	0.4	0.6	0.4	0.5	0.4	0.5
IE	8.6	8.8	9.3	8.9	5.0	5.0	4.9	4.4	4.4	4.4	4.3	3.7	3.6	3.8	4.4	4.3	2.3	2.5	2.7	2.7	1.4	1.8	2.2	2.1
IS	0.6	0.6	0.6	0.6	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.2	0.2	0.2	0.2
IT	108.4	98.0	76.7	78.8	26.3	23.5	19.0	20.6	13.0	11.7	9.5	10.7	77.4	70.2	53.5	53.7	50.5	43.5	32.9	33.1	32.6	29.7	21.5	21.7
LT	0.3	0.3	0.3	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.1	0.1
LU	2.0	2.5	2.6	2.4	0.4	0.4	0.5	0.4	0.3	0.3	0.4	0.3	1.4	1.8	1.9	1.7	1.0	1.1	1.2	1.0	0.2	0.2	0.3	0.4
LV	0.2	0.2	0.2	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
MT	0.5	0.5	0.6	0.6	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.2	0.3	0.3	0.4	0.2	0.2	0.2	0.2	0.1	0.1		

Statistical Annex

Loans: NPL and coverage ratios

%	Loans and advances:				of which: loans and advances at amortised cost: NPL ratio ⁽²⁾																			
	NPL ratio ⁽¹⁾				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21
AT	2.1%	2.0%	2.1%	2.0%	2.8%	2.7%	2.7%	2.7%	1.8%	1.7%	1.6%	1.6%	3.0%	3.0%	3.4%	3.2%	4.2%	4.2%	4.6%	4.4%	3.5%	3.4%	3.6%	3.3%
BE	2.0%	1.9%	2.0%	1.8%	2.0%	2.0%	2.0%	1.9%	1.8%	1.7%	1.7%	1.7%	3.8%	3.8%	4.1%	3.8%	3.9%	3.8%	4.1%	3.7%	3.8%	3.8%	4.7%	4.0%
BG	7.7%	7.2%	7.0%	6.7%	8.2%	8.1%	8.2%	8.2%	6.4%	6.1%	6.0%	5.7%	12.4%	11.6%	11.6%	11.2%	16.9%	15.6%	16.5%	16.0%	14.1%	13.6%	14.0%	14.3%
CY	15.5%	14.3%	11.5%	10.9%	25.4%	23.9%	20.2%	20.2%	25.0%	23.4%	20.5%	20.3%	20.0%	19.1%	15.4%	15.3%	22.7%	21.9%	17.6%	17.7%	20.8%	18.1%	14.9%	13.9%
CZ	1.2%	1.3%	1.5%	1.4%	1.6%	1.6%	1.7%	1.8%	0.9%	0.9%	0.9%	0.9%	3.1%	3.2%	3.8%	4.0%	3.6%	3.7%	4.6%	4.9%	2.5%	2.5%	3.0%	3.0%
DE	1.3%	1.2%	1.3%	1.2%	1.7%	1.7%	1.8%	1.7%	1.1%	1.1%	1.0%	1.0%	2.5%	2.6%	2.6%	2.5%	2.7%	2.5%	3.0%	2.7%	1.7%	1.7%	2.0%	2.0%
DK	1.9%	1.9%	1.9%	1.8%	2.8%	2.9%	2.7%	2.5%	2.0%	2.1%	1.9%	1.8%	4.9%	5.0%	5.5%	5.0%	5.4%	5.9%	5.9%	5.5%	3.2%	3.6%	3.8%	3.8%
EE	1.5%	1.3%	1.1%	1.1%	1.6%	1.5%	1.5%	1.2%	1.6%	1.5%	1.5%	1.2%	2.5%	2.4%	1.8%	2.2%	2.6%	2.4%	1.7%	2.1%	2.4%	2.1%	1.9%	2.4%
ES	3.0%	3.0%	2.9%	3.1%	3.8%	3.6%	3.5%	3.8%	3.4%	3.2%	2.9%	3.1%	4.4%	4.6%	4.7%	4.9%	6.8%	6.8%	6.7%	7.0%	9.5%	9.5%	9.7%	10.0%
FI	1.6%	1.6%	1.5%	1.4%	1.4%	1.5%	1.5%	1.4%	1.0%	1.0%	1.0%	1.0%	2.8%	2.5%	2.3%	2.3%	2.8%	2.5%	2.6%	2.5%	2.2%	2.2%	2.0%	1.9%
FR	2.3%	2.3%	2.2%	2.1%	2.9%	2.8%	2.6%	2.6%	2.8%	2.7%	2.5%	2.4%	3.9%	4.0%	3.9%	3.9%	4.8%	4.9%	4.3%	4.3%	4.2%	4.0%	3.8%	3.6%
GR	30.3%	28.8%	25.5%	25.2%	41.1%	40.6%	36.8%	37.1%	40.4%	39.9%	34.9%	34.7%	32.0%	30.9%	29.2%	29.2%	48.6%	46.7%	43.1%	42.9%	47.6%	47.0%	46.7%	47.3%
HR	4.3%	4.5%	4.4%	4.1%	5.3%	5.7%	5.9%	5.9%	3.9%	4.0%	3.7%	3.6%	9.8%	10.2%	9.6%	9.2%	10.9%	12.1%	11.2%	10.5%	10.8%	10.8%	10.3%	10.1%
HU	4.4%	4.2%	4.0%	3.8%	7.3%	6.9%	7.6%	7.3%	6.0%	5.6%	6.0%	5.5%	4.1%	4.1%	4.0%	3.8%	4.5%	4.7%	4.8%	4.5%	5.7%	5.9%	5.4%	4.8%
IE	4.0%	4.0%	4.2%	3.7%	5.9%	5.9%	5.8%	5.1%	5.9%	5.9%	5.7%	5.0%	5.4%	5.8%	6.8%	6.5%	8.5%	8.9%	9.6%	9.2%	8.1%	10.2%	12.7%	11.8%
IS	2.9%	2.9%	2.7%	2.6%	1.8%	1.6%	1.2%	1.1%	1.6%	1.3%	1.0%	0.9%	4.5%	4.6%	4.5%	4.7%	7.4%	7.7%	7.7%	7.2%	4.6%	4.2%	4.0%	4.5%
IT	6.1%	5.4%	4.1%	4.0%	5.1%	4.5%	3.7%	3.8%	3.6%	3.2%	2.7%	2.9%	10.4%	9.5%	7.5%	7.3%	15.4%	13.0%	10.2%	9.9%	18.6%	17.3%	13.5%	13.4%
LT	1.4%	1.2%	1.3%	1.1%	1.8%	1.7%	1.6%	1.5%	1.5%	1.5%	1.4%	1.3%	2.6%	2.5%	3.3%	2.9%	3.1%	3.0%	5.5%	4.8%	3.1%	3.2%	4.0%	3.4%
LU	1.1%	1.4%	1.8%	1.6%	2.0%	2.2%	2.1%	1.9%	2.1%	2.4%	2.4%	2.0%	2.8%	3.7%	3.8%	3.5%	4.5%	5.1%	5.2%	4.4%	3.3%	4.2%	5.1%	4.9%
LV	1.8%	1.8%	1.6%	1.9%	2.4%	2.2%	2.0%	1.9%	2.5%	2.4%	2.2%	2.1%	3.2%	3.3%	3.3%	3.7%	2.6%	2.9%	3.5%	3.9%	4.1%	4.4%	4.2%	4.7%
MT	3.5%	3.3%	3.5%	3.4%	2.8%	2.6%	2.7%	2.6%	2.6%	2.5%	2.2%	2.2%	7.6%	10.0%	9.9%	10.2%	8.8%	8.9%	8.5%	9.0%	10.6%	10.2%	10.3%	8.2%
NL	2.0%	1.9%	2.0%	1.8%	1.3%	1.3%	1.3%	1.3%	1.0%	1.0%	1.0%	1.0%	4.8%	4.9%	4.8%	4.5%	5.3%	5.1%	6.0%	4.9%	5.3%	5.3%	5.5%	5.4%
NO	1.7%	1.7%	1.6%	1.6%	0.4%	0.4%	0.4%	0.5%	0.2%	0.2%	0.2%	0.4%	4.4%	4.5%	4.1%	4.0%	2.8%	2.1%	2.2%	2.9%	1.3%	1.1%	1.1%	1.3%
PL	4.9%	5.0%	5.1%	5.3%	3.8%	3.8%	3.9%	4.3%	1.9%	1.8%	1.9%	2.3%	7.6%	7.7%	7.6%	7.8%	9.3%	9.3%	9.3%	9.0%	10.9%	11.0%	12.0%	11.0%
PT	5.7%	5.5%	4.9%	4.5%	3.3%	3.1%	3.0%	2.9%	2.2%	2.1%	1.9%	1.8%	11.8%	11.1%	10.1%	9.5%	12.2%	11.4%	10.6%	9.9%	17.6%	17.0%	15.8%	14.6%
RO	4.2%	3.9%	3.7%	3.9%	4.2%	4.0%	4.1%	4.1%	3.0%	2.7%	2.6%	2.5%	8.5%	7.4%	7.3%	7.2%	7.9%	6.7%	7.2%	6.9%	12.3%	11.6%	10.4%	10.8%
SE	0.5%	0.5%	0.5%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	1.1%	1.1%	1.0%	0.8%	0.5%	0.5%	0.4%	0.4%	0.3%	0.4%	0.3%	0.4%
SI	3.2%	3.2%	3.2%	3.2%	2.3%	2.4%	2.7%	2.9%	2.4%	2.4%	2.4%	2.3%	5.9%	5.6%	5.7%	5.7%	8.6%	8.2%	8.3%	8.0%	9.1%	8.3%	9.3%	9.1%
SK	2.5%	2.3%	2.2%	2.0%	2.9%	2.7%	2.5%	2.5%	1.5%	1.5%	1.4%	1.4%	2.4%	2.2%	2.2%	2.5%	4.7%	4.6%	4.3%	4.6%	2.8%	2.7%	3.0%	3.1%
EU/EEA	2.9%	2.8%	2.6%	2.5%	3.3%	3.1%	2.9%	2.9%	2.7%	2.6%	2.3%	2.3%	5.1%	5.1%	4.8%	4.7%	7.2%	6.7%	6.2%	6.1%	7.4%	7.3%	6.6%	6.4%

%	of which: non-performing loans and advances at amortised cost: coverage ratio ⁽²⁾																							
	Non-performing loans and				HHs				...of which mortgages				NFCs				...of which SMEs				...of which CRE			
	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21	Jun-20	Sep-20	Dec-20	Mar-21
AT	52.7%	53.7%	51.5%	51.1%	54.8%	55.6%	54.7%	54.9%	35.5%	35.5%	34.5%	34.6%	52.4%	53.6%	50.6%	50.2%	52.4%	53.4%	50.8%	49.9%	47.1%	48.4%	42.4%	44.5%
BE	41.8%	41.8%	40.2%	40.3%	24.5%	24.1%	23.5%	22.6%	18.3%	17.8%	16.5%	15.9%	50.2%	50.4%	47.5%	48.7%	49.8%	49.1%	46.0%	49.1%	35.8%	35.9%	25.5%	29.4%
BG	48.3%	49.5%	50.6%	50.2%	61.9%	62.7%	63.9%	64.9%	47.2%	44.8%	46.7%	47.8%	41.9%	43.0%	43.9%	42.3%	42.4%	43.0%	45.5%	43.3%	39.2%	38.4%	39.7%	39.3%
CY	46.6%	46.2%	44.3%	45.1%	44.3%	42.7%	42.0%	42.3%	39.0%	37.7%	38.2%	38.1%	51.7%	53.5%	50.8%	52.2%	54.1%	55.3%	52.7%	54.1%	47.0%	50.5%	45.8%	48.3%
CZ	56.0%	56.9%	54.7%	53.7%	56.5%	57.6%	55.2%	54.6%	37.1%	37.0%	33.4%	32.5%	54.5%	56.9%	55.1%	53.8%	56.1%	55.3%	53.1%	54.0%	50.5%	54.7%	48.8%	47.3%
DE	37.9%	37.1%	36.6%	36.5%	30.7%	32.7%	31.0%	32.6%	18.1%	17.7%	17.6%	18.0%	42.7%	41.7%	41.0%	40.7%	45.3%	43.7%	40.6%	41.2%	28.5%	27.8%	27.5%	26.3%
DK	34.5%	31.9%	29.3%	29.8%	44.0%	40.2%	39.7%	41.3%	24.5%	21.7%	21.0%	21.2%	41.3%	35.9%	29.1%	30.2%	40.2%	34.4%	31.5%	30.4%	34.6%	27.5%	22.8%	20.7%
EE	33.3%	34.0%	29.0%	26.8%	26.8%	25.6%	22.5%	22.7%	24.6%	23.9%	20.3%	21.1%	38.5%	40.5%	35.6%	29.1%	35.6%	37.8%	29.8%	23.8%	30.7%	30.9%	32.9%	25.3%
ES	43.3%	44.3%	44.9%	42.3%	39.2%	39.2%	41.8%	38.0%	25.1%	24.2%	24.1%	22.6%	48.6%	50.6%	48.7%	47.6%	49.0%	50.2%	50.8%	48.9%	36.0%	36.6%	38.3%	35.6%
FI	31.8%	30.7%	29.5%	29.7%	22.0%	20.6%	19.3%	19.1%	5.9%	5.8%	6.3%	6.3%	43.0%	43.8%	42.9%	43.7%	42.4%	38.4%	40.8%	39.8%	24.0%	21.5%	24.3%	19.8%
FR	49.5%	48.8%	49.1%	49.0%	48.6%	48.4%	48.9%	49.1%	23.2%	23.5%	25.5%	26.2%	50.5%	49.5%	49.3%	48.7%	49.7%	50.5%	49.6%	49.9%	31.1%	31.8%	31.0%	31.3%
GR	44.5%	44.9%	44.7%	47.1%	40.8%	41.2%	41.7%	44.1%	32.7%	32.7%	31.7%	34.5%	48.5%	48.8%	47.8%	49.9%	49.4%	49.7%	48.1%	50.1%	38.7%	38.8%	38.6%	41.2%
HR	67.5%	67.5%	62.9%	63.0%	65.4%	66.3%	59.8%	59.0%	65.8%	64.4%	55.9%	54.7%	68.4%	67.9%	64.7%	66.5%	69.8%	68.1%	62.1%	64.6%	59.5%	61.5%	62.7%	61.5%
HU	66.4%	65.5%	62.8%	62.3%	70.3%	69.4%	66.9%	66.3%	59.4%	57.6%	57.0%	55.8%	58.8%	58.4%	55.1%	54.6%	57.9%	55.1%	51.2%	52.0%	57.3%	56.0%	51.9%	54.6%
IE	29.8%	29.8%	30.8%	28.5%	26.6%	26.7%	28.2%	25.4%	23.1%	23.0%	24.6%	20.7%	34.2%	34.0%	33.8%	32.9%	28.9%	32.3%	31.4%	32.1%	30.0%	27.6%	27.8%	26.8%
IS	29.3%	29.6%	30.4%	29.9%	17.9%	17.0%	16.9%	16.6%	6.8%	5.5%	6.0%	6.2%	34.3%	34.7%	34.9%	33.1%	30.5%	30.6%	31.0%	30.7%	20.0%	19.3%	21.9%	21.6%
IT	52.7%	53.8%	53.5%	53.3%	46.0%	47.2%	47.6%	46.5%	31.8%	33.0%	34.4%	34.0%	54.9%	56.0%	56.1%	56.5%	54.5%	55.3%	55.7%	56.2%	44.5%	45.2%	45.5%	46.4%
LT	31.5%	32.0%	29.6%	27.5%	24.5%	24.1%	24.3%	22.6%	18.4%	18.1%	17.2%	16.6%	37.6%	39.0%	33.3%	31.0%	37.6%	39.0%	33.3%	31.0%	34.1%	35.1%	27.8%	26.4%
LU	38.6%	33.1%	31.8%	33.7%	24.9%	22.1%	19.9%	20.3%	11.6%	10.1%	9.3%	10.6%	40.2%	33.9%	34.0%	35.0%	43.8%	40.9%	40.6%	45.9%	34.0%	30.3%	23.6%	22.1%
LV	36.9%	37.4%	35.2%	29.2%	41.5%	44.3%	44.2%	44.3%	40.5%	43.2%	43.7%	44.7%	34.1%	33.4%	30.2%	23.0%	32.2%	30.0%	29.9%	21.8%	28.1%	27.7%	24.5%	22.4%
MT	30.6%	28.2%	33.0%	31.9%	23.8%	23.8%	31.1%	29.8%	16.6%	16.0%	14.7%	13.9%	35.9%	29.0%	33.8%	34.9%	38.0%	39.9%	44.6%	44.2%	26.8%	26.5%	30.2%	50.1%
NL	27.9%	27.4%	27.1%	26.7%	16.4%	17.3%	17.1%	16.6%	7.6%	7.8%	8.2%	7.1%	31.5%	30.4%	30.9%	30.5%	23.4%	23.9%	23.8%	27.2%	15.9%	16.8%	15.9%	16.1%
NO	35.9%	37.8%	36.9%	35.7%	23.3%	22.8%	22.5%	14.6%	12.5%	12.0%	11.8%	6.3%	37.8%	39.8%	39.1%	40.2%	31.0%	46.8%	33.7%					

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	
	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21
AT	1.7%	1.7%	1.2%	1.2%	18.2%	17.9%	3.4%	3.5%	1.0%	1.0%	7.4%	7.4%	12.9%	13.2%	4.7%	4.5%	3.6%	3.6%	2.1%	2.5%
BE	4.2%	4.3%	0.6%	0.6%	14.4%	15.1%	4.6%	4.7%	1.2%	1.2%	11.0%	11.1%	15.3%	15.6%	5.8%	6.0%	1.6%	1.6%	2.7%	2.6%
BG	6.1%	6.3%	0.8%	0.8%	26.6%	25.9%	4.6%	5.3%	0.6%	0.5%	7.1%	7.4%	23.1%	22.9%	6.1%	6.2%	4.5%	4.5%	2.1%	1.7%
CY	1.2%	1.2%	0.3%	0.3%	9.1%	9.0%	0.7%	0.7%	0.7%	0.6%	12.1%	12.2%	19.0%	18.9%	7.3%	7.4%	20.2%	20.4%	1.0%	1.0%
CZ	4.1%	4.1%	0.5%	0.5%	23.7%	23.7%	4.6%	4.2%	1.1%	1.1%	4.4%	4.8%	16.2%	16.2%	5.8%	5.9%	1.6%	1.6%	2.2%	2.1%
DE	0.7%	0.7%	0.8%	0.8%	12.4%	12.5%	8.3%	8.2%	1.7%	1.7%	2.3%	2.3%	8.1%	8.4%	5.4%	5.4%	1.0%	1.0%	2.6%	2.9%
DK	2.7%	2.8%	0.5%	0.5%	7.2%	7.2%	3.3%	2.6%	0.3%	0.3%	2.7%	2.7%	6.5%	6.7%	4.0%	4.0%	0.9%	0.8%	1.2%	1.4%
EE	7.5%	7.7%	0.6%	0.6%	12.8%	13.0%	6.6%	6.4%	0.7%	0.7%	3.3%	3.5%	13.6%	14.0%	8.8%	9.9%	1.7%	1.7%	0.7%	0.6%
ES	2.6%	2.6%	1.8%	1.8%	17.6%	17.4%	5.9%	6.0%	0.7%	0.7%	7.6%	7.6%	18.2%	17.9%	6.5%	6.6%	5.8%	5.8%	3.7%	3.7%
FI	5.4%	5.4%	0.8%	0.9%	13.2%	7.7%	4.4%	4.1%	1.0%	1.0%	4.7%	4.9%	6.2%	10.0%	6.0%	6.0%	1.0%	1.1%	2.1%	2.1%
FR	3.9%	3.9%	2.1%	2.1%	13.1%	13.0%	4.2%	4.3%	0.6%	0.6%	4.6%	4.7%	12.9%	12.7%	5.8%	5.8%	2.6%	2.6%	2.5%	2.6%
GR	1.9%	1.8%	1.3%	1.3%	19.0%	19.0%	6.5%	6.4%	0.2%	0.2%	8.0%	7.7%	21.7%	22.1%	13.4%	14.0%	10.4%	10.5%	1.3%	1.3%
HR	5.0%	4.7%	0.5%	0.5%	17.4%	17.8%	6.6%	6.5%	2.2%	2.7%	8.5%	9.2%	19.9%	20.1%	8.0%	7.2%	13.1%	13.2%	2.3%	2.2%
HU	7.1%	7.1%	0.9%	0.7%	21.2%	20.2%	5.8%	4.8%	0.9%	0.7%	5.7%	6.6%	21.0%	20.0%	7.4%	6.9%	4.6%	4.3%	2.3%	2.2%
IE	5.1%	5.2%	0.5%	0.5%	19.2%	18.5%	3.2%	3.6%	0.6%	0.6%	2.5%	2.6%	9.1%	9.0%	4.4%	4.4%	7.9%	7.9%	4.8%	4.3%
IS	12.8%	13.0%	0.4%	0.4%	17.6%	17.3%	0.9%	1.1%	0.6%	0.6%	11.0%	10.8%	7.8%	8.0%	5.4%	5.3%	6.8%	6.8%	4.1%	4.1%
IT	2.2%	2.2%	1.1%	1.2%	28.1%	27.9%	4.0%	3.6%	1.1%	1.1%	8.3%	8.3%	15.6%	16.3%	5.7%	5.5%	3.6%	3.7%	3.1%	3.2%
LT	3.7%	3.5%	0.3%	0.3%	16.5%	16.0%	6.9%	5.9%	0.7%	0.8%	3.0%	3.0%	18.8%	20.0%	11.7%	11.3%	2.8%	2.7%	1.4%	1.3%
LU	13.8%	13.7%	1.1%	0.8%	9.7%	10.2%	1.5%	1.5%	0.4%	0.5%	7.8%	8.8%	7.5%	7.8%	6.4%	6.4%	1.7%	1.6%	1.7%	1.7%
LV	12.1%	11.0%	0.3%	0.3%	13.1%	11.9%	10.7%	9.6%	1.2%	1.0%	1.8%	3.1%	12.6%	12.5%	8.4%	9.9%	4.2%	3.6%	1.2%	1.9%
MT	0.1%	0.2%	0.0%	0.0%	5.8%	5.7%	6.2%	5.9%	1.0%	1.0%	5.5%	6.7%	15.2%	15.6%	7.0%	7.2%	12.8%	13.9%	3.3%	3.2%
NL	14.6%	14.1%	2.9%	2.7%	14.3%	15.4%	3.7%	4.2%	0.8%	0.8%	3.7%	3.5%	14.0%	14.4%	7.3%	7.5%	1.7%	1.7%	2.6%	2.6%
NO	5.1%	5.5%	4.4%	4.1%	8.1%	7.7%	4.0%	4.3%	0.5%	0.5%	10.3%	10.5%	5.1%	5.3%	12.7%	13.0%	1.4%	1.5%	3.0%	2.6%
PL	1.3%	1.5%	1.8%	1.7%	23.7%	23.8%	2.7%	2.5%	1.0%	1.0%	5.3%	5.2%	18.8%	18.8%	7.6%	7.8%	4.0%	3.9%	4.8%	4.6%
PT	3.7%	2.3%	0.4%	0.4%	17.5%	18.4%	3.0%	2.5%	1.3%	1.2%	10.3%	10.1%	15.6%	15.3%	6.2%	6.4%	8.0%	8.2%	1.5%	1.4%
RO	7.9%	7.5%	0.7%	0.7%	21.7%	20.6%	3.1%	4.5%	1.3%	1.2%	9.6%	9.1%	23.8%	24.3%	10.5%	10.6%	2.7%	2.7%	2.1%	1.8%
SE	1.3%	1.3%	1.2%	1.1%	5.2%	4.9%	3.3%	3.3%	0.7%	0.7%	2.8%	2.8%	4.5%	4.5%	4.2%	4.4%	1.0%	0.9%	1.7%	1.6%
SI	1.6%	1.6%	1.5%	1.5%	26.7%	26.7%	5.2%	5.1%	1.1%	1.1%	7.1%	7.1%	20.5%	20.2%	12.4%	12.1%	3.7%	3.6%	5.0%	4.6%
SK	3.9%	3.9%	0.7%	0.9%	19.7%	19.8%	9.7%	9.1%	1.6%	1.6%	5.8%	6.5%	16.4%	15.9%	9.6%	9.9%	1.2%	1.4%	2.6%	2.5%
EU/EEA	3.9%	3.8%	1.6%	1.6%	15.3%	15.2%	4.8%	4.8%	0.9%	0.9%	5.3%	5.3%	12.6%	12.9%	6.0%	6.0%	2.9%	2.9%	2.6%	2.7%

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	
	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21
AT	1.3%	1.4%	28.0%	27.4%	8.4%	8.8%	2.4%	2.4%	0.5%	0.5%	0.1%	0.1%	1.1%	1.0%	0.5%	0.6%	1.2%	1.1%
BE	2.3%	2.3%	14.3%	13.6%	7.3%	7.4%	4.9%	4.5%	0.6%	0.6%	0.2%	0.2%	6.1%	6.0%	0.8%	0.7%	2.0%	1.8%
BG	0.9%	0.9%	12.4%	12.1%	2.0%	2.2%	1.3%	1.3%	0.0%	0.0%	0.2%	0.2%	0.6%	0.6%	0.2%	0.2%	0.7%	0.8%
CY	0.0%	0.0%	17.1%	17.0%	4.9%	5.0%	1.3%	1.3%	0.0%	0.0%	1.3%	1.3%	2.2%	2.1%	0.6%	0.6%	0.9%	0.8%
CZ	0.0%	0.0%	24.0%	24.7%	4.0%	3.9%	2.1%	2.1%	0.1%	0.1%	0.2%	0.2%	0.8%	0.8%	0.6%	0.7%	3.8%	3.4%
DE	4.1%	4.1%	39.0%	38.3%	4.1%	4.4%	4.6%	4.5%	0.3%	0.3%	0.2%	0.2%	1.5%	1.5%	0.4%	0.4%	2.5%	2.6%
DK	1.3%	1.8%	62.4%	62.8%	1.9%	2.0%	2.0%	2.0%	0.2%	0.2%	0.7%	0.5%	0.9%	0.8%	0.3%	0.3%	1.0%	0.6%
EE	0.0%	0.0%	34.0%	32.8%	3.9%	4.3%	3.3%	2.9%	0.0%	0.0%	0.1%	0.1%	0.7%	0.7%	0.7%	0.3%	1.0%	0.7%
ES	3.3%	3.3%	11.3%	11.1%	4.5%	4.6%	3.1%	3.1%	0.3%	0.5%	0.6%	0.6%	1.5%	1.6%	0.7%	0.8%	4.4%	4.4%
FI	5.9%	5.8%	37.9%	39.7%	6.2%	5.9%	2.3%	2.4%	0.1%	0.1%	0.3%	0.2%	0.9%	0.9%	0.6%	0.6%	1.0%	1.2%
FR	6.5%	6.4%	22.3%	22.4%	5.2%	5.4%	5.6%	5.5%	0.3%	0.3%	0.4%	0.4%	1.9%	1.9%	0.6%	0.6%	4.9%	5.0%
GR	0.0%	0.0%	7.0%	6.8%	2.1%	2.1%	1.4%	1.4%	0.0%	0.0%	0.3%	0.3%	1.5%	1.5%	1.3%	1.3%	2.7%	2.3%
HR	0.5%	0.1%	6.7%	6.4%	4.6%	4.7%	2.1%	2.1%	0.5%	0.4%	0.2%	0.2%	0.7%	0.7%	0.9%	0.9%	0.4%	0.4%
HU	1.9%	1.7%	13.1%	13.7%	2.6%	3.8%	2.8%	2.9%	0.0%	0.0%	0.2%	0.2%	0.5%	0.6%	0.2%	0.3%	1.8%	3.1%
IE	1.4%	1.5%	23.5%	24.0%	2.6%	2.3%	5.2%	5.0%	0.0%	0.0%	1.3%	1.3%	4.9%	4.8%	1.6%	1.6%	2.6%	2.9%
IS	2.0%	1.8%	23.3%	23.6%	0.9%	1.0%	4.5%	4.5%	0.0%	0.0%	0.2%	0.2%	0.4%	0.2%	0.8%	0.8%	0.4%	0.4%
IT	1.3%	1.4%	12.9%	12.8%	5.8%	5.6%	2.4%	2.6%	0.1%	0.1%	0.1%	0.1%	1.3%	1.4%	0.6%	0.6%	2.7%	2.4%
LT	0.3%	0.2%	27.6%	27.9%	1.5%	1.9%	2.8%	2.8%	0.0%	0.0%	0.1%	0.1%	0.8%	0.8%	0.4%	0.3%	0.8%	1.2%
LU	2.8%	2.6%	11.8%	10.4%	3.5%	3.6%	20.7%	19.8%	0.1%	0.0%	0.3%	0.3%	2.5%	2.3%	0.3%	0.5%	7.4%	7.5%
LV	0.1%	0.0%	28.6%	26.7%	0.8%	1.1%	1.5%	4.1%	0.3%	0.2%	0.2%	0.2%	0.6%	1.1%	0.3%	0.3%	1.9%	1.3%
MT	9.3%	9.2%	13.3%	12.1%	8.9%	7.9%	4.0%	3.8%	0.2%	0.2%	0.7%	0.7%	4.9%	4.9%	1.1%	1.3%	0.6%	0.6%
NL	3.3%	3.2%	19.1%	18.4%	3.1%	3.0%	3.2%	3.3%	0.2%	0.2%	0.2%	0.2%	3.4%	3.2%	0.6%	0.5%	1.4%	1.1%
NO	0.2%	0.2%	29.2%	29.3%	6.6%	6.0%	6.6%	6.8%	0.0%	0.0%	0.4%	0.4%	1.4%	1.4%	0.4%	0.4%	0.6%	0.5%
PL	0.4%	0.6%	14.7%	14.3%	7.1%	6.7%	2.0%	2.0%	0.0%	0.0%	0.3%	0.3%	1.7%	1.7%	0.7%	0.7%	1.9%	3.0%
PT	2.3%	2.6%	12.6%	12.3%	5.5%	5.9%	2.7%	2.6%	0.1%	0.2%	0.6%	0.7%	2.0%	1.8%	1.4%	1.5%	5.2%	6.2%
RO	0.8%	1.6%	6.8%	6.8%	2.2%	2.0%	2.2%	2.2%	0.0%	0.0%	0.2%	0.2%	2.9%	2.9%	0.6%	0.7%	0.8%	0.7%
SE	5.0%	4.4%	61.1%	61.7%	4.0%	3.9%	1.6%	2.0%	0.2%	0.1%	0.2%	0.2%	0.6%	0.7%	0.4%	0.4%	1.1%	0.9%
SI	0.5%	0.4%	4.9%	5.0%	5.4%	6.3%	1.8%	1.9%	0.0%	0.0%	0.3%	0.3%	1.4%	1.4%	0.8%	0.9%	0.2%	0.2%
SK	0.8%	0.6%	16.1%	17.6%	3.6%	3.4%	3.2%	2.6%	0.0%	0.0%	0.2%	0.2%	1.5%	1.3%	0.8%	0.7%	2.6%	2.2%
EU/EEA	4.0%	3.9%	25.3%	25.0%	4.8%	4.8%	3.9%	3.9%	0.2%	0.3%	0.3%	0.3%	1.9%	1.9%	0.6%	0.6%	3.1%	3.1%

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.

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	
	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21
AT	3.9%	4.4%	4.9%	5.3%	3.8%	3.8%	2.9%	2.8%	1.9%	1.2%	3.7%	3.5%	4.1%	3.8%	4.4%	4.5%	6.4%	7.1%	4.0%	2.9%
BE	3.8%	3.1%	3.4%	2.0%	4.9%	4.3%	2.2%	2.0%	2.3%	2.1%	5.1%	4.7%	5.9%	5.6%	3.2%	3.1%	7.3%	8.0%	2.3%	2.4%
BG	4.8%	6.0%	56.0%	57.6%	6.5%	6.2%	9.0%	7.8%	19.3%	19.9%	25.0%	23.6%	11.3%	10.7%	6.6%	6.4%	13.4%	13.2%	16.3%	16.8%
CY	22.6%	22.9%	11.2%	11.5%	14.0%	13.9%	2.5%	2.4%	3.6%	5.1%	29.8%	29.1%	19.8%	19.8%	3.4%	3.0%	6.0%	6.0%	13.3%	12.6%
CZ	1.3%	1.2%	0.5%	0.6%	5.7%	5.6%	5.0%	5.6%	2.9%	2.6%	4.6%	4.2%	4.1%	4.1%	4.2%	5.3%	12.8%	14.3%	0.8%	1.0%
DE	3.8%	3.8%	5.0%	4.4%	4.1%	3.6%	1.1%	1.0%	0.9%	0.8%	6.7%	6.1%	4.1%	3.8%	6.2%	5.7%	5.7%	5.4%	2.6%	2.2%
DK	6.9%	6.5%	13.7%	11.9%	4.0%	3.0%	0.2%	0.2%	4.0%	3.8%	5.2%	4.9%	5.3%	5.6%	16.7%	13.7%	7.4%	14.4%	2.5%	2.5%
EE	2.5%	2.6%	0.0%	0.0%	2.1%	2.1%	1.7%	0.6%	0.0%	0.2%	5.9%	5.9%	1.4%	1.7%	1.2%	2.0%	7.5%	10.4%	1.5%	1.7%
ES	5.1%	5.2%	1.7%	1.7%	4.5%	4.7%	2.2%	2.9%	1.8%	2.1%	8.8%	8.8%	4.9%	5.2%	3.8%	4.2%	5.9%	6.8%	1.9%	3.1%
FI	8.3%	8.3%	28.2%	25.9%	3.3%	4.3%	0.3%	0.3%	0.2%	0.2%	2.4%	2.3%	2.5%	2.1%	6.3%	6.8%	3.6%	3.2%	0.8%	0.8%
FR	4.6%	4.4%	5.0%	3.7%	5.0%	5.0%	1.3%	2.2%	3.5%	3.7%	7.7%	7.5%	4.8%	4.7%	4.3%	4.5%	8.4%	8.9%	3.2%	3.0%
GR	34.9%	36.2%	39.9%	35.9%	31.6%	32.1%	2.7%	1.3%	17.6%	16.5%	48.9%	49.7%	38.4%	38.5%	15.3%	15.1%	23.8%	23.7%	34.4%	33.5%
HR	15.7%	15.6%	3.7%	1.1%	15.6%	15.2%	0.8%	0.6%	9.1%	7.3%	12.6%	11.6%	7.7%	6.6%	5.3%	6.0%	7.6%	7.8%	11.2%	12.0%
HU	2.3%	2.3%	2.3%	2.6%	5.2%	5.0%	1.5%	1.2%	1.5%	1.3%	5.4%	4.4%	3.3%	3.2%	6.6%	5.6%	4.1%	3.7%	2.1%	3.3%
IE	6.8%	6.7%	1.6%	1.7%	1.5%	1.4%	0.7%	1.0%	0.4%	1.6%	4.1%	4.2%	5.1%	4.4%	4.4%	5.2%	10.7%	12.6%	1.3%	1.6%
IS	0.9%	0.7%	50.2%	49.5%	2.9%	3.4%	0.0%	0.0%	11.8%	2.0%	3.0%	5.4%	3.3%	2.4%	5.6%	5.9%	17.0%	16.9%	0.7%	2.0%
IT	7.4%	7.2%	4.5%	4.2%	6.1%	6.0%	2.2%	2.4%	5.0%	4.5%	19.5%	18.9%	6.1%	5.7%	5.4%	5.5%	8.8%	9.0%	3.1%	2.9%
LT	4.8%	4.2%	9.9%	10.2%	5.3%	4.1%	0.1%	0.1%	0.3%	0.1%	8.9%	8.6%	2.7%	2.2%	1.3%	1.3%	16.3%	15.0%	0.2%	0.2%
LU	4.2%	3.0%	0.4%	0.3%	3.5%	2.8%	4.4%	4.3%	4.6%	5.8%	4.4%	2.8%	3.7%	4.0%	4.6%	4.1%	35.5%	40.3%	3.4%	4.0%
LV	2.3%	2.5%	3.7%	0.8%	8.9%	10.3%	0.9%	1.4%	0.0%	1.1%	5.2%	3.4%	1.0%	1.3%	5.7%	6.5%	12.5%	12.5%	0.4%	0.5%
MT	9.0%	7.4%	0.0%	0.0%	13.8%	14.2%	0.4%	1.2%	0.1%	0.1%	27.8%	23.1%	8.4%	8.4%	6.8%	5.8%	11.9%	13.5%	11.3%	11.5%
NL	6.7%	6.4%	12.7%	11.5%	5.1%	4.6%	1.6%	1.3%	4.3%	4.0%	6.2%	5.6%	4.4%	4.1%	5.7%	5.6%	7.6%	7.9%	2.2%	1.9%
NO	0.2%	0.3%	25.2%	23.3%	1.7%	1.3%	1.7%	1.4%	3.8%	4.6%	0.8%	1.0%	5.1%	4.5%	13.5%	14.3%	2.4%	3.1%	0.3%	1.2%
PL	6.8%	6.4%	1.8%	1.7%	8.8%	8.7%	0.9%	1.0%	2.2%	2.4%	14.3%	14.3%	7.0%	7.1%	6.3%	7.4%	17.6%	18.0%	2.6%	3.0%
PT	6.8%	6.1%	17.4%	7.1%	7.8%	6.3%	1.9%	2.2%	5.7%	7.1%	16.2%	11.8%	6.8%	5.8%	8.1%	7.6%	10.2%	13.6%	7.3%	5.9%
RO	5.5%	5.2%	36.6%	32.1%	11.1%	11.8%	6.9%	8.8%	3.4%	3.0%	13.9%	13.1%	4.4%	4.1%	4.8%	4.3%	9.5%	10.1%	4.7%	5.5%
SE	0.8%	0.7%	26.5%	18.5%	2.3%	2.5%	0.2%	0.2%	0.0%	0.1%	1.0%	0.9%	1.0%	0.9%	4.9%	4.9%	1.7%	1.9%	0.3%	0.3%
SI	6.3%	6.6%	1.0%	0.9%	3.5%	3.4%	0.1%	0.1%	4.1%	3.8%	9.5%	9.2%	13.1%	12.9%	4.1%	4.2%	17.6%	18.7%	2.8%	3.0%
SK	4.8%	7.0%	0.2%	0.1%	1.9%	3.1%	0.8%	1.3%	1.5%	1.5%	3.1%	2.1%	3.1%	2.8%	1.5%	1.5%	3.7%	3.3%	0.5%	0.6%
EU/EEA	5.9%	5.7%	8.4%	7.0%	5.5%	5.4%	1.6%	1.9%	2.6%	2.6%	10.5%	10.1%	5.9%	5.7%	5.8%	5.9%	8.4%	9.0%	2.8%	2.8%

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	
	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21	Dec-20	Mar-21
AT	2.3%	1.9%	1.5%	1.4%	4.0%	3.4%	4.6%	4.4%	0.0%	0.0%	1.7%	2.0%	0.9%	0.8%	8.7%	8.3%	12.5%	13.1%
BE	4.4%	4.5%	3.6%	3.4%	3.3%	3.3%	3.3%	3.3%	2.9%	3.1%	2.4%	2.3%	1.2%	1.2%	4.5%	5.0%	2.9%	3.2%
BG	0.0%	0.0%	18.3%	17.3%	10.3%	10.5%	16.8%	17.7%	9.5%	9.1%	7.4%	7.6%	2.3%	2.2%	39.6%	37.2%	7.2%	6.3%
CY	0.0%	0.0%	18.3%	18.3%	23.2%	22.2%	24.8%	24.8%	0.0%	0.0%	10.2%	10.4%	1.9%	2.0%	32.6%	32.6%	36.1%	34.9%
CZ	0.0%	0.0%	0.6%	0.8%	9.1%	9.2%	5.7%	5.6%	0.0%	0.0%	1.6%	1.9%	0.5%	0.4%	11.1%	11.3%	3.3%	4.1%
DE	3.0%	2.8%	1.4%	1.5%	2.5%	2.0%	4.4%	4.5%	0.1%	0.0%	1.4%	1.2%	0.6%	0.6%	3.1%	4.2%	2.5%	2.5%
DK	4.5%	3.3%	1.7%	1.7%	4.1%	3.7%	3.0%	2.9%	0.0%	0.0%	0.2%	0.4%	5.7%	7.9%	7.0%	8.5%	2.8%	3.0%
EE	0.0%	0.0%	1.1%	1.6%	0.2%	0.2%	5.8%	6.4%	0.0%	0.0%	0.9%	1.1%	2.3%	2.7%	4.7%	14.2%	1.5%	2.0%
ES	2.4%	2.2%	3.7%	3.8%	7.7%	6.8%	3.7%	4.4%	0.6%	0.3%	5.9%	6.0%	5.7%	5.6%	5.9%	8.9%	3.5%	3.4%
FI	0.5%	0.5%	0.9%	0.9%	1.5%	1.4%	1.1%	1.5%	0.0%	0.0%	0.9%	1.1%	2.7%	2.2%	3.5%	2.7%	0.3%	4.3%
FR	2.7%	2.8%	2.4%	2.4%	4.0%	4.4%	2.7%	3.0%	3.0%	3.6%	3.3%	3.2%	2.2%	2.2%	4.7%	4.9%	3.0%	3.0%
GR	35.7%	36.9%	30.6%	30.1%	37.1%	38.3%	25.0%	23.4%	30.2%	27.1%	50.9%	50.5%	24.4%	25.3%	22.5%	22.5%	29.5%	30.5%
HR	77.2%	9.7%	5.3%	5.6%	5.4%	9.0%	17.7%	18.2%	0.0%	0.0%	14.6%	14.6%	1.0%	1.0%	8.5%	13.5%	11.4%	9.9%
HU	7.1%	1.9%	2.3%	2.1%	3.5%	2.4%	2.9%	3.8%	1.2%	0.7%	1.3%	1.9%	2.9%	3.5%	2.4%	2.5%	16.3%	16.3%
IE	0.9%	3.7%	14.2%	13.5%	4.4%	5.1%	11.0%	8.8%	0.0%	0.0%	1.0%	0.9%	1.8%	1.9%	10.6%	11.5%	5.1%	4.3%
IS	0.0%	0.1%	3.7%	3.7%	7.9%	7.2%	9.6%	9.5%	0.0%	6.2%	0.4%	0.2%	0.4%	0.6%	7.5%	4.6%	4.6%	2.1%
IT	2.5%	1.9%	10.8%	10.6%	4.0%	4.2%	7.9%	7.4%	0.0%	0.0%	4.7%	4.4%	3.8%	3.7%	11.1%	10.3%	7.4%	8.2%
LT	0.0%	0.0%	2.6%	2.3%	3.0%	2.1%	1.4%	1.6%	0.0%	0.0%	4.5%	5.6%	3.5%	3.3%	0.1%	0.2%	0.2%	0.2%
LU	0.8%	0.9%	4.4%	5.2%	4.9%	4.1%	0.7%	0.6%	0.3%	0.4%	3.8%	3.0%	3.6%	3.7%	8.7%	3.8%	3.6%	2.8%
LV	0.0%	0.3%	1.6%	1.4%	1.8%	0.9%	1.0%	5.1%	0.0%	0.0%	1.3%	3.9%	0.1%	0.1%	1.9%	11.2%	0.8%	1.0%
MT	0.6%	0.9%	8.1%	8.3%	9.5%	10.4%	31.0%	33.3%	0.0%	0.0%	1.6%	1.5%	2.8%	2.8%	3.3%	2.9%	21.6%	22.5%
NL	10.7%	10.9%	1.6%	1.4%	6.4%	6.0%	3.9%	4.3%	0.0%	0.0%	4.9%	4.1%	3.4%	3.1%	6.0%	6.4%	4.3%	4.3%
NO	14.3%	14.5%	0.7%	0.9%	4.0%	2.7%	1.3%	1.3%	0.0%	0.0%	0.1%	0.1%	3.0%	2.9%	2.0%	1.5%	0.3%	2.1%
PL	1.4%	1.1%	8.0%	7.8%	5.9%	6.5%	8.8%	10.0%	0.0%	0.0%	7.0%	8.2%	3.0%	4.3%	3.7%	4.6%	4.5%	3.0%
PT	12.5%	8.9%	11.5%	11.1%	11.0%	10.6%	8.4%	9.8%	0.1%	0.1%	11.1%	14.0%	6.6%	6.7%	33.8%	44.1%	18.0%	15.1%
RO	1.4%	0.4%	3.2%	3.5%	9.8%	10.2%	3.5%	3.9%	1.8%	1.5%	2.1%	1.9%	1.8%	1.7%	4.7%	3.9%	7.8%	8.2%
SE	0.2%	0.2%	0.1%	0.2%	0.2%	0.2%	1.2%	1.0%	0.0%	0.0%	0.5%	0.5%	1.4%	1.4%	2.1%	1.7%	3.1%	3.6%
SI	0.1%	0.1%	5.1%	5.5%	13.4%	10.9%	7.8%	8.3%	38.4%	29.2%	6.2%	6.5%	3.0%	2.8%	8.8%	8.3%	8.4%	8.9%
SK	0.0%	0.1%	3.1%	2.7%	1.3%	2.4%	3.7%	5.0%	0.0%	0.0%	0.7%	0.6%	0.2%	0.2%	1.2%	1.4%	0.4%	0.2%
EU/EEA	3.2%	3.2%	2.6%	2.6%	4.5%	4.4%	3.9%	4.0%	1.5%	1.5%	4.2%	4.3%	3.0%	3.0%	7.2%	7.9%	4.4%	4.4%

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.

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-20	Dec-20	Jun-20	Dec-20	Jun-20	Dec-20	Jun-20	Dec-20	Jun-20	Dec-20	Jun-20	Dec-20	Jun-20	Dec-20	Jun-20	Dec-20	Jun-20	Dec-20	
AT	92.1	94.0	30%	27%	59%	61%	91.7	93.6	5%	5%	1%	1%	29%	33%	60%	57%	5%	5%	
BE	194.7	183.2	41%	41%	50%	49%	197.9	175.4	1%	2%	0%	0%	13%	12%	82%	84%	4%	2%	
BG	5.0	5.5	75%	75%	20%	19%	5.0	5.5	1%	1%	0%	0%	69%	66%	26%	29%	5%	4%	
CY	4.6	3.7	91%	93%	5%	2%	4.5	3.6	0%	0%	0%	0%	16%	17%	84%	83%	0%	0%	
CZ	28.0	26.0	96%	95%	3%	5%	28.0	26.0	2%	2%	11%	12%	8%	10%	79%	76%	0%	0%	
DE	539.1	476.4	38%	38%	29%	30%	478.3	416.0	29%	28%	3%	1%	24%	26%	35%	36%	9%	9%	
DK	42.1	47.3	39%	48%	54%	47%	41.9	46.7	47%	47%	1%	1%	2%	2%	27%	25%	23%	25%	
EE	3.1	4.1	79%	82%	21%	18%	3.1	4.1	0%	0%	7%	6%	0%	0%	66%	77%	27%	17%	
ES	472.2	453.7	51%	52%	18%	18%	450.4	437.3	12%	12%	1%	1%	36%	35%	52%	52%	0%	0%	
FI	44.4	42.4	41%	42%	44%	43%	43.2	41.2	9%	7%	0%	0%	10%	11%	45%	52%	35%	30%	
FR	1,072.4	1,008.8	51%	53%	24%	22%	966.9	927.5	21%	19%	0%	0%	19%	19%	59%	61%	1%	1%	
GR	37.3	40.0	65%	67%	30%	29%	37.1	39.9	3%	2%	0%	0%	39%	35%	58%	63%	0%	0%	
HR	11.1	7.7	87%	87%	8%	7%	11.1	7.7	0%	2%	0%	0%	39%	41%	61%	57%	0%	0%	
HU	6.8	7.6	98%	99%	0%	0%	6.7	7.6	2%	2%	0%	0%	35%	15%	61%	80%	2%	4%	
IE	34.8	38.6	44%	41%	46%	52%	34.3	33.7	5%	17%	0%	0%	76%	63%	18%	19%	1%	1%	
IS	1.8	1.3	71%	67%	13%	20%	1.8	0.7	39%	100%	0%	0%	0%	0%	61%	0%	0%	0%	
IT	470.5	440.4	62%	63%	28%	27%	429.7	426.8	9%	9%	0%	0%	36%	31%	53%	59%	2%	2%	
LT	1.5	1.8	83%	88%	16%	11%	1.5	1.8	2%	1%	0%	0%	1%	1%	55%	58%	41%	40%	
LU	20.5	23.9	18%	18%	64%	54%	21.8	25.5	0%	0%	0%	0%	38%	31%	60%	68%	1%	1%	
LV	1.5	1.8	55%	49%	41%	48%	1.5	1.8	0%	0%	0%	0%	12%	10%	64%	69%	24%	21%	
MT	3.6	3.1	61%	60%	37%	38%	3.6	3.1	0%	0%	0%	0%	43%	36%	57%	63%	0%	0%	
NL	262.3	252.1	51%	50%	34%	35%	262.0	251.4	2%	1%	1%	1%	33%	32%	35%	36%	30%	30%	
NO	26.9	18.5	29%	37%	5%	7%	25.6	17.0	27%	27%	39%	30%	17%	30%	14%	8%	3%	5%	
PL	46.3	47.3	100%	97%	0%	3%	46.2	47.3	1%	1%	0%	0%	67%	63%	31%	36%	0%	0%	
PT	74.6	84.3	57%	61%	38%	35%	74.6	84.3	15%	4%	0%	0%	36%	40%	49%	52%	0%	5%	
RO	16.1	19.5	97%	96%	1%	2%	16.0	19.5	34%	34%	0%	0%	24%	25%	24%	21%	17%	21%	
SE	57.7	57.6	74%	78%	20%	16%	56.8	56.5	15%	16%	16%	14%	3%	3%	52%	53%	15%	13%	
SI	5.0	6.6	45%	34%	38%	31%	5.0	6.6	0%	1%	0%	0%	60%	64%	40%	35%	0%	0%	
SK	7.2	6.8	84%	80%	16%	19%	7.2	6.8	1%	0%	0%	0%	3%	1%	97%	98%	0%	0%	
EU/EEA	3,419	3,239	50%	51%	28%	28%	3,184	3,054	16%	15%	1%	1%	26%	26%	51%	53%	6%	6%	

(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-20	Dec-20	Jun-20	Dec-20	Jun-20	Dec-20	Jun-20	Dec-20	Jun-20	Dec-20	
AT	15%	11%	9%	8%	35%	38%	28%	28%	14%	14%	
BE	6%	5%	6%	5%	27%	26%	28%	30%	32%	33%	
BG	4%	6%	6%	3%	49%	49%	38%	39%	4%	4%	
CY	10%	2%	27%	33%	51%	54%	11%	8%	2%	2%	
CZ	19%	4%	7%	5%	27%	32%	33%	38%	14%	20%	
DE	9%	9%	9%	9%	29%	29%	15%	14%	38%	39%	
DK	32%	37%	21%	12%	31%	34%	9%	9%	8%	7%	
EE	46%	62%	20%	6%	23%	19%	10%	11%	2%	2%	
ES	6%	6%	12%	14%	36%	37%	28%	29%	17%	13%	
FI	24%	27%	9%	4%	30%	27%	25%	28%	12%	15%	
FR	17%	17%	16%	9%	27%	32%	19%	19%	22%	23%	
GR	2%	4%	5%	12%	24%	20%	21%	19%	47%	46%	
HR	3%	7%	23%	26%	44%	33%	28%	31%	2%	3%	
HU	19%	28%	3%	3%	34%	27%	30%	36%	13%	7%	
IE	9%	23%	20%	8%	34%	29%	30%	31%	8%	8%	
IS	29%	26%	67%	22%	4%	52%	0%	0%	0%	0%	
IT	4%	6%	10%	10%	46%	46%	25%	22%	15%	16%	
LT	13%	23%	11%	6%	67%	65%	8%	6%	0%	0%	
LU	6%	9%	12%	7%	45%	49%	32%	30%	5%	5%	
LV	2%	7%	14%	5%	65%	69%	15%	17%	4%	3%	
MT	25%	8%	11%	13%	30%	44%	33%	35%	1%	1%	
NL	7%	6%	12%	10%	32%	32%	21%	22%	27%	29%	
NO	30%	19%	8%	15%	36%	43%	9%	9%	18%	14%	
PL	7%	6%	10%	11%	55%	55%	25%	24%	3%	4%	
PT	23%	23%	27%	27%	16%	16%	24%	25%	10%	10%	
RO	21%	27%	16%	8%	40%	46%	17%	12%	6%	7%	
SE	27%	28%	17%	16%	42%	40%	8%	10%	5%	5%	
SI	7%	8%	16%	10%	42%	49%	23%	23%	13%	11%	
SK	4%	7%	14%	12%	21%	25%	43%	49%	18%	8%	
EU/EEA	12%	12%	13%	10%	32%	34%	21%	21%	22%	22%	

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

Methodological note

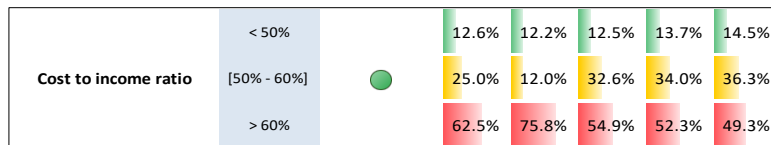
Risk Indicators' (RIs) heatmap

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

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

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

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



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

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

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

Risk Indicators in the Dashboard

Nr	Risk Indicator code	Dashboard name	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾			Data Point C ⁽¹⁾			Data Point D ⁽¹⁾		
				Template	Row	Column	Template	Row	Column	Template	Row	Column	Template	Row	Column
1	SVC_1	Tier 1 capital ratio	Tier 1 capital (A) / Total risk exposure amount (B)	C 01.00	015	010	C 02.00	010	010						
2	SVC_2	Total capital ratio	Own funds (A) / Total risk exposure amount (B)	C 01.00	010	010	C 02.00	010	010						
3	SVC_3	CET 1 capital ratio	Common equity TIER 1 capital (A) / Total risk exposure amount (B)	C 01.00	020	010	C 02.00	010	010						
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/(020, c10) - C 05.01/(010, c010) - C 01.00/(440, c010) + MIN [(C 01.00/(530, c10) - C 01.00/(740, c10) - C 05.01/(010, c020) - C 01.00/(720, c10) + MIN [(C 01.00/(750, c10) - C 01.00/(970, c10) - C 05.01/(010, c030), 0), 0)] / ((C 02.00/010;c010) - (C 05.01/010;c040))											
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	320	010	C 47.00	300	010						
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	310	010	C 47.00	290	010						
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	005, 070, 191, 221	060	F 18.00	005, 070, 191, 221	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	005, 070, 191, 221	150	F 18.00	005, 070, 191, 221	060						
9	AQT_42.2	Forbearance ratio - Loans and advances (gross amount) (FBI)	Exposures with forbearance measures for loans and advances (A) / total instruments on BS (B)	F 19.00	005, 070, 191, 221	010	F 18.00	005, 070, 191, 221	010						
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	330	060	F 18.00	330	010						
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	670	010	F 01.03	300	010						
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	670	010	F 01.01	380	010						
13	PFT_23	Cost to income ratio	Administrative and depreciation expenses (A) / Total net operating income (B)	F 02.00	360, 385, 390	010	F 02.00	355	010						
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	010	010	F 02.00	090	010	F 02.00	355	010			
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	200	010	F 02.00	210	010	F 02.00	355	010			
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	280, 285	010	F 02.00	355	010						
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	010	010	F 02.00	090	010	F 01.01	010, 080, 090, 094, 095, 120, 130, 173, 174, 177, 178, 232, 233, 236, 237, 098, 099, 143, 144, 181	010			
18	PFT_43	Cost of risk ⁽³⁾	⁽³⁾ Increases due to origination and acquisition + Changes due to change in credit risk (net) + Changes due to modifications without derecognition (net) + Changes due to updates 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	080, 250, 430	020, 040, 050, 070, 110, 120, 125	F 04.03.1	110	015, 030, 040	F 04.04.1	070	015, 030, 040			
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	080	050, 060	F 04.01	170, 180	010	F 08.01	260, 310	010, 020, 030, 034, 035			
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	LIQ_17	Liquidity coverage ratio	Liquidity Buffer (A) / Net Liquidity Outflow (B)	C 76.00	010	010	C 76.00	020	010						

[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 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] (A) / Total gross loans and advances subject to impairment (B + C + D)

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

Risk Indicators in the Statistical Annex

Annex series	Risk Indicator code	RI's parameter shown	Formula	Data Point A ⁽¹⁾			Data Point B ⁽¹⁾		
				Template	Row	Column	Template	Row	Column
Cash balances	RDB_1	Ratio	Cash positions (A) / Total Assets (B)	F 01.01	020, 030, 040	010	F 01.01	380	010
Equity instruments	RDB_2	Ratio	Equity instruments (A) / Total Assets (B)	F 01.01	070, 093, 097, 110, 142, 172, 176, 235, 390	010	F 01.01	380	010
Debt securities	RDB_3	Ratio	Debt securities (A) / Total Assets (B)	F 01.01	080, 094, 098, 120, 173, 143, 177, 182, 232, 236	010	F 01.01	380	010
Loans and advances	RDB_4	Ratio	Loans and advances (A) / Total Assets (B)	F 01.01	090, 095, 099, 130, 144, 174, 178, 183, 233, 237	010	F 01.01	380	010
Derivatives	RDB_5	Ratio	Derivatives (A) / Total Assets (B)	F 01.01	060, 092, 240	010	F 01.01	380	010
Other assets	RDB_6 ⁽⁴⁾	Ratio	Other assets (A) / Total Assets (B)	F 01.01	250, 260, 270, 300, 330, 360, 370, 375	010	F 01.01	380	010
Total assets	RDB_1	Denominator	Total assets	F 01.01	380	010			
Total financial assets	AQT_68.1 ⁽⁴⁾	Denominator	Total financial instruments on the asset side	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010			
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)	F01.01	010, 181, 231, 234	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
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)	F01.01	141, 175	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
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)	F01.01	050, 091, 096, 100, 171, 240	010	F01.01	010, 050, 091, 096, 100, 141, 171, 175, 181, 231, 234, 240	010
Loans and advances	AQT_3.2	Denominator	Total gross loans and advances	F 18.00	005, 070, 191, 221	010	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	150	010	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	160	010	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	120	010	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	130	010	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	140	010	n/a	n/a	n/a
Non-performing loans and advances	AQT_3.2	Numerator	Non-performing loans and advances	F 18.00	005, 070, 191, 221	060	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	150	060	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	160	060	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	120	060	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	130	060	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	140	060	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	005,070, 191, 221	060	F 18.00	005,070, 191, 221	010
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	150	060	F 18.00	150	010
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	160	060	F 18.00	160	010
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	120	060	F 18.00	120	010
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	130	060	F 18.00	130	010
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	140	060	F 18.00	140	010
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	005,070, 191, 221	150	F 18.00	005, 070, 191, 221	060
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	150	150	F18.00	150	060
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	160	150	F18.00	160	060
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	120	150	F18.00	120	060
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	130	150	F18.00	130	060
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	140	150	F18.00	140	060
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	010	010	F06.01	190	010
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	020	010	F06.01	190	010
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	030	010	F06.01	190	010
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	040	010	F06.01	190	010
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	050	010	F06.01	190	010
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	060	010	F06.01	190	010
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	070	010	F06.01	190	010

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	080	010	F06.01	190	010
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	090	010	F06.01	190	010
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	100	010	F06.01	190	010
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	105	010	F06.01	190	010
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	110	010	F06.01	190	010
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	120	010	F06.01	190	010
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	130	010	F06.01	190	010
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	140	010	F06.01	190	010
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	150	010	F06.01	190	010
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	160	010	F06.01	190	010
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	170	010	F06.01	190	010
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	180	010	F06.01	190	010
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	010	012	F06.01	010	010
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	020	012	F06.01	020	010
NFCs NPLs - C Manufacturing	n/a	Ratio	NFCs loans and advances - C Manufacturing : Non-performing (A) /Loans and advances (B)	F 06.01	030	012	F06.01	030	010
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	040	012	F06.01	040	010
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	050	012	F06.01	050	010
NFCs NPLs - F Construction	n/a	Ratio	NFCs loans and advances - F Construction : Non-performing (A) /Loans and advances (B)	F 06.01	060	012	F06.01	060	010
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	070	012	F06.01	070	010
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	080	012	F06.01	080	010
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	090	012	F06.01	090	010

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	100	012	F06.01	100	010
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	105	012	F06.01	105	010
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	110	012	F06.01	110	010
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	120	012	F06.01	120	010
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	130	012	F06.01	130	010
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	140	012	F06.01	140	010
NFCs NPLs - P Education	n/a	Ratio	NFCs loans and advances - P Education : Non-performing (A) /Loans and advances (B)	F 06.01	150	012	F06.01	150	010
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	160	012	F06.01	160	010
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	170	012	F06.01	170	010
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	180	012	F06.01	180	010
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	110	010	F 20.07.1	190	010
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	110	012	F 20.07.1	110	010
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	060	010	F 20.07.1	190	010
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	060	012	F 20.07.1	060	010
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	070	015	F 04.04.1	070	015, 030, 040
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	070	030	F 04.04.1	070	015, 030, 040
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	070	040	F 04.04.1	070	015, 030, 040
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	070	050	F 04.04.1	070	015
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	070	060	F 04.04.1	070	030
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	070	070	F 04.04.1	070	040
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	010, 056, 060, 101, 140	010	F 14.00	010, 056, 060, 101, 140	010, 020, 030

Level 2 financial assets ⁽¹⁾	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	010, 056, 060, 101, 140	020	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Level 3 financial assets ⁽¹⁾	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	010, 056, 060, 101, 140	030	F 14.00	010, 056, 060, 101, 140	010, 020, 030
Sovereign exposure - Total gross carrying amount	n/a		Total gross carrying amount	C 33.00	010	010			
Sovereign exposure - Total net of short positions	n/a		Total net of short positions	C 33.00	010	020			
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	010	030	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
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	010	060	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
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	010	080	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
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	010	100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
Sovereign exposure - Other	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 33.00	010	030, 060, 080, 100	C 33.00	010	030, 040, 050, 060, 070, 080, 090, 100, 110, 120
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	170	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
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	180	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
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	190, 200, 210	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
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	220	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
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	230	010	C 33.00	170, 180, 190, 200, 210, 220, 230	010
Debt securities issued	FND_9	Ratio	Debt securities issued (A) / Total liabilities (B)	F 01.02	050, 065, 090, 130, 143	010	F 01.02	300	010
Deposits from credit institutions	FND_10	Ratio	Deposits from credit institutions (A) / Total liabilities (B)	F 08.01	160	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits from HHs	n/a	Ratio	Deposits from HHs (A) / Total liabilities (B)	F 08.01	310	010, 020, 030, 034, 035	F 01.02	300	010
Customer deposits from NFCs	n/a	Ratio	Deposits from NFCs (A) / Total liabilities (B)	F 08.01	260	010, 020, 030, 034, 035	F 01.02	300	010

Other deposits	n/a	Ratio	Other deposits (A) / Total liabilities (B)	F 08.01	110, 210	010, 020, 030, 034, 035	F01.02	300	010
Other liabilities	n/a	Calculation	Residual Calculation: 1 - (A/B)	F 08.01	110, 210, 260, 310	010, 020, 030, 034, 035	F01.02	300	010
Total liabilities	FND_18	Denominator	Total deposits other than from banks (A) / Total liabilities (B)	n/a	n/a	n/a	F 01.02	300	010
			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	340	010	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	400	010	F 18.00	340	010
Share of loan commitments to NFCs	n/a	Ratio	Loan commitments to NFCs (A) / Total loan commitments given (B)	F 18.00	390	010	F 18.00	340	010
Own funds (Tier 1 capital) volume	n/a		Tier 1 capital volume (A)	C 01.00	015	010	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	030	010	C01.00	015	010
Retained earnings	n/a	Ratio	Retained earnings (A) / Tier 1 capital volume (B)	C 01.00	130	010	C01.00	015	010
Accumulated other comprehensive income	n/a	Ratio	Accumulated other comprehensive income (A) / Tier 1 capital volume (B)	C 01.00	180	010	C01.00	015	010
Other CET1 components	n/a	Calculation	Residual Calculation: 1 - (A/B)	C 01.00	030, 130, 180, 530	010	C01.00	015	010
Additional Tier 1 capital	n/a	Ratio	Additional Tier 1 capital	C 01.00	530	010	C01.00	015	010
RWA volume	n/a		RWA volume	C 02.00	010	010	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	040	010	C 02.00	010	010
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	220, 430, 470	010	C 02.00	010	010
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	520	010	C 02.00	010	010
Operational risk capital requirements	SCV_9	Ratio	Total risk exposure amount for OpR (A) / Total risk exposure amount (B)	C 02.00	590	010	C 02.00	010	010
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) / (A) / Equity (B)	F 02.00	010, 090	010	F 01.03	300	010
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	200, 210	010	F 01.03	300	010
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	280, 285, 287, 290	010	F 01.03	300	010
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	355, 010, 090, 200, 210, 280, 285, 287, 290	010	F 01.03	300	010
Staff expenses on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Staff expenses (A) / Equity (B)	F 02.00	370	010	F 01.03	300	010
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	380, 390	010	F 01.03	300	010
Provisions on equity (numerator annualised, denominator as average) ⁽²⁾	n/a	Ratio	Provisions (A) / Equity (B)	F 02.00	430	010	F 01.03	300	010
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	460	010	F 01.03	300	010

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	670,355,370,380, 390,430,460	010	F 01.03	300	010
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		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		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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