



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 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 it 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.



3

Contents

| 1 | Summary | | 3 |
|-----|--------------------------------|---|----------|
| 2 | Overview of the main risks and | vulnerabilities in the EU banking sector | 4 |
| 3 | Heatmap | | 5 |
| 4 | Risk Indicators (RIs) | | |
| | | | |
| 4.1 | Solvency | Tier 1 capital ratio | 6 |
| | | Total capital ratio | 7 |
| | | CET1 ratio | 8 |
| | | CET1 ratio (fully loaded) | 9 |
| | | Leverage ratio | 10 |
| | | Leverage ratio (fully phased-in definition of Tier 1) | 11 |
| 4.2 | Credit Risk and Asset Quality | Ratio of non-performing loans and advances (NPL ratio) | 12 |
| | | Coverage ratio for non-performing loans and advances | 13 |
| | | Forbearance ratio for loans and advances | 14 |
| | | Ratio of non-performing exposures (NPE ratio) | 15 |
| 4.3 | Profitability | Return on equity | 16 |
| | | Return on assets | 17 |
| | | Cost to income ratio | 18 |
| | | Net interest income to total net operating income | 19 |
| | | Net fee and commission income to total net operating income | 20 |
| | | Net trading income to total net operating income | 21 |
| | | Net interest margin | 22 |
| | | Cost of Risk | 23 |
| 4.4 | Funding and Liquidity | Loan-to-deposit ratio (for households and non-financial | 24 |
| | 5 , , | corporations) Asset encumbrance ratio | 25 |
| | | Liquidity coverage ratio (%) | 25 |
| 5 | Annex 1: Statistical Annex | Asset composition and volumes | 20 |
| 5 | Annex 1. Statistical Annex | Loans: composition and asset quality | 28 |
| | | | 29 30 |
| | | Loans: NPL and coverage ratios Distribution of NFC loans and advances by NACE code | 30 |
| | | NPL ratios of NFC loans and advances by NACE code | 31 |
| | | | 33 |
| | | Exposures to Real Estate activities and Construction IFRS9 specific data | 34 |
| | | Sovereign exposures | 35 |
| | | Liability composition and volumes | 36 |
| | | Composition of own funds and risk-weighted assets | 30 |
| | | Profitability analysis: main drivers within RoE | 37 |
| | | | 30 |
| | | EBA-compliant Moratoria | 39 40 |
| 6 | Annex 2: Methodological note | Public guarantee schemes | 40 |
| 7 | Annex 3: The RI and Annex dat | | 41 |
| , | Annex 5. The AF driu Annex Udl | ລມລວບ | 43 |



4

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

| | | evelopme | nts | - | | | | |
|------------------------|--|----------|------|--|--|--|--|--|
| Risk measure | Risk level Short- Last risk term dash- Current outlook board | | term | Description | | | | |
| Asset quality | | | > | 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 guarante 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 forborne 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. 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 the editors and regulator support target need early debt restructuring – where needed – might limit NPL formation. However, if the phase-out of fiscal, montary, and regulatory support measures is not managed carefully, potential diff 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 | | | | |
| Market risk | - | | ¥ | 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 anidst 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. Short-term outlook: Unexpected developments in the COVID-19 pandemic might reverse the positive mood of financial 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 ceres to be prepared for the upcoming LIBOR cesation, there might be significant exposures relying on them also after their termination. | | | | |
| Liquidity and funding | | | > | 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 MRL-eligible instrument issuance. The extensive use of central bank facilities has resulted in an upward trend in asset encumbrance ratios. 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. | | | | |
| Profitability | - | | ♦ | 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. 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 the interest management products. Although this could result in increasing fee income, strong competition, including from non-banks, might limit the upside. Many banks tall need to streamline their operational structure to guarante 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 since. | | | | |
| Operational resilience | | | ♠ | 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. | | | | |

 High
 Medium
 Low

 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.

 Increasing
 Stable
 Decreasing



5

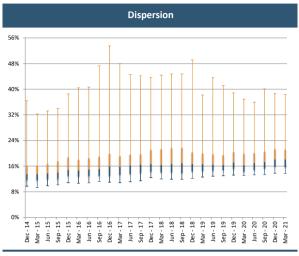
| RIs | heatmap | 0 |
|-----|---------|---|
|-----|---------|---|

| | | | Traffic light | 1 <u>58</u> | 1 <u>53</u> | 151 | 151 | 1 <u>52</u> | 1 <u>51</u> | 151 | 1 <u>50 _</u> | 149 | 1 <u>50 _</u> | | | | | | | | |
|-----------------------------|--|-------------------------|--|---------------------|----------------|---------------------|----------------|---------------------|---------------------|---------------------|----------------|---------------------|---------------------|----------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------|---------------------|
| | 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 |
| | | > 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% |
| | Tier 1 capital ratio | [12% - 15%] | ۲ | 31.2% | 37.6% | 34.7% | 33.4% | 28.0% | <mark>3</mark> 6.0% | 37.9% | 33.9% | <mark>3</mark> 0.5% | 35.5% | 32.4% | <mark>3</mark> 1.1% | 25.4% | <mark>45</mark> .6% | 37.3% | <mark>2</mark> 7.4% | 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% |
| JCV | | > 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% |
| Solvency | CET1 ratio | [11% - 14%] | ۲ | 55.0% | 47.3% | 45.3% | 46.1% | <mark>41</mark> .3% | 50.5% | <mark>41</mark> .1% | 49.0% | <mark>51.</mark> 1% | <mark>48</mark> .4% | 46.0% | 51.2% | <mark>44</mark> .5% | 55.0% | <mark>41</mark> .5% | <mark>39</mark> .0% | 37.7% | 34.2% |
| S | | < 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% |
| | | > 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% |
| | Leverage ratio | [5% - 8%] | ۲ | <mark>52.</mark> 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% | <mark>54.</mark> 4% |
| | | < 5% | | <mark>43</mark> .1% | 51.4% | <mark>46</mark> .7% | 42.6% | 38.6% | <mark>43</mark> .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- | < 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% |
| 2 | performing loans and advances (NPL ratio) | [3% - 8%] | ۲ | 41 .5% | 41.3% | <mark>39</mark> .2% | 3 3.6% | 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% |
| Qualit | | > 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% |
| sset (| Coverage ratio of | > 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% |
| ik & A | non-performing loans and advances | [40% - 55%] | ۲ | 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% |
| Credit Risk & Asset Quality | | < 40% | | 46.2% | 46.5% | <mark>45</mark> .0% | 44.3% | 45 .1% | 46.2% | 49.3% | 50.2% | 40.6% | 47.8% | 38.9% | 46 .5% | <mark>45</mark> .8% | 29.5% | <mark>31.8%</mark> | 31.5% | 29.9% | <mark>31.6%</mark> |
| Cred | Forbearance ratio for | < 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% |
| | loans and advances | [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% |
| | | > 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% |
| ity | Return on equity | [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% |
| Profitability | | < 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% |
| Proj | | < 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% |
| | Cost to income ratio | [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% |
| | | > 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% |
| ng & dity | Loan-to-deposit ratio for households and | < 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% |
| Funding 8 Liquidity | non-financial corporations | [100% - 150%] > 150% | | 53.9% 20.0% | 52.3% 20.5% | 51.1% 17.9% | 49.8% 19.4% | 51.4% 16.9% | 51.8% 17.0% | 52.1% 17.1% | 52.5% 17.0% | 52.0% 16.6% | 51.7% 16.0% | 51.7% 16.0% | 51.5% 15.9% | 51.2% 15.8% | 66.2% 19.9% | 57.5% 18.8% | 52.4% 18.7% | 47.4% 18.2% | 43.5% 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



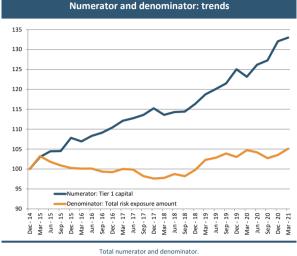
1 - Tier 1 capital ratio



Sth 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.

Country dispersion (as of Mar. 2021)

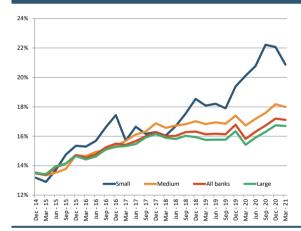
Weighted Averages by country. From Q1 2020 onwards, EU aggregates no longer include figures for UK banks and they include data for subsidiaries of UK banks in EU countries.



6

Dec 2014 =100.

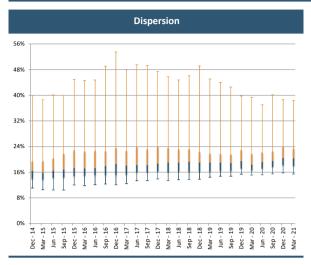
RI by size class



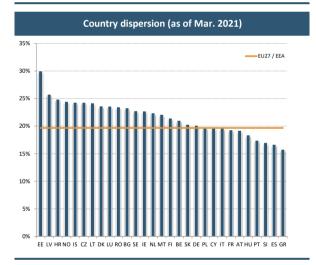
| Period | Weighted average | 25th | 50th | 75th |
|----------------------|------------------|-------|-------|-------|
| Dec - 14 | 13.5% | 11.7% | 13.6% | 16.2% |
| Mar - 15 | 13.4% | 11.6% | 13.6% | 16.2% |
| Jun - 15 | 13.9% | 12.0% | 13.7% | 16.8% |
| Sep - 15 | 14.1% | 12.1% | 14.1% | 17.6% |
| 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 Mar - 21 | 17.2% | 15.8% | 18.1% | 21.3% |
| Mar - 21 | 17.1% | 15.7% | 18.1% | 21.2% |



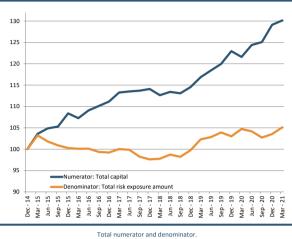
2 - Total capital ratio



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



Weighted Averages by country.

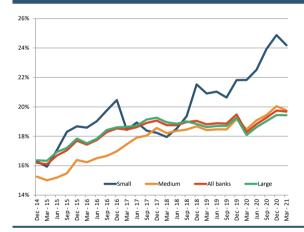


Numerator and denominator: trends

7

Dec 2014 =100.

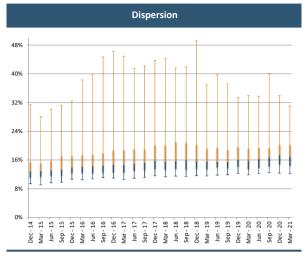
RI by size class



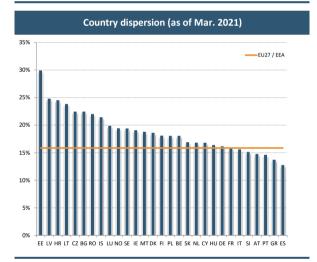
| Period | Weighted average | 25th | 50th | 75th |
|----------------------|------------------|----------------|----------------|----------------|
| Period | weighted average | 2500 | 3001 | 75th |
| Dec - 14 | 16.2% | 13.9% | 16.4% | 19.4% |
| Mar - 15 | 16.1% | 13.7% | 15.8% | 19.5% |
| Jun - 15 | 16.7% | 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 Dec - 20 | 19.3% 19.7% | 17.6% 18.1% | 19.5% 20.5% | 22.5% 23.9% |
| Mar - 21 | 19.7% | 17.9% | 20.3% | 23.4% |



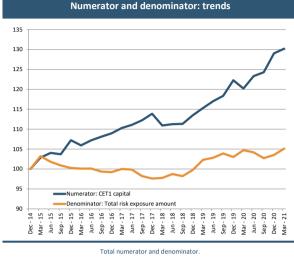
3 - CET1 ratio



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



Weighted Averages by country.



8

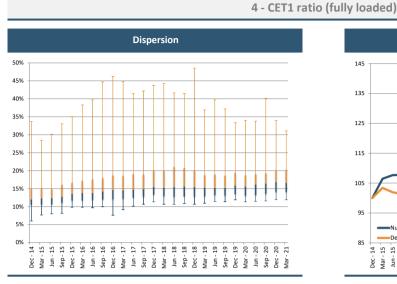
Dec 2014 =100.

RI by size class

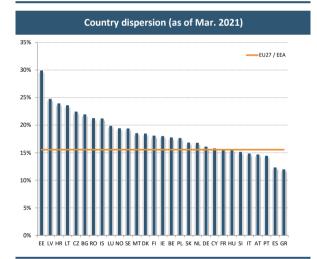


| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 12.5% | 11.2% | 12.8% | 15.5% |
| Mar - 15 | 12.4% | 11.4% | 12.9% | 15.2% |
| Jun - 15 | 12.8% | 11.6% | 13.0% | 15.9% |
| | | | | |
| Sep - 15 | 13.0% | 11.7% | 13.4% | 17.2% |
| 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% |

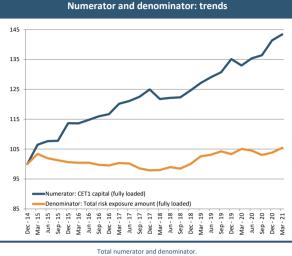




5th and 95th pct, interquartile range and median.



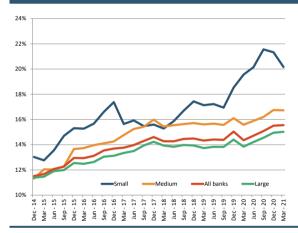
Weighted Averages by country.



a

Dec 2014 =100.

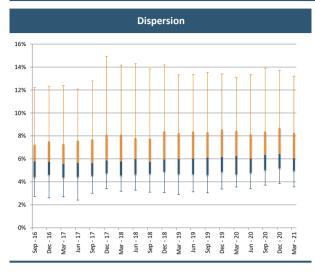
RI by size class



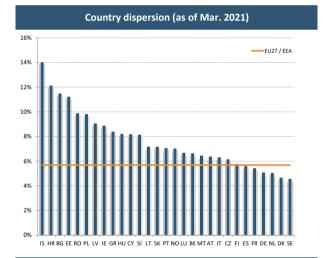
| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Period | weighted average | 25th | Soth | 75th |
| Dec - 14 | 11.5% | 10.5% | 12.0% | 15.1% |
| Mar - 15 | 11.7% | 10.6% | 12.3% | 15.2% |
| Jun - 15 | 12.1% | 10.6% | 12.3% | 15.0% |
| Sep - 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% |



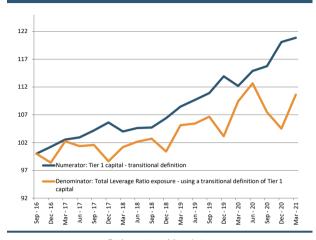
5 - Leverage ratio



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



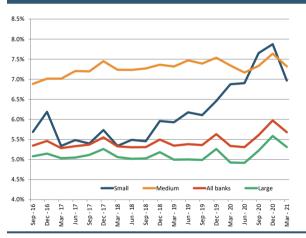
Weighted Averages by country.



Numerator and denominator: trends

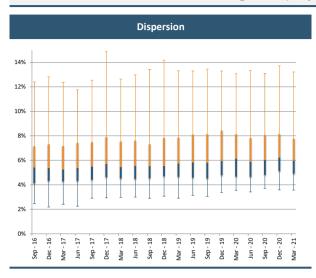
Total numerator and denominator Sep 2016 =100.

RI by size class

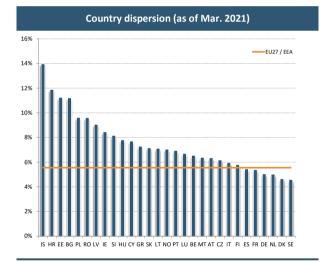


| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|------|------|------|
| Sep - 16 | 5.3% | 4.4% | 5.8% | 7.2% |
| Dec - 16 | 5.5% | 4.6% | 5.7% | 7.5% |
| Mar - 17 | 5.3% | 4.4% | 5.6% | 7.3% |
| Jun - 17 | 5.3% | 4.4% | 5.7% | 7.6% |
| Sep - 17 | 5.4% | 4.5% | 5.6% | 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% |
| | | | | |

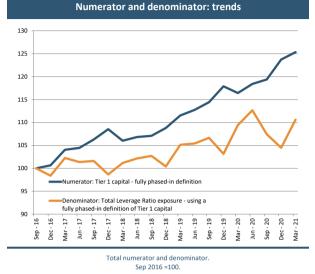




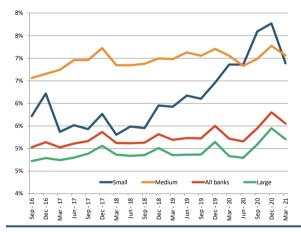
5th and 95th pct, interquartile range and median.



Weighted Averages by country.



RI by size class



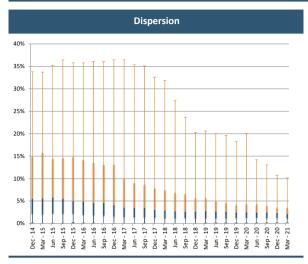
Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

| 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% | | |
| | | | | | | |

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

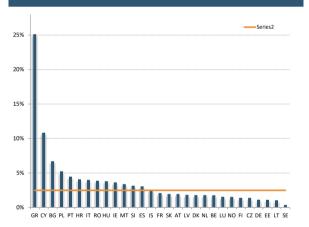


7 - Ratio of non-performing loans and advances (NPL ratio)

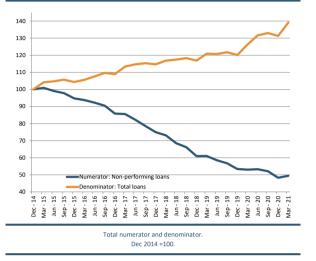


5th and 95th pct, interquartile range and median.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.



Numerator and denominator: trends

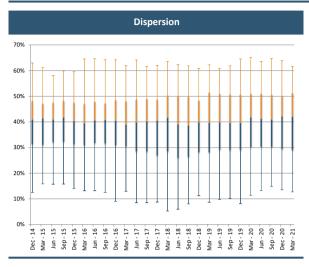
RI by size class



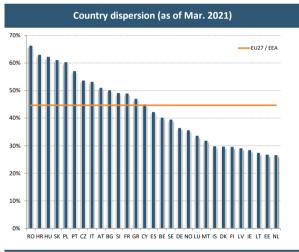
| | | 0 511 | | |
|----------|------------------|--------------|------|-------|
| Period | Weighted average | 25th | 50th | 75th |
| Dec - 14 | 6.5% | 2.1% | 5.5% | 14.9% |
| Mar - 15 | 6.2% | 2.1% | 5.6% | 15.8% |
| Jun - 15 | 6.0% | 2.2% | 5.8% | 14.4% |
| Sep - 15 | 5.9% | 2.2% | 5.5% | 14.5% |
| 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% |



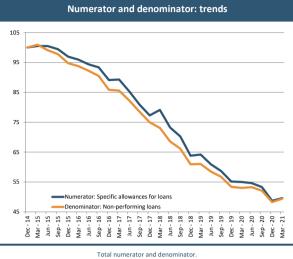
8 - Coverage ratio of non-performing loans and advances



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

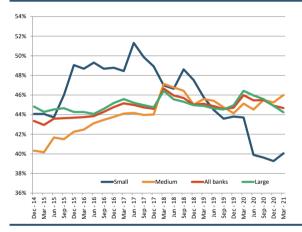


Weighted Averages by country.



Dec 2014 =100.

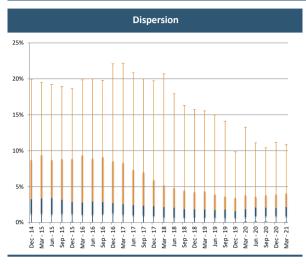
RI by size class



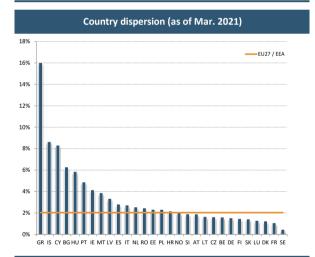
| Period | Weighted average | 25th | 50th | 75th |
|----------------------|------------------|----------------|----------------|----------------|
| Dec - 14 | 43.4% | 31.3% | 40.9% | 48.2% |
| Mar - 15 | 43.0% | 31.1% | 41.3% | 47.1% |
| Jun - 15 | 43.6% | 32.1% | 40.9% | 47.5% |
| Sep - 15 | 43.6% | 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 Mar - 21 | 44.9% 44.7% | 29.4% 29.1% | 42.1% 42.0% | 50.2% 51.2% |

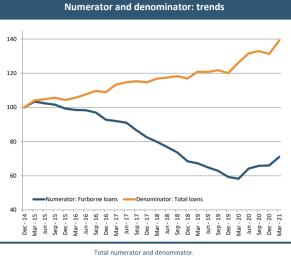


9 - Forbearance ratio for loans and advances



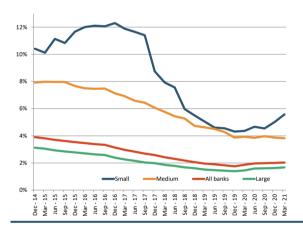
5th and 95th pct, interquartile range and median.





Dec 2014 =100.

RI by size class

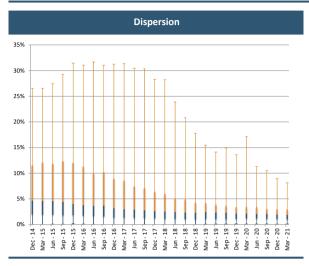


Weighted Averages by country.

| 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 Dec - 20 | 2.0% | 0.9% | 2.1% | 3.8% 3.9% |
| Mar - 21 | 2.0% | 0.8% | 2.0% | 4.1% |

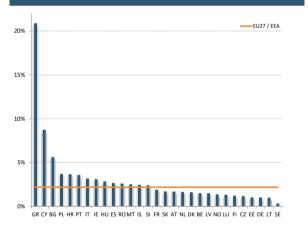


10 - Ratio of non-performing exposures (NPE ratio)

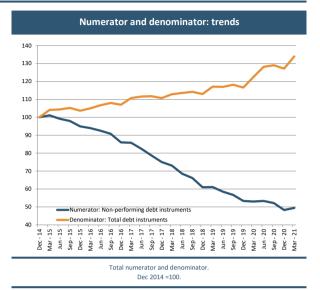


5th and 95th pct, interquartile range and median.

Country dispersion (as of Mar. 2021)



Weighted Averages by country.



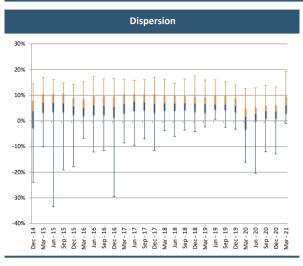
RI by size class



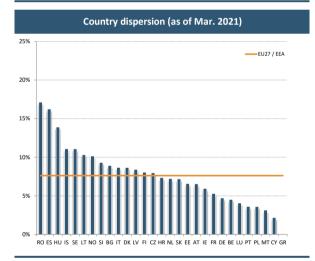
| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|------|------|-------|
| Dec - 14 | 5.5% | 2.0% | 4.7% | 11.5% |
| Mar - 15 | 5.3% | 1.9% | 4.6% | 12.1% |
| Jun - 15 | 5.1% | 1.9% | 4.5% | 11.9% |
| Sep - 15 | 5.0% | 1.8% | 4.4% | 12.3% |
| Dec - 15 | 4.9% | 1.8% | 4.0% | 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% |



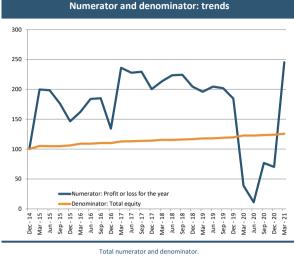




5th and 95th pct, interquartile range and median.

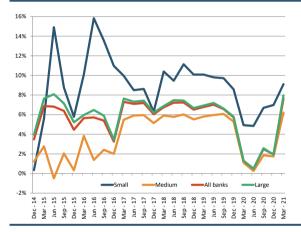


Weighted Averages by country.



Dec 2014 =100.

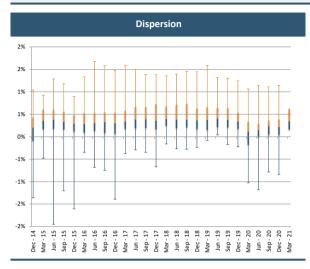
RI by size class



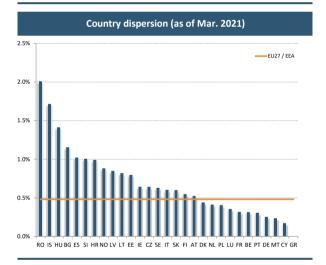
| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|--------------|-------|
| Dec - 14 | 3.5% | -2.8% | 3.8% | 8.0% |
| Mar - 15 | 6.9% | 3.3% | 7.0% | 10.4% |
| Jun - 15 | 6.8% | 3.5% | 7.1% | 10.5% |
| Sep - 15 | 6.4% | 3.5% | 6.8% | 10.7% |
| Dec - 15 | 4.5% | 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% | | 9.6% |
| Mar - 17 | 7.3% | 3.0% | 5.5% 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% |



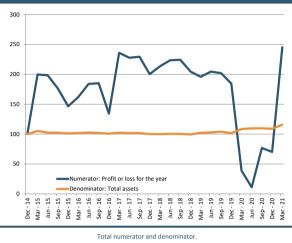
12 - Return on assets



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



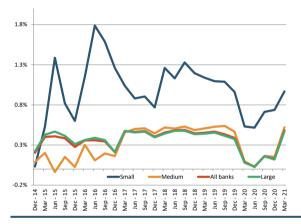
Weighted Averages by country.



Numerator and denominator: trends

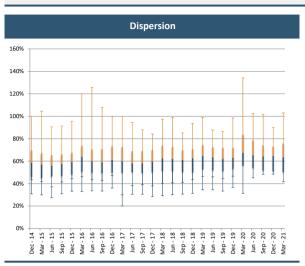
Dec 2014 =100.

RI by size class

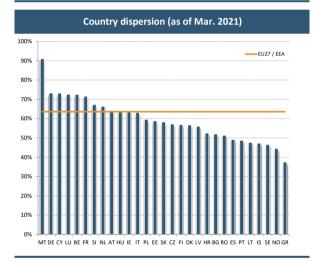


| Period | Weighted average | 25th | 50th | 75th |
|----------------------|------------------|--------|-------|-------|
| Dec - 14 | 0.20% | -0.11% | 0.24% | 0.52% |
| Mar - 15 | 0.40% | 0.20% | 0.43% | 0.73% |
| Jun - 15 | 0.41% | 0.21% | 0.45% | 0.72% |
| Sep - 15 | 0.38% | 0.20% | 0.40% | 0.67% |
| 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% | 0.43% | 0.82% |
| Jun - 18 | 0.48% | 0.23% | 0.46% | 0.86% |
| | 0.48% | 0.25% | 0.45% | 0.88% |
| Sep - 18 Dec - 18 | 0.44% | 0.25% | 0.44% | 0.88% |
| Mar - 19 | 0.44% | 0.18% | 0.45% | 0.79% |
| Jun - 19 | 0.47% | 0.26% | 0.43% | 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% |

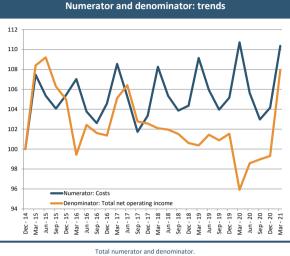




5th and 95th pct, interquartile range and median.

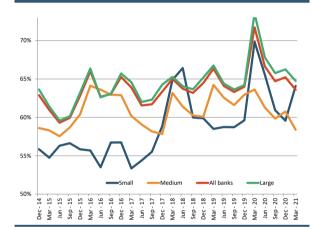


Weighted Averages by country.



Dec 2014 =100.

RI by size class

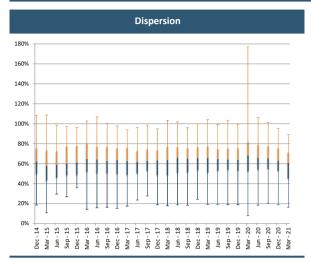


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

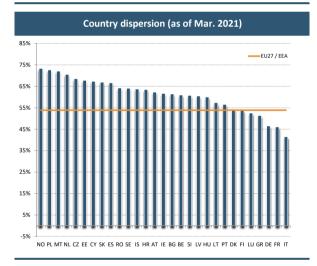
| Dec - 14 Mar - 15 | 62.9% | | | |
|----------------------|----------------|----------------|----------------|----------------|
| Mar - 15 | | 45.9% | 58.5% | 69.7% |
| 11101 125 | 61.0% | 45.0% | 56.9% | 67.4% |
| Jun - 15 | 59.3% | 46.3% | 55.9% | 65.3% |
| Sep - 15 | 59.9% | 46.9% | 57.3% | 66.3% |
| 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 Mar - 21 | 65.2% 63.6% | 51.0% 50.4% | 64.5% 63.4% | 73.0% 75.8% |

13 - Cost to income ratio

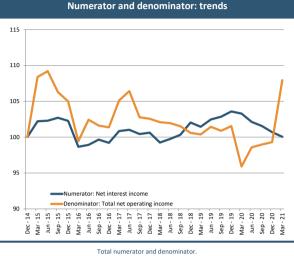




5th and 95th pct, interquartile range and median.

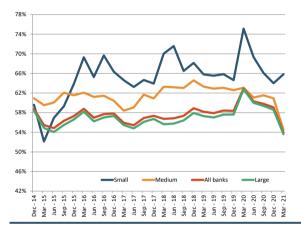


Weighted Averages by country.



Dec 2014 =100.

RI by size class

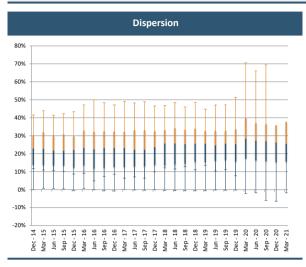


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

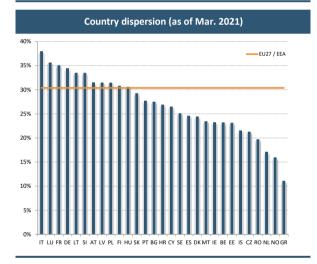
| Period | Weighted average | 25th | 50th | 75th |
|----------------------|------------------|----------------|----------------|----------------|
| Dec - 14 | 58.8% | 49.6% | 62.2% | 75.4% |
| Mar - 15 | 55.5% | 43.1% | 57.8% | 73.4% |
| Jun - 15 | 54.9% | 45.9% | 58.9% | 72.7% |
| Sep - 15 | 56.3% | 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 Dec - 20 | 59.8% 59.1% | 54.7% 52.6% | 65.4% 62.8% | 77.6% 75.7% |
| Mar - 21 | 53.9% | 44.9% | 60.4% | 71.3% |

14 - Net interest income to total net operating income

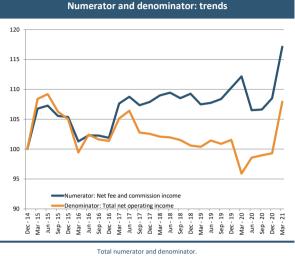




5th and 95th pct, interquartile range and median.

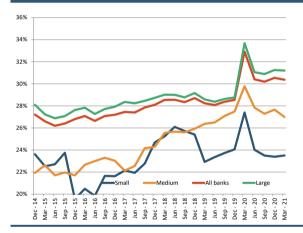


Weighted Averages by country.



Dec 2014 =100.

RI by size class

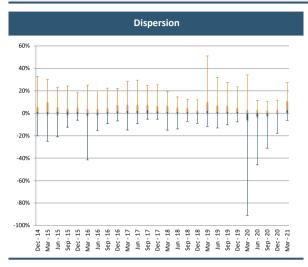


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

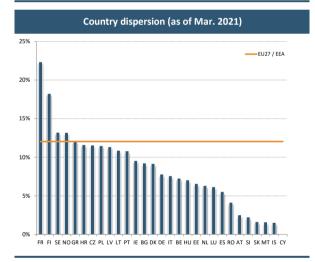
| Period | Weighted average | 25th | 50th | 75th |
|----------------------|------------------|----------------|----------------|----------------|
| Dec - 14 | 27.2% | 13.7% | 22.9% | 30.3% |
| Mar - 15 | 26.6% | 13.7% | 22.6% | 32.2% |
| Jun - 15 | 26.2% | 13.5% | 21.7% | 30.4% |
| Sep - 15 | 26.4% | 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 Dec - 20 | 30.2% 30.5% | 15.8% 15.3% | 26.9% 26.1% | 36.5% 35.9% |
| Mar - 21 | 30.4% | 15.6% | 25.5% | 37.8% |

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





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



Weighted Averages by country.

 Numerator and denominator: trends

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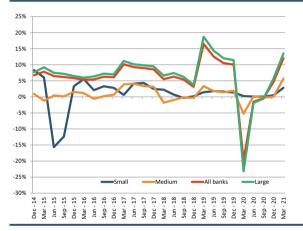
 100

 100

 100

Dec 2014 =100.

RI by size class

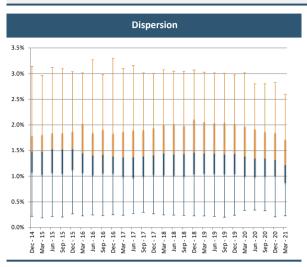


Weighted average. Banks are classified in the size class according to their average total assets between Dec. 2014 and Mar. 2021.

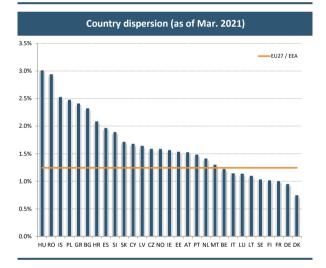
| Period | Weighted average | 25th | 50th | 75th |
|----------|------------------|-------|-------|-------|
| Dec - 14 | 6.7% | -0.5% | 1.2% | 5.4% |
| Mar - 15 | 7.8% | -0.8% | 1.1% | 10.0% |
| Jun - 15 | 6.5% | -1.1% | 1.3% | 5.5% |
| Sep - 15 | 6.2% | -1.4% | 1.6% | 4.4% |
| Dec - 15 | 5.8% | -0.7% | 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% |

16 - Net trading income to total net operating income





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



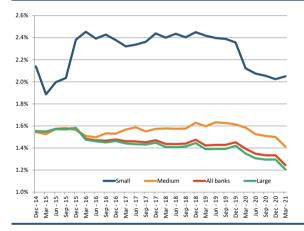
Weighted Averages by country.



Numerator and denominator: trends

Dec 2014 =100.

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 Dec - 20 | 1.33% | 0.99% 1.00% | 1.34% | 1.87% 1.85% |
| Mar - 21 | 1.33% | 0.87% | 1.31% 1.21% | 1.85% |
| 10101 21 | 1.27/0 | 0.0776 | 1.21/0 | 1.7270 |

17 - Net interest margin

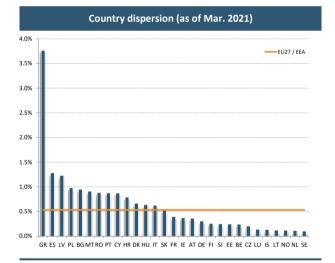
130



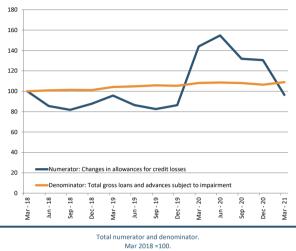
18 - Cost of Risk



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

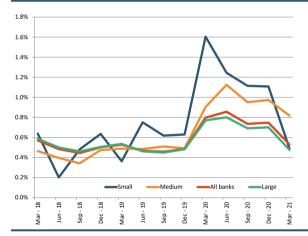


Weighted Averages by country.



Numerator and denominator: trends





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.

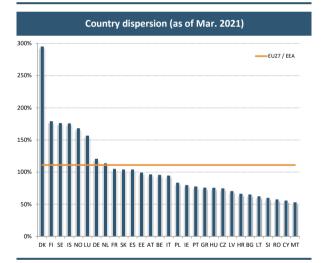


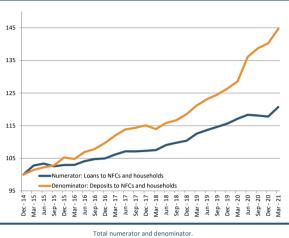
Funding and Liquidity

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

Dispersion

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

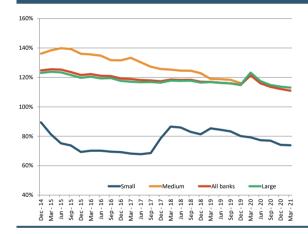




Numerator and denominator: trends

Dec 2014 =100.

RI by size class



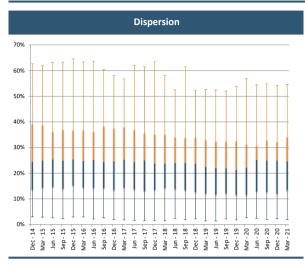
Weighted Averages by country.

| 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 Sep - 20 | 116.0% 113.6% | 85.2% 84.7% | 102.2% 100.2% | 170.3% 165.5% |
| Sep - 20 Dec - 20 | 113.6% 112.2% | 81.2% | 97.6% | 165.5% |
| Mar - 21 | 111.0% | 80.0% | 97.6% | 166.2% |



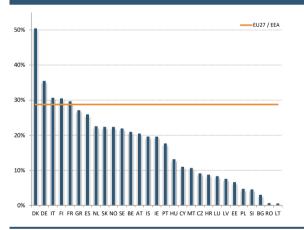
Funding and Liquidity

20 - Asset encumbrance ratio

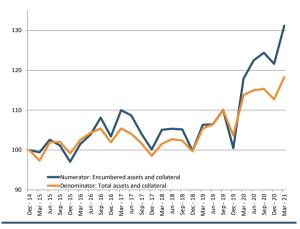


5th and 95th pct, interquartile range and median.

Country dispersion (as of Mar. 2021)







Numerator and denominator: trends

Total numerator and denominator. Dec 2014 =100.

RI by size class

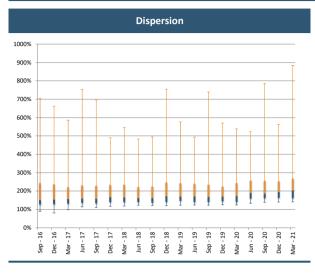


| Period | Weighted average | 25th | 50th | 75th |
|----------------------|------------------|----------------|----------------|----------------|
| | | | | |
| Dec - 14 | 25.4% | 13.5% | 24.5% | 39.1% |
| Mar - 15 | 25.6% | 14.3% | 24.9% | 38.7% |
| Jun - 15 | 25.8% | 14.5% | 25.4% | 36.2% |
| Sep - 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% 27.9% | 12.7% 12.0% | 25.0% | 32.8% |
| Dec - 20 Mar - 21 | 27.9% | 12.0% | 25.0% 24.6% | 32.2% 34.0% |
| IVIGI - ZI | 20.070 | 13.470 | 24.070 | 34.070 |

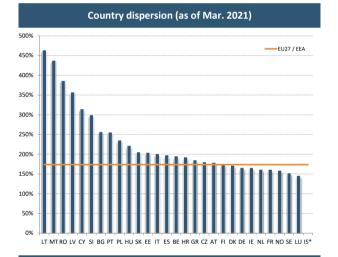


Funding and Liquidity

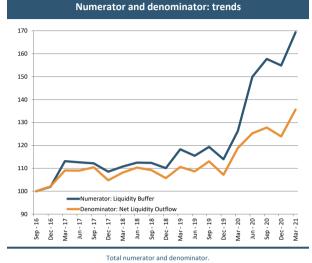
21 - Liquidity coverage ratio



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

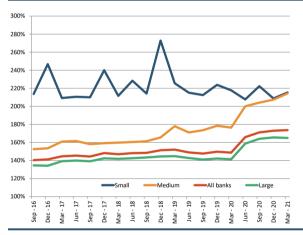


Weighted Averages by country.

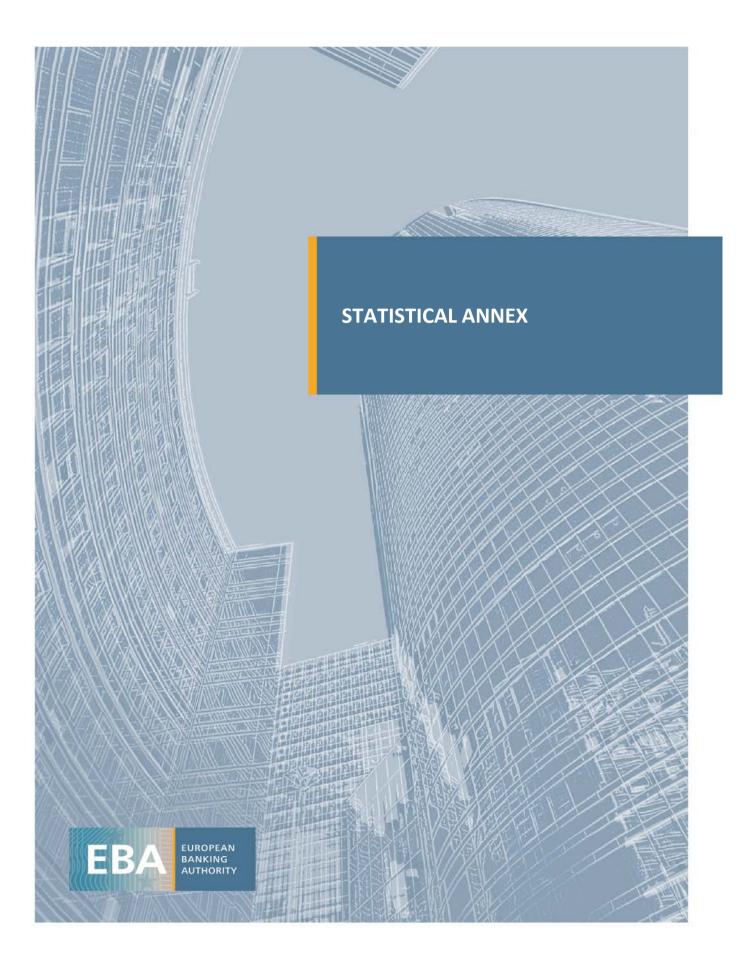


Sep 2016 =100.

RI by size class



| 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% |





Asset composition and volumes

| % of total as | coto | | | | | | | | | Asse | et comp | osition | | | | | | | | | | | | |
|---------------|----------------|----------------|----------------|----------------|--------|-------------|--------|--------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--------------|--------|--------|--------|--------|---------|--------|--------|
| % 01 total as | sels | Cash bal | ances | | E | quity instr | uments | | I | Debt secı | urities | | Lo | ans and a | advances | | | Deriva | tives | | | Other A | lssets | |
| | 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% | 11.5% | 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% | | 36.8% | 43.9% | 0.1% | 0.1% | 0.0% | 0.0% | | 5.6% | 5.4% | 5.3% | 59.3% | 55.4% 66.4% | 56.8% 58.7% | 49.8% | 0.1% | 0.1% | 0.1% | 0.1% | 0.9% | 0.9% | 0.8% | 0.8% |
| LU | 16.5% 28.0% | 16.6% 26.0% | 21.1% 30.1% | 21.2% | 0.3% | 0.3% | 0.4% | 0.4% | 12.8% | 12.8% | 15.9% | 14.9% | 66.3% | 52.8% | 58.7% | 59.6% 55.0% | 1.5% 0.4% | 1.2% | 1.1% | 1.0% | 2.6% | 2.7% | 2.8% | 2.8% |
| MT | 28.0% | 26.0% | 23.9% | | 0.2% | 0.2% | 0.1% | 0.1% | 16.6% 27.5% | 19.5% 26.7% | 17.9% 25.0% | 17.2% 24.6% | 53.7% 47.9% | 48.2% | 47.7% | 48.8% | 0.4% | 0.3% | 0.2% | 0.3% | 1.1% | 3.0% | 0.8% | 2.9% |
| NL | 12.1% | 14.7% | 13.3% | 23.3% 15.6% | 0.2% | 0.2% | 0.3% | 0.2% | 8.5% | 8.2% | 25.0% 8.3% | 24.6% | 47.9% | 48.2% | 47.7% | 48.8% | 3.5% | 3.3% | 3.5% | 0.1% | 3.1% | 3.0% | 3.1% | 2.9% |
| NO | 9.5% | 14.7% | 9.3% | 13.1% | 0.4% | 0.5% | 0.6% | 0.5% | 11.8% | 8.2% | 8.3% | 11.2% | 69.8% | 70.1% | 70.8% | 68.9% | 6.9% | 5.5% | 6.6% | 4.6% | 1.6% | 1.5% | 1.5% | 3.9% |
| PL | 3.0% | 1.9% | 2.3% | 3.0% | 0.3% | 0.3% | 0.3% | 0.3% | 28.7% | 30.4% | 31.0% | 30.9% | 63.0% | 62.5% | 61.3% | 60.9% | 1.9% | 1.9% | 1.8% | 4.6% | 3.2% | 3.2% | 3.4% | 3.3% |
| PL | 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% | 1.9% | 1.9% | 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% | 23.3% | 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% | 15.5% | 0.6% | 0.2% | 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% | 0.1% | 0.1% | 0.1% | 0.1% | 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% |

| | | | Ass | ets | | | | |
|----------------|----------|----------|----------|----------|----------|------------|-------------|----------|
| Volumes bn EUR | | Total A | ssets | | | otal Finan | cial 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 |
| π | 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 |

| | | | | F | inancial | Assets | | | | | | |
|----------------------------|----------|------------------------|--------|---------|----------|-------------------------|------------------------|---------|--------|-----------------------|--------|--------|
| 6 of total financial asset | Share of | financial (amortise | | lued at | | f financia alue thro | ıl assets a ugh OCI | at fair | | f financia through | | |
| | 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% |
| π | 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% | 1.8% | 1.7% |
| LV | 89.1% | 88.6% | 90.1% | 90.0% | 2.4% | 3.1% | 2.1% | 1.9% | 8.4% | 8.3% | 7.9% | 8.1% |
| MT | 88.0% | 88.8% | 89.7% | 89.9% | 11.1% | 10.3% | 9.5% | 9.3% | 0.9% | 0.9% | 0.8% | 0.8% |
| NL | 86.8% | 87.3% | 87.4% | 87.8% | 5.3% | 5.1% | 5.2% | 4.6% | 7.9% | 7.6% | 7.4% | 7.6% |
| NO | 76.6% | 77.9% | 76.9% | 79.1% | 5.1% | 5.3% | 5.7% | 5.8% | 18.2% | 16.7% | 17.4% | 15.0% |
| PL | 74.4% | 73.4% | 73.8% | 75.3% | 22.1% | 23.0% | 23.0% | 21.9% | 3.5% | 3.5% | 3.3% | 2.8% |
| PT | 83.2% | 83.7% | 85.0% | 83.5% | 11.7% | 11.7% | 11.2% | 12.7% | 5.1% | 4.6% | 3.8% | 3.8% |
| RO | 77.6% | 77.3% | 75.9% | 72.9% | 20.2% | 20.7% | 22.0% | 24.9% | 2.2% | 2.1% | 2.1% | 2.2% |
| SE | 84.1% | 85.3% | 87.0% | 86.5% | 1.0% | 1.0% | 1.1% | 1.0% | 14.9% | 13.7% | 11.9% | 12.5% |
| SI | 83.0% | 82.7% | 81.1% | 82.6% | 16.4% | 16.7% | 18.1% | 16.7% | 0.6% | 0.6% | 0.8% | 0.7% |
| SK | 94.8% | 95.4% | 96.0% | 96.7% | 4.2% | 3.7% | 3.4% | 2.7% | 1.0% | 0.9% | 0.7% | 0.6% |
| EU/EEA | 75.5% | 76.2% | 76.8% | 77.5% | 5.6% | 5.5% | 5.4% | 5.1% | 18.9% | 18.3% | 17.7% | 17.4% |

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 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 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 relevent 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 0.1 2020 onwards UK banks are removed from the EU/EA aggregate and subsidiaries of UK banks. The the member states are used instanced.



Loans: composition and asset quality

| | | | | | | | | | c | of which | : loans | and ad | vances | at amo | rtised c | ost - by | segmei | nt (volu | mes) ⁽²⁾ | | | | | |
|----------------|----------|-----------|----------|----------|---------|---------|---------|---------|---------|-----------|---------|---------|---------|---------|----------|----------|---------|----------|---------------------|---------|---------|---------|---------|---------|
| Volumes bn EUR | Loa | ans and a | Idvances | (1) | | н | łs | | 0 | f which i | mortgag | es | | NF | Cs | | | of whic | h SMEs | | | of whi | ch 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 |
| т | 1,787.0 | 1,823.4 | 1,855.5 | 1,959.9 | 517.0 | 518.6 | 509.3 | 539.6 | 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 | 96.1 | 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 |

| | | | | | | | | 0 | fwhich | : non-p | erformi | ng loan | is and a | dvances | at am | ortised | cost by | segmer | nt (volu | mes) ⁽²⁾ |) | | | |
|----------------|--------|----------|------------|--------|--------|--------|--------|--------|--------|---------|----------|------------|----------|---------|--------|---------|---------|---------|----------|---------------------|--------|--------|--------|--------|
| Volumes bn EUR | Non-r | erformir | ıg loans a | and | | нн | s | | of | which r | nortgage | - s | | NFC | `s | | | of whic | h SMEs | | | of whi | ch 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 |
| п | 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 | 0.2 | 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 | 0.0 | 0.1 |
| NL | 37.7 | 37.3 | 36.8 | 36.3 | 9.5 | 9.3 | 9.6 | 9.5 | 6.8 | 6.7 | 6.9 | 6.8 | 27.4 | 26.8 | 25.9 | 25.4 | 7.6 | 7.5 | 10.4 | 7.1 | 8.6 | 8.6 | 8.8 | 8.5 |
| NO | 4.1 | 4.0 | 3.8 | 4.2 | 0.4 | 0.4 | 0.4 | 0.6 | 0.2 | 0.2 | 0.2 | 0.4 | 3.6 | 3.6 | 3.4 | 3.4 | 0.8 | 0.6 | 0.7 | 0.9 | 0.3 | 0.3 | 0.3 | 0.4 |
| PL | 6.1 | 6.0 | 6.0 | 6.5 | 2.7 | 2.7 | 2.7 | 3.1 | 0.9 | 0.9 | 0.9 | 1.1 | 3.2 | 3.1 | 3.1 | 3.2 | 1.8 | 1.8 | 1.8 | 1.9 | 1.5 | 1.5 | 1.6 | 1.6 |
| PT | 14.2 | 13.4 | 12.2 | 9.1 | 3.9 | 3.7 | 3.6 | 2.8 | 2.2 | 2.1 | 2.0 | 1.4 | 9.3 | 8.7 | 7.8 | 5.6 | 6.4 | 6.1 | 5.7 | 3.8 | 4.0 | 3.8 | 3.5 | 2.2 |
| RO | 1.4 | 1.3 | 1.3 | 1.3 | 0.6 | 0.6 | 0.6 | 0.6 | 0.3 | 0.3 | 0.3 | 0.3 | 0.7 | 0.7 | 0.7 | 0.7 | 0.3 | 0.3 | 0.3 | 0.3 | 0.4 | 0.4 | 0.3 | 0.3 |
| SE | 4.0 | 3.9 | 3.7 | 3.4 | 1.0 | 1.0 | 1.0 | 1.0 | 0.5 | 0.5 | 0.5 | 0.5 | 2.9 | 2.8 | 2.6 | 2.3 | 0.7 | 0.6 | 0.6 | 0.6 | 0.4 | 0.4 | 0.4 | 0.4 |
| SI | 0.7 | 0.7 | 0.8 | 0.8 | 0.2 | 0.2 | 0.3 | 0.3 | 0.1 | 0.1 | 0.1 | 0.1 | 0.4 | 0.3 | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.3 | 0.3 |
| SK | 1.1 | 1.0 | 1.0 | 1.0 | 0.8 | 0.7 | 0.7 | 0.7 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.3 | 0.1 | 0.1 | 0.1 | 0.2 |
| EU/EEA | 528.5 | 510.4 | 467.7 | 477.6 | 202.2 | 193.2 | 177.1 | 184.1 | 108.0 | 103.3 | 91.2 | 95.2 | 298.1 | 290.0 | 264.8 | 267.6 | 162.8 | 153.5 | 143.4 | 141.5 | 93.4 | 90.3 | 81.8 | 82.0 |

Individual country data include's 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 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 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 UC banks in EU member states are used instead. [2] Gross carrying amounts, for that marks the that marks (some than trading exposures). [2] Gross carrying amounts, for that marks (some than trading exposures).



Loans: NPL and coverage ratios

| | | | | | | | | | | 0 | fwhich | : loans a | and adv | ances a | t amor | tised co | st: NPL | ratio ⁽²⁾ | | | | | | |
|--------|--------|---------|----------|--------|--------|--------|--------|--------------|--------|---------|----------|-----------|--------------|--------------|--------|--------------|--------------|----------------------|--------------|--------------|--------------|--------------|--------|--------------|
| | Loa | | dvances: | | | нн | s | | of | which I | nortgage | es | | NFC |)s | | | of whic | h SMEs | | | of whi | ch CRE | |
| | Jun-20 | NPL rat | 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% | 21.0% | 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% | 2.9% | 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% | 4.5% | 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% |
| п | 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% |
| SK | 3.2% | 3.2% | 3.2% | 3.2% | 2.3% | 2.4% | 2.7% | 2.9% 2.5% | 2.4% | 2.4% | 2.4% | 2.3% | 5.9% 2.4% | 5.6% 2.2% | 5.7% | 5.7% 2.5% | 8.6% 4.7% | 8.2% 4.6% | 8.3% 4.3% | 8.0% 4.6% | 9.1% 2.8% | 8.3% 2.7% | 9.3% | 9.1% 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 wh | ich: no | n-perfo | rming l | oans an | d advaı | nces at | amortis | sed cost | : covera | age rati | o ⁽²⁾ | | | | |
|----------|--------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|----------------|----------------|----------------|----------------|
| % | | | | | | | | | | | | | | | | | | | | | | | | |
| | Non-n | erformir | ng loans a | and | | нн | 5 | | of | which n | nortgage | es | | NFC | s | | | .of whic | h SMEs | | | of whi | h 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% | 55.4% | 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% | 55.4% | 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% |
| п | 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% 27.4% | 33.0% 27.1% | 31.9% 26.7% | 23.8% | 23.8% 17.3% | 31.1% 17.1% | 29.8% 16.6% | 16.6% 7.6% | 16.0% 7.8% | 14.7% | 13.9% | 35.9% 31.5% | 29.0% 30.4% | 33.8% 30.9% | 34.9% | 38.0% 23.4% | 39.9% 23.9% | 44.6% 23.8% | 44.2% 27.2% | 26.8% 15.9% | 26.5% 16.8% | 30.2% 15.9% | 50.1% |
| NL NO | 35.9% | 37.8% | 36.9% | 35.7% | 23.3% | 22.8% | 22.5% | 16.6% | 12.5% | 12.0% | 8.2% 11.8% | 7.1% 6.3% | 31.5% | 30.4% | 30.9% | 30.5% 40.2% | 23.4% | 46.8% | 23.8% | 35.9% | 15.9% | 19.9% | 24.0% | 16.1% 19.0% |
| | 62.3% | 63.9% | 62.9% | 53.7% 60.4% | 67.9% | 68.8% | 67.5% | 63.1% | 59.0% | 60.6% | 58.1% | 53.8% | 57.7% | 59.7% | 60.0% | 40.2% | 55.9% | 48.8% | 58.5% | 55.1% | 48.9% | 50.1% | 50.7% | 51.7% |
| PL PT | 51.6% | | 53.9% | | | | 45.5% | 46.9% | | 28.2% | | | 56.7% | 59.7% | 56.2% | | 55.9% | 57.2% | | 55.1% | 48.9% | 48.7% | | 51.7% |
| RO | 65.5% | 54.9% 65.4% | 53.9% 66.2% | 57.2% 66.4% | 41.8% 68.6% | 43.3% 69.2% | 45.5% | 46.9% | 27.9% 54.1% | 28.2% 53.5% | 29.9% 52.0% | 29.8% 51.9% | 63.0% | 62.2% | 64.2% | 59.9% 63.5% | 63.8% | 53.8% 61.8% | 52.3% 62.9% | 63.7% | 47.3% | 48.7% | 46.4% 58.9% | 60.1% |
| ко SE | 40.9% | 42.5% | 42.6% | 39.6% | 31.2% | 32.3% | 33.0% | 32.9% | 17.7% | 17.1% | 17.2% | 16.8% | 45.1% | 46.2% | 46.4% | 42.3% | 25.6% | 27.7% | 26.7% | 28.7% | 26.1% | 25.0% | 24.4% | 20.4% |
| | | | | | | | | | | | | | | | | | | | | | | | | |
| SI | 52.3% | 52.9% | 51.3% | 49.2% | 52.8% | 52.6% | 49.8% | 47.7% | 30.8% | 30.2% | 35.2% | 32.8% | 60.7% | 63.6% | 59.8% | 59.0% | 61.9% | 63.0% | 58.6% | 59.6% | 58.2% | 62.7% | 60.1% | 59.4% |
| SK | 62.5% | 64.6% | 62.2% | 61.2% | 61.4% | 63.2% | 58.9% | 59.2% | 44.9% | 48.5% | 41.9% | 42.7% | 65.1% | 68.2% | 69.4% | 64.8% | 65.0% | 70.2% | 71.5% | 68.9% | 61.6% | 68.7% | 68.3% | 62.6% |
| EU/EEA | 45.5% | 45.5% | 44.9% | 44.7% | 41.7% | 41.8% | 42.2% | 41.7% | 26.4% | 26.1% | 26.0% | 26.0% | 48.6% | 48.7% | 47.5% | 47.4% | 49.2% | 49.6% | 48.0% | 49.0% | 37.7% | 37.8% | 36.4% | 36.7% |

Individual country data include's 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 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 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 UC banks in EU member states are used instead. [2] Gross carrying amounts, for that must rotating exposures. [2] Gross carrying amounts, for that must rotating exposures. [2] Gross carrying amounts, for that must be constant and constant for the that after counting exposures. [2] Gross carrying amounts, for that must be constant and constant for the that must be constant for the that the count of the that must be constant for the that must be co



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

| | | | [| Distribu | ition of I | NFC loa | ns and a | dvance | s by NA | CE code | other (| than tra | ading ex | posures | s) (1/2) | | | | | |
|--------|----------------|----------------------|--------------|-----------|-----------------|---------|--------------------------------------|---------------------|----------------|---------|----------------|----------|-----------------|---------|-----------------|--------|-------------------------------------|-------------|-------------------|--------|
| % | A Agriculture, | rorestry and risming | B Mining and | Suiklipph | C Manufacturing | | D Electricity, gas, steam and air | conditioning supply | E Water supply | | F Construction | | G Wholesale and | | H Transport and | 200 | l Accommodation and food service | a ctivities | J Information and | |
| | 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% |
| π | 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% | 7.0% | 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% |

| | | | Distr | ributior | of NFC | loans a | | | NACE c | ode (ot | her than | n trading | g exposi | ures) (2, | /2) | | | |
|--------|-----------------|------------------------|---------------|----------|-----------------------------------|----------------------|---|------------|--------------------------------|-----------------|-------------|-----------|---------------------------------------|-----------------|------------------------------|------------|------------------|--------|
| % | K financial and | ווזמן מורכב מכוואונובס | L Real estate | acumutes | M Professional, scientific and | technical activities | N Administrative and support service | activities | O Public administration and | 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% |
| РТ | 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 entity domiciled in country I souther and the country 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 I 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.



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

| | | | | NP | L ratios o | of NFC I | oans an | d advar | nces by I | NACE co | ode (oth | er than | trading | exposu | res) (1/2 | 2) | | | | |
|--------|----------------|----------------------|--------------|----------|-----------------|----------|--------------------------------------|---------------------|----------------|---------|----------------|---------|-----------------|--------|-----------------|--------|-------------------------------------|-------------|-------------------|---------|
| % | A Agriculture, | rorestry and risming | B Mining and | Suikipph | C Manufacturing | | D Electricity, gas, steam and air | conditioning supply | E Water supply | | F Construction | | G Wholesale and | | H Transport and | 200 | l Accommodation and food service | a ctivities | J Information and | 0011110 |
| | 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% |
| π | 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 l | oans an | d advan | ices by I | NACE co | de (oth | er than | trading | exposu | res) (2/ | 2) | | | |
|--------|-----------------|--------|-----------------------------|----------|-----------------------------------|----------------------|--------------------------------------|------------|--|-----------------|-------------|---------|---------------------------------------|-----------------|------------------------------|------------|------------------|--------|
| % | K Financial and | | L Real estate activities | 90114170 | M Professional, scientific and | technical activities | N Administrative and support service | activities | O Public administration and defence commulsory | 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% | 3.5% | 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% | 0.9% | 1.0% | 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% |
| РТ | 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.



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

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

| | | Total | exposures | to Real E | state activit | ties (NACE | L) | | I | Non-perfor | ming expo | sures to R | eal Estate | activities (I | NACE L) | |
|---------------------------------------|---------|-------------|-----------|-----------|---------------|----------------------------|--------|--------|--------|-------------|-----------|------------|------------|---------------|---------|--------|
| Country of counterparty | Gr | oss carryin | g amount | | | otal of exp ancial corp | | Non- | Gre | oss carryin | g amount | | | NPL ra | tio | |
| | 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 | 35.0 | 35.2 | 35.6 | 36.2 | 32.0% | 32.3% | 33.0% | 32.4% | 0.3 | 0.3 | 0.4 | 0.4 | 0.8% | 0.7% | 1.0% | 1.0% |
| BE | 29.6 | 30.0 | 29.4 | 29.2 | 16.3% | 16.9% | 16.8% | 16.5% | 0.9 | 0.8 | 1.0 | 1.0 | 2.9% | 2.6% | 3.5% | 3.3% |
| BG | 2.0 | 2.0 | 2.1 | 2.0 | 11.8% | 12.2% | 12.1% | 12.1% | 0.3 | 0.3 | 0.3 | 0.3 | 15.5% | 15.1% | 15.4% | 14.1% |
| CY | 2.3 | 2.3 | 2.2 | 2.2 | 15.1% | 15.5% | 15.7% | 16.1% | 0.5 | 0.7 | 0.6 | 0.6 | 22.7% | 31.9% | 29.1% | 29.8% |
| cz | 13.6 | 13.1 | 13.9 | 13.9 | 27.3% | 27.0% | 28.4% | 28.1% | 0.1 | 0.1 | 0.1 | 0.1 | 0.4% | 0.4% | 0.9% | 0.9% |
| DE | 187.2 | 184.4 | 187.6 | 188.9 | 31.2% | 31.7% | 32.7% | 31.6% | 0.7 | 0.7 | 0.8 | 0.8 | 0.4% | 0.4% | 0.4% | 0.4% |
| DK | 65.8 | 66.3 | 67.4 | 68.2 | 52.0% | 51.4% | 48.7% | 49.9% | 1.0 | 1.0 | 0.9 | 1.0 | 1.5% | 1.6% | 1.4% | 1.4% |
| EE | 3.5 | 3.4 | 3.5 | 3.0 | 35.2% | 34.3% | 35.1% | 33.2% | 0.0 | 0.0 | 0.0 | 0.0 | 0.7% | 0.7% | 0.7% | 1.1% |
| ES | 42.2 | 41.5 | 40.6 | 43.3 | 11.5% | 11.6% | 11.3% | 10.9% | 1.8 | 2.0 | 2.1 | 2.3 | 4.3% | 4.8% | 5.1% | 5.3% |
| FI | 50.9 | 50.5 | 51.0 | 50.6 | 46.0% | 46.4% | 46.8% | 48.1% | 0.5 | 0.6 | 0.8 | 0.7 | 1.0% | 1.2% | 1.5% | 1.4% |
| FR | 301.4 | 308.0 | 313.4 | 319.0 | 30.0% | 30.7% | 30.9% | 30.9% | 6.9 | 6.8 | 6.6 | 6.6 | 2.3% | 2.2% | 2.1% | 2.1% |
| GR | 4.4 | 4.6 | 4.5 | 4.6 | 5.7% | 5.9% | 5.8% | 5.8% | 1.4 | 1.3 | 1.3 | 1.3 | 32.9% | 29.4% | 29.8% | 29.3% |
| HR | 1.3 | 1.3 | 1.2 | 1.2 | 10.2% | 10.3% | 9.8% | 9.5% | 0.2 | 0.1 | 0.1 | 0.1 | 12.0% | 10.9% | 6.9% | 7.6% |
| HU | 4.1 | 4.1 | 4.2 | 4.1 | 19.0% | 18.7% | 18.7% | 18.8% | 0.1 | 0.1 | 0.1 | 0.1 | 1.9% | 1.9% | 1.9% | 1.8% |
| IE | 10.9 | 10.9 | 11.2 | 11.5 | 17.2% | 18.0% | 19.3% | 18.9% | 1.1 | 1.3 | 1.3 | 1.2 | 9.7% | 11.6% | 11.4% | 10.7% |
| IS | 2.4 | 2.3 | 2.4 | 2.5 | 21.9% | 22.4% | 22.5% | 22.8% | 0.1 | 0.1 | 0.1 | 0.1 | 3.3% | 4.3% | 3.7% | 3.7% |
| п | 61.9 | 61.6 | 55.7 | 56.3 | 11.7% | 11.3% | 10.6% | 10.5% | 14.0 | 12.4 | 8.8 | 8.7 | 22.5% | 20.1% | 15.8% | 15.4% |
| u | 0.1 | 0.1 | 0.1 | 0.1 | 33.7% | 32.3% | 42.6% | 27.2% | 0.0 | 0.0 | 0.0 | 0.0 | 7.3% | 7.1% | 6.2% | 5.9% |
| LT | 2.6 | 2.6 | 2.5 | 2.6 | 26.6% | 25.9% | 27.2% | 27.1% | 0.0 | 0.0 | 0.0 | 0.0 | 1.6% | 1.4% | 1.9% | 1.5% |
| LU | 37.0 | 36.4 | 36.0 | 36.5 | 34.6% | 35.9% | 36.2% | 36.6% | 0.3 | 0.4 | 0.6 | 0.6 | 0.9% | 1.1% | 1.5% | 1.6% |
| LV | 1.9 | 1.8 | 1.8 | 1.8 | 28.1% | 27.2% | 27.7% | 27.3% | 0.1 | 0.0 | 0.0 | 0.0 | 2.8% | 1.9% | 1.9% | 2.6% |
| MT | 0.6 | 0.6 | 0.5 | 0.5 | 10.2% | 11.0% | 9.0% | 8.1% | 0.0 | 0.0 | 0.1 | 0.1 | 7.3% | 6.9% | 10.4% | 10.8% |
| NL | 99.4 | 99.4 | 97.4 | 97.7 | 31.1% | 32.0% | 32.0% | 31.3% | 1.4 | 1.3 | 1.3 | 1.2 | 1.5% | 1.3% | 1.4% | 1.2% |
| NO | 37.7 | 40.1 | 43.9 | 46.3 | 33.4% | 35.5% | 35.5% | 38.1% | 0.3 | 0.2 | 0.3 | 0.3 | 0.7% | 0.6% | 0.7% | 0.7% |
| PL | 14.3 | 14.4 | 14.3 | 14.3 | 19.4% | 20.1% | 20.1% | 20.0% | 0.5 | 0.5 | 0.5 | 0.5 | 3.5% | 3.5% | 3.2% | 3.2% |
| PT | 9.0 | 9.2 | 9.3 | 7.5 | 11.9% | 12.0% | 12.3% | 11.3% | 1.0 | 1.0 | 1.0 | 0.7 | 11.3% | 11.2% | 10.8% | 9.6% |
| RO | 3.1 | 3.7 | 3.6 | 3.5 | 14.1% | 14.0% | 13.5% | 12.8% | 0.3 | 0.3 | 0.4 | 0.5 | 9.9% | 8.5% | 11.4% | 13.9% |
| SE | 140.1 | 136.2 | 146.0 | 143.7 | 59.0% | 59.4% | 61.4% | 61.5% | 0.2 | 0.2 | 0.2 | 0.2 | 0.1% | 0.2% | 0.2% | 0.2% |
| SI | 0.7 | 0.7 | 0.7 | 0.7 | 8.2% | 8.2% | 8.4% | 8.2% | 0.0 | 0.0 | 0.0 | 0.0 | 5.7% | 4.8% | 4.6% | 4.3% |
| SK | 4.4 | 4.5 | 4.5 | 4.5 | 18.6% | 18.6% | 18.8% | 18.6% | 0.1 | 0.1 | 0.1 | 0.1 | 2.0% | 1.9% | 1.8% | 1.7% |
| EU/EEA | 1,169.2 | 1,171.2 | 1,186.5 | 1,196.3 | 27.1% | 27.4% | 27.8% | 27.5% | 34.0 | 32.8 | 29.9 | 29.5 | 2.9% | 2.8% | 2.5% | 2.5% |
| Memo item: Non-EU/EEA countries | 169.9 | 164.2 | 150.1 | 154.2 | 12.5% | 12.8% | 12.5% | 12.3% | 4.3 | 4.2 | 4.8 | 5.0 | 2.5% | 2.5% | 3.2% | 3.2% |

| | | | otal expos | ures to Co | onstruction | (NACE F) | | | | Non-pe | rforming e | xposures | to Constru | ction (NAC | E F) | |
|---------------------------------------|--------|-------------|------------|------------|-------------|----------------------------|--------|--------|--------|--------------|------------|----------|------------|------------|--------|--------|
| By country of counterparty | Gre | oss carryin | g amount | | | otal of exp ancial corp | | Non- | Gro | oss carrying | g amount | | | NPL ra | tio | |
| | 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 | 10.7 | 10.4 | 10.5 | 10.6 | 9.8% | 9.6% | 9.7% | 9.5% | 0.3 | 0.3 | 0.3 | 0.3 | 2.9% | 2.9% | 3.0% | 2.9% |
| BE | 19.4 | 19.7 | 19.7 | 20.1 | 10.7% | 11.1% | 11.2% | 11.3% | 0.7 | 0.7 | 0.8 | 0.8 | 3.7% | 3.5% | 4.3% | 3.9% |
| BG | 1.2 | 1.2 | 1.1 | 1.1 | 7.1% | 7.0% | 6.6% | 6.7% | 0.2 | 0.2 | 0.2 | 0.2 | 19.9% | 19.4% | 20.5% | 20.2% |
| CY | 2.0 | 1.9 | 1.8 | 1.8 | 13.0% | 13.1% | 13.0% | 13.3% | 1.1 | 1.0 | 0.9 | 0.9 | 54.7% | 53.3% | 51.2% | 50.2% |
| cz | 2.0 | 1.9 | 1.8 | 1.9 | 3.9% | 3.9% | 3.7% | 3.9% | 0.1 | 0.1 | 0.1 | 0.1 | 3.8% | 3.8% | 4.4% | 4.3% |
| DE | 16.5 | 16.0 | 15.5 | 15.6 | 2.7% | 2.8% | 2.7% | 2.6% | 0.5 | 0.5 | 0.5 | 0.4 | 3.0% | 3.0% | 3.1% | 2.8% |
| DK | 3.3 | 3.5 | 3.6 | 3.7 | 2.6% | 2.7% | 2.6% | 2.7% | 0.1 | 0.1 | 0.1 | 0.2 | 3.5% | 3.7% | 4.1% | 4.4% |
| EE | 0.3 | 0.3 | 0.3 | 0.3 | 3.0% | 3.1% | 2.9% | 2.9% | 0.0 | 0.0 | 0.0 | 0.0 | 1.4% | 1.5% | 1.8% | 1.8% |
| ES | 36.7 | 35.3 | 34.1 | 36.9 | 10.0% | 9.8% | 9.5% | 9.3% | 3.7 | 3.6 | 3.3 | 3.6 | 10.0% | 10.1% | 9.7% | 9.9% |
| FI | 4.5 | 4.4 | 4.1 | 3.9 | 4.1% | 4.1% | 3.7% | 3.7% | 0.2 | 0.2 | 0.2 | 0.2 | 5.4% | 5.2% | 5.1% | 4.7% |
| FR | 45.6 | 47.9 | 47.8 | 48.6 | 4.5% | 4.8% | 4.7% | 4.7% | 2.3 | 2.3 | 2.2 | 2.2 | 5.0% | 4.7% | 4.7% | 4.6% |
| GR | 6.1 | 5.9 | 5.6 | 5.6 | 8.0% | 7.7% | 7.2% | 7.1% | 3.0 | 2.9 | 2.7 | 2.7 | 49.9% | 48.8% | 48.5% | 49.2% |
| HR | 1.0 | 1.0 | 1.2 | 1.3 | 8.1% | 8.4% | 9.6% | 10.4% | 0.1 | 0.1 | 0.1 | 0.1 | 14.0% | 12.7% | 10.7% | 10.0% |
| HU | 1.0 | 1.0 | 1.1 | 1.1 | 4.6% | 4.7% | 4.8% | 5.1% | 0.0 | 0.0 | 0.0 | 0.0 | 1.6% | 1.6% | 1.6% | 1.9% |
| IE | 1.6 | 1.5 | 1.5 | 1.5 | 2.5% | 2.5% | 2.5% | 2.4% | 0.1 | 0.1 | 0.1 | 0.1 | 7.8% | 8.6% | 7.9% | 7.7% |
| IS | 1.2 | 1.2 | 1.1 | 1.2 | 11.6% | 11.3% | 10.6% | 10.4% | 0.1 | 0.0 | 0.0 | 0.1 | 5.7% | 3.7% | 2.8% | 5.4% |
| т | 45.8 | 48.5 | 42.0 | 43.0 | 8.6% | 8.9% | 8.0% | 8.0% | 16.4 | 16.2 | 10.7 | 10.5 | 35.8% | 33.4% | 25.5% | 24.5% |
| u | 0.0 | 0.0 | 0.0 | 0.0 | 1.9% | 1.8% | 2.1% | 1.3% | 0.0 | 0.0 | 0.0 | 0.0 | 0.0% | 0.0% | 0.0% | 0.0% |
| LT | 0.3 | 0.3 | 0.3 | 0.3 | 3.6% | 3.3% | 3.0% | 3.2% | 0.0 | 0.0 | 0.0 | 0.0 | 13.5% | 13.2% | 12.8% | 11.4% |
| LU | 2.6 | 4.1 | 3.7 | 3.8 | 2.4% | 4.0% | 3.8% | 3.8% | 0.1 | 0.1 | 0.1 | 0.1 | 2.8% | 1.8% | 2.0% | 1.6% |
| LV | 0.2 | 0.2 | 0.2 | 0.2 | 3.1% | 2.9% | 2.5% | 2.7% | 0.0 | 0.0 | 0.0 | 0.0 | 2.9% | 3.7% | 4.0% | 3.3% |
| MT | 0.2 | 0.2 | 0.2 | 0.2 | 3.8% | 4.1% | 3.5% | 4.0% | 0.1 | 0.1 | 0.1 | 0.1 | 30.9% | 28.8% | 30.5% | 23.1% |
| NL | 10.3 | 10.0 | 10.4 | 10.7 | 3.2% | 3.2% | 3.4% | 3.4% | 0.7 | 0.7 | 0.6 | 0.6 | 6.8% | 6.6% | 6.2% | 5.6% |
| NO | 10.4 | 10.6 | 12.9 | 13.0 | 9.2% | 9.4% | 10.4% | 10.7% | 0.1 | 0.1 | 0.1 | 0.1 | 1.0% | 0.9% | 0.8% | 0.9% |
| PL | 4.1 | 4.0 | 3.8 | 3.8 | 5.5% | 5.6% | 5.4% | 5.4% | 0.4 | 0.3 | 0.3 | 0.3 | 8.7% | 8.7% | 7.7% | 7.4% |
| РТ | 8.2 | 8.2 | 8.0 | 6.8 | 10.9% | 10.7% | 10.5% | 10.2% | 1.7 | 1.6 | 1.3 | 0.7 | 20.3% | 19.7% | 16.7% | 11.1% |
| RO | 2.0 | 2.6 | 2.5 | 2.4 | 9.2% | 9.6% | 9.3% | 9.0% | 0.2 | 0.3 | 0.3 | 0.3 | 11.3% | 11.3% | 10.5% | 10.6% |
| SE | 6.1 | 6.1 | 6.3 | 6.3 | 2.6% | 2.7% | 2.7% | 2.7% | 0.1 | 0.1 | 0.1 | 0.1 | 1.1% | 1.4% | 1.2% | 1.1% |
| SI | 0.3 | 0.3 | 0.3 | 0.3 | 3.9% | 3.9% | 3.8% | 3.9% | 0.0 | 0.0 | 0.0 | 0.0 | 12.5% | 11.3% | 11.4% | 10.3% |
| SK | 1.2 | 1.3 | 1.2 | 1.3 | 4.9% | 5.3% | 5.2% | 5.6% | 0.1 | 0.1 | 0.1 | 0.0 | 5.8% | 4.1% | 4.2% | 3.3% |
| EU/EEA | 244.9 | 249.6 | 242.6 | 247.3 | 5.7% | 5.8% | 5.7% | 5.7% | 32.4 | 31.8 | 25.4 | 24.9 | 13.2% | 12.7% | 10.5% | 10.1% |
| Memo item: Non-EU/EEA countries | 40.6 | 37.5 | 35.8 | 37.3 | 3.0% | 2.9% | 3.0% | 3.0% | 2.6 | 2.6 | 3.0 | 3.0 | 6.4% | 7.0% | 8.3% | 8.1% |

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

(2) Data is country aggregated on the basis of the residence of the immediate counterparty. The information on the geographical distribution of exposures by country is reported by institutions where non-domestic original exposures in all "non-domestic" country is reported by institutions where they are exposures to counterparties located in the Member State where the institution is located.

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



IFRS 9 specific data ⁽¹⁾

| | | | | | | Loans | and ad | vances | at amoi | rtised c | ost: dis | tributio | n amon | g stage | s accor | ding to | IFRS 9 | | | | | | | |
|--------------|------------|---------------|-------------|--------|--------|-----------|--------|--------|---------|--------------|----------|----------|---------|-----------|-----------|---------|--------|------------|-----------|--------|---------|------------|------------|--------|
| % of loans a | ind advand | es at amo | rtised cost | | | | | | | | | | | | | | | | | | | | | |
| | | 6 4444 | - 1 | | | C1 | 2 | | | Cha - | | | Coverag | e ratio o | f stage 1 | loans | Covera | ge ratio o | f stage 2 | loans | Coverag | ge ratio o | of stage 3 | loans |
| | | Stag | еı | | | Stage | Z | | | Stag | 23 | | | and adv | ances | | | and adv | ances | | | and adv | ances | |
| | 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 | 79.8% | 80.0% | 79.1% | 79.7% | 17.8% | 17.6% | 18.3% | 17.8% | 2.4% | 2.4% | 2.6% | 2.5% | 0.2% | 0.2% | 0.2% | 0.2% | 2.6% | 2.8% | 3.0% | 3.0% | 53.6% | 54.2% | 51.6% | 51.2% |
| BE | 87.4% | 86.6% | 86.2% | 86.0% | 10.3% | 11.2% | 11.4% | 11.6% | 2.3% | 2.3% | 2.4% | 2.4% | 0.1% | 0.1% | 0.1% | 0.1% | 2.8% | 2.9% | 3.0% | 3.1% | 43.1% | 43.0% | 41.2% | 41.2% |
| BG | 80.9% | 79.8% | 80.2% | 81.7% | 9.6% | 11.2% | 10.8% | 9.9% | 9.4% | 9.0% | 9.0% | 8.4% | 0.7% | 0.6% | 0.6% | 0.6% | 8.0% | 9.6% | 8.5% | 9.1% | 48.7% | 49.5% | 50.5% | 50.2% |
| CY | 63.6% | 63.0% | 64.2% | 65.7% | 14.0% | 16.1% | 18.5% | 17.1% | 22.5% | 20.9% | 17.3% | 17.2% | 0.4% | 0.4% | 0.4% | 0.4% | 1.7% | 1.7% | 2.1% | 2.1% | 47.4% | 47.1% | 45.4% | 46.2% |
| CZ | 93.9% | 93.5% | 92.7% | 93.1% | 4.8% | 5.2% | 5.8% | 5.5% | 1.3% | 1.3% | 1.5% | 1.4% | 0.1% | 0.1% | 0.1% | 0.1% | 6.8% | 7.2% | 7.2% | 7.0% | 56.0% | 56.9% | 54.7% | 53.7% |
| DE | 91.3% | 91.6% | 89.2% | 89.1% | 7.1% | 6.8% | 9.2% | 9.3% | 1.6% | 1.6% | 1.6% | 1.6% | 0.1% | 0.1% | 0.1% | 0.1% | 2.3% | 2.4% | 2.4% | 2.3% | 39.5% | 39.0% | 38.0% | 38.0% |
| DK | 84.8% | 88.9% | 89.3% | 89.7% | 12.3% | 8.1% | 7.6% | 7.3% | 2.9% | 3.0% | 3.1% | 2.9% | 0.1% | 0.2% | 0.2% | 0.2% | 3.8% | 5.6% | 6.4% | 6.2% | 50.1% | 43.9% | 38.8% | 40.2% |
| EE | 86.6% | 86.6% | 87.8% | 88.0% | 11.4% | 11.6% | 10.7% | 10.5% | 1.9% | 1.8% | 1.5% | 1.5% | 0.2% | 0.2% | 0.2% | 0.2% | 2.0% | 1.8% | 1.9% | 2.1% | 33.8% | 34.6% | 29.7% | 27.5% |
| ES | 90.4% | 90.5% | 89.5% | 89.1% | 6.1% | 6.0% | 7.1% | 7.5% | 3.5% | 3.5% | 3.4% | 3.5% | 0.5% | 0.5% | 0.5% | 0.5% | 7.3% | 8.0% | 7.3% | 7.1% | 43.8% | 45.0% | 45.8% | 44.7% |
| FI | 92.4% | 92.2% | 92.7% | 92.4% | 5.8% | 6.0% | 5.6% | 6.0% | 1.8% | 1.8% | 1.7% | 1.7% | 0.1% | 0.1% | 0.1% | 0.1% | 2.5% | 2.4% | 2.6% | 2.5% | 35.9% | 34.7% | 33.4% | 33.4% |
| FR | 90.0% | 90.1% | 89.0% | 89.0% | 7.3% | 7.1% | 8.4% | 8.3% | 2.7% | 2.7% | 2.6% | 2.7% | 0.2% | 0.2% | 0.2% | 0.2% | 4.2% | 4.3% | 4.3% | 4.3% | 51.7% | 50.5% | 50.5% | 49.9% |
| GR | 52.1% | 54.2% | 56.0% | 55.7% | 13.6% | 12.9% | 13.8% | 13.7% | 34.3% | 33.0% | 30.3% | 30.6% | 0.7% | 0.7% | 0.6% | 0.6% | 6.5% | 6.3% | 5.7% | 5.8% | 44.5% | 44.8% | 44.6% | 46.9% |
| HR | 86.2% | 84.4% | 83.4% | 84.2% | 8.7% | 10.4% | 11.3% | 10.6% | 5.1% | 5.2% | 5.3% | 5.1% | 0.6% | 0.6% | 0.6% | 0.6% | 7.6% | 7.1% | 7.8% | 7.8% | 67.5% | 67.5% | 62.9% | 63.1% |
| HU | 86.9% | 85.1% | 83.3% | 83.3% | 8.1% | 10.3% | 12.1% | 12.3% | 4.9% | 4.7% | 4.6% | 4.4% | 0.9% | 0.7% | 0.8% | 0.8% | 11.3% | 10.5% | 9.9% | 9.0% | 66.6% | 65.6% | 62.9% | 63.0% |
| IE | 80.5% | 80.4% | 79.0% | 79.2% | 14.5% | 14.4% | 15.6% | 15.8% | 5.0% | 5.2% | 5.4% | 5.0% | 0.7% | 0.7% | 0.5% | 0.5% | 5.4% | 5.5% | 5.9% | 5.7% | 30.0% | 29.9% | 31.0% | 29.3% |
| IS | 82.5% | 82.7% | 83.3% | 84.2% | 14.3% | 14.2% | 13.9% | 13.0% | 3.3% | 3.1% | 2.8% | 2.8% | 0.4% | 0.4% | 0.4% | 0.3% | 3.5% | 3.6% | 3.7% | 3.7% | 29.6% | 31.0% | 31.3% | 30.4% |
| IT | 82.1% | 82.7% | 81.1% | 81.7% | 11.4% | 11.4% | 13.8% | 13.3% | 6.5% | 5.9% | 5.1% | 5.0% | 0.2% | 0.2% | 0.3% | 0.3% | 3.4% | 3.5% | 3.5% | 3.3% | 52.6% | 53.8% | 53.5% | 53.3% |
| LT | 88.2% | 87.6% | 89.7% | 88.2% | 9.9% | 10.5% | 8.4% | 9.9% | 2.0% | 1.9% | 1.9% | 1.9% | 0.2% | 0.2% | 0.1% | 0.2% | 1.5% | 1.5% | 1.8% | 1.9% | 33.3% | 33.7% | 31.1% | 28.9% |
| LU | 92.5% | 91.9% | 91.8% | 92.2% | 5.6% | 5.8% | 5.8% | 5.7% | 1.9% | 2.3% | 2.4% | 2.1% | 0.2% | 0.2% | 0.2% | 0.2% | 2.0% | 1.9% | 2.2% | 2.3% | 39.7% | 34.0% | 33.4% | 34.6% |
| LV | 86.5% | 87.0% | 87.0% | 86.7% | 10.9% | 10.5% | 10.6% | 10.8% | 2.6% | 2.5% | 2.3% | 2.5% | 0.4% | 0.3% | 0.4% | 0.4% | 2.2% | 2.1% | 2.1% | 3.2% | 39.2% | 39.4% | 38.7% | 30.8% |
| MT | 86.9% | 88.2% | 85.2% | 86.0% | 8.1% | 7.5% | 10.0% | 9.6% | 5.0% | 4.3% | 4.8% | 4.4% | 0.4% | 0.3% | 0.4% | 0.4% | 4.0% | 4.3% | 4.9% | 4.2% | 30.7% | 30.8% | 35.2% | 36.1% |
| NL | 88.8% | 89.5% | 89.9% | 90.5% | 8.8% | 8.1% | 7.7% | 7.2% | 2.3% | 2.4% | 2.4% | 2.3% | 0.1% | 0.1% | 0.1% | 0.1% | 2.0% | 2.2% | 2.4% | 2.6% | 28.4% | 27.8% | 27.7% | 27.3% |
| NO | 89.7% | 88.8% | 90.4% | 91.0% | 8.3% | 9.2% | 7.8% | 7.1% | 2.0% | 2.0% | 1.9% | 1.9% | 0.1% | 0.1% | 0.1% | 0.1% | 1.5% | 1.3% | 1.3% | 1.4% | 36.4% | 38.2% | 37.4% | 36.3% |
| PL | 85.4% | 84.8% | 81.9% | 81.8% | 9.5% | 10.1% | 12.9% | 12.8% | 5.0% | 5.1% | 5.1% | 5.4% | 0.4% | 0.4% | 0.4% | 0.4% | 6.0% | 6.1% | 5.9% | 5.3% | 62.6% | 64.1% | 63.6% | 60.8% |
| PT | 84.2% | 84.5% | 82.2% | 83.0% | 9.5% | 9.3% | 12.2% | 11.6% | 6.4% | 6.2% | 5.7% | 5.4% | 0.4% | 0.3% | 0.4% | 0.4% | 6.1% | 7.0% | 5.9% | 7.3% | 52.7% | 55.0% | 53.9% | 57.0% |
| RO | 78.8% | 78.8% | 75.7% | 76.5% | 16.1% | 16.5% | 19.7% | 18.9% | 5.1% | 4.6% | 4.6% | 4.6% | 0.9% | 1.0% | 1.1% | 1.1% | 10.3% | 10.4% | 10.3% | 10.1% | 65.5% | 65.4% | 66.3% | 66.4% |
| SE | 95.0% | 95.2% | 95.5% | 95.7% | 4.4% | 4.2% | 4.0% | 3.9% | 0.6% | 0.6% | 0.5% | 0.5% | 0.0% | 0.0% | 0.0% | 0.0% | 1.7% | 1.6% | 1.8% | 2.1% | 43.0% | 44.1% | 44.9% | 41.7% |
| SI | 90.2% | 90.0% | 88.1% | 88.0% | 6.1% | 6.4% | 8.1% | 8.2% | 3.7% | 3.6% | 3.7% | 3.8% | 0.7% | 0.7% | 0.7% | 0.7% | 7.7% | 7.7% | 5.9% | 5.7% | 58.0% | 58.9% | 55.5% | 54.0% |
| SK | 81.1% | 80.9% | 81.6% | 82.8% | 16.3% | 16.6% | 16.1% | 14.8% | 2.6% | 2.5% | 2.3% | 2.4% | 0.2% | 0.2% | 0.3% | 0.3% | 3.0% | 3.0% | 3.3% | 3.6% | 62.6% | 64.8% | 62.4% | 61.4% |
| EU/EEA | 88.4% | 88.6% | 87.7% | 87.9% | 8.2% | 8.0% | 9.1% | 9.0% | 3.4% | 3.4% | 3.2% | 3.1% | 0.2% | 0.2% | 0.2% | 0.2% | 3.8% | 4.1% | 4.0% | 4.1% | 46.7% | 46.6% | 46.1% | 46.0% |

| | | | | | Fai | ir value | d finano | cial ass | ets | | | | | | | |
|----------------------------|---------|------------|-------------|---------|--------|------------|------------|----------|--------|------------|-----------|--------|--------|------------|-----------|--------|
| Volumes bn EUR, % as share | | air valued | financial a | ssets | Leve | el 1 finan | cial asset | ts | Leve | el 2 finan | cial asse | ts | Lev | el 3 finan | cial asse | ts |
| | 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 | 68.1 | 64.2 | 62.9 | 61.5 | 61.7% | 59.0% | 61.1% | 62.8% | 30.7% | 33.3% | 31.3% | 29.3% | 7.6% | 7.7% | 7.6% | 7.9% |
| BE | 128.3 | 121.2 | 110.1 | 101.4 | 33.2% | 33.4% | 35.5% | 39.7% | 57.5% | 55.4% | 54.9% | 50.6% | 9.2% | 11.1% | 9.6% | 9.8% |
| BG | 4.1 | 4.1 | 4.1 | 4.0 | 73.8% | 77.6% | 77.7% | 79.9% | 25.0% | 21.4% | 21.3% | 18.9% | 1.2% | 1.1% | 1.1% | 1.2% |
| СҮ | 1.5 | 1.5 | 1.3 | 1.3 | 75.7% | 74.4% | 71.1% | 71.7% | 1.2% | 1.6% | 2.3% | 1.4% | 23.1% | 24.0% | 26.6% | 26.8% |
| CZ | 10.0 | 9.2 | 7.1 | 7.5 | 30.9% | 32.4% | 39.5% | 42.8% | 65.3% | 63.6% | 55.6% | 51.6% | 3.8% | 4.0% | 5.0% | 5.6% |
| DE | 1,163.2 | 1,125.7 | 1,085.7 | 1,017.6 | 21.6% | 21.0% | 21.1% | 20.6% | 73.4% | 74.0% | 73.5% | 73.7% | 5.0% | 4.9% | 5.5% | 5.8% |
| DK | 527.8 | 531.2 | 529.7 | 525.2 | 12.0% | 12.8% | 13.0% | 14.0% | 87.7% | 86.9% | 86.8% | 78.8% | 0.3% | 0.3% | 0.2% | 7.2% |
| EE | 3.1 | 3.2 | 3.0 | 2.9 | 35.8% | 36.8% | 33.7% | 22.6% | 63.4% | 62.6% | 65.9% | 77.0% | 0.8% | 0.6% | 0.4% | 0.4% |
| ES | 611.5 | 554.2 | 512.8 | 515.3 | 41.8% | 44.2% | 48.6% | 48.8% | 55.7% | 53.1% | 48.7% | 48.1% | 2.4% | 2.7% | 2.7% | 3.1% |
| FI | 259.9 | 247.9 | 222.9 | 231.0 | 22.4% | 23.4% | 22.5% | 23.6% | 75.8% | 74.5% | 75.6% | 74.8% | 1.8% | 2.1% | 2.0% | 1.6% |
| FR | 2,256.3 | 2,235.4 | 2,105.4 | 2,247.4 | 29.5% | 29.5% | 29.2% | 34.0% | 67.0% | 67.1% | 67.4% | 62.4% | 3.5% | 3.4% | 3.4% | 3.6% |
| GR | 29.5 | 27.9 | 29.0 | 29.4 | 53.7% | 53.8% | 53.5% | 60.1% | 43.5% | 43.4% | 43.9% | 37.3% | 2.8% | 2.9% | 2.5% | 2.6% |
| HR | 5.1 | 5.1 | 5.0 | 4.9 | 43.4% | 40.5% | 44.2% | 46.4% | 54.3% | 57.9% | 52.8% | 52.0% | 2.3% | 1.6% | 2.9% | 1.6% |
| HU | 9.0 | 9.2 | 11.3 | 14.8 | 54.6% | 49.7% | 39.8% | 44.3% | 39.4% | 43.5% | 35.2% | 34.6% | 6.0% | 6.8% | 25.0% | 21.1% |
| IE | 43.8 | 42.3 | 44.5 | 46.7 | 66.4% | 66.4% | 61.7% | 60.2% | 29.9% | 29.9% | 34.7% | 35.8% | 3.7% | 3.7% | 3.7% | 4.0% |
| IS | 3.2 | 3.4 | 3.5 | 3.5 | 84.8% | 85.6% | 87.0% | 86.5% | 8.0% | 7.8% | 5.7% | 4.3% | 7.2% | 6.6% | 7.4% | 9.2% |
| п | 413.1 | 403.8 | 369.9 | 376.6 | 62.9% | 63.2% | 60.8% | 63.7% | 33.4% | 33.2% | 35.5% | 32.4% | 3.6% | 3.6% | 3.8% | 3.9% |
| LT | 0.7 | 0.7 | 0.8 | 0.9 | 94.8% | 94.4% | 95.3% | 94.6% | 4.6% | 3.5% | 3.4% | 3.6% | 0.6% | 2.1% | 1.4% | 1.9% |
| LU | 60.2 | 57.5 | 14.0 | 13.7 | 14.4% | 14.2% | 58.3% | 62.7% | 41.7% | 40.7% | 37.0% | 29.8% | 43.9% | 45.0% | 4.7% | 7.5% |
| LV | 1.7 | 1.8 | 1.6 | 1.7 | 44.1% | 48.0% | 44.5% | 46.5% | 55.0% | 51.5% | 55.1% | 53.1% | 0.8% | 0.6% | 0.4% | 0.4% |
| MT | 2.6 | 2.4 | 2.3 | 2.3 | 67.1% | 65.6% | 71.8% | 69.4% | 32.1% | 33.6% | 27.3% | 29.6% | 0.8% | 0.9% | 0.9% | 0.9% |
| NL | 287.6 | 281.8 | 267.2 | 274.1 | 43.7% | 43.6% | 44.1% | 42.8% | 53.3% | 53.5% | 52.8% | 54.4% | 3.0% | 2.9% | 3.0% | 2.8% |
| NO | 69.8 | 64.6 | 68.9 | 66.4 | 7.9% | 8.4% | 10.4% | 10.0% | 71.9% | 69.9% | 68.0% | 66.4% | 20.2% | 21.7% | 21.6% | 23.5% |
| PL | 46.3 | 47.0 | 46.6 | 44.8 | 65.1% | 64.3% | 69.3% | 67.7% | 24.6% | 24.1% | 19.8% | 20.8% | 10.3% | 11.6% | 10.9% | 11.5% |
| PT | 56.3 | 54.0 | 50.1 | 43.8 | 71.7% | 71.0% | 70.3% | 68.6% | 16.0% | 16.4% | 16.8% | 18.5% | 12.2% | 12.6% | 12.9% | 12.9% |
| RO | 10.6 | 10.9 | 12.2 | 14.0 | 94.9% | 96.7% | 96.7% | 96.0% | 3.9% | 2.2% | 2.5% | 3.3% | 1.1% | 1.0% | 0.8% | 0.7% |
| SE | 153.8 | 136.4 | 120.3 | 135.2 | 37.0% | 34.8% | 38.4% | 42.3% | 62.6% | 64.7% | 61.1% | 57.2% | 0.4% | 0.5% | 0.5% | 0.5% |
| SI | 4.5 | 4.7 | 6.0 | 5.7 | 80.2% | 82.0% | 64.4% | 64.2% | 17.9% | 16.1% | 34.1% | 34.1% | 1.9% | 1.9% | 1.5% | 1.7% |
| SK | 2.7 | 2.4 | 2.2 | 1.9 | 36.3% | 33.5% | 48.0% | 54.3% | 61.7% | 64.2% | 50.7% | 44.2% | 1.9% | 2.4% | 1.3% | 1.5% |
| EU/EEA | 6,053.0 | 5,879.0 | 5,573.3 | 5,679.3 | 31.7% | 31.8% | 31.9% | 34.3% | 64.5% | 64.5% | 64.2% | 61.1% | 3.7% | 3.8% | 3.9% | 4.7% |

(1) Applicable only to IFRS reporting banks. Individual country data includes subsidiaries, which makes a well deform 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.



Sovereign exposures

| | | | | | | D | irect exp | osures to | wards Ge | neral go | vernmen | ts (1) | | | | | | |
|--|----------------|----------------|------------------------|---------------|---------------------|---------------|----------------|----------------|-------------------------|--------------|--------------------|--------------------|------------------|---------------|---------------|---------------|-------------------|--------|
| | | Total | gross carry of whic | | nt | | | | | Total | carrying a | amount (of whi | | ort posit | ions) | | | |
| olumes bn EUR, % of otal sov exposure | | | to home c | ountry | to other I count | | | | Financial held for t | | Fair va through | | Fair v throug | | Amortise | ed cost | Other fin asse | |
| AT | Jun-20 92.1 | Dec-20 94.0 | Jun-20 30% | Dec-20 27% | Jun-20 59% | Dec-20 61% | Jun-20 91.7 | Dec-20 93.6 | Jun-20 5% | Dec-20 5% | Jun-20 1% | Dec-20 1% | Jun-20 29% | Dec-20 33% | Jun-20 60% | Dec-20 57% | Jun-20 5% | Dec-20 |
| BE | 92.1 194.7 | 183.2 | 41% | 41% | 50% | 49% | 197.9 | 175.4 | 1% | 2% | 1% | 1% | 13% | 12% | 82% | 84% | 4% | 2% |
| BG | 5.0 | 5.5 | 75% | 75% | 20% | 49% | 5.0 | 5.5 | 1% | 1% | 0% | 0% | 69% | 66% | 26% | 29% | 4% 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% |
| п | 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% |

(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.

| | | | 307616 | eign exp | usure | | | | | |
|-------------------------|--------|--------|---------------|-----------|---------------|---------|--------|--------|---------|-------|
| | | Total | gross carr | ying amou | unt by ma | aturity | | | | |
| 6 of total sov exposure | 0 - 31 | vi | 3M - 1 | ۱Y | 1Y - ! | 5Y | 5Y - 1 | .0Y | 10Y - n | nore |
| | Jun-20 | Dec-20 | Jun-20 | Dec-20 | Jun-20 | Dec-20 | Jun-20 | Dec-20 | Jun-20 | Dec-2 |
| 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% | 1 |
| EE | 46% | 62% | 20% | 6% | 23% | 19% | 10% | 11% | 2% | 3 |
| 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% | (|
| π | 4% | 6% | 10% | 10% | 46% | 46% | 25% | 22% | 15% | 16 |
| LT | 13% | 23% | 11% | 6% | 67% | 65% | 8% | 6% | 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% | |
| PT | 23% | 23% | 27% | 27% | 16% | 16% | 24% | 25% | 10% | 10 |
| RO | 21% | 27% | 16% | 8% | 40% | 46% | 17% | 12% | 6% | |
| SE | 27% | 28% | 17% | 16% | 42% | 40% | 8% | 10% | 5% | 5 |
| SI | 7% | 8% | 16% | 10% | 42% | 49% | 23% | 23% | 13% | 1 |
| 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 included both in data for country is 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 included both in data for country is 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 included both in data for country is X and Y (for the latter as part of the consolidated entity). In the EU aggregate, and y the consolidated entity domiciled in country Y is included both in data for country is X and Y (for the latter as part of the consolidated entity). In the EU aggregate, and y the consolidated entity domiciled in country Y is included both in data for country is X and Y (for the latter as part of the consolidated entity). In the EU aggregate and a subsidiaries of UK bank is I EU embed and the latter as the entity of the adjust of the soft of the adjust of the adjust of the soft of the adjust of th



Liability composition and volumes

| | | | | | | | | | | Liabil | ities co | mposit | ion | | | | | | | | | | | |
|---------------------------|--------|------------|-----------|--------------|----------|----------|-------------|---------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--------|---------------|--------------|-------------------|---------------|---------------|------------------------|---|
| % of total liabilities | Del | ot securit | ies issue | d | Deposits | from cre | edit instit | tutions | Custon | ner depo | sits from | HHs | Custom | er depos | sits from | NFCs | Other | custome | er deposit | ts ⁽¹⁾ | c |)ther liat | ilities ⁽²⁾ | |
| | 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 | м |
| AT | 12.0% | 12.1% | 11.9% | 11.3% | 9.8% | 9.5% | 8.9% | 9.8% | 39.5% | 39.2% | 40.4% | 38.9% | 17.0% | 17.4% | 17.5% | 17.2% | 9.5% | 9.0% | 8.9% | 9.3% | 12.1% | 12.8% | 12.4% | |
| BE | 13.3% | 13.0% | 12.8% | 13.0% | 8.4% | 8.6% | 7.1% | 9.1% | 35.5% | 35.8% | 36.8% | 35.9% | 13.6% | 13.7% | 14.0% | 13.6% | 10.6% | 10.6% | 11.3% | 11.4% | 18.7% | 18.2% | 17.9% | |
| BG | 0.5% | 0.5% | 0.4% | 0.4% | 3.2% | 3.1% | 4.1% | 3.3% | 64.4% | 63.1% | 63.3% | 63.6% | 25.1% | 26.5% | 25.9% | 26.2% | 4.7% | 4.6% | 4.3% | 4.2% | 2.1% | 2.2% | 2.0% | |
| CY | 1.2% | 1.2% | 1.2% | 1.1% | 1.7% | 1.7% | 1.6% | 1.6% | 65.0% | 64.6% | 65.5% | 63.0% | 18.8% | 19.1% | 18.5% | 17.0% | 8.3% | 8.4% | 8.1% | 7.6% | 5.0% | 5.1% | 5.0% | |
| CZ | 8.8% | 9.1% | 15.3% | 11.6% | 13.5% | 12.0% | 5.8% | 8.5% | 43.4% | 44.4% | 48.2% | 46.5% | 16.0% | 16.5% | 17.9% | 16.6% | 13.3% | 13.0% | 9.0% | 13.5% | 4.9% | 5.0% | 3.8% | |
| DE | 16.1% | 15.9% | 16.2% | 16.1% | 12.1% | 12.3% | 11.8% | 12.4% | 17.2% | 17.5% | 18.8% | 18.3% | 10.8% | 11.0% | 11.5% | 11.7% | 16.8% | 16.5% | 15.8% | 15.8% | 27.0% | 26.7% | 26.0% | |
| DK | 53.1% | 54.1% | 53.6% | 54.1% | 2.7% | 2.5% | 2.8% | 2.6% | 11.1% | 11.1% | 11.2% | 11.5% | 9.3% | 9.6% | 10.2% | 9.8% | 8.0% | 7.7% | 7.4% | 8.6% | 15.8% | 15.0% | 14.8% | |
| EE | 4.5% | 4.5% | 4.2% | 3.7% | 3.8% | 3.4% | 2.9% | 3.1% | 37.4% | 36.5% | 36.2% | 39.7% | 30.7% | 30.7% | 32.1% | 31.8% | 16.9% | 17.9% | 18.0% | 14.0% | 6.8% | 7.1% | 6.5% | |
| ES | 12.7% | 12.7% | 11.6% | 12.1% | 6.3% | 5.6% | 4.4% | 4.9% | 37.5% | 38.2% | 35.3% | 38.4% | 15.5% | 15.9% | 14.8% | 14.8% | 8.7% | 8.9% | 7.9% | 8.6% | 19.3% | 18.7% | 25.9% | |
| FI | 38.1% | 38.5% | 39.2% | 38.6% | 3.5% | 2.7% | 1.5% | 2.8% | 20.2% | 20.8% | 21.8% | 20.3% | 14.1% | 14.1% | 13.1% | 13.1% | 5.8% | 6.5% | 7.2% | 7.9% | 18.4% | 17.5% | 17.2% | |
| FR | 16.8% | 16.3% | 16.4% | 16.1% | 5.4% | 5.4% | 4.5% | 5.5% | 24.0% | 24.2% | 25.1% | 24.9% | 16.8% | 17.2% | 17.5% | 17.1% | 12.6% | 12.6% | 12.4% | 12.8% | 24.3% | 24.2% | 24.1% | |
| GR | 2.6% | 2.6% | 2.0% | 2.1% | 2.9% | 2.2% | 2.1% | 2.0% | 51.5% | 51.0% | 51.2% | 51.4% | 14.0% | 15.2% | 16.0% | 15.9% | 6.8% | 6.4% | 6.3% | 5.7% | 22.2% | 22.6% | 22.4% | |
| HR | 0.2% | 0.2% | 0.2% | 0.3% | 7.3% | 6.2% | 6.7% | 6.7% | 56.4% | 57.4% | 57.1% | 57.5% | 21.3% | 22.1% | 22.3% | 21.9% | 10.8% | 10.4% | 10.0% | 10.0% | 4.0% | 3.6% | 3.6% | |
| HU | 3.8% | 3.9% | 3.9% | 3.9% | 5.3% | 5.2% | 3.3% | 3.9% | 47.4% | 46.7% | 46.7% | 42.3% | 26.1% | 27.4% | 28.7% | 27.7% | 8.7% | 8.0% | 8.1% | 9.0% | 8.6% | 8.9% | 9.3% | |
| IE | 6.9% | 6.6% | 5.9% | 5.6% | 7.0% | 5.6% | 5.1% | 4.7% | 39.2% | 38.6% | 38.9% | 37.1% | 29.7% | 30.9% | 31.5% | 29.8% | 7.8% | 7.3% | 7.2% | 7.1% | 9.5% | 11.0% | 11.5% | |
| | 32.8% | 32.0% | 34.1% | 34.2% | 1.5% | 1.5% | 1.7% | 1.3% | 30.3% | 29.0% | 31.3% | 31.7% | 18.3% | 19.4% | 18.6% | 17.7% | 11.4% | 12.2% | 10.6% | 10.7% | 5.6% | 5.9% | 3.7% | |
| IT LT | 11.9% | 11.8% | 11.4% | 10.4% | 5.5% | 5.1% | 5.4% | 5.2% | 32.9% | 32.9% | 32.5% | 34.2% | 15.9% | 17.0% | 17.2% | 16.4% | 10.6% | 9.9% | 9.7% | 9.5% | 23.2% | 23.2% | 23.8% | |
| | 0.1% | 0.1% | 0.1% | 0.1% | 2.5% | 6.4% | 5.2% | 3.3% | 59.9% 13.6% | 57.8% | 58.6% | 58.0% | 24.6% | 25.2% | 26.6% | 26.5% | 10.0% | 8.0% | 7.6% | 9.6% | 2.9% | 2.5% | 2.0% | |
| LU | 24.0% | 24.1% | 3.9% | 4.1% | 20.0% | 19.3% | 25.7% | 27.4% | | 13.4% | 16.6% | 16.3% | 9.5% | 10.0% | 11.7% | 10.6% | 27.8% | 28.4% | 36.8% | 36.5% | 5.1% | 4.8% | 5.2% | |
| MT | 0.4% | 0.4% | 0.4% | 0.4% 4.7% | 2.6% | 3.3% | 2.4% | 0.7% | 51.6% 66.3% | 51.1% 66.7% | 51.2% 66.6% | 50.4% 65.1% | 27.4% 14.4% | 28.7% 14.2% | 30.3% 19.1% | 30.6% 17.8% | 7.6% | 6.5% 12.3% | 6.2% 7.4% | 6.8% 7.3% | 10.3% 2.6% | 10.0% 2.4% | 9.5% 2.1% | |
| NL | 2.8% | 21.6% | 20.6% | 4.7% | 3.1% | 3.4% | 2.9% | 3.5% | 37.4% | 36.9% | 39.0% | 37.4% | 14.4% | 14.2% | 19.1% | 17.8% | 9.5% | 12.3% | 8.7% | 11.0% | 12.8% | 13.2% | 13.7% | |
| NO | 36.7% | 39.5% | 36.9% | 37.2% | 8.7% | 5.5% | 5.2% | 6.5% | 17.3% | 18.2% | 19.0% | 18.6% | 18.9% | 20.1% | 21.7% | 22.6% | 6.6% | 6.3% | 6.5% | 7.2% | 11.9% | 10.5% | 10.7% | |
| PL | 7.2% | 7.4% | 7.8% | 7.6% | 2.1% | 1.9% | 2.2% | 1.8% | 57.8% | 58.7% | 59.5% | 59.8% | 20.4% | 20.1% | 19.2% | 19.0% | 6.6% | 6.2% | 5.4% | 6.2% | 6.0% | 5.9% | 5.9% | |
| PT | 4.5% | 4.5% | 4.2% | 4.1% | 3.1% | 2.7% | 2.2% | 2.2% | 54.1% | 54.2% | 54.8% | 54.5% | 18.4% | 18.5% | 18.8% | 18.8% | 5.8% | 5.3% | 4.9% | 4.9% | 14.1% | 14.9% | 14.6% | |
| RO | 1.1% | 1.1% | 1.0% | 1.0% | 3.8% | 3.6% | 3.5% | 3.2% | 60.2% | 60.2% | 59.5% | 59.7% | 24.1% | 25.7% | 27.0% | 26.4% | 5.4% | 5.3% | 5.5% | 5.8% | 5.4% | 4.1% | 3.5% | |
| SE | 43.6% | 44.9% | 44.7% | 43.2% | 4.0% | 3.7% | 2.5% | 3.7% | 17.8% | 18.6% | 20.0% | 18.6% | 16.5% | 17.6% | 18.4% | 17.7% | 8.7% | 8.3% | 7.3% | 10.5% | 9.4% | 7.0% | 7.2% | |
| SI | 1.6% | 1.6% | 1.3% | 1.3% | 2.3% | 2.0% | 1.8% | 1.6% | 71.6% | 71.2% | 71.6% | 71.1% | 16.9% | 17.9% | 18.3% | 18.6% | 4.1% | 4.0% | 3.9% | 4.4% | 3.5% | 3.4% | 3.1% | |
| SK | 12.8% | 12.2% | 12.0% | 11.8% | 2.7% | 2.4% | 2.1% | 2.2% | 52.7% | 52.0% | 52.5% | 50.1% | 21.8% | 22.0% | 22.7% | 19.7% | 5.8% | 5.3% | 4.0% | 4.0% | 4.2% | 6.1% | 6.6% | |
| EU/EEA | 18.6% | 18.3% | 18.1% | 17.9% | 6.3% | 6.1% | 5.3% | 6.0% | 27.9% | 28.1% | 28.6% | 28.7% | 15.1% | 15.5% | 15.7% | 15.4% | 11.4% | 11.4% | 10.9% | 11.5% | 20.7% | 20.5% | 21.4% | - |

(1) Customer deposits include deposits from other financial institutions and general governments. (2) Also includes deposits from central banks.

| | Total lia | bilities | | | Sł | nare of s | ecured | fundin | g | | | | Coi | ntinger | nt liabilit | ties: loa | in comr | nitmen | ts | | | |
|---------------|-----------|----------|--------|--------|----------|-------------|----------|--------|--------|----------|-----------|------------|-----------|---------|-------------|-----------------|--------------|--------|---------|------------------|---------|--------|
| olumes bn EUR | | | | | % of deb | t securitie | s issued | | - | Volumes | bn EUR; 9 | % of total | loan con | nmitmer | its | | | | | | | |
| | | | | | | | | | | | | | ents: vol | | | f loan co HH | mmitmei s | nts to | Share o | f loan co NFC | ommitme | nts to |
| | 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-2 |
| AT | 629 | 636 | 647 | 685 | AT | 40.2% | 40.1% | 38.9% | 35.5% | AT | 119 | 119 | 123 | 123 | 23.9% | 23.4% | 23.0% | 23.5% | 59.2% | 59.5% | 59.7% | 58.5 |
| BE | 1,123 | 1,112 | 1,109 | 1,157 | BE | 22.4% | 23.0% | 22.7% | 21.6% | BE | 153 | 157 | 161 | 164 | 20.2% | 18.6% | 18.0% | 19.0% | 55.4% | 57.7% | 55.8% | 56.3 |
| BG | 30 | 30 | 32 | 33 | BG | 0.0% | 0.0% | 0.0% | 0.0% | BG | 4 | 4 | 5 | 5 | 16.4% | 15.6% | 14.6% | 13.9% | 79.1% | 80.1% | 81.7% | 77.1 |
| СҮ | 33 | 33 | 33 | 35 | СҮ | 0.0% | 0.0% | 0.0% | 0.0% | сү | 3 | 3 | 3 | 3 | 35.0% | 33.3% | 33.7% | 34.4% | 63.4% | 65.2% | 64.6% | 63.5 |
| cz | 161 | 158 | 156 | 170 | cz | 3.8% | 3.4% | 28.3% | 23.5% | cz | 18 | 20 | 22 | 23 | 27.8% | 24.9% | 23.8% | 26.4% | 58.0% | 57.9% | 57.8% | 54. |
| DE | 3,731 | 3,707 | 3,537 | 3,656 | DE | 31.1% | 30.9% | 30.9% | 30.5% | DE | 609 | 634 | 646 | 653 | 18.2% | 17.7% | 17.5% | 17.9% | 61.6% | 61.0% | 61.5% | 60. |
| DK | 751 | 754 | 772 | 769 | DK | 91.1% | 90.7% | 90.7% | 90.0% | DK | 120 | 121 | 125 | 125 | 18.4% | 18.5% | 18.9% | 20.8% | 62.2% | 61.7% | 62.3% | 60. |
| EE | 33 | 35 | 37 | 32 | EE | 50.1% | 48.8% | 48.1% | 41.6% | EE | 3 | 3 | 3 | 3 | 17.0% | 18.0% | 18.2% | 22.6% | 72.6% | 71.8% | 74.1% | 73. |
| ES | 3,337 | 3,257 | 3,259 | 3,318 | ES | 38.4% | 38.7% | 36.8% | 37.0% | ES | 542 | 552 | 557 | 561 | 39.3% | 38.8% | 38.6% | 38.9% | 50.5% | 50.1% | 50.7% | 50. |
| FI | 691 | 677 | 649 | 679 | FI | 47.6% | 48.8% | 50.6% | 47.6% | FI | 115 | 120 | 121 | 121 | 30.2% | 31.8% | 31.0% | 33.6% | 55.9% | 55.1% | 56.6% | 54. |
| FR | 7,951 | 7,966 | 7,800 | 8,102 | FR | 23.6% | 23.8% | 24.0% | 23.1% | FR | 1,178 | 1,193 | 1,165 | 1,211 | 17.8% | 17.5% | 17.5% | 17.3% | 58.1% | 59.1% | 59.0% | 58 |
| GR | 244 | 248 | 257 | 261 | GR | 55.6% | 55.8% | 34.8% | 31.1% | GR | 21 | 22 | 23 | 22 | 30.2% | 29.1% | 28.3% | 29.6% | 68.4% | 69.5% | 70.0% | 68. |
| HR | 40 | 40 | 41 | 42 | HR | 0.0% | 0.0% | 0.0% | 0.0% | HR | 6 | 6 | 6 | 5 | 52.8% | 52.4% | 55.2% | 54.8% | 39.7% | 41.3% | 39.3% | 39. |
| HU | 73 | 75 | 78 | 103 | HU | 54.8% | 57.0% | 59.4% | 65.6% | ни | 13 | 13 | 13 | 16 | 20.6% | 17.8% | 18.9% | 18.0% | 63.6% | 64.8% | 63.5% | 65. |
| IE | 243 | 247 | 254 | 275 | IE | 42.5% | 35.7% | 35.5% | 26.0% | IE | 48 | 50 | 51 | 52 | 17.2% | 17.7% | 16.9% | 16.8% | 75.8% | 75.5% | 76.4% | 77. |
| IS | 22 | 22 | 22 | 24 | IS | 64.7% | 66.4% | 64.3% | 65.7% | IS | 2 | 2 | 2 | 2 | 19.2% | 16.4% | 14.0% | 14.3% | 73.2% | 75.1% | 79.2% | 79. |
| п | 2,358 | 2,395 | 2,439 | 2,560 | п | 31.6% | 31.6% | 30.3% | 30.4% | п | 617 | 600 | 597 | 592 | 8.0% | 8.2% | 8.2% | 8.6% | 63.8% | 65.9% | 67.9% | 68. |
| LT | 21 | 23 | 25 | 26 | LT | 0.0% | 0.0% | 0.0% | 0.0% | LT | 2 | 2 | 2 | 2 | 18.2% | 19.1% | 18.5% | 20.9% | 80.0% | 78.9% | 80.0% | 77. |
| LU | 206 | 203 | 161 | 168 | LU | 0.0% | 0.0% | 0.0% | 0.0% | LU | 19 | 20 | 17 | 18 | 24.9% | 24.2% | 26.2% | 27.0% | 36.5% | 36.4% | 42.9% | 44. |
| LV | 14 | 14 | 15 | 16 | LV | 0.0% | 0.0% | 0.0% | 0.0% | LV | 1 | 1 | 2 | 1 | 23.8% | 24.8% | 23.8% | 28.8% | 60.1% | 59.4% | 60.2% | 65. |
| MT | 21 | 21 | 21 | 22 | мт | 61.5% | 67.5% | 71.7% | 77.7% | МТ | 3 | 3 | 3 | 4 | 38.9% | 37.5% | 39.8% | 39.4% | 46.7% | 49.3% | 47.5% | 44. |
| NL | 2,137 | 2,165 | 2,067 | 2,206 | NL | 21.9% | 22.3% | 24.6% | 23.1% | NL | 367 | 369 | 366 | 365 | 17.1% | 17.6% | 18.4% | 18.6% | 63.3% | 63.2% | 61.6% | 61. |
| NO | 278 | 272 | 276 | 296 | NO | 54.9% | 52.5% | 55.7% | 52.1% | NO | 61 | 62 | 64 | 67 | 44.6% | 45.4% | 43.9% | 47.2% | 48.7% | 47.3% | 50.5% | 47. |
| PL | 165 | 161 | 163 | 166 | PL | 48.2% | 48.4% | 45.0% | 44.3% | PL | 28 | 28 | 29 | 29 | 23.6% | 22.1% | 21.2% | 21.6% | 68.9% | 70.2% | 70.0% | 70. |
| PT | 326 | 324 | 325 | 261 | РТ | 55.7% | 56.2% | 54.1% | 47.2% | РТ | 32 | 33 | 34 | 27 | 20.9% | 20.7% | 21.5% | 24.8% | 73.4% | 74.0% | 72.2% | 70. |
| RO | 43 | 43 | 46 | 46 | RO | 0.0% | 0.0% | 0.0% | 0.0% | RO | 6 | 7 | 7 | 7 | 19.6% | 18.2% | 18.7% | 19.3% | 65.0% | 65.4% | 67.2% | 66. |
| SE | 930 | 890 | 884 | 958 | SE | 47.1% | 47.0% | 47.6% | 43.8% | SE | 141 | 149 | 152 | 153 | 25.6% | 26.1% | 25.0% | 27.0% | 63.8% | 63.1% | 64.1% | 63. |
| SI | 24 | 24 | 29 | 30 | SI | 0.0% | 0.0% | 0.0% | 0.0% | SI | 3 | 3 | 3 | 4 | 34.7% | 32.7% | 34.6% | 36.5% | 56.5% | 59.0% | 58.1% | 55. |
| SK | 48 | 49 | 51 | 55 | SK | 95.0% | 94.9% | 91.5% | 91.0% | SK | 8 | 8 | 9 | 9 | 30.4% | 29.7% | 25.2% | 27.9% | 61.7% | 63.8% | 68.3% | 63. |
| EU/EEA | 24,441 | 24,369 | 24,005 | 24,963 | EU / EEA | 36.7% | 37.1% | 37.5% | 36.3% | EU / EEA | 4,053 | 4,112 | 4,111 | 4,172 | 20.7% | 20.7% | 20.7% | 21.1% | 59.3% | 59.7% | 60.1% | 59.4 |

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 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 a 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 bulkers are used in the additione of UK banks in the Umenter states are used in tasks.



37

Statistical Annex

Composition of own funds and risk-weighted assets

| | | | | | | | | | Com | positior | n of own | funds | (Tier 1 c | apital) | | | | | | | | | | |
|----------------------|----------------|-------------------|----------------|----------------|---------------|--------------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------------|----------------|----------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|
| Volumes bn EUR; % | Own | funds (Ti volu | | ital) | Capital i | nstrume CET1 Ca | | ble as | R | etained o | earnings | | | cumulat prehensi | | | Othe | r CET1 co | omponer | nts | Addi | tional Ti | er 1 capi | tal |
| AT | Jun-20 46.8 | Sep-20 47.0 | Dec-20 49.9 | Mar-21 49.9 | Jun-20 41% | Sep-20 40% | Dec-20 38% | Mar-21 38% | Jun-20 61% | Sep-20 62% | Dec-20 61% | Mar-21 61% | Jun-20 -16% | Sep-20 -17% | Dec-20 -16% | Mar-21 -16% | Jun-20 7% | Sep-20 5% | Dec-20 7% | Mar-21 7% | Jun-20 8% | Sep-20 9% | Dec-20 10% | Mar-21 10% |
| BE | 46.8 | 72.1 | 49.9 | 49.9 | 41% | 40% | 46% | 46% | 65% | 62% | 64% | 64% | -10% | -17% | -10% | -18% | -17% | -16% | -13% | -14% | 6% | 9% 6% | 6% | 6% |
| BG | 4.5 | 4.6 | 4.7 | 4.7 | 24% | 26% | 46% | 46% | 37% | 34% | 34% | 34% | -4% | -4% | -3% | -3% | -17% | -18% | -13% | -14% | 3% | 3% | 3% | 3% |
| CY CY | 3.5 | 3.6 | 3.6 | 3.6 | 63% | 63% | 42% | 43% | 15% | 14% | 33% | 34% | 3% | 3% | 2% | 3% | 9% | 10% | 13% | 11% | 10% | 10% | 10% | 10% |
| cz | 11.8 | 11.8 | 12.6 | 12.5 | 19% | 19% | 18% | 18% | 76% | 77% | 76% | 76% | 1% | 1% | 1% | 0% | -2% | -2% | 0% | 0% | 5% | 5% | 5% | 5% |
| DE | 189.8 | 169.6 | 175.0 | 123.0 | 60% | 61% | 56% | 43% | 29% | 28% | 30% | 34% | 0% | -2% | -2% | -2% | 2% | 4% | 8% | 20% | 8% | 8% | 8% | 5% |
| DK | 38.1 | 37.8 | 39.3 | 39.6 | 4% | 4% | 3% | 4% | 77% | 78% | 80% | 79% | 0% | 0% | 0% | 0% | 10% | 10% | 8% | 9% | 9% | 8% | 9% | 9% |
| EE | 4.4 | 4.4 | 4.5 | 4.3 | 8% | 8% | 8% | 6% | 59% | 59% | 60% | 61% | 0% | 0% | 0% | 0% | 32% | 32% | 31% | 33% | 1% | 1% | 1% | 0% |
| ES | 192.7 | 192.1 | 199.7 | 199.9 | 67% | 67% | 65% | 64% | 54% | 55% | 54% | 58% | -24% | -26% | -25% | -25% | -7% | -7% | -4% | -8% | 10% | 11% | 11% | 11% |
| FI | 40.6 | 41.1 | 43.2 | 42.5 | 18% | 18% | 17% | 17% | 82% | 82% | 81% | 81% | -3% | -3% | -2% | -2% | -5% | -4% | -2% | -3% | 8% | 7% | 7% | 7% |
| FR | 418.1 | 419.6 | 438.9 | 438.4 | 34% | 34% | 33% | 33% | 33% | 34% | 35% | 33% | 0% | 0% | 0% | 0% | 26% | 27% | 27% | 28% | 6% | 6% | 6% | 6% |
| GR | 24.9 | 24.4 | 25.0 | 22.6 | 219% | 224% | 218% | 243% | -175% | -178% | -176% | -200% | 0% | 0% | 0% | -1% | 55% | 55% | 58% | 58% | 0% | 0% | 0% | 0% |
| HR | 6.0 | 6.0 | 6.3 | 6.2 | 37% | 37% | 35% | 35% | 58% | 58% | 58% | 58% | 2% | 2% | 3% | 3% | 3% | 3% | 4% | 4% | 0% | 0% | 0% | 0% |
| HU | 7.7 | 7.8 | 8.3 | 10.2 | 4% | 3% | 3% | 18% | 93% | 92% | 90% | 82% | 3% | 2% | 2% | 1% | 0% | 2% | 5% | -1% | 0% | 0% | 0% | 0% |
| IE | 45.0 | 44.3 | 45.9 | 46.8 | 38% | 38% | 39% | 39% | 70% | 70% | 67% | 66% | -3% | -5% | -5% | -5% | -10% | -9% | -6% | -7% | 6% | 6% | 6% | 6% |
| IS | 3.9 | 3.7 | 4.0 | 4.2 | 44% | 42% | 42% | 40% | 50% | 51% | 55% | 54% | 0% | 1% | 0% | 0% | 3% | 4% | 1% | 4% | 2% | 2% | 2% | 2% |
| п | 168.6 | 169.3 | 171.7 | 173.1 | 56% | 54% | 54% | 54% | 33% | 34% | 32% | 35% | -4% | -3% | -3% | -2% | 6% | 6% | 8% | 5% | 9% | 9% | 9% | 9% |
| LT | 1.9 | 1.9 | 2.1 | 2.1 | 51% | 51% | 46% | 46% | 32% | 32% | 38% | 36% | 0% | 0% | 0% | 0% | | 17% | 16% | 18% | 0% | 0% | 0% | 0% |
| LU | 20.5 | 20.4 | 20.8 | 21.2 | 52% | 51% | 50% | 50% | 45% | 45% | 44% | 46% | 1% | 1% | 3% | 3% | 1% | 1% | 2% | 0% | 1% | 1% | 1% | 1% |
| LV | 1.5 | 1.5 | 1.6 | 1.6 | 59% | 58% | 54% | 54% | 44% | 45% | 49% | 48% | 1% | 0% | 0% | 0% | -4% | -4% | -3% | -3% | 0% | 0% | 0% | 0% |
| MT | 1.7 | 1.7 | 1.8 | 1.6 | 57% | 57% | 56% | 51% | 38% | 39% | 36% | 41% | 2% | 2% | 3% | 3% | 2% | 2% | 5% | 6% | 0% | 0% | 0% | 0% |
| NL | 124.5 | 123.7 | 123.7 | 128.3 | 34% | 34% | 35% | 36% | 58% | 59% | 59% | 57% | 1% | 0% | -1% | 0% | -4% | -3% | -3% | -4% | 11% | 11% | 11% | 11% |
| NO | 21.2 | 20.8 | 23.2 | 24.3 | 22% | 22% | 21% | 21% | 70% | 71% | 72% | 73% | 3% | 3% | 2% | 1% | -4% | -4% | -4% | -4% | 9% | 9% | 9% | 9% |
| PL | 18.7 | 19.1 | 19.2 | 19.5 | 24% | 23% | 22% | 22% | 9% | 12% | 10% | 13% | 5% | 5% | 5% | 4% | 62% | 60% | 63% | 61% | 0% | 0% | 0% | 0% |
| PT | 26.6 | 26.4 | 27.2 | 21.0 | 63% | 63% | 61% | 55% | 24% | 23% | 23% | 28% | -16% | -16% | -16% | -17% | 22% | 22% | 24% | 27% | 8% | 8% | 7% | 7% |
| RO | 4.9 | 5.0 | 5.7 | 5.5 | 47% | 46% | 42% | 43% | 36% | 35% | 40% | 40% | 2% | 3% | 3% | 3% | 15% | 16% | 14% | 14% | 0% | 0% | 0% | 0% |
| SE | 46.1 | 47.6 | 52.2 | 52.6 | 18% | 17% | 17% | 16% | 68% | 69% | 70% | 70% | 1% | 2% | 2% | 4% | 4% | 4% | 4% | 2% | 9% | 8% | 7% | 8% |
| 51 | 2.9 | 2.9 | 3.0 | 3.0 | 49% | 49% | 46% | 46% | 53% | 52% | 52% | 52% | 0% | 1% | 1% | 1% | -2% | -2% | 0% | 0% | 0% | 0% | 0% | 0% |
| SK | 4.2 | 4.1 | 4.2 | 4.4 | 24% | 24% | 24% | 23% | 67% | 67% | 68% | 68% | 1% | 1% | 1% | 1% | -2% | -2% | -2% | 0% | 10% | 10% | 9% | 9% |
| EU/EEA | 1,457.6 | 1,439.3 | 1,495.3 | 1,452.1 | 47% | 46% | 44% | 43% | 41% | 42% | 42% | 44% | -4% | -5% | -5% | -4% | 9% | 9% | 11% | 11% | 8% | 8% | 8% | 7% |

| | | | | | | | | | | l. | RWA cor | mposit | ion | | | | | | | | | | | |
|----------------------|---------------|---------------|---------------|---------|-------------------|---------------------------|----------------|----------------|--------|------------------------|---------------------|--------|-----------|------------|------------|--------|--------------|------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Volumes bn EUR; % | | RWA v | olume | | Credit ris (ex | sk capital ccl. securi | | | | uritisatio requirei | on capital nents | I | Market ri | isk capita | al require | ements | Ope | rational r requiren | | al | Other | capital r | equireme | ents |
| | Jun-20 | Sep-20 | Dec-20 | Mar-21 | | 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 | 301.9 | 299.5 | 298.5 | 302.2 | 84.5% | 84.8% | 84.4% | 84.4% | 0.4% | 0.4% | 0.5% | 0.5% | 3.0% | 3.0% | 3.1% | 3.3% | 10.4% | 10.2% | 10.3% | 10.1% | 1.7% | 1.6% | 1.7% | 1.7% |
| BE BG | 403.7 19.1 | 398.6 19.7 | 400.1 19.7 | 403.4 | 82.1% 91.0% | 82.4% 91.4% | 82.6% 91.5% | 82.8% 91.9% | 0.7% | 0.7% | 0.7% | 0.9% | 2.0% | 1.8% | 1.7% | 1.7% | 8.8% 8.5% | 8.9% 8.1% | 8.7% 7.9% | 8.6% 7.6% | 6.4% 0.0% | 6.2% 0.0% | 6.3% 0.0% | 6.0% 0.0% |
| CY | 19.1 | 19.7 | 19.7 | 19.2 | 86.2% | 91.4% 86.1% | 87.7% | 91.9% 87.8% | 0.0% | 0.0% | 0.0% | 0.0% | 0.5% | 0.3% | 0.8% | 0.3% | 12.6% | 12.7% | 11.1% | 11.2% | 0.0% | 0.0% | 0.1% | 0.0% |
| cz | 52.4 | 51.8 | 53.2 | 52.8 | 82.9% | 83.2% | 84.1% | 84.4% | 0.3% | 0.4% | 0.2% | 0.2% | 2.5% | 2.5% | 2.3% | 2.3% | 12.0% | 12.7% | 12.1% | 11.2% | 1.9% | 1.5% | 1.3% | 1.3% |
| DE | 1.185.6 | 1,009.6 | 1,027.6 | 721.7 | 77.5% | 77.5% | 76.2% | 81.7% | 2.5% | 2.3% | 2.3% | 1.7% | 6.5% | 5.9% | 7.0% | 6.6% | 11.5% | 12.3% | 12.2% | 7.8% | 2.0% | 2.0% | 2.3% | 2.3% |
| DK | 190.8 | 188.3 | 190.8 | 193.9 | 80.9% | 82.0% | 82.6% | 82.7% | 0.2% | 0.2% | 0.2% | 0.2% | 8.7% | 7.4% | 6.8% | 7.0% | 8.7% | 8.8% | 8.6% | 8.4% | 1.6% | 1.6% | 1.8% | 1.8% |
| EE | 15.9 | 16.0 | 16.0 | 14.4 | 89.4% | 89.6% | 89.4% | 89.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.5% | 0.5% | 0.4% | 0.4% | 8.9% | 8.9% | 9.0% | 9.1% | 1.2% | 1.1% | 1.1% | 1.0% |
| ES | 1,408.4 | 1,366.4 | 1,381.1 | 1,388.0 | 85.7% | 86.0% | 85.7% | 86.5% | 0.7% | 0.7% | 0.7% | 0.7% | 3.4% | 2.9% | 2.7% | 2.7% | 9.3% | 9.4% | 9.5% | 9.4% | 0.9% | 1.0% | 1.4% | 0.8% |
| FI | 223.0 | 217.8 | 222.1 | 217.3 | 79.3% | 79.7% | 80.9% | 82.3% | 0.4% | 0.5% | 0.4% | 0.5% | 5.2% | 4.2% | 3.5% | 2.7% | 8.8% | 9.0% | 8.8% | 8.5% | 6.2% | 6.6% | 6.4% | 6.0% |
| FR | 2,605.2 | 2,569.5 | 2,588.6 | 2,615.0 | 84.4% | 84.6% | 85.1% | 85.1% | 1.4% | 1.4% | 1.4% | 1.3% | 3.5% | 3.1% | 2.8% | 2.9% | 9.9% | 10.2% | 10.0% | 9.9% | 0.8% | 0.8% | 0.8% | 0.8% |
| GR | 168.4 | 165.4 | 165.3 | 163.8 | 89.2% | 89.3% | 89.5% | 89.1% | 0.7% | 0.7% | 0.7% | 0.7% | 2.8% | 2.4% | 2.5% | 2.8% | 7.3% | 7.4% | 7.1% | 7.2% | 0.2% | 0.2% | 0.1% | 0.1% |
| HR | 25.7 | 25.4 | 25.6 | 25.4 | 88.8% | 89.0% | 89.2% | 89.6% | 0.0% | 0.0% | 0.0% | 0.0% | 1.7% | 1.7% | 1.7% | 1.2% | 9.2% | 9.3% | 9.0% | 9.1% | 0.3% | 0.0% | 0.0% | 0.0% |
| HU | 52.3 | 51.7 | 52.0 | 62.2 | 88.3% | 88.5% | 88.5% | 88.4% | 0.0% | 0.0% | 0.0% | 0.0% | 1.4% | 1.3% | 1.4% | 0.9% | 10.2% | 10.1% | 10.0% | 10.6% | 0.1% | 0.1% | 0.1% | 0.1% |
| IE | 223.4 | 218.4 | 224.5 | 230.5 | 84.3% | 84.4% | 85.3% | 84.5% | 1.9% | 1.8% | 1.8% | 2.0% | 3.0% | 2.9% | 2.6% | 3.4% | 9.7% | 9.6% | 9.2% | 8.8% | 1.2% | 1.2% | 1.1% | 1.2% |
| IS | 17.3 | 17.1 | 17.9 | 19.1 | 88.2% | 88.5% | 88.3% | 88.5% | 0.0% | 0.0% | 0.0% | 0.0% | 1.6% | 1.7% | 1.7% | 1.6% | 10.0% | 9.7% | 9.8% | 9.7% | 0.1% | 0.1% | 0.2% | 0.2% |
| п | 1,041.3 | 1,012.4 | 1,004.0 | 1,008.9 | 83.9% | 84.0% | 83.4% | 82.9% | 1.5% | 1.5% | 1.8% | 1.7% | 4.0% | 3.7% | 3.8% | 4.0% | 9.4% | 9.7% | 9.9% | 10.3% | 1.2% | 1.1% | 1.1% | 1.1% |
| LT | 8.5 | 8.7 | 9.0 | 8.9 | 88.1% | 88.9% | 88.7% | 88.6% | 0.0% | 0.0% | 0.0% | 0.0% | 0.5% | 0.4% | 0.4% | 0.5% | 8.4% | 8.3% | 8.5% | 8.6% | 3.0% | 2.4% | 2.4% | 2.3% |
| LU | 97.1 | 98.6 | 101.9 | 105.1 | 85.2% | 85.6% | 86.5% | 86.7% | 2.3% | 2.2% | 2.2% | 2.1% | 0.6% | 0.5% | 0.4% | 0.4% | 9.9% | 9.7% | 8.9% | 8.8% | 2.0% | 2.0% | 2.1% | 2.0% |
| LV | 6.0 | 6.0 | 5.9 | 6.6 | 87.2% | 88.5% | 88.8% | 90.1% | 0.0% | 0.0% | 0.0% | 0.0% | 1.4% | 0.5% | 0.3% | 0.3% | 11.0% | 11.0% | 10.8% | 9.6% | 0.5% | 0.0% | 0.0% | 0.0% |
| MT | 9.2 | 9.1 | 8.8 | 8.4 | 89.8% | 89.5% | 89.4% | 89.1% | 0.7% | 0.7% | 0.9% | 1.2% | 0.0% | 0.3% | 0.1% | 0.0% | 9.5% | 9.5% | 9.6% | 9.7% | 0.0% | 0.0% | 0.0% | 0.0% |
| NL | 665.8 | 643.4 | 648.9 | 679.7 | 79.1% | 78.6% | 78.5% | 79.2% | 0.9% | 0.9% | 0.9% | 0.9% | 2.7% | 2.2% | 2.2% | 2.2% | 13.7% | 13.7% | 13.2% | 12.8% | 3.7% | 4.6% | 5.2% | 5.0% |
| NO | 109.1 | 104.6 | 109.3 | 113.6 | 89.3% | 89.1% | 88.5% | 88.5% | 0.0% | 0.0% | 0.0% | 0.0% | 0.9% | 0.9% | 0.9% | 0.9% | 9.0% | 9.3% | 9.9% | 10.0% | 0.7% | 0.7% | 0.7% | 0.6% |
| PL | 112.2 | 109.1 | 110.1 | 107.5 | 90.6% | 89.8% | 86.2% | 88.1% | 0.0% | 0.0% | 0.0% | 0.0% | 1.5% | 1.9% | 4.7% | 1.9% | 7.8% | 8.1% | 8.9% | 9.8% | 0.2% | 0.2% | 0.2% | 0.2% |
| PT | 174.2 | 171.3 | 170.3 | 133.3 | 86.4% | 86.4% | 86.8% | 86.1% | 0.5% | 0.5% | 0.5% | 0.5% | 3.3% | 3.3% | 3.2% | 3.8% | 8.3% | 8.4% | 8.3% | 8.4% | 1.5% | 1.4% | 1.3% | 1.2% |
| RO | 25.4 | 25.2 | 25.4 | 25.1 | 76.4% | 77.4% | 75.9% | 72.9% | 0.0% | 0.0% | 0.0% | 0.0% | 8.4% | 7.2% | 9.0% | 11.5% | 15.0% | 15.3% | 15.0% | 15.4% | 0.1% | 0.1% | 0.2% | 0.2% |
| SE | 237.5 | 235.4 | 247.9 | 250.2 | 60.6% | 61.1% | 59.0% | 60.6% | 0.1% | 0.1% | 0.1% | 0.1% | 2.7% | 2.5% | 2.5% | 3.3% | 8.5% | 8.7% | 8.7% | 8.5% | 28.1% | 27.6% | 29.7% | 27.5% |
| SI | 16.7 | 16.2 | 19.7 | 19.9 | 86.6% | 86.4% | 85.2% | 84.9% | 0.0% | 0.0% | 0.0% | 0.0% | 3.5% | 3.4% | 6.4% | 6.9% | 9.9% | 10.2% | 8.4% | 8.2% | 0.0% | 0.0% | 0.0% | 0.0% |
| SK | 23.7 | 23.6 | 24.0 | 23.9 | 90.0% | 90.2% | 90.8% | 91.4% | 0.0% | 0.0% | 0.0% | 0.0% | 1.0% | 0.7% | 0.6% | 0.3% | 8.4% | 8.5% | 8.0% | 7.9% | 0.6% | 0.5% | 0.5% | 0.4% |
| EU/EEA | 8,939.2 | 8,603.4 | 8,694.1 | 8,484.6 | 82.6% | 82.8% | 82.6% | 83.5% | 1.2% | 1.1% | 1.2% | 1.1% | 3.9% | 3.4% | 3.4% | 3.4% | 10.0% | 10.2% | 10.1% | 9.7% | 2.3% | 2.4% | 2.6% | 2.4% |

Individual country data includes subsidiaries, which are excluded from EU aggregate, for example, at country level the subsidiary in country X is abak 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 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 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 d 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 CL 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used in teach.



Statistical Annex

Profitability analysis: main drivers within RoE

| | | | | | | | | Compo | nents of | RoE: re | evenue | side | | | | | | | | |
|--------|---------------|------------------|---------------|---------------|----------------|----------------|----------------|----------------|--------------|-----------------|------------------|--------|------------|--------------------|--------|--------------|---------------|----------------|---------|--------|
| % | (F | RoE Return on | | | Net in | terest inc | ome / eq | uity | Net fee | & commi equi | ssion incc ty | ome / | Net tradir | ng income / equ | | result) | Other of | erating i | ncome / | equity |
| | 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 | 2.5% | 4.4% | 4.6% | 6.6% | 20.3% | 19.9% | 19.4% | 18.1% | 8.9% | 9.1% | 9.2% | 9.2% | 1.1% | 1.4% | 0.4% | 1.7% | -0.3% | -0.5% | 1.0% | 0.1% |
| BE | 1.3% | 3.6% | 4.7% | 4.5% | 16.6% | 16.3% | 16.1% | 15.7% | 5.6% | 5.5% | 5.6% | 6.0% | -1.2% | -0.6% | -0.2% | 1.5% | 2.8% | 3.3% | 3.1% | 2.5% |
| BG | 5.7% | 6.1% | 5.8% | 8.9% | 19.0% | 18.5% | 18.3% | 17.1% | 7.6% | 7.7% | 7.8% | 7.7% | 4.0% | 1.8% | 1.0% | 2.7% | -1.7% | 0.3% | 1.4% | 0.4% |
| CY | -8.4% | -4.8% | -4.4% | 2.2% | 20.0% | 19.9% | 20.0% | 18.9% | 6.8% | 6.7% | 6.9% | 7.4% | 0.2% | 0.1% | 0.2% | 0.0% | 1.9% | 1.8% | 2.6% | 1.7% |
| CZ | 7.0% | 7.4% | 7.4% | 8.0% | 22.6% | 21.3% | 21.1% | 18.9% | 5.8% | 5.7% | 5.8% | 5.9% | -2.3% | -1.8% | -0.5% | 3.5% | 3.7% | 3.5% | 2.5% | -0.7% |
| DE | 0.9% | 1.4% | 0.5% | 4.7% | 15.5% | 15.0% | 14.8% | 14.8% | 9.5% | 9.4% | 9.6% | 11.0% | 1.2% | 1.7% | 1.8% | 4.3% | 1.3% | 1.4% | 1.5% | 1.7% |
| DK | 2.0% | 3.5% | 4.1% | 8.7% | 14.7% | 14.2% | 14.0% | 13.3% | 5.1% | 4.8% | 5.1% | 6.0% | -1.6% | 0.0% | 0.6% | 2.9% | 2.3% | 2.3% | 2.4% | 2.3% |
| EE | 7.0% | 7.2% -3.4% | 7.3% | 6.6% | 13.2% | 13.2% | 13.7% 25.4% | 12.6% | 4.4% 9.6% | 4.5% 9.5% | 4.8% | 4.3% | 0.7% | 0.6% | 0.4% | 1.2% 3.5% | 3.5% | 2.9% | 2.3% | 0.5% |
| FI | -8.7% 4.6% | -3.4% | -3.9% 6.0% | 16.2% 8.1% | 27.2% 13.4% | 27.0% 13.5% | 13.3% | 26.9% 13.4% | 9.6% | 9.5% | 8.9% 6.9% | 10.0% | 2.1% | 2.9% | 2.0% | 3.5% 4.4% | 1.0% -0.5% | -0.5% -0.4% | 0.6% | 0.0% |
| FR | 4.0% | 4.3% | 4.3% | 5.3% | 14.2% | 14.2% | 13.3% | 13.4% | 10.3% | 10.2% | 10.3% | 10.5% | 1.7% | 1.8% | 2.0% | 5.0% | -0.5% | 1.7% | 1.0% | 0.6% |
| GR | -6.3% | -3.1% | -6.5% | -1.0% | 19.9% | 20.0% | 20.5% | 21.7% | 4.2% | 4.3% | 4.5% | 4.7% | -0.1% | -0.1% | 0.3% | 5.0% | 10.2% | 8.5% | 9.5% | 10.9% |
| HR | 5.9% | 6.1% | 5.2% | 7.3% | 16.5% | 16.3% | 16.1% | 15.0% | 6.8% | 6.9% | 7.0% | 6.4% | 2.0% | 1.5% | 1.0% | 2.7% | 0.4% | 0.7% | 0.7% | -0.4% |
| HU | 5.7% | 9.7% | 9.8% | 13.9% | 29.1% | 28.2% | 27.8% | 28.0% | 14.9% | 14.7% | 14.9% | 14.3% | 0.1% | -0.3% | 0.0% | 2.6% | 2.4% | 3.4% | 2.7% | 1.8% |
| IE | -8.4% | -4.5% | -3.2% | 6.0% | 13.5% | 13.3% | 13.3% | 13.1% | 4.9% | 4.7% | 4.7% | 4.9% | 0.8% | 1.0% | 1.0% | 1.5% | 1.1% | 1.5% | 1.8% | 1.7% |
| IS | -0.2% | 2.1% | 4.4% | 11.1% | 15.4% | 15.0% | 15.2% | 15.5% | 4.3% | 4.3% | 4.4% | 5.3% | -0.3% | -0.3% | 1.0% | 2.6% | 0.6% | 0.9% | 0.8% | 1.0% |
| п | 0.3% | 3.8% | 0.4% | 8.7% | 15.6% | 15.3% | 15.5% | 14.8% | 11.8% | 11.5% | 12.1% | 13.5% | 0.9% | 1.0% | 0.8% | 2.4% | 3.4% | 3.2% | 3.0% | 4.9% |
| LT | 11.3% | 11.6% | 11.2% | 10.3% | 17.4% | 17.0% | 16.3% | 13.7% | 8.6% | 8.7% | 8.8% | 8.0% | 0.9% | 1.1% | 1.2% | 2.4% | 1.4% | 1.3% | 1.4% | -0.2% |
| LU | 6.1% | 5.8% | 5.8% | 4.1% | 13.8% | 13.4% | 13.1% | 12.4% | 8.7% | 8.4% | 8.4% | 8.4% | 0.3% | 0.7% | 0.9% | 1.3% | 3.0% | 2.5% | 2.4% | 1.5% |
| LV | 3.3% | 5.6% | 7.1% | 8.4% | 15.7% | 15.6% | 15.2% | 16.1% | 8.4% | 8.5% | 8.4% | 8.4% | -1.9% | -0.8% | -0.5% | 3.0% | 0.3% | 0.4% | 1.8% | -0.9% |
| мт | -3.7% | -0.7% | -3.0% | 3.1% | 16.9% | 16.8% | 16.8% | 16.6% | 4.9% | 5.0% | 5.2% | 5.4% | 0.1% | 0.3% | 0.7% | 0.4% | 0.4% | 0.5% | 0.5% | 0.6% |
| NL | 1.7% | 3.1% | 3.2% | 7.2% | 23.8% | 23.5% | 23.3% | 22.7% | 5.1% | 5.0% | 5.1% | 5.5% | 0.2% | 0.3% | 0.1% | 2.3% | 1.1% | 1.5% | 1.5% | 1.7% |
| NO | 6.9% | 7.2% | 7.4% | 10.2% | 17.0% | 16.4% | 16.7% | 16.9% | 3.0% | 2.9% | 3.1% | 3.7% | 2.7% | 2.2% | 1.8% | 1.7% | 1.4% | 1.2% | 1.1% | 0.7% |
| PL | 5.0% | 5.5% | -0.2% | 3.6% | 23.1% | 21.9% | 22.3% | 20.7% | 8.2% | 8.2% | 8.5% | 9.0% | -0.5% | -0.8% | -0.6% | 3.1% | 0.9% | 1.2% | -4.7% | -4.3% |
| РТ | 0.2% | 1.0% | -0.2% | 3.6% | 16.0% | 16.0% | 16.1% | 15.9% | 7.7% | 7.6% | 7.8% | 7.8% | -2.9% | -1.6% | -1.7% | 2.2% | 3.1% | 2.6% | 2.6% | 2.2% |
| RO | 12.1% | 12.8% | 11.4% | 17.1% | 27.9% | 27.0% | 26.5% | 24.4% | 7.4% | 7.6% | 7.7% | 7.5% | 1.4% | 1.7% | 1.7% | 2.3% | 3.7% | 3.9% | 4.3% | 3.8% |
| SE | 6.8% | 7.9% | 8.9% | 11.1% | 18.9% | 18.6% | 18.7% | 17.2% | 6.8% | 6.7% | 6.9% | 6.8% | 1.4% | 1.2% | 0.8% | 2.8% | -0.1% | 0.7% | 1.4% | 0.1% |
| SI | 20.4% | 16.2% | 16.6% | 9.3% | 17.5% | 17.5% | 16.7% | 17.0% | 8.7% | 8.9% | 8.6% | 9.4% | 0.6% | 0.7% | 0.9% | 1.8% | 1.7% | 1.7% | 1.4% | -0.3% |
| SK | 4.4% | 6.0% | 6.4% | 7.2% | 22.5% | 22.2% | 21.9% | 20.0% | 8.6% | 8.7% | 8.9% | 8.8% | 0.5% | 0.5% | 0.6% | 0.5% | 0.4% | 0.5% | 0.5% | 0.7% |
| EU/EEA | 0.5% | 2.5% | 1.9% | 7.6% | 17.9% | 17.7% | 17.4% | 17.1% | 9.0% | 8.9% | 9.0% | 9.6% | 1.2% | 1.5% | 1.6% | 3.6% | 1.6% | 1.5% | 1.5% | 1.4% |

| | | | | | | Compo | nents o | of RoE: e | expense | s, costs | , provisi | ions, in | npairme | nts | | | | | | |
|----------|--------|---------------|---------------|--------|--------|-------------------------|--------------|--------------|---------|-----------|--------------|--------------|--------------|--------------------|--------|---------|--------------|--------------|--------------|--------------|
| % | Staf | f expense | es / equit | У | | lmin. (inc xpenses , | | iation) | P | rovisions | / equity | | Impairm | ents (creo equi | | sses) / | Othe | er (incl. ta | ax) / equi | ty |
| | 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 | 10.2% | 10.0% | 9.9% | 9.3% | 8.1% | 7.8% | 7.9% | 7.3% | 0.7% | 0.5% | 0.6% | 1.6% | 4.9% | 4.2% | 4.7% | 0.9% | 3.6% | 2.9% | 2.4% | 3.3% |
| BE | 7.8% | 7.7% | 7.7% | 7.4% | 7.9% | 6.5% | 6.3% | 7.5% | 0.1% | 0.1% | 0.3% | 1.3% | 5.1% | 4.1% | 3.5% | 0.7% | 1.5% | 2.4% | 2.0% | 4.4% |
| BG | 6.1% | 5.9% | 6.0% | 5.7% | 6.8% | 6.6% | 6.7% | 5.9% | -0.2% | 0.0% | -0.1% | -0.1% | 6.5% | 6.5% | 7.3% | 3.6% | 4.0% | 3.2% | 2.8% | 3.9% |
| CY | 9.8% | 10.7% | 10.3% | 10.8% | 8.4% | 7.6% | 8.9% | 8.7% | 0.4% | 0.6% | 0.7% | 0.4% | 13.9% | 10.5% | 10.5% | 3.5% | 4.9% | 4.1% | 3.7% | 2.5% |
| CZ DF | 7.4% | 7.3% 10.4% | 7.3% 10.5% | 7.1% | 6.4% | 6.4% 9.7% | 6.6% 9.9% | 6.2% | 0.3% | 0.3% | 0.4% | 1.2% | 5.2% 3.6% | 4.5% 3.1% | 4.6% | 1.0% | 3.4% 2.4% | 3.0% 2.3% | 2.6% | 4.1% |
| DE | 7.8% | 7.6% | 7.8% | 10.4% | 9.8% | 9.7% | 6.8% | 9.5% 5.8% | 0.4% | 0.5% | 1.0% 0.3% | 1.5% 0.6% | 3.5% | 2.5% | 3.2% | -0.4% | 0.2% | 0.6% | 2.7% 0.9% | 5.1% 2.0% |
| EE | 5.3% | 5.2% | 5.5% | 5.3% | 5.3% | 5.2% | 5.4% | 5.8% | 0.3% | 0.5% | 0.3% | 0.8% | 2.8% | 2.5% | 2.2% | -0.4% | 1.2% | 1.2% | 0.9% | -0.1% |
| ES | 10.5% | 10.4% | 9.8% | 10.4% | 9.1% | 9.0% | 8.5% | 8.9% | 1.4% | 1.2% | 1.7% | 2.3% | 12.4% | 10.9% | 9.7% | 7.2% | 15.3% | 1.2% | 11.2% | -4.7% |
| FI | 7.2% | 7.1% | 7.0% | 6.9% | 5.3% | 5.1% | 5.3% | 4.8% | 0.6% | 0.4% | 0.4% | 0.0% | 4.0% | 2.6% | 2.2% | 0.8% | 1.0% | 1.5% | 1.9% | 4.3% |
| FR | 11.1% | 11.0% | 11.2% | 11.2% | 8.9% | 8.6% | 8.5% | 9.0% | 0.1% | 0.2% | 0.3% | 1.0% | 4.2% | 3.6% | 3.8% | 1.8% | -0.3% | 0.2% | 0.2% | 1.6% |
| GR | 6.7% | 6.6% | 7.5% | 8.2% | 6.3% | 6.1% | 6.5% | 6.8% | 0.8% | 1.1% | 1.2% | 0.3% | 25.2% | 19.3% | 20.6% | 24.6% | 1.6% | 2.6% | 5.6% | 3.4% |
| HR | 6.1% | 6.0% | 6.0% | 5.8% | 6.2% | 6.1% | 6.0% | 5.8% | 0.5% | 0.3% | 0.8% | 1.1% | 4.9% | 4.5% | 4.6% | 1.4% | 2.1% | 2.3% | 2.2% | 2.1% |
| HU | 11.2% | 10.8% | 10.6% | 10.9% | 15.6% | 14.6% | 14.5% | 17.4% | 2.4% | 1.5% | 0.6% | -0.2% | 9.4% | 6.8% | 6.6% | 0.9% | 2.2% | 2.6% | 3.3% | 3.8% |
| IE | 6.8% | 6.9% | 7.0% | 7.1% | 6.3% | 6.2% | 6.8% | 6.3% | 1.7% | 2.0% | 1.7% | 1.8% | 14.4% | 10.1% | 8.7% | -0.7% | -0.6% | -0.2% | -0.2% | 0.8% |
| IS | 6.3% | 5.7% | 5.9% | 6.7% | 4.8% | 4.5% | 4.7% | 4.8% | 0.1% | 0.1% | 0.1% | 0.2% | 7.1% | 5.1% | 3.9% | -1.9% | 1.9% | 2.3% | 2.5% | 3.5% |
| п | 12.5% | 11.8% | 12.8% | 11.2% | 8.6% | 8.3% | 8.9% | 8.8% | 0.8% | 1.1% | 1.4% | 0.4% | 6.9% | 6.2% | 7.5% | 3.5% | 2.5% | -0.3% | 0.4% | 3.0% |
| LT | 6.3% | 6.4% | 6.5% | 6.1% | 4.7% | 4.9% | 5.1% | 4.6% | 0.5% | 0.1% | 0.1% | 0.0% | 2.0% | 1.6% | 1.4% | -0.2% | 3.6% | 3.7% | 3.5% | 3.0% |
| LU | 9.2% | 9.1% | 9.3% | 9.1% | 6.9% | 6.8% | 6.8% | 6.9% | 0.0% | -0.1% | 0.0% | 0.6% | 1.6% | 1.6% | 1.4% | 0.6% | 2.1% | 1.7% | 1.5% | 2.4% |
| LV | 8.1% | 8.0% | 8.0% | 8.1% | 6.2% | 6.4% | 6.4% | 6.1% | 0.5% | 0.2% | 0.2% | 1.0% | 3.3% | 2.2% | 1.8% | 2.0% | 1.2% | 1.3% | 1.5% | 1.0% |
| MT | 8.1% | 8.0% | 8.0% | 8.1% | 9.2% | 8.4% | 8.5% | 10.8% | 0.0% | 0.0% | 0.1% | -0.1% | 8.0% | 5.3% | 8.6% | -0.8% | 0.6% | 1.6% | 1.1% | 1.8% |
| NL | 10.4% | 10.4% | 10.4% | 10.4% | 6.4% | 6.3% | 6.7% | 8.2% | 0.3% | 0.4% | 0.5% | 0.4% | 8.1% | 6.4% | 5.4% | 0.4% | 3.4% | 3.8% | 3.7% | 5.6% |
| NO | 5.2% | 5.2% | 5.6% | 6.2% | 3.9% | 3.7% | 3.9% | 4.0% | 0.9% | 0.3% | 0.1% | -0.1% | 6.0% | 4.8% | 4.4% | 0.2% | 1.3% | 1.4% | 1.3% | 2.6% |
| PL | 6.8% | 6.5% | 6.7% | 6.6% | 8.7% | 8.0% | 8.2% | 8.4% | 1.4% | 1.6% | 1.9% | 2.1% | 5.0% | 4.6% | 5.2% | 3.6% | 4.7% | 4.4% | 3.6% | 4.2% |
| РТ | 7.7% | 7.7% | 7.8% | 7.5% | 5.5% | 5.4% | 5.5% | 4.9% | 0.8% | 0.4% | 1.7% | 4.9% | 6.7% | 7.3% | 7.2% | 4.5% | 3.0% | 2.7% | 2.9% | 2.8% |
| RO | 10.6% | 10.0% | 9.7% | 9.5% | 8.9% | 8.9% | 9.1% | 8.2% | -0.5% | -0.3% | 0.5% | -0.4% | 5.4% | 5.4% | 6.1% | -0.5% | 4.0% | 3.4% | 3.5% | 4.1% |
| SE | 8.0% | 8.2% | 8.3% | 7.7% | 5.7% | 5.4% | 5.4% | 4.5% | 0.5% | 0.5% | 0.3% | 0.3% | 2.9% | 2.4% | 2.2% | 0.5% | 3.0% | 2.8% | 2.7% | 2.8% |
| SI | 9.6% | 9.6% | 9.2% | 9.8% | 7.6% | 7.6% | 7.5% | 7.2% | 0.4% | 0.3% | 0.5% | -0.4% | 4.7% | 3.7% | 3.6% | -0.7% | -14.2% | -8.6% | -9.8% | 2.7% |
| SK | 8.9% | 9.0% | 9.0% | 8.1% | 11.2% | 9.7% | 9.0% | 6.7% | -0.4% | -0.1% | 0.0% | 0.6% | 6.1% | 5.3% | 4.8% | 2.7% | 1.9% | 2.1% | 2.8% | 4.6% |
| EU/EEA | 10.3% | 10.1% | 10.2% | 10.1% | 8.3% | 8.0% | 8.1% | 8.3% | 0.6% | 0.6% | 0.8% | 1.0% | 6.6% | 5.6% | 5.5% | 2.5% | 3.4% | 2.7% | 2.8% | 2.2% |

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 quartery changes in absolute and relative figures. As of Q1 2020 onwards UK banks are removed from the EU/EEA aggregate and subsidiaries of UK banks in EU member states are used instead. Other expenses include for instance taxes, extraordinary effects, impact from discontinued operations, impairment or (-) reversal of impairment on non-financial assets. These expenses are shown with a positive sign (like in the columns to the left). In case there are effects resulting in negative expenses (i.e. a positive income) they have a negative sign.



Statistical Annex Overview on EBA-compliant Moratoria

Loans and advances with non-expired EBA-compliant moratoria
of which: Households of which: NFCs Stage 2 Non-performin

| Volumes bn EUR; % | | Tota | al | | of v | vhich: Ho | ousehold | s | | of which | : NFCs | | | Stage | e 2 | | ſ | Non-perf | orming | | c | overage | of NPLs | |
|----------------------|--------|--------|--------|--------|--------|-----------|----------|--------|--------|----------|--------|--------|--------|--------|--------|----------------|--------|----------|--------|--------|--------|---------|---------|--------|
| | 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 | 26.9 | 22.7 | 9.1 | 2.4 | 47.0% | 50.2% | 51.1% | 36.5% | 51.6% | 48.6% | 48.3% | 63.4% | 38.3% | 38.3% | 42.4% | 48.9% | 2.2% | 2.8% | 3.9% | 4.6% | 42.3% | 49.1% | 42.2% | 50.3% |
| BE | 27.0 | 25.9 | 8.3 | 4.1 | 37.9% | 37.3% | 21.7% | 22.8% | 59.4% | 60.2% | 75.4% | 75.4% | 21.2% | 32.3% | 25.0% | 41.0% | 1.5% | 1.7% | 2.8% | 7.2% | 14.8% | 15.1% | 14.9% | 11.9% |
| BG | 2.0 | 1.5 | 0.3 | 0.5 | 29.7% | 26.9% | 27.7% | 19.4% | 69.0% | 71.5% | 70.5% | 78.8% | 27.2% | 25.0% | 32.5% | 17.8% | 2.9% | 3.4% | 4.6% | 8.6% | 46.8% | 41.7% | 50.6% | 20.3% |
| CY | 9.4 | 9.3 | 9.2 | 0.0 | 38.5% | 39.0% | 39.2% | 68.7% | 58.5% | 58.1% | 57.9% | 31.3% | 21.8% | 24.4% | 23.8% | 38.6% | 6.7% | 6.0% | 6.5% | 7.8% | 21.9% | 24.0% | 25.6% | 29.0% |
| cz | | | | | | | | | | | | | | | | | | | | | | | | |
| DE | 16.8 | 9.3 | 2.8 | 2.4 | 50.2% | 47.2% | 41.2% | 14.1% | 49.2% | 51.2% | 58.1% | 84.3% | 12.6% | 19.1% | 25.8% | 31.6% | 1.8% | 2.1% | 6.5% | 5.0% | 14.6% | 22.2% | 13.7% | 11.6% |
| DK | | | | | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | - | - | - |
| EE | 1.0 | 0.7 | 0.2 | 0.1 | 51.1% | 57.1% | 68.8% | 98.6% | 48.4% | 42.4% | 31.2% | 1.4% | 23.7% | 24.9% | 35.4% | 19.9% | 0.5% | 0.8% | 1.8% | 0.1% | 13.0% | 22.5% | 24.5% | 12.5% |
| ES | 150.3 | 83.8 | 57.9 | 48.2 | 74.4% | 72.5% | 77.4% | 73.7% | 25.4% | 27.3% | 22.4% | 26.1% | 16.0% | 17.9% | 26.0% | 28.5% | 2.3% | 3.9% | 5.1% | 5.4% | 24.4% | 22.6% | 24.1% | 23.5% |
| FI | 16.4 | 15.0 | 7.3 | 7.6 | 73.7% | 72.6% | 100.0% | 100.0% | 26.3% | 27.4% | 0.0% | 0.0% | 7.8% | 7.3% | 1.7% | 2.0% | 0.6% | 1.0% | 0.2% | 0.2% | 10.5% | 17.0% | 4.5% | 4.7% |
| FR | 249.8 | 131.2 | 41.4 | 16.8 | 14.2% | 13.6% | 19.9% | 27.2% | 84.1% | 85.2% | 78.1% | 68.3% | 11.3% | 12.8% | 21.2% | 25.8% | 1.1% | 1.6% | 2.5% | 3.5% | 23.2% | 26.1% | 25.5% | 25.3% |
| GR | 22.2 | 22.2 | 4.1 | 2.2 | 49.7% | 43.3% | 7.7% | 12.5% | 49.2% | 55.5% | 87.9% | 87.5% | 33.5% | 32.0% | 27.9% | 38.7% | 19.7% | 17.5% | 7.0% | 14.1% | 23.8% | 24.1% | 25.6% | 12.3% |
| HR | 3.2 | 3.8 | 2.6 | 2.2 | 26.3% | 18.5% | 10.1% | 8.3% | 72.6% | 52.1% | 48.1% | 41.2% | 26.9% | 29.5% | 31.8% | 25.6% | 2.6% | 2.7% | 2.8% | 2.1% | 44.2% | 41.9% | 40.3% | 49.6% |
| HU | 11.3 | 13.8 | 8.8 | 1.3 | 48.7% | 53.4% | 56.1% | 49.7% | 49.1% | 44.7% | 41.8% | 46.6% | 13.4% | 16.6% | 28.1% | 39.9% | 3.0% | 3.0% | 4.5% | 6.9% | 45.9% | 40.9% | 39.8% | 29.2% |
| IE | 15.8 | 9.0 | 1.8 | 1.1 | 47.8% | 48.3% | 37.2% | 36.0% | 51.8% | 50.8% | 61.9% | 62.4% | 25.5% | 35.4% | 65.2% | 56.7% | 9.1% | 7.8% | 6.1% | 6.1% | 25.4% | 18.7% | 19.8% | 18.3% |
| IS | 2.3 | 1.4 | 0.0 | 0.0 | 25.7% | 21.1% | 59.1% | 100.0% | 73.2% | 77.6% | 40.9% | - | 44.0% | 38.0% | 79.1% | 85.6% | 0.7% | 1.1% | 5.9% | 14.4% | 18.1% | 18.8% | 11.1% | |
| п | 157.8 | 151.7 | 116.0 | 70.8 | 31.3% | 31.5% | 26.3% | 26.1% | 66.4% | 65.6% | 70.4% | 70.9% | 17.7% | 22.4% | 33.8% | 34.4% | 1.1% | 1.1% | 1.5% | 2.2% | 32.2% | 33.4% | 37.5% | 35.1% |
| LT | 0.3 | 0.3 | 0.1 | 0.1 | 50.2% | 54.5% | 92.9% | 95.9% | 49.8% | 45.4% | 7.1% | 4.1% | 29.5% | 29.2% | 30.3% | 31.9% | 0.3% | 0.0% | 0.1% | 0.4% | 5.2% | 12.4% | 8.6% | 7.0% |
| LU | 1.5 | 2.1 | 1.1 | 0.9 | 33.6% | 9.8% | 7.1% | 5.6% | 59.0% | 87.0% | 91.1% | 94.2% | 17.1% | 16.2% | 16.9% | 17.8% | 5.4% | 7.5% | 4.6% | 3.7% | 11.0% | 21.2% | 59.3% | 32.2% |
| LV | 0.4 | 0.2 | 0.1 | 0.1 | 48.6% | 71.5% | 97.3% | 99.6% | 51.4% | 28.5% | 2.7% | 0.4% | 22.6% | 31.5% | 37.8% | 40.0% | 0.0% | 0.2% | 0.2% | 0.2% | 17.1% | 14.6% | 8.2% | 6.3% |
| MT | 1.1 | 1.1 | 0.6 | 0.3 | 40.9% | 37.8% | 24.1% | 23.0% | 48.7% | 52.0% | 55.6% | 64.1% | 17.3% | 15.2% | 41.6% | 57.6% | 1.3% | 1.0% | 5.7% | 7.3% | 72.8% | 111.8% | 40.1% | 71.1% |
| NL | 51.2 | 36.7 | 1.7 | 1.5 | 18.2% | 22.0% | 34.1% | 41.7% | 80.1% | 76.8% | 65.3% | 58.1% | 21.0% | 29.1% | 26.5% | 41.2% | 4.3% | 2.4% | 4.6% | 13.1% | 12.2% | 19.0% | 11.6% | 6.2% |
| NO PL | 12.9 | 6.6 | 1.4 | 0.8 | 47.7% | 39.0% | 46.5% | 33.4% | 51.8% | 61.0% | 53.5% | 66.6% | 18.4% | 20.8% | 33.8% | 36.9% | 1.6% | 1.9% | 12.9% | 15.8% | 25.9% | 28.6% | 30.2% | 31.5% |
| | 42.9 | 45.8 | 41.5 | 27.7 | 47.7% | 46.1% | 46.5% | 40.9% | 51.8% | 53.6% | 53.5% | 58.5% | 18.4% | 18.7% | 25.2% | 23.7% | 5.4% | 6.0% | 7.3% | 8.6% | 35.2% | 41.4% | 42.9% | 47.3% |
| PT RO | 42.9 | 45.8 | 0.0 | 0.1 | 47.9% | 46.1% | 45.2% | 40.9% | 51.8% | 55.6% | 92.2% | 20.7% | 38.4% | 39.7% | 47.0% | 23.7% 54.0% | 8.5% | 10.8% | 33.3% | 13.0% | 52.5% | 41.4% | 42.9% | 47.3% |
| SE | 22.5 | 23.7 | 24.8 | 23.7 | 92.8% | 95.6% | 99.9% | 100.0% | 7.1% | 4.4% | 0.1% | 0.0% | 7.5% | 6.5% | 47.0% | 4.3% | 0.2% | 0.1% | 0.1% | 0.1% | 14.5% | 7.7% | 7.0% | 5.4% |
| SI | 1.8 | 1.6 | 0.9 | 0.8 | 44.3% | 43.1% | 26.4% | 27.3% | 54.1% | 56.3% | 72.6% | 71.5% | 17.2% | 19.9% | 44.4% | 46.0% | 2.7% | 3.7% | 6.1% | 5.5% | 38.3% | 46.9% | 31.4% | 36.5% |
| SK | 4.7 | 4.3 | 2.3 | 0.5 | 64.5% | 64.3% | 73.5% | 55.9% | 33.7% | 33.7% | 26.5% | 44.0% | 38.6% | 43.9% | 47.5% | 59.2% | 0.7% | 0.7% | 0.9% | 1.2% | 40.6% | 50.3% | 45.8% | 34.2% |
| EU/EEA | 810.8 | 585.8 | 317.5 | 202.5 | 38.7% | 39.6% | 45.2% | 50.4% | 59.9% | 58.9% | 52.9% | 47.9% | 16.7% | 20.3% | 27.2% | 27.3% | 2.5% | 2.9% | 3.3% | 3.9% | 24.8% | 27.9% | 31.8% | 31.4% |

| | | | | | | | | Loans | and ad | ances v | vith exp | oired EE | BA-comp | liant m | oratoria | 1 | | | | | | | | |
|----------------------|--------|--------|--------|--------|--------|-----------|----------|--------|--------|----------|----------|----------|---------|---------|----------|--------|--------|-----------|--------|--------|--------|---------|---------|--------|
| Volumes bn EUR; % | | Tota | al | | of v | vhich: Ho | ousehold | s | | of which | : NFCs | | | Stage | 2 | | M | lon-perfo | orming | | C | overage | of NPLs | |
| | Jun-20 | Sep-20 | Dec-20 | Mar-21 | Jun-20 | Sep-20 | Dec-20 | Mar-21 | Jun-20 | Sep-20 | Dec-20 | Mar-21 | | Sep-20 | Dec-20 | Mar-21 | Jun-20 | Sep-20 | Dec-20 | Mar-21 | Jun-20 | Sep-20 | Dec-20 | Mar-21 |
| AT | 6.5 | 14.0 | 24.4 | 29.1 | 70.7% | 53.7% | 56.9% | 55.8% | 28.9% | 44.6% | 41.9% | 43.0% | 29.1% | 36.4% | 37.9% | 38.6% | 2.0% | 1.8% | 3.7% | 4.5% | 38.7% | 29.4% | 44.9% | 280.9% |
| BE | 0.1 | 2.8 | 35.8 | 37.7 | 73.3% | 55.6% | 38.9% | 38.6% | 26.6% | 39.8% | 58.0% | 58.2% | 30.2% | 34.0% | 21.9% | 20.2% | 5.8% | 5.4% | 2.0% | 2.4% | 9.3% | 16.7% | 11.6% | 11.8% |
| BG | 0.1 | 0.8 | 1.9 | 1.9 | 27.4% | 33.2% | 28.6% | 28.5% | 68.9% | 65.8% | 70.2% | 70.5% | 26.0% | 33.2% | 34.1% | 32.6% | 1.4% | 2.4% | 5.9% | 6.5% | 11.3% | 55.5% | 42.6% | 58.3% |
| CY | - | - | | 9.0 | - | | | 39.0% | | - | | 58.0% | - | - | | 30.6% | | - | - | 6.8% | | - | | 26.3% |
| cz | | | | | | | | | | | | | | | | | | | | | | | | |
| DE | 6.3 | 15.0 | 20.6 | 19.8 | 85.8% | 66.2% | 62.3% | 65.4% | 13.8% | 33.3% | 36.7% | 33.7% | 30.9% | 21.6% | 22.3% | 18.8% | 2.2% | 3.2% | 4.1% | 4.9% | 15.0% | 16.8% | 17.9% | 21.1% |
| DK | | | | | - | - | | - | - | - | - | - | - | - | - | - | | - | - | | - | - | | - |
| EE | 0.0 | 0.4 | 0.8 | 0.7 | 43.4% | 39.1% | 47.3% | 54.1% | 56.5% | 60.6% | 51.5% | 45.2% | 14.9% | 28.1% | 23.4% | 21.5% | 0.0% | 0.4% | 1.0% | 1.0% | 9.2% | 13.5% | 13.3% | 24.7% |
| ES | 37.0 | 105.8 | 127.3 | 136.7 | 86.8% | 81.8% | 79.2% | 80.2% | 13.1% | 18.1% | 20.6% | 19.6% | 19.4% | 17.9% | 17.9% | 22.4% | 2.9% | 2.8% | 4.2% | 5.8% | 22.8% | 35.4% | 41.8% | 34.8% |
| FI | 0.0 | 3.6 | 0.1 | 0.1 | | 57.3% | 0.1% | 0.1% | 100.0% | 42.7% | 99.8% | 99.8% | - | 13.3% | - | - | | 0.9% | - | | - | 15.6% | - | |
| FR | 9.2 | 131.6 | 217.1 | 228.4 | 30.0% | 12.1% | 11.6% | 12.3% | 69.2% | 86.8% | 86.9% | 86.6% | 10.8% | 11.9% | 12.2% | 17.9% | 3.2% | 1.1% | 1.7% | 2.0% | 26.5% | 26.1% | 28.0% | 28.1% |
| GR | 1.7 | 5.4 | 23.4 | 25.4 | 79.9% | 67.2% | 53.1% | 49.0% | 20.1% | 32.7% | 46.6% | 50.1% | 38.6% | 32.5% | 39.0% | 39.5% | 23.1% | 28.0% | 21.2% | 21.2% | 15.3% | 23.0% | 22.5% | 24.7% |
| HR | 0.3 | 1.0 | 2.1 | 2.4 | 45.3% | 33.1% | 36.4% | 34.0% | 39.8% | 62.6% | 60.5% | 63.0% | | - | - | - | | - | - | | - | - | | - |
| HU | - | 1.3 | 1.3 | 12.4 | - | 57.7% | 57.9% | 57.5% | - | 41.7% | 39.2% | 40.3% | - | - | - | - | | - | - | - | - | - | - | - |
| IE | 6.9 | 14.7 | 21.4 | 21.8 | 81.1% | 60.8% | 57.9% | 57.3% | 18.9% | 39.2% | 41.8% | 42.4% | 22.3% | 30.1% | 35.0% | 34.3% | 8.7% | 7.3% | 11.6% | 12.7% | 18.7% | 22.6% | 20.2% | 19.3% |
| IS | 0.4 | 1.3 | 1.5 | 1.5 | 48.4% | 32.8% | 32.6% | 32.8% | 51.6% | 66.6% | 67.0% | 66.8% | - | - | - | - | | - | | - | | - | | - |
| ir (| 10.1 | 31.7 | 57.8 | 104.0 | 34.9% | 43.2% | 48.7% | 40.1% | 64.2% | 54.4% | 49.0% | 56.3% | 19.3% | 19.0% | 25.7% | 29.8% | 1.6% | 2.7% | 2.9% | 2.7% | 30.4% | 30.2% | 35.4% | 36.8% |
| LT | 0.0 | 0.1 | 0.3 | 0.3 | 87.9% | 50.5% | 44.0% | 47.2% | 12.1% | 49.5% | 56.0% | 52.8% | 9.6% | 28.1% | 23.9% | 27.1% | 0.9% | 0.5% | 0.2% | 0.4% | 14.9% | 16.3% | 16.2% | 10.9% |
| LU | 0.3 | 2.4 | 3.3 | 3.2 | 30.1% | 16.2% | 16.0% | 16.9% | 69.9% | 80.1% | 79.9% | 79.0% | 6.5% | 11.5% | 12.5% | 14.3% | 1.8% | 4.2% | 4.8% | 4.3% | 11.6% | 6.1% | 7.9% | 5.2% |
| LV | 0.0 | 0.1 | 0.2 | 0.2 | 46.3% | 31.2% | 45.6% | 47.9% | 53.7% | 68.8% | 54.4% | 52.1% | 8.4% | 18.1% | 24.4% | 26.7% | 1.8% | 0.4% | 0.3% | 0.4% | 14.8% | 19.0% | 20.0% | 25.4% |
| MT | 0.2 | 0.2 | 0.7 | 0.9 | 41.2% | 51.1% | 53.5% | 43.9% | 57.7% | 44.8% | 35.5% | 38.6% | 10.5% | 9.1% | 14.1% | 15.4% | 2.5% | 4.1% | 1.2% | 1.6% | 49.0% | 62.3% | 40.2% | 37.8% |
| NL | 1.5 | 14.5 | 46.9 | 45.3 | 74.5% | 24.4% | 22.4% | 22.2% | 25.3% | 73.0% | 75.9% | 76.1% | 14.1% | 13.5% | 25.6% | 24.2% | 3.3% | 1.7% | 3.8% | 4.7% | 16.5% | 17.0% | 16.5% | 16.2% |
| NO | | | | | | | | | | | | | | | | | | | | | | | | |
| PL | 0.4 | 9.2 | 14.0 | 13.5 | 31.2% | 62.2% | 52.5% | 52.3% | 68.8% | 37.8% | 47.5% | 46.5% | 14.5% | 19.9% | 39.8% | 39.2% | 4.5% | 1.9% | 2.6% | 4.6% | 35.5% | 35.6% | 34.4% | 32.0% |
| PT | 1.1 | 1.7 | 5.2 | 7.8 | 17.7% | 54.3% | 58.5% | 72.7% | 82.3% | 45.7% | 41.5% | 27.1% | 8.3% | 11.6% | 9.7% | 11.4% | 8.5% | 3.3% | 2.8% | 3.6% | 28.3% | 31.1% | 33.5% | 33.6% |
| RO | 0.8 | 1.4 | 3.2 | 2.9 | 92.3% | 80.6% | 57.6% | 57.8% | 7.6% | 19.0% | 40.5% | 40.7% | 29.6% | 35.5% | 50.6% | 50.0% | 3.1% | 3.1% | 9.6% | 10.9% | 49.2% | 49.5% | 60.4% | 61.0% |
| SE | 0.1 | 0.9 | 3.2 | 5.2 | 69.1% | 47.6% | 57.1% | 76.8% | 30.9% | 52.4% | 42.8% | 23.1% | - | - | - | - | - | - | - | - | - | - | - | - |
| SI | 0.2 | 0.6 | 2.0 | 2.0 | 53.9% | 42.9% | 60.6% | 57.2% | 44.7% | 53.6% | 38.7% | 42.2% | 11.5% | 15.7% | 8.3% | 10.5% | 4.4% | 4.4% | 4.1% | 5.6% | 37.5% | 41.6% | 37.5% | 36.0% |
| SK | 0.2 | 0.8 | 2.3 | 3.6 | 25.1% | 56.6% | 68.8% | 80.9% | 73.2% | 42.9% | 31.0% | 19.1% | 45.6% | 40.6% | 45.4% | 38.7% | 2.1% | 2.2% | 2.1% | 2.0% | 56.1% | 57.2% | 53.3% | 52.1% |
| EU/EEA | 82.1 | 350.7 | 579.1 | 674.2 | 70.0% | 45.6% | 40.9% | 41.1% | 29.7% | 53.5% | 57.9% | 57.5% | 20.3% | 17.1% | 20.2% | 23.7% | 3.6% | 2.6% | 4.0% | 4.5% | 22.2% | 27.8% | 28.9% | 38.8% |

Individual country data includes subsidiaries, which are excluded from EU aggregate. For example, at country level the subsidiary 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 bank 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. <u>Compliance table on the Guidelines on Covid -19 measures reporting and disclosure</u>



Statistical Annex

Overview of public guarantee schemes (PGS)

| /olumes bn EUR | Newly o | riginated to PO | | ubject | of which | : Residua mont | | ty <= 6 | of which mo | : Residua nths <= 1 | | | of which | : Residu year <= 2 | | ity > 1 | of which } | : Residu: /ears <= ! | | ity > 2 |
|----------------|---------|--------------------|--------|--------|----------|-------------------|--------------|---------------|----------------|------------------------|---------------|---------------|----------|-----------------------|---------------|---------------|----------------|-------------------------|----------------|----------------|
| | 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 | 1.4 | 2.8 | 3.4 | 3.9 | 0.5% | 0.9% | 1.0% | 1.3% | 0.6% | 0.9% | 1.0% | 15.7% | 22.4% | 26.0% | 23.1% | 6.5% | 62.5% | 54.9% | 54.5% | 60.49 |
| BE | 0.5 | 0.9 | 1.9 | 1.8 | 31.4% | 31.2% | 32.9% | 28.3% | 50.5% | 41.1% | 8.1% | 6.5% | 0.1% | 2.7% | 2.6% | 3.6% | 15.6% | 21.4% | 17.4% | 25.8% |
| BG | 0.0 | 0.0 | 0.1 | 0.1 | - | | 13.2% | 13.0% | 0.3% | 4.2% | 6.3% | 4.7% | 0.6% | 7.2% | 4.2% | 3.2% | 99.0% | 88.6% | 76.4% | 79.1% |
| CY | | | - | - | • | | | - | | | | - | | | - | - | | | | |
| CZ | | | | | | | | | | | | | | | | | | | | |
| DE | 4.2 | 7.8 | 9.9 | 11.2 | 1.6% | 2.2% | 5.2% | 2.6% | 4.6% | 6.2% | 1.6% | 0.7% | 10.2% | 11.1% | 12.2% | 11.4% | 66.7% | 46.8% | 43.5% | 45.4% |
| DK | 0.6 | 0.8 | 0.8 | 0.9 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| EE | 0.0 | 0.0 | 0.0 | 0.0 | 9.2% | 5.0% | 2.5% | 3.9% | 22.8% | 0.4% | 6.2% | 5.6% | 21.2% | 32.4% | 23.0% | 18.0% | 39.3% | 52.7% | 55.0% | 56.9% |
| ES FI | 73.3 | 92.1 1.1 | 102.1 | 108.7 | 2.3% | 4.3% 13.6% | 1.6% 0.4% | 1.6% 10.2% | 3.1% | 5.3% 0.5% | 1.1% 22.6% | 1.1% 21.7% | 7.0% | 3.4% 35.5% | 5.8% 17.1% | 5.8% 32.8% | 86.6% 54.9% | 86.0% 35.9% | 90.3% 42.8% | 86.0% 18.6% |
| FI | 78.3 | 115.4 | 126.8 | 131.7 | 4.2% | 13.6% | 49.9% | 38.7% | 77.1% | 61.2% | 22.6% | 21.7% | 14.3% | 2.9% | 2.1% | 2.8% | 8.1% | 35.9% | 42.8% | 20.9% |
| GR | 0.0 | 2.7 | 4.6 | 5.3 | 0.5% | 17.9% | 49.9% | 0.3% | 0.1% | 0.5% | 0.3% | 0.0% | 14.3% | 0.1% | 0.5% | 0.5% | 98.9% | 3.9% 99.4% | 3.9% 99.2% | 99.2% |
| HR | 0.0 | 0.0 | 4.6 | 0.1 | - | - 26.7% | 6.9% | 6.6% | 5.8% | 18.6% | 25.2% | 13.0% | 33.6% | 19.4% | 9.3% | 8.2% | 98.9% 44.0% | 23.5% | 33.5% | 44.1% |
| HU | 0.0 | 0.0 | 0.8 | 1.4 | | 20.7% | - | - | 3.8% | - | - | - | - | - | - | - 0.270 | - | - | - | 44.1/6 |
| IE | 0.0 | 0.4 | 0.7 | 1.4 | | - | 1.5% | 6.3% | 0.8% | 2.3% | 7.0% | 2.0% | 6.0% | 1.1% | 0.9% | 1.3% | 12.0% | 28.2% | 29.0% | 29.9% |
| IS | - | 0.4 | 0.1 | 0.1 | | | - | - | 0.8% | 2.3% | - | 2.0% | - | 1.1/0 | 0.5% | - | - | - | - 29.0% | 29.970 |
| п | 20.4 | 56.8 | 82.1 | 100.5 | 8.9% | 0.7% | 0.7% | 0.6% | 1.1% | 0.6% | 1.3% | 1.4% | 3.8% | 2.7% | 2.1% | 1.5% | 23.3% | 26.2% | 24.2% | 24.4% |
| LT | 0.0 | 0.0 | 0.0 | 0.0 | - | 2.3% | 9.7% | 32.5% | 40.0% | 42.2% | 15.0% | 1.6% | 60.0% | 37.5% | 42.8% | 52.2% | - | 18.0% | 32.3% | 13.6% |
| LU | 0.0 | 0.1 | 0.1 | 0.1 | | - | 4.0% | 8.6% | 6.8% | 14.2% | 7.6% | 0.1% | 0.0% | 0.6% | 0.1% | 0.7% | 23.8% | 22.4% | 28.8% | 26.5% |
| LV | 0.0 | 0.0 | 0.0 | 0.0 | | | 25.9% | 11.3% | 15.5% | 59.6% | 43.4% | 40.2% | 84.5% | 38.5% | 28.7% | 47.3% | | 1.9% | 1.4% | 1.2% |
| MT | 0.1 | 0.1 | 0.2 | 0.2 | | | - | - | - | - | - | 0.0% | 0.0% | 6.7% | 4.0% | 3.7% | 20.8% | 22.0% | 22.9% | 23.7% |
| NL | 1.0 | 1.9 | 2.7 | 3.1 | 3.7% | 6.1% | 11.2% | 13.6% | 3.8% | 17.5% | 15.8% | 13.0% | 37.0% | 28.3% | 22.3% | 24.6% | 54.2% | 36.6% | 37.8% | 36.2% |
| NO | | | | | | | | | | | | | | | | | | | | |
| PL | 0.6 | 1.4 | 2.2 | 2.9 | 6.3% | 10.9% | 16.6% | 25.0% | 23.9% | 45.2% | 35.7% | 28.0% | 36.5% | 27.4% | 28.9% | 29.5% | 32.9% | 16.5% | 17.6% | 15.5% |
| PT | 4.4 | 6.0 | 6.8 | 6.8 | 0.0% | 0.1% | 0.9% | 1.3% | 1.1% | 1.7% | 0.8% | 0.8% | 0.8% | 0.9% | 1.3% | 3.0% | 50.9% | 51.6% | 52.2% | 55.5% |
| RO | 0.0 | 0.5 | 0.9 | 1.0 | 0.0% | 0.1% | 0.5% | 0.6% | 0.3% | 1.2% | 0.4% | 0.2% | 1.9% | 1.2% | 1.2% | 0.7% | 97.8% | 95.9% | 95.5% | 92.6% |
| SE | 0.1 | 0.1 | 0.1 | 0.1 | - | - | | - | - | - | - | - | - | - | - | - | - | - | - | - |
| SI | 0.0 | 0.1 | 0.2 | 0.1 | | | 0.5% | 0.4% | | | 2.4% | 2.5% | 6.8% | 8.5% | 14.0% | 6.3% | 92.7% | 91.2% | 82.9% | 90.8% |
| SK | 0.0 | 0.3 | 0.5 | 0.6 | | 0.4% | 1.8% | 2.2% | 11.2% | 3.4% | 1.8% | 1.2% | 2.3% | 1.5% | 0.6% | 0.6% | 86.4% | 52.2% | 45.1% | 45.9% |
| EU/EEA | 184.4 | 288.7 | 343.2 | 378.0 | 2.3% | 8.9% | 19.6% | 14.6% | 34.5% | 26.9% | 11.2% | 8.8% | 10.1% | 3.7% | 4.0% | 4.0% | 43.8% | 38.1% | 38.6% | 43.2% |

| | | | Newly | origin | ated loa | ns and a | advance | s subje | ct to pul | olic guai | antee s | cheme | s | | | |
|----------|----------------|----------------|----------------|----------------|-----------|---------------------|---------------|----------------|-----------|----------------|---------|---------|--------|---------------|-----------------------|--------------|
| | Public | guarant | ee receiv | ved | Loans sub | oject to P stage | | ified as | Non-perf | orming l PG | | ject to | | • | n-perfor ct to PGS | • |
| | 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-2 |
| AT | 71.0% | 71.8% | 73.9% | 74.4% | 30.0% | 31.3% | 47.8% | 48.7% | 0.7% | 0.7% | 2.7% | 2.8% | 30.4% | 23.1% | 18.5% | 18.25 |
| BE | 18.5% | 29.3% | 53.6% | 59.0% | 0.7% | 5.1% | 6.4% | 9.9% | 0.0% | 0.2% | 1.1% | 2.1% | 24.1% | 7.3% | 10.9% | 9.7 |
| BG | 95.4% | 92.9% | 90.2% | 90.3% | 2.1% | 5.9% | 8.2% | 9.4% | 0.3% | 0.3% | 1.1% | 1.3% | 24.0% | 35.4% | 64.3% | 54.6 |
| СҮ | | - | - | | | | - | - | | - | - | - | - | - | - | - |
| CZ | | | | | | | | | | | | | | | | |
| DE | 85.8% | 79.1% | 78.4% | 78.7% | 3.4% | 7.5% | 13.8% | 19.4% | 0.1% | 0.5% | 1.4% | 1.6% | 12.8% | 8.0% | 13.4% | 17.4 |
| DK | 82.2% | 83.7% | 82.4% | 81.4% | 36.7% | 25.9% | 13.9% | 15.9% | 18.2% | 16.6% | 20.5% | 23.2% | 2.4% | 7.2% | 6.9% | 13.8 |
| EE | 91.9% | 85.5% | 78.6% | 80.3% | 45.9% | 13.3% | 24.2% | 32.3% | - | 22.8% | 19.5% | 20.7% | - | 67.0% | 46.7% | 51.6 |
| ES | 78.0% | 78.3% | 78.2% | 82.2% | 1.5% | 2.3% | 9.2% | 11.9% | 0.2% | 0.2% | 0.6% | 1.0% | 22.2% | 18.2% | 13.2% | 13.2 |
| FI | 74.1% | 74.9% | 75.8% | 76.9% | 0.2% | 5.2% | 11.4% | 7.9% | 0.6% | 0.6% | 1.2% | 7.8% | 11.7% | 15.2% | 15.4% | 28.2 |
| FR | 29.9% | 53.1% | 55.0% | 68.6% | 3.3% | 5.6% | 12.8% | 15.7% | 1.0% | 1.4% | 1.8% | 2.2% | 10.2% | 9.0% | 8.6% | 9.0 |
| GR | 80.2% | 64.9% | 64.0% | 64.2% | 4.5% | 1.0% | 3.8% | 5.7% | 0.0% | 0.3% | 0.6% | 0.7% | 92.9% | 1.4% | 5.3% | 12.6 |
| HR | 89.1% | 71.0% | 49.8% | 55.9% | 55.7% | 47.0% | 46.8% | 60.6% | | - | - | - | - | - | - | - |
| HU | 90.0% | 70.7% | 70.5% | 76.6% | 19.5% | 11.0% | 12.7% | 5.6% | - | 0.0% | 0.9% | 0.7% | - | 35.3% | 8.6% | 11.9 |
| IE | 93.9% | 76.2% | 86.4% | 84.6% | 1.9% | 3.2% | 25.6% | 28.4% | 10.1% | 4.5% | 3.3% | 7.8% | -3.8% | 9.5% | 2.6% | 3.4 |
| IS | - | 93.3% | 89.7% | 89.6% | - | 51.4% | 62.3% | 61.1% | - | 1.8% | 8.1% | 8.0% | - | 6.3% | 32.8% | 33.6 |
| п | 82.8% | 81.6% | 86.6% | 86.3% | 4.4% | 5.1% | 10.9% | 10.5% | 0.2% | 0.1% | 0.2% | 0.3% | 17.8% | 18.2% | 23.2% | 21.8 |
| LT | 16.0% | 17.5% | 29.8% | 16.6% | - | 10.0% | 1.4% | - | - | - | - | 25.9% | - | - | - | 21.0 |
| LU | 49.4% | 83.0% | 85.4% | 85.1% | 0.2% | 9.3% | 16.7% | 15.2% | 0.3% | 3.5% | 7.3% | 5.0% | 2.4% | 3.5% | 7.6% | 7.6 |
| LV | 80.0% | 80.0% | 75.7% | 80.0% | - | - | - | - | - | - | - | - | - | - | - | - |
| MT | 45.0% | 46.3% | 48.2% | 49.2% | 9.8% | 12.8% | 17.9% | 33.1% | 0.2% | 0.7% | 1.0% | 2.7% | 62.7% | 9.3% | 3.2% | 14.5 |
| NL | 73.5% | 84.8% | 83.2% | 85.2% | 10.3% | 22.5% | 28.1% | 28.6% | 1.8% | 3.0% | 4.1% | 4.1% | 4.3% | 13.6% | 13.0% | 11.8 |
| NO | 78.0% | 67.1% | 62.6% | 39.8% | 11.1% | 9.1% | 12.40/ | 14.10/ | 0.9% | 0.0% | 0.70/ | 1.10/ | 38.7% | 31.3% | 17.20/ | 24.2 |
| PL | | | 62.6% | | | | 13.4% | 14.1% | | | 0.7% | 1.1% | | | 17.3% | 24.3 |
| PT | 39.4% 15.0% | 78.7% | 78.8% 28.6% | 78.6% | 4.1% | 7.1% | 14.7% | 15.9% | 0.2% | 0.2% | 0.4% | 0.3% | 13.3% | 20.1% 9.1% | 25.7% | 29.5 11.6 |
| RO | | 28.1% | | 26.5% | 1.6% | 9.9% | 12.6% | 12.3% | | | 0.4% | 0.5% | - | | 8.2% | |
| SE | 74.6% | 72.9% | 72.4% | 69.6% | 37.1% | 26.2% | 24.9% | 32.7% | 2.2% | 1.8% | 4.1% | 6.0% | 27.6% | 29.8% | 18.6% | 20.5 |
| SI SK | 39.5% 78.2% | 39.5% 31.4% | 34.6% 39.0% | 43.9% 41.4% | 9.0% | 0.7% | 8.9% 36.3% | 15.5% 41.3% | 0.0% | - 0.3% | 0.0% | 0.2% | 72.0% | - 39.7% | - 55.1% | 23.3 |
| лс | /8.2% | 31.4% | 39.0% | 41.4% | 12.0% | 20.4% | 30.3% | 41.3% | - 0.6% | 0.3% | 0.4% | 0.2% | - | 39.7% | 55.1% | 11.8 |

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 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 annually. Being an unbalanced sample, the number of reporting banks per country can display minor variations between quarters, which might accordingly affect quarterly changes in absolute and relative figures.

Compliance table on the Guidelines on Covid -19 measures reporting and disclosure



Methodological note

Risk Indicators' (RIs) heatmap

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

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

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

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

| | < 50% | 12.6% | 12.2% | 12.5% | 13.7% | 14.5% |
|----------------------|-------------|-------|-------|-------|---------------------|---------------------|
| Cost to income ratio | [50% - 60%] | 25.0% | 12.0% | 32.6% | <mark>34</mark> .0% | <mark>36</mark> .3% |
| | > 60% | 62.5% | 75.8% | 54.9% | 52.3% | 49.3% |

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.

| | dicators in t | he Dashboard | | | | | | | | | | | | | |
|----|-------------------|--|---|---------------------------------------|--|---|--------------------------------------|-----------------------------|----------------------|--------------------|--|----------------------------|-------------------|--------------------|----------|
| Nr | Risk Indicator co | le Dashboard name | Formula | | Data Point A ⁽¹⁾ | | | Data Point B ⁽¹⁾ | | | Data Point C ⁽¹⁾ | | | Data Point D | |
| | | | | 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 | | | | L | | |
| 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(r020, c1 05.01(r010, c030 | 10) - C 05.01(r010,))], 0)], 0)} / ({C 02 | , c010) - C 01.00(r4 2.00;r010;c010} - { | 140, c010) + MIN C 05.01;r010;c04 | ([C 01.00(r530, c1 0}) | 0) - C 01.00(r740, o | :10) - C 05.01(r01 | 0, c020) - C 01.00(| r720, c10) + MIN (| [C 01.00(r750, c1 | 0) - C 01.00(r970, | c10) - C |
| 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) | | 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) | | 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 $\operatorname{average}^{(2)}$ | 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 $\operatorname{average})^{(2)}$ | 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 comission 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 ⁽¹⁾ | $^{(1)}$ increases due to origination and acquisition + Changes due to change in credit risk (het) + Changes due to modifications without derecognition (het) + Changes due to update in the institution's methodology for estimation (ref + Other adjustmets) (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 | 1 |

(1) The data points refer to the latest version of either FINREP tables ("F") or COREP tables ("F") or Content of the experimentation of the

(2) For the calculation of the average the previous December figure is used as an "anchor" for the subsequent year, and the second the number is taken from the latest quarter observation, i.e. Q1, Q2, Q3 or Q4. (3) Applicable only to IFRS reporting banks. For nGAAP banks the formula is: Increases and other adjustments in allowances due to amounts set aside for estimated loan losses during the period + Decreases due to amounts reversed for estimated loan losses during the period] (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.

| Annex series | Risk Indicator code | RI's parameter shown | Formula | | Data Point A ⁽¹⁾ | | | Data Point B ⁽¹⁾ | |
|--|-------------------------|-------------------------|---|----------|--|--------|----------|--|--------|
| | tode | SHOWI | | 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 |
| | | | | | | | 1 | T | |

| 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 |
| | | | | L | · | | | | |

| 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 |
| | | | | | L | | | L | 4 |

| 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 ⁽³⁾ | AQT_80.2 | Ratio | Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 2 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B) | F 14.00 | 010, 056, 060, 101, 140 | 020 | F 14.00 | 010, 056, 060, 101, 140 | 010, 020, 030 |
|--|----------|-------------|---|---------|----------------------------|----------------------------|---------|--------------------------------------|--|
| Level 3 financial assets ⁽³⁾ | AQT_80.3 | Ratio | Financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives, which are Level 3 assets (A) / total financial assets recognised at fair value through profit and loss and at fair value through other comprehensive income and hedge accounting derivatives (B) | F 14.00 | 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 SY - 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 | F01.02 | 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 | F01.02 | 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 sur | m (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 SC | V_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) $^{\left(2\right) }$ | 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 |

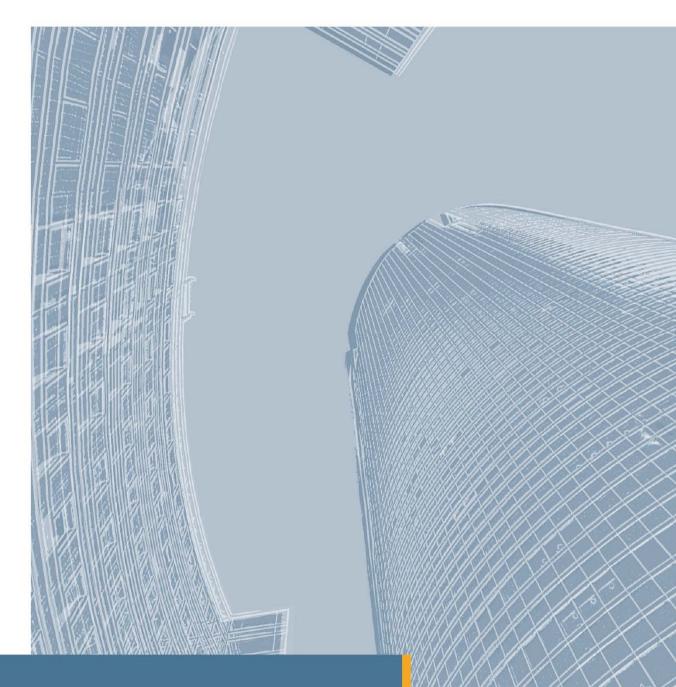
| Other (incl. tax) on equity (numerator annualised, denominator as average) ⁽²⁾ | n/a | Ratio | Profit or (-) loss for the year - Total operating income + Staff expenses + Other admin. Expenses + Provisions + Impairments (A) / Equity (B) | F 02.00 | 670, 355, 370, 380, 390, 430, 460 | 010 | F 01.03 | 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 |
| NPLs Loans and advances with expired EBA-compliant moratoria: Total | n/a | Ratio | Total Loans and advances with expired EBA-compliant moratoria | F 91.03 | 0010 | 0010 | | | |
| Loans and advances with expired EBA-compliant moratoria: HHs | n/a | Ratio | Households (A) / Total Loans and advances with expired EBA-compliant moratoria (B) | F 91.03 | 0020 | 0010 | F 91.03 | 0010 | 0010 |
| Loans and advances with expired EBA-compliant moratoria: NFCs | n/a | Ratio | NFCs (A) / Total Loans and advances with expired EBA-compliant moratoria (B) | F 91.03 | 0040 | 0010 | F 91.03 | 0010 | 0010 |
| Loans and advances with expired EBA-compliant moratoria: Stage 2 | n/a | Ratio | Stage 2 (A) / Total Loans and advances with expired EBA-compliant moratoria (B) | F 91.03 | 0010 | 0040 | F 91.03 | 0010 | 0010 |
| Loans and advances with expired EBA-compliant moratoria: Non-performing | n/a | Ratio | Non-performing (A) / Total Loans and advances with expired EBA-compliant moratoria (B) | F 91.03 | 0010 | 0050 | F 91.03 | 0010 | 0010 |
| Loans and advances with expired EBA-compliant moratoria: Coverage of NPLs | n/a | Ratio | Coverage of NPLs (A) / Non-performing (B) | F 91.03 | 0010 | 0120 | F 91.03 | 0010 | 0050 |
| Loans subject to PGS: newly originated | n/a | | 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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